

LOSS COSTS – IMPLEMENTATION

FEBRUARY 19, 2021

GENERAL LIABILITY

LI-GL-2021-092

NEW JERSEY PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS ADVISORY PROSPECTIVE LOSS COST REVISIONS TO BE IMPLEMENTED

KEY MESSAGE

- Revised overall prospective loss costs for Premise/Operations classes representing a **+6.4%** change to be implemented.
- Revised overall prospective loss costs for Products/Completed Operations classes representing a **+5.3%** change 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.

ISO ACTION

We are implementing GL-2021-BPOP1, a revision of New Jersey Premises and Operations advisory prospective loss costs.

We are providing GL-2021-BPRD1, a revision of New Jersey Products/Completed Operations advisory prospective loss costs.

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**PREMISES/OPERATIONS (GL-2021-BPOP1)**

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.

PRODUCTS/COMPLETED OPERATIONS (GL-2021-BPRD1)

We do not establish an effective date for Products/Completed Operations loss cost revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of 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**PREMISES/OPERATIONS (GL-2021-BPOP1)**

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 1, 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-BPOP1, 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.

PRODUCTS/COMPLETED OPERATIONS (GL-2021-BPRD1)

You must independently determine the final rates you will use and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number GL-2021-BPRD1, NOT this circular number.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2021-004](#) 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-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
- [LI-GL-2020-214](#) (12/09/2020) General Liability Basic Limit Experience For 2021 Group 1 Jurisdictions Reviewed By Staff

ATTACHMENT(S)

- GL-2021-BPOP1
- Actuarial Analysis Supplement
- Proposed Loss Costs Exhibit
- Excel Workbook
- GL-2021-BPRD1

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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ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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

NEW JERSEY GL-2021- BPOP1
 BASIC LIMIT LOSS COST LEVEL
 GENERAL LIABILITY OTHER THAN PROFESSIONAL
 PREMISES/OPERATIONS
 EXECUTIVE SUMMARY

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations classes. These loss costs represent a +6.4% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
 - provides the analyses used to derive these advisory loss costs.
-

DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS

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

CONSIDERATION OF COVID-19

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

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

LOSS COST LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED *</u>
M&C	- 1.3%	- 1.3%	- 1.3%
OL&T	+11.9%	+11.9%	+10.6%
Premises/Operations	+7.2%	+7.2%	+6.4%

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

The selected loss cost level changes reflect the effect of capping and buildback.

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.

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. 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 - Trend Summary.

Occurrence cost data and occurrence frequency data through 12/31/2019 were used in selecting annual trend factors.

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. 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

<u>OTHER LIABILITY (ASLOB 17.0)</u>	
1	Zurich American Insurance Co.
2	Selective Insurance Group
3	Chubb Group of Insurance Cos.
4	Travelers Indemnity Co.
5	Liberty Mutual Insurance Co.
6	Continental Casualty Co.
7	XL Specialty Insurance Co.
8	Tokio Marine Cos.
9	Admiral Insurance Co.
10	Great American 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.

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)	36.6%
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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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NEW JERSEY
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2019-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 13.1%	- 13.1%	- 13.1%
OL&T		- 12.0%	- 12.0%	- 12.0%
Prem/Ops Combined	7/1/2019	- 12.4%	- 12.4%	- 12.4%

Document: GL-2018-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 4.6%	- 4.6%	- 4.6%
OL&T		- 9.1%	0.0%	0.0%
Prem/Ops Combined	7/1/2018	- 7.3%	- 1.9%	- 1.9%

Document: GL-2017-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 0.2%	- 0.2%	- 0.2%
OL&T		+ 21.5%	+ 15.0%	+ 15.0%
Prem/Ops Combined	7/1/2017	+ 10.9%	+ 7.6%	+ 7.6%

Document: GL-2016-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		+ 15.8%	+ 10.0%	+ 10.0%
OL&T		+ 4.8%	0.0%	0.0%
Prem/Ops Combined	8/1/2016	+ 9.5%	+ 4.2%	+ 4.2%

Document: GL-2015-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		+ 1.2%	+ 1.2%	+ 1.2%
OL&T		- 7.8%	- 5.0%	- 5.0%
Prem/Ops Combined	7/1/2015	- 4.3%	- 2.6%	- 2.6%

**GENERAL LIABILITY OTHER THAN PROFESSIONAL
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**GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS
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NEW JERSEY
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS
SUBLINE CODES 334
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 (Subline Codes 334). 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 and for Manufacturers and Contractors. The revisions are then combined to produce an overall loss cost revision for Premises/Operations.

<u>Summary of Indications and Selected Loss Cost Level Changes</u>	<u>Manufacturers And Contractors</u>	<u>Owners, Landlords and Tenants</u>	<u>Overall Premises/ Operations</u>
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	- 0.4%	+ 15.4%	+ 9.8%
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 1.3%	+ 11.9%	+ 7.2%
Statewide Selected Monoline Loss Cost Level Change	- 1.3%	+ 11.9%	+ 7.2%
Adjusted Monoline Loss Cost Level Change (See Sections C and H) @	- 1.3%	+ 10.6%	+ 6.4%

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

NEW JERSEY

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	Atlantic City	\$ 1,005,022	+ 6.3%	+ 6.3%	+ 6.0%
502	Remainder of Essex County	2,680,164	+ 10.8%	+ 10.8%	+ 9.4%
503	Belleville, Bloomfield, East Orange, Irvington, and Orange	1,293,973	+ 12.6%	+ 12.4%	+ 10.9%
504	Jersey City and Vicinity	5,200,339	+ 5.9%	+ 5.7%	+ 4.5%
505	Paterson and Vicinity	3,506,270	+ 10.6%	+ 10.4%	+ 8.8%
506	Newark and Vicinity	3,119,675	+ 11.1%	+ 11.2%	+ 9.3%
507	Elizabeth	637,792	+ 9.4%	+ 9.2%	+ 8.5%
508	Perth Amboy	327,686	+ 11.0%	+ 10.9%	+ 10.0%
509	Lakewood	1,104,941	+ 9.7%	+ 9.6%	+ 9.3%
511	Long Branch and Vicinity	2,048,524	+ 9.5%	+ 9.4%	+ 9.0%
512	New Brunswick	366,399	+ 7.8%	+ 7.7%	+ 6.1%
513	Camden, Trenton and Vicinities	4,306,409	+ 13.7%	+ 13.7%	+ 11.9%
515	Bergen County Remainder	9,158,056	+ 11.3%	+ 11.3%	+ 10.0%
516	Middlesex County North and Union County Remainder	7,362,910	+ 10.0%	+ 10.0%	+ 8.8%
517	Remainder of State	36,172,212	+ 13.9%	+ 13.9%	+ 12.6%
	STATEWIDE TOTAL	\$ 78,290,372	+ 11.9%	+ 11.9%	+ 10.6%

NEW JERSEY
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	\$ 4,414,865	- 3.6%	- 4.0%
31	LIGHT CONTRACTING	5,910,661	+ 3.9%	+ 3.4%
32	MEDIUM CONTRACTING	14,754,842	- 0.3%	- 0.8%
33	HEAVY CONTRACTING	4,549,669	- 4.9%	- 5.1%
34	DEALERS OR DISTRIBUTORS	5,050,582	- 1.7%	- 0.8%
35	LIGHT MANUFACTURERS	672,490	- 5.8%	- 4.8%
36	MEDIUM MANUFACTURERS	2,964,911	- 5.0%	- 3.6%
37	HEAVY MANUFACTURERS	1,568,664	- 6.6%	- 5.8%
38	MISCELLANEOUS OPERATIONS	2,860,482	+ 0.5%	+ 1.3%
	TOTAL	\$ 42,747,166	- 1.3%	- 1.3%

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)	\$ 2,215,299	+ 7.7%	+ 7.6%
02	RESTAURANTS	4,392,305	+ 12.5%	+ 12.6%
03	STORES	2,427,434	+ 10.9%	+ 11.2%
04	VENDING AND RENTAL	194,624	+ 10.7%	+ 11.2%
05	FOOD AND BEVERAGE DISTRIBUTORS	1,252,011	+ 8.4%	+ 8.0%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	1,856,536	+ 7.2%	+ 6.9%
07	CLUBS, AMUSEMENTS AND SPORTS	3,467,170	+ 15.3%	+ 15.9%
08	HEALTH CARE FACILITIES	641,767	+ 13.8%	+ 14.1%
09	HOTELS AND MOTELS	2,423,635	+ 13.9%	+ 14.2%
10	SCHOOLS AND CHURCHES	3,751,002	+ 14.1%	+ 14.0%
11	APARTMENTS	17,996,805	+ 9.3%	+ 8.9%
12	BUILDINGS AND OFFICES	36,903,664	+ 13.1%	+13.2% @
13	MISCELLANEOUS PREMISES	590,550	+ 14.7%	+ 15.2%
16	GOVERNMENTAL SUBDIVISIONS	177,570	+ 8.8%	+ 8.9%
	TOTAL	\$ 78,290,372	+ 11.9%	+ 11.9%

@ The COVID-19 related adjustments are applied to the rounded loss costs after capping and then rounded using CGL rounding rules. The class group 12 adjusted loss cost level change is +10.6% resulting in an overall OL&T indication of +10.6%.

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

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

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

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

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

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

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

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

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

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 -21% relative to current loss costs;
- OL&T classes reflect an upper cap of +37% and a lower cap of -20% relative to current loss costs;
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.

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: 0.995

OL&T: 0.999

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: 29 - NEW JERSEY
 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	0.340	0.330	3.0	10026	506	1.370	1.230	11.4	10040	512	0.170	0.165	3.0
10010	502	0.238	0.223	6.7	10026	507	1.050	0.960	9.4	10040	513	0.133	0.122	9.0
10010	503	0.248	0.229	8.3	10026	508	1.860	1.690	10.1	10040	515	0.209	0.196	6.6
10010	504	0.184	0.182	1.1	10026	509	2.000	1.810	10.5	10040	516	0.222	0.211	5.2
10010	505	0.260	0.247	5.3	10026	511	2.110	1.940	8.8	10040	517	0.147	0.136	8.1
10010	506	0.234	0.220	6.4	10026	512	1.190	1.110	7.2	10042	501	1.590	1.500	6.0
10010	507	0.220	0.211	4.3	10026	513	1.680	1.490	12.8	10042	502	1.040	0.950	9.5
10010	508	0.930	0.870	6.9	10026	515	1.370	1.240	10.5	10042	503	0.800	0.710	12.7
10010	509	0.250	0.234	6.8	10026	516	1.470	1.340	9.7	10042	504	0.370	0.350	5.7
10010	511	0.370	0.350	5.7	10026	517	1.390	1.230	13.0	10042	505	0.970	0.890	9.0
10010	512	0.223	0.217	2.8	10036	501	1.290	1.320	-2.3	10042	506	0.780	0.710	9.9
10010	513	0.174	0.161	8.1	10036	502	1.770	1.780	-0.6	10042	507	0.600	0.550	9.1
10010	515	0.280	0.260	7.7	10036	503	1.210	1.230	-1.6	10042	508	1.070	0.970	10.3
10010	516	0.290	0.280	3.6	10036	504	1.590	1.610	-1.2	10042	509	1.140	1.040	9.6
10010	517	0.193	0.178	8.4	10036	505	1.570	1.580	-0.6	10042	511	1.210	1.110	9.0
10015	501	48.300	43.900	10.0	10036	506	1.370	1.380	-0.7	10042	512	0.680	0.640	6.2
10015	502	14.800	13.000	13.8	10036	507	1.440	1.470	-2.0	10042	513	0.960	0.860	11.6
10015	503	15.600	13.300	17.3	10036	508	1.260	1.230	2.4	10042	515	0.780	0.710	9.9
10015	504	26.200	24.000	9.2	10036	509	1.470	1.480	-0.7	10042	516	0.840	0.770	9.1
10015	505	19.900	17.400	14.4	10036	511	1.200	1.220	-1.6	10042	517	0.790	0.710	11.3
10015	506	11.500	10.000	15.0	10036	512	2.050	2.060	-0.5	10052	501	33.400	30.400	9.9
10015	507	14.200	12.600	12.7	10036	513	1.280	1.290	-0.8	10052	502	10.300	9.000	14.4
10015	508	14.300	12.400	15.3	10036	515	2.050	2.060	-0.5	10052	503	10.800	9.230	17.0
10015	509	25.000	21.800	14.7	10036	516	1.690	1.690	0.0	10052	504	18.100	16.600	9.0
10015	511	24.400	21.600	13.0	10036	517	1.570	1.580	-0.6	10052	505	13.700	12.000	14.2
10015	512	7.610	6.850	11.1	10040	501	0.260	0.250	4.0	10052	506	7.920	6.920	14.5
10015	513	21.000	18.000	16.7	10040	502	0.181	0.170	6.5	10052	507	9.850	8.680	13.5
10015	515	28.300	24.700	14.6	10040	503	0.189	0.174	8.6	10052	508	9.870	8.600	14.8
10015	516	15.400	13.600	13.2	10040	504	0.140	0.138	1.4	10052	509	17.300	15.100	14.6
10015	517	17.600	15.100	16.6	10040	505	0.200	0.188	6.4	10052	511	16.900	14.900	13.4
10026	501	2.770	2.620	5.7	10040	506	0.178	0.167	6.6	10052	512	5.260	4.740	11.0
10026	502	1.820	1.660	9.6	10040	507	0.168	0.161	4.3	10052	513	14.500	12.400	16.9
10026	503	1.390	1.230	13.0	10040	508	0.710	0.660	7.6	10052	515	19.600	17.100	14.6
10026	504	0.640	0.610	4.9	10040	509	0.190	0.178	6.7	10052	516	10.700	9.400	13.8
10026	505	1.700	1.550	9.7	10040	511	0.280	0.270	3.7	10052	517	12.200	10.400	17.3

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STATE: 29 - NEW JERSEY
 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
10054	501	29.600	26.900	10.0	10065	506	0.560	0.510	9.8	10070	512	0.128	0.124	3.2
10054	502	9.100	7.980	14.0	10065	507	0.430	0.400	7.5	10070	513	0.100	0.092	8.7
10054	503	9.550	8.190	16.6	10065	508	0.770	0.690	11.6	10070	515	0.157	0.147	6.8
10054	504	16.100	14.700	9.5	10065	509	0.820	0.740	10.8	10070	516	0.167	0.159	5.0
10054	505	12.200	10.700	14.0	10065	511	0.870	0.800	8.7	10070	517	0.111	0.102	8.8
10054	506	7.030	6.140	14.5	10065	512	0.490	0.460	6.5	10071	501	1.360	1.290	5.4
10054	507	8.740	7.700	13.5	10065	513	0.690	0.610	13.1	10071	502	0.900	0.820	9.8
10054	508	8.760	7.630	14.8	10065	515	0.560	0.510	9.8	10071	503	0.680	0.610	11.5
10054	509	15.300	13.400	14.2	10065	516	0.600	0.550	9.1	10071	504	0.320	0.300	6.7
10054	511	15.000	13.300	12.8	10065	517	0.570	0.510	11.8	10071	505	0.840	0.760	10.5
10054	512	4.670	4.200	11.2	10066	501	1.160	1.100	5.5	10071	506	0.670	0.610	9.8
10054	513	12.900	11.000	17.3	10066	502	0.760	0.700	8.6	10071	507	0.520	0.470	10.6
10054	515	17.400	15.100	15.2	10066	503	0.580	0.520	11.5	10071	508	0.920	0.830	10.8
10054	516	9.460	8.340	13.4	10066	504	0.270	0.260	3.8	10071	509	0.980	0.890	10.1
10054	517	10.800	9.240	16.9	10066	505	0.710	0.650	9.2	10071	511	1.040	0.960	8.3
10060	501	0.760	0.720	5.6	10066	506	0.570	0.520	9.6	10071	512	0.580	0.550	5.5
10060	502	0.500	0.460	8.7	10066	507	0.440	0.400	10.0	10071	513	0.830	0.740	12.2
10060	503	0.380	0.340	11.8	10066	508	0.780	0.710	9.9	10071	515	0.670	0.610	9.8
10060	504	0.177	0.168	5.4	10066	509	0.840	0.760	10.5	10071	516	0.720	0.660	9.1
10060	505	0.470	0.430	9.3	10066	511	0.880	0.820	7.3	10071	517	0.680	0.610	11.5
10060	506	0.380	0.340	11.8	10066	512	0.500	0.470	6.4	10072	501	23.200	23.100	0.4
10060	507	0.290	0.260	11.5	10066	513	0.700	0.630	11.1	10072	502	16.600	16.400	1.2
10060	508	0.510	0.460	10.9	10066	515	0.570	0.520	9.6	10072	503	12.600	12.500	0.8
10060	509	0.550	0.500	10.0	10066	516	0.610	0.560	8.9	10072	504	21.400	21.300	0.5
10060	511	0.580	0.530	9.4	10066	517	0.580	0.520	11.5	10072	505	22.000	21.600	1.9
10060	512	0.330	0.300	10.0	10070	501	0.194	0.189	2.6	10072	506	21.000	20.800	1.0
10060	513	0.460	0.410	12.2	10070	502	0.136	0.128	6.3	10072	507	15.900	15.700	1.3
10060	515	0.380	0.340	11.8	10070	503	0.142	0.131	8.4	10072	508	21.800	20.900	4.3
10060	516	0.400	0.370	8.1	10070	504	0.105	0.104	1.0	10072	509	11.600	11.400	1.8
10060	517	0.380	0.340	11.8	10070	505	0.150	0.142	5.6	10072	511	15.500	15.300	1.3
10065	501	1.140	1.080	5.6	10070	506	0.134	0.126	6.3	10072	512	10.600	10.400	1.9
10065	502	0.750	0.680	10.3	10070	507	0.126	0.121	4.1	10072	513	14.800	14.700	0.7
10065	503	0.570	0.510	11.8	10070	508	0.530	0.500	6.0	10072	515	18.000	17.700	1.7
10065	504	0.260	0.250	4.0	10070	509	0.143	0.134	6.7	10072	516	15.100	14.800	2.0
10065	505	0.700	0.640	9.4	10070	511	0.210	0.201	4.5	10072	517	12.600	12.500	0.8

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STATE: 29 - NEW JERSEY
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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
10073	501	2.010	2.050	-2.0	10100	506	1.880	1.750	7.4	10105	512	4.770	4.460	7.0
10073	502	2.750	2.770	-0.7	10100	507	0.930	0.880	5.7	10105	513	6.750	6.000	12.5
10073	503	1.880	1.920	-2.1	10100	508	1.190	1.110	7.2	10105	515	5.500	4.970	10.7
10073	504	2.470	2.500	-1.2	10100	509	6.390	5.960	7.2	10105	516	5.890	5.390	9.3
10073	505	2.440	2.460	-0.8	10100	511	3.220	3.060	5.2	10105	517	5.570	4.960	12.3
10073	506	2.120	2.150	-1.4	10100	512	4.750	4.590	3.5	10107	501	6.150	6.260	-1.8
10073	507	2.240	2.280	-1.8	10100	513	2.620	2.400	9.2	10107	502	8.410	8.470	-0.7
10073	508	1.960	1.920	2.1	10100	515	2.260	2.110	7.1	10107	503	5.750	5.860	-1.9
10073	509	2.280	2.300	-0.9	10100	516	2.840	2.680	6.0	10107	504	7.560	7.660	-1.3
10073	511	1.870	1.900	-1.6	10100	517	3.180	2.910	9.3	10107	505	7.460	7.510	-0.7
10073	512	3.190	3.210	-0.6	10101	501	1.030	0.970	6.2	10107	506	6.490	6.570	-1.2
10073	513	1.980	2.010	-1.5	10101	502	0.680	0.620	9.7	10107	507	6.840	6.970	-1.9
10073	515	3.180	3.210	-0.9	10101	503	0.520	0.460	13.0	10107	508	5.990	5.860	2.2
10073	516	2.630	2.630	0.0	10101	504	0.239	0.228	4.8	10107	509	6.970	7.020	-0.7
10073	517	2.440	2.460	-0.8	10101	505	0.630	0.580	8.6	10107	511	5.730	5.790	-1.0
10075	501	14.900	15.200	-2.0	10101	506	0.510	0.460	10.9	10107	512	9.740	9.820	-0.8
10075	502	20.400	20.600	-1.0	10101	507	0.390	0.360	8.3	10107	513	6.060	6.150	-1.5
10075	503	14.000	14.200	-1.4	10101	508	0.690	0.630	9.5	10107	515	9.730	9.810	-0.8
10075	504	18.300	18.600	-1.6	10101	509	0.740	0.670	10.4	10107	516	8.030	8.040	-0.1
10075	505	18.100	18.200	-0.5	10101	511	0.780	0.720	8.3	10107	517	7.470	7.520	-0.7
10075	506	15.800	16.000	-1.3	10101	512	0.440	0.410	7.3	10110	501	164.000	149.000	10.1
10075	507	16.600	16.900	-1.8	10101	513	0.620	0.550	12.7	10110	502	50.500	44.300	14.0
10075	508	14.500	14.200	2.1	10101	515	0.510	0.460	10.9	10110	503	53.000	45.400	16.7
10075	509	16.900	17.000	-0.6	10101	516	0.540	0.500	8.0	10110	504	89.100	81.600	9.2
10075	511	13.900	14.100	-1.4	10101	517	0.510	0.460	10.9	10110	505	67.600	59.300	14.0
10075	512	23.600	23.800	-0.8	10105	501	11.100	10.500	5.7	10110	506	39.000	34.000	14.7
10075	513	14.700	14.900	-1.3	10105	502	7.310	6.670	9.6	10110	507	48.500	42.700	13.6
10075	515	23.600	23.800	-0.8	10105	503	5.590	4.950	12.9	10110	508	48.600	42.300	14.9
10075	516	19.500	19.500	0.0	10105	504	2.590	2.470	4.9	10110	509	85.000	74.100	14.7
10075	517	18.100	18.300	-1.1	10105	505	6.830	6.230	9.6	10110	511	82.900	73.600	12.6
10100	501	3.890	3.790	2.6	10105	506	5.490	4.960	10.7	10110	512	25.900	23.300	11.2
10100	502	2.860	2.690	6.3	10105	507	4.220	3.870	9.0	10110	513	71.400	61.200	16.7
10100	503	2.860	2.630	8.7	10105	508	7.470	6.770	10.3	10110	515	96.400	84.000	14.8
10100	504	1.330	1.310	1.5	10105	509	8.020	7.270	10.3	10110	516	52.500	46.200	13.6
10100	505	2.210	2.080	6.3	10105	511	8.460	7.810	8.3	10110	517	59.900	51.200	17.0

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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
10111	501	0.420	0.410	2.4	10115	506	1.510	1.360	11.0	10120	512	16.900	15.300	10.5
10111	502	0.300	0.280	7.1	10115	507	1.160	1.060	9.4	10120	513	46.700	40.000	16.7
10111	503	0.310	0.290	6.9	10115	508	2.060	1.860	10.8	10120	515	63.100	55.000	14.7
10111	504	0.231	0.227	1.8	10115	509	2.210	2.000	10.5	10120	516	34.300	30.300	13.2
10111	505	0.330	0.310	6.5	10115	511	2.330	2.150	8.4	10120	517	39.200	33.500	17.0
10111	506	0.290	0.280	3.6	10115	512	1.310	1.230	6.5	10130	501	15.200	14.300	6.3
10111	507	0.280	0.260	7.7	10115	513	1.860	1.650	12.7	10130	502	9.970	9.090	9.7
10111	508	1.160	1.090	6.4	10115	515	1.510	1.370	10.2	10130	503	7.620	6.750	12.9
10111	509	0.310	0.290	6.9	10115	516	1.620	1.480	9.5	10130	504	3.530	3.360	5.1
10111	511	0.460	0.440	4.5	10115	517	1.530	1.360	12.5	10130	505	9.310	8.490	9.7
10111	512	0.280	0.270	3.7	10117	501	47.900	43.600	9.9	10130	506	7.490	6.760	10.8
10111	513	0.218	0.201	8.5	10117	502	14.700	12.900	14.0	10130	507	5.760	5.280	9.1
10111	515	0.340	0.320	6.3	10117	503	15.500	13.300	16.5	10130	508	10.200	9.230	10.5
10111	516	0.370	0.350	5.7	10117	504	26.000	23.800	9.2	10130	509	10.900	9.910	10.0
10111	517	0.242	0.223	8.5	10117	505	19.700	17.300	13.9	10130	511	11.500	10.600	8.5
10113	501	1.540	1.460	5.5	10117	506	11.400	9.930	14.8	10130	512	6.510	6.080	7.1
10113	502	1.010	0.920	9.8	10117	507	14.100	12.500	12.8	10130	513	9.200	8.180	12.5
10113	503	0.770	0.690	11.6	10117	508	14.200	12.300	15.4	10130	515	7.500	6.770	10.8
10113	504	0.360	0.340	5.9	10117	509	24.800	21.600	14.8	10130	516	8.020	7.350	9.1
10113	505	0.950	0.860	10.5	10117	511	24.200	21.500	12.6	10130	517	7.590	6.760	12.3
10113	506	0.760	0.690	10.1	10117	512	7.560	6.800	11.2	10132	501	13.100	12.400	5.6
10113	507	0.590	0.540	9.3	10117	513	20.800	17.800	16.9	10132	502	8.590	7.830	9.7
10113	508	1.040	0.940	10.6	10117	515	28.100	24.500	14.7	10132	503	6.560	5.810	12.9
10113	509	1.110	1.010	9.9	10117	516	15.300	13.500	13.3	10132	504	3.040	2.900	4.8
10113	511	1.170	1.080	8.3	10117	517	17.500	15.000	16.7	10132	505	8.020	7.320	9.6
10113	512	0.660	0.620	6.5	10120	501	108.000	97.700	10.5	10132	506	6.450	5.820	10.8
10113	513	0.930	0.830	12.0	10120	502	33.000	29.000	13.8	10132	507	4.960	4.550	9.0
10113	515	0.760	0.690	10.1	10120	503	34.700	29.700	16.8	10132	508	8.780	7.950	10.4
10113	516	0.820	0.750	9.3	10120	504	58.300	53.400	9.2	10132	509	9.420	8.540	10.3
10113	517	0.770	0.690	11.6	10120	505	44.200	38.800	13.9	10132	511	9.930	9.170	8.3
10115	501	3.060	2.900	5.5	10120	506	25.500	22.300	14.3	10132	512	5.610	5.240	7.1
10115	502	2.010	1.830	9.8	10120	507	31.700	28.000	13.2	10132	513	7.920	7.050	12.3
10115	503	1.540	1.360	13.2	10120	508	31.800	27.700	14.8	10132	515	6.460	5.840	10.6
10115	504	0.710	0.680	4.4	10120	509	55.600	48.500	14.6	10132	516	6.910	6.330	9.2
10115	505	1.880	1.710	9.9	10120	511	54.300	48.100	12.9	10132	517	6.540	5.820	12.4

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STATE: 29 - NEW JERSEY
 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
10133	501	9.130	8.620	5.9	10141	506	0.173	0.160	8.1	10146	512	2.120	2.050	3.4
10133	502	3.460	3.160	9.5	10141	507	0.095	0.089	6.7	10146	513	1.170	1.070	9.3
10133	503	6.470	5.780	11.9	10141	508	0.174	0.161	8.1	10146	515	1.010	0.940	7.4
10133	504	8.680	8.270	5.0	10141	509	0.086	0.080	7.5	10146	516	1.270	1.200	5.8
10133	505	7.490	6.850	9.3	10141	511	0.165	0.156	5.8	10146	517	1.420	1.300	9.2
10133	506	5.220	4.740	10.1	10141	512	0.059	0.056	5.4	10150	501	2.120	2.010	5.5
10133	507	3.820	3.520	8.5	10141	513	0.088	0.080	10.0	10150	502	1.390	1.270	9.4
10133	508	3.440	3.120	10.3	10141	515	0.175	0.162	8.0	10150	503	1.070	0.940	13.8
10133	509	4.000	3.660	9.3	10141	516	0.096	0.090	6.7	10150	504	0.490	0.470	4.3
10133	511	11.300	10.400	8.7	10141	517	0.103	0.094	9.6	10150	505	1.300	1.190	9.2
10133	512	4.010	3.770	6.4	10145	501	1.330	1.280	3.9	10150	506	1.050	0.950	10.5
10133	513	4.210	3.740	12.6	10145	502	0.920	0.860	7.0	10150	507	0.810	0.740	9.5
10133	515	10.400	9.410	10.5	10145	503	0.520	0.470	10.6	10150	508	1.430	1.290	10.9
10133	516	5.620	5.160	8.9	10145	504	0.420	0.410	2.4	10150	509	1.530	1.390	10.1
10133	517	7.570	6.760	12.0	10145	505	0.520	0.480	8.3	10150	511	1.610	1.490	8.1
10140	501	0.138	0.133	3.8	10145	506	0.830	0.770	7.8	10150	512	0.910	0.850	7.1
10140	502	0.095	0.089	6.7	10145	507	0.460	0.430	7.0	10150	513	1.290	1.150	12.2
10140	503	0.054	0.049	10.2	10145	508	0.840	0.770	9.1	10150	515	1.050	0.950	10.5
10140	504	0.044	0.042	4.8	10145	509	0.420	0.380	10.5	10150	516	1.120	1.030	8.7
10140	505	0.054	0.050	8.0	10145	511	0.790	0.750	5.3	10150	517	1.060	0.950	11.6
10140	506	0.086	0.080	7.5	10145	512	0.280	0.270	3.7	10151	501	53.500	50.500	5.9
10140	507	0.047	0.044	6.8	10145	513	0.420	0.390	7.7	10151	502	35.100	32.000	9.7
10140	508	0.087	0.080	8.7	10145	515	0.840	0.780	7.7	10151	503	26.800	23.800	12.6
10140	509	0.043	0.040	7.5	10145	516	0.460	0.430	7.0	10151	504	12.400	11.900	4.2
10140	511	0.082	0.078	5.1	10145	517	0.500	0.450	11.1	10151	505	32.800	29.900	9.7
10140	512	0.029	0.028	3.6	10146	501	1.740	1.690	3.0	10151	506	26.400	23.800	10.9
10140	513	0.044	0.040	10.0	10146	502	1.280	1.200	6.7	10151	507	20.300	18.600	9.1
10140	515	0.087	0.081	7.4	10146	503	1.280	1.170	9.4	10151	508	35.900	32.500	10.5
10140	516	0.048	0.045	6.7	10146	504	0.600	0.580	3.4	10151	509	38.500	34.900	10.3
10140	517	0.052	0.047	10.6	10146	505	0.990	0.930	6.5	10151	511	40.600	37.500	8.3
10141	501	0.280	0.270	3.7	10146	506	0.840	0.780	7.7	10151	512	22.900	21.400	7.0
10141	502	0.190	0.178	6.7	10146	507	0.420	0.390	7.7	10151	513	32.400	28.800	12.5
10141	503	0.107	0.098	9.2	10146	508	0.530	0.490	8.2	10151	515	26.400	23.900	10.5
10141	504	0.087	0.085	2.4	10146	509	2.860	2.660	7.5	10151	516	28.300	25.900	9.3
10141	505	0.108	0.100	8.0	10146	511	1.440	1.370	5.1	10151	517	26.700	23.800	12.2

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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
10160	501	9.530	9.000	5.9	10205	506	0.530	0.480	10.4	10255	512	0.760	0.760	0.0
10160	502	6.250	5.700	9.6	10205	507	0.410	0.370	10.8	10255	513	0.470	0.480	-2.1
10160	503	4.780	4.230	13.0	10205	508	0.720	0.650	10.8	10255	515	0.760	0.760	0.0
10160	504	2.210	2.110	4.7	10205	509	0.770	0.700	10.0	10255	516	0.630	0.630	0.0
10160	505	5.840	5.330	9.6	10205	511	0.810	0.750	8.0	10255	517	0.580	0.590	-1.7
10160	506	4.700	4.240	10.8	10205	512	0.460	0.430	7.0	10256	501	1.750	1.780	-1.7
10160	507	3.610	3.310	9.1	10205	513	0.650	0.580	12.1	10256	502	2.400	2.420	-0.8
10160	508	6.390	5.790	10.4	10205	515	0.530	0.480	10.4	10256	503	1.640	1.670	-1.8
10160	509	6.860	6.220	10.3	10205	516	0.570	0.520	9.6	10256	504	2.150	2.180	-1.4
10160	511	7.230	6.680	8.2	10205	517	0.540	0.480	12.5	10256	505	2.130	2.140	-0.5
10160	512	4.080	3.820	6.8	10220	501	20.200	19.100	5.8	10256	506	1.850	1.870	-1.1
10160	513	5.770	5.140	12.3	10220	502	13.300	12.100	9.9	10256	507	1.950	1.990	-2.0
10160	515	4.710	4.250	10.8	10220	503	10.100	8.990	12.3	10256	508	1.710	1.670	2.4
10160	516	5.030	4.610	9.1	10220	504	4.690	4.480	4.7	10256	509	1.990	2.000	-0.5
10160	517	4.760	4.240	12.3	10220	505	12.400	11.300	9.7	10256	511	1.630	1.650	-1.2
10204	501	0.960	0.910	5.5	10220	506	9.970	9.000	10.8	10256	512	2.780	2.800	-0.7
10204	502	0.630	0.580	8.6	10220	507	7.670	7.020	9.3	10256	513	1.730	1.750	-1.1
10204	503	0.480	0.430	11.6	10220	508	13.600	12.300	10.6	10256	515	2.770	2.800	-1.1
10204	504	0.223	0.213	4.7	10220	509	14.600	13.200	10.6	10256	516	2.290	2.290	0.0
10204	505	0.590	0.540	9.3	10220	511	15.300	14.200	7.7	10256	517	2.130	2.140	-0.5
10204	506	0.470	0.430	9.3	10220	512	8.660	8.100	6.9	10257	501	0.330	0.340	-2.9
10204	507	0.360	0.330	9.1	10220	513	12.200	10.900	11.9	10257	502	0.450	0.460	-2.2
10204	508	0.650	0.580	12.1	10220	515	9.980	9.020	10.6	10257	503	0.310	0.310	0.0
10204	509	0.690	0.630	9.5	10220	516	10.700	9.780	9.4	10257	504	0.410	0.410	0.0
10204	511	0.730	0.670	9.0	10220	517	10.100	8.990	12.3	10257	505	0.400	0.400	0.0
10204	512	0.410	0.390	5.1	10255	501	0.480	0.490	-2.0	10257	506	0.350	0.350	0.0
10204	513	0.580	0.520	11.5	10255	502	0.650	0.660	-1.5	10257	507	0.370	0.370	0.0
10204	515	0.470	0.430	9.3	10255	503	0.450	0.460	-2.2	10257	508	0.320	0.310	3.2
10204	516	0.510	0.470	8.5	10255	504	0.590	0.600	-1.7	10257	509	0.370	0.380	-2.6
10204	517	0.480	0.430	11.6	10255	505	0.580	0.580	0.0	10257	511	0.310	0.310	0.0
10205	501	1.070	1.010	5.9	10255	506	0.510	0.510	0.0	10257	512	0.520	0.530	-1.9
10205	502	0.700	0.640	9.4	10255	507	0.530	0.540	-1.9	10257	513	0.330	0.330	0.0
10205	503	0.540	0.480	12.5	10255	508	0.470	0.460	2.2	10257	515	0.520	0.530	-1.9
10205	504	0.249	0.238	4.6	10255	509	0.540	0.550	-1.8	10257	516	0.430	0.430	0.0
10205	505	0.660	0.600	10.0	10255	511	0.450	0.450	0.0	10257	517	0.400	0.400	0.0

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10309	501	0.690	0.660	4.5	10331	506	15.500	13.600	14.0	10352	512	2.770	2.670	3.7
10309	502	0.460	0.410	12.2	10331	507	19.300	17.000	13.5	10352	513	1.520	1.400	8.6
10309	503	0.350	0.310	12.9	10331	508	19.400	16.900	14.8	10352	515	1.320	1.230	7.3
10309	504	0.161	0.154	4.5	10331	509	33.900	29.500	14.9	10352	516	1.660	1.560	6.4
10309	505	0.420	0.390	7.7	10331	511	33.000	29.300	12.6	10352	517	1.850	1.700	8.8
10309	506	0.340	0.310	9.7	10331	512	10.300	9.290	10.9	10367	501	20.500	20.400	0.5
10309	507	0.260	0.241	7.9	10331	513	28.400	24.400	16.4	10367	502	14.700	14.500	1.4
10309	508	0.470	0.420	11.9	10331	515	38.400	33.500	14.6	10367	503	11.100	11.000	0.9
10309	509	0.500	0.450	11.1	10331	516	20.900	18.400	13.6	10367	504	19.000	18.800	1.1
10309	511	0.530	0.490	8.2	10331	517	23.900	20.400	17.2	10367	505	19.400	19.100	1.6
10309	512	0.300	0.280	7.1	10332	501	113.000	103.000	9.7	10367	506	18.600	18.400	1.1
10309	513	0.420	0.370	13.5	10332	502	34.700	30.400	14.1	10367	507	14.000	13.900	0.7
10309	515	0.340	0.310	9.7	10332	503	36.400	31.200	16.7	10367	508	19.300	18.500	4.3
10309	516	0.370	0.340	8.8	10332	504	61.300	56.100	9.3	10367	509	10.200	10.100	1.0
10309	517	0.350	0.310	12.9	10332	505	46.500	40.700	14.3	10367	511	13.700	13.600	0.7
10315	501	1.630	1.540	5.8	10332	506	26.800	23.400	14.5	10367	512	9.340	9.210	1.4
10315	502	1.070	0.980	9.2	10332	507	33.300	29.400	13.3	10367	513	13.100	13.000	0.8
10315	503	0.820	0.730	12.3	10332	508	33.400	29.100	14.8	10367	515	15.900	15.600	1.9
10315	504	0.380	0.360	5.6	10332	509	58.400	50.900	14.7	10367	516	13.400	13.100	2.3
10315	505	1.000	0.910	9.9	10332	511	57.000	50.600	12.6	10367	517	11.200	11.000	1.8
10315	506	0.810	0.730	11.0	10332	512	17.800	16.000	11.2	10368	501	30.000	29.800	0.7
10315	507	0.620	0.570	8.8	10332	513	49.100	42.000	16.9	10368	502	21.500	21.200	1.4
10315	508	1.100	0.990	11.1	10332	515	66.300	57.700	14.9	10368	503	16.200	16.100	0.6
10315	509	1.180	1.070	10.3	10332	516	36.100	31.800	13.5	10368	504	27.700	27.500	0.7
10315	511	1.240	1.140	8.8	10332	517	41.100	35.200	16.8	10368	505	28.400	28.000	1.4
10315	512	0.700	0.650	7.7	10352	501	2.270	2.210	2.7	10368	506	27.200	26.900	1.1
10315	513	0.990	0.880	12.5	10352	502	1.670	1.560	7.1	10368	507	20.500	20.300	1.0
10315	515	0.810	0.730	11.0	10352	503	1.670	1.530	9.2	10368	508	28.200	27.000	4.4
10315	516	0.860	0.790	8.9	10352	504	0.780	0.760	2.6	10368	509	14.900	14.700	1.4
10315	517	0.820	0.730	12.3	10352	505	1.290	1.210	6.6	10368	511	20.000	19.800	1.0
10331	501	65.500	59.500	10.1	10352	506	1.090	1.020	6.9	10368	512	13.700	13.500	1.5
10331	502	20.100	17.600	14.2	10352	507	0.540	0.510	5.9	10368	513	19.100	18.900	1.1
10331	503	21.100	18.100	16.6	10352	508	0.690	0.650	6.2	10368	515	23.200	22.900	1.3
10331	504	35.500	32.500	9.2	10352	509	3.720	3.470	7.2	10368	516	19.500	19.200	1.6
10331	505	26.900	23.600	14.0	10352	511	1.870	1.780	5.1	10368	517	16.300	16.100	1.2

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LOSS COST % CHANGE BY CLASS

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10378	501	66.300	60.300	10.0	10380	506	12.500	10.900	14.7	11007	512	3.970	3.920	1.3
10378	502	20.400	17.900	14.0	10380	507	15.500	13.700	13.1	11007	513	5.550	5.510	0.7
10378	503	21.400	18.300	16.9	10380	508	15.500	13.500	14.8	11007	515	6.750	6.650	1.5
10378	504	36.000	32.900	9.4	10380	509	27.200	23.700	14.8	11007	516	5.690	5.570	2.2
10378	505	27.300	23.900	14.2	10380	511	26.500	23.500	12.8	11007	517	4.750	4.680	1.5
10378	506	15.700	13.700	14.6	10380	512	8.280	7.450	11.1	11020	501	1.300	1.230	5.7
10378	507	19.600	17.200	14.0	10380	513	22.800	19.600	16.3	11020	502	0.850	0.780	9.0
10378	508	19.600	17.100	14.6	10380	515	30.800	26.900	14.5	11020	503	0.650	0.580	12.1
10378	509	34.300	29.900	14.7	10380	516	16.800	14.800	13.5	11020	504	0.300	0.290	3.4
10378	511	33.500	29.700	12.8	10380	517	19.100	16.400	16.5	11020	505	0.800	0.730	9.6
10378	512	10.400	9.400	10.6	10381	501	45.500	41.400	9.9	11020	506	0.640	0.580	10.3
10378	513	28.800	24.700	16.6	10381	502	14.000	12.300	13.8	11020	507	0.490	0.450	8.9
10378	515	38.900	33.900	14.7	10381	503	14.700	12.600	16.7	11020	508	0.870	0.790	10.1
10378	516	21.200	18.700	13.4	10381	504	24.700	22.600	9.3	11020	509	0.930	0.850	9.4
10378	517	24.200	20.700	16.9	10381	505	18.700	16.400	14.0	11020	511	0.980	0.910	7.7
10379	501	30.800	28.000	10.0	10381	506	10.800	9.420	14.6	11020	512	0.560	0.520	7.7
10379	502	9.450	8.290	14.0	10381	507	13.400	11.800	13.6	11020	513	0.790	0.700	12.9
10379	503	9.920	8.510	16.6	10381	508	13.400	11.700	14.5	11020	515	0.640	0.580	10.3
10379	504	16.700	15.300	9.2	10381	509	23.500	20.500	14.6	11020	516	0.690	0.630	9.5
10379	505	12.700	11.100	14.4	10381	511	23.000	20.400	12.7	11020	517	0.650	0.580	12.1
10379	506	7.300	6.370	14.6	10381	512	7.170	6.450	11.2	11039	501	1.750	1.780	-1.7
10379	507	9.080	8.000	13.5	10381	513	19.800	16.900	17.2	11039	502	2.390	2.410	-0.8
10379	508	9.100	7.920	14.9	10381	515	26.700	23.300	14.6	11039	503	1.630	1.660	-1.8
10379	509	15.900	13.900	14.4	10381	516	14.500	12.800	13.3	11039	504	2.150	2.180	-1.4
10379	511	15.500	13.800	12.3	10381	517	16.600	14.200	16.9	11039	505	2.120	2.130	-0.5
10379	512	4.850	4.360	11.2	11007	501	8.720	8.680	0.5	11039	506	1.850	1.870	-1.1
10379	513	13.400	11.500	16.5	11007	502	6.250	6.170	1.3	11039	507	1.940	1.980	-2.0
10379	515	18.100	15.700	15.3	11007	503	4.720	4.700	0.4	11039	508	1.700	1.670	1.8
10379	516	9.830	8.660	13.5	11007	504	8.060	8.010	0.6	11039	509	1.980	1.990	-0.5
10379	517	11.200	9.600	16.7	11007	505	8.260	8.130	1.6	11039	511	1.630	1.650	-1.2
10380	501	52.500	47.800	9.8	11007	506	7.900	7.830	0.9	11039	512	2.770	2.790	-0.7
10380	502	16.100	14.200	13.4	11007	507	5.970	5.920	0.8	11039	513	1.720	1.750	-1.7
10380	503	16.900	14.500	16.6	11007	508	8.190	7.860	4.2	11039	515	2.770	2.790	-0.7
10380	504	28.500	26.100	9.2	11007	509	4.350	4.290	1.4	11039	516	2.280	2.280	0.0
10380	505	21.600	19.000	13.7	11007	511	5.820	5.770	0.9	11039	517	2.120	2.140	-0.9

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STATE: 29 - NEW JERSEY
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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
11052	501	9.500	8.970	5.9	11127	506	0.750	0.700	7.1	11138	512	2.580	2.320	11.2
11052	502	3.600	3.290	9.4	11127	507	0.700	0.670	4.5	11138	513	7.110	6.090	16.7
11052	503	6.730	6.010	12.0	11127	508	2.960	2.770	6.9	11138	515	9.600	8.370	14.7
11052	504	9.030	8.600	5.0	11127	509	0.800	0.750	6.7	11138	516	5.230	4.610	13.4
11052	505	7.790	7.130	9.3	11127	511	1.170	1.120	4.5	11138	517	5.960	5.100	16.9
11052	506	5.430	4.930	10.1	11127	512	0.710	0.690	2.9	11155	501	0.920	0.870	5.7
11052	507	3.970	3.660	8.5	11127	513	0.560	0.510	9.8	11155	502	0.600	0.550	9.1
11052	508	3.580	3.250	10.2	11127	515	0.880	0.820	7.3	11155	503	0.460	0.410	12.2
11052	509	4.160	3.800	9.5	11127	516	0.930	0.880	5.7	11155	504	0.213	0.203	4.9
11052	511	11.700	10.800	8.3	11127	517	0.620	0.570	8.8	11155	505	0.560	0.510	9.8
11052	512	4.170	3.920	6.4	11128	501	1.460	1.420	2.8	11155	506	0.450	0.410	9.8
11052	513	4.370	3.890	12.3	11128	502	1.020	0.960	6.2	11155	507	0.350	0.320	9.4
11052	515	10.800	9.790	10.3	11128	503	1.070	0.980	9.2	11155	508	0.620	0.560	10.7
11052	516	5.840	5.370	8.8	11128	504	0.790	0.780	1.3	11155	509	0.660	0.600	10.0
11052	517	7.870	7.030	11.9	11128	505	1.130	1.060	6.6	11155	511	0.700	0.640	9.4
11126	501	0.270	0.250	8.0	11128	506	1.010	0.950	6.3	11155	512	0.390	0.370	5.4
11126	502	0.176	0.161	9.3	11128	507	0.950	0.910	4.4	11155	513	0.560	0.490	14.3
11126	503	0.135	0.119	13.4	11128	508	3.990	3.730	7.0	11155	515	0.450	0.410	9.8
11126	504	0.062	0.059	5.1	11128	509	1.070	1.010	5.9	11155	516	0.480	0.440	9.1
11126	505	0.164	0.150	9.3	11128	511	1.580	1.510	4.6	11155	517	0.460	0.410	12.2
11126	506	0.132	0.119	10.9	11128	512	0.960	0.930	3.2	11167	501	2.190	2.070	5.8
11126	507	0.102	0.093	9.7	11128	513	0.750	0.690	8.7	11167	502	0.830	0.760	9.2
11126	508	0.180	0.163	10.4	11128	515	1.180	1.110	6.3	11167	503	1.550	1.390	11.5
11126	509	0.193	0.175	10.3	11128	516	1.260	1.190	5.9	11167	504	2.080	1.980	5.1
11126	511	0.204	0.188	8.5	11128	517	0.830	0.770	7.8	11167	505	1.800	1.640	9.8
11126	512	0.115	0.107	7.5	11138	501	16.400	14.900	10.1	11167	506	1.250	1.140	9.6
11126	513	0.163	0.145	12.4	11138	502	5.030	4.410	14.1	11167	507	0.910	0.840	8.3
11126	515	0.133	0.120	10.8	11138	503	5.270	4.520	16.6	11167	508	0.820	0.750	9.3
11126	516	0.142	0.130	9.2	11138	504	8.880	8.130	9.2	11167	509	0.960	0.880	9.1
11126	517	0.134	0.119	12.6	11138	505	6.730	5.900	14.1	11167	511	2.700	2.500	8.0
11127	501	1.080	1.050	2.9	11138	506	3.880	3.390	14.5	11167	512	0.960	0.900	6.7
11127	502	0.760	0.710	7.0	11138	507	4.830	4.260	13.4	11167	513	1.010	0.900	12.2
11127	503	0.790	0.730	8.2	11138	508	4.840	4.210	15.0	11167	515	2.480	2.260	9.7
11127	504	0.590	0.580	1.7	11138	509	8.460	7.380	14.6	11167	516	1.350	1.240	8.9
11127	505	0.840	0.790	6.3	11138	511	8.260	7.330	12.7	11167	517	1.810	1.620	11.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
11168	501	11.400	10.700	6.5	11202	506	20.500	20.300	1.0	11204	512	0.570	0.540	5.6
11168	502	4.310	3.930	9.7	11202	507	15.400	15.300	0.7	11204	513	0.810	0.720	12.5
11168	503	8.040	7.180	12.0	11202	508	21.200	20.300	4.4	11204	515	0.660	0.600	10.0
11168	504	10.800	10.300	4.9	11202	509	11.200	11.100	0.9	11204	516	0.710	0.650	9.2
11168	505	9.310	8.520	9.3	11202	511	15.000	14.900	0.7	11204	517	0.670	0.600	11.7
11168	506	6.490	5.890	10.2	11202	512	10.300	10.100	2.0	11206	501	3.540	3.520	0.6
11168	507	4.740	4.370	8.5	11202	513	14.400	14.300	0.7	11206	502	2.540	2.510	1.2
11168	508	4.280	3.880	10.3	11202	515	17.500	17.200	1.7	11206	503	1.920	1.910	0.5
11168	509	4.970	4.540	9.5	11202	516	14.700	14.400	2.1	11206	504	3.270	3.250	0.6
11168	511	14.000	12.900	8.5	11202	517	12.300	12.100	1.7	11206	505	3.350	3.300	1.5
11168	512	4.980	4.690	6.2	11203	501	2.510	2.440	2.9	11206	506	3.210	3.180	0.9
11168	513	5.230	4.650	12.5	11203	502	1.760	1.660	6.0	11206	507	2.420	2.400	0.8
11168	515	12.900	11.700	10.3	11203	503	1.840	1.700	8.2	11206	508	3.330	3.190	4.4
11168	516	6.980	6.410	8.9	11203	504	1.370	1.350	1.5	11206	509	1.770	1.740	1.7
11168	517	9.410	8.400	12.0	11203	505	1.950	1.830	6.6	11206	511	2.360	2.340	0.9
11201	501	76.300	76.000	0.4	11203	506	1.740	1.630	6.7	11206	512	1.610	1.590	1.3
11201	502	54.700	54.000	1.3	11203	507	1.630	1.570	3.8	11206	513	2.250	2.240	0.4
11201	503	41.300	41.100	0.5	11203	508	6.880	6.440	6.8	11206	515	2.740	2.700	1.5
11201	504	70.600	70.100	0.7	11203	509	1.850	1.740	6.3	11206	516	2.310	2.260	2.2
11201	505	72.300	71.200	1.5	11203	511	2.720	2.600	4.6	11206	517	1.930	1.900	1.6
11201	506	69.200	68.500	1.0	11203	512	1.650	1.610	2.5	11207	501	44.700	44.500	0.4
11201	507	52.200	51.800	0.8	11203	513	1.290	1.190	8.4	11207	502	32.000	31.600	1.3
11201	508	71.700	68.800	4.2	11203	515	2.040	1.910	6.8	11207	503	24.200	24.100	0.4
11201	509	38.000	37.500	1.3	11203	516	2.170	2.060	5.3	11207	504	41.300	41.100	0.5
11201	511	50.900	50.500	0.8	11203	517	1.430	1.320	8.3	11207	505	42.400	41.700	1.7
11201	512	34.800	34.300	1.5	11204	501	1.340	1.270	5.5	11207	506	40.500	40.100	1.0
11201	513	48.600	48.200	0.8	11204	502	0.880	0.800	10.0	11207	507	30.600	30.400	0.7
11201	515	59.100	58.200	1.5	11204	503	0.670	0.600	11.7	11207	508	42.000	40.300	4.2
11201	516	49.800	48.800	2.0	11204	504	0.310	0.300	3.3	11207	509	22.300	22.000	1.4
11201	517	41.600	41.000	1.5	11204	505	0.820	0.750	9.3	11207	511	29.800	29.600	0.7
11202	501	22.600	22.500	0.4	11204	506	0.660	0.600	10.0	11207	512	20.400	20.100	1.5
11202	502	16.200	16.000	1.2	11204	507	0.510	0.470	8.5	11207	513	28.500	28.200	1.1
11202	503	12.200	12.200	0.0	11204	508	0.900	0.820	9.8	11207	515	34.600	34.100	1.5
11202	504	20.900	20.700	1.0	11204	509	0.970	0.880	10.2	11207	516	29.200	28.600	2.1
11202	505	21.400	21.100	1.4	11204	511	1.020	0.940	8.5	11207	517	24.400	24.000	1.7

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11208	501	7.660	7.630	0.4	11210	506	13.900	13.800	0.7	11212	512	5.490	5.410	1.5
11208	502	5.490	5.420	1.3	11210	507	10.500	10.400	1.0	11212	513	7.670	7.610	0.8
11208	503	4.150	4.130	0.5	11210	508	14.400	13.800	4.3	11212	515	9.330	9.190	1.5
11208	504	7.080	7.040	0.6	11210	509	7.640	7.530	1.5	11212	516	7.860	7.700	2.1
11208	505	7.260	7.150	1.5	11210	511	10.200	10.100	1.0	11212	517	6.570	6.470	1.5
11208	506	6.940	6.880	0.9	11210	512	6.980	6.880	1.5	11213	501	9.830	9.780	0.5
11208	507	5.240	5.200	0.8	11210	513	9.760	9.680	0.8	11213	502	7.050	6.950	1.4
11208	508	7.200	6.910	4.2	11210	515	11.900	11.700	1.7	11213	503	5.320	5.290	0.6
11208	509	3.820	3.770	1.3	11210	516	9.990	9.800	1.9	11213	504	9.090	9.030	0.7
11208	511	5.110	5.070	0.8	11210	517	8.360	8.230	1.6	11213	505	9.310	9.170	1.5
11208	512	3.490	3.440	1.5	11211	501	79.600	79.300	0.4	11213	506	8.910	8.820	1.0
11208	513	4.880	4.840	0.8	11211	502	57.100	56.400	1.2	11213	507	6.730	6.670	0.9
11208	515	5.930	5.850	1.4	11211	503	43.100	42.900	0.5	11213	508	9.240	8.860	4.3
11208	516	5.000	4.900	2.0	11211	504	73.600	73.200	0.5	11213	509	4.900	4.830	1.4
11208	517	4.180	4.120	1.5	11211	505	75.400	74.300	1.5	11213	511	6.560	6.500	0.9
11209	501	36.000	35.800	0.6	11211	506	72.200	71.500	1.0	11213	512	4.480	4.420	1.4
11209	502	25.800	25.500	1.2	11211	507	54.500	54.100	0.7	11213	513	6.260	6.210	0.8
11209	503	19.500	19.400	0.5	11211	508	74.800	71.800	4.2	11213	515	7.610	7.500	1.5
11209	504	33.300	33.100	0.6	11211	509	39.700	39.200	1.3	11213	516	6.410	6.280	2.1
11209	505	34.100	33.600	1.5	11211	511	53.100	52.700	0.8	11213	517	5.360	5.280	1.5
11209	506	32.600	32.300	0.9	11211	512	36.300	35.800	1.4	11214	501	24.200	24.100	0.4
11209	507	24.600	24.400	0.8	11211	513	50.700	50.300	0.8	11214	502	17.300	17.100	1.2
11209	508	33.800	32.400	4.3	11211	515	61.700	60.800	1.5	11214	503	13.100	13.000	0.8
11209	509	17.900	17.700	1.1	11211	516	51.900	50.900	2.0	11214	504	22.400	22.200	0.9
11209	511	24.000	23.800	0.8	11211	517	43.400	42.800	1.4	11214	505	22.900	22.600	1.3
11209	512	16.400	16.200	1.2	11212	501	12.000	12.000	0.0	11214	506	21.900	21.700	0.9
11209	513	22.900	22.700	0.9	11212	502	8.640	8.530	1.3	11214	507	16.600	16.400	1.2
11209	515	27.900	27.500	1.5	11212	503	6.530	6.490	0.6	11214	508	22.700	21.800	4.1
11209	516	23.500	23.000	2.2	11212	504	11.100	11.100	0.0	11214	509	12.100	11.900	1.7
11209	517	19.600	19.300	1.6	11212	505	11.400	11.200	1.8	11214	511	16.100	16.000	0.6
11210	501	15.300	15.300	0.0	11212	506	10.900	10.800	0.9	11214	512	11.000	10.900	0.9
11210	502	11.000	10.800	1.9	11212	507	8.240	8.180	0.7	11214	513	15.400	15.300	0.7
11210	503	8.300	8.260	0.5	11212	508	11.300	10.900	3.7	11214	515	18.700	18.500	1.1
11210	504	14.200	14.100	0.7	11212	509	6.010	5.920	1.5	11214	516	15.800	15.500	1.9
11210	505	14.500	14.300	1.4	11212	511	8.040	7.970	0.9	11214	517	13.200	13.000	1.5

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11222	501	0.410	0.410	0.0	11248	506	0.096	0.097	-1.0	11259	512	6.140	5.920	3.7
11222	502	0.290	0.290	0.0	11248	507	0.101	0.103	-1.9	11259	513	3.380	3.090	9.4
11222	503	0.220	0.219	0.5	11248	508	0.089	0.087	2.3	11259	515	2.920	2.730	7.0
11222	504	0.380	0.370	2.7	11248	509	0.103	0.104	-1.0	11259	516	3.670	3.460	6.1
11222	505	0.390	0.380	2.6	11248	511	0.085	0.086	-1.2	11259	517	4.100	3.760	9.0
11222	506	0.370	0.370	0.0	11248	512	0.144	0.145	-0.7	11273	501	59.900	56.600	5.8
11222	507	0.280	0.280	0.0	11248	513	0.090	0.091	-1.1	11273	502	39.300	35.800	9.8
11222	508	0.380	0.370	2.7	11248	515	0.144	0.145	-0.7	11273	503	30.000	26.600	12.8
11222	509	0.203	0.200	1.5	11248	516	0.119	0.119	0.0	11273	504	13.900	13.300	4.5
11222	511	0.270	0.270	0.0	11248	517	0.111	0.111	0.0	11273	505	36.700	33.500	9.6
11222	512	0.185	0.183	1.1	11258	501	4.690	4.560	2.9	11273	506	29.500	26.600	10.9
11222	513	0.260	0.260	0.0	11258	502	3.440	3.230	6.5	11273	507	22.700	20.800	9.1
11222	515	0.320	0.310	3.2	11258	503	3.450	3.170	8.8	11273	508	40.200	36.400	10.4
11222	516	0.270	0.260	3.8	11258	504	1.610	1.570	2.5	11273	509	43.100	39.100	10.2
11222	517	0.222	0.219	1.4	11258	505	2.670	2.500	6.8	11273	511	45.500	42.000	8.3
11234	501	1.210	1.140	6.1	11258	506	2.260	2.100	7.6	11273	512	25.700	24.000	7.1
11234	502	0.790	0.720	9.7	11258	507	1.120	1.060	5.7	11273	513	36.300	32.300	12.4
11234	503	0.610	0.540	13.0	11258	508	1.440	1.330	8.3	11273	515	29.600	26.700	10.9
11234	504	0.280	0.270	3.7	11258	509	7.700	7.180	7.2	11273	516	31.600	29.000	9.0
11234	505	0.740	0.680	8.8	11258	511	3.870	3.690	4.9	11273	517	29.900	26.600	12.4
11234	506	0.600	0.540	11.1	11258	512	5.720	5.520	3.6	11274	501	57.400	54.300	5.7
11234	507	0.460	0.420	9.5	11258	513	3.150	2.890	9.0	11274	502	37.700	34.400	9.6
11234	508	0.810	0.730	11.0	11258	515	2.730	2.540	7.5	11274	503	28.800	25.500	12.9
11234	509	0.870	0.790	10.1	11258	516	3.420	3.230	5.9	11274	504	13.300	12.700	4.7
11234	511	0.920	0.850	8.2	11258	517	3.830	3.500	9.4	11274	505	35.200	32.100	9.7
11234	512	0.520	0.480	8.3	11259	501	5.030	4.890	2.9	11274	506	28.300	25.600	10.5
11234	513	0.730	0.650	12.3	11259	502	3.690	3.470	6.3	11274	507	21.800	20.000	9.0
11234	515	0.600	0.540	11.1	11259	503	3.700	3.400	8.8	11274	508	38.500	34.900	10.3
11234	516	0.640	0.580	10.3	11259	504	1.720	1.690	1.8	11274	509	41.400	37.500	10.4
11234	517	0.600	0.540	11.1	11259	505	2.860	2.680	6.7	11274	511	43.600	40.300	8.2
11248	501	0.091	0.093	-2.2	11259	506	2.420	2.260	7.1	11274	512	24.600	23.000	7.0
11248	502	0.124	0.125	-0.8	11259	507	1.210	1.140	6.1	11274	513	34.800	31.000	12.3
11248	503	0.085	0.087	-2.3	11259	508	1.540	1.430	7.7	11274	515	28.400	25.600	10.9
11248	504	0.112	0.113	-0.9	11259	509	8.260	7.700	7.3	11274	516	30.400	27.800	9.4
11248	505	0.110	0.111	-0.9	11259	511	4.160	3.950	5.3	11274	517	28.700	25.600	12.1

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11288	501	5.750	5.590	2.9	12356	506	2.500	2.260	10.6	12362	512	0.140	0.136	2.9
11288	502	4.220	3.960	6.6	12356	507	1.930	1.760	9.7	12362	513	0.110	0.101	8.9
11288	503	4.230	3.880	9.0	12356	508	3.410	3.090	10.4	12362	515	0.173	0.162	6.8
11288	504	1.970	1.930	2.1	12356	509	3.650	3.310	10.3	12362	516	0.184	0.174	5.7
11288	505	3.270	3.060	6.9	12356	511	3.850	3.560	8.1	12362	517	0.122	0.112	8.9
11288	506	2.770	2.580	7.4	12356	512	2.180	2.030	7.4	12373	501	0.081	0.079	2.5
11288	507	1.380	1.300	6.2	12356	513	3.070	2.740	12.0	12373	502	0.057	0.053	7.5
11288	508	1.760	1.630	8.0	12356	515	2.510	2.260	11.1	12373	503	0.059	0.055	7.3
11288	509	9.430	8.800	7.2	12356	516	2.680	2.460	8.9	12373	504	0.044	0.043	2.3
11288	511	4.750	4.520	5.1	12356	517	2.540	2.260	12.4	12373	505	0.063	0.059	6.8
11288	512	7.020	6.770	3.7	12361	501	0.300	0.290	3.4	12373	506	0.056	0.053	5.7
11288	513	3.860	3.540	9.0	12361	502	0.207	0.193	7.3	12373	507	0.053	0.050	6.0
11288	515	3.340	3.120	7.1	12361	503	0.116	0.106	9.4	12373	508	0.222	0.207	7.2
11288	516	4.190	3.960	5.8	12361	504	0.095	0.092	3.3	12373	509	0.060	0.056	7.1
11288	517	4.690	4.300	9.1	12361	505	0.117	0.109	7.3	12373	511	0.088	0.084	4.8
12014	501	0.196	0.200	-2.0	12361	506	0.188	0.174	8.0	12373	512	0.053	0.052	1.9
12014	502	0.270	0.270	0.0	12361	507	0.103	0.097	6.2	12373	513	0.042	0.038	10.5
12014	503	0.184	0.187	-1.6	12361	508	0.189	0.175	8.0	12373	515	0.066	0.061	8.2
12014	504	0.241	0.244	-1.2	12361	509	0.094	0.087	8.0	12373	516	0.070	0.066	6.1
12014	505	0.238	0.240	-0.8	12361	511	0.179	0.169	5.9	12373	517	0.046	0.043	7.0
12014	506	0.207	0.210	-1.4	12361	512	0.064	0.061	4.9	12374	501	2.640	2.490	6.0
12014	507	0.218	0.223	-2.2	12361	513	0.096	0.087	10.3	12374	502	1.730	1.580	9.5
12014	508	0.191	0.187	2.1	12361	515	0.190	0.176	8.0	12374	503	1.320	1.170	12.8
12014	509	0.223	0.224	-0.4	12361	516	0.105	0.098	7.1	12374	504	0.610	0.580	5.2
12014	511	0.183	0.185	-1.1	12361	517	0.112	0.102	9.8	12374	505	1.620	1.480	9.5
12014	512	0.310	0.310	0.0	12362	501	0.213	0.207	2.9	12374	506	1.300	1.170	11.1
12014	513	0.194	0.197	-1.5	12362	502	0.149	0.141	5.7	12374	507	1.000	0.920	8.7
12014	515	0.310	0.310	0.0	12362	503	0.156	0.144	8.3	12374	508	1.770	1.600	10.6
12014	516	0.260	0.260	0.0	12362	504	0.116	0.114	1.8	12374	509	1.900	1.720	10.5
12014	517	0.239	0.240	-0.4	12362	505	0.165	0.156	5.8	12374	511	2.000	1.850	8.1
12356	501	5.080	4.800	5.8	12362	506	0.147	0.138	6.5	12374	512	1.130	1.060	6.6
12356	502	3.330	3.040	9.5	12362	507	0.139	0.133	4.5	12374	513	1.600	1.420	12.7
12356	503	2.550	2.260	12.8	12362	508	0.580	0.550	5.5	12374	515	1.300	1.180	10.2
12356	504	1.180	1.120	5.4	12362	509	0.157	0.147	6.8	12374	516	1.390	1.280	8.6
12356	505	3.110	2.840	9.5	12362	511	0.230	0.221	4.1	12374	517	1.320	1.170	12.8

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STATE: 29 - NEW JERSEY
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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
12375	501	1.300	1.230	5.7	12393	506	0.850	0.770	10.4	12509	512	0.190	0.191	-0.5
12375	502	0.850	0.780	9.0	12393	507	0.650	0.600	8.3	12509	513	0.118	0.120	-1.7
12375	503	0.650	0.580	12.1	12393	508	1.160	1.050	10.5	12509	515	0.189	0.191	-1.0
12375	504	0.300	0.290	3.4	12393	509	1.240	1.120	10.7	12509	516	0.156	0.156	0.0
12375	505	0.800	0.730	9.6	12393	511	1.310	1.210	8.3	12509	517	0.145	0.146	-0.7
12375	506	0.640	0.580	10.3	12393	512	0.740	0.690	7.2	12510	501	1.520	1.550	-1.9
12375	507	0.490	0.450	8.9	12393	513	1.040	0.930	11.8	12510	502	2.080	2.090	-0.5
12375	508	0.870	0.790	10.1	12393	515	0.850	0.770	10.4	12510	503	1.420	1.450	-2.1
12375	509	0.930	0.850	9.4	12393	516	0.910	0.830	9.6	12510	504	1.870	1.890	-1.1
12375	511	0.980	0.910	7.7	12393	517	0.860	0.770	11.7	12510	505	1.840	1.850	-0.5
12375	512	0.560	0.520	7.7	12467	501	0.720	0.680	5.9	12510	506	1.600	1.620	-1.2
12375	513	0.790	0.700	12.9	12467	502	0.470	0.430	9.3	12510	507	1.690	1.720	-1.7
12375	515	0.640	0.580	10.3	12467	503	0.360	0.320	12.5	12510	508	1.480	1.450	2.1
12375	516	0.690	0.630	9.5	12467	504	0.166	0.159	4.4	12510	509	1.720	1.730	-0.6
12375	517	0.650	0.580	12.1	12467	505	0.440	0.400	10.0	12510	511	1.410	1.430	-1.4
12391	501	0.160	0.156	2.6	12467	506	0.350	0.320	9.4	12510	512	2.400	2.420	-0.8
12391	502	0.112	0.105	6.7	12467	507	0.270	0.249	8.4	12510	513	1.500	1.520	-1.3
12391	503	0.117	0.108	8.3	12467	508	0.480	0.430	11.6	12510	515	2.400	2.420	-0.8
12391	504	0.087	0.086	1.2	12467	509	0.520	0.470	10.6	12510	516	1.980	1.980	0.0
12391	505	0.124	0.117	6.0	12467	511	0.540	0.500	8.0	12510	517	1.840	1.860	-1.1
12391	506	0.111	0.104	6.7	12467	512	0.310	0.290	6.9	12583	501	0.670	0.690	-2.9
12391	507	0.104	0.100	4.0	12467	513	0.430	0.390	10.3	12583	502	0.920	0.930	-1.1
12391	508	0.440	0.410	7.3	12467	515	0.350	0.320	9.4	12583	503	0.630	0.640	-1.6
12391	509	0.118	0.110	7.3	12467	516	0.380	0.350	8.6	12583	504	0.830	0.840	-1.2
12391	511	0.173	0.165	4.8	12467	517	0.360	0.320	12.5	12583	505	0.820	0.820	0.0
12391	512	0.105	0.102	2.9	12509	501	0.120	0.122	-1.6	12583	506	0.710	0.720	-1.4
12391	513	0.082	0.076	7.9	12509	502	0.164	0.165	-0.6	12583	507	0.750	0.770	-2.6
12391	515	0.130	0.121	7.4	12509	503	0.112	0.114	-1.8	12583	508	0.660	0.640	3.1
12391	516	0.138	0.131	5.3	12509	504	0.147	0.149	-1.3	12583	509	0.770	0.770	0.0
12391	517	0.091	0.084	8.3	12509	505	0.145	0.146	-0.7	12583	511	0.630	0.640	-1.6
12393	501	1.720	1.630	5.5	12509	506	0.126	0.128	-1.6	12583	512	1.070	1.080	-0.9
12393	502	1.130	1.030	9.7	12509	507	0.133	0.136	-2.2	12583	513	0.670	0.680	-1.5
12393	503	0.860	0.770	11.7	12509	508	0.117	0.114	2.6	12583	515	1.070	1.080	-0.9
12393	504	0.400	0.380	5.3	12509	509	0.136	0.137	-0.7	12583	516	0.880	0.880	0.0
12393	505	1.060	0.960	10.4	12509	511	0.112	0.113	-0.9	12583	517	0.820	0.830	-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
12651	501	1.970	2.000	-1.5	12707	506	0.970	0.910	6.6	12805	512	0.590	0.560	5.4
12651	502	2.690	2.710	-0.7	12707	507	0.910	0.870	4.6	12805	513	0.840	0.750	12.0
12651	503	1.840	1.870	-1.6	12707	508	3.830	3.580	7.0	12805	515	0.680	0.620	9.7
12651	504	2.420	2.450	-1.2	12707	509	1.030	0.970	6.2	12805	516	0.730	0.670	9.0
12651	505	2.390	2.400	-0.4	12707	511	1.510	1.450	4.1	12805	517	0.690	0.620	11.3
12651	506	2.080	2.100	-1.0	12707	512	0.920	0.890	3.4	12841	501	2.300	2.180	5.5
12651	507	2.190	2.230	-1.8	12707	513	0.720	0.660	9.1	12841	502	1.510	1.380	9.4
12651	508	1.920	1.880	2.1	12707	515	1.130	1.060	6.6	12841	503	1.160	1.020	13.7
12651	509	2.230	2.250	-0.9	12707	516	1.210	1.140	6.1	12841	504	0.530	0.510	3.9
12651	511	1.830	1.850	-1.1	12707	517	0.800	0.740	8.1	12841	505	1.410	1.290	9.3
12651	512	3.120	3.140	-0.6	12797	501	0.290	0.290	0.0	12841	506	1.140	1.030	10.7
12651	513	1.940	1.970	-1.5	12797	502	0.206	0.194	6.2	12841	507	0.870	0.800	8.7
12651	515	3.110	3.140	-1.0	12797	503	0.216	0.199	8.5	12841	508	1.550	1.400	10.7
12651	516	2.570	2.570	0.0	12797	504	0.160	0.158	1.3	12841	509	1.660	1.500	10.7
12651	517	2.390	2.410	-0.8	12797	505	0.228	0.215	6.0	12841	511	1.750	1.610	8.7
12683	501	0.900	0.920	-2.2	12797	506	0.203	0.191	6.3	12841	512	0.990	0.920	7.6
12683	502	1.230	1.240	-0.8	12797	507	0.191	0.183	4.4	12841	513	1.400	1.240	12.9
12683	503	0.840	0.860	-2.3	12797	508	0.810	0.750	8.0	12841	515	1.140	1.030	10.7
12683	504	1.110	1.120	-0.9	12797	509	0.217	0.203	6.9	12841	516	1.220	1.110	9.9
12683	505	1.090	1.100	-0.9	12797	511	0.320	0.300	6.7	12841	517	1.150	1.020	12.7
12683	506	0.950	0.960	-1.0	12797	512	0.194	0.188	3.2	12927	501	0.400	0.380	5.3
12683	507	1.000	1.020	-2.0	12797	513	0.151	0.139	8.6	12927	502	0.260	0.241	7.9
12683	508	0.880	0.860	2.3	12797	515	0.239	0.223	7.2	12927	503	0.202	0.179	12.8
12683	509	1.020	1.030	-1.0	12797	516	0.250	0.241	3.7	12927	504	0.093	0.089	4.5
12683	511	0.840	0.850	-1.2	12797	517	0.168	0.155	8.4	12927	505	0.247	0.225	9.8
12683	512	1.430	1.440	-0.7	12805	501	1.390	1.310	6.1	12927	506	0.199	0.179	11.2
12683	513	0.890	0.900	-1.1	12805	502	0.910	0.830	9.6	12927	507	0.153	0.140	9.3
12683	515	1.420	1.440	-1.4	12805	503	0.700	0.620	12.9	12927	508	0.270	0.245	10.2
12683	516	1.180	1.180	0.0	12805	504	0.320	0.310	3.2	12927	509	0.290	0.260	11.5
12683	517	1.090	1.100	-0.9	12805	505	0.850	0.780	9.0	12927	511	0.310	0.280	10.7
12707	501	1.400	1.360	2.9	12805	506	0.680	0.620	9.7	12927	512	0.172	0.161	6.8
12707	502	0.980	0.920	6.5	12805	507	0.530	0.480	10.4	12927	513	0.244	0.217	12.4
12707	503	1.030	0.940	9.6	12805	508	0.930	0.840	10.7	12927	515	0.199	0.180	10.6
12707	504	0.760	0.750	1.3	12805	509	1.000	0.900	11.1	12927	516	0.213	0.195	9.2
12707	505	1.080	1.020	5.9	12805	511	1.050	0.970	8.2	12927	517	0.201	0.179	12.3

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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
13049	501	0.156	0.150	4.0	13112	506	0.160	0.148	8.1	13204	512	3.120	3.140	-0.6
13049	502	0.108	0.100	8.0	13112	507	0.088	0.082	7.3	13204	513	1.940	1.970	-1.5
13049	503	0.061	0.055	10.9	13112	508	0.161	0.148	8.8	13204	515	3.110	3.140	-1.0
13049	504	0.049	0.048	2.1	13112	509	0.080	0.074	8.1	13204	516	2.570	2.570	0.0
13049	505	0.061	0.057	7.0	13112	511	0.152	0.144	5.6	13204	517	2.390	2.410	-0.8
13049	506	0.098	0.091	7.7	13112	512	0.054	0.052	3.8	13205	501	0.760	0.770	-1.3
13049	507	0.054	0.050	8.0	13112	513	0.081	0.074	9.5	13205	502	1.030	1.040	-1.0
13049	508	0.098	0.091	7.7	13112	515	0.162	0.150	8.0	13205	503	0.710	0.720	-1.4
13049	509	0.049	0.045	8.9	13112	516	0.089	0.083	7.2	13205	504	0.930	0.940	-1.1
13049	511	0.093	0.088	5.7	13112	517	0.095	0.087	9.2	13205	505	0.920	0.920	0.0
13049	512	0.033	0.032	3.1	13201	501	1.740	1.770	-1.7	13205	506	0.800	0.810	-1.2
13049	513	0.050	0.045	11.1	13201	502	2.380	2.400	-0.8	13205	507	0.840	0.860	-2.3
13049	515	0.099	0.091	8.8	13201	503	1.630	1.660	-1.8	13205	508	0.740	0.720	2.8
13049	516	0.054	0.051	5.9	13201	504	2.140	2.160	-0.9	13205	509	0.860	0.860	0.0
13049	517	0.058	0.053	9.4	13201	505	2.110	2.120	-0.5	13205	511	0.700	0.710	-1.4
13111	501	4.350	4.230	2.8	13201	506	1.840	1.860	-1.1	13205	512	1.200	1.210	-0.8
13111	502	3.190	3.000	6.3	13201	507	1.930	1.970	-2.0	13205	513	0.750	0.760	-1.3
13111	503	3.200	2.940	8.8	13201	508	1.690	1.660	1.8	13205	515	1.200	1.210	-0.8
13111	504	1.490	1.460	2.1	13201	509	1.970	1.980	-0.5	13205	516	0.990	0.990	0.0
13111	505	2.470	2.320	6.5	13201	511	1.620	1.640	-1.2	13205	517	0.920	0.930	-1.1
13111	506	2.100	1.950	7.7	13201	512	2.750	2.780	-1.1	13314	501	0.510	0.490	4.1
13111	507	1.040	0.990	5.1	13201	513	1.710	1.740	-1.7	13314	502	0.340	0.310	9.7
13111	508	1.330	1.240	7.3	13201	515	2.750	2.770	-0.7	13314	503	0.260	0.229	13.5
13111	509	7.140	6.660	7.2	13201	516	2.270	2.270	0.0	13314	504	0.119	0.114	4.4
13111	511	3.590	3.420	5.0	13201	517	2.110	2.130	-0.9	13314	505	0.320	0.290	10.3
13111	512	5.310	5.120	3.7	13204	501	1.970	2.000	-1.5	13314	506	0.250	0.229	9.2
13111	513	2.920	2.680	9.0	13204	502	2.690	2.710	-0.7	13314	507	0.195	0.179	8.9
13111	515	2.530	2.360	7.2	13204	503	1.840	1.870	-1.6	13314	508	0.350	0.310	12.9
13111	516	3.170	2.990	6.0	13204	504	2.420	2.450	-1.2	13314	509	0.370	0.340	8.8
13111	517	3.550	3.250	9.2	13204	505	2.390	2.400	-0.4	13314	511	0.390	0.360	8.3
13112	501	0.260	0.246	5.7	13204	506	2.080	2.100	-1.0	13314	512	0.220	0.206	6.8
13112	502	0.176	0.164	7.3	13204	507	2.190	2.230	-1.8	13314	513	0.310	0.280	10.7
13112	503	0.099	0.090	10.0	13204	508	1.920	1.880	2.1	13314	515	0.250	0.229	9.2
13112	504	0.080	0.078	2.6	13204	509	2.230	2.250	-0.9	13314	516	0.270	0.249	8.4
13112	505	0.099	0.092	7.6	13204	511	1.830	1.850	-1.1	13314	517	0.260	0.229	13.5

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LOSS COST % CHANGE BY CLASS

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13351	501	1.250	1.180	5.9	13410	506	2.910	2.940	-1.0	13453	512	1.700	1.710	-0.6
13351	502	0.820	0.750	9.3	13410	507	3.060	3.120	-1.9	13453	513	1.060	1.070	-0.9
13351	503	0.630	0.560	12.5	13410	508	2.680	2.620	2.3	13453	515	1.700	1.710	-0.6
13351	504	0.290	0.280	3.6	13410	509	3.120	3.140	-0.6	13453	516	1.400	1.400	0.0
13351	505	0.770	0.700	10.0	13410	511	2.570	2.590	-0.8	13453	517	1.300	1.310	-0.8
13351	506	0.620	0.560	10.7	13410	512	4.360	4.400	-0.9	13454	501	1.250	1.280	-2.3
13351	507	0.480	0.440	9.1	13410	513	2.720	2.760	-1.4	13454	502	1.720	1.730	-0.6
13351	508	0.840	0.760	10.5	13410	515	4.360	4.390	-0.7	13454	503	1.170	1.190	-1.7
13351	509	0.900	0.820	9.8	13410	516	3.600	3.600	0.0	13454	504	1.540	1.560	-1.3
13351	511	0.950	0.880	8.0	13410	517	3.350	3.370	-0.6	13454	505	1.520	1.530	-0.7
13351	512	0.540	0.500	8.0	13412	501	0.930	0.950	-2.1	13454	506	1.330	1.340	-0.7
13351	513	0.760	0.680	11.8	13412	502	1.270	1.280	-0.8	13454	507	1.400	1.420	-1.4
13351	515	0.620	0.560	10.7	13412	503	0.870	0.880	-1.1	13454	508	1.220	1.200	1.7
13351	516	0.660	0.610	8.2	13412	504	1.140	1.160	-1.7	13454	509	1.420	1.430	-0.7
13351	517	0.630	0.560	12.5	13412	505	1.130	1.130	0.0	13454	511	1.170	1.180	-0.8
13352	501	1.270	1.200	5.8	13412	506	0.980	0.990	-1.0	13454	512	1.990	2.000	-0.5
13352	502	0.840	0.760	10.5	13412	507	1.030	1.050	-1.9	13454	513	1.240	1.260	-1.6
13352	503	0.640	0.570	12.3	13412	508	0.910	0.890	2.2	13454	515	1.980	2.000	-1.0
13352	504	0.300	0.280	7.1	13412	509	1.050	1.060	-0.9	13454	516	1.640	1.640	0.0
13352	505	0.780	0.710	9.9	13412	511	0.870	0.880	-1.1	13454	517	1.520	1.540	-1.3
13352	506	0.630	0.570	10.5	13412	512	1.470	1.480	-0.7	13455	501	1.270	1.300	-2.3
13352	507	0.480	0.440	9.1	13412	513	0.920	0.930	-1.1	13455	502	1.740	1.760	-1.1
13352	508	0.860	0.770	11.7	13412	515	1.470	1.480	-0.7	13455	503	1.190	1.210	-1.7
13352	509	0.920	0.830	10.8	13412	516	1.210	1.210	0.0	13455	504	1.570	1.590	-1.3
13352	511	0.970	0.890	9.0	13412	517	1.130	1.140	-0.9	13455	505	1.550	1.560	-0.6
13352	512	0.550	0.510	7.8	13453	501	1.070	1.090	-1.8	13455	506	1.350	1.360	-0.7
13352	513	0.770	0.690	11.6	13453	502	1.470	1.480	-0.7	13455	507	1.420	1.440	-1.4
13352	515	0.630	0.570	10.5	13453	503	1.000	1.020	-2.0	13455	508	1.240	1.210	2.5
13352	516	0.670	0.620	8.1	13453	504	1.320	1.340	-1.5	13455	509	1.440	1.450	-0.7
13352	517	0.640	0.570	12.3	13453	505	1.300	1.310	-0.8	13455	511	1.190	1.200	-0.8
13410	501	2.750	2.800	-1.8	13453	506	1.130	1.150	-1.7	13455	512	2.020	2.030	-0.5
13410	502	3.760	3.800	-1.1	13453	507	1.190	1.220	-2.5	13455	513	1.260	1.270	-0.8
13410	503	2.570	2.620	-1.9	13453	508	1.050	1.020	2.9	13455	515	2.020	2.030	-0.5
13410	504	3.380	3.430	-1.5	13453	509	1.220	1.220	0.0	13455	516	1.660	1.660	0.0
13410	505	3.340	3.360	-0.6	13453	511	1.000	1.010	-1.0	13455	517	1.550	1.560	-0.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13506	501	3.940	3.720	5.9	13590	506	1.000	1.010	-1.0	13670	512	0.036	0.034	5.9
13506	502	2.580	2.360	9.3	13590	507	1.060	1.070	-0.9	13670	513	0.054	0.049	10.2
13506	503	1.970	1.750	12.6	13590	508	0.920	0.900	2.2	13670	515	0.106	0.099	7.1
13506	504	0.910	0.870	4.6	13590	509	1.080	1.080	0.0	13670	516	0.059	0.055	7.3
13506	505	2.410	2.200	9.5	13590	511	0.880	0.890	-1.1	13670	517	0.063	0.057	10.5
13506	506	1.940	1.750	10.9	13590	512	1.500	1.510	-0.7	13673	501	3.550	3.460	2.6
13506	507	1.490	1.370	8.8	13590	513	0.940	0.950	-1.1	13673	502	2.610	2.450	6.5
13506	508	2.640	2.390	10.5	13590	515	1.500	1.510	-0.7	13673	503	2.610	2.400	8.7
13506	509	2.830	2.570	10.1	13590	516	1.240	1.240	0.0	13673	504	1.220	1.190	2.5
13506	511	2.990	2.760	8.3	13590	517	1.150	1.160	-0.9	13673	505	2.020	1.890	6.9
13506	512	1.690	1.580	7.0	13621	501	0.239	0.244	-2.0	13673	506	1.710	1.600	6.9
13506	513	2.380	2.120	12.3	13621	502	0.330	0.330	0.0	13673	507	0.850	0.810	4.9
13506	515	1.940	1.760	10.2	13621	503	0.224	0.228	-1.8	13673	508	1.090	1.010	7.9
13506	516	2.080	1.900	9.5	13621	504	0.290	0.300	-3.3	13673	509	5.830	5.440	7.2
13506	517	1.970	1.750	12.6	13621	505	0.290	0.290	0.0	13673	511	2.940	2.790	5.4
13507	501	4.740	4.480	5.8	13621	506	0.250	0.260	-3.8	13673	512	4.340	4.190	3.6
13507	502	3.110	2.840	9.5	13621	507	0.270	0.270	0.0	13673	513	2.390	2.190	9.1
13507	503	2.380	2.110	12.8	13621	508	0.233	0.228	2.2	13673	515	2.070	1.930	7.3
13507	504	1.100	1.050	4.8	13621	509	0.270	0.270	0.0	13673	516	2.590	2.450	5.7
13507	505	2.910	2.650	9.8	13621	511	0.223	0.226	-1.3	13673	517	2.900	2.660	9.0
13507	506	2.340	2.110	10.9	13621	512	0.380	0.380	0.0	13715	501	0.213	0.207	2.9
13507	507	1.800	1.650	9.1	13621	513	0.236	0.240	-1.7	13715	502	0.149	0.141	5.7
13507	508	3.180	2.880	10.4	13621	515	0.380	0.380	0.0	13715	503	0.156	0.144	8.3
13507	509	3.410	3.090	10.4	13621	516	0.310	0.310	0.0	13715	504	0.116	0.114	1.8
13507	511	3.600	3.320	8.4	13621	517	0.290	0.290	0.0	13715	505	0.165	0.156	5.8
13507	512	2.030	1.900	6.8	13670	501	0.168	0.162	3.7	13715	506	0.147	0.138	6.5
13507	513	2.870	2.560	12.1	13670	502	0.116	0.108	7.4	13715	507	0.139	0.133	4.5
13507	515	2.340	2.120	10.4	13670	503	0.065	0.060	8.3	13715	508	0.580	0.550	5.5
13507	516	2.510	2.290	9.6	13670	504	0.053	0.051	3.9	13715	509	0.157	0.147	6.8
13507	517	2.370	2.110	12.3	13670	505	0.065	0.061	6.6	13715	511	0.230	0.221	4.1
13590	501	0.950	0.970	-2.1	13670	506	0.105	0.098	7.1	13715	512	0.140	0.136	2.9
13590	502	1.300	1.310	-0.8	13670	507	0.058	0.054	7.4	13715	513	0.110	0.101	8.9
13590	503	0.890	0.900	-1.1	13670	508	0.106	0.098	8.2	13715	515	0.173	0.162	6.8
13590	504	1.170	1.180	-0.8	13670	509	0.053	0.048	10.4	13715	516	0.184	0.174	5.7
13590	505	1.150	1.160	-0.9	13670	511	0.100	0.095	5.3	13715	517	0.122	0.112	8.9

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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
13716	501	1.950	1.840	6.0	13759	506	0.380	0.340	11.8	14068	512	0.072	0.067	7.5
13716	502	1.280	1.160	10.3	13759	507	0.290	0.260	11.5	14068	513	0.102	0.090	13.3
13716	503	0.980	0.860	14.0	13759	508	0.510	0.460	10.9	14068	515	0.083	0.075	10.7
13716	504	0.450	0.430	4.7	13759	509	0.550	0.500	10.0	14068	516	0.089	0.081	9.9
13716	505	1.190	1.090	9.2	13759	511	0.580	0.530	9.4	14068	517	0.084	0.075	12.0
13716	506	0.960	0.870	10.3	13759	512	0.330	0.300	10.0	14101	501	1.970	1.860	5.9
13716	507	0.740	0.680	8.8	13759	513	0.460	0.410	12.2	14101	502	1.290	1.180	9.3
13716	508	1.310	1.180	11.0	13759	515	0.380	0.340	11.8	14101	503	0.990	0.870	13.8
13716	509	1.400	1.270	10.2	13759	516	0.400	0.370	8.1	14101	504	0.460	0.440	4.5
13716	511	1.480	1.360	8.8	13759	517	0.380	0.340	11.8	14101	505	1.210	1.100	10.0
13716	512	0.830	0.780	6.4	13930	501	0.450	0.440	2.3	14101	506	0.970	0.880	10.2
13716	513	1.180	1.050	12.4	13930	502	0.320	0.300	6.7	14101	507	0.750	0.680	10.3
13716	515	0.960	0.870	10.3	13930	503	0.330	0.310	6.5	14101	508	1.320	1.200	10.0
13716	516	1.030	0.940	9.6	13930	504	0.247	0.243	1.6	14101	509	1.420	1.280	10.9
13716	517	0.970	0.870	11.5	13930	505	0.350	0.330	6.1	14101	511	1.490	1.380	8.0
13720	501	2.000	1.950	2.6	13930	506	0.310	0.290	6.9	14101	512	0.840	0.790	6.3
13720	502	1.470	1.380	6.5	13930	507	0.300	0.280	7.1	14101	513	1.190	1.060	12.3
13720	503	1.470	1.350	8.9	13930	508	1.240	1.160	6.9	14101	515	0.970	0.880	10.2
13720	504	0.690	0.670	3.0	13930	509	0.330	0.310	6.5	14101	516	1.040	0.950	9.5
13720	505	1.140	1.070	6.5	13930	511	0.490	0.470	4.3	14101	517	0.980	0.880	11.4
13720	506	0.970	0.900	7.8	13930	512	0.300	0.290	3.4	14279	501	0.910	0.930	-2.2
13720	507	0.480	0.450	6.7	13930	513	0.234	0.215	8.8	14279	502	1.250	1.260	-0.8
13720	508	0.610	0.570	7.0	13930	515	0.370	0.340	8.8	14279	503	0.860	0.870	-1.1
13720	509	3.290	3.070	7.2	13930	516	0.390	0.370	5.4	14279	504	1.120	1.140	-1.8
13720	511	1.660	1.580	5.1	13930	517	0.260	0.239	8.8	14279	505	1.110	1.120	-0.9
13720	512	2.450	2.360	3.8	14068	501	0.168	0.158	6.3	14279	506	0.970	0.980	-1.0
13720	513	1.350	1.230	9.8	14068	502	0.110	0.100	10.0	14279	507	1.020	1.040	-1.9
13720	515	1.170	1.090	7.3	14068	503	0.084	0.075	12.0	14279	508	0.890	0.870	2.3
13720	516	1.460	1.380	5.8	14068	504	0.039	0.037	5.4	14279	509	1.040	1.040	0.0
13720	517	1.640	1.500	9.3	14068	505	0.103	0.094	9.6	14279	511	0.850	0.860	-1.2
13759	501	0.760	0.720	5.6	14068	506	0.083	0.075	10.7	14279	512	1.450	1.460	-0.7
13759	502	0.500	0.460	8.7	14068	507	0.064	0.058	10.3	14279	513	0.900	0.920	-2.2
13759	503	0.380	0.340	11.8	14068	508	0.113	0.102	10.8	14279	515	1.450	1.460	-0.7
13759	504	0.177	0.168	5.4	14068	509	0.121	0.109	11.0	14279	516	1.190	1.200	-0.8
13759	505	0.470	0.430	9.3	14068	511	0.127	0.118	7.6	14279	517	1.110	1.120	-0.9

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14401	501	4.730	4.600	2.8	14527	506	0.600	0.560	7.1	14731	512	4.140	3.890	6.4
14401	502	3.470	3.260	6.4	14527	507	0.560	0.540	3.7	14731	513	4.340	3.860	12.4
14401	503	3.480	3.190	9.1	14527	508	2.380	2.220	7.2	14731	515	10.700	9.710	10.2
14401	504	1.620	1.590	1.9	14527	509	0.640	0.600	6.7	14731	516	5.800	5.320	9.0
14401	505	2.690	2.520	6.7	14527	511	0.940	0.900	4.4	14731	517	7.810	6.970	12.1
14401	506	2.280	2.120	7.5	14527	512	0.570	0.550	3.6	14732	501	0.700	0.660	6.1
14401	507	1.130	1.070	5.6	14527	513	0.450	0.410	9.8	14732	502	0.260	0.241	7.9
14401	508	1.450	1.340	8.2	14527	515	0.700	0.660	6.1	14732	503	0.490	0.440	11.4
14401	509	7.760	7.240	7.2	14527	516	0.750	0.710	5.6	14732	504	0.660	0.630	4.8
14401	511	3.910	3.710	5.4	14527	517	0.500	0.460	8.7	14732	505	0.570	0.520	9.6
14401	512	5.770	5.570	3.6	14655	501	0.380	0.360	5.6	14732	506	0.400	0.360	11.1
14401	513	3.180	2.910	9.3	14655	502	0.250	0.228	9.6	14732	507	0.290	0.270	7.4
14401	515	2.750	2.560	7.4	14655	503	0.191	0.169	13.0	14732	508	0.260	0.239	8.8
14401	516	3.450	3.250	6.2	14655	504	0.088	0.084	4.8	14732	509	0.310	0.280	10.7
14401	517	3.860	3.530	9.3	14655	505	0.233	0.213	9.4	14732	511	0.860	0.800	7.5
14405	501	5.130	5.100	0.6	14655	506	0.188	0.169	11.2	14732	512	0.310	0.290	6.9
14405	502	3.670	3.630	1.1	14655	507	0.144	0.132	9.1	14732	513	0.320	0.290	10.3
14405	503	2.780	2.760	0.7	14655	508	0.260	0.231	12.6	14732	515	0.790	0.720	9.7
14405	504	4.740	4.710	0.6	14655	509	0.270	0.248	8.9	14732	516	0.430	0.390	10.3
14405	505	4.860	4.780	1.7	14655	511	0.290	0.270	7.4	14732	517	0.580	0.520	11.5
14405	506	4.650	4.600	1.1	14655	512	0.163	0.152	7.2	14733	501	2.660	2.510	6.0
14405	507	3.510	3.480	0.9	14655	513	0.230	0.205	12.2	14733	502	1.750	1.590	10.1
14405	508	4.820	4.620	4.3	14655	515	0.188	0.170	10.6	14733	503	1.330	1.180	12.7
14405	509	2.560	2.520	1.6	14655	516	0.201	0.184	9.2	14733	504	0.620	0.590	5.1
14405	511	3.420	3.390	0.9	14655	517	0.190	0.169	12.4	14733	505	1.630	1.490	9.4
14405	512	2.340	2.300	1.7	14731	501	9.430	8.900	6.0	14733	506	1.310	1.180	11.0
14405	513	3.260	3.240	0.6	14731	502	3.580	3.260	9.8	14733	507	1.010	0.920	9.8
14405	515	3.970	3.910	1.5	14731	503	6.680	5.960	12.1	14733	508	1.790	1.620	10.5
14405	516	3.340	3.280	1.8	14731	504	8.950	8.530	4.9	14733	509	1.920	1.740	10.3
14405	517	2.790	2.750	1.5	14731	505	7.730	7.070	9.3	14733	511	2.020	1.870	8.0
14527	501	0.870	0.840	3.6	14731	506	5.390	4.890	10.2	14733	512	1.140	1.070	6.5
14527	502	0.610	0.570	7.0	14731	507	3.940	3.630	8.5	14733	513	1.610	1.430	12.6
14527	503	0.640	0.590	8.5	14731	508	3.550	3.220	10.2	14733	515	1.310	1.190	10.1
14527	504	0.470	0.460	2.2	14731	509	4.130	3.770	9.5	14733	516	1.410	1.290	9.3
14527	505	0.670	0.630	6.3	14731	511	11.600	10.800	7.4	14733	517	1.330	1.180	12.7

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14734	501	1.140	1.080	5.6	14913	506	0.710	0.640	10.9	15063	512	0.700	0.700	0.0
14734	502	0.750	0.680	10.3	14913	507	0.540	0.500	8.0	15063	513	0.430	0.440	-2.3
14734	503	0.570	0.510	11.8	14913	508	0.960	0.870	10.3	15063	515	0.700	0.700	0.0
14734	504	0.260	0.250	4.0	14913	509	1.030	0.930	10.8	15063	516	0.580	0.580	0.0
14734	505	0.700	0.640	9.4	14913	511	1.090	1.000	9.0	15063	517	0.540	0.540	0.0
14734	506	0.560	0.510	9.8	14913	512	0.610	0.570	7.0	15070	501	0.690	0.680	1.5
14734	507	0.430	0.400	7.5	14913	513	0.870	0.770	13.0	15070	502	0.490	0.490	0.0
14734	508	0.770	0.690	11.6	14913	515	0.710	0.640	10.9	15070	503	0.370	0.370	0.0
14734	509	0.820	0.740	10.8	14913	516	0.760	0.690	10.1	15070	504	0.640	0.630	1.6
14734	511	0.870	0.800	8.7	14913	517	0.720	0.640	12.5	15070	505	0.650	0.640	1.6
14734	512	0.490	0.460	6.5	15062	501	0.380	0.390	-2.6	15070	506	0.620	0.620	0.0
14734	513	0.690	0.610	13.1	15062	502	0.520	0.520	0.0	15070	507	0.470	0.470	0.0
14734	515	0.560	0.510	9.8	15062	503	0.350	0.360	-2.8	15070	508	0.650	0.620	4.8
14734	516	0.600	0.550	9.1	15062	504	0.460	0.470	-2.1	15070	509	0.340	0.340	0.0
14734	517	0.570	0.510	11.8	15062	505	0.460	0.460	0.0	15070	511	0.460	0.450	2.2
14855	501	0.420	0.430	-2.3	15062	506	0.400	0.400	0.0	15070	512	0.310	0.310	0.0
14855	502	0.580	0.580	0.0	15062	507	0.420	0.430	-2.3	15070	513	0.440	0.430	2.3
14855	503	0.390	0.400	-2.5	15062	508	0.370	0.360	2.8	15070	515	0.530	0.520	1.9
14855	504	0.520	0.520	0.0	15062	509	0.430	0.430	0.0	15070	516	0.450	0.440	2.3
14855	505	0.510	0.510	0.0	15062	511	0.350	0.360	-2.8	15070	517	0.370	0.370	0.0
14855	506	0.450	0.450	0.0	15062	512	0.600	0.600	0.0	15123	501	9.110	8.600	5.9
14855	507	0.470	0.480	-2.1	15062	513	0.370	0.380	-2.6	15123	502	3.460	3.160	9.5
14855	508	0.410	0.400	2.5	15062	515	0.600	0.600	0.0	15123	503	6.450	5.770	11.8
14855	509	0.480	0.480	0.0	15062	516	0.490	0.490	0.0	15123	504	8.660	8.250	5.0
14855	511	0.390	0.400	-2.5	15062	517	0.460	0.460	0.0	15123	505	7.470	6.840	9.2
14855	512	0.670	0.670	0.0	15063	501	0.440	0.450	-2.2	15123	506	5.210	4.720	10.4
14855	513	0.420	0.420	0.0	15063	502	0.600	0.610	-1.6	15123	507	3.810	3.510	8.5
14855	515	0.670	0.670	0.0	15063	503	0.410	0.420	-2.4	15123	508	3.430	3.120	9.9
14855	516	0.550	0.550	0.0	15063	504	0.540	0.550	-1.8	15123	509	3.990	3.650	9.3
14855	517	0.510	0.520	-1.9	15063	505	0.530	0.540	-1.9	15123	511	11.200	10.400	7.7
14913	501	1.430	1.350	5.9	15063	506	0.470	0.470	0.0	15123	512	4.000	3.760	6.4
14913	502	0.940	0.860	9.3	15063	507	0.490	0.500	-2.0	15123	513	4.190	3.730	12.3
14913	503	0.720	0.640	12.5	15063	508	0.430	0.420	2.4	15123	515	10.300	9.390	9.7
14913	504	0.330	0.320	3.1	15063	509	0.500	0.500	0.0	15123	516	5.600	5.150	8.7
14913	505	0.880	0.800	10.0	15063	511	0.410	0.420	-2.4	15123	517	7.550	6.740	12.0

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STATE: 29 - NEW JERSEY
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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
15124	501	3.190	3.010	6.0	15223	506	0.124	0.115	7.8	15314	512	0.390	0.370	5.4
15124	502	1.210	1.100	10.0	15223	507	0.068	0.064	6.3	15314	513	0.560	0.490	14.3
15124	503	2.260	2.020	11.9	15223	508	0.125	0.115	8.7	15314	515	0.450	0.410	9.8
15124	504	3.030	2.880	5.2	15223	509	0.062	0.057	8.8	15314	516	0.480	0.440	9.1
15124	505	2.610	2.390	9.2	15223	511	0.118	0.112	5.4	15314	517	0.460	0.410	12.2
15124	506	1.820	1.650	10.3	15223	512	0.042	0.040	5.0	15404	501	0.172	0.176	-2.3
15124	507	1.330	1.230	8.1	15223	513	0.063	0.058	8.6	15404	502	0.236	0.238	-0.8
15124	508	1.200	1.090	10.1	15223	515	0.125	0.116	7.8	15404	503	0.161	0.164	-1.8
15124	509	1.400	1.280	9.4	15223	516	0.069	0.065	6.2	15404	504	0.212	0.215	-1.4
15124	511	3.930	3.630	8.3	15223	517	0.074	0.067	10.4	15404	505	0.209	0.211	-0.9
15124	512	1.400	1.320	6.1	15224	501	2.120	2.060	2.9	15404	506	0.182	0.184	-1.1
15124	513	1.470	1.300	13.1	15224	502	1.550	1.460	6.2	15404	507	0.192	0.195	-1.5
15124	515	3.620	3.280	10.4	15224	503	1.560	1.430	9.1	15404	508	0.168	0.164	2.4
15124	516	1.960	1.800	8.9	15224	504	0.730	0.710	2.8	15404	509	0.195	0.197	-1.0
15124	517	2.640	2.360	11.9	15224	505	1.200	1.130	6.2	15404	511	0.161	0.162	-0.6
15188	501	0.670	0.680	-1.5	15224	506	1.020	0.950	7.4	15404	512	0.270	0.280	-3.6
15188	502	0.910	0.920	-1.1	15224	507	0.510	0.480	6.2	15404	513	0.170	0.173	-1.7
15188	503	0.620	0.630	-1.6	15224	508	0.650	0.600	8.3	15404	515	0.270	0.280	-3.6
15188	504	0.820	0.830	-1.2	15224	509	3.480	3.240	7.4	15404	516	0.225	0.225	0.0
15188	505	0.810	0.810	0.0	15224	511	1.750	1.660	5.4	15404	517	0.209	0.211	-0.9
15188	506	0.700	0.710	-1.4	15224	512	2.590	2.490	4.0	15405	501	0.250	0.260	-3.8
15188	507	0.740	0.750	-1.3	15224	513	1.420	1.300	9.2	15405	502	0.350	0.350	0.0
15188	508	0.650	0.630	3.2	15224	515	1.230	1.150	7.0	15405	503	0.237	0.242	-2.1
15188	509	0.750	0.760	-1.3	15224	516	1.540	1.460	5.5	15405	504	0.310	0.320	-3.1
15188	511	0.620	0.630	-1.6	15224	517	1.730	1.580	9.5	15405	505	0.310	0.310	0.0
15188	512	1.050	1.060	-0.9	15314	501	0.920	0.870	5.7	15405	506	0.270	0.270	0.0
15188	513	0.660	0.670	-1.5	15314	502	0.600	0.550	9.1	15405	507	0.280	0.290	-3.4
15188	515	1.050	1.060	-0.9	15314	503	0.460	0.410	12.2	15405	508	0.247	0.242	2.1
15188	516	0.870	0.870	0.0	15314	504	0.213	0.203	4.9	15405	509	0.290	0.290	0.0
15188	517	0.810	0.810	0.0	15314	505	0.560	0.510	9.8	15405	511	0.236	0.239	-1.3
15223	501	0.198	0.191	3.7	15314	506	0.450	0.410	9.8	15405	512	0.400	0.410	-2.4
15223	502	0.137	0.127	7.9	15314	507	0.350	0.320	9.4	15405	513	0.250	0.250	0.0
15223	503	0.077	0.070	10.0	15314	508	0.620	0.560	10.7	15405	515	0.400	0.400	0.0
15223	504	0.062	0.061	1.6	15314	509	0.660	0.600	10.0	15405	516	0.330	0.330	0.0
15223	505	0.077	0.072	6.9	15314	511	0.700	0.640	9.4	15405	517	0.310	0.310	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
15406	501	0.650	0.660	-1.5	15538	506	0.810	0.730	11.0	15607	512	0.410	0.400	2.5
15406	502	0.880	0.890	-1.1	15538	507	0.620	0.570	8.8	15607	513	0.570	0.570	0.0
15406	503	0.600	0.620	-3.2	15538	508	1.100	0.990	11.1	15607	515	0.700	0.690	1.4
15406	504	0.790	0.810	-2.5	15538	509	1.180	1.070	10.3	15607	516	0.590	0.570	3.5
15406	505	0.780	0.790	-1.3	15538	511	1.240	1.140	8.8	15607	517	0.490	0.480	2.1
15406	506	0.680	0.690	-1.4	15538	512	0.700	0.650	7.7	15608	501	0.920	0.870	5.7
15406	507	0.720	0.730	-1.4	15538	513	0.990	0.880	12.5	15608	502	0.600	0.550	9.1
15406	508	0.630	0.620	1.6	15538	515	0.810	0.730	11.0	15608	503	0.460	0.410	12.2
15406	509	0.730	0.740	-1.4	15538	516	0.860	0.790	8.9	15608	504	0.213	0.203	4.9
15406	511	0.600	0.610	-1.6	15538	517	0.820	0.730	12.3	15608	505	0.560	0.510	9.8
15406	512	1.020	1.030	-1.0	15600	501	4.110	3.890	5.7	15608	506	0.450	0.410	9.8
15406	513	0.640	0.650	-1.5	15600	502	2.700	2.460	9.8	15608	507	0.350	0.320	9.4
15406	515	1.020	1.030	-1.0	15600	503	2.060	1.830	12.6	15608	508	0.620	0.560	10.7
15406	516	0.840	0.840	0.0	15600	504	0.960	0.910	5.5	15608	509	0.660	0.600	10.0
15406	517	0.790	0.790	0.0	15600	505	2.520	2.300	9.6	15608	511	0.700	0.640	9.4
15488	501	1.610	1.640	-1.8	15600	506	2.030	1.830	10.9	15608	512	0.390	0.370	5.4
15488	502	2.210	2.220	-0.5	15600	507	1.560	1.430	9.1	15608	513	0.560	0.490	14.3
15488	503	1.510	1.540	-1.9	15600	508	2.760	2.500	10.4	15608	515	0.450	0.410	9.8
15488	504	1.980	2.010	-1.5	15600	509	2.960	2.680	10.4	15608	516	0.480	0.440	9.1
15488	505	1.960	1.970	-0.5	15600	511	3.120	2.880	8.3	15608	517	0.460	0.410	12.2
15488	506	1.700	1.730	-1.7	15600	512	1.760	1.650	6.7	15656	501	27.100	25.600	5.9
15488	507	1.800	1.830	-1.6	15600	513	2.490	2.220	12.2	15656	502	17.800	16.200	9.9
15488	508	1.570	1.540	1.9	15600	515	2.030	1.840	10.3	15656	503	13.600	12.000	13.3
15488	509	1.830	1.840	-0.5	15600	516	2.170	1.990	9.0	15656	504	6.290	6.000	4.8
15488	511	1.500	1.520	-1.3	15600	517	2.060	1.830	12.6	15656	505	16.600	15.200	9.2
15488	512	2.560	2.580	-0.8	15607	501	0.900	0.890	1.1	15656	506	13.400	12.100	10.7
15488	513	1.590	1.620	-1.9	15607	502	0.640	0.640	0.0	15656	507	10.300	9.410	9.5
15488	515	2.550	2.570	-0.8	15607	503	0.490	0.480	2.1	15656	508	18.200	16.500	10.3
15488	516	2.110	2.110	0.0	15607	504	0.830	0.830	0.0	15656	509	19.500	17.700	10.2
15488	517	1.960	1.970	-0.5	15607	505	0.850	0.840	1.2	15656	511	20.600	19.000	8.4
15538	501	1.630	1.540	5.8	15607	506	0.810	0.810	0.0	15656	512	11.600	10.800	7.4
15538	502	1.070	0.980	9.2	15607	507	0.610	0.610	0.0	15656	513	16.400	14.600	12.3
15538	503	0.820	0.730	12.3	15607	508	0.840	0.810	3.7	15656	515	13.400	12.100	10.7
15538	504	0.380	0.360	5.6	15607	509	0.450	0.440	2.3	15656	516	14.300	13.100	9.2
15538	505	1.000	0.910	9.9	15607	511	0.600	0.590	1.7	15656	517	13.500	12.000	12.5

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15699	501	2.220	2.210	0.5	15839	506	0.610	0.550	10.9	15993	512	0.360	0.340	5.9
15699	502	1.590	1.570	1.3	15839	507	0.470	0.430	9.3	15993	513	0.510	0.460	10.9
15699	503	1.200	1.200	0.0	15839	508	0.830	0.750	10.7	15993	515	0.420	0.380	10.5
15699	504	2.050	2.040	0.5	15839	509	0.890	0.800	11.2	15993	516	0.450	0.410	9.8
15699	505	2.100	2.070	1.4	15839	511	0.930	0.860	8.1	15993	517	0.420	0.380	10.5
15699	506	2.010	1.990	1.0	15839	512	0.530	0.490	8.2	16005	501	0.113	0.110	2.7
15699	507	1.520	1.510	0.7	15839	513	0.750	0.660	13.6	16005	502	0.079	0.074	6.8
15699	508	2.090	2.000	4.5	15839	515	0.610	0.550	10.9	16005	503	0.083	0.076	9.2
15699	509	1.110	1.090	1.8	15839	516	0.650	0.590	10.2	16005	504	0.061	0.061	0.0
15699	511	1.480	1.470	0.7	15839	517	0.620	0.550	12.7	16005	505	0.088	0.082	7.3
15699	512	1.010	1.000	1.0	15991	501	1.010	0.950	6.3	16005	506	0.078	0.073	6.8
15699	513	1.410	1.400	0.7	15991	502	0.660	0.600	10.0	16005	507	0.073	0.070	4.3
15699	515	1.720	1.690	1.8	15991	503	0.500	0.450	11.1	16005	508	0.310	0.290	6.9
15699	516	1.450	1.420	2.1	15991	504	0.234	0.223	4.9	16005	509	0.083	0.078	6.4
15699	517	1.210	1.190	1.7	15991	505	0.620	0.560	10.7	16005	511	0.122	0.117	4.3
15733	501	0.420	0.430	-2.3	15991	506	0.500	0.450	11.1	16005	512	0.074	0.072	2.8
15733	502	0.580	0.580	0.0	15991	507	0.380	0.350	8.6	16005	513	0.058	0.054	7.4
15733	503	0.390	0.400	-2.5	15991	508	0.680	0.610	11.5	16005	515	0.092	0.086	7.0
15733	504	0.520	0.520	0.0	15991	509	0.720	0.660	9.1	16005	516	0.097	0.092	5.4
15733	505	0.510	0.510	0.0	15991	511	0.760	0.710	7.0	16005	517	0.064	0.059	8.5
15733	506	0.450	0.450	0.0	15991	512	0.430	0.400	7.5	16009	501	0.520	0.530	-1.9
15733	507	0.470	0.480	-2.1	15991	513	0.610	0.540	13.0	16009	502	0.710	0.710	0.0
15733	508	0.410	0.400	2.5	15991	515	0.500	0.450	11.1	16009	503	0.480	0.490	-2.0
15733	509	0.480	0.480	0.0	15991	516	0.530	0.490	8.2	16009	504	0.640	0.640	0.0
15733	511	0.390	0.400	-2.5	15991	517	0.500	0.450	11.1	16009	505	0.630	0.630	0.0
15733	512	0.670	0.670	0.0	15993	501	0.850	0.800	6.3	16009	506	0.550	0.550	0.0
15733	513	0.420	0.420	0.0	15993	502	0.560	0.510	9.8	16009	507	0.580	0.590	-1.7
15733	515	0.670	0.670	0.0	15993	503	0.430	0.380	13.2	16009	508	0.500	0.490	2.0
15733	516	0.550	0.550	0.0	15993	504	0.197	0.188	4.8	16009	509	0.590	0.590	0.0
15733	517	0.510	0.520	-1.9	15993	505	0.520	0.480	8.3	16009	511	0.480	0.490	-2.0
15839	501	1.230	1.160	6.0	15993	506	0.420	0.380	10.5	16009	512	0.820	0.830	-1.2
15839	502	0.810	0.740	9.5	15993	507	0.320	0.300	6.7	16009	513	0.510	0.520	-1.9
15839	503	0.620	0.550	12.7	15993	508	0.570	0.520	9.6	16009	515	0.820	0.830	-1.2
15839	504	0.290	0.270	7.4	15993	509	0.610	0.550	10.9	16009	516	0.680	0.680	0.0
15839	505	0.750	0.690	8.7	15993	511	0.650	0.600	8.3	16009	517	0.630	0.630	0.0

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16402	501	6.080	5.750	5.7	16404	506	2.390	2.160	10.6	16501	512	0.157	0.153	2.6
16402	502	3.990	3.640	9.6	16404	507	1.840	1.690	8.9	16501	513	0.123	0.113	8.8
16402	503	3.050	2.700	13.0	16404	508	3.260	2.950	10.5	16501	515	0.194	0.181	7.2
16402	504	1.410	1.350	4.4	16404	509	3.490	3.170	10.1	16501	516	0.206	0.195	5.6
16402	505	3.730	3.400	9.7	16404	511	3.680	3.400	8.2	16501	517	0.136	0.126	7.9
16402	506	3.000	2.710	10.7	16404	512	2.080	1.940	7.2	16527	501	0.370	0.360	2.8
16402	507	2.310	2.110	9.5	16404	513	2.940	2.620	12.2	16527	502	0.260	0.242	7.4
16402	508	4.080	3.700	10.3	16404	515	2.400	2.160	11.1	16527	503	0.270	0.247	9.3
16402	509	4.380	3.970	10.3	16404	516	2.560	2.350	8.9	16527	504	0.199	0.196	1.5
16402	511	4.620	4.260	8.5	16404	517	2.430	2.160	12.5	16527	505	0.280	0.270	3.7
16402	512	2.610	2.440	7.0	16471	501	1.270	1.260	0.8	16527	506	0.250	0.238	5.0
16402	513	3.680	3.280	12.2	16471	502	0.910	0.900	1.1	16527	507	0.238	0.229	3.9
16402	515	3.000	2.710	10.7	16471	503	0.690	0.680	1.5	16527	508	1.000	0.940	6.4
16402	516	3.210	2.940	9.2	16471	504	1.170	1.170	0.0	16527	509	0.270	0.250	8.0
16402	517	3.040	2.710	12.2	16471	505	1.200	1.180	1.7	16527	511	0.400	0.380	5.3
16403	501	3.850	3.630	6.1	16471	506	1.150	1.140	0.9	16527	512	0.241	0.234	3.0
16403	502	2.520	2.300	9.6	16471	507	0.870	0.860	1.2	16527	513	0.189	0.174	8.6
16403	503	1.930	1.710	12.9	16471	508	1.190	1.140	4.4	16527	515	0.300	0.280	7.1
16403	504	0.890	0.850	4.7	16471	509	0.630	0.620	1.6	16527	516	0.320	0.300	6.7
16403	505	2.360	2.150	9.8	16471	511	0.850	0.840	1.2	16527	517	0.209	0.193	8.3
16403	506	1.900	1.710	11.1	16471	512	0.580	0.570	1.8	16588	501	0.239	0.244	-2.0
16403	507	1.460	1.340	9.0	16471	513	0.810	0.800	1.2	16588	502	0.330	0.330	0.0
16403	508	2.580	2.340	10.3	16471	515	0.980	0.970	1.0	16588	503	0.224	0.228	-1.8
16403	509	2.770	2.510	10.4	16471	516	0.830	0.810	2.5	16588	504	0.290	0.300	-3.3
16403	511	2.920	2.700	8.1	16471	517	0.690	0.680	1.5	16588	505	0.290	0.290	0.0
16403	512	1.650	1.540	7.1	16501	501	0.238	0.232	2.6	16588	506	0.250	0.260	-3.8
16403	513	2.330	2.070	12.6	16501	502	0.167	0.157	6.4	16588	507	0.270	0.270	0.0
16403	515	1.900	1.720	10.5	16501	503	0.175	0.161	8.7	16588	508	0.233	0.228	2.2
16403	516	2.030	1.860	9.1	16501	504	0.130	0.128	1.6	16588	509	0.270	0.270	0.0
16403	517	1.920	1.710	12.3	16501	505	0.185	0.174	6.3	16588	511	0.223	0.226	-1.3
16404	501	4.850	4.590	5.7	16501	506	0.165	0.155	6.5	16588	512	0.380	0.380	0.0
16404	502	3.190	2.900	10.0	16501	507	0.155	0.149	4.0	16588	513	0.236	0.240	-1.7
16404	503	2.430	2.160	12.5	16501	508	0.650	0.610	6.6	16588	515	0.380	0.380	0.0
16404	504	1.130	1.080	4.6	16501	509	0.176	0.165	6.7	16588	516	0.310	0.310	0.0
16404	505	2.970	2.710	9.6	16501	511	0.260	0.247	5.3	16588	517	0.290	0.290	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
16604	501	0.400	0.410	-2.4	16676	506	0.630	0.570	10.5	16705	512	0.450	0.430	4.7
16604	502	0.550	0.550	0.0	16676	507	0.480	0.440	9.1	16705	513	0.350	0.320	9.4
16604	503	0.380	0.380	0.0	16676	508	0.860	0.770	11.7	16705	515	0.550	0.520	5.8
16604	504	0.490	0.500	-2.0	16676	509	0.920	0.830	10.8	16705	516	0.590	0.560	5.4
16604	505	0.490	0.490	0.0	16676	511	0.970	0.890	9.0	16705	517	0.390	0.360	8.3
16604	506	0.420	0.430	-2.3	16676	512	0.550	0.510	7.8	16750	501	0.450	0.420	7.1
16604	507	0.450	0.460	-2.2	16676	513	0.770	0.690	11.6	16750	502	0.290	0.270	7.4
16604	508	0.390	0.380	2.6	16676	515	0.630	0.570	10.5	16750	503	0.224	0.199	12.6
16604	509	0.460	0.460	0.0	16676	516	0.670	0.620	8.1	16750	504	0.104	0.099	5.1
16604	511	0.370	0.380	-2.6	16676	517	0.640	0.570	12.3	16750	505	0.270	0.250	8.0
16604	512	0.640	0.640	0.0	16694	501	0.790	0.810	-2.5	16750	506	0.221	0.199	11.1
16604	513	0.400	0.400	0.0	16694	502	1.090	1.100	-0.9	16750	507	0.170	0.155	9.7
16604	515	0.640	0.640	0.0	16694	503	0.740	0.760	-2.6	16750	508	0.300	0.270	11.1
16604	516	0.530	0.530	0.0	16694	504	0.980	0.990	-1.0	16750	509	0.320	0.290	10.3
16604	517	0.490	0.490	0.0	16694	505	0.960	0.970	-1.0	16750	511	0.340	0.310	9.7
16670	501	27.200	24.700	10.1	16694	506	0.840	0.850	-1.2	16750	512	0.192	0.179	7.3
16670	502	8.340	7.320	13.9	16694	507	0.880	0.900	-2.2	16750	513	0.270	0.241	12.0
16670	503	8.760	7.510	16.6	16694	508	0.770	0.760	1.3	16750	515	0.221	0.200	10.5
16670	504	14.700	13.500	8.9	16694	509	0.900	0.910	-1.1	16750	516	0.236	0.216	9.3
16670	505	11.200	9.800	14.3	16694	511	0.740	0.750	-1.3	16750	517	0.224	0.199	12.6
16670	506	6.450	5.630	14.6	16694	512	1.260	1.270	-0.8	16751	501	0.450	0.420	7.1
16670	507	8.020	7.060	13.6	16694	513	0.780	0.800	-2.5	16751	502	0.290	0.270	7.4
16670	508	8.030	7.000	14.7	16694	515	1.260	1.270	-0.8	16751	503	0.224	0.199	12.6
16670	509	14.000	12.300	13.8	16694	516	1.040	1.040	0.0	16751	504	0.104	0.099	5.1
16670	511	13.700	12.200	12.3	16694	517	0.970	0.970	0.0	16751	505	0.270	0.250	8.0
16670	512	4.280	3.850	11.2	16705	501	0.680	0.660	3.0	16751	506	0.221	0.199	11.1
16670	513	11.800	10.100	16.8	16705	502	0.480	0.450	6.7	16751	507	0.170	0.155	9.7
16670	515	15.900	13.900	14.4	16705	503	0.500	0.460	8.7	16751	508	0.300	0.270	11.1
16670	516	8.680	7.650	13.5	16705	504	0.370	0.360	2.8	16751	509	0.320	0.290	10.3
16670	517	9.900	8.470	16.9	16705	505	0.530	0.500	6.0	16751	511	0.340	0.310	9.7
16676	501	1.270	1.200	5.8	16705	506	0.470	0.440	6.8	16751	512	0.192	0.179	7.3
16676	502	0.840	0.760	10.5	16705	507	0.440	0.420	4.8	16751	513	0.270	0.241	12.0
16676	503	0.640	0.570	12.3	16705	508	1.860	1.740	6.9	16751	515	0.221	0.200	10.5
16676	504	0.300	0.280	7.1	16705	509	0.500	0.470	6.4	16751	516	0.236	0.216	9.3
16676	505	0.780	0.710	9.9	16705	511	0.740	0.700	5.7	16751	517	0.224	0.199	12.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16819	501	2.290	2.330	-1.7	16881	506	3.450	3.110	10.9	16891	512	0.460	0.470	-2.1
16819	502	3.130	3.150	-0.6	16881	507	2.660	2.430	9.5	16891	513	0.290	0.290	0.0
16819	503	2.140	2.180	-1.8	16881	508	4.700	4.250	10.6	16891	515	0.460	0.470	-2.1
16819	504	2.810	2.850	-1.4	16881	509	5.040	4.570	10.3	16891	516	0.380	0.380	0.0
16819	505	2.780	2.800	-0.7	16881	511	5.310	4.910	8.1	16891	517	0.350	0.360	-2.8
16819	506	2.420	2.450	-1.2	16881	512	3.000	2.800	7.1	16892	501	0.530	0.540	-1.9
16819	507	2.550	2.590	-1.5	16881	513	4.240	3.770	12.5	16892	502	0.730	0.730	0.0
16819	508	2.230	2.180	2.3	16881	515	3.460	3.120	10.9	16892	503	0.500	0.510	-2.0
16819	509	2.600	2.610	-0.4	16881	516	3.700	3.390	9.1	16892	504	0.650	0.660	-1.5
16819	511	2.130	2.160	-1.4	16881	517	3.500	3.110	12.5	16892	505	0.640	0.650	-1.5
16819	512	3.630	3.650	-0.5	16890	501	0.270	0.270	0.0	16892	506	0.560	0.570	-1.8
16819	513	2.260	2.290	-1.3	16890	502	0.370	0.370	0.0	16892	507	0.590	0.600	-1.7
16819	515	3.620	3.650	-0.8	16890	503	0.250	0.260	-3.8	16892	508	0.520	0.510	2.0
16819	516	2.990	2.990	0.0	16890	504	0.330	0.330	0.0	16892	509	0.600	0.610	-1.6
16819	517	2.780	2.800	-0.7	16890	505	0.330	0.330	0.0	16892	511	0.500	0.500	0.0
16820	501	1.770	1.800	-1.7	16890	506	0.280	0.290	-3.4	16892	512	0.840	0.850	-1.2
16820	502	2.420	2.440	-0.8	16890	507	0.300	0.300	0.0	16892	513	0.520	0.530	-1.9
16820	503	1.660	1.690	-1.8	16890	508	0.260	0.260	0.0	16892	515	0.840	0.850	-1.2
16820	504	2.180	2.210	-1.4	16890	509	0.300	0.310	-3.2	16892	516	0.690	0.690	0.0
16820	505	2.150	2.160	-0.5	16890	511	0.250	0.250	0.0	16892	517	0.650	0.650	0.0
16820	506	1.870	1.890	-1.1	16890	512	0.420	0.430	-2.3	16900	501	13.000	12.200	6.6
16820	507	1.970	2.010	-2.0	16890	513	0.260	0.270	-3.7	16900	502	11.600	10.500	10.5
16820	508	1.730	1.690	2.4	16890	515	0.420	0.430	-2.3	16900	503	9.960	8.750	13.8
16820	509	2.010	2.020	-0.5	16890	516	0.350	0.350	0.0	16900	504	4.490	4.220	6.4
16820	511	1.650	1.670	-1.2	16890	517	0.330	0.330	0.0	16900	505	7.280	6.550	11.1
16820	512	2.810	2.830	-0.7	16891	501	0.290	0.300	-3.3	16900	506	5.150	4.600	12.0
16820	513	1.750	1.770	-1.1	16891	502	0.400	0.400	0.0	16900	507	2.610	2.370	10.1
16820	515	2.800	2.830	-1.1	16891	503	0.270	0.280	-3.6	16900	508	8.750	7.810	12.0
16820	516	2.310	2.320	-0.4	16891	504	0.360	0.360	0.0	16900	509	5.860	5.230	12.0
16820	517	2.150	2.170	-0.9	16891	505	0.350	0.360	-2.8	16900	511	8.430	7.670	9.9
16881	501	7.000	6.610	5.9	16891	506	0.310	0.310	0.0	16900	512	7.450	6.890	8.1
16881	502	4.590	4.190	9.5	16891	507	0.330	0.330	0.0	16900	513	4.470	3.930	13.7
16881	503	3.510	3.110	12.9	16891	508	0.280	0.280	0.0	16900	515	5.410	4.830	12.0
16881	504	1.630	1.550	5.2	16891	509	0.330	0.330	0.0	16900	516	6.170	5.570	10.8
16881	505	4.290	3.920	9.4	16891	511	0.270	0.280	-3.6	16900	517	8.420	7.390	13.9

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LOSS COST % CHANGE BY CLASS

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16901	501	8.360	7.790	7.3	16905	506	5.420	4.840	12.0	16910	512	4.470	4.130	8.2
16901	502	7.450	6.700	11.2	16905	507	2.740	2.500	9.6	16910	513	2.680	2.360	13.6
16901	503	6.390	5.610	13.9	16905	508	9.190	8.210	11.9	16910	515	3.250	2.900	12.1
16901	504	2.880	2.710	6.3	16905	509	6.160	5.500	12.0	16910	516	3.700	3.340	10.8
16901	505	4.670	4.200	11.2	16905	511	8.860	8.070	9.8	16910	517	5.050	4.430	14.0
16901	506	3.300	2.950	11.9	16905	512	7.830	7.240	8.1	16911	501	7.090	6.610	7.3
16901	507	1.670	1.520	9.9	16905	513	4.700	4.130	13.8	16911	502	6.320	5.680	11.3
16901	508	5.610	5.000	12.2	16905	515	5.690	5.080	12.0	16911	503	5.420	4.760	13.9
16901	509	3.760	3.350	12.2	16905	516	6.480	5.850	10.8	16911	504	2.440	2.290	6.6
16901	511	5.400	4.920	9.8	16905	517	8.850	7.770	13.9	16911	505	3.960	3.560	11.2
16901	512	4.780	4.420	8.1	16906	501	8.760	8.170	7.2	16911	506	2.800	2.500	12.0
16901	513	2.870	2.520	13.9	16906	502	7.810	7.020	11.3	16911	507	1.420	1.290	10.1
16901	515	3.470	3.100	11.9	16906	503	6.690	5.880	13.8	16911	508	4.750	4.240	12.0
16901	516	3.950	3.570	10.6	16906	504	3.020	2.830	6.7	16911	509	3.190	2.840	12.3
16901	517	5.400	4.740	13.9	16906	505	4.890	4.400	11.1	16911	511	4.580	4.170	9.8
16902	501	7.090	6.610	7.3	16906	506	3.460	3.090	12.0	16911	512	4.050	3.750	8.0
16902	502	6.320	5.680	11.3	16906	507	1.750	1.590	10.1	16911	513	2.430	2.140	13.6
16902	503	5.420	4.760	13.9	16906	508	5.880	5.240	12.2	16911	515	2.940	2.630	11.8
16902	504	2.440	2.290	6.6	16906	509	3.940	3.510	12.3	16911	516	3.350	3.030	10.6
16902	505	3.960	3.560	11.2	16906	511	5.660	5.150	9.9	16911	517	4.580	4.020	13.9
16902	506	2.800	2.500	12.0	16906	512	5.000	4.630	8.0	16915	501	8.020	7.480	7.2
16902	507	1.420	1.290	10.1	16906	513	3.010	2.640	14.0	16915	502	7.150	6.430	11.2
16902	508	4.750	4.240	12.0	16906	515	3.640	3.250	12.0	16915	503	6.130	5.390	13.7
16902	509	3.190	2.840	12.3	16906	516	4.140	3.740	10.7	16915	504	2.770	2.600	6.5
16902	511	4.580	4.170	9.8	16906	517	5.660	4.960	14.1	16915	505	4.480	4.030	11.2
16902	512	4.050	3.750	8.0	16910	501	7.820	7.290	7.3	16915	506	3.170	2.830	12.0
16902	513	2.430	2.140	13.6	16910	502	6.970	6.270	11.2	16915	507	1.610	1.460	10.3
16902	515	2.940	2.630	11.8	16910	503	5.980	5.250	13.9	16915	508	5.380	4.800	12.1
16902	516	3.350	3.030	10.6	16910	504	2.700	2.530	6.7	16915	509	3.610	3.220	12.1
16902	517	4.580	4.020	13.9	16910	505	4.370	3.930	11.2	16915	511	5.180	4.720	9.7
16905	501	13.700	12.800	7.0	16910	506	3.090	2.760	12.0	16915	512	4.580	4.240	8.0
16905	502	12.200	11.000	10.9	16910	507	1.570	1.420	10.6	16915	513	2.750	2.420	13.6
16905	503	10.500	9.200	14.1	16910	508	5.250	4.680	12.2	16915	515	3.330	2.970	12.1
16905	504	4.730	4.440	6.5	16910	509	3.520	3.140	12.1	16915	516	3.790	3.430	10.5
16905	505	7.660	6.880	11.3	16910	511	5.060	4.600	10.0	16915	517	5.180	4.550	13.8

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16916	501	6.690	6.230	7.4	16921	506	6.420	5.730	12.0	16931	512	6.300	5.830	8.1
16916	502	5.960	5.360	11.2	16921	507	3.250	2.960	9.8	16931	513	3.790	3.320	14.2
16916	503	5.110	4.490	13.8	16921	508	10.900	9.730	12.0	16931	515	4.580	4.090	12.0
16916	504	2.300	2.160	6.5	16921	509	7.300	6.520	12.0	16931	516	5.220	4.710	10.8
16916	505	3.740	3.360	11.3	16921	511	10.500	9.560	9.8	16931	517	7.120	6.250	13.9
16916	506	2.640	2.360	11.9	16921	512	9.280	8.590	8.0	16940	501	22.200	20.700	7.2
16916	507	1.340	1.220	9.8	16921	513	5.570	4.900	13.7	16940	502	19.800	17.800	11.2
16916	508	4.490	4.000	12.2	16921	515	6.750	6.020	12.1	16940	503	17.000	14.900	14.1
16916	509	3.000	2.680	11.9	16921	516	7.680	6.940	10.7	16940	504	7.650	7.180	6.5
16916	511	4.320	3.930	9.9	16921	517	10.500	9.210	14.0	16940	505	12.400	11.100	11.7
16916	512	3.820	3.530	8.2	16930	501	10.200	9.540	6.9	16940	506	8.770	7.830	12.0
16916	513	2.290	2.010	13.9	16930	502	9.120	8.200	11.2	16940	507	4.440	4.040	9.9
16916	515	2.780	2.480	12.1	16930	503	7.820	6.870	13.8	16940	508	14.900	13.300	12.0
16916	516	3.160	2.850	10.9	16930	504	3.530	3.310	6.6	16940	509	9.980	8.910	12.0
16916	517	4.320	3.790	14.0	16930	505	5.720	5.140	11.3	16940	511	14.300	13.100	9.2
16920	501	17.800	16.600	7.2	16930	506	4.040	3.610	11.9	16940	512	12.700	11.700	8.5
16920	502	15.900	14.300	11.2	16930	507	2.050	1.860	10.2	16940	513	7.620	6.690	13.9
16920	503	13.600	11.900	14.3	16930	508	6.860	6.120	12.1	16940	515	9.220	8.230	12.0
16920	504	6.130	5.760	6.4	16930	509	4.600	4.100	12.2	16940	516	10.500	9.480	10.8
16920	505	9.940	8.930	11.3	16930	511	6.610	6.020	9.8	16940	517	14.300	12.600	13.5
16920	506	7.030	6.280	11.9	16930	512	5.850	5.410	8.1	16941	501	8.890	8.290	7.2
16920	507	3.560	3.240	9.9	16930	513	3.510	3.080	14.0	16941	502	7.930	7.130	11.2
16920	508	11.900	10.600	12.3	16930	515	4.250	3.790	12.1	16941	503	6.790	5.970	13.7
16920	509	7.990	7.130	12.1	16930	516	4.840	4.370	10.8	16941	504	3.070	2.880	6.6
16920	511	11.500	10.500	9.5	16930	517	6.610	5.800	14.0	16941	505	4.970	4.470	11.2
16920	512	10.200	9.400	8.5	16931	501	11.000	10.300	6.8	16941	506	3.510	3.140	11.8
16920	513	6.100	5.360	13.8	16931	502	9.830	8.850	11.1	16941	507	1.780	1.620	9.9
16920	515	7.390	6.590	12.1	16931	503	8.430	7.410	13.8	16941	508	5.970	5.320	12.2
16920	516	8.410	7.590	10.8	16931	504	3.800	3.570	6.4	16941	509	4.000	3.570	12.0
16920	517	11.500	10.100	13.9	16931	505	6.160	5.540	11.2	16941	511	5.750	5.230	9.9
16921	501	16.200	15.200	6.6	16931	506	4.360	3.890	12.1	16941	512	5.080	4.700	8.1
16921	502	14.500	13.000	11.5	16931	507	2.210	2.010	10.0	16941	513	3.050	2.680	13.8
16921	503	12.400	10.900	13.8	16931	508	7.400	6.600	12.1	16941	515	3.690	3.300	11.8
16921	504	5.600	5.260	6.5	16931	509	4.960	4.430	12.0	16941	516	4.210	3.800	10.8
16921	505	9.080	8.160	11.3	16931	511	7.130	6.490	9.9	16941	517	5.740	5.040	13.9

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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
18078	501	0.390	0.380	2.6	18110	506	0.660	0.600	10.0	18206	512	0.930	0.870	6.9
18078	502	0.270	0.250	8.0	18110	507	0.510	0.470	8.5	18206	513	1.310	1.170	12.0
18078	503	0.280	0.260	7.7	18110	508	0.900	0.820	9.8	18206	515	1.070	0.970	10.3
18078	504	0.210	0.207	1.4	18110	509	0.970	0.880	10.2	18206	516	1.150	1.050	9.5
18078	505	0.300	0.280	7.1	18110	511	1.020	0.940	8.5	18206	517	1.080	0.970	11.3
18078	506	0.270	0.250	8.0	18110	512	0.570	0.540	5.6	18335	501	1.570	1.480	6.1
18078	507	0.250	0.241	3.7	18110	513	0.810	0.720	12.5	18335	502	1.030	0.940	9.6
18078	508	1.060	0.990	7.1	18110	515	0.660	0.600	10.0	18335	503	0.790	0.700	12.9
18078	509	0.280	0.270	3.7	18110	516	0.710	0.650	9.2	18335	504	0.360	0.350	2.9
18078	511	0.420	0.400	5.0	18110	517	0.670	0.600	11.7	18335	505	0.960	0.880	9.1
18078	512	0.250	0.247	1.2	18205	501	0.590	0.580	1.7	18335	506	0.770	0.700	10.0
18078	513	0.198	0.183	8.2	18205	502	0.420	0.390	7.7	18335	507	0.590	0.540	9.3
18078	515	0.310	0.290	6.9	18205	503	0.440	0.400	10.0	18335	508	1.050	0.950	10.5
18078	516	0.330	0.320	3.1	18205	504	0.320	0.320	0.0	18335	509	1.130	1.020	10.8
18078	517	0.220	0.203	8.4	18205	505	0.460	0.430	7.0	18335	511	1.190	1.100	8.2
18109	501	1.680	1.580	6.3	18205	506	0.410	0.390	5.1	18335	512	0.670	0.630	6.3
18109	502	1.100	1.000	10.0	18205	507	0.390	0.370	5.4	18335	513	0.950	0.840	13.1
18109	503	0.840	0.750	12.0	18205	508	1.630	1.520	7.2	18335	515	0.770	0.700	10.0
18109	504	0.390	0.370	5.4	18205	509	0.440	0.410	7.3	18335	516	0.830	0.760	9.2
18109	505	1.030	0.940	9.6	18205	511	0.640	0.620	3.2	18335	517	0.780	0.700	11.4
18109	506	0.830	0.750	10.7	18205	512	0.390	0.380	2.6	18435	501	4.120	4.010	2.7
18109	507	0.640	0.580	10.3	18205	513	0.310	0.280	10.7	18435	502	3.030	2.840	6.7
18109	508	1.130	1.020	10.8	18205	515	0.480	0.450	6.7	18435	503	3.030	2.780	9.0
18109	509	1.210	1.090	11.0	18205	516	0.510	0.490	4.1	18435	504	1.410	1.380	2.2
18109	511	1.270	1.180	7.6	18205	517	0.340	0.310	9.7	18435	505	2.340	2.200	6.4
18109	512	0.720	0.670	7.5	18206	501	2.170	2.050	5.9	18435	506	1.990	1.850	7.6
18109	513	1.020	0.900	13.3	18206	502	1.420	1.300	9.2	18435	507	0.990	0.930	6.5
18109	515	0.830	0.750	10.7	18206	503	1.090	0.960	13.5	18435	508	1.260	1.170	7.7
18109	516	0.890	0.810	9.9	18206	504	0.500	0.480	4.2	18435	509	6.770	6.310	7.3
18109	517	0.840	0.750	12.0	18206	505	1.330	1.210	9.9	18435	511	3.410	3.240	5.2
18110	501	1.340	1.270	5.5	18206	506	1.070	0.970	10.3	18435	512	5.030	4.860	3.5
18110	502	0.880	0.800	10.0	18206	507	0.820	0.750	9.3	18435	513	2.770	2.540	9.1
18110	503	0.670	0.600	11.7	18206	508	1.460	1.320	10.6	18435	515	2.400	2.230	7.6
18110	504	0.310	0.300	3.3	18206	509	1.560	1.420	9.9	18435	516	3.010	2.840	6.0
18110	505	0.820	0.750	9.3	18206	511	1.650	1.520	8.6	18435	517	3.360	3.080	9.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
18436	501	3.330	3.240	2.8	18438	506	2.120	1.910	11.0	18506	512	1.340	1.350	-0.7
18436	502	2.440	2.300	6.1	18438	507	1.630	1.490	9.4	18506	513	0.830	0.840	-1.2
18436	503	2.450	2.250	8.9	18438	508	2.880	2.610	10.3	18506	515	1.330	1.340	-0.7
18436	504	1.140	1.120	1.8	18438	509	3.090	2.800	10.4	18506	516	1.100	1.100	0.0
18436	505	1.890	1.770	6.8	18438	511	3.260	3.010	8.3	18506	517	1.020	1.030	-1.0
18436	506	1.600	1.490	7.4	18438	512	1.840	1.720	7.0	18507	501	0.800	0.760	5.3
18436	507	0.800	0.750	6.7	18438	513	2.600	2.310	12.6	18507	502	0.530	0.480	10.4
18436	508	1.020	0.950	7.4	18438	515	2.120	1.920	10.4	18507	503	0.400	0.360	11.1
18436	509	5.460	5.090	7.3	18438	516	2.270	2.080	9.1	18507	504	0.187	0.178	5.1
18436	511	2.750	2.620	5.0	18438	517	2.150	1.910	12.6	18507	505	0.490	0.450	8.9
18436	512	4.060	3.920	3.6	18501	501	3.780	3.680	2.7	18507	506	0.400	0.360	11.1
18436	513	2.240	2.050	9.3	18501	502	2.780	2.610	6.5	18507	507	0.310	0.280	10.7
18436	515	1.940	1.800	7.8	18501	503	2.780	2.550	9.0	18507	508	0.540	0.490	10.2
18436	516	2.430	2.290	6.1	18501	504	1.300	1.270	2.4	18507	509	0.580	0.530	9.4
18436	517	2.720	2.490	9.2	18501	505	2.150	2.020	6.4	18507	511	0.610	0.560	8.9
18437	501	2.240	2.110	6.2	18501	506	1.820	1.700	7.1	18507	512	0.340	0.320	6.3
18437	502	1.470	1.340	9.7	18501	507	0.910	0.860	5.8	18507	513	0.490	0.430	14.0
18437	503	1.120	0.990	13.1	18501	508	1.160	1.080	7.4	18507	515	0.400	0.360	11.1
18437	504	0.520	0.500	4.0	18501	509	6.210	5.790	7.3	18507	516	0.430	0.390	10.3
18437	505	1.370	1.250	9.6	18501	511	3.120	2.970	5.1	18507	517	0.400	0.360	11.1
18437	506	1.100	1.000	10.0	18501	512	4.620	4.450	3.8	18570	501	8.410	7.950	5.8
18437	507	0.850	0.780	9.0	18501	513	2.540	2.330	9.0	18570	502	5.520	5.030	9.7
18437	508	1.500	1.360	10.3	18501	515	2.200	2.050	7.3	18570	503	4.220	3.740	12.8
18437	509	1.610	1.460	10.3	18501	516	2.760	2.600	6.2	18570	504	1.950	1.860	4.8
18437	511	1.700	1.570	8.3	18501	517	3.090	2.830	9.2	18570	505	5.150	4.700	9.6
18437	512	0.960	0.900	6.7	18506	501	0.840	0.860	-2.3	18570	506	4.150	3.740	11.0
18437	513	1.350	1.210	11.6	18506	502	1.150	1.160	-0.9	18570	507	3.190	2.920	9.2
18437	515	1.100	1.000	10.0	18506	503	0.790	0.800	-1.2	18570	508	5.640	5.110	10.4
18437	516	1.180	1.080	9.3	18506	504	1.040	1.050	-1.0	18570	509	6.050	5.490	10.2
18437	517	1.120	0.990	13.1	18506	505	1.020	1.030	-1.0	18570	511	6.380	5.890	8.3
18438	501	4.290	4.060	5.7	18506	506	0.890	0.900	-1.1	18570	512	3.600	3.370	6.8
18438	502	2.820	2.570	9.7	18506	507	0.940	0.960	-2.1	18570	513	5.090	4.530	12.4
18438	503	2.150	1.910	12.6	18506	508	0.820	0.800	2.5	18570	515	4.150	3.750	10.7
18438	504	1.000	0.950	5.3	18506	509	0.960	0.960	0.0	18570	516	4.440	4.070	9.1
18438	505	2.630	2.400	9.6	18506	511	0.790	0.790	0.0	18570	517	4.200	3.740	12.3

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18616	501	0.640	0.650	-1.5	18708	506	0.243	0.219	11.0	18834	512	0.550	0.510	7.8
18616	502	0.880	0.880	0.0	18708	507	0.187	0.171	9.4	18834	513	0.770	0.690	11.6
18616	503	0.600	0.610	-1.6	18708	508	0.330	0.300	10.0	18834	515	0.630	0.570	10.5
18616	504	0.790	0.800	-1.2	18708	509	0.350	0.320	9.4	18834	516	0.670	0.620	8.1
18616	505	0.780	0.780	0.0	18708	511	0.370	0.340	8.8	18834	517	0.640	0.570	12.3
18616	506	0.680	0.690	-1.4	18708	512	0.211	0.197	7.1	18911	501	4.020	3.800	5.8
18616	507	0.710	0.730	-2.7	18708	513	0.300	0.270	11.1	18911	502	2.640	2.410	9.5
18616	508	0.630	0.610	3.3	18708	515	0.243	0.219	11.0	18911	503	2.020	1.790	12.8
18616	509	0.730	0.730	0.0	18708	516	0.260	0.238	9.2	18911	504	0.930	0.890	4.5
18616	511	0.600	0.600	0.0	18708	517	0.246	0.219	12.3	18911	505	2.470	2.250	9.8
18616	512	1.020	1.020	0.0	18833	501	0.380	0.370	2.7	18911	506	1.990	1.790	11.2
18616	513	0.630	0.640	-1.6	18833	502	0.270	0.250	8.0	18911	507	1.530	1.400	9.3
18616	515	1.020	1.020	0.0	18833	503	0.280	0.260	7.7	18911	508	2.700	2.450	10.2
18616	516	0.840	0.840	0.0	18833	504	0.207	0.204	1.5	18911	509	2.900	2.630	10.3
18616	517	0.780	0.790	-1.3	18833	505	0.300	0.280	7.1	18911	511	3.060	2.820	8.5
18707	501	0.032	0.031	3.2	18833	506	0.260	0.248	4.8	18911	512	1.720	1.610	6.8
18707	502	0.022	0.021	4.8	18833	507	0.248	0.238	4.2	18911	513	2.440	2.170	12.4
18707	503	0.023	0.022	4.5	18833	508	1.040	0.980	6.1	18911	515	1.990	1.800	10.6
18707	504	0.017	0.017	0.0	18833	509	0.280	0.260	7.7	18911	516	2.130	1.950	9.2
18707	505	0.025	0.023	8.7	18833	511	0.410	0.390	5.1	18911	517	2.010	1.790	12.3
18707	506	0.022	0.021	4.8	18833	512	0.250	0.244	2.5	18912	501	7.580	7.160	5.9
18707	507	0.021	0.020	5.0	18833	513	0.196	0.181	8.3	18912	502	4.980	4.540	9.7
18707	508	0.088	0.082	7.3	18833	515	0.310	0.290	6.9	18912	503	3.800	3.370	12.8
18707	509	0.024	0.022	9.1	18833	516	0.330	0.310	6.5	18912	504	1.760	1.680	4.8
18707	511	0.035	0.033	6.1	18833	517	0.218	0.201	8.5	18912	505	4.650	4.240	9.7
18707	512	0.021	0.020	5.0	18834	501	1.270	1.200	5.8	18912	506	3.740	3.370	11.0
18707	513	0.016	0.015	6.7	18834	502	0.840	0.760	10.5	18912	507	2.880	2.630	9.5
18707	515	0.026	0.024	8.3	18834	503	0.640	0.570	12.3	18912	508	5.090	4.610	10.4
18707	516	0.028	0.026	7.7	18834	504	0.300	0.280	7.1	18912	509	5.460	4.950	10.3
18707	517	0.018	0.017	5.9	18834	505	0.780	0.710	9.9	18912	511	5.760	5.310	8.5
18708	501	0.490	0.460	6.5	18834	506	0.630	0.570	10.5	18912	512	3.250	3.040	6.9
18708	502	0.320	0.290	10.3	18834	507	0.480	0.440	9.1	18912	513	4.590	4.090	12.2
18708	503	0.247	0.219	12.8	18834	508	0.860	0.770	11.7	18912	515	3.740	3.380	10.7
18708	504	0.114	0.109	4.6	18834	509	0.920	0.830	10.8	18912	516	4.010	3.670	9.3
18708	505	0.300	0.280	7.1	18834	511	0.970	0.890	9.0	18912	517	3.790	3.370	12.5

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18920	501	1.970	1.860	5.9	19051	506	4.510	4.090	10.3	19796	512	0.660	0.620	6.5
18920	502	1.290	1.180	9.3	19051	507	3.300	3.040	8.6	19796	513	0.930	0.830	12.0
18920	503	0.990	0.870	13.8	19051	508	2.970	2.700	10.0	19796	515	0.760	0.690	10.1
18920	504	0.460	0.440	4.5	19051	509	3.460	3.160	9.5	19796	516	0.820	0.750	9.3
18920	505	1.210	1.100	10.0	19051	511	9.740	9.010	8.1	19796	517	0.770	0.690	11.6
18920	506	0.970	0.880	10.2	19051	512	3.470	3.260	6.4	40045	501	1,504.000	1,368.000	9.9
18920	507	0.750	0.680	10.3	19051	513	3.640	3.230	12.7	40045	502	462.000	406.000	13.8
18920	508	1.320	1.200	10.0	19051	515	8.960	8.140	10.1	40045	503	485.000	416.000	16.6
18920	509	1.420	1.280	10.9	19051	516	4.850	4.460	8.7	40045	504	816.000	747.000	9.2
18920	511	1.490	1.380	8.0	19051	517	6.540	5.840	12.0	40045	505	619.000	543.000	14.0
18920	512	0.840	0.790	6.3	19795	501	1.320	1.250	5.6	40045	506	357.000	312.000	14.4
18920	513	1.190	1.060	12.3	19795	502	0.870	0.790	10.1	40045	507	444.000	391.000	13.6
18920	515	0.970	0.880	10.2	19795	503	0.660	0.590	11.9	40045	508	445.000	387.000	15.0
18920	516	1.040	0.950	9.5	19795	504	0.310	0.290	6.9	40045	509	778.000	679.000	14.6
18920	517	0.980	0.880	11.4	19795	505	0.810	0.740	9.5	40045	511	759.000	674.000	12.6
19007	501	3.560	3.360	6.0	19795	506	0.650	0.590	10.2	40045	512	237.000	213.000	11.3
19007	502	1.350	1.230	9.8	19795	507	0.500	0.460	8.7	40045	513	654.000	560.000	16.8
19007	503	2.520	2.250	12.0	19795	508	0.890	0.800	11.2	40045	515	883.000	769.000	14.8
19007	504	3.380	3.220	5.0	19795	509	0.950	0.860	10.5	40045	516	481.000	423.000	13.7
19007	505	2.920	2.670	9.4	19795	511	1.000	0.920	8.7	40045	517	548.000	469.000	16.8
19007	506	2.040	1.850	10.3	19795	512	0.570	0.530	7.5	40046	501	297.000	270.000	10.0
19007	507	1.490	1.370	8.8	19795	513	0.800	0.710	12.7	40046	502	91.300	80.100	14.0
19007	508	1.340	1.220	9.8	19795	515	0.650	0.590	10.2	40046	503	95.800	82.200	16.5
19007	509	1.560	1.430	9.1	19795	516	0.700	0.640	9.4	40046	504	161.000	148.000	8.8
19007	511	4.390	4.060	8.1	19795	517	0.660	0.590	11.9	40046	505	122.000	107.000	14.0
19007	512	1.560	1.470	6.1	19796	501	1.540	1.460	5.5	40046	506	70.600	61.600	14.6
19007	513	1.640	1.460	12.3	19796	502	1.010	0.920	9.8	40046	507	87.700	77.300	13.5
19007	515	4.040	3.670	10.1	19796	503	0.770	0.690	11.6	40046	508	87.900	76.600	14.8
19007	516	2.190	2.010	9.0	19796	504	0.360	0.340	5.9	40046	509	154.000	134.000	14.9
19007	517	2.950	2.630	12.2	19796	505	0.950	0.860	10.5	40046	511	150.000	133.000	12.8
19051	501	7.900	7.450	6.0	19796	506	0.760	0.690	10.1	40046	512	46.900	42.200	11.1
19051	502	3.000	2.730	9.9	19796	507	0.590	0.540	9.3	40046	513	129.000	111.000	16.2
19051	503	5.590	5.000	11.8	19796	508	1.040	0.940	10.6	40046	515	174.000	152.000	14.5
19051	504	7.500	7.150	4.9	19796	509	1.110	1.010	9.9	40046	516	95.000	83.700	13.5
19051	505	6.480	5.920	9.5	19796	511	1.170	1.080	8.3	40046	517	108.000	92.700	16.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
40047	501	106.000	96.400	10.0	40061	506	4.780	4.170	14.6	40064	512	31.200	28.100	11.0
40047	502	32.600	28.600	14.0	40061	507	5.940	5.230	13.6	40064	513	86.100	73.700	16.8
40047	503	34.200	29.300	16.7	40061	508	5.950	5.180	14.9	40064	515	116.000	101.000	14.9
40047	504	57.500	52.700	9.1	40061	509	10.400	9.080	14.5	40064	516	63.200	55.700	13.5
40047	505	43.600	38.300	13.8	40061	511	10.200	9.010	13.2	40064	517	72.200	61.800	16.8
40047	506	25.200	22.000	14.5	40061	512	3.170	2.860	10.8	40075	501	117.000	107.000	9.3
40047	507	31.300	27.600	13.4	40061	513	8.750	7.490	16.8	40075	502	49.200	43.400	13.4
40047	508	31.400	27.300	15.0	40061	515	11.800	10.300	14.6	40075	503	54.300	46.700	16.3
40047	509	54.800	47.800	14.6	40061	516	6.430	5.660	13.6	40075	504	51.900	47.600	9.0
40047	511	53.500	47.500	12.6	40061	517	7.340	6.280	16.9	40075	505	161.000	143.000	12.6
40047	512	16.700	15.000	11.3	40063	501	674.000	612.000	10.1	40075	506	62.900	55.000	14.4
40047	513	46.100	39.500	16.7	40063	502	207.000	182.000	13.7	40075	507	51.100	57.900	-11.7
40047	515	62.200	54.200	14.8	40063	503	217.000	186.000	16.7	40075	508	126.000	108.000	16.7
40047	516	33.900	29.800	13.8	40063	504	365.000	334.000	9.3	40075	509	48.800	43.300	12.7
40047	517	38.600	33.100	16.6	40063	505	277.000	243.000	14.0	40075	511	50.200	45.000	11.6
40059	501	38.000	34.500	10.1	40063	506	160.000	140.000	14.3	40075	512	94.500	85.500	10.5
40059	502	11.700	10.200	14.7	40063	507	199.000	175.000	13.7	40075	513	92.000	79.100	16.3
40059	503	12.200	10.500	16.2	40063	508	199.000	173.000	15.0	40075	515	82.800	72.600	14.0
40059	504	20.600	18.900	9.0	40063	509	348.000	304.000	14.5	40075	516	85.500	76.000	12.5
40059	505	15.600	13.700	13.9	40063	511	340.000	302.000	12.6	40075	517	75.500	64.900	16.3
40059	506	9.010	7.860	14.6	40063	512	106.000	95.600	10.9	40101	501	131.000	120.000	9.2
40059	507	11.200	9.870	13.5	40063	513	293.000	251.000	16.7	40101	502	80.900	72.000	12.4
40059	508	11.200	9.780	14.5	40063	515	395.000	344.000	14.8	40101	503	94.300	81.800	15.3
40059	509	19.600	17.100	14.6	40063	516	215.000	190.000	13.2	40101	504	46.100	42.700	8.0
40059	511	19.200	17.000	12.9	40063	517	245.000	210.000	16.7	40101	505	32.300	28.700	12.5
40059	512	5.980	5.390	10.9	40064	501	198.000	180.000	10.0	40101	506	34.000	29.900	13.7
40059	513	16.500	14.100	17.0	40064	502	60.800	53.400	13.9	40101	507	52.100	46.800	11.3
40059	515	22.300	19.400	14.9	40064	503	63.800	54.700	16.6	40101	508	103.000	90.500	13.8
40059	516	12.100	10.700	13.1	40064	504	107.000	98.300	8.9	40101	509	46.400	40.800	13.7
40059	517	13.800	11.800	16.9	40064	505	81.500	71.400	14.1	40101	511	101.000	90.700	11.4
40061	501	20.100	18.300	9.8	40064	506	47.000	41.000	14.6	40101	512	45.900	41.800	9.8
40061	502	6.180	5.430	13.8	40064	507	58.400	51.500	13.4	40101	513	38.700	33.500	15.5
40061	503	6.490	5.560	16.7	40064	508	58.500	51.000	14.7	40101	515	61.100	53.700	13.8
40061	504	10.900	9.990	9.1	40064	509	102.000	89.300	14.2	40101	516	65.800	58.600	12.3
40061	505	8.280	7.260	14.0	40064	511	100.000	88.700	12.7	40101	517	43.700	37.800	15.6

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LOSS COST % CHANGE BY CLASS

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40102	501	116.000	106.000	9.4	41001	506	0.430	0.370	16.2	41422	512	0.270	0.245	10.2
40102	502	71.500	63.600	12.4	41001	507	0.530	0.470	12.8	41422	513	0.530	0.460	15.2
40102	503	83.300	72.300	15.2	41001	508	0.530	0.460	15.2	41422	515	0.560	0.490	14.3
40102	504	40.700	37.800	7.7	41001	509	0.930	0.810	14.8	41422	516	0.550	0.490	12.2
40102	505	28.600	25.400	12.6	41001	511	0.910	0.810	12.3	41422	517	0.390	0.340	14.7
40102	506	30.000	26.400	13.6	41001	512	0.280	0.260	7.7	41510	501	202.000	191.000	5.8
40102	507	46.100	41.300	11.6	41001	513	0.780	0.670	16.4	41510	502	133.000	121.000	9.9
40102	508	91.000	80.000	13.7	41001	515	1.060	0.920	15.2	41510	503	102.000	90.000	13.3
40102	509	41.000	36.000	13.9	41001	516	0.570	0.510	11.8	41510	504	47.000	44.800	4.9
40102	511	89.100	80.200	11.1	41001	517	0.660	0.560	17.9	41510	505	124.000	113.000	9.7
40102	512	40.600	37.000	9.7	41421	501	2.280	2.100	8.6	41510	506	99.800	90.100	10.8
40102	513	34.200	29.600	15.5	41421	502	1.370	1.210	13.2	41510	507	76.800	70.300	9.2
40102	515	54.000	47.400	13.9	41421	503	0.550	0.480	14.6	41510	508	136.000	123.000	10.6
40102	516	58.100	51.800	12.2	41421	504	1.250	1.150	8.7	41510	509	146.000	132.000	10.6
40102	517	38.600	33.400	15.6	41421	505	0.600	0.530	13.2	41510	511	154.000	142.000	8.5
40111	501	53.300	48.500	9.9	41421	506	0.980	0.860	14.0	41510	512	86.700	81.100	6.9
40111	502	16.400	14.400	13.9	41421	507	1.630	1.460	11.6	41510	513	123.000	109.000	12.8
40111	503	17.200	14.700	17.0	41421	508	1.280	1.130	13.3	41510	515	100.000	90.300	10.7
40111	504	28.900	26.500	9.1	41421	509	0.410	0.360	13.9	41510	516	107.000	97.900	9.3
40111	505	22.000	19.200	14.6	41421	511	0.670	0.600	11.7	41510	517	101.000	90.000	12.2
40111	506	12.700	11.100	14.4	41421	512	0.500	0.460	8.7	41603	501	108.000	99.600	8.4
40111	507	15.700	13.900	12.9	41421	513	0.990	0.860	15.1	41603	502	64.600	57.300	12.7
40111	508	15.800	13.700	15.3	41421	515	1.050	0.920	14.1	41603	503	26.100	22.600	15.5
40111	509	27.600	24.100	14.5	41421	516	1.030	0.920	12.0	41603	504	59.100	54.600	8.2
40111	511	26.900	23.900	12.6	41421	517	0.730	0.630	15.9	41603	505	28.400	25.200	12.7
40111	512	8.410	7.570	11.1	41422	501	1.220	1.120	8.9	41603	506	46.200	40.600	13.8
40111	513	23.200	19.900	16.6	41422	502	0.730	0.650	12.3	41603	507	77.300	69.300	11.5
40111	515	31.300	27.300	14.7	41422	503	0.290	0.250	16.0	41603	508	60.400	53.300	13.3
40111	516	17.000	15.000	13.3	41422	504	0.670	0.620	8.1	41603	509	19.300	17.000	13.5
40111	517	19.400	16.600	16.9	41422	505	0.320	0.280	14.3	41603	511	31.900	28.600	11.5
41001	501	1.800	1.640	9.8	41422	506	0.520	0.460	13.0	41603	512	23.800	21.700	9.7
41001	502	0.550	0.490	12.2	41422	507	0.870	0.780	11.5	41603	513	46.900	40.500	15.8
41001	503	0.580	0.500	16.0	41422	508	0.680	0.600	13.3	41603	515	49.700	43.700	13.7
41001	504	0.980	0.890	10.1	41422	509	0.217	0.191	13.6	41603	516	48.700	43.300	12.5
41001	505	0.740	0.650	13.8	41422	511	0.360	0.320	12.5	41603	517	34.600	29.900	15.7

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41604	501	59.400	54.700	8.6	41650	506	65.100	57.200	13.8	41665	512	4.200	3.780	11.1
41604	502	35.500	31.500	12.7	41650	507	109.000	97.700	11.6	41665	513	11.600	9.930	16.8
41604	503	14.400	12.400	16.1	41650	508	85.100	75.100	13.3	41665	515	15.700	13.600	15.4
41604	504	32.500	30.000	8.3	41650	509	27.200	23.900	13.8	41665	516	8.520	7.510	13.4
41604	505	15.600	13.800	13.0	41650	511	44.900	40.300	11.4	41665	517	9.720	8.320	16.8
41604	506	25.400	22.300	13.9	41650	512	33.600	30.600	9.8	41667	501	623.000	566.000	10.1
41604	507	42.500	38.100	11.5	41650	513	66.000	57.100	15.6	41667	502	191.000	168.000	13.7
41604	508	33.200	29.300	13.3	41650	515	70.000	61.600	13.6	41667	503	201.000	172.000	16.9
41604	509	10.600	9.330	13.6	41650	516	68.600	61.000	12.5	41667	504	338.000	309.000	9.4
41604	511	17.500	15.700	11.5	41650	517	48.700	42.100	15.7	41667	505	256.000	225.000	13.8
41604	512	13.100	11.900	10.1	41664	501	228.000	207.000	10.1	41667	506	148.000	129.000	14.7
41604	513	25.700	22.300	15.2	41664	502	70.000	61.400	14.0	41667	507	184.000	162.000	13.6
41604	515	27.300	24.000	13.7	41664	503	73.400	63.000	16.5	41667	508	184.000	160.000	15.0
41604	516	26.800	23.800	12.6	41664	504	124.000	113.000	9.7	41667	509	322.000	281.000	14.6
41604	517	19.000	16.400	15.9	41664	505	93.700	82.200	14.0	41667	511	314.000	279.000	12.5
41620	501	6.390	6.370	0.3	41664	506	54.100	47.200	14.6	41667	512	98.100	88.300	11.1
41620	502	4.580	4.520	1.3	41664	507	67.200	59.200	13.5	41667	513	271.000	232.000	16.8
41620	503	3.460	3.440	0.6	41664	508	67.300	58.700	14.7	41667	515	365.000	318.000	14.8
41620	504	5.910	5.880	0.5	41664	509	118.000	103.000	14.6	41667	516	199.000	175.000	13.7
41620	505	6.060	5.970	1.5	41664	511	115.000	102.000	12.7	41667	517	227.000	194.000	17.0
41620	506	5.800	5.740	1.0	41664	512	35.900	32.300	11.1	41668	501	584.000	531.000	10.0
41620	507	4.380	4.340	0.9	41664	513	99.000	84.800	16.7	41668	502	179.000	157.000	14.0
41620	508	6.010	5.760	4.3	41664	515	134.000	116.000	15.5	41668	503	188.000	161.000	16.8
41620	509	3.190	3.140	1.6	41664	516	72.800	64.100	13.6	41668	504	317.000	290.000	9.3
41620	511	4.260	4.230	0.7	41664	517	83.000	71.000	16.9	41668	505	240.000	211.000	13.7
41620	512	2.910	2.870	1.4	41665	501	26.700	24.300	9.9	41668	506	139.000	121.000	14.9
41620	513	4.070	4.040	0.7	41665	502	8.190	7.190	13.9	41668	507	172.000	152.000	13.2
41620	515	4.950	4.880	1.4	41665	503	8.600	7.370	16.7	41668	508	173.000	150.000	15.3
41620	516	4.170	4.090	2.0	41665	504	14.500	13.200	9.8	41668	509	302.000	263.000	14.8
41620	517	3.490	3.440	1.5	41665	505	11.000	9.620	14.3	41668	511	295.000	261.000	13.0
41650	501	152.000	140.000	8.6	41665	506	6.330	5.530	14.5	41668	512	92.000	82.800	11.1
41650	502	91.000	80.700	12.8	41665	507	7.870	6.940	13.4	41668	513	254.000	217.000	17.1
41650	503	36.800	31.800	15.7	41665	508	7.890	6.870	14.8	41668	515	342.000	298.000	14.8
41650	504	83.200	76.900	8.2	41665	509	13.800	12.000	15.0	41668	516	186.000	164.000	13.4
41650	505	40.000	35.500	12.7	41665	511	13.500	11.900	13.4	41668	517	213.000	182.000	17.0

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41669	501	4.090	3.720	9.9	41677	506	1.200	1.190	0.8	41680	512	17.500	15.900	10.1
41669	502	1.260	1.100	14.5	41677	507	0.900	0.900	0.0	41680	513	34.300	29.700	15.5
41669	503	1.320	1.130	16.8	41677	508	1.240	1.190	4.2	41680	515	36.400	32.000	13.7
41669	504	2.220	2.030	9.4	41677	509	0.660	0.650	1.5	41680	516	35.700	31.700	12.6
41669	505	1.680	1.480	13.5	41677	511	0.880	0.870	1.1	41680	517	25.300	21.900	15.5
41669	506	0.970	0.850	14.1	41677	512	0.600	0.590	1.7	41696	501	4.170	4.160	0.2
41669	507	1.210	1.060	14.2	41677	513	0.840	0.830	1.2	41696	502	2.990	2.950	1.4
41669	508	1.210	1.050	15.2	41677	515	1.020	1.010	1.0	41696	503	2.260	2.250	0.4
41669	509	2.120	1.850	14.6	41677	516	0.860	0.840	2.4	41696	504	3.860	3.840	0.5
41669	511	2.070	1.830	13.1	41677	517	0.720	0.710	1.4	41696	505	3.960	3.890	1.8
41669	512	0.640	0.580	10.3	41678	501	350.000	325.000	7.7	41696	506	3.780	3.750	0.8
41669	513	1.780	1.520	17.1	41678	502	196.000	175.000	12.0	41696	507	2.860	2.830	1.1
41669	515	2.400	2.090	14.8	41678	503	386.000	337.000	14.5	41696	508	3.920	3.760	4.3
41669	516	1.310	1.150	13.9	41678	504	203.000	189.000	7.4	41696	509	2.080	2.050	1.5
41669	517	1.490	1.280	16.4	41678	505	326.000	292.000	11.6	41696	511	2.780	2.760	0.7
41670	501	6.870	6.250	9.9	41678	506	215.000	190.000	13.2	41696	512	1.900	1.880	1.1
41670	502	2.110	1.850	14.1	41678	507	219.000	198.000	10.6	41696	513	2.660	2.640	0.8
41670	503	2.220	1.900	16.8	41678	508	287.000	255.000	12.5	41696	515	3.230	3.190	1.3
41670	504	3.730	3.410	9.4	41678	509	119.000	105.000	13.3	41696	516	2.720	2.670	1.9
41670	505	2.830	2.480	14.1	41678	511	242.000	219.000	10.5	41696	517	2.280	2.240	1.8
41670	506	1.630	1.420	14.8	41678	512	180.000	165.000	9.1	41697	501	2.910	2.890	0.7
41670	507	2.030	1.790	13.4	41678	513	216.000	189.000	14.3	41697	502	2.080	2.060	1.0
41670	508	2.030	1.770	14.7	41678	515	207.000	184.000	12.5	41697	503	1.570	1.570	0.0
41670	509	3.550	3.100	14.5	41678	516	219.000	196.000	11.7	41697	504	2.690	2.670	0.7
41670	511	3.470	3.080	12.7	41678	517	226.000	197.000	14.7	41697	505	2.750	2.710	1.5
41670	512	1.080	0.980	10.2	41680	501	79.200	72.900	8.6	41697	506	2.630	2.610	0.8
41670	513	2.990	2.560	16.8	41680	502	47.300	41.900	12.9	41697	507	1.990	1.970	1.0
41670	515	4.030	3.510	14.8	41680	503	19.100	16.500	15.8	41697	508	2.730	2.620	4.2
41670	516	2.200	1.930	14.0	41680	504	43.300	40.000	8.2	41697	509	1.450	1.430	1.4
41670	517	2.500	2.140	16.8	41680	505	20.800	18.400	13.0	41697	511	1.940	1.920	1.0
41677	501	1.320	1.320	0.0	41680	506	33.800	29.800	13.4	41697	512	1.320	1.310	0.8
41677	502	0.950	0.930	2.2	41680	507	56.600	50.800	11.4	41697	513	1.850	1.840	0.5
41677	503	0.720	0.710	1.4	41680	508	44.300	39.000	13.6	41697	515	2.250	2.220	1.4
41677	504	1.220	1.210	0.8	41680	509	14.100	12.400	13.7	41697	516	1.900	1.860	2.2
41677	505	1.250	1.230	1.6	41680	511	23.300	20.900	11.5	41697	517	1.580	1.560	1.3

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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
41715	501	50.200	46.300	8.4	43151	506	31.300	27.400	14.2	43200	512	179.000	162.000	10.5
41715	502	30.000	26.600	12.8	43151	507	25.400	28.800	-11.8	43200	513	174.000	150.000	16.0
41715	503	12.100	10.500	15.2	43151	508	62.700	54.000	16.1	43200	515	157.000	137.000	14.6
41715	504	27.500	25.400	8.3	43151	509	24.300	21.600	12.5	43200	516	162.000	144.000	12.5
41715	505	13.200	11.700	12.8	43151	511	25.000	22.400	11.6	43200	517	143.000	123.000	16.3
41715	506	21.500	18.900	13.8	43151	512	47.000	42.500	10.6	43421	501	60.500	55.300	9.4
41715	507	35.900	32.200	11.5	43151	513	45.700	39.300	16.3	43421	502	25.500	22.500	13.3
41715	508	28.100	24.800	13.3	43151	515	41.200	36.100	14.1	43421	503	28.200	24.200	16.5
41715	509	8.970	7.900	13.5	43151	516	42.500	37.800	12.4	43421	504	26.900	24.700	8.9
41715	511	14.800	13.300	11.3	43151	517	37.600	32.300	16.4	43421	505	83.600	73.900	13.1
41715	512	11.100	10.100	9.9	43152	501	105.000	97.300	7.9	43421	506	32.600	28.500	14.4
41715	513	21.800	18.800	16.0	43152	502	58.700	52.500	11.8	43421	507	26.500	30.000	-11.7
41715	515	23.100	20.300	13.8	43152	503	116.000	101.000	14.9	43421	508	65.400	56.300	16.2
41715	516	22.600	20.100	12.4	43152	504	60.800	56.700	7.2	43421	509	25.300	22.500	12.4
41715	517	16.100	13.900	15.8	43152	505	97.700	87.300	11.9	43421	511	26.100	23.300	12.0
41716	501	32.000	29.400	8.8	43152	506	64.200	57.000	12.6	43421	512	49.000	44.300	10.6
41716	502	19.100	16.900	13.0	43152	507	65.600	59.200	10.8	43421	513	47.700	41.000	16.3
41716	503	7.730	6.680	15.7	43152	508	85.900	76.200	12.7	43421	515	42.900	37.600	14.1
41716	504	17.500	16.200	8.0	43152	509	35.500	31.600	12.3	43421	516	44.300	39.400	12.4
41716	505	8.410	7.450	12.9	43152	511	72.400	65.400	10.7	43421	517	39.200	33.600	16.7
41716	506	13.700	12.000	14.2	43152	512	53.800	49.400	8.9	43422	501	318.000	290.000	9.7
41716	507	22.900	20.500	11.7	43152	513	64.700	56.500	14.5	43422	502	134.000	118.000	13.6
41716	508	17.900	15.800	13.3	43152	515	61.900	55.000	12.5	43422	503	148.000	127.000	16.5
41716	509	5.710	5.030	13.5	43152	516	65.400	58.700	11.4	43422	504	141.000	129.000	9.3
41716	511	9.430	8.450	11.6	43152	517	67.600	59.000	14.6	43422	505	439.000	388.000	13.1
41716	512	7.050	6.430	9.6	43200	501	221.000	202.000	9.4	43422	506	171.000	150.000	14.0
41716	513	13.900	12.000	15.8	43200	502	93.200	82.200	13.4	43422	507	139.000	158.000	-12.0
41716	515	14.700	12.900	14.0	43200	503	103.000	88.400	16.5	43422	508	343.000	295.000	16.3
41716	516	14.400	12.800	12.5	43200	504	98.300	90.000	9.2	43422	509	133.000	118.000	12.7
41716	517	10.200	8.850	15.3	43200	505	305.000	270.000	13.0	43422	511	137.000	122.000	12.3
43151	501	58.000	53.000	9.4	43200	506	119.000	104.000	14.4	43422	512	257.000	233.000	10.3
43151	502	24.500	21.600	13.4	43200	507	96.700	110.000	-12.1	43422	513	250.000	215.000	16.3
43151	503	27.000	23.200	16.4	43200	508	239.000	205.000	16.6	43422	515	225.000	198.000	13.6
43151	504	25.800	23.700	8.9	43200	509	92.300	82.000	12.6	43422	516	233.000	207.000	12.6
43151	505	80.100	70.900	13.0	43200	511	95.100	85.200	11.6	43422	517	206.000	177.000	16.4

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LOSS COST % CHANGE BY CLASS

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43470	501	24.300	24.200	0.4	43550	506	116.000	102.000	13.7	43626	512	12.300	11.100	10.8
43470	502	17.400	17.200	1.2	43550	507	94.500	107.000	-11.7	43626	513	33.900	29.100	16.5
43470	503	13.200	13.100	0.8	43550	508	233.000	201.000	15.9	43626	515	45.800	39.900	14.8
43470	504	22.500	22.300	0.9	43550	509	90.200	80.200	12.5	43626	516	24.900	22.000	13.2
43470	505	23.000	22.700	1.3	43550	511	93.000	83.300	11.6	43626	517	28.400	24.300	16.9
43470	506	22.000	21.800	0.9	43550	512	175.000	158.000	10.8	43628	501	1,014.000	922.000	10.0
43470	507	16.600	16.500	0.6	43550	513	170.000	146.000	16.4	43628	502	312.000	273.000	14.3
43470	508	22.800	21.900	4.1	43550	515	153.000	134.000	14.2	43628	503	327.000	280.000	16.8
43470	509	12.100	12.000	0.8	43550	516	158.000	141.000	12.1	43628	504	550.000	504.000	9.1
43470	511	16.200	16.100	0.6	43550	517	140.000	120.000	16.7	43628	505	417.000	366.000	13.9
43470	512	11.100	10.900	1.8	43551	501	120.000	109.000	10.1	43628	506	241.000	210.000	14.8
43470	513	15.500	15.400	0.6	43551	502	50.500	44.600	13.2	43628	507	299.000	264.000	13.3
43470	515	18.800	18.500	1.6	43551	503	55.800	47.900	16.5	43628	508	300.000	261.000	14.9
43470	516	15.900	15.500	2.6	43551	504	53.300	48.800	9.2	43628	509	525.000	458.000	14.6
43470	517	13.300	13.100	1.5	43551	505	165.000	146.000	13.0	43628	511	512.000	454.000	12.8
43518	501	97.700	88.800	10.0	43551	506	64.600	56.500	14.3	43628	512	160.000	144.000	11.1
43518	502	30.000	26.300	14.1	43551	507	52.400	59.400	-11.8	43628	513	441.000	378.000	16.7
43518	503	31.500	27.000	16.7	43551	508	130.000	111.000	17.1	43628	515	595.000	519.000	14.6
43518	504	53.000	48.500	9.3	43551	509	50.100	44.500	12.6	43628	516	324.000	286.000	13.3
43518	505	40.200	35.200	14.2	43551	511	51.600	46.200	11.7	43628	517	370.000	316.000	17.1
43518	506	23.200	20.200	14.9	43551	512	97.000	87.800	10.5	43629	501	860.000	782.000	10.0
43518	507	28.800	25.400	13.4	43551	513	94.400	81.200	16.3	43629	502	264.000	232.000	13.8
43518	508	28.900	25.200	14.7	43551	515	85.000	74.500	14.1	43629	503	277.000	238.000	16.4
43518	509	50.500	44.100	14.5	43551	516	87.700	78.000	12.4	43629	504	466.000	427.000	9.1
43518	511	49.300	43.700	12.8	43551	517	77.500	66.600	16.4	43629	505	354.000	310.000	14.2
43518	512	15.400	13.900	10.8	43626	501	78.100	71.000	10.0	43629	506	204.000	178.000	14.6
43518	513	42.500	36.400	16.8	43626	502	24.000	21.000	14.3	43629	507	254.000	224.000	13.4
43518	515	57.300	50.000	14.6	43626	503	25.200	21.600	16.7	43629	508	254.000	221.000	14.9
43518	516	31.200	27.500	13.5	43626	504	42.400	38.800	9.3	43629	509	445.000	388.000	14.7
43518	517	35.600	30.500	16.7	43626	505	32.100	28.200	13.8	43629	511	434.000	385.000	12.7
43550	501	216.000	197.000	9.6	43626	506	18.500	16.200	14.2	43629	512	135.000	122.000	10.7
43550	502	91.000	80.300	13.3	43626	507	23.000	20.300	13.3	43629	513	374.000	320.000	16.9
43550	503	101.000	86.400	16.9	43626	508	23.100	20.100	14.9	43629	515	504.000	440.000	14.5
43550	504	96.100	88.000	9.2	43626	509	40.400	35.200	14.8	43629	516	275.000	242.000	13.6
43550	505	298.000	264.000	12.9	43626	511	39.400	35.000	12.6	43629	517	313.000	268.000	16.8

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LOSS COST % CHANGE BY CLASS

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43760	501	28.600	26.000	10.0	43840	506	0.216	0.213	1.4	43889	512	2.480	2.450	1.2
43760	502	8.800	7.720	14.0	43840	507	0.163	0.161	1.2	43889	513	3.460	3.440	0.6
43760	503	9.230	7.920	16.5	43840	508	0.223	0.214	4.2	43889	515	4.210	4.150	1.4
43760	504	15.500	14.200	9.2	43840	509	0.119	0.117	1.7	43889	516	3.550	3.480	2.0
43760	505	11.800	10.300	14.6	43840	511	0.159	0.157	1.3	43889	517	2.970	2.920	1.7
43760	506	6.800	5.930	14.7	43840	512	0.108	0.107	0.9	44009	501	11.100	10.500	5.7
43760	507	8.450	7.450	13.4	43840	513	0.151	0.150	0.7	44009	502	4.210	3.850	9.4
43760	508	8.470	7.370	14.9	43840	515	0.184	0.181	1.7	44009	503	7.870	7.030	11.9
43760	509	14.800	12.900	14.7	43840	516	0.155	0.152	2.0	44009	504	10.600	10.100	5.0
43760	511	14.500	12.800	13.3	43840	517	0.130	0.128	1.6	44009	505	9.110	8.330	9.4
43760	512	4.510	4.060	11.1	43860	501	15.200	15.200	0.0	44009	506	6.350	5.760	10.2
43760	513	12.400	10.700	15.9	43860	502	10.900	10.800	0.9	44009	507	4.640	4.280	8.4
43760	515	16.800	14.600	15.1	43860	503	8.240	8.200	0.5	44009	508	4.180	3.800	10.0
43760	516	9.150	8.060	13.5	43860	504	14.100	14.000	0.7	44009	509	4.860	4.450	9.2
43760	517	10.400	8.930	16.5	43860	505	14.400	14.200	1.4	44009	511	13.700	12.700	7.9
43822	501	19.300	19.300	0.0	43860	506	13.800	13.700	0.7	44009	512	4.870	4.590	6.1
43822	502	13.900	13.700	1.5	43860	507	10.400	10.300	1.0	44009	513	5.110	4.550	12.3
43822	503	10.500	10.400	1.0	43860	508	14.300	13.700	4.4	44009	515	12.600	11.400	10.5
43822	504	17.900	17.800	0.6	43860	509	7.590	7.480	1.5	44009	516	6.830	6.270	8.9
43822	505	18.300	18.000	1.7	43860	511	10.200	10.100	1.0	44009	517	9.200	8.220	11.9
43822	506	17.500	17.400	0.6	43860	512	6.940	6.840	1.5	44069	501	83.500	75.900	10.0
43822	507	13.200	13.100	0.8	43860	513	9.690	9.610	0.8	44069	502	25.600	22.500	13.8
43822	508	18.200	17.400	4.6	43860	515	11.800	11.600	1.7	44069	503	26.900	23.100	16.5
43822	509	9.640	9.510	1.4	43860	516	9.930	9.730	2.1	44069	504	45.300	41.400	9.4
43822	511	12.900	12.800	0.8	43860	517	8.300	8.180	1.5	44069	505	34.300	30.100	14.0
43822	512	8.810	8.690	1.4	43889	501	5.440	5.420	0.4	44069	506	19.800	17.300	14.5
43822	513	12.300	12.200	0.8	43889	502	3.900	3.850	1.3	44069	507	24.600	21.700	13.4
43822	515	15.000	14.800	1.4	43889	503	2.950	2.930	0.7	44069	508	24.700	21.500	14.9
43822	516	12.600	12.400	1.6	43889	504	5.030	5.000	0.6	44069	509	43.200	37.700	14.6
43822	517	10.500	10.400	1.0	43889	505	5.160	5.080	1.6	44069	511	42.100	37.400	12.6
43840	501	0.238	0.237	0.4	43889	506	4.930	4.890	0.8	44069	512	13.200	11.800	11.9
43840	502	0.170	0.168	1.2	43889	507	3.720	3.700	0.5	44069	513	36.300	31.100	16.7
43840	503	0.129	0.128	0.8	43889	508	5.120	4.910	4.3	44069	515	49.000	42.700	14.8
43840	504	0.220	0.219	0.5	43889	509	2.710	2.680	1.1	44069	516	26.700	23.500	13.6
43840	505	0.225	0.222	1.4	43889	511	3.630	3.600	0.8	44069	517	30.400	26.000	16.9

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44070	501	24.700	22.500	9.8	44072	506	4.510	3.930	14.8	44101	512	3.840	3.670	4.6
44070	502	7.590	6.660	14.0	44072	507	5.600	4.940	13.4	44101	513	3.750	3.400	10.3
44070	503	7.960	6.830	16.5	44072	508	5.610	4.890	14.7	44101	515	5.340	4.930	8.3
44070	504	13.400	12.300	8.9	44072	509	9.820	8.560	14.7	44101	516	2.990	2.790	7.2
44070	505	10.200	8.910	14.5	44072	511	9.580	8.500	12.7	44101	517	3.030	2.750	10.2
44070	506	5.870	5.120	14.6	44072	512	2.990	2.690	11.2	44102	501	6.140	5.920	3.7
44070	507	7.290	6.430	13.4	44072	513	8.250	7.070	16.7	44102	502	1.750	1.630	7.4
44070	508	7.310	6.360	14.9	44072	515	11.100	9.710	14.3	44102	503	2.340	2.130	9.9
44070	509	12.800	11.100	15.3	44072	516	6.060	5.340	13.5	44102	504	2.450	2.370	3.4
44070	511	12.500	11.100	12.6	44072	517	6.920	5.920	16.9	44102	505	2.610	2.420	7.9
44070	512	3.890	3.510	10.8	44100	501	7.560	7.280	3.8	44102	506	3.410	3.150	8.3
44070	513	10.700	9.200	16.3	44100	502	2.160	2.010	7.5	44102	507	2.370	2.220	6.8
44070	515	14.500	12.600	15.1	44100	503	2.890	2.620	10.3	44102	508	3.040	2.800	8.6
44070	516	7.890	6.950	13.5	44100	504	3.010	2.910	3.4	44102	509	2.420	2.230	8.5
44070	517	9.000	7.710	16.7	44100	505	3.210	2.980	7.7	44102	511	3.360	3.160	6.3
44071	501	27.500	25.000	10.0	44100	506	4.200	3.880	8.2	44102	512	3.000	2.870	4.5
44071	502	8.440	7.410	13.9	44100	507	2.910	2.740	6.2	44102	513	2.920	2.650	10.2
44071	503	8.860	7.600	16.6	44100	508	3.740	3.450	8.4	44102	515	4.170	3.840	8.6
44071	504	14.900	13.700	8.8	44100	509	2.970	2.750	8.0	44102	516	2.330	2.180	6.9
44071	505	11.300	9.920	13.9	44100	511	4.130	3.890	6.2	44102	517	2.370	2.150	10.2
44071	506	6.530	5.690	14.8	44100	512	3.690	3.530	4.5	44103	501	5.440	5.230	4.0
44071	507	8.110	7.150	13.4	44100	513	3.600	3.260	10.4	44103	502	1.550	1.440	7.6
44071	508	8.130	7.080	14.8	44100	515	5.130	4.730	8.5	44103	503	2.070	1.880	10.1
44071	509	14.200	12.400	14.5	44100	516	2.870	2.680	7.1	44103	504	2.160	2.090	3.3
44071	511	13.900	12.300	13.0	44100	517	2.910	2.640	10.2	44103	505	2.310	2.140	7.9
44071	512	4.330	3.900	11.0	44101	501	7.880	7.590	3.8	44103	506	3.020	2.790	8.2
44071	513	11.900	10.200	16.7	44101	502	2.250	2.090	7.7	44103	507	2.100	1.970	6.6
44071	515	16.100	14.100	14.2	44101	503	3.010	2.730	10.3	44103	508	2.690	2.480	8.5
44071	516	8.780	7.740	13.4	44101	504	3.130	3.040	3.0	44103	509	2.140	1.970	8.6
44071	517	10.000	8.570	16.7	44101	505	3.350	3.110	7.7	44103	511	2.970	2.800	6.1
44072	501	19.000	17.300	9.8	44101	506	4.380	4.040	8.4	44103	512	2.650	2.540	4.3
44072	502	5.830	5.120	13.9	44101	507	3.040	2.850	6.7	44103	513	2.590	2.350	10.2
44072	503	6.120	5.250	16.6	44101	508	3.890	3.590	8.4	44103	515	3.690	3.400	8.5
44072	504	10.300	9.430	9.2	44101	509	3.100	2.860	8.4	44103	516	2.060	1.930	6.7
44072	505	7.810	6.850	14.0	44101	511	4.300	4.050	6.2	44103	517	2.090	1.900	10.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
44104	501	2.280	2.200	3.6	44109	506	3.760	3.470	8.4	44111	512	2.070	1.980	4.5
44104	502	0.650	0.610	6.6	44109	507	2.610	2.450	6.5	44111	513	2.020	1.840	9.8
44104	503	0.870	0.790	10.1	44109	508	3.350	3.090	8.4	44111	515	2.880	2.660	8.3
44104	504	0.910	0.880	3.4	44109	509	2.660	2.460	8.1	44111	516	1.610	1.510	6.6
44104	505	0.970	0.900	7.8	44109	511	3.700	3.480	6.3	44111	517	1.640	1.490	10.1
44104	506	1.270	1.170	8.5	44109	512	3.300	3.160	4.4	44112	501	2.520	2.430	3.7
44104	507	0.880	0.830	6.0	44109	513	3.220	2.920	10.3	44112	502	0.720	0.670	7.5
44104	508	1.130	1.040	8.7	44109	515	4.590	4.240	8.3	44112	503	0.960	0.870	10.3
44104	509	0.900	0.830	8.4	44109	516	2.570	2.400	7.1	44112	504	1.000	0.970	3.1
44104	511	1.250	1.170	6.8	44109	517	2.610	2.370	10.1	44112	505	1.070	0.990	8.1
44104	512	1.110	1.070	3.7	44110	501	6.930	6.680	3.7	44112	506	1.400	1.290	8.5
44104	513	1.090	0.990	10.1	44110	502	1.980	1.840	7.6	44112	507	0.970	0.910	6.6
44104	515	1.550	1.430	8.4	44110	503	2.650	2.400	10.4	44112	508	1.250	1.150	8.7
44104	516	0.870	0.810	7.4	44110	504	2.760	2.670	3.4	44112	509	0.990	0.920	7.6
44104	517	0.880	0.800	10.0	44110	505	2.940	2.730	7.7	44112	511	1.380	1.300	6.2
44108	501	2.680	2.580	3.9	44110	506	3.850	3.550	8.5	44112	512	1.230	1.180	4.2
44108	502	0.760	0.710	7.0	44110	507	2.670	2.510	6.4	44112	513	1.200	1.090	10.1
44108	503	1.020	0.930	9.7	44110	508	3.430	3.160	8.5	44112	515	1.710	1.580	8.2
44108	504	1.070	1.030	3.9	44110	509	2.730	2.520	8.3	44112	516	0.960	0.890	7.9
44108	505	1.140	1.060	7.5	44110	511	3.790	3.570	6.2	44112	517	0.970	0.880	10.2
44108	506	1.490	1.370	8.8	44110	512	3.380	3.230	4.6	44276	501	296.000	271.000	9.2
44108	507	1.030	0.970	6.2	44110	513	3.300	2.990	10.4	44276	502	125.000	110.000	13.6
44108	508	1.320	1.220	8.2	44110	515	4.700	4.330	8.5	44276	503	138.000	119.000	16.0
44108	509	1.050	0.970	8.2	44110	516	2.630	2.460	6.9	44276	504	132.000	121.000	9.1
44108	511	1.460	1.380	5.8	44110	517	2.670	2.420	10.3	44276	505	409.000	362.000	13.0
44108	512	1.310	1.250	4.8	44111	501	4.250	4.100	3.7	44276	506	160.000	140.000	14.3
44108	513	1.270	1.160	9.5	44111	502	1.210	1.130	7.1	44276	507	130.000	147.000	-11.6
44108	515	1.820	1.670	9.0	44111	503	1.620	1.470	10.2	44276	508	320.000	276.000	15.9
44108	516	1.020	0.950	7.4	44111	504	1.690	1.640	3.0	44276	509	124.000	110.000	12.7
44108	517	1.030	0.940	9.6	44111	505	1.810	1.680	7.7	44276	511	128.000	114.000	12.3
44109	501	6.770	6.520	3.8	44111	506	2.360	2.180	8.3	44276	512	240.000	217.000	10.6
44109	502	1.930	1.800	7.2	44111	507	1.640	1.540	6.5	44276	513	234.000	201.000	16.4
44109	503	2.590	2.350	10.2	44111	508	2.100	1.940	8.2	44276	515	210.000	184.000	14.1
44109	504	2.700	2.610	3.4	44111	509	1.670	1.540	8.4	44276	516	217.000	193.000	12.4
44109	505	2.880	2.670	7.9	44111	511	2.320	2.190	5.9	44276	517	192.000	165.000	16.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
44277	501	192.000	176.000	9.1	44311	506	12.000	10.400	15.4	44427	512	166.000	151.000	9.9
44277	502	81.000	71.500	13.3	44311	507	14.900	13.100	13.7	44427	513	140.000	121.000	15.7
44277	503	89.500	76.900	16.4	44311	508	14.900	13.000	14.6	44427	515	221.000	194.000	13.9
44277	504	85.500	78.300	9.2	44311	509	26.100	22.700	15.0	44427	516	238.000	212.000	12.3
44277	505	265.000	235.000	12.8	44311	511	25.400	22.600	12.4	44427	517	158.000	137.000	15.3
44277	506	104.000	90.600	14.8	44311	512	7.940	7.150	11.0	44428	501	476.000	438.000	8.7
44277	507	84.100	95.300	-11.8	44311	513	21.900	18.800	16.5	44428	502	294.000	262.000	12.2
44277	508	208.000	179.000	16.2	44311	515	29.600	25.800	14.7	44428	503	343.000	298.000	15.1
44277	509	80.300	71.400	12.5	44311	516	16.100	14.200	13.4	44428	504	167.000	155.000	7.7
44277	511	82.800	74.100	11.7	44311	517	18.400	15.700	17.2	44428	505	118.000	105.000	12.4
44277	512	156.000	141.000	10.6	44315	501	33.900	30.800	10.1	44428	506	124.000	109.000	13.8
44277	513	151.000	130.000	16.2	44315	502	10.400	9.130	13.9	44428	507	190.000	170.000	11.8
44277	515	136.000	120.000	13.3	44315	503	10.900	9.360	16.5	44428	508	374.000	329.000	13.7
44277	516	141.000	125.000	12.8	44315	504	18.400	16.800	9.5	44428	509	169.000	148.000	14.2
44277	517	124.000	107.000	15.9	44315	505	13.900	12.200	13.9	44428	511	367.000	330.000	11.2
44280	501	1.320	1.320	0.0	44315	506	8.040	7.020	14.5	44428	512	167.000	152.000	9.9
44280	502	0.950	0.930	2.2	44315	507	10.000	8.810	13.5	44428	513	141.000	122.000	15.6
44280	503	0.720	0.710	1.4	44315	508	10.000	8.720	14.7	44428	515	222.000	195.000	13.8
44280	504	1.220	1.210	0.8	44315	509	17.500	15.300	14.4	44428	516	239.000	213.000	12.2
44280	505	1.250	1.230	1.6	44315	511	17.100	15.200	12.5	44428	517	159.000	137.000	16.1
44280	506	1.200	1.190	0.8	44315	512	5.340	4.810	11.0	44429	501	7.130	6.560	8.7
44280	507	0.900	0.900	0.0	44315	513	14.700	12.600	16.7	44429	502	4.410	3.920	12.5
44280	508	1.240	1.190	4.2	44315	515	19.900	17.300	15.0	44429	503	5.140	4.460	15.2
44280	509	0.660	0.650	1.5	44315	516	10.800	9.530	13.3	44429	504	2.510	2.330	7.7
44280	511	0.880	0.870	1.1	44315	517	12.300	10.600	16.0	44429	505	1.760	1.570	12.1
44280	512	0.600	0.590	1.7	44427	501	473.000	435.000	8.7	44429	506	1.850	1.630	13.5
44280	513	0.840	0.830	1.2	44427	502	293.000	260.000	12.7	44429	507	2.840	2.550	11.4
44280	515	1.020	1.010	1.0	44427	503	341.000	296.000	15.2	44429	508	5.610	4.930	13.8
44280	516	0.860	0.840	2.4	44427	504	167.000	155.000	7.7	44429	509	2.530	2.220	14.0
44280	517	0.720	0.710	1.4	44427	505	117.000	104.000	12.5	44429	511	5.500	4.940	11.3
44311	501	50.400	45.800	10.0	44427	506	123.000	108.000	13.9	44429	512	2.500	2.280	9.6
44311	502	15.500	13.600	14.0	44427	507	188.000	169.000	11.2	44429	513	2.110	1.830	15.3
44311	503	16.200	13.900	16.5	44427	508	372.000	327.000	13.8	44429	515	3.330	2.930	13.7
44311	504	27.300	25.000	9.2	44427	509	168.000	147.000	14.3	44429	516	3.590	3.200	12.2
44311	505	20.700	18.200	13.7	44427	511	365.000	328.000	11.3	44429	517	2.380	2.060	15.5

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LOSS COST % CHANGE BY CLASS

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44430	501	4.960	4.560	8.8	44432	506	1.300	1.150	13.0	44434	512	107.000	97.800	9.4
44430	502	3.070	2.730	12.5	44432	507	2.000	1.790	11.7	44434	513	90.400	78.400	15.3
44430	503	3.570	3.100	15.2	44432	508	3.950	3.470	13.8	44434	515	143.000	126.000	13.5
44430	504	1.750	1.620	8.0	44432	509	1.780	1.570	13.4	44434	516	154.000	137.000	12.4
44430	505	1.220	1.090	11.9	44432	511	3.870	3.480	11.2	44434	517	102.000	88.400	15.4
44430	506	1.290	1.130	14.2	44432	512	1.760	1.600	10.0	44435	501	317.000	291.000	8.9
44430	507	1.980	1.770	11.9	44432	513	1.480	1.290	14.7	44435	502	196.000	174.000	12.6
44430	508	3.900	3.430	13.7	44432	515	2.340	2.060	13.6	44435	503	228.000	198.000	15.2
44430	509	1.760	1.550	13.5	44432	516	2.520	2.250	12.0	44435	504	112.000	103.000	8.7
44430	511	3.820	3.440	11.0	44432	517	1.680	1.450	15.9	44435	505	78.200	69.600	12.4
44430	512	1.740	1.580	10.1	44433	501	160.000	147.000	8.8	44435	506	82.300	72.300	13.8
44430	513	1.470	1.270	15.7	44433	502	98.900	88.000	12.4	44435	507	126.000	113.000	11.5
44430	515	2.310	2.030	13.8	44433	503	115.000	100.000	15.0	44435	508	249.000	219.000	13.7
44430	516	2.490	2.220	12.2	44433	504	56.300	52.300	7.6	44435	509	112.000	98.800	13.4
44430	517	1.650	1.430	15.4	44433	505	39.500	35.100	12.5	44435	511	244.000	220.000	10.9
44431	501	15.800	14.600	8.2	44433	506	41.500	36.500	13.7	44435	512	111.000	101.000	9.9
44431	502	9.790	8.720	12.3	44433	507	63.700	57.200	11.4	44435	513	93.600	81.100	15.4
44431	503	11.400	9.900	15.2	44433	508	126.000	111.000	13.5	44435	515	148.000	130.000	13.8
44431	504	5.580	5.170	7.9	44433	509	56.700	49.900	13.6	44435	516	159.000	142.000	12.0
44431	505	3.910	3.480	12.4	44433	511	123.000	111.000	10.8	44435	517	106.000	91.500	15.8
44431	506	4.110	3.610	13.9	44433	512	56.100	51.100	9.8	44436	501	370.000	340.000	8.8
44431	507	6.310	5.660	11.5	44433	513	47.300	41.000	15.4	44436	502	229.000	204.000	12.3
44431	508	12.500	11.000	13.6	44433	515	74.700	65.600	13.9	44436	503	267.000	231.000	15.6
44431	509	5.610	4.940	13.6	44433	516	80.400	71.700	12.1	44436	504	130.000	121.000	7.4
44431	511	12.200	11.000	10.9	44433	517	53.400	46.200	15.6	44436	505	91.400	81.300	12.4
44431	512	5.560	5.060	9.9	44434	501	306.000	281.000	8.9	44436	506	96.100	84.400	13.9
44431	513	4.680	4.060	15.3	44434	502	189.000	168.000	12.5	44436	507	147.000	132.000	11.4
44431	515	7.390	6.500	13.7	44434	503	220.000	191.000	15.2	44436	508	291.000	256.000	13.7
44431	516	7.960	7.100	12.1	44434	504	108.000	100.000	8.0	44436	509	131.000	115.000	13.9
44431	517	5.290	4.570	15.8	44434	505	75.600	67.200	12.5	44436	511	285.000	257.000	10.9
44432	501	5.020	4.620	8.7	44434	506	79.500	69.800	13.9	44436	512	130.000	118.000	10.2
44432	502	3.100	2.760	12.3	44434	507	122.000	109.000	11.9	44436	513	109.000	94.800	15.0
44432	503	3.620	3.140	15.3	44434	508	241.000	212.000	13.7	44436	515	173.000	152.000	13.8
44432	504	1.770	1.640	7.9	44434	509	108.000	95.400	13.2	44436	516	186.000	166.000	12.0
44432	505	1.240	1.100	12.7	44434	511	236.000	212.000	11.3	44436	517	124.000	107.000	15.9

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LOSS COST % CHANGE BY CLASS

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44437	501	307.000	282.000	8.9	44439	506	123.000	108.000	13.9	45190	512	1.020	0.930	9.7
44437	502	190.000	169.000	12.4	44439	507	188.000	169.000	11.2	45190	513	5.440	4.720	15.3
44437	503	221.000	192.000	15.1	44439	508	371.000	326.000	13.8	45190	515	3.260	2.880	13.2
44437	504	108.000	100.000	8.0	44439	509	167.000	147.000	13.6	45190	516	3.910	3.490	12.0
44437	505	75.700	67.400	12.3	44439	511	364.000	327.000	11.3	45190	517	6.400	5.540	15.5
44437	506	79.700	70.000	13.9	44439	512	166.000	151.000	9.9	45191	501	9.090	8.360	8.7
44437	507	122.000	110.000	10.9	44439	513	139.000	121.000	14.9	45191	502	5.210	4.630	12.5
44437	508	241.000	212.000	13.7	44439	515	220.000	194.000	13.4	45191	503	6.720	5.830	15.3
44437	509	109.000	95.600	14.0	44439	516	237.000	211.000	12.3	45191	504	2.590	2.400	7.9
44437	511	236.000	213.000	10.8	44439	517	157.000	136.000	15.4	45191	505	3.590	3.190	12.5
44437	512	108.000	98.000	10.2	44440	501	390.000	359.000	8.6	45191	506	2.950	2.600	13.5
44437	513	90.600	78.500	15.4	44440	502	241.000	215.000	12.1	45191	507	5.140	4.610	11.5
44437	515	143.000	126.000	13.5	44440	503	281.000	244.000	15.2	45191	508	8.140	7.140	14.0
44437	516	154.000	137.000	12.4	44440	504	137.000	128.000	7.0	45191	509	0.660	0.580	13.8
44437	517	102.000	88.600	15.1	44440	505	96.400	85.800	12.4	45191	511	2.040	1.830	11.5
44438	501	242.000	223.000	8.5	44440	506	101.000	89.100	13.4	45191	512	0.720	0.660	9.1
44438	502	150.000	133.000	12.8	44440	507	156.000	140.000	11.4	45191	513	3.870	3.350	15.5
44438	503	175.000	152.000	15.1	44440	508	307.000	270.000	13.7	45191	515	2.320	2.040	13.7
44438	504	85.300	79.200	7.7	44440	509	138.000	122.000	13.1	45191	516	2.780	2.480	12.1
44438	505	59.900	53.200	12.6	44440	511	301.000	271.000	11.1	45191	517	4.540	3.930	15.5
44438	506	63.000	55.300	13.9	44440	512	137.000	125.000	9.6	45192	501	10.600	9.770	8.5
44438	507	96.500	86.700	11.3	44440	513	115.000	100.000	15.0	45192	502	6.090	5.410	12.6
44438	508	191.000	168.000	13.7	44440	515	182.000	160.000	13.7	45192	503	7.860	6.810	15.4
44438	509	85.900	75.600	13.6	44440	516	196.000	175.000	12.0	45192	504	3.030	2.800	8.2
44438	511	187.000	168.000	11.3	44440	517	130.000	113.000	15.0	45192	505	4.200	3.730	12.6
44438	512	85.100	77.500	9.8	45190	501	12.800	11.800	8.5	45192	506	3.450	3.040	13.5
44438	513	71.600	62.100	15.3	45190	502	7.340	6.520	12.6	45192	507	6.010	5.390	11.5
44438	515	113.000	99.400	13.7	45190	503	9.470	8.210	15.3	45192	508	9.520	8.340	14.1
44438	516	122.000	109.000	11.9	45190	504	3.650	3.380	8.0	45192	509	0.770	0.680	13.2
44438	517	80.900	70.000	15.6	45190	505	5.060	4.490	12.7	45192	511	2.380	2.140	11.2
44439	501	472.000	434.000	8.8	45190	506	4.150	3.660	13.4	45192	512	0.850	0.770	10.4
44439	502	292.000	260.000	12.3	45190	507	7.240	6.500	11.4	45192	513	4.520	3.920	15.3
44439	503	340.000	295.000	15.3	45190	508	11.500	10.100	13.9	45192	515	2.710	2.390	13.4
44439	504	166.000	154.000	7.8	45190	509	0.930	0.820	13.4	45192	516	3.250	2.890	12.5
44439	505	117.000	104.000	12.5	45190	511	2.870	2.580	11.2	45192	517	5.310	4.600	15.4

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LOSS COST % CHANGE BY CLASS

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45193	501	6.270	5.770	8.7	45334	506	68.600	60.000	14.3	45450	512	30.300	27.400	10.6
45193	502	3.600	3.190	12.9	45334	507	55.700	63.200	-11.9	45450	513	29.500	25.400	16.1
45193	503	4.640	4.020	15.4	45334	508	138.000	118.000	16.9	45450	515	26.600	23.300	14.2
45193	504	1.790	1.660	7.8	45334	509	53.200	47.300	12.5	45450	516	27.400	24.400	12.3
45193	505	2.480	2.200	12.7	45334	511	54.800	49.100	11.6	45450	517	24.200	20.800	16.3
45193	506	2.030	1.790	13.4	45334	512	103.000	93.200	10.5	45678	501	1.430	1.420	0.7
45193	507	3.550	3.180	11.6	45334	513	100.000	86.300	15.9	45678	502	1.020	1.010	1.0
45193	508	5.620	4.930	14.0	45334	515	90.300	79.200	14.0	45678	503	0.770	0.770	0.0
45193	509	0.450	0.400	12.5	45334	516	93.200	82.900	12.4	45678	504	1.320	1.310	0.8
45193	511	1.410	1.260	11.9	45334	517	82.400	70.800	16.4	45678	505	1.350	1.330	1.5
45193	512	0.500	0.450	11.1	45380	501	0.490	0.500	-2.0	45678	506	1.290	1.280	0.8
45193	513	2.670	2.310	15.6	45380	502	0.670	0.680	-1.5	45678	507	0.980	0.970	1.0
45193	515	1.600	1.410	13.5	45380	503	0.460	0.470	-2.1	45678	508	1.340	1.290	3.9
45193	516	1.920	1.710	12.3	45380	504	0.610	0.610	0.0	45678	509	0.710	0.700	1.4
45193	517	3.130	2.720	15.1	45380	505	0.600	0.600	0.0	45678	511	0.950	0.940	1.1
45210	501	7.940	7.300	8.8	45380	506	0.520	0.530	-1.9	45678	512	0.650	0.640	1.6
45210	502	4.550	4.040	12.6	45380	507	0.550	0.560	-1.8	45678	513	0.910	0.900	1.1
45210	503	5.870	5.090	15.3	45380	508	0.480	0.470	2.1	45678	515	1.100	1.090	0.9
45210	504	2.260	2.100	7.6	45380	509	0.560	0.560	0.0	45678	516	0.930	0.910	2.2
45210	505	3.140	2.780	12.9	45380	511	0.460	0.460	0.0	45678	517	0.780	0.770	1.3
45210	506	2.570	2.270	13.2	45380	512	0.780	0.790	-1.3	45771	501	0.750	0.770	-2.6
45210	507	4.490	4.030	11.4	45380	513	0.490	0.490	0.0	45771	502	1.030	1.040	-1.0
45210	508	7.110	6.230	14.1	45380	515	0.780	0.790	-1.3	45771	503	0.700	0.720	-2.8
45210	509	0.580	0.510	13.7	45380	516	0.640	0.640	0.0	45771	504	0.920	0.940	-2.1
45210	511	1.780	1.600	11.2	45380	517	0.600	0.600	0.0	45771	505	0.910	0.920	-1.1
45210	512	0.630	0.570	10.5	45450	501	37.400	34.200	9.4	45771	506	0.790	0.800	-1.2
45210	513	3.380	2.930	15.4	45450	502	15.800	13.900	13.7	45771	507	0.840	0.850	-1.2
45210	515	2.020	1.780	13.5	45450	503	17.400	15.000	16.0	45771	508	0.730	0.720	1.4
45210	516	2.430	2.160	12.5	45450	504	16.700	15.300	9.2	45771	509	0.850	0.860	-1.2
45210	517	3.960	3.440	15.1	45450	505	51.700	45.700	13.1	45771	511	0.700	0.710	-1.4
45334	501	127.000	116.000	9.5	45450	506	20.200	17.700	14.1	45771	512	1.190	1.200	-0.8
45334	502	53.700	47.400	13.3	45450	507	16.400	18.600	-11.8	45771	513	0.740	0.750	-1.3
45334	503	59.300	50.900	16.5	45450	508	40.500	34.800	16.4	45771	515	1.190	1.200	-0.8
45334	504	56.600	51.900	9.1	45450	509	15.600	13.900	12.2	45771	516	0.980	0.980	0.0
45334	505	176.000	155.000	13.5	45450	511	16.100	14.400	11.8	45771	517	0.910	0.920	-1.1

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LOSS COST % CHANGE BY CLASS

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45819	501	0.244	0.249	-2.0	45901	506	0.199	0.179	11.2	46004	512	31.900	29.100	9.6
45819	502	0.330	0.340	-2.9	45901	507	0.153	0.140	9.3	46004	513	62.700	54.200	15.7
45819	503	0.228	0.233	-2.1	45901	508	0.270	0.245	10.2	46004	515	66.500	58.500	13.7
45819	504	0.300	0.300	0.0	45901	509	0.290	0.260	11.5	46004	516	65.200	58.000	12.4
45819	505	0.300	0.300	0.0	45901	511	0.310	0.280	10.7	46004	517	46.300	40.000	15.7
45819	506	0.260	0.260	0.0	45901	512	0.172	0.161	6.8	46005	501	116.000	107.000	8.4
45819	507	0.270	0.280	-3.6	45901	513	0.244	0.217	12.4	46005	502	69.200	61.300	12.9
45819	508	0.238	0.233	2.1	45901	515	0.199	0.180	10.6	46005	503	28.000	24.200	15.7
45819	509	0.280	0.280	0.0	45901	516	0.213	0.195	9.2	46005	504	63.200	58.500	8.0
45819	511	0.228	0.230	-0.9	45901	517	0.201	0.179	12.3	46005	505	30.400	27.000	12.6
45819	512	0.390	0.390	0.0	45937	501	0.500	0.460	8.7	46005	506	49.500	43.500	13.8
45819	513	0.241	0.244	-1.2	45937	502	0.211	0.186	13.4	46005	507	82.800	74.200	11.6
45819	515	0.390	0.390	0.0	45937	503	0.232	0.200	16.0	46005	508	64.700	57.000	13.5
45819	516	0.320	0.320	0.0	45937	504	0.222	0.203	9.4	46005	509	20.600	18.200	13.2
45819	517	0.300	0.300	0.0	45937	505	0.690	0.610	13.1	46005	511	34.100	30.600	11.4
45900	501	0.470	0.440	6.8	45937	506	0.270	0.235	14.9	46005	512	25.500	23.300	9.4
45900	502	0.310	0.280	10.7	45937	507	0.218	0.248	-12.1	46005	513	50.200	43.400	15.7
45900	503	0.236	0.209	12.9	45937	508	0.540	0.460	17.4	46005	515	53.200	46.800	13.7
45900	504	0.109	0.104	4.8	45937	509	0.209	0.185	13.0	46005	516	52.100	46.400	12.3
45900	505	0.290	0.260	11.5	45937	511	0.215	0.193	11.4	46005	517	37.000	32.000	15.6
45900	506	0.232	0.209	11.0	45937	512	0.400	0.370	8.1	46112	501	0.510	0.470	8.5
45900	507	0.178	0.163	9.2	45937	513	0.390	0.340	14.7	46112	502	0.320	0.280	14.3
45900	508	0.320	0.290	10.3	45937	515	0.350	0.310	12.9	46112	503	0.370	0.320	15.6
45900	509	0.340	0.310	9.7	45937	516	0.370	0.320	15.6	46112	504	0.181	0.168	7.7
45900	511	0.360	0.330	9.1	45937	517	0.320	0.280	14.3	46112	505	0.127	0.113	12.4
45900	512	0.201	0.188	6.9	46004	501	145.000	133.000	9.0	46112	506	0.134	0.117	14.5
45900	513	0.280	0.250	12.0	46004	502	86.500	76.600	12.9	46112	507	0.205	0.184	11.4
45900	515	0.232	0.210	10.5	46004	503	35.000	30.200	15.9	46112	508	0.410	0.360	13.9
45900	516	0.248	0.227	9.3	46004	504	79.000	73.100	8.1	46112	509	0.182	0.161	13.0
45900	517	0.235	0.209	12.4	46004	505	38.000	33.700	12.8	46112	511	0.400	0.360	11.1
45901	501	0.400	0.380	5.3	46004	506	61.800	54.400	13.6	46112	512	0.181	0.165	9.7
45901	502	0.260	0.241	7.9	46004	507	103.000	92.800	11.0	46112	513	0.152	0.132	15.2
45901	503	0.202	0.179	12.8	46004	508	80.900	71.300	13.5	46112	515	0.240	0.211	13.7
45901	504	0.093	0.089	4.5	46004	509	25.800	22.700	13.7	46112	516	0.260	0.231	12.6
45901	505	0.247	0.225	9.8	46004	511	42.700	38.200	11.8	46112	517	0.172	0.149	15.4

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46202	501	16.300	15.000	8.7	46426	506	109.000	97.100	12.3	46603	512	7.690	7.060	8.9
46202	502	9.320	8.280	12.6	46426	507	112.000	101.000	10.9	46603	513	9.240	8.070	14.5
46202	503	12.000	10.400	15.4	46426	508	146.000	130.000	12.3	46603	515	8.850	7.850	12.7
46202	504	4.640	4.290	8.2	46426	509	60.500	53.800	12.5	46603	516	9.340	8.390	11.3
46202	505	6.420	5.700	12.6	46426	511	123.000	111.000	10.8	46603	517	9.660	8.420	14.7
46202	506	5.270	4.650	13.3	46426	512	91.700	84.200	8.9	46604	501	17.300	16.000	8.1
46202	507	9.200	8.250	11.5	46426	513	110.000	96.200	14.3	46604	502	9.670	8.650	11.8
46202	508	14.600	12.800	14.1	46426	515	105.000	93.600	12.2	46604	503	19.000	16.600	14.5
46202	509	1.180	1.040	13.5	46426	516	111.000	100.000	11.0	46604	504	10.000	9.350	7.0
46202	511	3.640	3.270	11.3	46426	517	115.000	100.000	15.0	46604	505	16.100	14.400	11.8
46202	512	1.290	1.180	9.3	46427	501	239.000	221.000	8.1	46604	506	10.600	9.400	12.8
46202	513	6.910	6.000	15.2	46427	502	133.000	119.000	11.8	46604	507	10.800	9.750	10.8
46202	515	4.140	3.650	13.4	46427	503	263.000	230.000	14.3	46604	508	14.200	12.600	12.7
46202	516	4.970	4.430	12.2	46427	504	138.000	129.000	7.0	46604	509	5.860	5.200	12.7
46202	517	8.120	7.040	15.3	46427	505	222.000	199.000	11.6	46604	511	11.900	10.800	10.2
46362	501	1,223.000	1,135.000	7.8	46427	506	146.000	130.000	12.3	46604	512	8.870	8.150	8.8
46362	502	684.000	612.000	11.8	46427	507	149.000	135.000	10.4	46604	513	10.700	9.310	14.9
46362	503	1,347.000	1,177.000	14.4	46427	508	195.000	173.000	12.7	46604	515	10.200	9.060	12.6
46362	504	709.000	661.000	7.3	46427	509	80.800	71.800	12.5	46604	516	10.800	9.680	11.6
46362	505	1,139.000	1,018.000	11.9	46427	511	165.000	149.000	10.7	46604	517	11.100	9.720	14.2
46362	506	749.000	665.000	12.6	46427	512	122.000	112.000	8.9	46606	501	46.100	42.800	7.7
46362	507	765.000	690.000	10.9	46427	513	147.000	128.000	14.8	46606	502	25.800	23.100	11.7
46362	508	1,001.000	888.000	12.7	46427	515	141.000	125.000	12.8	46606	503	50.800	44.400	14.4
46362	509	414.000	368.000	12.5	46427	516	149.000	134.000	11.2	46606	504	26.700	24.900	7.2
46362	511	844.000	763.000	10.6	46427	517	154.000	134.000	14.9	46606	505	42.900	38.400	11.7
46362	512	627.000	576.000	8.9	46603	501	15.000	13.900	7.9	46606	506	28.200	25.100	12.4
46362	513	754.000	658.000	14.6	46603	502	8.380	7.500	11.7	46606	507	28.800	26.000	10.8
46362	515	722.000	641.000	12.6	46603	503	16.500	14.400	14.6	46606	508	37.700	33.500	12.5
46362	516	763.000	684.000	11.5	46603	504	8.690	8.100	7.3	46606	509	15.600	13.900	12.2
46362	517	788.000	688.000	14.5	46603	505	14.000	12.500	12.0	46606	511	31.800	28.800	10.4
46426	501	179.000	166.000	7.8	46603	506	9.180	8.140	12.8	46606	512	23.700	21.700	9.2
46426	502	99.900	89.400	11.7	46603	507	9.370	8.450	10.9	46606	513	28.400	24.800	14.5
46426	503	197.000	172.000	14.5	46603	508	12.300	10.900	12.8	46606	515	27.200	24.200	12.4
46426	504	104.000	96.600	7.7	46603	509	5.080	4.510	12.6	46606	516	28.800	25.800	11.6
46426	505	166.000	149.000	11.4	46603	511	10.300	9.340	10.3	46606	517	29.700	25.900	14.7

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46607	501	63.400	58.800	7.8	46700	506	239.000	209.000	14.4	46912	512	44.600	40.100	11.2
46607	502	35.500	31.700	12.0	46700	507	194.000	220.000	-11.8	46912	513	123.000	105.000	17.1
46607	503	69.800	61.000	14.4	46700	508	480.000	413.000	16.2	46912	515	166.000	145.000	14.5
46607	504	36.700	34.300	7.0	46700	509	186.000	165.000	12.7	46912	516	90.400	79.600	13.6
46607	505	59.000	52.800	11.7	46700	511	191.000	171.000	11.7	46912	517	103.000	88.200	16.8
46607	506	38.800	34.500	12.5	46700	512	360.000	325.000	10.8	47050	501	5.280	5.260	0.4
46607	507	39.700	35.800	10.9	46700	513	350.000	301.000	16.3	47050	502	3.790	3.740	1.3
46607	508	51.900	46.100	12.6	46700	515	315.000	276.000	14.1	47050	503	2.860	2.850	0.4
46607	509	21.500	19.100	12.6	46700	516	325.000	289.000	12.5	47050	504	4.890	4.860	0.6
46607	511	43.700	39.500	10.6	46700	517	288.000	247.000	16.6	47050	505	5.010	4.930	1.6
46607	512	32.500	29.900	8.7	46911	501	154.000	140.000	10.0	47050	506	4.790	4.740	1.1
46607	513	39.100	34.100	14.7	46911	502	47.400	41.600	13.9	47050	507	3.620	3.590	0.8
46607	515	37.400	33.200	12.7	46911	503	49.800	42.700	16.6	47050	508	4.970	4.760	4.4
46607	516	39.500	35.500	11.3	46911	504	83.800	76.700	9.3	47050	509	2.630	2.600	1.2
46607	517	40.900	35.600	14.9	46911	505	63.600	55.700	14.2	47050	511	3.520	3.490	0.9
46622	501	56.500	56.200	0.5	46911	506	36.700	32.000	14.7	47050	512	2.410	2.370	1.7
46622	502	40.500	40.000	1.2	46911	507	45.600	40.200	13.4	47050	513	3.360	3.340	0.6
46622	503	30.600	30.400	0.7	46911	508	45.700	39.800	14.8	47050	515	4.090	4.030	1.5
46622	504	52.200	51.900	0.6	46911	509	79.900	69.700	14.6	47050	516	3.450	3.380	2.1
46622	505	53.500	52.700	1.5	46911	511	78.000	69.200	12.7	47050	517	2.880	2.840	1.4
46622	506	51.200	50.700	1.0	46911	512	24.300	21.900	11.0	47221	501	487.000	445.000	9.4
46622	507	38.700	38.400	0.8	46911	513	67.100	57.500	16.7	47221	502	206.000	181.000	13.8
46622	508	53.100	50.900	4.3	46911	515	90.600	79.000	14.7	47221	503	227.000	195.000	16.4
46622	509	28.200	27.800	1.4	46911	516	49.300	43.500	13.3	47221	504	217.000	199.000	9.0
46622	511	37.700	37.400	0.8	46911	517	56.300	48.200	16.8	47221	505	673.000	595.000	13.1
46622	512	25.700	25.400	1.2	46912	501	283.000	257.000	10.1	47221	506	263.000	230.000	14.3
46622	513	36.000	35.700	0.8	46912	502	86.900	76.300	13.9	47221	507	213.000	242.000	-12.0
46622	515	43.700	43.100	1.4	46912	503	91.200	78.200	16.6	47221	508	527.000	453.000	16.3
46622	516	36.800	36.100	1.9	46912	504	154.000	140.000	10.0	47221	509	204.000	181.000	12.7
46622	517	30.800	30.400	1.3	46912	505	116.000	102.000	13.7	47221	511	210.000	188.000	11.7
46700	501	444.000	406.000	9.4	46912	506	67.200	58.600	14.7	47221	512	394.000	357.000	10.4
46700	502	187.000	165.000	13.3	46912	507	83.500	73.600	13.5	47221	513	384.000	330.000	16.4
46700	503	207.000	178.000	16.3	46912	508	83.600	72.900	14.7	47221	515	346.000	303.000	14.2
46700	504	198.000	181.000	9.4	46912	509	146.000	128.000	14.1	47221	516	357.000	317.000	12.6
46700	505	614.000	543.000	13.1	46912	511	143.000	127.000	12.6	47221	517	315.000	271.000	16.2

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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
47318	501	63.500	57.700	10.1	47420	506	3.300	2.880	14.6	47473	512	5.710	5.200	9.8
47318	502	19.500	17.100	14.0	47420	507	4.100	3.620	13.3	47473	513	11.200	9.700	15.5
47318	503	20.500	17.600	16.5	47420	508	4.110	3.580	14.8	47473	515	11.900	10.500	13.3
47318	504	34.500	31.500	9.5	47420	509	7.190	6.280	14.5	47473	516	11.700	10.400	12.5
47318	505	26.100	22.900	14.0	47420	511	7.020	6.230	12.7	47473	517	8.290	7.160	15.8
47318	506	15.100	13.200	14.4	47420	512	2.190	1.970	11.2	47474	501	28.900	26.600	8.6
47318	507	18.700	16.500	13.3	47420	513	6.050	5.180	16.8	47474	502	17.300	15.300	13.1
47318	508	18.800	16.300	15.3	47420	515	8.160	7.110	14.8	47474	503	7.000	6.040	15.9
47318	509	32.800	28.600	14.7	47420	516	4.440	3.910	13.6	47474	504	15.800	14.600	8.2
47318	511	32.100	28.400	13.0	47420	517	5.070	4.340	16.8	47474	505	7.610	6.740	12.9
47318	512	10.000	9.010	11.0	47471	501	19.800	18.200	8.8	47474	506	12.400	10.900	13.8
47318	513	27.600	23.600	16.9	47471	502	11.800	10.500	12.4	47474	507	20.700	18.600	11.3
47318	515	37.300	32.500	14.8	47471	503	4.790	4.140	15.7	47474	508	16.200	14.300	13.3
47318	516	20.300	17.900	13.4	47471	504	10.800	10.000	8.0	47474	509	5.160	4.550	13.4
47318	517	23.100	19.800	16.7	47471	505	5.200	4.610	12.8	47474	511	8.530	7.650	11.5
47367	501	1.320	1.320	0.0	47471	506	8.460	7.440	13.7	47474	512	6.380	5.820	9.6
47367	502	0.950	0.930	2.2	47471	507	14.200	12.700	11.8	47474	513	12.500	10.800	15.7
47367	503	0.720	0.710	1.4	47471	508	11.100	9.760	13.7	47474	515	13.300	11.700	13.7
47367	504	1.220	1.210	0.8	47471	509	3.530	3.110	13.5	47474	516	13.000	11.600	12.1
47367	505	1.250	1.230	1.6	47471	511	5.840	5.230	11.7	47474	517	9.260	8.010	15.6
47367	506	1.200	1.190	0.8	47471	512	4.360	3.980	9.5	47475	501	22.800	21.000	8.6
47367	507	0.900	0.900	0.0	47471	513	8.580	7.420	15.6	47475	502	13.700	12.100	13.2
47367	508	1.240	1.190	4.2	47471	515	9.090	8.000	13.6	47475	503	5.520	4.770	15.7
47367	509	0.660	0.650	1.5	47471	516	8.920	7.930	12.5	47475	504	12.500	11.500	8.7
47367	511	0.880	0.870	1.1	47471	517	6.340	5.480	15.7	47475	505	6.000	5.320	12.8
47367	512	0.600	0.590	1.7	47473	501	25.900	23.800	8.8	47475	506	9.760	8.590	13.6
47367	513	0.840	0.830	1.2	47473	502	15.500	13.700	13.1	47475	507	16.300	14.600	11.6
47367	515	1.020	1.010	1.0	47473	503	6.260	5.410	15.7	47475	508	12.800	11.300	13.3
47367	516	0.860	0.840	2.4	47473	504	14.100	13.100	7.6	47475	509	4.080	3.590	13.6
47367	517	0.720	0.710	1.4	47473	505	6.810	6.030	12.9	47475	511	6.740	6.040	11.6
47420	501	13.900	12.600	10.3	47473	506	11.100	9.730	14.1	47475	512	5.040	4.590	9.8
47420	502	4.270	3.750	13.9	47473	507	18.500	16.600	11.4	47475	513	9.900	8.560	15.7
47420	503	4.480	3.850	16.4	47473	508	14.500	12.800	13.3	47475	515	10.500	9.240	13.6
47420	504	7.550	6.910	9.3	47473	509	4.620	4.070	13.5	47475	516	10.300	9.150	12.6
47420	505	5.720	5.020	13.9	47473	511	7.630	6.840	11.5	47475	517	7.310	6.320	15.7

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LOSS COST % CHANGE BY CLASS

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47476	501	22.800	21.000	8.6	47478	506	13.700	12.000	14.2	48206	512	32.500	29.300	10.9
47476	502	13.700	12.100	13.2	47478	507	22.900	20.500	11.7	48206	513	89.800	76.900	16.8
47476	503	5.520	4.770	15.7	47478	508	17.900	15.800	13.3	48206	515	121.000	106.000	14.2
47476	504	12.500	11.500	8.7	47478	509	5.710	5.030	13.5	48206	516	66.000	58.100	13.6
47476	505	6.000	5.320	12.8	47478	511	9.430	8.450	11.6	48206	517	75.300	64.400	16.9
47476	506	9.760	8.590	13.6	47478	512	7.050	6.430	9.6	48441	501	0.870	0.790	10.1
47476	507	16.300	14.600	11.6	47478	513	13.900	12.000	15.8	48441	502	0.270	0.234	15.4
47476	508	12.800	11.300	13.3	47478	515	14.700	12.900	14.0	48441	503	0.280	0.240	16.7
47476	509	4.080	3.590	13.6	47478	516	14.400	12.800	12.5	48441	504	0.470	0.430	9.3
47476	511	6.740	6.040	11.6	47478	517	10.200	8.850	15.3	48441	505	0.360	0.310	16.1
47476	512	5.040	4.590	9.8	48039	501	157.000	143.000	9.8	48441	506	0.206	0.180	14.4
47476	513	9.900	8.560	15.7	48039	502	66.100	58.300	13.4	48441	507	0.260	0.226	15.0
47476	515	10.500	9.240	13.6	48039	503	72.900	62.700	16.3	48441	508	0.260	0.223	16.6
47476	516	10.300	9.150	12.6	48039	504	69.700	63.800	9.2	48441	509	0.450	0.390	15.4
47476	517	7.310	6.320	15.7	48039	505	216.000	191.000	13.1	48441	511	0.440	0.390	12.8
47477	501	30.400	28.000	8.6	48039	506	84.400	73.800	14.4	48441	512	0.137	0.123	11.4
47477	502	18.200	16.100	13.0	48039	507	68.500	77.700	-11.8	48441	513	0.380	0.320	18.7
47477	503	7.360	6.360	15.7	48039	508	169.000	146.000	15.8	48441	515	0.510	0.440	15.9
47477	504	16.600	15.400	7.8	48039	509	65.500	58.200	12.5	48441	516	0.280	0.244	14.8
47477	505	8.010	7.100	12.8	48039	511	67.400	60.400	11.6	48441	517	0.320	0.270	18.5
47477	506	13.000	11.400	14.0	48039	512	127.000	115.000	10.4	48557	501	86.700	78.900	9.9
47477	507	21.800	19.500	11.8	48039	513	123.000	106.000	16.0	48557	502	26.600	23.400	13.7
47477	508	17.000	15.000	13.3	48039	515	111.000	97.400	14.0	48557	503	28.000	24.000	16.7
47477	509	5.430	4.790	13.4	48039	516	115.000	102.000	12.7	48557	504	47.100	43.100	9.3
47477	511	8.980	8.050	11.6	48039	517	101.000	87.100	16.0	48557	505	35.700	31.300	14.1
47477	512	6.710	6.120	9.6	48206	501	207.000	188.000	10.1	48557	506	20.600	18.000	14.4
47477	513	13.200	11.400	15.8	48206	502	63.400	55.700	13.8	48557	507	25.600	22.600	13.3
47477	515	14.000	12.300	13.8	48206	503	66.600	57.100	16.6	48557	508	25.600	22.300	14.8
47477	516	13.700	12.200	12.3	48206	504	112.000	103.000	8.7	48557	509	44.900	39.100	14.8
47477	517	9.750	8.430	15.7	48206	505	85.000	74.500	14.1	48557	511	43.800	38.800	12.9
47478	501	32.000	29.400	8.8	48206	506	49.000	42.800	14.5	48557	512	13.700	12.300	11.4
47478	502	19.100	16.900	13.0	48206	507	60.900	53.700	13.4	48557	513	37.700	32.300	16.7
47478	503	7.730	6.680	15.7	48206	508	61.100	53.200	14.8	48557	515	50.900	44.300	14.9
47478	504	17.500	16.200	8.0	48206	509	107.000	93.200	14.8	48557	516	27.700	24.400	13.5
47478	505	8.410	7.450	12.9	48206	511	104.000	92.500	12.4	48557	517	31.600	27.100	16.6

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48558	501	75.400	68.600	9.9	48636	506	2.040	2.170	-6.0	48638	512	5.180	4.670	10.9
48558	502	23.200	20.300	14.3	48636	507	2.280	2.400	-5.0	48638	513	14.300	12.200	17.2
48558	503	24.300	20.900	16.3	48636	508	3.140	3.220	-2.5	48638	515	19.300	16.800	14.9
48558	504	40.900	37.500	9.1	48636	509	2.920	3.100	-5.8	48638	516	10.500	9.260	13.4
48558	505	31.000	27.200	14.0	48636	511	1.780	1.920	-7.3	48638	517	12.000	10.300	16.5
48558	506	17.900	15.600	14.7	48636	512	2.290	2.420	-5.4	48808	501	6.930	6.550	5.8
48558	507	22.300	19.600	13.8	48636	513	2.200	2.360	-6.8	48808	502	4.550	4.150	9.6
48558	508	22.300	19.400	14.9	48636	515	3.760	3.980	-5.5	48808	503	3.480	3.080	13.0
48558	509	39.000	34.000	14.7	48636	516	3.550	3.740	-5.1	48808	504	1.610	1.540	4.5
48558	511	38.100	33.800	12.7	48636	517	3.080	3.280	-6.1	48808	505	4.250	3.880	9.5
48558	512	11.900	10.700	11.2	48637	501	66.300	60.300	10.0	48808	506	3.420	3.090	10.7
48558	513	32.800	28.100	16.7	48637	502	20.400	17.900	14.0	48808	507	2.630	2.410	9.1
48558	515	44.300	38.600	14.8	48637	503	21.400	18.300	16.9	48808	508	4.650	4.210	10.5
48558	516	24.100	21.200	13.7	48637	504	36.000	32.900	9.4	48808	509	4.990	4.520	10.4
48558	517	27.500	23.500	17.0	48637	505	27.300	23.900	14.2	48808	511	5.260	4.860	8.2
48600	501	357.000	332.000	7.5	48637	506	15.700	13.700	14.6	48808	512	2.970	2.780	6.8
48600	502	200.000	179.000	11.7	48637	507	19.600	17.200	14.0	48808	513	4.200	3.740	12.3
48600	503	394.000	344.000	14.5	48637	508	19.600	17.100	14.6	48808	515	3.420	3.090	10.7
48600	504	207.000	193.000	7.3	48637	509	34.300	29.900	14.7	48808	516	3.660	3.350	9.3
48600	505	333.000	297.000	12.1	48637	511	33.500	29.700	12.8	48808	517	3.470	3.080	12.7
48600	506	219.000	194.000	12.9	48637	512	10.400	9.400	10.6	48925	501	1,586.000	1,442.000	10.0
48600	507	223.000	202.000	10.4	48637	513	28.800	24.700	16.6	48925	502	487.000	427.000	14.1
48600	508	293.000	260.000	12.7	48637	515	38.900	33.900	14.7	48925	503	511.000	438.000	16.7
48600	509	121.000	108.000	12.0	48637	516	21.200	18.700	13.4	48925	504	860.000	787.000	9.3
48600	511	246.000	223.000	10.3	48637	517	24.200	20.700	16.9	48925	505	653.000	572.000	14.2
48600	512	183.000	168.000	8.9	48638	501	32.900	29.900	10.0	48925	506	376.000	329.000	14.3
48600	513	220.000	192.000	14.6	48638	502	10.100	8.870	13.9	48925	507	468.000	412.000	13.6
48600	515	211.000	187.000	12.8	48638	503	10.600	9.090	16.6	48925	508	469.000	408.000	15.0
48600	516	223.000	200.000	11.5	48638	504	17.800	16.300	9.2	48925	509	820.000	716.000	14.5
48600	517	230.000	201.000	14.4	48638	505	13.500	11.900	13.4	48925	511	801.000	710.000	12.8
48636	501	2.940	3.110	-5.5	48638	506	7.810	6.810	14.7	48925	512	250.000	225.000	11.1
48636	502	3.840	4.070	-5.7	48638	507	9.710	8.550	13.6	48925	513	689.000	590.000	16.8
48636	503	2.180	2.320	-6.0	48638	508	9.720	8.470	14.8	48925	515	930.000	811.000	14.7
48636	504	3.680	3.950	-6.8	48638	509	17.000	14.800	14.9	48925	516	506.000	446.000	13.5
48636	505	2.750	2.910	-5.5	48638	511	16.600	14.700	12.9	48925	517	578.000	495.000	16.8

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49005	501	0.900	0.890	1.1	49181	506	27.600	24.100	14.5	49184	512	107.000	96.400	11.0
49005	502	0.640	0.640	0.0	49181	507	22.400	25.400	-11.8	49184	513	104.000	89.300	16.5
49005	503	0.490	0.480	2.1	49181	508	55.300	47.600	16.2	49184	515	93.400	81.900	14.0
49005	504	0.830	0.830	0.0	49181	509	21.400	19.000	12.6	49184	516	96.400	85.700	12.5
49005	505	0.850	0.840	1.2	49181	511	22.000	19.700	11.7	49184	517	85.200	73.200	16.4
49005	506	0.810	0.810	0.0	49181	512	41.400	37.500	10.4	49185	501	120.000	109.000	10.1
49005	507	0.610	0.610	0.0	49181	513	40.300	34.700	16.1	49185	502	50.500	44.600	13.2
49005	508	0.840	0.810	3.7	49181	515	36.300	31.800	14.2	49185	503	55.800	47.900	16.5
49005	509	0.450	0.440	2.3	49181	516	37.500	33.300	12.6	49185	504	53.300	48.800	9.2
49005	511	0.600	0.590	1.7	49181	517	33.100	28.400	16.5	49185	505	165.000	146.000	13.0
49005	512	0.410	0.400	2.5	49183	501	62.400	57.000	9.5	49185	506	64.600	56.500	14.3
49005	513	0.570	0.570	0.0	49183	502	26.300	23.200	13.4	49185	507	52.400	59.400	-11.8
49005	515	0.700	0.690	1.4	49183	503	29.000	25.000	16.0	49185	508	130.000	111.000	17.1
49005	516	0.590	0.570	3.5	49183	504	27.800	25.400	9.4	49185	509	50.100	44.500	12.6
49005	517	0.490	0.480	2.1	49183	505	86.200	76.200	13.1	49185	511	51.600	46.200	11.7
49111	501	10.600	10.000	6.0	49183	506	33.600	29.400	14.3	49185	512	97.000	87.800	10.5
49111	502	6.960	6.340	9.8	49183	507	27.300	31.000	-11.9	49185	513	94.400	81.200	16.3
49111	503	5.320	4.710	13.0	49183	508	67.500	58.000	16.4	49185	515	85.000	74.500	14.1
49111	504	2.460	2.350	4.7	49183	509	26.100	23.200	12.5	49185	516	87.700	78.000	12.4
49111	505	6.500	5.930	9.6	49183	511	26.900	24.100	11.6	49185	517	77.500	66.600	16.4
49111	506	5.230	4.720	10.8	49183	512	50.500	45.700	10.5	49239	501	0.370	0.380	-2.6
49111	507	4.020	3.680	9.2	49183	513	49.200	42.300	16.3	49239	502	0.500	0.510	-2.0
49111	508	7.110	6.440	10.4	49183	515	44.300	38.800	14.2	49239	503	0.340	0.350	-2.9
49111	509	7.630	6.920	10.3	49183	516	45.700	40.600	12.6	49239	504	0.450	0.460	-2.2
49111	511	8.050	7.430	8.3	49183	517	40.400	34.700	16.4	49239	505	0.450	0.450	0.0
49111	512	4.540	4.250	6.8	49184	501	132.000	120.000	10.0	49239	506	0.390	0.390	0.0
49111	513	6.420	5.710	12.4	49184	502	55.500	49.000	13.3	49239	507	0.410	0.420	-2.4
49111	515	5.240	4.730	10.8	49184	503	61.300	52.700	16.3	49239	508	0.360	0.350	2.9
49111	516	5.600	5.130	9.2	49184	504	58.600	53.700	9.1	49239	509	0.420	0.420	0.0
49111	517	5.300	4.720	12.3	49184	505	182.000	161.000	13.0	49239	511	0.340	0.350	-2.9
49181	501	51.200	46.800	9.4	49184	506	70.900	62.100	14.2	49239	512	0.580	0.590	-1.7
49181	502	21.600	19.000	13.7	49184	507	57.600	65.300	-11.8	49239	513	0.360	0.370	-2.7
49181	503	23.800	20.500	16.1	49184	508	142.000	122.000	16.4	49239	515	0.580	0.590	-1.7
49181	504	22.800	20.900	9.1	49184	509	55.000	48.900	12.5	49239	516	0.480	0.480	0.0
49181	505	70.700	62.500	13.1	49184	511	56.700	50.800	11.6	49239	517	0.450	0.450	0.0

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STATE: 29 - NEW JERSEY
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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
49292	501	3.740	3.420	9.4	49617	506	0.430	0.390	10.3	49619	512	0.520	0.490	6.1
49292	502	1.580	1.390	13.7	49617	507	0.310	0.290	6.9	49619	513	0.550	0.490	12.2
49292	503	1.740	1.500	16.0	49617	508	0.280	0.260	7.7	49619	515	1.340	1.220	9.8
49292	504	1.670	1.530	9.2	49617	509	0.330	0.300	10.0	49619	516	0.730	0.670	9.0
49292	505	5.170	4.570	13.1	49617	511	0.920	0.860	7.0	49619	517	0.980	0.880	11.4
49292	506	2.020	1.770	14.1	49617	512	0.330	0.310	6.5	49763	501	7.690	7.260	5.9
49292	507	1.640	1.860	-11.8	49617	513	0.350	0.310	12.9	49763	502	2.920	2.660	9.8
49292	508	4.050	3.480	16.4	49617	515	0.850	0.770	10.4	49763	503	5.450	4.870	11.9
49292	509	1.560	1.390	12.2	49617	516	0.460	0.420	9.5	49763	504	7.310	6.960	5.0
49292	511	1.610	1.440	11.8	49617	517	0.620	0.550	12.7	49763	505	6.310	5.770	9.4
49292	512	3.030	2.740	10.6	49618	501	0.630	0.590	6.8	49763	506	4.400	3.990	10.3
49292	513	2.950	2.540	16.1	49618	502	0.239	0.218	9.6	49763	507	3.210	2.960	8.4
49292	515	2.660	2.330	14.2	49618	503	0.450	0.400	12.5	49763	508	2.900	2.630	10.3
49292	516	2.740	2.440	12.3	49618	504	0.600	0.570	5.3	49763	509	3.370	3.080	9.4
49292	517	2.420	2.080	16.3	49618	505	0.520	0.470	10.6	49763	511	9.490	8.770	8.2
49333	501	27.500	25.100	9.6	49618	506	0.360	0.330	9.1	49763	512	3.380	3.180	6.3
49333	502	11.600	10.200	13.7	49618	507	0.260	0.243	7.0	49763	513	3.540	3.150	12.4
49333	503	12.800	11.000	16.4	49618	508	0.237	0.215	10.2	49763	515	8.730	7.930	10.1
49333	504	12.200	11.200	8.9	49618	509	0.280	0.250	12.0	49763	516	4.730	4.340	9.0
49333	505	37.900	33.500	13.1	49618	511	0.780	0.720	8.3	49763	517	6.380	5.690	12.1
49333	506	14.800	12.900	14.7	49618	512	0.280	0.260	7.7	49801	501	429.000	392.000	9.4
49333	507	12.000	13.600	-11.8	49618	513	0.290	0.260	11.5	49801	502	181.000	160.000	13.1
49333	508	29.700	25.500	16.5	49618	515	0.710	0.650	9.2	49801	503	200.000	172.000	16.3
49333	509	11.500	10.200	12.7	49618	516	0.390	0.360	8.3	49801	504	191.000	175.000	9.1
49333	511	11.800	10.600	11.3	49618	517	0.520	0.470	10.6	49801	505	593.000	524.000	13.2
49333	512	22.200	20.100	10.4	49619	501	1.180	1.120	5.4	49801	506	231.000	202.000	14.4
49333	513	21.600	18.600	16.1	49619	502	0.450	0.410	9.8	49801	507	188.000	213.000	-11.7
49333	515	19.500	17.100	14.0	49619	503	0.840	0.750	12.0	49801	508	464.000	399.000	16.3
49333	516	20.100	17.900	12.3	49619	504	1.130	1.070	5.6	49801	509	179.000	159.000	12.6
49333	517	17.800	15.300	16.3	49619	505	0.970	0.890	9.0	49801	511	185.000	166.000	11.4
49617	501	0.750	0.710	5.6	49619	506	0.680	0.610	11.5	49801	512	348.000	314.000	10.8
49617	502	0.280	0.260	7.7	49619	507	0.490	0.460	6.5	49801	513	338.000	291.000	16.2
49617	503	0.530	0.470	12.8	49619	508	0.450	0.410	9.8	49801	515	305.000	267.000	14.2
49617	504	0.710	0.680	4.4	49619	509	0.520	0.470	10.6	49801	516	314.000	279.000	12.5
49617	505	0.620	0.560	10.7	49619	511	1.460	1.350	8.1	49801	517	278.000	239.000	16.3

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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
49802	501	38.100	34.800	9.5	49840	506	4.930	4.890	0.8	50010	512	0.340	0.350	-2.9
49802	502	16.100	14.200	13.4	49840	507	3.720	3.700	0.5	50010	513	0.216	0.223	-3.1
49802	503	17.700	15.200	16.4	49840	508	5.120	4.910	4.3	50010	515	0.380	0.400	-5.0
49802	504	16.900	15.500	9.0	49840	509	2.710	2.680	1.1	50010	516	0.390	0.400	-2.5
49802	505	52.600	46.500	13.1	49840	511	3.630	3.600	0.8	50010	517	0.310	0.320	-3.1
49802	506	20.500	17.900	14.5	49840	512	2.480	2.450	1.2	50015	501	0.215	0.227	-5.3
49802	507	16.700	18.900	-11.6	49840	513	3.460	3.440	0.6	50015	502	0.370	0.380	-2.6
49802	508	41.200	35.400	16.4	49840	515	4.210	4.150	1.4	50015	503	0.246	0.260	-5.4
49802	509	15.900	14.100	12.8	49840	516	3.550	3.480	2.0	50015	504	0.390	0.410	-4.9
49802	511	16.400	14.700	11.6	49840	517	2.970	2.920	1.7	50015	505	0.260	0.270	-3.7
49802	512	30.800	27.900	10.4	49870	501	663.000	603.000	10.0	50015	506	0.228	0.241	-5.4
49802	513	30.000	25.800	16.3	49870	502	204.000	179.000	14.0	50015	507	0.181	0.188	-3.7
49802	515	27.000	23.700	13.9	49870	503	214.000	183.000	16.9	50015	508	0.204	0.208	-1.9
49802	516	27.900	24.800	12.5	49870	504	360.000	329.000	9.4	50015	509	0.245	0.260	-5.8
49802	517	24.600	21.200	16.0	49870	505	273.000	239.000	14.2	50015	511	0.300	0.320	-6.3
49803	501	67.400	61.600	9.4	49870	506	157.000	137.000	14.6	50015	512	0.220	0.229	-3.9
49803	502	28.400	25.100	13.1	49870	507	196.000	172.000	14.0	50015	513	0.140	0.145	-3.4
49803	503	31.400	27.000	16.3	49870	508	196.000	171.000	14.6	50015	515	0.248	0.260	-4.6
49803	504	30.000	27.500	9.1	49870	509	343.000	299.000	14.7	50015	516	0.250	0.260	-3.8
49803	505	93.100	82.300	13.1	49870	511	335.000	297.000	12.8	50015	517	0.204	0.211	-3.3
49803	506	36.300	31.800	14.2	49870	512	104.000	94.100	10.5	50017	501	0.163	0.173	-5.8
49803	507	29.500	33.400	-11.7	49870	513	288.000	247.000	16.6	50017	502	0.280	0.290	-3.4
49803	508	72.900	62.700	16.3	49870	515	389.000	339.000	14.7	50017	503	0.187	0.197	-5.1
49803	509	28.200	25.000	12.8	49870	516	212.000	187.000	13.4	50017	504	0.300	0.310	-3.2
49803	511	29.000	26.000	11.5	49870	517	242.000	207.000	16.9	50017	505	0.197	0.204	-3.4
49803	512	54.600	49.400	10.5	50010	501	0.330	0.350	-5.7	50017	506	0.174	0.183	-4.9
49803	513	53.100	45.700	16.2	50010	502	0.570	0.590	-3.4	50017	507	0.138	0.143	-3.5
49803	515	47.800	41.900	14.1	50010	503	0.380	0.400	-5.0	50017	508	0.155	0.159	-2.5
49803	516	49.400	43.900	12.5	50010	504	0.600	0.630	-4.8	50017	509	0.186	0.195	-4.6
49803	517	43.600	37.500	16.3	50010	505	0.400	0.410	-2.4	50017	511	0.231	0.240	-3.7
49840	501	5.440	5.420	0.4	50010	506	0.350	0.370	-5.4	50017	512	0.168	0.175	-4.0
49840	502	3.900	3.850	1.3	50010	507	0.280	0.290	-3.4	50017	513	0.107	0.111	-3.6
49840	503	2.950	2.930	0.7	50010	508	0.310	0.320	-3.1	50017	515	0.189	0.197	-4.1
49840	504	5.030	5.000	0.6	50010	509	0.380	0.390	-2.6	50017	516	0.193	0.198	-2.5
49840	505	5.160	5.080	1.6	50010	511	0.470	0.480	-2.1	50017	517	0.156	0.161	-3.1

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50045	501	0.370	0.390	-5.1	51001	506	0.070	0.075	-6.7	51116	512	0.198	0.210	-5.7
50045	502	0.640	0.670	-4.5	51001	507	0.078	0.082	-4.9	51116	513	0.191	0.205	-6.8
50045	503	0.430	0.450	-4.4	51001	508	0.108	0.111	-2.7	51116	515	0.330	0.350	-5.7
50045	504	0.680	0.720	-5.6	51001	509	0.100	0.106	-5.7	51116	516	0.310	0.320	-3.1
50045	505	0.450	0.470	-4.3	51001	511	0.061	0.066	-7.6	51116	517	0.270	0.280	-3.6
50045	506	0.400	0.420	-4.8	51001	512	0.078	0.083	-6.0	51201	501	0.056	0.060	-6.7
50045	507	0.310	0.330	-6.1	51001	513	0.076	0.081	-6.2	51201	502	0.097	0.101	-4.0
50045	508	0.350	0.360	-2.8	51001	515	0.129	0.137	-5.8	51201	503	0.065	0.068	-4.4
50045	509	0.430	0.440	-2.3	51001	516	0.122	0.128	-4.7	51201	504	0.103	0.108	-4.6
50045	511	0.530	0.550	-3.6	51001	517	0.106	0.112	-5.4	51201	505	0.068	0.070	-2.9
50045	512	0.380	0.400	-5.0	51005	501	0.021	0.022	-4.5	51201	506	0.060	0.063	-4.8
50045	513	0.244	0.250	-2.4	51005	502	0.027	0.029	-6.9	51201	507	0.048	0.050	-4.0
50045	515	0.430	0.450	-4.4	51005	503	0.015	0.016	-6.3	51201	508	0.054	0.055	-1.8
50045	516	0.440	0.450	-2.2	51005	504	0.026	0.028	-7.1	51201	509	0.064	0.067	-4.5
50045	517	0.360	0.370	-2.7	51005	505	0.019	0.021	-9.5	51201	511	0.080	0.083	-3.6
50047	501	0.042	0.044	-4.5	51005	506	0.014	0.015	-6.7	51201	512	0.058	0.060	-3.3
50047	502	0.073	0.075	-2.7	51005	507	0.016	0.017	-5.9	51201	513	0.037	0.038	-2.6
50047	503	0.048	0.051	-5.9	51005	508	0.022	0.023	-4.3	51201	515	0.065	0.068	-4.4
50047	504	0.077	0.081	-4.9	51005	509	0.021	0.022	-4.5	51201	516	0.067	0.068	-1.5
50047	505	0.051	0.052	-1.9	51005	511	0.013	0.014	-7.1	51201	517	0.054	0.055	-1.8
50047	506	0.045	0.047	-4.3	51005	512	0.016	0.017	-5.9	51205	501	0.172	0.182	-5.5
50047	507	0.035	0.037	-5.4	51005	513	0.016	0.017	-5.9	51205	502	0.300	0.310	-3.2
50047	508	0.040	0.041	-2.4	51005	515	0.027	0.028	-3.6	51205	503	0.197	0.207	-4.8
50047	509	0.048	0.050	-4.0	51005	516	0.025	0.026	-3.8	51205	504	0.310	0.330	-6.1
50047	511	0.059	0.062	-4.8	51005	517	0.022	0.023	-4.3	51205	505	0.207	0.214	-3.3
50047	512	0.043	0.045	-4.4	51116	501	0.250	0.270	-7.4	51205	506	0.183	0.193	-5.2
50047	513	0.027	0.028	-3.6	51116	502	0.330	0.350	-5.7	51205	507	0.145	0.151	-4.0
50047	515	0.049	0.051	-3.9	51116	503	0.189	0.202	-6.4	51205	508	0.163	0.167	-2.4
50047	516	0.050	0.051	-2.0	51116	504	0.320	0.340	-5.9	51205	509	0.196	0.205	-4.4
50047	517	0.040	0.041	-2.4	51116	505	0.238	0.250	-4.8	51205	511	0.243	0.250	-2.8
51001	501	0.101	0.107	-5.6	51116	506	0.177	0.188	-5.9	51205	512	0.176	0.184	-4.3
51001	502	0.132	0.140	-5.7	51116	507	0.198	0.208	-4.8	51205	513	0.113	0.116	-2.6
51001	503	0.075	0.080	-6.2	51116	508	0.270	0.280	-3.6	51205	515	0.199	0.208	-4.3
51001	504	0.126	0.136	-7.4	51116	509	0.250	0.270	-7.4	51205	516	0.203	0.208	-2.4
51001	505	0.094	0.100	-6.0	51116	511	0.154	0.166	-7.2	51205	517	0.164	0.169	-3.0

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51206	501	0.027	0.028	-3.6	51220	506	0.420	0.450	-6.7	51222	512	0.320	0.340	-5.9
51206	502	0.046	0.048	-4.2	51220	507	0.470	0.490	-4.1	51222	513	0.310	0.330	-6.1
51206	503	0.031	0.032	-3.1	51220	508	0.650	0.660	-1.5	51222	515	0.520	0.550	-5.5
51206	504	0.049	0.052	-5.8	51220	509	0.600	0.640	-6.3	51222	516	0.490	0.520	-5.8
51206	505	0.032	0.034	-5.9	51220	511	0.370	0.390	-5.1	51222	517	0.430	0.460	-6.5
51206	506	0.029	0.030	-3.3	51220	512	0.470	0.500	-6.0	51224	501	0.430	0.450	-4.4
51206	507	0.023	0.024	-4.2	51220	513	0.450	0.490	-8.2	51224	502	0.560	0.590	-5.1
51206	508	0.026	0.026	0.0	51220	515	0.770	0.820	-6.1	51224	503	0.320	0.340	-5.9
51206	509	0.031	0.032	-3.1	51220	516	0.730	0.770	-5.2	51224	504	0.540	0.580	-6.9
51206	511	0.038	0.040	-5.0	51220	517	0.630	0.670	-6.0	51224	505	0.400	0.420	-4.8
51206	512	0.028	0.029	-3.4	51221	501	0.340	0.360	-5.6	51224	506	0.300	0.320	-6.3
51206	513	0.018	0.018	0.0	51221	502	0.440	0.470	-6.4	51224	507	0.330	0.350	-5.7
51206	515	0.031	0.032	-3.1	51221	503	0.249	0.270	-7.8	51224	508	0.460	0.470	-2.1
51206	516	0.032	0.033	-3.0	51221	504	0.420	0.450	-6.7	51224	509	0.430	0.450	-4.4
51206	517	0.026	0.026	0.0	51221	505	0.310	0.330	-6.1	51224	511	0.260	0.280	-7.1
51210	501	0.176	0.187	-5.9	51221	506	0.233	0.249	-6.4	51224	512	0.330	0.350	-5.7
51210	502	0.231	0.244	-5.3	51221	507	0.260	0.270	-3.7	51224	513	0.320	0.340	-5.9
51210	503	0.131	0.140	-6.4	51221	508	0.360	0.370	-2.7	51224	515	0.550	0.580	-5.2
51210	504	0.221	0.237	-6.8	51221	509	0.330	0.350	-5.7	51224	516	0.520	0.550	-5.5
51210	505	0.165	0.175	-5.7	51221	511	0.204	0.219	-6.8	51224	517	0.450	0.480	-6.3
51210	506	0.122	0.130	-6.2	51221	512	0.260	0.280	-7.1	51230	501	0.073	0.077	-5.2
51210	507	0.137	0.144	-4.9	51221	513	0.250	0.270	-7.4	51230	502	0.095	0.101	-5.9
51210	508	0.189	0.194	-2.6	51221	515	0.430	0.460	-6.5	51230	503	0.054	0.058	-6.9
51210	509	0.176	0.186	-5.4	51221	516	0.410	0.430	-4.7	51230	504	0.091	0.098	-7.1
51210	511	0.107	0.115	-7.0	51221	517	0.350	0.370	-5.4	51230	505	0.068	0.072	-5.6
51210	512	0.137	0.145	-5.5	51222	501	0.410	0.430	-4.7	51230	506	0.051	0.054	-5.6
51210	513	0.132	0.142	-7.0	51222	502	0.540	0.570	-5.3	51230	507	0.056	0.060	-6.7
51210	515	0.226	0.239	-5.4	51222	503	0.300	0.320	-6.3	51230	508	0.078	0.080	-2.5
51210	516	0.213	0.224	-4.9	51222	504	0.510	0.550	-7.3	51230	509	0.072	0.077	-6.5
51210	517	0.185	0.197	-6.1	51222	505	0.380	0.400	-5.0	51230	511	0.044	0.048	-8.3
51220	501	0.600	0.640	-6.3	51222	506	0.280	0.300	-6.7	51230	512	0.057	0.060	-5.0
51220	502	0.790	0.840	-6.0	51222	507	0.320	0.330	-3.0	51230	513	0.055	0.058	-5.2
51220	503	0.450	0.480	-6.3	51222	508	0.440	0.450	-2.2	51230	515	0.093	0.099	-6.1
51220	504	0.760	0.810	-6.2	51222	509	0.410	0.430	-4.7	51230	516	0.088	0.093	-5.4
51220	505	0.570	0.600	-5.0	51222	511	0.248	0.270	-8.1	51230	517	0.076	0.081	-6.2

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STATE: 29 - NEW JERSEY
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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
51240	501	0.680	0.720	-5.6	51250	506	0.320	0.340	-5.9	51252	512	0.210	0.219	-4.1
51240	502	1.170	1.210	-3.3	51250	507	0.360	0.380	-5.3	51252	513	0.134	0.139	-3.6
51240	503	0.780	0.820	-4.9	51250	508	0.500	0.510	-2.0	51252	515	0.237	0.247	-4.0
51240	504	1.240	1.300	-4.6	51250	509	0.460	0.490	-6.1	51252	516	0.241	0.248	-2.8
51240	505	0.820	0.850	-3.5	51250	511	0.280	0.300	-6.7	51252	517	0.195	0.201	-3.0
51240	506	0.720	0.760	-5.3	51250	512	0.360	0.380	-5.3	51253	501	0.175	0.185	-5.4
51240	507	0.570	0.600	-5.0	51250	513	0.350	0.370	-5.4	51253	502	0.300	0.310	-3.2
51240	508	0.640	0.660	-3.0	51250	515	0.590	0.630	-6.3	51253	503	0.200	0.210	-4.8
51240	509	0.770	0.810	-4.9	51250	516	0.560	0.590	-5.1	51253	504	0.320	0.340	-5.9
51240	511	0.960	1.000	-4.0	51250	517	0.490	0.520	-5.8	51253	505	0.210	0.218	-3.7
51240	512	0.700	0.720	-2.8	51251	501	0.058	0.062	-6.5	51253	506	0.186	0.196	-5.1
51240	513	0.440	0.460	-4.3	51251	502	0.101	0.104	-2.9	51253	507	0.147	0.153	-3.9
51240	515	0.790	0.820	-3.7	51251	503	0.067	0.070	-4.3	51253	508	0.166	0.169	-1.8
51240	516	0.800	0.820	-2.4	51251	504	0.107	0.112	-4.5	51253	509	0.199	0.208	-4.3
51240	517	0.650	0.670	-3.0	51251	505	0.070	0.073	-4.1	51253	511	0.246	0.260	-5.4
51241	501	2.020	2.130	-5.2	51251	506	0.062	0.066	-6.1	51253	512	0.179	0.186	-3.8
51241	502	3.480	3.610	-3.6	51251	507	0.049	0.051	-3.9	51253	513	0.114	0.118	-3.4
51241	503	2.310	2.430	-4.9	51251	508	0.055	0.057	-3.5	51253	515	0.202	0.211	-4.3
51241	504	3.690	3.870	-4.7	51251	509	0.067	0.070	-4.3	51253	516	0.206	0.212	-2.8
51241	505	2.430	2.510	-3.2	51251	511	0.082	0.086	-4.7	51253	517	0.166	0.172	-3.5
51241	506	2.140	2.260	-5.3	51251	512	0.060	0.062	-3.2	51254	501	0.054	0.058	-6.9
51241	507	1.700	1.770	-4.0	51251	513	0.038	0.040	-5.0	51254	502	0.094	0.097	-3.1
51241	508	1.910	1.960	-2.6	51251	515	0.068	0.070	-2.9	51254	503	0.062	0.066	-6.1
51241	509	2.300	2.400	-4.2	51251	516	0.069	0.071	-2.8	51254	504	0.100	0.105	-4.8
51241	511	2.850	2.960	-3.7	51251	517	0.056	0.057	-1.8	51254	505	0.066	0.068	-2.9
51241	512	2.070	2.150	-3.7	51252	501	0.205	0.216	-5.1	51254	506	0.058	0.061	-4.9
51241	513	1.320	1.360	-2.9	51252	502	0.350	0.370	-5.4	51254	507	0.046	0.048	-4.2
51241	515	2.330	2.430	-4.1	51252	503	0.235	0.246	-4.5	51254	508	0.052	0.053	-1.9
51241	516	2.380	2.440	-2.5	51252	504	0.370	0.390	-5.1	51254	509	0.062	0.065	-4.6
51241	517	1.920	1.980	-3.0	51252	505	0.246	0.260	-5.4	51254	511	0.077	0.080	-3.7
51250	501	0.460	0.490	-6.1	51252	506	0.218	0.230	-5.2	51254	512	0.056	0.058	-3.4
51250	502	0.610	0.640	-4.7	51252	507	0.173	0.180	-3.9	51254	513	0.036	0.037	-2.7
51250	503	0.340	0.370	-8.1	51252	508	0.194	0.199	-2.5	51254	515	0.063	0.066	-4.5
51250	504	0.580	0.630	-7.9	51252	509	0.233	0.244	-4.5	51254	516	0.064	0.066	-3.0
51250	505	0.430	0.460	-6.5	51252	511	0.290	0.300	-3.3	51254	517	0.052	0.054	-3.7

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STATE: 29 - NEW JERSEY
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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
51255	501	1.180	1.250	-5.6	51305	506	0.248	0.260	-4.6	51330	512	0.139	0.147	-5.4
51255	502	1.540	1.630	-5.5	51305	507	0.159	0.169	-5.9	51330	513	0.134	0.144	-6.9
51255	503	0.870	0.930	-6.5	51305	508	0.137	0.140	-2.1	51330	515	0.229	0.243	-5.8
51255	504	1.480	1.590	-6.9	51305	509	0.187	0.198	-5.6	51330	516	0.217	0.228	-4.8
51255	505	1.100	1.170	-6.0	51305	511	0.350	0.370	-5.4	51330	517	0.188	0.200	-6.0
51255	506	0.820	0.870	-5.7	51305	512	0.133	0.140	-5.0	51333	501	0.059	0.062	-4.8
51255	507	0.910	0.960	-5.2	51305	513	0.143	0.151	-5.3	51333	502	0.077	0.081	-4.9
51255	508	1.260	1.290	-2.3	51305	515	0.219	0.231	-5.2	51333	503	0.044	0.047	-6.4
51255	509	1.170	1.240	-5.6	51305	516	0.234	0.245	-4.5	51333	504	0.074	0.079	-6.3
51255	511	0.710	0.770	-7.8	51305	517	0.211	0.222	-5.0	51333	505	0.055	0.058	-5.2
51255	512	0.920	0.970	-5.2	51315	501	0.239	0.244	-2.0	51333	506	0.041	0.043	-4.7
51255	513	0.880	0.950	-7.4	51315	502	0.330	0.330	0.0	51333	507	0.046	0.048	-4.2
51255	515	1.510	1.600	-5.6	51315	503	0.224	0.228	-1.8	51333	508	0.063	0.065	-3.1
51255	516	1.430	1.500	-4.7	51315	504	0.290	0.300	-3.3	51333	509	0.059	0.062	-4.8
51255	517	1.230	1.310	-6.1	51315	505	0.290	0.290	0.0	51333	511	0.036	0.038	-5.3
51300	501	0.128	0.135	-5.2	51315	506	0.250	0.260	-3.8	51333	512	0.046	0.048	-4.2
51300	502	0.145	0.153	-5.2	51315	507	0.270	0.270	0.0	51333	513	0.044	0.047	-6.4
51300	503	0.196	0.208	-5.8	51315	508	0.233	0.228	2.2	51333	515	0.075	0.080	-6.2
51300	504	0.210	0.223	-5.8	51315	509	0.270	0.270	0.0	51333	516	0.071	0.075	-5.3
51300	505	0.197	0.207	-4.8	51315	511	0.223	0.226	-1.3	51333	517	0.062	0.066	-6.1
51300	506	0.248	0.260	-4.6	51315	512	0.380	0.380	0.0	51340	501	0.056	0.059	-5.1
51300	507	0.159	0.169	-5.9	51315	513	0.236	0.240	-1.7	51340	502	0.096	0.100	-4.0
51300	508	0.137	0.140	-2.1	51315	515	0.380	0.380	0.0	51340	503	0.064	0.067	-4.5
51300	509	0.187	0.198	-5.6	51315	516	0.310	0.310	0.0	51340	504	0.102	0.107	-4.7
51300	511	0.350	0.370	-5.4	51315	517	0.290	0.290	0.0	51340	505	0.067	0.070	-4.3
51300	512	0.133	0.140	-5.0	51330	501	0.179	0.190	-5.8	51340	506	0.059	0.063	-6.3
51300	513	0.143	0.151	-5.3	51330	502	0.235	0.248	-5.2	51340	507	0.047	0.049	-4.1
51300	515	0.219	0.231	-5.2	51330	503	0.133	0.142	-6.3	51340	508	0.053	0.054	-1.9
51300	516	0.234	0.245	-4.5	51330	504	0.224	0.241	-7.1	51340	509	0.064	0.066	-3.0
51300	517	0.211	0.222	-5.0	51330	505	0.168	0.177	-5.1	51340	511	0.079	0.082	-3.7
51305	501	0.128	0.135	-5.2	51330	506	0.124	0.133	-6.8	51340	512	0.057	0.060	-5.0
51305	502	0.145	0.153	-5.2	51330	507	0.139	0.147	-5.4	51340	513	0.037	0.038	-2.6
51305	503	0.196	0.208	-5.8	51330	508	0.192	0.197	-2.5	51340	515	0.065	0.067	-3.0
51305	504	0.210	0.223	-5.8	51330	509	0.178	0.189	-5.8	51340	516	0.066	0.068	-2.9
51305	505	0.197	0.207	-4.8	51330	511	0.109	0.117	-6.8	51340	517	0.053	0.055	-3.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51350	501	0.215	0.228	-5.7	51352	506	0.510	0.540	-5.6	51356	512	0.202	0.213	-5.2
51350	502	0.244	0.260	-6.2	51352	507	0.330	0.350	-5.7	51356	513	0.216	0.229	-5.7
51350	503	0.330	0.350	-5.7	51352	508	0.280	0.290	-3.4	51356	515	0.330	0.350	-5.7
51350	504	0.350	0.380	-7.9	51352	509	0.390	0.410	-4.9	51356	516	0.360	0.370	-2.7
51350	505	0.330	0.350	-5.7	51352	511	0.720	0.760	-5.3	51356	517	0.320	0.340	-5.9
51350	506	0.420	0.440	-4.5	51352	512	0.280	0.290	-3.4	51357	501	0.340	0.350	-2.9
51350	507	0.270	0.280	-3.6	51352	513	0.290	0.310	-6.5	51357	502	0.460	0.470	-2.1
51350	508	0.230	0.236	-2.5	51352	515	0.450	0.480	-6.3	51357	503	0.320	0.320	0.0
51350	509	0.320	0.330	-3.0	51352	516	0.480	0.510	-5.9	51357	504	0.420	0.420	0.0
51350	511	0.580	0.620	-6.5	51352	517	0.440	0.460	-4.3	51357	505	0.410	0.420	-2.4
51350	512	0.224	0.236	-5.1	51355	501	0.180	0.190	-5.3	51357	506	0.360	0.360	0.0
51350	513	0.240	0.250	-4.0	51355	502	0.204	0.216	-5.6	51357	507	0.380	0.390	-2.6
51350	515	0.370	0.390	-5.1	51355	503	0.280	0.290	-3.4	51357	508	0.330	0.320	3.1
51350	516	0.390	0.410	-4.9	51355	504	0.300	0.310	-3.2	51357	509	0.390	0.390	0.0
51350	517	0.360	0.370	-2.7	51355	505	0.280	0.290	-3.4	51357	511	0.320	0.320	0.0
51351	501	0.192	0.204	-5.9	51355	506	0.350	0.370	-5.4	51357	512	0.540	0.540	0.0
51351	502	0.219	0.231	-5.2	51355	507	0.223	0.237	-5.9	51357	513	0.340	0.340	0.0
51351	503	0.290	0.310	-6.5	51355	508	0.193	0.197	-2.0	51357	515	0.540	0.540	0.0
51351	504	0.320	0.340	-5.9	51355	509	0.260	0.280	-7.1	51357	516	0.440	0.440	0.0
51351	505	0.300	0.310	-3.2	51355	511	0.490	0.520	-5.8	51357	517	0.410	0.420	-2.4
51351	506	0.370	0.400	-7.5	51355	512	0.187	0.197	-5.1	51358	501	0.820	0.830	-1.2
51351	507	0.239	0.250	-4.4	51355	513	0.201	0.212	-5.2	51358	502	1.120	1.130	-0.9
51351	508	0.206	0.211	-2.4	51355	515	0.310	0.330	-6.1	51358	503	0.770	0.780	-1.3
51351	509	0.280	0.300	-6.7	51355	516	0.330	0.340	-2.9	51358	504	1.010	1.020	-1.0
51351	511	0.520	0.550	-5.5	51355	517	0.300	0.310	-3.2	51358	505	0.990	1.000	-1.0
51351	512	0.201	0.211	-4.7	51356	501	0.194	0.205	-5.4	51358	506	0.860	0.880	-2.3
51351	513	0.215	0.227	-5.3	51356	502	0.220	0.233	-5.6	51358	507	0.910	0.930	-2.2
51351	515	0.330	0.350	-5.7	51356	503	0.300	0.310	-3.2	51358	508	0.800	0.780	2.6
51351	516	0.350	0.370	-5.4	51356	504	0.320	0.340	-5.9	51358	509	0.930	0.930	0.0
51351	517	0.320	0.330	-3.0	51356	505	0.300	0.310	-3.2	51358	511	0.760	0.770	-1.3
51352	501	0.260	0.280	-7.1	51356	506	0.380	0.400	-5.0	51358	512	1.300	1.310	-0.8
51352	502	0.300	0.320	-6.3	51356	507	0.241	0.260	-7.3	51358	513	0.810	0.820	-1.2
51352	503	0.400	0.430	-7.0	51356	508	0.208	0.212	-1.9	51358	515	1.300	1.310	-0.8
51352	504	0.430	0.460	-6.5	51356	509	0.280	0.300	-6.7	51358	516	1.070	1.070	0.0
51352	505	0.410	0.430	-4.7	51356	511	0.530	0.560	-5.4	51358	517	1.000	1.000	0.0

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LOSS COST % CHANGE BY CLASS

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51359	501	0.720	0.730	-1.4	51380	506	0.071	0.074	-4.1	51401	512	0.480	0.510	-5.9
51359	502	0.980	0.990	-1.0	51380	507	0.056	0.058	-3.4	51401	513	0.460	0.500	-8.0
51359	503	0.670	0.680	-1.5	51380	508	0.063	0.064	-1.6	51401	515	0.790	0.840	-6.0
51359	504	0.880	0.890	-1.1	51380	509	0.076	0.079	-3.8	51401	516	0.750	0.790	-5.1
51359	505	0.870	0.880	-1.1	51380	511	0.094	0.097	-3.1	51401	517	0.650	0.690	-5.8
51359	506	0.760	0.770	-1.3	51380	512	0.068	0.071	-4.2	51500	501	0.125	0.132	-5.3
51359	507	0.800	0.810	-1.2	51380	513	0.043	0.045	-4.4	51500	502	0.216	0.224	-3.6
51359	508	0.700	0.680	2.9	51380	515	0.077	0.080	-3.7	51500	503	0.144	0.151	-4.6
51359	509	0.810	0.820	-1.2	51380	516	0.078	0.080	-2.5	51500	504	0.229	0.241	-5.0
51359	511	0.670	0.680	-1.5	51380	517	0.063	0.065	-3.1	51500	505	0.151	0.156	-3.2
51359	512	1.140	1.150	-0.9	51400	501	0.420	0.450	-6.7	51500	506	0.133	0.141	-5.7
51359	513	0.710	0.720	-1.4	51400	502	0.550	0.580	-5.2	51500	507	0.106	0.110	-3.6
51359	515	1.140	1.150	-0.9	51400	503	0.310	0.330	-6.1	51500	508	0.119	0.122	-2.5
51359	516	0.940	0.940	0.0	51400	504	0.530	0.560	-5.4	51500	509	0.143	0.149	-4.0
51359	517	0.870	0.880	-1.1	51400	505	0.390	0.420	-7.1	51500	511	0.177	0.184	-3.8
51370	501	0.660	0.700	-5.7	51400	506	0.290	0.310	-6.5	51500	512	0.128	0.134	-4.5
51370	502	1.140	1.190	-4.2	51400	507	0.330	0.340	-2.9	51500	513	0.082	0.085	-3.5
51370	503	0.760	0.800	-5.0	51400	508	0.450	0.460	-2.2	51500	515	0.145	0.151	-4.0
51370	504	1.210	1.270	-4.7	51400	509	0.420	0.440	-4.5	51500	516	0.148	0.152	-2.6
51370	505	0.800	0.830	-3.6	51400	511	0.250	0.270	-7.4	51500	517	0.119	0.123	-3.3
51370	506	0.710	0.740	-4.1	51400	512	0.330	0.350	-5.7	51516	501	0.400	0.390	2.6
51370	507	0.560	0.580	-3.4	51400	513	0.310	0.340	-8.8	51516	502	0.280	0.280	0.0
51370	508	0.630	0.640	-1.6	51400	515	0.540	0.570	-5.3	51516	503	0.215	0.214	0.5
51370	509	0.760	0.790	-3.8	51400	516	0.510	0.530	-3.8	51516	504	0.370	0.360	2.8
51370	511	0.940	0.970	-3.1	51400	517	0.440	0.470	-6.4	51516	505	0.380	0.370	2.7
51370	512	0.680	0.710	-4.2	51401	501	0.620	0.660	-6.1	51516	506	0.360	0.360	0.0
51370	513	0.430	0.450	-4.4	51401	502	0.810	0.860	-5.8	51516	507	0.270	0.270	0.0
51370	515	0.770	0.800	-3.8	51401	503	0.460	0.490	-6.1	51516	508	0.370	0.360	2.8
51370	516	0.780	0.800	-2.5	51401	504	0.770	0.830	-7.2	51516	509	0.198	0.195	1.5
51370	517	0.630	0.650	-3.1	51401	505	0.580	0.610	-4.9	51516	511	0.260	0.260	0.0
51380	501	0.066	0.070	-5.7	51401	506	0.430	0.460	-6.5	51516	512	0.181	0.178	1.7
51380	502	0.114	0.119	-4.2	51401	507	0.480	0.510	-5.9	51516	513	0.250	0.250	0.0
51380	503	0.076	0.080	-5.0	51401	508	0.660	0.680	-2.9	51516	515	0.310	0.300	3.3
51380	504	0.121	0.127	-4.7	51401	509	0.620	0.650	-4.6	51516	516	0.260	0.250	4.0
51380	505	0.080	0.083	-3.6	51401	511	0.370	0.400	-7.5	51516	517	0.216	0.213	1.4

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STATE: 29 - NEW JERSEY
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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
51517	501	0.450	0.450	0.0	51551	506	0.057	0.060	-5.0	51553	512	0.170	0.177	-4.0
51517	502	0.320	0.320	0.0	51551	507	0.045	0.047	-4.3	51553	513	0.109	0.112	-2.7
51517	503	0.243	0.242	0.4	51551	508	0.051	0.052	-1.9	51553	515	0.192	0.200	-4.0
51517	504	0.420	0.410	2.4	51551	509	0.061	0.064	-4.7	51553	516	0.196	0.201	-2.5
51517	505	0.430	0.420	2.4	51551	511	0.076	0.079	-3.8	51553	517	0.158	0.163	-3.1
51517	506	0.410	0.400	2.5	51551	512	0.055	0.057	-3.5	51554	501	0.016	0.017	-5.9
51517	507	0.310	0.300	3.3	51551	513	0.035	0.036	-2.8	51554	502	0.027	0.028	-3.6
51517	508	0.420	0.400	5.0	51551	515	0.062	0.065	-4.6	51554	503	0.018	0.019	-5.3
51517	509	0.224	0.221	1.4	51551	516	0.063	0.065	-3.1	51554	504	0.029	0.030	-3.3
51517	511	0.300	0.300	0.0	51551	517	0.051	0.053	-3.8	51554	505	0.019	0.020	-5.0
51517	512	0.205	0.202	1.5	51552	501	0.093	0.098	-5.1	51554	506	0.017	0.018	-5.6
51517	513	0.290	0.280	3.6	51552	502	0.161	0.167	-3.6	51554	507	0.013	0.014	-7.1
51517	515	0.350	0.340	2.9	51552	503	0.107	0.112	-4.5	51554	508	0.015	0.015	0.0
51517	516	0.290	0.290	0.0	51552	504	0.170	0.179	-5.0	51554	509	0.018	0.019	-5.3
51517	517	0.245	0.241	1.7	51552	505	0.112	0.116	-3.4	51554	511	0.022	0.023	-4.3
51550	501	0.155	0.164	-5.5	51552	506	0.099	0.105	-5.7	51554	512	0.016	0.017	-5.9
51550	502	0.270	0.280	-3.6	51552	507	0.079	0.082	-3.7	51554	513	0.010	0.011	-9.1
51550	503	0.178	0.186	-4.3	51552	508	0.088	0.090	-2.2	51554	515	0.018	0.019	-5.3
51550	504	0.280	0.300	-6.7	51552	509	0.106	0.111	-4.5	51554	516	0.019	0.019	0.0
51550	505	0.186	0.193	-3.6	51552	511	0.132	0.137	-3.6	51554	517	0.015	0.015	0.0
51550	506	0.165	0.174	-5.2	51552	512	0.096	0.100	-4.0	51575	501	0.058	0.061	-4.9
51550	507	0.130	0.136	-4.4	51552	513	0.061	0.063	-3.2	51575	502	0.065	0.069	-5.8
51550	508	0.147	0.150	-2.0	51552	515	0.108	0.112	-3.6	51575	503	0.088	0.094	-6.4
51550	509	0.177	0.185	-4.3	51552	516	0.110	0.113	-2.7	51575	504	0.095	0.101	-5.9
51550	511	0.219	0.227	-3.5	51552	517	0.089	0.092	-3.3	51575	505	0.089	0.093	-4.3
51550	512	0.159	0.165	-3.6	51553	501	0.166	0.175	-5.1	51575	506	0.112	0.118	-5.1
51550	513	0.101	0.105	-3.8	51553	502	0.290	0.300	-3.3	51575	507	0.072	0.076	-5.3
51550	515	0.179	0.187	-4.3	51553	503	0.190	0.200	-5.0	51575	508	0.062	0.063	-1.6
51550	516	0.183	0.188	-2.7	51553	504	0.300	0.320	-6.3	51575	509	0.084	0.089	-5.6
51550	517	0.147	0.152	-3.3	51553	505	0.200	0.207	-3.4	51575	511	0.156	0.166	-6.0
51551	501	0.054	0.057	-5.3	51553	506	0.177	0.186	-4.8	51575	512	0.060	0.063	-4.8
51551	502	0.093	0.096	-3.1	51553	507	0.140	0.146	-4.1	51575	513	0.064	0.068	-5.9
51551	503	0.062	0.065	-4.6	51553	508	0.158	0.161	-1.9	51575	515	0.099	0.104	-4.8
51551	504	0.098	0.103	-4.9	51553	509	0.189	0.198	-4.5	51575	516	0.106	0.110	-3.6
51551	505	0.065	0.067	-3.0	51553	511	0.234	0.244	-4.1	51575	517	0.095	0.100	-5.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51576	501	0.300	0.310	-3.2	51613	506	0.142	0.150	-5.3	51666	512	0.095	0.100	-5.0
51576	502	0.510	0.530	-3.8	51613	507	0.113	0.118	-4.2	51666	513	0.102	0.108	-5.6
51576	503	0.340	0.360	-5.6	51613	508	0.127	0.130	-2.3	51666	515	0.156	0.165	-5.5
51576	504	0.540	0.570	-5.3	51613	509	0.153	0.160	-4.4	51666	516	0.167	0.175	-4.6
51576	505	0.360	0.370	-2.7	51613	511	0.189	0.197	-4.1	51666	517	0.151	0.159	-5.0
51576	506	0.320	0.330	-3.0	51613	512	0.137	0.143	-4.2	51702	501	0.280	0.290	-3.4
51576	507	0.250	0.260	-3.8	51613	513	0.088	0.091	-3.3	51702	502	0.360	0.380	-5.3
51576	508	0.280	0.290	-3.4	51613	515	0.155	0.162	-4.3	51702	503	0.205	0.219	-6.4
51576	509	0.340	0.360	-5.6	51613	516	0.158	0.162	-2.5	51702	504	0.350	0.370	-5.4
51576	511	0.420	0.440	-4.5	51613	517	0.127	0.132	-3.8	51702	505	0.260	0.270	-3.7
51576	512	0.310	0.320	-3.1	51625	501	0.092	0.098	-6.1	51702	506	0.192	0.205	-6.3
51576	513	0.195	0.202	-3.5	51625	502	0.121	0.128	-5.5	51702	507	0.215	0.227	-5.3
51576	515	0.340	0.360	-5.6	51625	503	0.068	0.073	-6.8	51702	508	0.300	0.300	0.0
51576	516	0.350	0.360	-2.8	51625	504	0.116	0.124	-6.5	51702	509	0.280	0.290	-3.4
51576	517	0.280	0.290	-3.4	51625	505	0.086	0.091	-5.5	51702	511	0.168	0.181	-7.2
51600	501	0.203	0.214	-5.1	51625	506	0.064	0.068	-5.9	51702	512	0.216	0.228	-5.3
51600	502	0.350	0.360	-2.8	51625	507	0.072	0.076	-5.3	51702	513	0.208	0.223	-6.7
51600	503	0.232	0.244	-4.9	51625	508	0.099	0.101	-2.0	51702	515	0.350	0.380	-7.9
51600	504	0.370	0.390	-5.1	51625	509	0.092	0.097	-5.2	51702	516	0.340	0.350	-2.9
51600	505	0.244	0.250	-2.4	51625	511	0.056	0.060	-6.7	51702	517	0.290	0.310	-6.5
51600	506	0.216	0.227	-4.8	51625	512	0.072	0.076	-5.3	51703	501	0.115	0.122	-5.7
51600	507	0.171	0.178	-3.9	51625	513	0.069	0.074	-6.8	51703	502	0.150	0.159	-5.7
51600	508	0.192	0.197	-2.5	51625	515	0.118	0.125	-5.6	51703	503	0.085	0.091	-6.6
51600	509	0.231	0.242	-4.5	51625	516	0.112	0.118	-5.1	51703	504	0.144	0.154	-6.5
51600	511	0.290	0.300	-3.3	51625	517	0.097	0.103	-5.8	51703	505	0.107	0.114	-6.1
51600	512	0.208	0.217	-4.1	51666	501	0.091	0.097	-6.2	51703	506	0.080	0.085	-5.9
51600	513	0.133	0.137	-2.9	51666	502	0.104	0.110	-5.5	51703	507	0.089	0.094	-5.3
51600	515	0.235	0.245	-4.1	51666	503	0.140	0.148	-5.4	51703	508	0.123	0.126	-2.4
51600	516	0.239	0.246	-2.8	51666	504	0.150	0.159	-5.7	51703	509	0.114	0.121	-5.8
51600	517	0.193	0.199	-3.0	51666	505	0.141	0.148	-4.7	51703	511	0.070	0.075	-6.7
51613	501	0.134	0.142	-5.6	51666	506	0.177	0.187	-5.3	51703	512	0.089	0.094	-5.3
51613	502	0.231	0.239	-3.3	51666	507	0.113	0.120	-5.8	51703	513	0.086	0.092	-6.5
51613	503	0.153	0.161	-5.0	51666	508	0.098	0.100	-2.0	51703	515	0.147	0.156	-5.8
51613	504	0.245	0.260	-5.8	51666	509	0.134	0.141	-5.0	51703	516	0.139	0.146	-4.8
51613	505	0.161	0.167	-3.6	51666	511	0.248	0.260	-4.6	51703	517	0.120	0.128	-6.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51734	501	0.216	0.228	-5.3	51752	506	0.320	0.330	-3.0	51777	512	0.097	0.102	-4.9
51734	502	0.280	0.300	-6.7	51752	507	0.250	0.260	-3.8	51777	513	0.103	0.110	-6.4
51734	503	0.160	0.171	-6.4	51752	508	0.280	0.290	-3.4	51777	515	0.159	0.168	-5.4
51734	504	0.270	0.290	-6.9	51752	509	0.340	0.360	-5.6	51777	516	0.170	0.177	-4.0
51734	505	0.202	0.213	-5.2	51752	511	0.420	0.440	-4.5	51777	517	0.153	0.161	-5.0
51734	506	0.150	0.159	-5.7	51752	512	0.310	0.320	-3.1	51790	501	0.154	0.164	-6.1
51734	507	0.167	0.176	-5.1	51752	513	0.195	0.202	-3.5	51790	502	0.176	0.185	-4.9
51734	508	0.231	0.237	-2.5	51752	515	0.340	0.360	-5.6	51790	503	0.236	0.250	-5.6
51734	509	0.215	0.227	-5.3	51752	516	0.350	0.360	-2.8	51790	504	0.250	0.270	-7.4
51734	511	0.131	0.141	-7.1	51752	517	0.280	0.290	-3.4	51790	505	0.238	0.250	-4.8
51734	512	0.168	0.177	-5.1	51767	501	0.027	0.028	-3.6	51790	506	0.300	0.320	-6.3
51734	513	0.162	0.173	-6.4	51767	502	0.030	0.032	-6.3	51790	507	0.192	0.204	-5.9
51734	515	0.280	0.290	-3.4	51767	503	0.041	0.043	-4.7	51790	508	0.166	0.169	-1.8
51734	516	0.260	0.270	-3.7	51767	504	0.044	0.047	-6.4	51790	509	0.227	0.239	-5.0
51734	517	0.226	0.240	-5.8	51767	505	0.041	0.043	-4.7	51790	511	0.420	0.450	-6.7
51741	501	0.350	0.370	-5.4	51767	506	0.052	0.055	-5.5	51790	512	0.161	0.170	-5.3
51741	502	0.610	0.630	-3.2	51767	507	0.033	0.035	-5.7	51790	513	0.172	0.183	-6.0
51741	503	0.400	0.420	-4.8	51767	508	0.029	0.029	0.0	51790	515	0.260	0.280	-7.1
51741	504	0.650	0.680	-4.4	51767	509	0.039	0.041	-4.9	51790	516	0.280	0.300	-6.7
51741	505	0.420	0.440	-4.5	51767	511	0.072	0.077	-6.5	51790	517	0.260	0.270	-3.7
51741	506	0.380	0.400	-5.0	51767	512	0.028	0.029	-3.4	51796	501	0.129	0.136	-5.1
51741	507	0.300	0.310	-3.2	51767	513	0.030	0.032	-6.3	51796	502	0.222	0.230	-3.5
51741	508	0.330	0.340	-2.9	51767	515	0.046	0.048	-4.2	51796	503	0.147	0.155	-5.2
51741	509	0.400	0.420	-4.8	51767	516	0.049	0.051	-3.9	51796	504	0.235	0.247	-4.9
51741	511	0.500	0.520	-3.8	51767	517	0.044	0.046	-4.3	51796	505	0.155	0.160	-3.1
51741	512	0.360	0.380	-5.3	51777	501	0.093	0.098	-5.1	51796	506	0.137	0.144	-4.9
51741	513	0.231	0.239	-3.3	51777	502	0.105	0.111	-5.4	51796	507	0.108	0.113	-4.4
51741	515	0.410	0.430	-4.7	51777	503	0.142	0.151	-6.0	51796	508	0.122	0.125	-2.4
51741	516	0.420	0.430	-2.3	51777	504	0.152	0.162	-6.2	51796	509	0.147	0.153	-3.9
51741	517	0.340	0.350	-2.9	51777	505	0.143	0.150	-4.7	51796	511	0.182	0.189	-3.7
51752	501	0.300	0.310	-3.2	51777	506	0.180	0.190	-5.3	51796	512	0.132	0.137	-3.6
51752	502	0.510	0.530	-3.8	51777	507	0.115	0.122	-5.7	51796	513	0.084	0.087	-3.4
51752	503	0.340	0.360	-5.6	51777	508	0.099	0.102	-2.9	51796	515	0.149	0.155	-3.9
51752	504	0.540	0.570	-5.3	51777	509	0.136	0.143	-4.9	51796	516	0.152	0.156	-2.6
51752	505	0.360	0.370	-2.7	51777	511	0.250	0.270	-7.4	51796	517	0.122	0.126	-3.2

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LOSS COST % CHANGE BY CLASS

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51808	501	0.460	0.480	-4.2	51833	506	0.270	0.290	-6.9	51851	512	0.229	0.242	-5.4
51808	502	0.790	0.820	-3.7	51833	507	0.173	0.184	-6.0	51851	513	0.220	0.236	-6.8
51808	503	0.520	0.550	-5.5	51833	508	0.149	0.152	-2.0	51851	515	0.380	0.400	-5.0
51808	504	0.840	0.880	-4.5	51833	509	0.204	0.215	-5.1	51851	516	0.360	0.370	-2.7
51808	505	0.550	0.570	-3.5	51833	511	0.380	0.400	-5.0	51851	517	0.310	0.330	-6.1
51808	506	0.490	0.510	-3.9	51833	512	0.145	0.153	-5.2	51852	501	0.690	0.730	-5.5
51808	507	0.390	0.400	-2.5	51833	513	0.155	0.164	-5.5	51852	502	0.900	0.950	-5.3
51808	508	0.430	0.440	-2.3	51833	515	0.238	0.250	-4.8	51852	503	0.510	0.540	-5.6
51808	509	0.520	0.550	-5.5	51833	516	0.250	0.270	-7.4	51852	504	0.860	0.930	-7.5
51808	511	0.650	0.670	-3.0	51833	517	0.230	0.242	-5.0	51852	505	0.640	0.680	-5.9
51808	512	0.470	0.490	-4.1	51850	501	0.430	0.460	-6.5	51852	506	0.480	0.510	-5.9
51808	513	0.300	0.310	-3.2	51850	502	0.570	0.600	-5.0	51852	507	0.530	0.560	-5.4
51808	515	0.530	0.550	-3.6	51850	503	0.320	0.340	-5.9	51852	508	0.740	0.760	-2.6
51808	516	0.540	0.550	-1.8	51850	504	0.540	0.580	-6.9	51852	509	0.690	0.730	-5.5
51808	517	0.440	0.450	-2.2	51850	505	0.410	0.430	-4.7	51852	511	0.420	0.450	-6.7
51809	501	0.570	0.600	-5.0	51850	506	0.300	0.320	-6.3	51852	512	0.540	0.570	-5.3
51809	502	0.980	1.020	-3.9	51850	507	0.340	0.350	-2.9	51852	513	0.520	0.550	-5.5
51809	503	0.650	0.680	-4.4	51850	508	0.460	0.480	-4.2	51852	515	0.880	0.930	-5.4
51809	504	1.040	1.090	-4.6	51850	509	0.430	0.460	-6.5	51852	516	0.830	0.880	-5.7
51809	505	0.680	0.710	-4.2	51850	511	0.260	0.280	-7.1	51852	517	0.720	0.770	-6.5
51809	506	0.600	0.640	-6.3	51850	512	0.340	0.360	-5.6	51853	501	0.280	0.290	-3.4
51809	507	0.480	0.500	-4.0	51850	513	0.330	0.350	-5.7	51853	502	0.360	0.380	-5.3
51809	508	0.540	0.550	-1.8	51850	515	0.560	0.590	-5.1	51853	503	0.205	0.219	-6.4
51809	509	0.650	0.680	-4.4	51850	516	0.530	0.550	-3.6	51853	504	0.350	0.370	-5.4
51809	511	0.800	0.830	-3.6	51850	517	0.450	0.480	-6.3	51853	505	0.260	0.270	-3.7
51809	512	0.580	0.610	-4.9	51851	501	0.290	0.310	-6.5	51853	506	0.192	0.205	-6.3
51809	513	0.370	0.380	-2.6	51851	502	0.380	0.410	-7.3	51853	507	0.215	0.227	-5.3
51809	515	0.660	0.690	-4.3	51851	503	0.218	0.233	-6.4	51853	508	0.300	0.300	0.0
51809	516	0.670	0.690	-2.9	51851	504	0.370	0.400	-7.5	51853	509	0.280	0.290	-3.4
51809	517	0.540	0.560	-3.6	51851	505	0.270	0.290	-6.9	51853	511	0.168	0.181	-7.2
51833	501	0.139	0.147	-5.4	51851	506	0.204	0.217	-6.0	51853	512	0.216	0.228	-5.3
51833	502	0.158	0.167	-5.4	51851	507	0.228	0.240	-5.0	51853	513	0.208	0.223	-6.7
51833	503	0.213	0.226	-5.8	51851	508	0.310	0.320	-3.1	51853	515	0.350	0.380	-7.9
51833	504	0.229	0.243	-5.8	51851	509	0.290	0.310	-6.5	51853	516	0.340	0.350	-2.9
51833	505	0.214	0.225	-4.9	51851	511	0.178	0.192	-7.3	51853	517	0.290	0.310	-6.5

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STATE: 29 - NEW JERSEY
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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
51854	501	0.620	0.660	-6.1	51856	506	0.249	0.270	-7.8	51869	512	0.155	0.162	-4.3
51854	502	0.810	0.860	-5.8	51856	507	0.280	0.290	-3.4	51869	513	0.099	0.103	-3.9
51854	503	0.460	0.490	-6.1	51856	508	0.380	0.390	-2.6	51869	515	0.175	0.183	-4.4
51854	504	0.780	0.840	-7.1	51856	509	0.360	0.380	-5.3	51869	516	0.179	0.184	-2.7
51854	505	0.580	0.620	-6.5	51856	511	0.217	0.234	-7.3	51869	517	0.144	0.149	-3.4
51854	506	0.430	0.460	-6.5	51856	512	0.280	0.290	-3.4	51877	501	0.850	0.900	-5.6
51854	507	0.480	0.510	-5.9	51856	513	0.270	0.290	-6.9	51877	502	1.470	1.530	-3.9
51854	508	0.670	0.680	-1.5	51856	515	0.460	0.490	-6.1	51877	503	0.980	1.030	-4.9
51854	509	0.620	0.660	-6.1	51856	516	0.430	0.460	-6.5	51877	504	1.560	1.640	-4.9
51854	511	0.380	0.410	-7.3	51856	517	0.380	0.400	-5.0	51877	505	1.030	1.060	-2.8
51854	512	0.480	0.510	-5.9	51857	501	0.610	0.650	-6.2	51877	506	0.910	0.960	-5.2
51854	513	0.470	0.500	-6.0	51857	502	0.800	0.850	-5.9	51877	507	0.720	0.750	-4.0
51854	515	0.800	0.840	-4.8	51857	503	0.450	0.480	-6.3	51877	508	0.810	0.830	-2.4
51854	516	0.750	0.790	-5.1	51857	504	0.770	0.820	-6.1	51877	509	0.970	1.020	-4.9
51854	517	0.650	0.690	-5.8	51857	505	0.570	0.610	-6.6	51877	511	1.210	1.250	-3.2
51855	501	0.650	0.690	-5.8	51857	506	0.430	0.450	-4.4	51877	512	0.880	0.910	-3.3
51855	502	0.850	0.900	-5.6	51857	507	0.480	0.500	-4.0	51877	513	0.560	0.580	-3.4
51855	503	0.480	0.520	-7.7	51857	508	0.660	0.670	-1.5	51877	515	0.990	1.030	-3.9
51855	504	0.820	0.880	-6.8	51857	509	0.610	0.650	-6.2	51877	516	1.010	1.030	-1.9
51855	505	0.610	0.650	-6.2	51857	511	0.370	0.400	-7.5	51877	517	0.810	0.840	-3.6
51855	506	0.450	0.480	-6.3	51857	512	0.480	0.500	-4.0	51889	501	0.140	0.148	-5.4
51855	507	0.510	0.530	-3.8	51857	513	0.460	0.490	-6.1	51889	502	0.242	0.250	-3.2
51855	508	0.700	0.720	-2.8	51857	515	0.780	0.830	-6.0	51889	503	0.161	0.169	-4.7
51855	509	0.650	0.690	-5.8	51857	516	0.740	0.780	-5.1	51889	504	0.260	0.270	-3.7
51855	511	0.400	0.430	-7.0	51857	517	0.640	0.680	-5.9	51889	505	0.169	0.175	-3.4
51855	512	0.510	0.540	-5.6	51869	501	0.152	0.160	-5.0	51889	506	0.149	0.158	-5.7
51855	513	0.490	0.520	-5.8	51869	502	0.260	0.270	-3.7	51889	507	0.118	0.123	-4.1
51855	515	0.840	0.880	-4.5	51869	503	0.174	0.182	-4.4	51889	508	0.133	0.136	-2.2
51855	516	0.790	0.830	-4.8	51869	504	0.280	0.290	-3.4	51889	509	0.160	0.167	-4.2
51855	517	0.680	0.730	-6.8	51869	505	0.182	0.189	-3.7	51889	511	0.198	0.206	-3.9
51856	501	0.360	0.380	-5.3	51869	506	0.161	0.170	-5.3	51889	512	0.144	0.150	-4.0
51856	502	0.470	0.500	-6.0	51869	507	0.128	0.133	-3.8	51889	513	0.092	0.095	-3.2
51856	503	0.270	0.280	-3.6	51869	508	0.144	0.147	-2.0	51889	515	0.162	0.169	-4.1
51856	504	0.450	0.480	-6.3	51869	509	0.173	0.181	-4.4	51889	516	0.166	0.170	-2.4
51856	505	0.340	0.350	-2.9	51869	511	0.214	0.223	-4.0	51889	517	0.134	0.138	-2.9

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STATE: 29 - NEW JERSEY
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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
51896	501	0.066	0.069	-4.3	51909	506	0.270	0.290	-6.9	51926	512	0.148	0.154	-3.9
51896	502	0.113	0.117	-3.4	51909	507	0.300	0.320	-6.3	51926	513	0.094	0.098	-4.1
51896	503	0.075	0.079	-5.1	51909	508	0.420	0.430	-2.3	51926	515	0.167	0.174	-4.0
51896	504	0.120	0.126	-4.8	51909	509	0.390	0.410	-4.9	51926	516	0.170	0.175	-2.9
51896	505	0.079	0.082	-3.7	51909	511	0.238	0.260	-8.5	51926	517	0.137	0.142	-3.5
51896	506	0.070	0.074	-5.4	51909	512	0.310	0.320	-3.1	51927	501	0.078	0.083	-6.0
51896	507	0.055	0.058	-5.2	51909	513	0.290	0.310	-6.5	51927	502	0.135	0.140	-3.6
51896	508	0.062	0.064	-3.1	51909	515	0.500	0.530	-5.7	51927	503	0.090	0.094	-4.3
51896	509	0.075	0.078	-3.8	51909	516	0.470	0.500	-6.0	51927	504	0.143	0.150	-4.7
51896	511	0.093	0.096	-3.1	51909	517	0.410	0.440	-6.8	51927	505	0.094	0.097	-3.1
51896	512	0.067	0.070	-4.3	51919	501	0.142	0.150	-5.3	51927	506	0.083	0.088	-5.7
51896	513	0.043	0.044	-2.3	51919	502	0.245	0.250	-2.0	51927	507	0.066	0.069	-4.3
51896	515	0.076	0.079	-3.8	51919	503	0.163	0.171	-4.7	51927	508	0.074	0.076	-2.6
51896	516	0.077	0.080	-3.7	51919	504	0.260	0.270	-3.7	51927	509	0.089	0.093	-4.3
51896	517	0.062	0.064	-3.1	51919	505	0.171	0.177	-3.4	51927	511	0.110	0.115	-4.3
51900	501	0.104	0.110	-5.5	51919	506	0.151	0.159	-5.0	51927	512	0.080	0.083	-3.6
51900	502	0.118	0.125	-5.6	51919	507	0.119	0.124	-4.0	51927	513	0.051	0.053	-3.8
51900	503	0.159	0.169	-5.9	51919	508	0.134	0.138	-2.9	51927	515	0.090	0.094	-4.3
51900	504	0.171	0.181	-5.5	51919	509	0.162	0.169	-4.1	51927	516	0.092	0.095	-3.2
51900	505	0.160	0.168	-4.8	51919	511	0.200	0.208	-3.8	51927	517	0.074	0.077	-3.9
51900	506	0.202	0.213	-5.2	51919	512	0.145	0.151	-4.0	51934	501	0.158	0.167	-5.4
51900	507	0.129	0.137	-5.8	51919	513	0.093	0.096	-3.1	51934	502	0.270	0.280	-3.6
51900	508	0.111	0.114	-2.6	51919	515	0.164	0.171	-4.1	51934	503	0.181	0.190	-4.7
51900	509	0.152	0.161	-5.6	51919	516	0.167	0.172	-2.9	51934	504	0.290	0.300	-3.3
51900	511	0.280	0.300	-6.7	51919	517	0.135	0.139	-2.9	51934	505	0.190	0.197	-3.6
51900	512	0.108	0.114	-5.3	51926	501	0.144	0.153	-5.9	51934	506	0.168	0.177	-5.1
51900	513	0.116	0.123	-5.7	51926	502	0.249	0.260	-4.2	51934	507	0.133	0.139	-4.3
51900	515	0.178	0.188	-5.3	51926	503	0.166	0.174	-4.6	51934	508	0.150	0.153	-2.0
51900	516	0.190	0.199	-4.5	51926	504	0.260	0.280	-7.1	51934	509	0.180	0.188	-4.3
51900	517	0.172	0.181	-5.0	51926	505	0.174	0.180	-3.3	51934	511	0.223	0.232	-3.9
51909	501	0.390	0.420	-7.1	51926	506	0.154	0.162	-4.9	51934	512	0.162	0.169	-4.1
51909	502	0.510	0.540	-5.6	51926	507	0.122	0.127	-3.9	51934	513	0.103	0.107	-3.7
51909	503	0.290	0.310	-6.5	51926	508	0.137	0.140	-2.1	51934	515	0.183	0.191	-4.2
51909	504	0.490	0.530	-7.5	51926	509	0.165	0.172	-4.1	51934	516	0.186	0.192	-3.1
51909	505	0.370	0.390	-5.1	51926	511	0.204	0.212	-3.8	51934	517	0.151	0.155	-2.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51941	501	0.144	0.152	-5.3	51956	506	0.660	0.700	-5.7	51958	512	0.500	0.520	-3.8
51941	502	0.248	0.260	-4.6	51956	507	0.520	0.540	-3.7	51958	513	0.320	0.330	-3.0
51941	503	0.165	0.173	-4.6	51956	508	0.590	0.600	-1.7	51958	515	0.560	0.590	-5.1
51941	504	0.260	0.280	-7.1	51956	509	0.710	0.740	-4.1	51958	516	0.570	0.590	-3.4
51941	505	0.173	0.179	-3.4	51956	511	0.880	0.910	-3.3	51958	517	0.460	0.480	-4.2
51941	506	0.153	0.161	-5.0	51956	512	0.640	0.660	-3.0	51959	501	0.500	0.530	-5.7
51941	507	0.121	0.126	-4.0	51956	513	0.410	0.420	-2.4	51959	502	0.860	0.890	-3.4
51941	508	0.136	0.139	-2.2	51956	515	0.720	0.750	-4.0	51959	503	0.570	0.600	-5.0
51941	509	0.164	0.171	-4.1	51956	516	0.730	0.750	-2.7	51959	504	0.910	0.960	-5.2
51941	511	0.203	0.211	-3.8	51956	517	0.590	0.610	-3.3	51959	505	0.600	0.620	-3.2
51941	512	0.147	0.154	-4.5	51957	501	0.550	0.580	-5.2	51959	506	0.530	0.560	-5.4
51941	513	0.094	0.097	-3.1	51957	502	0.940	0.980	-4.1	51959	507	0.420	0.440	-4.5
51941	515	0.166	0.173	-4.0	51957	503	0.630	0.660	-4.5	51959	508	0.470	0.480	-2.1
51941	516	0.169	0.174	-2.9	51957	504	1.000	1.050	-4.8	51959	509	0.570	0.590	-3.4
51941	517	0.137	0.141	-2.8	51957	505	0.660	0.680	-2.9	51959	511	0.700	0.730	-4.1
51942	501	0.230	0.243	-5.3	51957	506	0.580	0.610	-4.9	51959	512	0.510	0.530	-3.8
51942	502	0.400	0.410	-2.4	51957	507	0.460	0.480	-4.2	51959	513	0.330	0.340	-2.9
51942	503	0.260	0.280	-7.1	51957	508	0.520	0.530	-1.9	51959	515	0.580	0.600	-3.3
51942	504	0.420	0.440	-4.5	51957	509	0.620	0.650	-4.6	51959	516	0.590	0.600	-1.7
51942	505	0.280	0.290	-3.4	51957	511	0.770	0.800	-3.8	51959	517	0.470	0.490	-4.1
51942	506	0.244	0.260	-6.2	51957	512	0.560	0.580	-3.4	51960	501	0.066	0.069	-4.3
51942	507	0.194	0.202	-4.0	51957	513	0.360	0.370	-2.7	51960	502	0.113	0.117	-3.4
51942	508	0.218	0.223	-2.2	51957	515	0.630	0.660	-4.5	51960	503	0.075	0.079	-5.1
51942	509	0.260	0.270	-3.7	51957	516	0.640	0.660	-3.0	51960	504	0.120	0.126	-4.8
51942	511	0.320	0.340	-5.9	51957	517	0.520	0.540	-3.7	51960	505	0.079	0.082	-3.7
51942	512	0.235	0.245	-4.1	51958	501	0.490	0.510	-3.9	51960	506	0.070	0.074	-5.4
51942	513	0.150	0.156	-3.8	51958	502	0.840	0.870	-3.4	51960	507	0.055	0.058	-5.2
51942	515	0.270	0.280	-3.6	51958	503	0.560	0.580	-3.4	51960	508	0.062	0.064	-3.1
51942	516	0.270	0.280	-3.6	51958	504	0.890	0.930	-4.3	51960	509	0.075	0.078	-3.8
51942	517	0.219	0.226	-3.1	51958	505	0.580	0.610	-4.9	51960	511	0.093	0.096	-3.1
51956	501	0.620	0.660	-6.1	51958	506	0.520	0.540	-3.7	51960	512	0.067	0.070	-4.3
51956	502	1.070	1.110	-3.6	51958	507	0.410	0.430	-4.7	51960	513	0.043	0.044	-2.3
51956	503	0.710	0.750	-5.3	51958	508	0.460	0.470	-2.1	51960	515	0.076	0.079	-3.8
51956	504	1.130	1.190	-5.0	51958	509	0.550	0.580	-5.2	51960	516	0.077	0.080	-3.7
51956	505	0.750	0.770	-2.6	51958	511	0.690	0.710	-2.8	51960	517	0.062	0.064	-3.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51970	501	0.290	0.300	-3.3	51985	506	0.340	0.330	3.0	51999	512	0.143	0.149	-4.0
51970	502	0.490	0.510	-3.9	51985	507	0.250	0.250	0.0	51999	513	0.091	0.094	-3.2
51970	503	0.330	0.340	-2.9	51985	508	0.350	0.330	6.1	51999	515	0.161	0.168	-4.2
51970	504	0.520	0.550	-5.5	51985	509	0.184	0.182	1.1	51999	516	0.164	0.169	-3.0
51970	505	0.340	0.360	-5.6	51985	511	0.247	0.245	0.8	51999	517	0.132	0.137	-3.6
51970	506	0.300	0.320	-6.3	51985	512	0.169	0.166	1.8	52002	501	0.122	0.129	-5.4
51970	507	0.241	0.250	-3.6	51985	513	0.235	0.234	0.4	52002	502	0.211	0.218	-3.2
51970	508	0.270	0.280	-3.6	51985	515	0.290	0.280	3.6	52002	503	0.140	0.147	-4.8
51970	509	0.330	0.340	-2.9	51985	516	0.241	0.236	2.1	52002	504	0.223	0.235	-5.1
51970	511	0.400	0.420	-4.8	51985	517	0.202	0.199	1.5	52002	505	0.147	0.152	-3.3
51970	512	0.290	0.300	-3.3	51986	501	0.330	0.350	-5.7	52002	506	0.130	0.137	-5.1
51970	513	0.187	0.193	-3.1	51986	502	0.570	0.590	-3.4	52002	507	0.103	0.107	-3.7
51970	515	0.330	0.340	-2.9	51986	503	0.380	0.400	-5.0	52002	508	0.116	0.118	-1.7
51970	516	0.340	0.350	-2.9	51986	504	0.600	0.630	-4.8	52002	509	0.139	0.145	-4.1
51970	517	0.270	0.280	-3.6	51986	505	0.400	0.410	-2.4	52002	511	0.172	0.179	-3.9
51982	501	0.084	0.089	-5.6	51986	506	0.350	0.370	-5.4	52002	512	0.125	0.130	-3.8
51982	502	0.145	0.150	-3.3	51986	507	0.280	0.290	-3.4	52002	513	0.080	0.083	-3.6
51982	503	0.096	0.101	-5.0	51986	508	0.310	0.320	-3.1	52002	515	0.141	0.147	-4.1
51982	504	0.154	0.161	-4.3	51986	509	0.380	0.390	-2.6	52002	516	0.144	0.148	-2.7
51982	505	0.101	0.105	-3.8	51986	511	0.470	0.480	-2.1	52002	517	0.116	0.120	-3.3
51982	506	0.089	0.094	-5.3	51986	512	0.340	0.350	-2.9	52075	501	0.340	0.360	-5.6
51982	507	0.071	0.074	-4.1	51986	513	0.216	0.223	-3.1	52075	502	0.450	0.470	-4.3
51982	508	0.080	0.081	-1.2	51986	515	0.380	0.400	-5.0	52075	503	0.250	0.270	-7.4
51982	509	0.096	0.100	-4.0	51986	516	0.390	0.400	-2.5	52075	504	0.430	0.460	-6.5
51982	511	0.119	0.123	-3.3	51986	517	0.310	0.320	-3.1	52075	505	0.320	0.340	-5.9
51982	512	0.086	0.090	-4.4	51999	501	0.139	0.147	-5.4	52075	506	0.237	0.250	-5.2
51982	513	0.055	0.057	-3.5	51999	502	0.240	0.249	-3.6	52075	507	0.260	0.280	-7.1
51982	515	0.097	0.101	-4.0	51999	503	0.160	0.167	-4.2	52075	508	0.370	0.370	0.0
51982	516	0.099	0.102	-2.9	51999	504	0.250	0.270	-7.4	52075	509	0.340	0.360	-5.6
51982	517	0.080	0.083	-3.6	51999	505	0.167	0.173	-3.5	52075	511	0.207	0.223	-7.2
51985	501	0.370	0.370	0.0	51999	506	0.148	0.156	-5.1	52075	512	0.270	0.280	-3.6
51985	502	0.270	0.260	3.8	51999	507	0.117	0.122	-4.1	52075	513	0.260	0.270	-3.7
51985	503	0.200	0.199	0.5	51999	508	0.132	0.135	-2.2	52075	515	0.440	0.460	-4.3
51985	504	0.340	0.340	0.0	51999	509	0.159	0.166	-4.2	52075	516	0.410	0.430	-4.7
51985	505	0.350	0.350	0.0	51999	511	0.196	0.204	-3.9	52075	517	0.360	0.380	-5.3

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STATE: 29 - NEW JERSEY
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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
52076	501	0.410	0.440	-6.8	52134	506	0.430	0.460	-6.5	52150	512	0.770	0.800	-3.8
52076	502	0.540	0.570	-5.3	52134	507	0.340	0.360	-5.6	52150	513	0.490	0.510	-3.9
52076	503	0.300	0.330	-9.1	52134	508	0.390	0.400	-2.5	52150	515	0.870	0.910	-4.4
52076	504	0.520	0.550	-5.5	52134	509	0.470	0.490	-4.1	52150	516	0.890	0.910	-2.2
52076	505	0.380	0.410	-7.3	52134	511	0.580	0.600	-3.3	52150	517	0.720	0.740	-2.7
52076	506	0.290	0.300	-3.3	52134	512	0.420	0.440	-4.5	52315	501	0.121	0.128	-5.5
52076	507	0.320	0.340	-5.9	52134	513	0.270	0.280	-3.6	52315	502	0.137	0.145	-5.5
52076	508	0.440	0.450	-2.2	52134	515	0.470	0.490	-4.1	52315	503	0.185	0.196	-5.6
52076	509	0.410	0.430	-4.7	52134	516	0.480	0.500	-4.0	52315	504	0.199	0.211	-5.7
52076	511	0.249	0.270	-7.8	52134	517	0.390	0.400	-2.5	52315	505	0.186	0.195	-4.6
52076	512	0.320	0.340	-5.9	52137	501	0.134	0.142	-5.6	52315	506	0.234	0.248	-5.6
52076	513	0.310	0.330	-6.1	52137	502	0.176	0.186	-5.4	52315	507	0.150	0.159	-5.7
52076	515	0.530	0.560	-5.4	52137	503	0.100	0.106	-5.7	52315	508	0.130	0.132	-1.5
52076	516	0.500	0.520	-3.8	52137	504	0.168	0.181	-7.2	52315	509	0.177	0.187	-5.3
52076	517	0.430	0.460	-6.5	52137	505	0.126	0.133	-5.3	52315	511	0.330	0.350	-5.7
52109	501	0.031	0.033	-6.1	52137	506	0.093	0.099	-6.1	52315	512	0.126	0.133	-5.3
52109	502	0.053	0.055	-3.6	52137	507	0.104	0.110	-5.5	52315	513	0.135	0.143	-5.6
52109	503	0.035	0.037	-5.4	52137	508	0.144	0.147	-2.0	52315	515	0.207	0.219	-5.5
52109	504	0.056	0.059	-5.1	52137	509	0.134	0.142	-5.6	52315	516	0.221	0.231	-4.3
52109	505	0.037	0.038	-2.6	52137	511	0.081	0.088	-8.0	52315	517	0.200	0.210	-4.8
52109	506	0.033	0.035	-5.7	52137	512	0.105	0.111	-5.4	52341	501	0.084	0.089	-5.6
52109	507	0.026	0.027	-3.7	52137	513	0.101	0.108	-6.5	52341	502	0.110	0.116	-5.2
52109	508	0.029	0.030	-3.3	52137	515	0.172	0.182	-5.5	52341	503	0.062	0.066	-6.1
52109	509	0.035	0.037	-5.4	52137	516	0.163	0.171	-4.7	52341	504	0.105	0.113	-7.1
52109	511	0.044	0.045	-2.2	52137	517	0.141	0.150	-6.0	52341	505	0.079	0.083	-4.8
52109	512	0.032	0.033	-3.0	52150	501	0.750	0.800	-6.3	52341	506	0.058	0.062	-6.5
52109	513	0.020	0.021	-4.8	52150	502	1.300	1.350	-3.7	52341	507	0.065	0.069	-5.8
52109	515	0.036	0.037	-2.7	52150	503	0.860	0.910	-5.5	52341	508	0.090	0.092	-2.2
52109	516	0.036	0.037	-2.7	52150	504	1.380	1.450	-4.8	52341	509	0.084	0.089	-5.6
52109	517	0.029	0.030	-3.3	52150	505	0.910	0.940	-3.2	52341	511	0.051	0.055	-7.3
52134	501	0.410	0.430	-4.7	52150	506	0.800	0.840	-4.8	52341	512	0.065	0.069	-5.8
52134	502	0.710	0.730	-2.7	52150	507	0.630	0.660	-4.5	52341	513	0.063	0.067	-6.0
52134	503	0.470	0.490	-4.1	52150	508	0.710	0.730	-2.7	52341	515	0.108	0.114	-5.3
52134	504	0.750	0.790	-5.1	52150	509	0.860	0.900	-4.4	52341	516	0.102	0.107	-4.7
52134	505	0.490	0.510	-3.9	52150	511	1.060	1.110	-4.5	52341	517	0.088	0.094	-6.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52342	501	0.244	0.260	-6.2	52401	506	0.320	0.340	-5.9	52432	512	0.157	0.163	-3.7
52342	502	0.320	0.340	-5.9	52401	507	0.360	0.380	-5.3	52432	513	0.100	0.104	-3.8
52342	503	0.181	0.193	-6.2	52401	508	0.490	0.500	-2.0	52432	515	0.177	0.185	-4.3
52342	504	0.300	0.330	-9.1	52401	509	0.460	0.480	-4.2	52432	516	0.180	0.185	-2.7
52342	505	0.228	0.241	-5.4	52401	511	0.280	0.300	-6.7	52432	517	0.146	0.150	-2.7
52342	506	0.169	0.180	-6.1	52401	512	0.360	0.380	-5.3	52433	501	0.140	0.148	-5.4
52342	507	0.189	0.199	-5.0	52401	513	0.340	0.370	-8.1	52433	502	0.241	0.250	-3.6
52342	508	0.260	0.270	-3.7	52401	515	0.590	0.620	-4.8	52433	503	0.160	0.168	-4.8
52342	509	0.242	0.260	-6.9	52401	516	0.560	0.580	-3.4	52433	504	0.260	0.270	-3.7
52342	511	0.148	0.159	-6.9	52401	517	0.480	0.510	-5.9	52433	505	0.168	0.174	-3.4
52342	512	0.190	0.200	-5.0	52402	501	0.031	0.033	-6.1	52433	506	0.149	0.157	-5.1
52342	513	0.182	0.196	-7.1	52402	502	0.053	0.055	-3.6	52433	507	0.118	0.123	-4.1
52342	515	0.310	0.330	-6.1	52402	503	0.035	0.037	-5.4	52433	508	0.133	0.136	-2.2
52342	516	0.290	0.310	-6.5	52402	504	0.056	0.059	-5.1	52433	509	0.159	0.167	-4.8
52342	517	0.260	0.270	-3.7	52402	505	0.037	0.038	-2.6	52433	511	0.197	0.205	-3.9
52343	501	0.148	0.157	-5.7	52402	506	0.033	0.035	-5.7	52433	512	0.143	0.149	-4.0
52343	502	0.194	0.206	-5.8	52402	507	0.026	0.027	-3.7	52433	513	0.091	0.095	-4.2
52343	503	0.110	0.117	-6.0	52402	508	0.029	0.030	-3.3	52433	515	0.162	0.169	-4.1
52343	504	0.186	0.200	-7.0	52402	509	0.035	0.037	-5.4	52433	516	0.165	0.169	-2.4
52343	505	0.139	0.147	-5.4	52402	511	0.044	0.045	-2.2	52433	517	0.133	0.137	-2.9
52343	506	0.103	0.110	-6.4	52402	512	0.032	0.033	-3.0	52435	501	0.175	0.185	-5.4
52343	507	0.115	0.121	-5.0	52402	513	0.020	0.021	-4.8	52435	502	0.300	0.310	-3.2
52343	508	0.159	0.163	-2.5	52402	515	0.036	0.037	-2.7	52435	503	0.201	0.211	-4.7
52343	509	0.148	0.156	-5.1	52402	516	0.036	0.037	-2.7	52435	504	0.320	0.340	-5.9
52343	511	0.090	0.097	-7.2	52402	517	0.029	0.030	-3.3	52435	505	0.211	0.218	-3.2
52343	512	0.115	0.122	-5.7	52432	501	0.153	0.162	-5.6	52435	506	0.186	0.197	-5.6
52343	513	0.111	0.119	-6.7	52432	502	0.260	0.270	-3.7	52435	507	0.148	0.154	-3.9
52343	515	0.190	0.201	-5.5	52432	503	0.175	0.184	-4.9	52435	508	0.166	0.170	-2.4
52343	516	0.180	0.189	-4.8	52432	504	0.280	0.290	-3.4	52435	509	0.200	0.209	-4.3
52343	517	0.155	0.165	-6.1	52432	505	0.184	0.191	-3.7	52435	511	0.247	0.260	-5.0
52401	501	0.460	0.490	-6.1	52432	506	0.163	0.172	-5.2	52435	512	0.180	0.187	-3.7
52401	502	0.600	0.640	-6.3	52432	507	0.129	0.134	-3.7	52435	513	0.115	0.119	-3.4
52401	503	0.340	0.360	-5.6	52432	508	0.145	0.148	-2.0	52435	515	0.203	0.211	-3.8
52401	504	0.570	0.620	-8.1	52432	509	0.174	0.182	-4.4	52435	516	0.207	0.212	-2.4
52401	505	0.430	0.450	-4.4	52432	511	0.216	0.225	-4.0	52435	517	0.167	0.172	-2.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52438	501	0.127	0.134	-5.2	52467	506	0.195	0.206	-5.3	52505	512	0.330	0.340	-2.9
52438	502	0.219	0.227	-3.5	52467	507	0.155	0.161	-3.7	52505	513	0.210	0.217	-3.2
52438	503	0.145	0.152	-4.6	52467	508	0.174	0.178	-2.2	52505	515	0.370	0.390	-5.1
52438	504	0.232	0.243	-4.5	52467	509	0.209	0.219	-4.6	52505	516	0.380	0.390	-2.6
52438	505	0.152	0.158	-3.8	52467	511	0.260	0.270	-3.7	52505	517	0.300	0.310	-3.2
52438	506	0.135	0.142	-4.9	52467	512	0.188	0.196	-4.1	52547	501	0.400	0.420	-4.8
52438	507	0.107	0.111	-3.6	52467	513	0.120	0.124	-3.2	52547	502	0.520	0.550	-5.5
52438	508	0.120	0.123	-2.4	52467	515	0.213	0.222	-4.1	52547	503	0.290	0.310	-6.5
52438	509	0.144	0.151	-4.6	52467	516	0.217	0.223	-2.7	52547	504	0.500	0.530	-5.7
52438	511	0.179	0.186	-3.8	52467	517	0.175	0.181	-3.3	52547	505	0.370	0.390	-5.1
52438	512	0.130	0.135	-3.7	52469	501	0.064	0.068	-5.9	52547	506	0.280	0.290	-3.4
52438	513	0.083	0.086	-3.5	52469	502	0.111	0.115	-3.5	52547	507	0.310	0.330	-6.1
52438	515	0.147	0.153	-3.9	52469	503	0.074	0.077	-3.9	52547	508	0.430	0.440	-2.3
52438	516	0.149	0.153	-2.6	52469	504	0.118	0.124	-4.8	52547	509	0.400	0.420	-4.8
52438	517	0.121	0.124	-2.4	52469	505	0.077	0.080	-3.7	52547	511	0.241	0.260	-7.3
52440	501	0.199	0.210	-5.2	52469	506	0.068	0.072	-5.6	52547	512	0.310	0.330	-6.1
52440	502	0.340	0.360	-5.6	52469	507	0.054	0.056	-3.6	52547	513	0.300	0.320	-6.3
52440	503	0.228	0.239	-4.6	52469	508	0.061	0.062	-1.6	52547	515	0.510	0.540	-5.6
52440	504	0.360	0.380	-5.3	52469	509	0.073	0.077	-5.2	52547	516	0.480	0.510	-5.9
52440	505	0.239	0.248	-3.6	52469	511	0.091	0.094	-3.2	52547	517	0.420	0.440	-4.5
52440	506	0.212	0.223	-4.9	52469	512	0.066	0.069	-4.3	52581	501	1.560	1.650	-5.5
52440	507	0.168	0.175	-4.0	52469	513	0.042	0.044	-4.5	52581	502	2.700	2.790	-3.2
52440	508	0.189	0.193	-2.1	52469	515	0.074	0.078	-5.1	52581	503	1.790	1.880	-4.8
52440	509	0.227	0.237	-4.2	52469	516	0.076	0.078	-2.6	52581	504	2.850	3.000	-5.0
52440	511	0.280	0.290	-3.4	52469	517	0.061	0.063	-3.2	52581	505	1.880	1.950	-3.6
52440	512	0.204	0.212	-3.8	52505	501	0.320	0.340	-5.9	52581	506	1.660	1.750	-5.1
52440	513	0.130	0.135	-3.7	52505	502	0.550	0.570	-3.5	52581	507	1.320	1.370	-3.6
52440	515	0.230	0.240	-4.2	52505	503	0.370	0.390	-5.1	52581	508	1.480	1.510	-2.0
52440	516	0.234	0.241	-2.9	52505	504	0.590	0.620	-4.8	52581	509	1.780	1.860	-4.3
52440	517	0.189	0.195	-3.1	52505	505	0.390	0.400	-2.5	52581	511	2.200	2.290	-3.9
52467	501	0.184	0.194	-5.2	52505	506	0.340	0.360	-5.6	52581	512	1.600	1.670	-4.2
52467	502	0.320	0.330	-3.0	52505	507	0.270	0.280	-3.6	52581	513	1.020	1.060	-3.8
52467	503	0.211	0.221	-4.5	52505	508	0.300	0.310	-3.2	52581	515	1.810	1.880	-3.7
52467	504	0.340	0.350	-2.9	52505	509	0.370	0.380	-2.6	52581	516	1.840	1.890	-2.6
52467	505	0.221	0.229	-3.5	52505	511	0.450	0.470	-4.3	52581	517	1.490	1.530	-2.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52619	501	0.110	0.116	-5.2	52744	506	1.030	1.090	-5.5	52911	512	0.089	0.093	-4.3
52619	502	0.189	0.196	-3.6	52744	507	0.660	0.700	-5.7	52911	513	0.057	0.059	-3.4
52619	503	0.126	0.132	-4.5	52744	508	0.570	0.580	-1.7	52911	515	0.101	0.105	-3.8
52619	504	0.200	0.211	-5.2	52744	509	0.780	0.820	-4.9	52911	516	0.103	0.106	-2.8
52619	505	0.132	0.137	-3.6	52744	511	1.440	1.530	-5.9	52911	517	0.083	0.086	-3.5
52619	506	0.117	0.123	-4.9	52744	512	0.560	0.580	-3.4	52967	501	0.033	0.035	-5.7
52619	507	0.092	0.096	-4.2	52744	513	0.590	0.630	-6.3	52967	502	0.057	0.059	-3.4
52619	508	0.104	0.106	-1.9	52744	515	0.910	0.960	-5.2	52967	503	0.038	0.039	-2.6
52619	509	0.125	0.131	-4.6	52744	516	0.980	1.020	-3.9	52967	504	0.060	0.063	-4.8
52619	511	0.155	0.161	-3.7	52744	517	0.880	0.930	-5.4	52967	505	0.039	0.041	-4.9
52619	512	0.112	0.117	-4.3	52767	501	0.360	0.390	-7.7	52967	506	0.035	0.037	-5.4
52619	513	0.072	0.074	-2.7	52767	502	0.480	0.500	-4.0	52967	507	0.028	0.029	-3.4
52619	515	0.127	0.132	-3.8	52767	503	0.270	0.290	-6.9	52967	508	0.031	0.032	-3.1
52619	516	0.129	0.133	-3.0	52767	504	0.460	0.490	-6.1	52967	509	0.037	0.039	-5.1
52619	517	0.104	0.108	-3.7	52767	505	0.340	0.360	-5.6	52967	511	0.046	0.048	-4.2
52660	501	0.470	0.470	0.0	52767	506	0.250	0.270	-7.4	52967	512	0.034	0.035	-2.9
52660	502	0.340	0.330	3.0	52767	507	0.280	0.300	-6.7	52967	513	0.021	0.022	-4.5
52660	503	0.250	0.250	0.0	52767	508	0.390	0.400	-2.5	52967	515	0.038	0.040	-5.0
52660	504	0.430	0.430	0.0	52767	509	0.360	0.380	-5.3	52967	516	0.039	0.040	-2.5
52660	505	0.450	0.440	2.3	52767	511	0.221	0.238	-7.1	52967	517	0.031	0.032	-3.1
52660	506	0.430	0.420	2.4	52767	512	0.280	0.300	-6.7	53001	501	0.320	0.340	-5.9
52660	507	0.320	0.320	0.0	52767	513	0.270	0.290	-6.9	53001	502	0.550	0.570	-3.5
52660	508	0.440	0.420	4.8	52767	515	0.470	0.490	-4.1	53001	503	0.370	0.390	-5.1
52660	509	0.234	0.231	1.3	52767	516	0.440	0.460	-4.3	53001	504	0.590	0.620	-4.8
52660	511	0.310	0.310	0.0	52767	517	0.380	0.410	-7.3	53001	505	0.390	0.400	-2.5
52660	512	0.214	0.211	1.4	52911	501	0.087	0.092	-5.4	53001	506	0.340	0.360	-5.6
52660	513	0.300	0.300	0.0	52911	502	0.151	0.156	-3.2	53001	507	0.270	0.280	-3.6
52660	515	0.360	0.360	0.0	52911	503	0.100	0.105	-4.8	53001	508	0.300	0.310	-3.2
52660	516	0.310	0.300	3.3	52911	504	0.160	0.168	-4.8	53001	509	0.370	0.380	-2.6
52660	517	0.260	0.250	4.0	52911	505	0.105	0.109	-3.7	53001	511	0.450	0.470	-4.3
52744	501	0.530	0.560	-5.4	52911	506	0.093	0.098	-5.1	53001	512	0.330	0.340	-2.9
52744	502	0.600	0.640	-6.3	52911	507	0.074	0.077	-3.9	53001	513	0.210	0.217	-3.2
52744	503	0.810	0.860	-5.8	52911	508	0.083	0.085	-2.4	53001	515	0.370	0.390	-5.1
52744	504	0.880	0.930	-5.4	52911	509	0.099	0.104	-4.8	53001	516	0.380	0.390	-2.6
52744	505	0.820	0.860	-4.7	52911	511	0.123	0.128	-3.9	53001	517	0.310	0.320	-3.1

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STATE: 29 - NEW JERSEY
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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
53077	501	0.154	0.163	-5.5	53096	506	0.156	0.165	-5.5	53147	512	0.048	0.051	-5.9
53077	502	0.270	0.280	-3.6	53096	507	0.124	0.129	-3.9	53147	513	0.046	0.049	-6.1
53077	503	0.177	0.186	-4.8	53096	508	0.139	0.143	-2.8	53147	515	0.079	0.084	-6.0
53077	504	0.280	0.300	-6.7	53096	509	0.168	0.175	-4.0	53147	516	0.075	0.078	-3.8
53077	505	0.186	0.192	-3.1	53096	511	0.208	0.216	-3.7	53147	517	0.065	0.069	-5.8
53077	506	0.164	0.173	-5.2	53096	512	0.151	0.157	-3.8	53229	501	0.340	0.360	-5.6
53077	507	0.130	0.135	-3.7	53096	513	0.096	0.100	-4.0	53229	502	0.450	0.480	-6.3
53077	508	0.146	0.150	-2.7	53096	515	0.170	0.177	-4.0	53229	503	0.260	0.270	-3.7
53077	509	0.176	0.184	-4.3	53096	516	0.173	0.178	-2.8	53229	504	0.430	0.460	-6.5
53077	511	0.218	0.226	-3.5	53096	517	0.140	0.144	-2.8	53229	505	0.320	0.340	-5.9
53077	512	0.158	0.165	-4.2	53121	501	0.420	0.440	-4.5	53229	506	0.239	0.250	-4.4
53077	513	0.101	0.104	-2.9	53121	502	0.720	0.750	-4.0	53229	507	0.270	0.280	-3.6
53077	515	0.178	0.186	-4.3	53121	503	0.480	0.500	-4.0	53229	508	0.370	0.380	-2.6
53077	516	0.182	0.187	-2.7	53121	504	0.760	0.800	-5.0	53229	509	0.340	0.360	-5.6
53077	517	0.147	0.152	-3.3	53121	505	0.500	0.520	-3.8	53229	511	0.209	0.225	-7.1
53095	501	0.106	0.112	-5.4	53121	506	0.440	0.470	-6.4	53229	512	0.270	0.280	-3.6
53095	502	0.182	0.189	-3.7	53121	507	0.350	0.370	-5.4	53229	513	0.260	0.280	-7.1
53095	503	0.121	0.127	-4.7	53121	508	0.400	0.410	-2.4	53229	515	0.440	0.470	-6.4
53095	504	0.193	0.203	-4.9	53121	509	0.480	0.500	-4.0	53229	516	0.420	0.440	-4.5
53095	505	0.127	0.132	-3.8	53121	511	0.590	0.610	-3.3	53229	517	0.360	0.380	-5.3
53095	506	0.112	0.119	-5.9	53121	512	0.430	0.450	-4.4	53271	501	0.079	0.083	-4.8
53095	507	0.089	0.093	-4.3	53121	513	0.270	0.280	-3.6	53271	502	0.136	0.141	-3.5
53095	508	0.100	0.102	-2.0	53121	515	0.480	0.500	-4.0	53271	503	0.090	0.095	-5.3
53095	509	0.120	0.126	-4.8	53121	516	0.490	0.510	-3.9	53271	504	0.144	0.151	-4.6
53095	511	0.149	0.155	-3.9	53121	517	0.400	0.410	-2.4	53271	505	0.095	0.098	-3.1
53095	512	0.108	0.113	-4.4	53147	501	0.062	0.065	-4.6	53271	506	0.084	0.088	-4.5
53095	513	0.069	0.072	-4.2	53147	502	0.081	0.085	-4.7	53271	507	0.066	0.069	-4.3
53095	515	0.122	0.128	-4.7	53147	503	0.046	0.049	-6.1	53271	508	0.075	0.076	-1.3
53095	516	0.125	0.128	-2.3	53147	504	0.077	0.083	-7.2	53271	509	0.090	0.094	-4.3
53095	517	0.101	0.104	-2.9	53147	505	0.058	0.061	-4.9	53271	511	0.111	0.116	-4.3
53096	501	0.147	0.155	-5.2	53147	506	0.043	0.046	-6.5	53271	512	0.081	0.084	-3.6
53096	502	0.250	0.260	-3.8	53147	507	0.048	0.050	-4.0	53271	513	0.052	0.053	-1.9
53096	503	0.169	0.177	-4.5	53147	508	0.066	0.068	-2.9	53271	515	0.091	0.095	-4.2
53096	504	0.270	0.280	-3.6	53147	509	0.061	0.065	-6.2	53271	516	0.093	0.095	-2.1
53096	505	0.177	0.183	-3.3	53147	511	0.037	0.040	-7.5	53271	517	0.075	0.077	-2.6

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STATE: 29 - NEW JERSEY
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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
53333	501	0.340	0.360	-5.6	53375	506	0.144	0.153	-5.9	53377	512	0.127	0.134	-5.2
53333	502	0.440	0.470	-6.4	53375	507	0.093	0.098	-5.1	53377	513	0.136	0.144	-5.6
53333	503	0.250	0.270	-7.4	53375	508	0.080	0.082	-2.4	53377	515	0.209	0.221	-5.4
53333	504	0.420	0.460	-8.7	53375	509	0.109	0.115	-5.2	53377	516	0.224	0.234	-4.3
53333	505	0.320	0.340	-5.9	53375	511	0.202	0.215	-6.0	53377	517	0.202	0.212	-4.7
53333	506	0.235	0.250	-6.0	53375	512	0.078	0.082	-4.9	53403	501	0.077	0.082	-6.1
53333	507	0.260	0.280	-7.1	53375	513	0.083	0.088	-5.7	53403	502	0.088	0.093	-5.4
53333	508	0.360	0.370	-2.7	53375	515	0.128	0.135	-5.2	53403	503	0.118	0.126	-6.3
53333	509	0.340	0.360	-5.6	53375	516	0.136	0.142	-4.2	53403	504	0.127	0.135	-5.9
53333	511	0.205	0.221	-7.2	53375	517	0.123	0.129	-4.7	53403	505	0.119	0.125	-4.8
53333	512	0.260	0.280	-7.1	53376	501	0.119	0.126	-5.6	53403	506	0.150	0.159	-5.7
53333	513	0.250	0.270	-7.4	53376	502	0.136	0.143	-4.9	53403	507	0.096	0.102	-5.9
53333	515	0.430	0.460	-6.5	53376	503	0.183	0.194	-5.7	53403	508	0.083	0.085	-2.4
53333	516	0.410	0.430	-4.7	53376	504	0.196	0.208	-5.8	53403	509	0.113	0.119	-5.0
53333	517	0.350	0.380	-7.9	53376	505	0.184	0.193	-4.7	53403	511	0.210	0.223	-5.8
53374	501	0.140	0.149	-6.0	53376	506	0.232	0.245	-5.3	53403	512	0.081	0.085	-4.7
53374	502	0.160	0.169	-5.3	53376	507	0.148	0.158	-6.3	53403	513	0.086	0.091	-5.5
53374	503	0.215	0.228	-5.7	53376	508	0.128	0.131	-2.3	53403	515	0.132	0.140	-5.7
53374	504	0.231	0.245	-5.7	53376	509	0.175	0.185	-5.4	53403	516	0.142	0.148	-4.1
53374	505	0.216	0.227	-4.8	53376	511	0.320	0.340	-5.9	53403	517	0.128	0.134	-4.5
53374	506	0.270	0.290	-6.9	53376	512	0.124	0.131	-5.3	53425	501	0.320	0.340	-5.9
53374	507	0.175	0.185	-5.4	53376	513	0.133	0.141	-5.7	53425	502	0.420	0.440	-4.5
53374	508	0.151	0.154	-1.9	53376	515	0.205	0.216	-5.1	53425	503	0.237	0.250	-5.2
53374	509	0.206	0.217	-5.1	53376	516	0.219	0.228	-3.9	53425	504	0.400	0.430	-7.0
53374	511	0.380	0.400	-5.0	53376	517	0.197	0.208	-5.3	53425	505	0.300	0.320	-6.3
53374	512	0.146	0.154	-5.2	53377	501	0.122	0.129	-5.4	53425	506	0.221	0.236	-6.4
53374	513	0.157	0.166	-5.4	53377	502	0.139	0.147	-5.4	53425	507	0.247	0.260	-5.0
53374	515	0.241	0.250	-3.6	53377	503	0.187	0.199	-6.0	53425	508	0.340	0.350	-2.9
53374	516	0.260	0.270	-3.7	53377	504	0.201	0.213	-5.6	53425	509	0.320	0.340	-5.9
53374	517	0.232	0.244	-4.9	53377	505	0.188	0.198	-5.1	53425	511	0.193	0.208	-7.2
53375	501	0.074	0.079	-6.3	53377	506	0.237	0.250	-5.2	53425	512	0.248	0.260	-4.6
53375	502	0.085	0.089	-4.5	53377	507	0.152	0.161	-5.6	53425	513	0.239	0.260	-8.1
53375	503	0.114	0.121	-5.8	53377	508	0.131	0.134	-2.2	53425	515	0.410	0.430	-4.7
53375	504	0.122	0.130	-6.2	53377	509	0.179	0.189	-5.3	53425	516	0.390	0.410	-4.9
53375	505	0.115	0.120	-4.2	53377	511	0.330	0.350	-5.7	53425	517	0.330	0.360	-8.3

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LOSS COST % CHANGE BY CLASS

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53565	501	0.090	0.095	-5.3	53632	506	0.059	0.063	-6.3	53732	512	0.360	0.370	-2.7
53565	502	0.102	0.108	-5.6	53632	507	0.047	0.049	-4.1	53732	513	0.228	0.236	-3.4
53565	503	0.138	0.146	-5.5	53632	508	0.053	0.054	-1.9	53732	515	0.400	0.420	-4.8
53565	504	0.148	0.157	-5.7	53632	509	0.064	0.066	-3.0	53732	516	0.410	0.420	-2.4
53565	505	0.138	0.145	-4.8	53632	511	0.079	0.082	-3.7	53732	517	0.330	0.340	-2.9
53565	506	0.174	0.185	-5.9	53632	512	0.057	0.060	-5.0	53733	501	0.227	0.240	-5.4
53565	507	0.112	0.119	-5.9	53632	513	0.037	0.038	-2.6	53733	502	0.390	0.410	-4.9
53565	508	0.096	0.099	-3.0	53632	515	0.065	0.067	-3.0	53733	503	0.260	0.270	-3.7
53565	509	0.132	0.139	-5.0	53632	516	0.066	0.068	-2.9	53733	504	0.420	0.440	-4.5
53565	511	0.244	0.260	-6.2	53632	517	0.053	0.055	-3.6	53733	505	0.270	0.280	-3.6
53565	512	0.094	0.099	-5.1	53731	501	0.051	0.054	-5.6	53733	506	0.242	0.250	-3.2
53565	513	0.100	0.106	-5.7	53731	502	0.088	0.092	-4.3	53733	507	0.191	0.199	-4.0
53565	515	0.154	0.163	-5.5	53731	503	0.059	0.062	-4.8	53733	508	0.215	0.220	-2.3
53565	516	0.165	0.172	-4.1	53731	504	0.094	0.098	-4.1	53733	509	0.260	0.270	-3.7
53565	517	0.149	0.156	-4.5	53731	505	0.062	0.064	-3.1	53733	511	0.320	0.330	-3.0
53631	501	0.049	0.051	-3.9	53731	506	0.054	0.057	-5.3	53733	512	0.233	0.243	-4.1
53631	502	0.084	0.087	-3.4	53731	507	0.043	0.045	-4.4	53733	513	0.149	0.154	-3.2
53631	503	0.056	0.058	-3.4	53731	508	0.049	0.050	-2.0	53733	515	0.260	0.270	-3.7
53631	504	0.089	0.093	-4.3	53731	509	0.058	0.061	-4.9	53733	516	0.270	0.280	-3.6
53631	505	0.058	0.061	-4.9	53731	511	0.072	0.075	-4.0	53733	517	0.216	0.223	-3.1
53631	506	0.052	0.054	-3.7	53731	512	0.052	0.055	-5.5	53734	501	2.380	2.370	0.4
53631	507	0.041	0.043	-4.7	53731	513	0.033	0.035	-5.7	53734	502	1.700	1.680	1.2
53631	508	0.046	0.047	-2.1	53731	515	0.059	0.062	-4.8	53734	503	1.290	1.280	0.8
53631	509	0.055	0.058	-5.2	53731	516	0.060	0.062	-3.2	53734	504	2.200	2.190	0.5
53631	511	0.069	0.071	-2.8	53731	517	0.049	0.050	-2.0	53734	505	2.250	2.220	1.4
53631	512	0.050	0.052	-3.8	53732	501	0.350	0.370	-5.4	53734	506	2.160	2.130	1.4
53631	513	0.032	0.033	-3.0	53732	502	0.600	0.620	-3.2	53734	507	1.630	1.610	1.2
53631	515	0.056	0.059	-5.1	53732	503	0.400	0.420	-4.8	53734	508	2.230	2.140	4.2
53631	516	0.057	0.059	-3.4	53732	504	0.640	0.670	-4.5	53734	509	1.190	1.170	1.7
53631	517	0.046	0.048	-4.2	53732	505	0.420	0.440	-4.5	53734	511	1.590	1.570	1.3
53632	501	0.056	0.059	-5.1	53732	506	0.370	0.390	-5.1	53734	512	1.080	1.070	0.9
53632	502	0.096	0.100	-4.0	53732	507	0.290	0.310	-6.5	53734	513	1.510	1.500	0.7
53632	503	0.064	0.067	-4.5	53732	508	0.330	0.340	-2.9	53734	515	1.840	1.810	1.7
53632	504	0.102	0.107	-4.7	53732	509	0.400	0.420	-4.8	53734	516	1.550	1.520	2.0
53632	505	0.067	0.070	-4.3	53732	511	0.490	0.510	-3.9	53734	517	1.300	1.280	1.6

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LOSS COST % CHANGE BY CLASS

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53803	501	0.760	0.810	-6.2	54012	506	0.216	0.213	1.4	55010	512	0.650	0.680	-4.4
53803	502	1.000	1.050	-4.8	54012	507	0.163	0.161	1.2	55010	513	0.410	0.430	-4.7
53803	503	0.560	0.600	-6.7	54012	508	0.223	0.214	4.2	55010	515	0.730	0.770	-5.2
53803	504	0.950	1.020	-6.9	54012	509	0.119	0.117	1.7	55010	516	0.750	0.770	-2.6
53803	505	0.710	0.750	-5.3	54012	511	0.159	0.157	1.3	55010	517	0.600	0.620	-3.2
53803	506	0.530	0.560	-5.4	54012	512	0.108	0.107	0.9	55011	501	0.171	0.181	-5.5
53803	507	0.590	0.620	-4.8	54012	513	0.151	0.150	0.7	55011	502	0.300	0.310	-3.2
53803	508	0.820	0.840	-2.4	54012	515	0.184	0.181	1.7	55011	503	0.196	0.206	-4.9
53803	509	0.760	0.800	-5.0	54012	516	0.155	0.152	2.0	55011	504	0.310	0.330	-6.1
53803	511	0.460	0.500	-8.0	54012	517	0.130	0.128	1.6	55011	505	0.206	0.214	-3.7
53803	512	0.590	0.630	-6.3	54077	501	0.210	0.222	-5.4	55011	506	0.182	0.192	-5.2
53803	513	0.570	0.610	-6.6	54077	502	0.360	0.380	-5.3	55011	507	0.144	0.150	-4.0
53803	515	0.970	1.030	-5.8	54077	503	0.241	0.250	-3.6	55011	508	0.162	0.166	-2.4
53803	516	0.920	0.970	-5.2	54077	504	0.380	0.400	-5.0	55011	509	0.195	0.204	-4.4
53803	517	0.800	0.850	-5.9	54077	505	0.250	0.260	-3.8	55011	511	0.242	0.250	-3.2
53907	501	0.154	0.162	-4.9	54077	506	0.223	0.236	-5.5	55011	512	0.176	0.183	-3.8
53907	502	0.270	0.270	0.0	54077	507	0.177	0.184	-3.8	55011	513	0.112	0.116	-3.4
53907	503	0.176	0.185	-4.9	54077	508	0.199	0.204	-2.5	55011	515	0.198	0.207	-4.3
53907	504	0.280	0.300	-6.7	54077	509	0.239	0.250	-4.4	55011	516	0.202	0.208	-2.9
53907	505	0.185	0.191	-3.1	54077	511	0.300	0.310	-3.2	55011	517	0.163	0.168	-3.0
53907	506	0.163	0.172	-5.2	54077	512	0.215	0.224	-4.0	55012	501	0.204	0.216	-5.6
53907	507	0.129	0.135	-4.4	54077	513	0.137	0.142	-3.5	55012	502	0.350	0.360	-2.8
53907	508	0.146	0.149	-2.0	54077	515	0.243	0.250	-2.8	55012	503	0.234	0.246	-4.9
53907	509	0.175	0.183	-4.4	54077	516	0.248	0.250	-0.8	55012	504	0.370	0.390	-5.1
53907	511	0.217	0.225	-3.6	54077	517	0.200	0.206	-2.9	55012	505	0.246	0.250	-1.6
53907	512	0.157	0.164	-4.3	55010	501	0.630	0.670	-6.0	55012	506	0.217	0.229	-5.2
53907	513	0.100	0.104	-3.8	55010	502	1.090	1.130	-3.5	55012	507	0.172	0.179	-3.9
53907	515	0.178	0.185	-3.8	55010	503	0.730	0.760	-3.9	55012	508	0.194	0.198	-2.0
53907	516	0.181	0.186	-2.7	55010	504	1.160	1.220	-4.9	55012	509	0.233	0.243	-4.1
53907	517	0.146	0.151	-3.3	55010	505	0.760	0.790	-3.8	55012	511	0.290	0.300	-3.3
54012	501	0.238	0.237	0.4	55010	506	0.670	0.710	-5.6	55012	512	0.209	0.218	-4.1
54012	502	0.170	0.168	1.2	55010	507	0.530	0.560	-5.4	55012	513	0.134	0.138	-2.9
54012	503	0.129	0.128	0.8	55010	508	0.600	0.610	-1.6	55012	515	0.236	0.246	-4.1
54012	504	0.220	0.219	0.5	55010	509	0.720	0.760	-5.3	55012	516	0.241	0.247	-2.4
54012	505	0.225	0.222	1.4	55010	511	0.900	0.930	-3.2	55012	517	0.194	0.201	-3.5

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STATE: 29 - NEW JERSEY
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
55013	501	0.290	0.310	-6.5	55371	506	0.690	0.740	-6.8	55597	512	0.042	0.044	-4.5
55013	502	0.380	0.400	-5.0	55371	507	0.450	0.470	-4.3	55597	513	0.027	0.028	-3.6
55013	503	0.214	0.228	-6.1	55371	508	0.380	0.390	-2.6	55597	515	0.048	0.050	-4.0
55013	504	0.360	0.390	-7.7	55371	509	0.530	0.550	-3.6	55597	516	0.049	0.050	-2.0
55013	505	0.270	0.290	-6.9	55371	511	0.970	1.030	-5.8	55597	517	0.039	0.041	-4.9
55013	506	0.200	0.213	-6.1	55371	512	0.370	0.390	-5.1	55647	501	0.083	0.087	-4.6
55013	507	0.224	0.236	-5.1	55371	513	0.400	0.420	-4.8	55647	502	0.143	0.148	-3.4
55013	508	0.310	0.320	-3.1	55371	515	0.610	0.650	-6.2	55647	503	0.095	0.100	-5.0
55013	509	0.290	0.300	-3.3	55371	516	0.660	0.690	-4.3	55647	504	0.151	0.159	-5.0
55013	511	0.175	0.188	-6.9	55371	517	0.590	0.620	-4.8	55647	505	0.100	0.103	-2.9
55013	512	0.224	0.237	-5.5	55426	501	0.350	0.370	-5.4	55647	506	0.088	0.093	-5.4
55013	513	0.216	0.232	-6.9	55426	502	0.460	0.480	-4.2	55647	507	0.070	0.073	-4.1
55013	515	0.370	0.390	-5.1	55426	503	0.260	0.280	-7.1	55647	508	0.078	0.080	-2.5
55013	516	0.350	0.370	-5.4	55426	504	0.440	0.470	-6.4	55647	509	0.094	0.099	-5.1
55013	517	0.300	0.320	-6.3	55426	505	0.330	0.350	-5.7	55647	511	0.117	0.121	-3.3
55214	501	0.165	0.175	-5.7	55426	506	0.243	0.260	-6.5	55647	512	0.085	0.088	-3.4
55214	502	0.290	0.300	-3.3	55426	507	0.270	0.290	-6.9	55647	513	0.054	0.056	-3.6
55214	503	0.190	0.199	-4.5	55426	508	0.370	0.380	-2.6	55647	515	0.096	0.100	-4.0
55214	504	0.300	0.320	-6.3	55426	509	0.350	0.370	-5.4	55647	516	0.097	0.100	-3.0
55214	505	0.199	0.206	-3.4	55426	511	0.212	0.228	-7.0	55647	517	0.079	0.081	-2.5
55214	506	0.176	0.186	-5.4	55426	512	0.270	0.290	-6.9	55648	501	0.037	0.040	-7.5
55214	507	0.139	0.145	-4.1	55426	513	0.260	0.280	-7.1	55648	502	0.065	0.067	-3.0
55214	508	0.157	0.160	-1.9	55426	515	0.450	0.470	-4.3	55648	503	0.043	0.045	-4.4
55214	509	0.189	0.197	-4.1	55426	516	0.420	0.450	-6.7	55648	504	0.068	0.072	-5.6
55214	511	0.234	0.243	-3.7	55426	517	0.370	0.390	-5.1	55648	505	0.045	0.047	-4.3
55214	512	0.170	0.177	-4.0	55597	501	0.041	0.044	-6.8	55648	506	0.040	0.042	-4.8
55214	513	0.108	0.112	-3.6	55597	502	0.071	0.074	-4.1	55648	507	0.032	0.033	-3.0
55214	515	0.191	0.200	-4.5	55597	503	0.047	0.050	-6.0	55648	508	0.035	0.036	-2.8
55214	516	0.195	0.200	-2.5	55597	504	0.076	0.079	-3.8	55648	509	0.043	0.045	-4.4
55214	517	0.157	0.162	-3.1	55597	505	0.050	0.052	-3.8	55648	511	0.053	0.055	-3.6
55371	501	0.360	0.380	-5.3	55597	506	0.044	0.046	-4.3	55648	512	0.038	0.040	-5.0
55371	502	0.410	0.430	-4.7	55597	507	0.035	0.036	-2.8	55648	513	0.024	0.025	-4.0
55371	503	0.550	0.580	-5.2	55597	508	0.039	0.040	-2.5	55648	515	0.043	0.045	-4.4
55371	504	0.590	0.630	-6.3	55597	509	0.047	0.049	-4.1	55648	516	0.044	0.045	-2.2
55371	505	0.550	0.580	-5.2	55597	511	0.058	0.061	-4.9	55648	517	0.036	0.037	-2.7

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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
55649	501	0.045	0.047	-4.3	55716	506	0.500	0.530	-5.7	55718	512	0.350	0.370	-5.4
55649	502	0.077	0.080	-3.7	55716	507	0.400	0.420	-4.8	55718	513	0.340	0.360	-5.6
55649	503	0.051	0.054	-5.6	55716	508	0.450	0.460	-2.2	55718	515	0.570	0.610	-6.6
55649	504	0.082	0.086	-4.7	55716	509	0.540	0.570	-5.3	55718	516	0.540	0.570	-5.3
55649	505	0.054	0.056	-3.6	55716	511	0.670	0.700	-4.3	55718	517	0.470	0.500	-6.0
55649	506	0.047	0.050	-6.0	55716	512	0.490	0.510	-3.9	55802	501	0.093	0.098	-5.1
55649	507	0.038	0.039	-2.6	55716	513	0.310	0.320	-3.1	55802	502	0.105	0.111	-5.4
55649	508	0.042	0.043	-2.3	55716	515	0.550	0.570	-3.5	55802	503	0.142	0.151	-6.0
55649	509	0.051	0.053	-3.8	55716	516	0.560	0.580	-3.4	55802	504	0.152	0.162	-6.2
55649	511	0.063	0.066	-4.5	55716	517	0.450	0.470	-4.3	55802	505	0.143	0.150	-4.7
55649	512	0.046	0.048	-4.2	55717	501	0.460	0.490	-6.1	55802	506	0.180	0.190	-5.3
55649	513	0.029	0.030	-3.3	55717	502	0.600	0.640	-6.3	55802	507	0.115	0.122	-5.7
55649	515	0.052	0.054	-3.7	55717	503	0.340	0.370	-8.1	55802	508	0.099	0.102	-2.9
55649	516	0.053	0.054	-1.9	55717	504	0.580	0.620	-6.5	55802	509	0.136	0.143	-4.9
55649	517	0.042	0.044	-4.5	55717	505	0.430	0.460	-6.5	55802	511	0.250	0.270	-7.4
55715	501	0.330	0.350	-5.7	55717	506	0.320	0.340	-5.9	55802	512	0.097	0.102	-4.9
55715	502	0.570	0.590	-3.4	55717	507	0.360	0.380	-5.3	55802	513	0.103	0.110	-6.4
55715	503	0.380	0.390	-2.6	55717	508	0.490	0.510	-3.9	55802	515	0.159	0.168	-5.4
55715	504	0.600	0.630	-4.8	55717	509	0.460	0.490	-6.1	55802	516	0.170	0.177	-4.0
55715	505	0.390	0.410	-4.9	55717	511	0.280	0.300	-6.7	55802	517	0.153	0.161	-5.0
55715	506	0.350	0.370	-5.4	55717	512	0.360	0.380	-5.3	55918	501	0.188	0.198	-5.1
55715	507	0.280	0.290	-3.4	55717	513	0.350	0.370	-5.4	55918	502	0.320	0.340	-5.9
55715	508	0.310	0.320	-3.1	55717	515	0.590	0.630	-6.3	55918	503	0.215	0.226	-4.9
55715	509	0.370	0.390	-5.1	55717	516	0.560	0.590	-5.1	55918	504	0.340	0.360	-5.6
55715	511	0.460	0.480	-4.2	55717	517	0.480	0.520	-7.7	55918	505	0.226	0.234	-3.4
55715	512	0.340	0.350	-2.9	55718	501	0.450	0.470	-4.3	55918	506	0.200	0.211	-5.2
55715	513	0.215	0.222	-3.2	55718	502	0.590	0.620	-4.8	55918	507	0.158	0.165	-4.2
55715	515	0.380	0.400	-5.0	55718	503	0.330	0.350	-5.7	55918	508	0.178	0.182	-2.2
55715	516	0.390	0.400	-2.5	55718	504	0.560	0.600	-6.7	55918	509	0.214	0.224	-4.5
55715	517	0.310	0.320	-3.1	55718	505	0.420	0.440	-4.5	55918	511	0.270	0.280	-3.6
55716	501	0.470	0.500	-6.0	55718	506	0.310	0.330	-6.1	55918	512	0.192	0.201	-4.5
55716	502	0.820	0.850	-3.5	55718	507	0.350	0.370	-5.4	55918	513	0.123	0.127	-3.1
55716	503	0.540	0.570	-5.3	55718	508	0.480	0.490	-2.0	55918	515	0.217	0.227	-4.4
55716	504	0.870	0.910	-4.4	55718	509	0.450	0.470	-4.3	55918	516	0.221	0.227	-2.6
55716	505	0.570	0.590	-3.4	55718	511	0.270	0.290	-6.9	55918	517	0.179	0.184	-2.7

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LOSS COST % CHANGE BY CLASS

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55919	501	0.026	0.027	-3.7	56041	506	0.124	0.131	-5.3	56170	512	0.244	0.260	-6.2
55919	502	0.044	0.046	-4.3	56041	507	0.098	0.103	-4.9	56170	513	0.235	0.250	-6.0
55919	503	0.029	0.031	-6.5	56041	508	0.111	0.113	-1.8	56170	515	0.400	0.430	-7.0
55919	504	0.047	0.049	-4.1	56041	509	0.133	0.139	-4.3	56170	516	0.380	0.400	-5.0
55919	505	0.031	0.032	-3.1	56041	511	0.165	0.172	-4.1	56170	517	0.330	0.350	-5.7
55919	506	0.027	0.029	-6.9	56041	512	0.120	0.125	-4.0	56171	501	0.154	0.163	-5.5
55919	507	0.022	0.022	0.0	56041	513	0.076	0.079	-3.8	56171	502	0.202	0.213	-5.2
55919	508	0.024	0.025	-4.0	56041	515	0.135	0.141	-4.3	56171	503	0.114	0.122	-6.6
55919	509	0.029	0.030	-3.3	56041	516	0.138	0.142	-2.8	56171	504	0.193	0.207	-6.8
55919	511	0.036	0.038	-5.3	56041	517	0.111	0.115	-3.5	56171	505	0.144	0.152	-5.3
55919	512	0.026	0.027	-3.7	56042	501	0.147	0.155	-5.2	56171	506	0.107	0.114	-6.1
55919	513	0.017	0.017	0.0	56042	502	0.250	0.260	-3.8	56171	507	0.119	0.126	-5.6
55919	515	0.030	0.031	-3.2	56042	503	0.169	0.177	-4.5	56171	508	0.165	0.169	-2.4
55919	516	0.030	0.031	-3.2	56042	504	0.270	0.280	-3.6	56171	509	0.153	0.162	-5.6
55919	517	0.024	0.025	-4.0	56042	505	0.177	0.183	-3.3	56171	511	0.093	0.100	-7.0
56040	501	0.018	0.019	-5.3	56042	506	0.156	0.165	-5.5	56171	512	0.120	0.127	-5.5
56040	502	0.031	0.032	-3.1	56042	507	0.124	0.129	-3.9	56171	513	0.115	0.124	-7.3
56040	503	0.020	0.021	-4.8	56042	508	0.139	0.143	-2.8	56171	515	0.197	0.209	-5.7
56040	504	0.032	0.034	-5.9	56042	509	0.168	0.175	-4.0	56171	516	0.186	0.196	-5.1
56040	505	0.021	0.022	-4.5	56042	511	0.208	0.216	-3.7	56171	517	0.161	0.172	-6.4
56040	506	0.019	0.020	-5.0	56042	512	0.151	0.157	-3.8	56202	501	0.117	0.123	-4.9
56040	507	0.015	0.016	-6.3	56042	513	0.096	0.100	-4.0	56202	502	0.202	0.209	-3.3
56040	508	0.017	0.017	0.0	56042	515	0.170	0.177	-4.0	56202	503	0.134	0.141	-5.0
56040	509	0.020	0.021	-4.8	56042	516	0.173	0.178	-2.8	56202	504	0.214	0.225	-4.9
56040	511	0.025	0.026	-3.8	56042	517	0.140	0.144	-2.8	56202	505	0.141	0.146	-3.4
56040	512	0.018	0.019	-5.3	56170	501	0.310	0.330	-6.1	56202	506	0.124	0.131	-5.3
56040	513	0.012	0.012	0.0	56170	502	0.410	0.430	-4.7	56202	507	0.098	0.103	-4.9
56040	515	0.020	0.021	-4.8	56170	503	0.232	0.248	-6.5	56202	508	0.111	0.113	-1.8
56040	516	0.021	0.021	0.0	56170	504	0.390	0.420	-7.1	56202	509	0.133	0.139	-4.3
56040	517	0.017	0.017	0.0	56170	505	0.290	0.310	-6.5	56202	511	0.165	0.172	-4.1
56041	501	0.117	0.123	-4.9	56170	506	0.218	0.232	-6.0	56202	512	0.120	0.125	-4.0
56041	502	0.202	0.209	-3.3	56170	507	0.243	0.260	-6.5	56202	513	0.076	0.079	-3.8
56041	503	0.134	0.141	-5.0	56170	508	0.340	0.340	0.0	56202	515	0.135	0.141	-4.3
56041	504	0.214	0.225	-4.9	56170	509	0.310	0.330	-6.1	56202	516	0.138	0.142	-2.8
56041	505	0.141	0.146	-3.4	56170	511	0.190	0.205	-7.3	56202	517	0.111	0.115	-3.5

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56390	501	0.204	0.216	-5.6	56427	506	0.300	0.320	-6.3	56567	512	0.250	0.270	-7.4
56390	502	0.350	0.360	-2.8	56427	507	0.238	0.248	-4.0	56567	513	0.243	0.260	-6.5
56390	503	0.234	0.246	-4.9	56427	508	0.270	0.270	0.0	56567	515	0.420	0.440	-4.5
56390	504	0.370	0.390	-5.1	56427	509	0.320	0.340	-5.9	56567	516	0.390	0.410	-4.9
56390	505	0.246	0.250	-1.6	56427	511	0.400	0.410	-2.4	56567	517	0.340	0.360	-5.6
56390	506	0.217	0.229	-5.2	56427	512	0.290	0.300	-3.3	56650	501	0.990	1.050	-5.7
56390	507	0.172	0.179	-3.9	56427	513	0.185	0.191	-3.1	56650	502	1.300	1.380	-5.8
56390	508	0.194	0.198	-2.0	56427	515	0.330	0.340	-2.9	56650	503	0.740	0.790	-6.3
56390	509	0.233	0.243	-4.1	56427	516	0.330	0.340	-2.9	56650	504	1.240	1.340	-7.5
56390	511	0.290	0.300	-3.3	56427	517	0.270	0.280	-3.6	56650	505	0.930	0.980	-5.1
56390	512	0.209	0.218	-4.1	56488	501	0.154	0.164	-6.1	56650	506	0.690	0.740	-6.8
56390	513	0.134	0.138	-2.9	56488	502	0.176	0.185	-4.9	56650	507	0.770	0.810	-4.9
56390	515	0.236	0.246	-4.1	56488	503	0.236	0.250	-5.6	56650	508	1.060	1.090	-2.8
56390	516	0.241	0.247	-2.4	56488	504	0.250	0.270	-7.4	56650	509	0.990	1.050	-5.7
56390	517	0.194	0.201	-3.5	56488	505	0.238	0.250	-4.8	56650	511	0.600	0.650	-7.7
56391	501	0.175	0.185	-5.4	56488	506	0.300	0.320	-6.3	56650	512	0.770	0.820	-6.1
56391	502	0.300	0.310	-3.2	56488	507	0.192	0.204	-5.9	56650	513	0.740	0.800	-7.5
56391	503	0.201	0.211	-4.7	56488	508	0.166	0.169	-1.8	56650	515	1.270	1.350	-5.9
56391	504	0.320	0.340	-5.9	56488	509	0.227	0.239	-5.0	56650	516	1.200	1.260	-4.8
56391	505	0.211	0.218	-3.2	56488	511	0.420	0.450	-6.7	56650	517	1.040	1.110	-6.3
56391	506	0.186	0.197	-5.6	56488	512	0.161	0.170	-5.3	56651	501	0.540	0.570	-5.3
56391	507	0.148	0.154	-3.9	56488	513	0.172	0.183	-6.0	56651	502	0.710	0.750	-5.3
56391	508	0.166	0.170	-2.4	56488	515	0.260	0.280	-7.1	56651	503	0.400	0.430	-7.0
56391	509	0.200	0.209	-4.3	56488	516	0.280	0.300	-6.7	56651	504	0.680	0.730	-6.8
56391	511	0.247	0.260	-5.0	56488	517	0.260	0.270	-3.7	56651	505	0.510	0.530	-3.8
56391	512	0.180	0.187	-3.7	56567	501	0.320	0.340	-5.9	56651	506	0.370	0.400	-7.5
56391	513	0.115	0.119	-3.4	56567	502	0.430	0.450	-4.4	56651	507	0.420	0.440	-4.5
56391	515	0.203	0.211	-3.8	56567	503	0.241	0.260	-7.3	56651	508	0.580	0.590	-1.7
56391	516	0.207	0.212	-2.4	56567	504	0.410	0.440	-6.8	56651	509	0.540	0.570	-5.3
56391	517	0.167	0.172	-2.9	56567	505	0.300	0.320	-6.3	56651	511	0.330	0.350	-5.7
56427	501	0.280	0.300	-6.7	56567	506	0.225	0.240	-6.3	56651	512	0.420	0.440	-4.5
56427	502	0.490	0.500	-2.0	56567	507	0.250	0.270	-7.4	56651	513	0.400	0.430	-7.0
56427	503	0.320	0.340	-5.9	56567	508	0.350	0.360	-2.8	56651	515	0.690	0.730	-5.5
56427	504	0.520	0.540	-3.7	56567	509	0.320	0.340	-5.9	56651	516	0.650	0.690	-5.8
56427	505	0.340	0.350	-2.9	56567	511	0.197	0.212	-7.1	56651	517	0.570	0.600	-5.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56652	501	0.390	0.410	-4.9	56654	506	0.132	0.141	-6.4	56699	512	0.133	0.139	-4.3
56652	502	0.510	0.540	-5.6	56654	507	0.148	0.156	-5.1	56699	513	0.085	0.088	-3.4
56652	503	0.290	0.310	-6.5	56654	508	0.204	0.209	-2.4	56699	515	0.150	0.157	-4.5
56652	504	0.480	0.520	-7.7	56654	509	0.189	0.201	-6.0	56699	516	0.153	0.157	-2.5
56652	505	0.360	0.380	-5.3	56654	511	0.115	0.124	-7.3	56699	517	0.124	0.128	-3.1
56652	506	0.270	0.290	-6.9	56654	512	0.148	0.157	-5.7	56758	501	0.110	0.117	-6.0
56652	507	0.300	0.320	-6.3	56654	513	0.143	0.153	-6.5	56758	502	0.190	0.197	-3.6
56652	508	0.410	0.420	-2.4	56654	515	0.244	0.260	-6.2	56758	503	0.126	0.133	-5.3
56652	509	0.380	0.410	-7.3	56654	516	0.230	0.242	-5.0	56758	504	0.202	0.212	-4.7
56652	511	0.234	0.250	-6.4	56654	517	0.199	0.212	-6.1	56758	505	0.133	0.137	-2.9
56652	512	0.300	0.320	-6.3	56690	501	0.080	0.085	-5.9	56758	506	0.117	0.124	-5.6
56652	513	0.290	0.310	-6.5	56690	502	0.091	0.096	-5.2	56758	507	0.093	0.097	-4.1
56652	515	0.490	0.520	-5.8	56690	503	0.122	0.130	-6.2	56758	508	0.105	0.107	-1.9
56652	516	0.470	0.490	-4.1	56690	504	0.132	0.140	-5.7	56758	509	0.126	0.131	-3.8
56652	517	0.400	0.430	-7.0	56690	505	0.123	0.130	-5.4	56758	511	0.156	0.162	-3.7
56653	501	0.370	0.390	-5.1	56690	506	0.155	0.164	-5.5	56758	512	0.113	0.118	-4.2
56653	502	0.490	0.520	-5.8	56690	507	0.099	0.106	-6.6	56758	513	0.072	0.075	-4.0
56653	503	0.280	0.290	-3.4	56690	508	0.086	0.088	-2.3	56758	515	0.128	0.133	-3.8
56653	504	0.470	0.500	-6.0	56690	509	0.117	0.124	-5.6	56758	516	0.130	0.134	-3.0
56653	505	0.350	0.370	-5.4	56690	511	0.217	0.231	-6.1	56758	517	0.105	0.108	-2.8
56653	506	0.260	0.280	-7.1	56690	512	0.083	0.088	-5.7	56759	501	0.113	0.119	-5.0
56653	507	0.290	0.300	-3.3	56690	513	0.089	0.095	-6.3	56759	502	0.195	0.202	-3.5
56653	508	0.400	0.410	-2.4	56690	515	0.137	0.145	-5.5	56759	503	0.129	0.136	-5.1
56653	509	0.370	0.390	-5.1	56690	516	0.147	0.153	-3.9	56759	504	0.206	0.217	-5.1
56653	511	0.226	0.243	-7.0	56690	517	0.132	0.139	-5.0	56759	505	0.136	0.141	-3.5
56653	512	0.290	0.310	-6.5	56699	501	0.130	0.137	-5.1	56759	506	0.120	0.127	-5.5
56653	513	0.280	0.300	-6.7	56699	502	0.224	0.232	-3.4	56759	507	0.095	0.099	-4.0
56653	515	0.480	0.510	-5.9	56699	503	0.149	0.156	-4.5	56759	508	0.107	0.109	-1.8
56653	516	0.450	0.470	-4.3	56699	504	0.238	0.250	-4.8	56759	509	0.129	0.135	-4.4
56653	517	0.390	0.420	-7.1	56699	505	0.156	0.162	-3.7	56759	511	0.159	0.166	-4.2
56654	501	0.190	0.202	-5.9	56699	506	0.138	0.146	-5.5	56759	512	0.116	0.121	-4.1
56654	502	0.249	0.260	-4.2	56699	507	0.109	0.114	-4.4	56759	513	0.074	0.076	-2.6
56654	503	0.141	0.151	-6.6	56699	508	0.123	0.126	-2.4	56759	515	0.131	0.136	-3.7
56654	504	0.238	0.260	-8.5	56699	509	0.148	0.155	-4.5	56759	516	0.133	0.137	-2.9
56654	505	0.178	0.188	-5.3	56699	511	0.183	0.191	-4.2	56759	517	0.107	0.111	-3.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56760	501	0.162	0.171	-5.3	56806	506	0.161	0.169	-4.7	56808	512	0.200	0.209	-4.3
56760	502	0.280	0.290	-3.4	56806	507	0.127	0.133	-4.5	56808	513	0.128	0.132	-3.0
56760	503	0.186	0.195	-4.6	56806	508	0.143	0.146	-2.1	56808	515	0.226	0.236	-4.2
56760	504	0.300	0.310	-3.2	56806	509	0.172	0.180	-4.4	56808	516	0.231	0.237	-2.5
56760	505	0.195	0.202	-3.5	56806	511	0.213	0.222	-4.1	56808	517	0.186	0.192	-3.1
56760	506	0.172	0.182	-5.5	56806	512	0.155	0.161	-3.7	56900	501	0.188	0.198	-5.1
56760	507	0.137	0.142	-3.5	56806	513	0.099	0.102	-2.9	56900	502	0.320	0.340	-5.9
56760	508	0.154	0.157	-1.9	56806	515	0.175	0.182	-3.8	56900	503	0.215	0.226	-4.9
56760	509	0.185	0.193	-4.1	56806	516	0.178	0.183	-2.7	56900	504	0.340	0.360	-5.6
56760	511	0.229	0.238	-3.8	56806	517	0.144	0.148	-2.7	56900	505	0.226	0.234	-3.4
56760	512	0.166	0.173	-4.0	56807	501	0.150	0.158	-5.1	56900	506	0.200	0.211	-5.2
56760	513	0.106	0.110	-3.6	56807	502	0.260	0.270	-3.7	56900	507	0.158	0.165	-4.2
56760	515	0.188	0.196	-4.1	56807	503	0.172	0.180	-4.4	56900	508	0.178	0.182	-2.2
56760	516	0.191	0.196	-2.6	56807	504	0.270	0.290	-6.9	56900	509	0.214	0.224	-4.5
56760	517	0.154	0.159	-3.1	56807	505	0.180	0.187	-3.7	56900	511	0.270	0.280	-3.6
56805	501	0.213	0.225	-5.3	56807	506	0.159	0.168	-5.4	56900	512	0.192	0.201	-4.5
56805	502	0.370	0.380	-2.6	56807	507	0.126	0.131	-3.8	56900	513	0.123	0.127	-3.1
56805	503	0.245	0.260	-5.8	56807	508	0.142	0.145	-2.1	56900	515	0.217	0.227	-4.4
56805	504	0.390	0.410	-4.9	56807	509	0.171	0.178	-3.9	56900	516	0.221	0.227	-2.6
56805	505	0.260	0.270	-3.7	56807	511	0.211	0.220	-4.1	56900	517	0.179	0.184	-2.7
56805	506	0.227	0.239	-5.0	56807	512	0.153	0.160	-4.4	56910	501	0.094	0.099	-5.1
56805	507	0.180	0.187	-3.7	56807	513	0.098	0.101	-3.0	56910	502	0.162	0.168	-3.6
56805	508	0.202	0.207	-2.4	56807	515	0.173	0.181	-4.4	56910	503	0.108	0.113	-4.4
56805	509	0.243	0.250	-2.8	56807	516	0.176	0.181	-2.8	56910	504	0.172	0.180	-4.4
56805	511	0.300	0.310	-3.2	56807	517	0.142	0.147	-3.4	56910	505	0.113	0.117	-3.4
56805	512	0.219	0.228	-3.9	56808	501	0.196	0.207	-5.3	56910	506	0.100	0.105	-4.8
56805	513	0.140	0.144	-2.8	56808	502	0.340	0.350	-2.9	56910	507	0.079	0.082	-3.7
56805	515	0.247	0.260	-5.0	56808	503	0.224	0.235	-4.7	56910	508	0.089	0.091	-2.2
56805	516	0.250	0.260	-3.8	56808	504	0.360	0.380	-5.3	56910	509	0.107	0.112	-4.5
56805	517	0.203	0.210	-3.3	56808	505	0.235	0.244	-3.7	56910	511	0.133	0.138	-3.6
56806	501	0.151	0.160	-5.6	56808	506	0.208	0.219	-5.0	56910	512	0.096	0.100	-4.0
56806	502	0.260	0.270	-3.7	56808	507	0.165	0.172	-4.1	56910	513	0.061	0.064	-4.7
56806	503	0.173	0.182	-4.9	56808	508	0.186	0.190	-2.1	56910	515	0.109	0.113	-3.5
56806	504	0.280	0.290	-3.4	56808	509	0.223	0.233	-4.3	56910	516	0.111	0.114	-2.6
56806	505	0.182	0.188	-3.2	56808	511	0.280	0.290	-3.4	56910	517	0.089	0.092	-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
56911	501	0.280	0.300	-6.7	56913	506	0.128	0.137	-6.6	56916	512	0.770	0.810	-4.9
56911	502	0.370	0.390	-5.1	56913	507	0.143	0.151	-5.3	56916	513	0.740	0.790	-6.3
56911	503	0.207	0.221	-6.3	56913	508	0.198	0.203	-2.5	56916	515	1.270	1.340	-5.2
56911	504	0.350	0.380	-7.9	56913	509	0.184	0.195	-5.6	56916	516	1.200	1.260	-4.8
56911	505	0.260	0.280	-7.1	56913	511	0.112	0.121	-7.4	56916	517	1.040	1.100	-5.5
56911	506	0.194	0.207	-6.3	56913	512	0.144	0.152	-5.3	56917	501	0.290	0.300	-3.3
56911	507	0.217	0.229	-5.2	56913	513	0.138	0.148	-6.8	56917	502	0.370	0.400	-7.5
56911	508	0.300	0.310	-3.2	56913	515	0.237	0.250	-5.2	56917	503	0.212	0.226	-6.2
56911	509	0.280	0.300	-6.7	56913	516	0.224	0.235	-4.7	56917	504	0.360	0.380	-5.3
56911	511	0.170	0.183	-7.1	56913	517	0.194	0.206	-5.8	56917	505	0.270	0.280	-3.6
56911	512	0.218	0.230	-5.2	56915	501	1.100	1.160	-5.2	56917	506	0.198	0.211	-6.2
56911	513	0.210	0.225	-6.7	56915	502	1.430	1.520	-5.9	56917	507	0.221	0.234	-5.6
56911	515	0.360	0.380	-5.3	56915	503	0.810	0.870	-6.9	56917	508	0.310	0.310	0.0
56911	516	0.340	0.360	-5.6	56915	504	1.370	1.470	-6.8	56917	509	0.280	0.300	-6.7
56911	517	0.290	0.310	-6.5	56915	505	1.020	1.080	-5.6	56917	511	0.173	0.186	-7.0
56912	501	0.227	0.240	-5.4	56915	506	0.760	0.810	-6.2	56917	512	0.222	0.235	-5.5
56912	502	0.300	0.310	-3.2	56915	507	0.850	0.900	-5.6	56917	513	0.214	0.229	-6.6
56912	503	0.168	0.179	-6.1	56915	508	1.170	1.200	-2.5	56917	515	0.370	0.390	-5.1
56912	504	0.280	0.300	-6.7	56915	509	1.090	1.150	-5.2	56917	516	0.350	0.360	-2.8
56912	505	0.212	0.224	-5.4	56915	511	0.660	0.710	-7.0	56917	517	0.300	0.320	-6.3
56912	506	0.157	0.168	-6.5	56915	512	0.850	0.900	-5.6	56918	501	0.137	0.145	-5.5
56912	507	0.176	0.185	-4.9	56915	513	0.820	0.880	-6.8	56918	502	0.180	0.190	-5.3
56912	508	0.243	0.249	-2.4	56915	515	1.400	1.490	-6.0	56918	503	0.102	0.109	-6.4
56912	509	0.226	0.239	-5.4	56915	516	1.320	1.390	-5.0	56918	504	0.172	0.185	-7.0
56912	511	0.137	0.148	-7.4	56915	517	1.150	1.220	-5.7	56918	505	0.128	0.136	-5.9
56912	512	0.176	0.186	-5.4	56916	501	0.990	1.050	-5.7	56918	506	0.095	0.101	-5.9
56912	513	0.170	0.182	-6.6	56916	502	1.290	1.370	-5.8	56918	507	0.106	0.112	-5.4
56912	515	0.290	0.310	-6.5	56916	503	0.730	0.780	-6.4	56918	508	0.147	0.151	-2.6
56912	516	0.270	0.290	-6.9	56916	504	1.240	1.330	-6.8	56918	509	0.137	0.145	-5.5
56912	517	0.238	0.250	-4.8	56916	505	0.920	0.980	-6.1	56918	511	0.083	0.090	-7.8
56913	501	0.185	0.196	-5.6	56916	506	0.690	0.730	-5.5	56918	512	0.107	0.113	-5.3
56913	502	0.242	0.260	-6.9	56916	507	0.770	0.810	-4.9	56918	513	0.103	0.110	-6.4
56913	503	0.137	0.146	-6.2	56916	508	1.060	1.080	-1.9	56918	515	0.176	0.186	-5.4
56913	504	0.231	0.249	-7.2	56916	509	0.980	1.040	-5.8	56918	516	0.166	0.175	-5.1
56913	505	0.173	0.183	-5.5	56916	511	0.600	0.640	-6.3	56918	517	0.144	0.153	-5.9

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STATE: 29 - NEW JERSEY
 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
56919	501	0.350	0.370	-5.4	56980	506	0.173	0.183	-5.5	57002	512	0.037	0.039	-5.1
56919	502	0.460	0.480	-4.2	56980	507	0.137	0.143	-4.2	57002	513	0.024	0.024	0.0
56919	503	0.260	0.280	-7.1	56980	508	0.154	0.158	-2.5	57002	515	0.042	0.044	-4.5
56919	504	0.440	0.470	-6.4	56980	509	0.186	0.194	-4.1	57002	516	0.043	0.044	-2.3
56919	505	0.330	0.350	-5.7	56980	511	0.230	0.239	-3.8	57002	517	0.034	0.035	-2.9
56919	506	0.243	0.260	-6.5	56980	512	0.167	0.174	-4.0	57090	501	0.510	0.540	-5.6
56919	507	0.270	0.290	-6.9	56980	513	0.106	0.110	-3.6	57090	502	0.670	0.710	-5.6
56919	508	0.370	0.380	-2.6	56980	515	0.188	0.196	-4.1	57090	503	0.380	0.410	-7.3
56919	509	0.350	0.370	-5.4	56980	516	0.192	0.197	-2.5	57090	504	0.640	0.690	-7.2
56919	511	0.212	0.228	-7.0	56980	517	0.155	0.160	-3.1	57090	505	0.480	0.510	-5.9
56919	512	0.270	0.290	-6.9	57001	501	0.056	0.059	-5.1	57090	506	0.360	0.380	-5.3
56919	513	0.260	0.280	-7.1	57001	502	0.096	0.100	-4.0	57090	507	0.400	0.420	-4.8
56919	515	0.450	0.470	-4.3	57001	503	0.064	0.067	-4.5	57090	508	0.550	0.560	-1.8
56919	516	0.420	0.450	-6.7	57001	504	0.102	0.107	-4.7	57090	509	0.510	0.540	-5.6
56919	517	0.370	0.390	-5.1	57001	505	0.067	0.070	-4.3	57090	511	0.310	0.330	-6.1
56920	501	0.320	0.340	-5.9	57001	506	0.059	0.063	-6.3	57090	512	0.400	0.420	-4.8
56920	502	0.420	0.440	-4.5	57001	507	0.047	0.049	-4.1	57090	513	0.380	0.410	-7.3
56920	503	0.237	0.250	-5.2	57001	508	0.053	0.054	-1.9	57090	515	0.660	0.700	-5.7
56920	504	0.400	0.430	-7.0	57001	509	0.064	0.066	-3.0	57090	516	0.620	0.650	-4.6
56920	505	0.300	0.320	-6.3	57001	511	0.079	0.082	-3.7	57090	517	0.540	0.570	-5.3
56920	506	0.221	0.236	-6.4	57001	512	0.057	0.060	-5.0	57146	501	0.320	0.340	-5.9
56920	507	0.247	0.260	-5.0	57001	513	0.037	0.038	-2.6	57146	502	0.430	0.450	-4.4
56920	508	0.340	0.350	-2.9	57001	515	0.065	0.067	-3.0	57146	503	0.241	0.260	-7.3
56920	509	0.320	0.340	-5.9	57001	516	0.066	0.068	-2.9	57146	504	0.410	0.440	-6.8
56920	511	0.193	0.208	-7.2	57001	517	0.053	0.055	-3.6	57146	505	0.300	0.320	-6.3
56920	512	0.248	0.260	-4.6	57002	501	0.036	0.038	-5.3	57146	506	0.225	0.240	-6.3
56920	513	0.239	0.260	-8.1	57002	502	0.062	0.065	-4.6	57146	507	0.250	0.270	-7.4
56920	515	0.410	0.430	-4.7	57002	503	0.041	0.043	-4.7	57146	508	0.350	0.360	-2.8
56920	516	0.390	0.410	-4.9	57002	504	0.066	0.069	-4.3	57146	509	0.320	0.340	-5.9
56920	517	0.330	0.360	-8.3	57002	505	0.043	0.045	-4.4	57146	511	0.197	0.212	-7.1
56980	501	0.163	0.172	-5.2	57002	506	0.038	0.040	-5.0	57146	512	0.250	0.270	-7.4
56980	502	0.280	0.290	-3.4	57002	507	0.030	0.032	-6.3	57146	513	0.243	0.260	-6.5
56980	503	0.187	0.196	-4.6	57002	508	0.034	0.035	-2.9	57146	515	0.420	0.440	-4.5
56980	504	0.300	0.310	-3.2	57002	509	0.041	0.043	-4.7	57146	516	0.390	0.410	-4.9
56980	505	0.196	0.203	-3.4	57002	511	0.051	0.053	-3.8	57146	517	0.340	0.360	-5.6

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STATE: 29 - NEW JERSEY
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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
57202	501	0.144	0.153	-5.9	57401	506	0.108	0.114	-5.3	57410	512	0.050	0.053	-5.7
57202	502	0.249	0.260	-4.2	57401	507	0.086	0.089	-3.4	57410	513	0.032	0.033	-3.0
57202	503	0.166	0.174	-4.6	57401	508	0.096	0.099	-3.0	57410	515	0.057	0.059	-3.4
57202	504	0.260	0.280	-7.1	57401	509	0.116	0.121	-4.1	57410	516	0.058	0.060	-3.3
57202	505	0.174	0.180	-3.3	57401	511	0.144	0.149	-3.4	57410	517	0.047	0.048	-2.1
57202	506	0.154	0.162	-4.9	57401	512	0.104	0.109	-4.6	57411	501	0.078	0.083	-6.0
57202	507	0.122	0.127	-3.9	57401	513	0.067	0.069	-2.9	57411	502	0.103	0.109	-5.5
57202	508	0.137	0.140	-2.1	57401	515	0.118	0.123	-4.1	57411	503	0.058	0.062	-6.5
57202	509	0.165	0.172	-4.1	57401	516	0.120	0.123	-2.4	57411	504	0.098	0.105	-6.7
57202	511	0.204	0.212	-3.8	57401	517	0.097	0.100	-3.0	57411	505	0.073	0.078	-6.4
57202	512	0.148	0.154	-3.9	57403	501	0.189	0.201	-6.0	57411	506	0.054	0.058	-6.9
57202	513	0.094	0.098	-4.1	57403	502	0.215	0.228	-5.7	57411	507	0.061	0.064	-4.7
57202	515	0.167	0.174	-4.0	57403	503	0.290	0.310	-6.5	57411	508	0.084	0.086	-2.3
57202	516	0.170	0.175	-2.9	57403	504	0.310	0.330	-6.1	57411	509	0.078	0.083	-6.0
57202	517	0.137	0.142	-3.5	57403	505	0.290	0.310	-6.5	57411	511	0.048	0.051	-5.9
57257	501	0.179	0.189	-5.3	57403	506	0.370	0.390	-5.1	57411	512	0.061	0.064	-4.7
57257	502	0.310	0.320	-3.1	57403	507	0.236	0.250	-5.6	57411	513	0.059	0.063	-6.3
57257	503	0.205	0.216	-5.1	57403	508	0.203	0.208	-2.4	57411	515	0.100	0.106	-5.7
57257	504	0.330	0.340	-2.9	57403	509	0.280	0.290	-3.4	57411	516	0.095	0.100	-5.0
57257	505	0.216	0.223	-3.1	57403	511	0.510	0.550	-7.3	57411	517	0.082	0.087	-5.7
57257	506	0.191	0.201	-5.0	57403	512	0.198	0.208	-4.8	57572	501	0.029	0.031	-6.5
57257	507	0.151	0.157	-3.8	57403	513	0.212	0.224	-5.4	57572	502	0.050	0.052	-3.8
57257	508	0.170	0.174	-2.3	57403	515	0.320	0.340	-5.9	57572	503	0.033	0.035	-5.7
57257	509	0.204	0.213	-4.2	57403	516	0.350	0.360	-2.8	57572	504	0.053	0.055	-3.6
57257	511	0.250	0.260	-3.8	57403	517	0.310	0.330	-6.1	57572	505	0.035	0.036	-2.8
57257	512	0.184	0.191	-3.7	57410	501	0.049	0.052	-5.8	57572	506	0.031	0.032	-3.1
57257	513	0.117	0.121	-3.3	57410	502	0.085	0.088	-3.4	57572	507	0.024	0.025	-4.0
57257	515	0.207	0.216	-4.2	57410	503	0.056	0.059	-5.1	57572	508	0.027	0.028	-3.6
57257	516	0.211	0.217	-2.8	57410	504	0.090	0.095	-5.3	57572	509	0.033	0.034	-2.9
57257	517	0.171	0.176	-2.8	57410	505	0.059	0.061	-3.3	57572	511	0.041	0.042	-2.4
57401	501	0.102	0.108	-5.6	57410	506	0.052	0.055	-5.5	57572	512	0.030	0.031	-3.2
57401	502	0.176	0.182	-3.3	57410	507	0.041	0.043	-4.7	57572	513	0.019	0.020	-5.0
57401	503	0.117	0.122	-4.1	57410	508	0.047	0.048	-2.1	57572	515	0.033	0.035	-5.7
57401	504	0.186	0.196	-5.1	57410	509	0.056	0.059	-5.1	57572	516	0.034	0.035	-2.9
57401	505	0.122	0.127	-3.9	57410	511	0.069	0.072	-4.2	57572	517	0.027	0.028	-3.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57600	501	0.086	0.091	-5.5	57625	506	0.800	0.850	-5.9	57690	512	0.170	0.180	-5.6
57600	502	0.148	0.154	-3.9	57625	507	0.640	0.660	-3.0	57690	513	0.164	0.175	-6.3
57600	503	0.099	0.103	-3.9	57625	508	0.720	0.730	-1.4	57690	515	0.280	0.300	-6.7
57600	504	0.157	0.165	-4.8	57625	509	0.860	0.900	-4.4	57690	516	0.260	0.280	-7.1
57600	505	0.103	0.107	-3.7	57625	511	1.070	1.110	-3.6	57690	517	0.229	0.244	-6.1
57600	506	0.091	0.096	-5.2	57625	512	0.770	0.810	-4.9	57716	501	0.104	0.110	-5.5
57600	507	0.072	0.075	-4.0	57625	513	0.490	0.510	-3.9	57716	502	0.136	0.143	-4.9
57600	508	0.082	0.083	-1.2	57625	515	0.870	0.910	-4.4	57716	503	0.077	0.082	-6.1
57600	509	0.098	0.102	-3.9	57625	516	0.890	0.920	-3.3	57716	504	0.130	0.139	-6.5
57600	511	0.121	0.126	-4.0	57625	517	0.720	0.740	-2.7	57716	505	0.097	0.103	-5.8
57600	512	0.088	0.092	-4.3	57651	501	0.092	0.097	-5.2	57716	506	0.072	0.077	-6.5
57600	513	0.056	0.058	-3.4	57651	502	0.159	0.164	-3.0	57716	507	0.080	0.085	-5.9
57600	515	0.099	0.104	-4.8	57651	503	0.105	0.111	-5.4	57716	508	0.111	0.114	-2.6
57600	516	0.101	0.104	-2.9	57651	504	0.168	0.177	-5.1	57716	509	0.103	0.109	-5.5
57600	517	0.082	0.084	-2.4	57651	505	0.111	0.115	-3.5	57716	511	0.063	0.068	-7.4
57611	501	0.168	0.178	-5.6	57651	506	0.098	0.103	-4.9	57716	512	0.081	0.085	-4.7
57611	502	0.220	0.233	-5.6	57651	507	0.077	0.081	-4.9	57716	513	0.078	0.083	-6.0
57611	503	0.124	0.133	-6.8	57651	508	0.087	0.089	-2.2	57716	515	0.133	0.141	-5.7
57611	504	0.210	0.226	-7.1	57651	509	0.105	0.109	-3.7	57716	516	0.125	0.132	-5.3
57611	505	0.157	0.166	-5.4	57651	511	0.130	0.135	-3.7	57716	517	0.109	0.116	-6.0
57611	506	0.117	0.124	-5.6	57651	512	0.094	0.098	-4.1	57725	501	0.227	0.240	-5.4
57611	507	0.130	0.137	-5.1	57651	513	0.060	0.062	-3.2	57725	502	0.300	0.310	-3.2
57611	508	0.180	0.184	-2.2	57651	515	0.106	0.111	-4.5	57725	503	0.168	0.179	-6.1
57611	509	0.167	0.177	-5.6	57651	516	0.108	0.111	-2.7	57725	504	0.280	0.300	-6.7
57611	511	0.102	0.110	-7.3	57651	517	0.087	0.090	-3.3	57725	505	0.212	0.224	-5.4
57611	512	0.131	0.138	-5.1	57690	501	0.218	0.231	-5.6	57725	506	0.157	0.168	-6.5
57611	513	0.126	0.135	-6.7	57690	502	0.290	0.300	-3.3	57725	507	0.176	0.185	-4.9
57611	515	0.215	0.228	-5.7	57690	503	0.162	0.173	-6.4	57725	508	0.243	0.249	-2.4
57611	516	0.203	0.214	-5.1	57690	504	0.270	0.290	-6.9	57725	509	0.226	0.239	-5.4
57611	517	0.176	0.187	-5.9	57690	505	0.204	0.216	-5.6	57725	511	0.137	0.148	-7.4
57625	501	0.760	0.800	-5.0	57690	506	0.152	0.162	-6.2	57725	512	0.176	0.186	-5.4
57625	502	1.310	1.350	-3.0	57690	507	0.169	0.179	-5.6	57725	513	0.170	0.182	-6.6
57625	503	0.870	0.910	-4.4	57690	508	0.234	0.240	-2.5	57725	515	0.290	0.310	-6.5
57625	504	1.380	1.450	-4.8	57690	509	0.217	0.230	-5.7	57725	516	0.270	0.290	-6.9
57625	505	0.910	0.940	-3.2	57690	511	0.132	0.143	-7.7	57725	517	0.238	0.250	-4.8

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LOSS COST % CHANGE BY CLASS

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57726	501	0.176	0.187	-5.9	57800	506	0.185	0.195	-5.1	57809	512	0.070	0.074	-5.4
57726	502	0.231	0.244	-5.3	57800	507	0.147	0.153	-3.9	57809	513	0.067	0.072	-6.9
57726	503	0.131	0.140	-6.4	57800	508	0.165	0.169	-2.4	57809	515	0.115	0.122	-5.7
57726	504	0.221	0.237	-6.8	57800	509	0.198	0.207	-4.3	57809	516	0.108	0.114	-5.3
57726	505	0.165	0.175	-5.7	57800	511	0.246	0.260	-5.4	57809	517	0.094	0.100	-6.0
57726	506	0.122	0.130	-6.2	57800	512	0.178	0.186	-4.3	57810	501	0.087	0.092	-5.4
57726	507	0.137	0.144	-4.9	57800	513	0.114	0.118	-3.4	57810	502	0.114	0.120	-5.0
57726	508	0.189	0.194	-2.6	57800	515	0.201	0.210	-4.3	57810	503	0.064	0.069	-7.2
57726	509	0.176	0.186	-5.4	57800	516	0.205	0.211	-2.8	57810	504	0.109	0.117	-6.8
57726	511	0.107	0.115	-7.0	57800	517	0.166	0.171	-2.9	57810	505	0.081	0.086	-5.8
57726	512	0.137	0.145	-5.5	57808	501	0.087	0.092	-5.4	57810	506	0.060	0.064	-6.2
57726	513	0.132	0.142	-7.0	57808	502	0.114	0.120	-5.0	57810	507	0.067	0.071	-5.6
57726	515	0.226	0.239	-5.4	57808	503	0.064	0.069	-7.2	57810	508	0.093	0.095	-2.1
57726	516	0.213	0.224	-4.9	57808	504	0.109	0.117	-6.8	57810	509	0.086	0.092	-6.5
57726	517	0.185	0.197	-6.1	57808	505	0.081	0.086	-5.8	57810	511	0.053	0.057	-7.0
57798	501	0.047	0.049	-4.1	57808	506	0.060	0.064	-6.2	57810	512	0.068	0.071	-4.2
57798	502	0.080	0.083	-3.6	57808	507	0.067	0.071	-5.6	57810	513	0.065	0.070	-7.1
57798	503	0.053	0.056	-5.4	57808	508	0.093	0.095	-2.1	57810	515	0.111	0.118	-5.9
57798	504	0.085	0.090	-5.6	57808	509	0.086	0.092	-6.5	57810	516	0.105	0.110	-4.5
57798	505	0.056	0.058	-3.4	57808	511	0.053	0.057	-7.0	57810	517	0.091	0.097	-6.2
57798	506	0.050	0.052	-3.8	57808	512	0.068	0.071	-4.2	57871	501	0.104	0.110	-5.5
57798	507	0.039	0.041	-4.9	57808	513	0.065	0.070	-7.1	57871	502	0.136	0.143	-4.9
57798	508	0.044	0.045	-2.2	57808	515	0.111	0.118	-5.9	57871	503	0.077	0.082	-6.1
57798	509	0.053	0.056	-5.4	57808	516	0.105	0.110	-4.5	57871	504	0.130	0.139	-6.5
57798	511	0.066	0.068	-2.9	57808	517	0.091	0.097	-6.2	57871	505	0.097	0.103	-5.8
57798	512	0.048	0.050	-4.0	57809	501	0.090	0.095	-5.3	57871	506	0.072	0.077	-6.5
57798	513	0.030	0.032	-6.3	57809	502	0.117	0.124	-5.6	57871	507	0.080	0.085	-5.9
57798	515	0.054	0.056	-3.6	57809	503	0.066	0.071	-7.0	57871	508	0.111	0.114	-2.6
57798	516	0.055	0.056	-1.8	57809	504	0.112	0.120	-6.7	57871	509	0.103	0.109	-5.5
57798	517	0.044	0.046	-4.3	57809	505	0.084	0.089	-5.6	57871	511	0.063	0.068	-7.4
57800	501	0.174	0.184	-5.4	57809	506	0.062	0.066	-6.1	57871	512	0.081	0.085	-4.7
57800	502	0.300	0.310	-3.2	57809	507	0.069	0.073	-5.5	57871	513	0.078	0.083	-6.0
57800	503	0.199	0.209	-4.8	57809	508	0.096	0.098	-2.0	57871	515	0.133	0.141	-5.7
57800	504	0.320	0.330	-3.0	57809	509	0.089	0.094	-5.3	57871	516	0.125	0.132	-5.3
57800	505	0.209	0.217	-3.7	57809	511	0.054	0.058	-6.9	57871	517	0.109	0.116	-6.0

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STATE: 29 - NEW JERSEY
 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
57913	501	0.225	0.238	-5.5	57998	506	0.106	0.112	-5.4	58009	512	0.111	0.117	-5.1
57913	502	0.390	0.400	-2.5	57998	507	0.084	0.088	-4.5	58009	513	0.107	0.115	-7.0
57913	503	0.260	0.270	-3.7	57998	508	0.095	0.097	-2.1	58009	515	0.183	0.194	-5.7
57913	504	0.410	0.430	-4.7	57998	509	0.114	0.119	-4.2	58009	516	0.173	0.182	-4.9
57913	505	0.270	0.280	-3.6	57998	511	0.141	0.146	-3.4	58009	517	0.150	0.159	-5.7
57913	506	0.239	0.250	-4.4	57998	512	0.102	0.107	-4.7	58010	501	0.232	0.245	-5.3
57913	507	0.190	0.198	-4.0	57998	513	0.065	0.068	-4.4	58010	502	0.400	0.410	-2.4
57913	508	0.214	0.218	-1.8	57998	515	0.115	0.120	-4.2	58010	503	0.270	0.280	-3.6
57913	509	0.260	0.270	-3.7	57998	516	0.118	0.121	-2.5	58010	504	0.420	0.450	-6.7
57913	511	0.320	0.330	-3.0	57998	517	0.095	0.098	-3.1	58010	505	0.280	0.290	-3.4
57913	512	0.231	0.240	-3.7	57999	501	0.143	0.151	-5.3	58010	506	0.246	0.260	-5.4
57913	513	0.147	0.152	-3.3	57999	502	0.187	0.198	-5.6	58010	507	0.195	0.203	-3.9
57913	515	0.260	0.270	-3.7	57999	503	0.106	0.113	-6.2	58010	508	0.220	0.225	-2.2
57913	516	0.270	0.270	0.0	57999	504	0.179	0.192	-6.8	58010	509	0.260	0.280	-7.1
57913	517	0.214	0.221	-3.2	57999	505	0.134	0.141	-5.0	58010	511	0.330	0.340	-2.9
57997	501	0.530	0.530	0.0	57999	506	0.099	0.106	-6.6	58010	512	0.237	0.247	-4.0
57997	502	0.380	0.370	2.7	57999	507	0.111	0.117	-5.1	58010	513	0.152	0.157	-3.2
57997	503	0.290	0.280	3.6	57999	508	0.153	0.157	-2.5	58010	515	0.270	0.280	-3.6
57997	504	0.490	0.490	0.0	57999	509	0.142	0.151	-6.0	58010	516	0.270	0.280	-3.6
57997	505	0.500	0.490	2.0	57999	511	0.087	0.093	-6.5	58010	517	0.221	0.228	-3.1
57997	506	0.480	0.470	2.1	57999	512	0.111	0.117	-5.1	58020	501	0.203	0.216	-6.0
57997	507	0.360	0.360	0.0	57999	513	0.107	0.115	-7.0	58020	502	0.231	0.244	-5.3
57997	508	0.500	0.480	4.2	57999	515	0.183	0.194	-5.7	58020	503	0.310	0.330	-6.1
57997	509	0.260	0.260	0.0	57999	516	0.173	0.182	-4.9	58020	504	0.330	0.360	-8.3
57997	511	0.350	0.350	0.0	57999	517	0.150	0.159	-5.7	58020	505	0.310	0.330	-6.1
57997	512	0.241	0.237	1.7	58009	501	0.143	0.151	-5.3	58020	506	0.400	0.420	-4.8
57997	513	0.340	0.330	3.0	58009	502	0.187	0.198	-5.6	58020	507	0.250	0.270	-7.4
57997	515	0.410	0.400	2.5	58009	503	0.106	0.113	-6.2	58020	508	0.218	0.223	-2.2
57997	516	0.340	0.340	0.0	58009	504	0.179	0.192	-6.8	58020	509	0.300	0.310	-3.2
57997	517	0.290	0.280	3.6	58009	505	0.134	0.141	-5.0	58020	511	0.550	0.590	-6.8
57998	501	0.100	0.105	-4.8	58009	506	0.099	0.106	-6.6	58020	512	0.212	0.224	-5.4
57998	502	0.172	0.178	-3.4	58009	507	0.111	0.117	-5.1	58020	513	0.227	0.241	-5.8
57998	503	0.114	0.120	-5.0	58009	508	0.153	0.157	-2.5	58020	515	0.350	0.370	-5.4
57998	504	0.182	0.192	-5.2	58009	509	0.142	0.151	-6.0	58020	516	0.370	0.390	-5.1
57998	505	0.120	0.124	-3.2	58009	511	0.087	0.093	-6.5	58020	517	0.340	0.350	-2.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58056	501	0.280	0.290	-3.4	58058	506	0.166	0.175	-5.1	58096	512	0.300	0.310	-3.2
58056	502	0.480	0.490	-2.0	58058	507	0.132	0.137	-3.6	58096	513	0.191	0.198	-3.5
58056	503	0.320	0.330	-3.0	58058	508	0.148	0.152	-2.6	58096	515	0.340	0.350	-2.9
58056	504	0.510	0.530	-3.8	58058	509	0.178	0.186	-4.3	58096	516	0.340	0.350	-2.9
58056	505	0.330	0.340	-2.9	58058	511	0.221	0.229	-3.5	58096	517	0.280	0.290	-3.4
58056	506	0.290	0.310	-6.5	58058	512	0.160	0.167	-4.2	58301	501	0.109	0.116	-6.0
58056	507	0.233	0.243	-4.1	58058	513	0.102	0.106	-3.8	58301	502	0.143	0.151	-5.3
58056	508	0.260	0.270	-3.7	58058	515	0.181	0.189	-4.2	58301	503	0.081	0.086	-5.8
58056	509	0.310	0.330	-6.1	58058	516	0.184	0.189	-2.6	58301	504	0.137	0.147	-6.8
58056	511	0.390	0.410	-4.9	58058	517	0.149	0.153	-2.6	58301	505	0.102	0.108	-5.6
58056	512	0.280	0.300	-6.7	58095	501	0.220	0.232	-5.2	58301	506	0.076	0.081	-6.2
58056	513	0.181	0.187	-3.2	58095	502	0.380	0.390	-2.6	58301	507	0.085	0.089	-4.5
58056	515	0.320	0.330	-3.0	58095	503	0.250	0.260	-3.8	58301	508	0.117	0.120	-2.5
58056	516	0.330	0.330	0.0	58095	504	0.400	0.420	-4.8	58301	509	0.109	0.115	-5.2
58056	517	0.260	0.270	-3.7	58095	505	0.260	0.270	-3.7	58301	511	0.066	0.071	-7.0
58057	501	0.174	0.184	-5.4	58095	506	0.234	0.247	-5.3	58301	512	0.085	0.090	-5.6
58057	502	0.300	0.310	-3.2	58095	507	0.185	0.193	-4.1	58301	513	0.082	0.088	-6.8
58057	503	0.199	0.209	-4.8	58095	508	0.209	0.213	-1.9	58301	515	0.140	0.148	-5.4
58057	504	0.320	0.330	-3.0	58095	509	0.250	0.260	-3.8	58301	516	0.132	0.139	-5.0
58057	505	0.209	0.217	-3.7	58095	511	0.310	0.320	-3.1	58301	517	0.114	0.122	-6.6
58057	506	0.185	0.195	-5.1	58095	512	0.225	0.235	-4.3	58302	501	0.079	0.083	-4.8
58057	507	0.147	0.153	-3.9	58095	513	0.144	0.149	-3.4	58302	502	0.136	0.141	-3.5
58057	508	0.165	0.169	-2.4	58095	515	0.250	0.270	-7.4	58302	503	0.090	0.095	-5.3
58057	509	0.198	0.207	-4.3	58095	516	0.260	0.270	-3.7	58302	504	0.144	0.151	-4.6
58057	511	0.246	0.260	-5.4	58095	517	0.209	0.216	-3.2	58302	505	0.095	0.098	-3.1
58057	512	0.178	0.186	-4.3	58096	501	0.290	0.310	-6.5	58302	506	0.084	0.088	-4.5
58057	513	0.114	0.118	-3.4	58096	502	0.500	0.520	-3.8	58302	507	0.066	0.069	-4.3
58057	515	0.201	0.210	-4.3	58096	503	0.330	0.350	-5.7	58302	508	0.075	0.076	-1.3
58057	516	0.205	0.211	-2.8	58096	504	0.530	0.560	-5.4	58302	509	0.090	0.094	-4.3
58057	517	0.166	0.171	-2.9	58096	505	0.350	0.360	-2.8	58302	511	0.111	0.116	-4.3
58058	501	0.156	0.165	-5.5	58096	506	0.310	0.330	-6.1	58302	512	0.081	0.084	-3.6
58058	502	0.270	0.280	-3.6	58096	507	0.246	0.260	-5.4	58302	513	0.052	0.053	-1.9
58058	503	0.179	0.188	-4.8	58096	508	0.280	0.280	0.0	58302	515	0.091	0.095	-4.2
58058	504	0.290	0.300	-3.3	58096	509	0.330	0.350	-5.7	58302	516	0.093	0.095	-2.1
58058	505	0.188	0.195	-3.6	58096	511	0.410	0.430	-4.7	58302	517	0.075	0.077	-2.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58397	501	0.460	0.480	-4.2	58409	506	0.360	0.360	0.0	58457	512	0.140	0.138	1.4
58397	502	0.790	0.820	-3.7	58409	507	0.270	0.270	0.0	58457	513	0.195	0.194	0.5
58397	503	0.520	0.550	-5.5	58409	508	0.370	0.360	2.8	58457	515	0.237	0.234	1.3
58397	504	0.840	0.880	-4.5	58409	509	0.198	0.195	1.5	58457	516	0.200	0.196	2.0
58397	505	0.550	0.570	-3.5	58409	511	0.260	0.260	0.0	58457	517	0.167	0.165	1.2
58397	506	0.490	0.510	-3.9	58409	512	0.181	0.178	1.7	58458	501	0.400	0.390	2.6
58397	507	0.390	0.400	-2.5	58409	513	0.250	0.250	0.0	58458	502	0.280	0.280	0.0
58397	508	0.430	0.440	-2.3	58409	515	0.310	0.300	3.3	58458	503	0.215	0.214	0.5
58397	509	0.520	0.550	-5.5	58409	516	0.260	0.250	4.0	58458	504	0.370	0.360	2.8
58397	511	0.650	0.670	-3.0	58409	517	0.216	0.213	1.4	58458	505	0.380	0.370	2.7
58397	512	0.470	0.490	-4.1	58456	501	0.211	0.210	0.5	58458	506	0.360	0.360	0.0
58397	513	0.300	0.310	-3.2	58456	502	0.152	0.150	1.3	58458	507	0.270	0.270	0.0
58397	515	0.530	0.550	-3.6	58456	503	0.114	0.114	0.0	58458	508	0.370	0.360	2.8
58397	516	0.540	0.550	-1.8	58456	504	0.195	0.194	0.5	58458	509	0.198	0.195	1.5
58397	517	0.440	0.450	-2.2	58456	505	0.200	0.197	1.5	58458	511	0.260	0.260	0.0
58408	501	0.310	0.310	0.0	58456	506	0.192	0.190	1.1	58458	512	0.181	0.178	1.7
58408	502	0.223	0.221	0.9	58456	507	0.145	0.144	0.7	58458	513	0.250	0.250	0.0
58408	503	0.169	0.168	0.6	58456	508	0.199	0.191	4.2	58458	515	0.310	0.300	3.3
58408	504	0.290	0.290	0.0	58456	509	0.105	0.104	1.0	58458	516	0.260	0.250	4.0
58408	505	0.300	0.290	3.4	58456	511	0.141	0.140	0.7	58458	517	0.216	0.213	1.4
58408	506	0.280	0.280	0.0	58456	512	0.096	0.095	1.1	58459	501	0.480	0.470	2.1
58408	507	0.213	0.212	0.5	58456	513	0.135	0.134	0.7	58459	502	0.340	0.340	0.0
58408	508	0.290	0.280	3.6	58456	515	0.164	0.161	1.9	58459	503	0.260	0.260	0.0
58408	509	0.155	0.153	1.3	58456	516	0.138	0.135	2.2	58459	504	0.440	0.440	0.0
58408	511	0.208	0.206	1.0	58456	517	0.115	0.114	0.9	58459	505	0.450	0.440	2.3
58408	512	0.142	0.140	1.4	58457	501	0.310	0.310	0.0	58459	506	0.430	0.430	0.0
58408	513	0.198	0.197	0.5	58457	502	0.220	0.217	1.4	58459	507	0.330	0.320	3.1
58408	515	0.241	0.238	1.3	58457	503	0.166	0.165	0.6	58459	508	0.450	0.430	4.7
58408	516	0.203	0.199	2.0	58457	504	0.280	0.280	0.0	58459	509	0.237	0.234	1.3
58408	517	0.170	0.168	1.2	58457	505	0.290	0.290	0.0	58459	511	0.320	0.310	3.2
58409	501	0.400	0.390	2.6	58457	506	0.280	0.280	0.0	58459	512	0.217	0.214	1.4
58409	502	0.280	0.280	0.0	58457	507	0.210	0.208	1.0	58459	513	0.300	0.300	0.0
58409	503	0.215	0.214	0.5	58457	508	0.290	0.280	3.6	58459	515	0.370	0.360	2.8
58409	504	0.370	0.360	2.8	58457	509	0.153	0.151	1.3	58459	516	0.310	0.300	3.3
58409	505	0.380	0.370	2.7	58457	511	0.204	0.203	0.5	58459	517	0.260	0.260	0.0

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LOSS COST % CHANGE BY CLASS

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58503	501	0.122	0.129	-5.4	58559	506	0.034	0.036	-5.6	58575	512	0.102	0.107	-4.7
58503	502	0.211	0.218	-3.2	58559	507	0.027	0.028	-3.6	58575	513	0.065	0.068	-4.4
58503	503	0.140	0.147	-4.8	58559	508	0.031	0.031	0.0	58575	515	0.115	0.120	-4.2
58503	504	0.223	0.235	-5.1	58559	509	0.037	0.038	-2.6	58575	516	0.118	0.121	-2.5
58503	505	0.147	0.152	-3.3	58559	511	0.045	0.047	-4.3	58575	517	0.095	0.098	-3.1
58503	506	0.130	0.137	-5.1	58559	512	0.033	0.034	-2.9	58627	501	0.320	0.340	-5.9
58503	507	0.103	0.107	-3.7	58559	513	0.021	0.022	-4.5	58627	502	0.550	0.570	-3.5
58503	508	0.116	0.118	-1.7	58559	515	0.037	0.039	-5.1	58627	503	0.370	0.390	-5.1
58503	509	0.139	0.145	-4.1	58559	516	0.038	0.039	-2.6	58627	504	0.590	0.620	-4.8
58503	511	0.172	0.179	-3.9	58559	517	0.031	0.032	-3.1	58627	505	0.390	0.400	-2.5
58503	512	0.125	0.130	-3.8	58560	501	0.077	0.082	-6.1	58627	506	0.340	0.360	-5.6
58503	513	0.080	0.083	-3.6	58560	502	0.134	0.138	-2.9	58627	507	0.270	0.280	-3.6
58503	515	0.141	0.147	-4.1	58560	503	0.089	0.093	-4.3	58627	508	0.300	0.310	-3.2
58503	516	0.144	0.148	-2.7	58560	504	0.142	0.149	-4.7	58627	509	0.370	0.380	-2.6
58503	517	0.116	0.120	-3.3	58560	505	0.093	0.097	-4.1	58627	511	0.450	0.470	-4.3
58532	501	0.158	0.166	-4.8	58560	506	0.082	0.087	-5.7	58627	512	0.330	0.340	-2.9
58532	502	0.270	0.280	-3.6	58560	507	0.065	0.068	-4.4	58627	513	0.210	0.217	-3.2
58532	503	0.181	0.190	-4.7	58560	508	0.073	0.075	-2.7	58627	515	0.370	0.390	-5.1
58532	504	0.290	0.300	-3.3	58560	509	0.088	0.092	-4.3	58627	516	0.380	0.390	-2.6
58532	505	0.190	0.196	-3.1	58560	511	0.109	0.114	-4.4	58627	517	0.300	0.310	-3.2
58532	506	0.168	0.177	-5.1	58560	512	0.079	0.083	-4.8	58663	501	0.720	0.760	-5.3
58532	507	0.133	0.138	-3.6	58560	513	0.051	0.052	-1.9	58663	502	0.940	1.000	-6.0
58532	508	0.149	0.153	-2.6	58560	515	0.090	0.093	-3.2	58663	503	0.530	0.570	-7.0
58532	509	0.180	0.188	-4.3	58560	516	0.091	0.094	-3.2	58663	504	0.900	0.970	-7.2
58532	511	0.222	0.231	-3.9	58560	517	0.074	0.076	-2.6	58663	505	0.670	0.710	-5.6
58532	512	0.161	0.168	-4.2	58575	501	0.100	0.105	-4.8	58663	506	0.500	0.530	-5.7
58532	513	0.103	0.107	-3.7	58575	502	0.172	0.178	-3.4	58663	507	0.560	0.590	-5.1
58532	515	0.182	0.190	-4.2	58575	503	0.114	0.120	-5.0	58663	508	0.770	0.790	-2.5
58532	516	0.186	0.191	-2.6	58575	504	0.182	0.192	-5.2	58663	509	0.720	0.760	-5.3
58532	517	0.150	0.155	-3.2	58575	505	0.120	0.124	-3.2	58663	511	0.440	0.470	-6.4
58559	501	0.032	0.034	-5.9	58575	506	0.106	0.112	-5.4	58663	512	0.560	0.590	-5.1
58559	502	0.056	0.058	-3.4	58575	507	0.084	0.088	-4.5	58663	513	0.540	0.580	-6.9
58559	503	0.037	0.039	-5.1	58575	508	0.095	0.097	-2.1	58663	515	0.920	0.980	-6.1
58559	504	0.059	0.062	-4.8	58575	509	0.114	0.119	-4.2	58663	516	0.870	0.920	-5.4
58559	505	0.039	0.040	-2.5	58575	511	0.141	0.146	-3.4	58663	517	0.750	0.800	-6.3

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STATE: 29 - NEW JERSEY
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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
58682	501	0.280	0.300	-6.7	58737	506	0.220	0.232	-5.2	58757	512	0.710	0.740	-4.1
58682	502	0.490	0.510	-3.9	58737	507	0.174	0.182	-4.4	58757	513	0.460	0.470	-2.1
58682	503	0.330	0.340	-2.9	58737	508	0.196	0.201	-2.5	58757	515	0.810	0.840	-3.6
58682	504	0.520	0.550	-5.5	58737	509	0.236	0.246	-4.1	58757	516	0.820	0.840	-2.4
58682	505	0.340	0.360	-5.6	58737	511	0.290	0.300	-3.3	58757	517	0.660	0.680	-2.9
58682	506	0.300	0.320	-6.3	58737	512	0.212	0.221	-4.1	58759	501	0.086	0.091	-5.5
58682	507	0.240	0.250	-4.0	58737	513	0.135	0.140	-3.6	58759	502	0.148	0.154	-3.9
58682	508	0.270	0.280	-3.6	58737	515	0.239	0.249	-4.0	58759	503	0.099	0.103	-3.9
58682	509	0.320	0.340	-5.9	58737	516	0.244	0.250	-2.4	58759	504	0.157	0.165	-4.8
58682	511	0.400	0.420	-4.8	58737	517	0.197	0.203	-3.0	58759	505	0.103	0.107	-3.7
58682	512	0.290	0.300	-3.3	58756	501	0.134	0.142	-5.6	58759	506	0.091	0.096	-5.2
58682	513	0.186	0.193	-3.6	58756	502	0.176	0.186	-5.4	58759	507	0.072	0.075	-4.0
58682	515	0.330	0.340	-2.9	58756	503	0.100	0.106	-5.7	58759	508	0.082	0.083	-1.2
58682	516	0.340	0.350	-2.9	58756	504	0.168	0.181	-7.2	58759	509	0.098	0.102	-3.9
58682	517	0.270	0.280	-3.6	58756	505	0.126	0.133	-5.3	58759	511	0.121	0.126	-4.0
58713	501	0.059	0.062	-4.8	58756	506	0.093	0.099	-6.1	58759	512	0.088	0.092	-4.3
58713	502	0.067	0.071	-5.6	58756	507	0.104	0.110	-5.5	58759	513	0.056	0.058	-3.4
58713	503	0.090	0.096	-6.2	58756	508	0.144	0.147	-2.0	58759	515	0.099	0.104	-4.8
58713	504	0.097	0.103	-5.8	58756	509	0.134	0.142	-5.6	58759	516	0.101	0.104	-2.9
58713	505	0.091	0.095	-4.2	58756	511	0.081	0.088	-8.0	58759	517	0.082	0.084	-2.4
58713	506	0.114	0.121	-5.8	58756	512	0.105	0.111	-5.4	58802	501	0.098	0.103	-4.9
58713	507	0.073	0.078	-6.4	58756	513	0.101	0.108	-6.5	58802	502	0.169	0.175	-3.4
58713	508	0.063	0.065	-3.1	58756	515	0.172	0.182	-5.5	58802	503	0.112	0.118	-5.1
58713	509	0.087	0.091	-4.4	58756	516	0.163	0.171	-4.7	58802	504	0.179	0.188	-4.8
58713	511	0.160	0.170	-5.9	58756	517	0.141	0.150	-6.0	58802	505	0.118	0.122	-3.3
58713	512	0.062	0.065	-4.6	58757	501	0.700	0.740	-5.4	58802	506	0.104	0.110	-5.5
58713	513	0.066	0.070	-5.7	58757	502	1.200	1.250	-4.0	58802	507	0.082	0.086	-4.7
58713	515	0.101	0.107	-5.6	58757	503	0.800	0.840	-4.8	58802	508	0.093	0.095	-2.1
58713	516	0.108	0.113	-4.4	58757	504	1.270	1.340	-5.2	58802	509	0.111	0.117	-5.1
58713	517	0.097	0.103	-5.8	58757	505	0.840	0.870	-3.4	58802	511	0.138	0.144	-4.2
58737	501	0.207	0.219	-5.5	58757	506	0.740	0.780	-5.1	58802	512	0.100	0.104	-3.8
58737	502	0.360	0.370	-2.7	58757	507	0.590	0.610	-3.3	58802	513	0.064	0.066	-3.0
58737	503	0.237	0.249	-4.8	58757	508	0.660	0.680	-2.9	58802	515	0.113	0.118	-4.2
58737	504	0.380	0.400	-5.0	58757	509	0.790	0.830	-4.8	58802	516	0.115	0.119	-3.4
58737	505	0.249	0.260	-4.2	58757	511	0.980	1.020	-3.9	58802	517	0.093	0.096	-3.1

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STATE: 29 - NEW JERSEY
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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
58813	501	0.330	0.350	-5.7	58837	506	0.460	0.490	-6.1	58873	512	0.246	0.260	-5.4
58813	502	0.430	0.460	-6.5	58837	507	0.510	0.540	-5.6	58873	513	0.237	0.250	-5.2
58813	503	0.245	0.260	-5.8	58837	508	0.710	0.730	-2.7	58873	515	0.400	0.430	-7.0
58813	504	0.410	0.440	-6.8	58837	509	0.660	0.700	-5.7	58873	516	0.380	0.400	-5.0
58813	505	0.310	0.330	-6.1	58837	511	0.400	0.430	-7.0	58873	517	0.330	0.350	-5.7
58813	506	0.229	0.244	-6.1	58837	512	0.520	0.550	-5.5	58903	501	0.062	0.065	-4.6
58813	507	0.260	0.270	-3.7	58837	513	0.500	0.530	-5.7	58903	502	0.106	0.110	-3.6
58813	508	0.350	0.360	-2.8	58837	515	0.850	0.900	-5.6	58903	503	0.071	0.074	-4.1
58813	509	0.330	0.350	-5.7	58837	516	0.800	0.840	-4.8	58903	504	0.113	0.119	-5.0
58813	511	0.200	0.216	-7.4	58837	517	0.700	0.740	-5.4	58903	505	0.074	0.077	-3.9
58813	512	0.260	0.270	-3.7	58840	501	0.199	0.211	-5.7	58903	506	0.066	0.069	-4.3
58813	513	0.248	0.270	-8.1	58840	502	0.260	0.280	-7.1	58903	507	0.052	0.054	-3.7
58813	515	0.420	0.450	-6.7	58840	503	0.147	0.157	-6.4	58903	508	0.059	0.060	-1.7
58813	516	0.400	0.420	-4.8	58840	504	0.249	0.270	-7.8	58903	509	0.070	0.074	-5.4
58813	517	0.350	0.370	-5.4	58840	505	0.186	0.197	-5.6	58903	511	0.087	0.091	-4.4
58822	501	0.270	0.280	-3.6	58840	506	0.138	0.147	-6.1	58903	512	0.063	0.066	-4.5
58822	502	0.460	0.480	-4.2	58840	507	0.154	0.163	-5.5	58903	513	0.040	0.042	-4.8
58822	503	0.310	0.320	-3.1	58840	508	0.213	0.218	-2.3	58903	515	0.071	0.074	-4.1
58822	504	0.490	0.520	-5.8	58840	509	0.198	0.210	-5.7	58903	516	0.073	0.075	-2.7
58822	505	0.320	0.340	-5.9	58840	511	0.120	0.130	-7.7	58903	517	0.059	0.061	-3.3
58822	506	0.290	0.300	-3.3	58840	512	0.155	0.163	-4.9	58904	501	0.047	0.050	-6.0
58822	507	0.227	0.236	-3.8	58840	513	0.149	0.160	-6.9	58904	502	0.082	0.085	-3.5
58822	508	0.260	0.260	0.0	58840	515	0.250	0.270	-7.4	58904	503	0.054	0.057	-5.3
58822	509	0.310	0.320	-3.1	58840	516	0.241	0.250	-3.6	58904	504	0.086	0.091	-5.5
58822	511	0.380	0.400	-5.0	58840	517	0.208	0.222	-6.3	58904	505	0.057	0.059	-3.4
58822	512	0.280	0.290	-3.4	58873	501	0.320	0.340	-5.9	58904	506	0.050	0.053	-5.7
58822	513	0.176	0.182	-3.3	58873	502	0.410	0.440	-6.8	58904	507	0.040	0.041	-2.4
58822	515	0.310	0.320	-3.1	58873	503	0.234	0.250	-6.4	58904	508	0.045	0.046	-2.2
58822	516	0.320	0.330	-3.0	58873	504	0.400	0.430	-7.0	58904	509	0.054	0.056	-3.6
58822	517	0.260	0.260	0.0	58873	505	0.300	0.310	-3.2	58904	511	0.067	0.069	-2.9
58837	501	0.660	0.700	-5.7	58873	506	0.219	0.234	-6.4	58904	512	0.048	0.050	-4.0
58837	502	0.870	0.920	-5.4	58873	507	0.245	0.260	-5.8	58904	513	0.031	0.032	-3.1
58837	503	0.490	0.520	-5.8	58873	508	0.340	0.350	-2.9	58904	515	0.055	0.057	-3.5
58837	504	0.830	0.890	-6.7	58873	509	0.310	0.330	-6.1	58904	516	0.056	0.057	-1.8
58837	505	0.620	0.660	-6.1	58873	511	0.192	0.206	-6.8	58904	517	0.045	0.046	-2.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58922	501	0.530	0.560	-5.4	59057	506	0.920	0.970	-5.2	59188	512	0.420	0.440	-4.5
58922	502	0.690	0.730	-5.5	59057	507	0.730	0.760	-3.9	59188	513	0.450	0.480	-6.3
58922	503	0.390	0.420	-7.1	59057	508	0.820	0.840	-2.4	59188	515	0.690	0.730	-5.5
58922	504	0.660	0.710	-7.0	59057	509	0.990	1.030	-3.9	59188	516	0.740	0.770	-3.9
58922	505	0.490	0.520	-5.8	59057	511	1.220	1.270	-3.9	59188	517	0.670	0.700	-4.3
58922	506	0.370	0.390	-5.1	59057	512	0.890	0.920	-3.3	59189	501	0.550	0.590	-6.8
58922	507	0.410	0.430	-4.7	59057	513	0.570	0.590	-3.4	59189	502	0.630	0.670	-6.0
58922	508	0.560	0.580	-3.4	59057	515	1.000	1.040	-3.8	59189	503	0.850	0.900	-5.6
58922	509	0.520	0.560	-7.1	59057	516	1.020	1.050	-2.9	59189	504	0.910	0.970	-6.2
58922	511	0.320	0.340	-5.9	59057	517	0.820	0.850	-3.5	59189	505	0.850	0.900	-5.6
58922	512	0.410	0.430	-4.7	59058	501	0.560	0.590	-5.1	59189	506	1.080	1.140	-5.3
58922	513	0.390	0.420	-7.1	59058	502	0.970	1.000	-3.0	59189	507	0.690	0.730	-5.5
58922	515	0.670	0.710	-5.6	59058	503	0.640	0.670	-4.5	59189	508	0.590	0.610	-3.3
58922	516	0.640	0.670	-4.5	59058	504	1.020	1.080	-5.6	59189	509	0.810	0.860	-5.8
58922	517	0.550	0.590	-6.8	59058	505	0.670	0.700	-4.3	59189	511	1.500	1.600	-6.2
59005	501	0.117	0.123	-4.9	59058	506	0.600	0.630	-4.8	59189	512	0.580	0.610	-4.9
59005	502	0.202	0.209	-3.3	59058	507	0.470	0.490	-4.1	59189	513	0.620	0.660	-6.1
59005	503	0.134	0.141	-5.0	59058	508	0.530	0.540	-1.9	59189	515	0.950	1.000	-5.0
59005	504	0.214	0.225	-4.9	59058	509	0.640	0.670	-4.5	59189	516	1.020	1.060	-3.8
59005	505	0.141	0.146	-3.4	59058	511	0.790	0.820	-3.7	59189	517	0.920	0.960	-4.2
59005	506	0.124	0.131	-5.3	59058	512	0.570	0.600	-5.0	59223	501	0.330	0.350	-5.7
59005	507	0.098	0.103	-4.9	59058	513	0.370	0.380	-2.6	59223	502	0.430	0.450	-4.4
59005	508	0.111	0.113	-1.8	59058	515	0.650	0.680	-4.4	59223	503	0.243	0.260	-6.5
59005	509	0.133	0.139	-4.3	59058	516	0.660	0.680	-2.9	59223	504	0.410	0.440	-6.8
59005	511	0.165	0.172	-4.1	59058	517	0.530	0.550	-3.6	59223	505	0.310	0.320	-3.1
59005	512	0.120	0.125	-4.0	59188	501	0.400	0.430	-7.0	59223	506	0.227	0.242	-6.2
59005	513	0.076	0.079	-3.8	59188	502	0.460	0.490	-6.1	59223	507	0.250	0.270	-7.4
59005	515	0.135	0.141	-4.3	59188	503	0.620	0.660	-6.1	59223	508	0.350	0.360	-2.8
59005	516	0.138	0.142	-2.8	59188	504	0.670	0.710	-5.6	59223	509	0.330	0.350	-5.7
59005	517	0.111	0.115	-3.5	59188	505	0.620	0.650	-4.6	59223	511	0.199	0.214	-7.0
59057	501	0.870	0.910	-4.4	59188	506	0.780	0.830	-6.0	59223	512	0.250	0.270	-7.4
59057	502	1.490	1.550	-3.9	59188	507	0.500	0.530	-5.7	59223	513	0.245	0.260	-5.8
59057	503	0.990	1.040	-4.8	59188	508	0.430	0.440	-2.3	59223	515	0.420	0.440	-4.5
59057	504	1.580	1.660	-4.8	59188	509	0.590	0.630	-6.3	59223	516	0.400	0.420	-4.8
59057	505	1.040	1.080	-3.7	59188	511	1.100	1.170	-6.0	59223	517	0.340	0.370	-8.1

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LOSS COST % CHANGE BY CLASS

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59257	501	0.032	0.033	-3.0	59378	506	0.148	0.157	-5.7	59482	512	0.440	0.460	-4.3
59257	502	0.054	0.056	-3.6	59378	507	0.165	0.174	-5.2	59482	513	0.470	0.500	-6.0
59257	503	0.036	0.038	-5.3	59378	508	0.228	0.233	-2.1	59482	515	0.720	0.760	-5.3
59257	504	0.058	0.061	-4.9	59378	509	0.212	0.224	-5.4	59482	516	0.770	0.810	-4.9
59257	505	0.038	0.039	-2.6	59378	511	0.129	0.139	-7.2	59482	517	0.700	0.730	-4.1
59257	506	0.034	0.035	-2.9	59378	512	0.166	0.175	-5.1	59537	501	0.230	0.243	-5.3
59257	507	0.027	0.028	-3.6	59378	513	0.159	0.171	-7.0	59537	502	0.300	0.320	-6.3
59257	508	0.030	0.031	-3.2	59378	515	0.270	0.290	-6.9	59537	503	0.170	0.182	-6.6
59257	509	0.036	0.038	-5.3	59378	516	0.260	0.270	-3.7	59537	504	0.290	0.310	-6.5
59257	511	0.044	0.046	-4.3	59378	517	0.223	0.237	-5.9	59537	505	0.215	0.227	-5.3
59257	512	0.032	0.034	-5.9	59481	501	0.530	0.560	-5.4	59537	506	0.159	0.170	-6.5
59257	513	0.021	0.021	0.0	59481	502	0.920	0.950	-3.2	59537	507	0.178	0.188	-5.3
59257	515	0.036	0.038	-5.3	59481	503	0.610	0.640	-4.7	59537	508	0.246	0.250	-1.6
59257	516	0.037	0.038	-2.6	59481	504	0.970	1.020	-4.9	59537	509	0.228	0.242	-5.8
59257	517	0.030	0.031	-3.2	59481	505	0.640	0.660	-3.0	59537	511	0.139	0.150	-7.3
59306	501	0.198	0.209	-5.3	59481	506	0.560	0.600	-6.7	59537	512	0.179	0.189	-5.3
59306	502	0.340	0.350	-2.9	59481	507	0.450	0.470	-4.3	59537	513	0.172	0.184	-6.5
59306	503	0.226	0.238	-5.0	59481	508	0.500	0.520	-3.8	59537	515	0.290	0.310	-6.5
59306	504	0.360	0.380	-5.3	59481	509	0.610	0.630	-3.2	59537	516	0.280	0.290	-3.4
59306	505	0.238	0.246	-3.3	59481	511	0.750	0.780	-3.8	59537	517	0.241	0.260	-7.3
59306	506	0.210	0.222	-5.4	59481	512	0.540	0.570	-5.3	59601	501	0.200	0.212	-5.7
59306	507	0.166	0.173	-4.0	59481	513	0.350	0.360	-2.8	59601	502	0.350	0.360	-2.8
59306	508	0.187	0.192	-2.6	59481	515	0.610	0.640	-4.7	59601	503	0.229	0.241	-5.0
59306	509	0.225	0.235	-4.3	59481	516	0.630	0.640	-1.6	59601	504	0.370	0.380	-2.6
59306	511	0.280	0.290	-3.4	59481	517	0.510	0.520	-1.9	59601	505	0.241	0.250	-3.6
59306	512	0.202	0.211	-4.3	59482	501	0.420	0.450	-6.7	59601	506	0.213	0.225	-5.3
59306	513	0.129	0.134	-3.7	59482	502	0.480	0.510	-5.9	59601	507	0.169	0.176	-4.0
59306	515	0.229	0.238	-3.8	59482	503	0.640	0.680	-5.9	59601	508	0.190	0.194	-2.1
59306	516	0.233	0.239	-2.5	59482	504	0.690	0.740	-6.8	59601	509	0.228	0.239	-4.6
59306	517	0.188	0.194	-3.1	59482	505	0.650	0.680	-4.4	59601	511	0.280	0.290	-3.4
59378	501	0.213	0.226	-5.8	59482	506	0.820	0.870	-5.7	59601	512	0.205	0.214	-4.2
59378	502	0.280	0.290	-3.4	59482	507	0.520	0.560	-7.1	59601	513	0.131	0.136	-3.7
59378	503	0.158	0.168	-6.0	59482	508	0.450	0.460	-2.2	59601	515	0.232	0.242	-4.1
59378	504	0.270	0.290	-6.9	59482	509	0.620	0.650	-4.6	59601	516	0.236	0.243	-2.9
59378	505	0.199	0.211	-5.7	59482	511	1.140	1.210	-5.8	59601	517	0.191	0.197	-3.0

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STATE: 29 - NEW JERSEY
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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
59647	501	0.188	0.199	-5.5	59661	506	0.192	0.202	-5.0	59701	512	0.015	0.015	0.0
59647	502	0.214	0.226	-5.3	59661	507	0.152	0.158	-3.8	59701	513	0.009	0.010	-10.0
59647	503	0.290	0.310	-6.5	59661	508	0.171	0.175	-2.3	59701	515	0.017	0.017	0.0
59647	504	0.310	0.330	-6.1	59661	509	0.206	0.215	-4.2	59701	516	0.017	0.017	0.0
59647	505	0.290	0.300	-3.3	59661	511	0.250	0.260	-3.8	59701	517	0.014	0.014	0.0
59647	506	0.370	0.390	-5.1	59661	512	0.185	0.193	-4.1	59713	501	0.330	0.350	-5.7
59647	507	0.234	0.248	-5.6	59661	513	0.118	0.122	-3.3	59713	502	0.570	0.590	-3.4
59647	508	0.202	0.206	-1.9	59661	515	0.209	0.218	-4.1	59713	503	0.380	0.400	-5.0
59647	509	0.280	0.290	-3.4	59661	516	0.213	0.219	-2.7	59713	504	0.600	0.630	-4.8
59647	511	0.510	0.540	-5.6	59661	517	0.172	0.177	-2.8	59713	505	0.400	0.410	-2.4
59647	512	0.196	0.207	-5.3	59693	501	0.030	0.032	-6.3	59713	506	0.350	0.370	-5.4
59647	513	0.210	0.222	-5.4	59693	502	0.052	0.054	-3.7	59713	507	0.280	0.290	-3.4
59647	515	0.320	0.340	-5.9	59693	503	0.035	0.036	-2.8	59713	508	0.310	0.320	-3.1
59647	516	0.340	0.360	-5.6	59693	504	0.055	0.058	-5.2	59713	509	0.380	0.390	-2.6
59647	517	0.310	0.330	-6.1	59693	505	0.036	0.038	-5.3	59713	511	0.470	0.480	-2.1
59660	501	0.370	0.390	-5.1	59693	506	0.032	0.034	-5.9	59713	512	0.340	0.350	-2.9
59660	502	0.640	0.660	-3.0	59693	507	0.025	0.027	-7.4	59713	513	0.216	0.223	-3.1
59660	503	0.420	0.440	-4.5	59693	508	0.029	0.029	0.0	59713	515	0.380	0.400	-5.0
59660	504	0.670	0.710	-5.6	59693	509	0.034	0.036	-5.6	59713	516	0.390	0.400	-2.5
59660	505	0.440	0.460	-4.3	59693	511	0.043	0.044	-2.3	59713	517	0.310	0.320	-3.1
59660	506	0.390	0.410	-4.9	59693	512	0.031	0.032	-3.1	59722	501	0.171	0.180	-5.0
59660	507	0.310	0.320	-3.1	59693	513	0.020	0.020	0.0	59722	502	0.290	0.310	-6.5
59660	508	0.350	0.360	-2.8	59693	515	0.035	0.036	-2.8	59722	503	0.196	0.205	-4.4
59660	509	0.420	0.440	-4.5	59693	516	0.036	0.037	-2.7	59722	504	0.310	0.330	-6.1
59660	511	0.520	0.540	-3.7	59693	517	0.029	0.030	-3.3	59722	505	0.205	0.213	-3.8
59660	512	0.380	0.390	-2.6	59701	501	0.014	0.015	-6.7	59722	506	0.181	0.191	-5.2
59660	513	0.241	0.249	-3.2	59701	502	0.025	0.026	-3.8	59722	507	0.144	0.150	-4.0
59660	515	0.430	0.440	-2.3	59701	503	0.017	0.017	0.0	59722	508	0.162	0.166	-2.4
59660	516	0.430	0.450	-4.4	59701	504	0.026	0.028	-7.1	59722	509	0.195	0.203	-3.9
59660	517	0.350	0.360	-2.8	59701	505	0.017	0.018	-5.6	59722	511	0.241	0.250	-3.6
59661	501	0.181	0.191	-5.2	59701	506	0.015	0.016	-6.3	59722	512	0.175	0.182	-3.8
59661	502	0.310	0.320	-3.1	59701	507	0.012	0.013	-7.7	59722	513	0.112	0.116	-3.4
59661	503	0.207	0.217	-4.6	59701	508	0.014	0.014	0.0	59722	515	0.197	0.206	-4.4
59661	504	0.330	0.350	-5.7	59701	509	0.016	0.017	-5.9	59722	516	0.201	0.207	-2.9
59661	505	0.217	0.225	-3.6	59701	511	0.020	0.021	-4.8	59722	517	0.162	0.168	-3.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59723	501	0.064	0.068	-5.9	59725	506	0.131	0.138	-5.1	59738	512	0.290	0.300	-3.3
59723	502	0.111	0.115	-3.5	59725	507	0.103	0.108	-4.6	59738	513	0.186	0.193	-3.6
59723	503	0.074	0.077	-3.9	59725	508	0.116	0.119	-2.5	59738	515	0.330	0.340	-2.9
59723	504	0.118	0.124	-4.8	59725	509	0.140	0.146	-4.1	59738	516	0.340	0.350	-2.9
59723	505	0.077	0.080	-3.7	59725	511	0.173	0.180	-3.9	59738	517	0.270	0.280	-3.6
59723	506	0.068	0.072	-5.6	59725	512	0.126	0.131	-3.8	59750	501	0.171	0.181	-5.5
59723	507	0.054	0.056	-3.6	59725	513	0.080	0.083	-3.6	59750	502	0.224	0.237	-5.5
59723	508	0.061	0.062	-1.6	59725	515	0.142	0.148	-4.1	59750	503	0.127	0.135	-5.9
59723	509	0.073	0.077	-5.2	59725	516	0.145	0.149	-2.7	59750	504	0.214	0.230	-7.0
59723	511	0.091	0.094	-3.2	59725	517	0.117	0.121	-3.3	59750	505	0.160	0.169	-5.3
59723	512	0.066	0.069	-4.3	59726	501	0.089	0.094	-5.3	59750	506	0.118	0.126	-6.3
59723	513	0.042	0.044	-4.5	59726	502	0.154	0.160	-3.7	59750	507	0.132	0.140	-5.7
59723	515	0.074	0.078	-5.1	59726	503	0.102	0.107	-4.7	59750	508	0.183	0.187	-2.1
59723	516	0.076	0.078	-2.6	59726	504	0.163	0.172	-5.2	59750	509	0.170	0.180	-5.6
59723	517	0.061	0.063	-3.2	59726	505	0.107	0.111	-3.6	59750	511	0.103	0.111	-7.2
59724	501	0.098	0.104	-5.8	59726	506	0.095	0.100	-5.0	59750	512	0.133	0.140	-5.0
59724	502	0.170	0.176	-3.4	59726	507	0.075	0.078	-3.8	59750	513	0.128	0.137	-6.6
59724	503	0.113	0.118	-4.2	59726	508	0.085	0.087	-2.3	59750	515	0.219	0.232	-5.6
59724	504	0.180	0.189	-4.8	59726	509	0.102	0.106	-3.8	59750	516	0.207	0.217	-4.6
59724	505	0.118	0.123	-4.1	59726	511	0.126	0.131	-3.8	59750	517	0.179	0.190	-5.8
59724	506	0.105	0.110	-4.5	59726	512	0.091	0.095	-4.2	59751	501	0.062	0.065	-4.6
59724	507	0.083	0.086	-3.5	59726	513	0.058	0.060	-3.3	59751	502	0.081	0.085	-4.7
59724	508	0.093	0.095	-2.1	59726	515	0.103	0.108	-4.6	59751	503	0.046	0.049	-6.1
59724	509	0.112	0.117	-4.3	59726	516	0.105	0.108	-2.8	59751	504	0.077	0.083	-7.2
59724	511	0.139	0.145	-4.1	59726	517	0.085	0.088	-3.4	59751	505	0.058	0.061	-4.9
59724	512	0.101	0.105	-3.8	59738	501	0.280	0.300	-6.7	59751	506	0.043	0.046	-6.5
59724	513	0.064	0.067	-4.5	59738	502	0.490	0.510	-3.9	59751	507	0.048	0.050	-4.0
59724	515	0.114	0.119	-4.2	59738	503	0.330	0.340	-2.9	59751	508	0.066	0.068	-2.9
59724	516	0.116	0.119	-2.5	59738	504	0.520	0.550	-5.5	59751	509	0.061	0.065	-6.2
59724	517	0.094	0.097	-3.1	59738	505	0.340	0.360	-5.6	59751	511	0.037	0.040	-7.5
59725	501	0.123	0.130	-5.4	59738	506	0.300	0.320	-6.3	59751	512	0.048	0.051	-5.9
59725	502	0.212	0.219	-3.2	59738	507	0.240	0.250	-4.0	59751	513	0.046	0.049	-6.1
59725	503	0.141	0.148	-4.7	59738	508	0.270	0.280	-3.6	59751	515	0.079	0.084	-6.0
59725	504	0.224	0.236	-5.1	59738	509	0.320	0.340	-5.9	59751	516	0.075	0.078	-3.8
59725	505	0.148	0.153	-3.3	59738	511	0.400	0.420	-4.8	59751	517	0.065	0.069	-5.8

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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
59773	501	0.024	0.025	-4.0	59775	506	0.049	0.052	-5.8	59782	512	0.172	0.182	-5.5
59773	502	0.027	0.029	-6.9	59775	507	0.031	0.033	-6.1	59782	513	0.166	0.178	-6.7
59773	503	0.037	0.039	-5.1	59775	508	0.027	0.028	-3.6	59782	515	0.280	0.300	-6.7
59773	504	0.039	0.042	-7.1	59775	509	0.037	0.039	-5.1	59782	516	0.270	0.280	-3.6
59773	505	0.037	0.039	-5.1	59775	511	0.069	0.073	-5.5	59782	517	0.232	0.247	-6.1
59773	506	0.046	0.049	-6.1	59775	512	0.026	0.028	-7.1	59783	501	0.216	0.228	-5.3
59773	507	0.030	0.032	-6.3	59775	513	0.028	0.030	-6.7	59783	502	0.280	0.300	-6.7
59773	508	0.026	0.026	0.0	59775	515	0.043	0.046	-6.5	59783	503	0.160	0.171	-6.4
59773	509	0.035	0.037	-5.4	59775	516	0.046	0.048	-4.2	59783	504	0.270	0.290	-6.9
59773	511	0.065	0.069	-5.8	59775	517	0.042	0.044	-4.5	59783	505	0.202	0.213	-5.2
59773	512	0.025	0.026	-3.8	59781	501	0.148	0.157	-5.7	59783	506	0.150	0.159	-5.7
59773	513	0.027	0.028	-3.6	59781	502	0.194	0.206	-5.8	59783	507	0.167	0.176	-5.1
59773	515	0.041	0.043	-4.7	59781	503	0.110	0.117	-6.0	59783	508	0.231	0.237	-2.5
59773	516	0.044	0.046	-4.3	59781	504	0.186	0.200	-7.0	59783	509	0.215	0.227	-5.3
59773	517	0.039	0.042	-7.1	59781	505	0.139	0.147	-5.4	59783	511	0.131	0.141	-7.1
59774	501	0.020	0.021	-4.8	59781	506	0.103	0.110	-6.4	59783	512	0.168	0.177	-5.1
59774	502	0.022	0.024	-8.3	59781	507	0.115	0.121	-5.0	59783	513	0.162	0.173	-6.4
59774	503	0.030	0.032	-6.3	59781	508	0.159	0.163	-2.5	59783	515	0.280	0.290	-3.4
59774	504	0.032	0.034	-5.9	59781	509	0.148	0.156	-5.1	59783	516	0.260	0.270	-3.7
59774	505	0.030	0.032	-6.3	59781	511	0.090	0.097	-7.2	59783	517	0.226	0.240	-5.8
59774	506	0.038	0.040	-5.0	59781	512	0.115	0.122	-5.7	59784	501	0.165	0.175	-5.7
59774	507	0.024	0.026	-7.7	59781	513	0.111	0.119	-6.7	59784	502	0.216	0.229	-5.7
59774	508	0.021	0.022	-4.5	59781	515	0.190	0.201	-5.5	59784	503	0.122	0.131	-6.9
59774	509	0.029	0.030	-3.3	59781	516	0.180	0.189	-4.8	59784	504	0.207	0.222	-6.8
59774	511	0.053	0.057	-7.0	59781	517	0.155	0.165	-6.1	59784	505	0.154	0.163	-5.5
59774	512	0.021	0.022	-4.5	59782	501	0.221	0.234	-5.6	59784	506	0.115	0.122	-5.7
59774	513	0.022	0.023	-4.3	59782	502	0.290	0.310	-6.5	59784	507	0.128	0.135	-5.2
59774	515	0.034	0.036	-5.6	59782	503	0.164	0.175	-6.3	59784	508	0.177	0.181	-2.2
59774	516	0.036	0.038	-5.3	59782	504	0.280	0.300	-6.7	59784	509	0.164	0.174	-5.7
59774	517	0.032	0.034	-5.9	59782	505	0.207	0.219	-5.5	59784	511	0.100	0.108	-7.4
59775	501	0.025	0.027	-7.4	59782	506	0.153	0.164	-6.7	59784	512	0.129	0.136	-5.1
59775	502	0.029	0.030	-3.3	59782	507	0.171	0.181	-5.5	59784	513	0.124	0.133	-6.8
59775	503	0.039	0.041	-4.9	59782	508	0.237	0.243	-2.5	59784	515	0.211	0.224	-5.8
59775	504	0.042	0.044	-4.5	59782	509	0.220	0.233	-5.6	59784	516	0.200	0.210	-4.8
59775	505	0.039	0.041	-4.9	59782	511	0.134	0.144	-6.9	59784	517	0.173	0.184	-6.0

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LOSS COST % CHANGE BY CLASS

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59790	501	0.220	0.232	-5.2	59806	506	0.280	0.300	-6.7	59886	512	0.034	0.036	-5.6
59790	502	0.380	0.390	-2.6	59806	507	0.310	0.330	-6.1	59886	513	0.022	0.023	-4.3
59790	503	0.250	0.260	-3.8	59806	508	0.430	0.440	-2.3	59886	515	0.039	0.040	-2.5
59790	504	0.400	0.420	-4.8	59806	509	0.400	0.430	-7.0	59886	516	0.039	0.041	-4.9
59790	505	0.260	0.270	-3.7	59806	511	0.244	0.260	-6.2	59886	517	0.032	0.033	-3.0
59790	506	0.234	0.247	-5.3	59806	512	0.310	0.330	-6.1	59889	501	0.079	0.083	-4.8
59790	507	0.185	0.193	-4.1	59806	513	0.300	0.320	-6.3	59889	502	0.089	0.094	-5.3
59790	508	0.209	0.213	-1.9	59806	515	0.520	0.550	-5.5	59889	503	0.120	0.128	-6.2
59790	509	0.250	0.260	-3.8	59806	516	0.490	0.510	-3.9	59889	504	0.129	0.137	-5.8
59790	511	0.310	0.320	-3.1	59806	517	0.420	0.450	-6.7	59889	505	0.121	0.127	-4.7
59790	512	0.225	0.235	-4.3	59867	501	0.247	0.260	-5.0	59889	506	0.153	0.162	-5.6
59790	513	0.144	0.149	-3.4	59867	502	0.430	0.440	-2.3	59889	507	0.098	0.104	-5.8
59790	515	0.250	0.270	-7.4	59867	503	0.280	0.300	-6.7	59889	508	0.084	0.086	-2.3
59790	516	0.260	0.270	-3.7	59867	504	0.450	0.480	-6.3	59889	509	0.115	0.122	-5.7
59790	517	0.209	0.216	-3.2	59867	505	0.300	0.310	-3.2	59889	511	0.213	0.227	-6.2
59798	501	0.560	0.600	-6.7	59867	506	0.260	0.280	-7.1	59889	512	0.082	0.086	-4.7
59798	502	0.740	0.780	-5.1	59867	507	0.208	0.217	-4.1	59889	513	0.088	0.093	-5.4
59798	503	0.420	0.450	-6.7	59867	508	0.235	0.240	-2.1	59889	515	0.135	0.142	-4.9
59798	504	0.700	0.760	-7.9	59867	509	0.280	0.290	-3.4	59889	516	0.144	0.151	-4.6
59798	505	0.530	0.560	-5.4	59867	511	0.350	0.360	-2.8	59889	517	0.130	0.137	-5.1
59798	506	0.390	0.420	-7.1	59867	512	0.250	0.260	-3.8	59892	501	0.216	0.228	-5.3
59798	507	0.440	0.460	-4.3	59867	513	0.162	0.167	-3.0	59892	502	0.280	0.300	-6.7
59798	508	0.600	0.620	-3.2	59867	515	0.290	0.300	-3.3	59892	503	0.160	0.171	-6.4
59798	509	0.560	0.590	-5.1	59867	516	0.290	0.300	-3.3	59892	504	0.270	0.290	-6.9
59798	511	0.340	0.370	-8.1	59867	517	0.236	0.243	-2.9	59892	505	0.202	0.213	-5.2
59798	512	0.440	0.460	-4.3	59886	501	0.033	0.035	-5.7	59892	506	0.150	0.159	-5.7
59798	513	0.420	0.450	-6.7	59886	502	0.058	0.060	-3.3	59892	507	0.167	0.176	-5.1
59798	515	0.720	0.760	-5.3	59886	503	0.038	0.040	-5.0	59892	508	0.231	0.237	-2.5
59798	516	0.680	0.720	-5.6	59886	504	0.061	0.064	-4.7	59892	509	0.215	0.227	-5.3
59798	517	0.590	0.630	-6.3	59886	505	0.040	0.042	-4.8	59892	511	0.131	0.141	-7.1
59806	501	0.400	0.430	-7.0	59886	506	0.036	0.038	-5.3	59892	512	0.168	0.177	-5.1
59806	502	0.530	0.560	-5.4	59886	507	0.028	0.029	-3.4	59892	513	0.162	0.173	-6.4
59806	503	0.300	0.320	-6.3	59886	508	0.032	0.032	0.0	59892	515	0.280	0.290	-3.4
59806	504	0.500	0.540	-7.4	59886	509	0.038	0.040	-5.0	59892	516	0.260	0.270	-3.7
59806	505	0.380	0.400	-5.0	59886	511	0.047	0.049	-4.1	59892	517	0.226	0.240	-5.8

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STATE: 29 - NEW JERSEY
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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
59904	501	0.146	0.154	-5.2	59914	506	0.970	1.020	-4.9	59917	512	0.070	0.074	-5.4
59904	502	0.191	0.202	-5.4	59914	507	0.770	0.800	-3.8	59917	513	0.067	0.072	-6.9
59904	503	0.108	0.115	-6.1	59914	508	0.860	0.880	-2.3	59917	515	0.115	0.122	-5.7
59904	504	0.182	0.196	-7.1	59914	509	1.040	1.080	-3.7	59917	516	0.108	0.114	-5.3
59904	505	0.136	0.144	-5.6	59914	511	1.280	1.340	-4.5	59917	517	0.094	0.100	-6.0
59904	506	0.101	0.108	-6.5	59914	512	0.930	0.970	-4.1	59923	501	0.022	0.024	-8.3
59904	507	0.113	0.119	-5.0	59914	513	0.600	0.620	-3.2	59923	502	0.039	0.040	-2.5
59904	508	0.156	0.160	-2.5	59914	515	1.050	1.100	-4.5	59923	503	0.026	0.027	-3.7
59904	509	0.145	0.154	-5.8	59914	516	1.070	1.100	-2.7	59923	504	0.041	0.043	-4.7
59904	511	0.088	0.095	-7.4	59914	517	0.870	0.890	-2.2	59923	505	0.027	0.028	-3.6
59904	512	0.113	0.120	-5.8	59915	501	0.480	0.510	-5.9	59923	506	0.024	0.025	-4.0
59904	513	0.109	0.117	-6.8	59915	502	0.630	0.670	-6.0	59923	507	0.019	0.020	-5.0
59904	515	0.186	0.197	-5.6	59915	503	0.360	0.380	-5.3	59923	508	0.021	0.022	-4.5
59904	516	0.176	0.185	-4.9	59915	504	0.610	0.650	-6.2	59923	509	0.025	0.027	-7.4
59904	517	0.153	0.162	-5.6	59915	505	0.450	0.480	-6.3	59923	511	0.032	0.033	-3.0
59905	501	0.155	0.164	-5.5	59915	506	0.340	0.360	-5.6	59923	512	0.023	0.024	-4.2
59905	502	0.270	0.280	-3.6	59915	507	0.380	0.400	-5.0	59923	513	0.015	0.015	0.0
59905	503	0.178	0.186	-4.3	59915	508	0.520	0.530	-1.9	59923	515	0.026	0.027	-3.7
59905	504	0.280	0.300	-6.7	59915	509	0.480	0.510	-5.9	59923	516	0.026	0.027	-3.7
59905	505	0.186	0.193	-3.6	59915	511	0.290	0.320	-9.4	59923	517	0.021	0.022	-4.5
59905	506	0.165	0.174	-5.2	59915	512	0.380	0.400	-5.0	59925	501	0.740	0.750	-1.3
59905	507	0.130	0.136	-4.4	59915	513	0.360	0.390	-7.7	59925	502	1.010	1.020	-1.0
59905	508	0.147	0.150	-2.0	59915	515	0.620	0.660	-6.1	59925	503	0.690	0.700	-1.4
59905	509	0.177	0.185	-4.3	59915	516	0.590	0.620	-4.8	59925	504	0.910	0.920	-1.1
59905	511	0.219	0.227	-3.5	59915	517	0.510	0.540	-5.6	59925	505	0.890	0.900	-1.1
59905	512	0.159	0.165	-3.6	59917	501	0.090	0.095	-5.3	59925	506	0.780	0.790	-1.3
59905	513	0.101	0.105	-3.8	59917	502	0.117	0.124	-5.6	59925	507	0.820	0.840	-2.4
59905	515	0.179	0.187	-4.3	59917	503	0.066	0.071	-7.0	59925	508	0.720	0.700	2.9
59905	516	0.183	0.188	-2.7	59917	504	0.112	0.120	-6.7	59925	509	0.840	0.840	0.0
59905	517	0.147	0.152	-3.3	59917	505	0.084	0.089	-5.6	59925	511	0.690	0.690	0.0
59914	501	0.910	0.960	-5.2	59917	506	0.062	0.066	-6.1	59925	512	1.170	1.180	-0.8
59914	502	1.570	1.630	-3.7	59917	507	0.069	0.073	-5.5	59925	513	0.730	0.740	-1.4
59914	503	1.040	1.090	-4.6	59917	508	0.096	0.098	-2.0	59925	515	1.170	1.180	-0.8
59914	504	1.660	1.750	-5.1	59917	509	0.089	0.094	-5.3	59925	516	0.960	0.960	0.0
59914	505	1.090	1.130	-3.5	59917	511	0.054	0.058	-6.9	59925	517	0.900	0.900	0.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59926	501	0.630	0.640	-1.6	59931	506	0.430	0.460	-6.5	59941	512	0.141	0.147	-4.1
59926	502	0.860	0.860	0.0	59931	507	0.340	0.360	-5.6	59941	513	0.090	0.093	-3.2
59926	503	0.590	0.600	-1.7	59931	508	0.390	0.400	-2.5	59941	515	0.159	0.166	-4.2
59926	504	0.770	0.780	-1.3	59931	509	0.470	0.490	-4.1	59941	516	0.162	0.166	-2.4
59926	505	0.760	0.770	-1.3	59931	511	0.580	0.600	-3.3	59941	517	0.131	0.135	-3.0
59926	506	0.660	0.670	-1.5	59931	512	0.420	0.440	-4.5	59947	501	0.146	0.154	-5.2
59926	507	0.700	0.710	-1.4	59931	513	0.270	0.280	-3.6	59947	502	0.191	0.202	-5.4
59926	508	0.610	0.600	1.7	59931	515	0.470	0.490	-4.1	59947	503	0.108	0.115	-6.1
59926	509	0.710	0.720	-1.4	59931	516	0.480	0.500	-4.0	59947	504	0.182	0.196	-7.1
59926	511	0.580	0.590	-1.7	59931	517	0.390	0.400	-2.5	59947	505	0.136	0.144	-5.6
59926	512	0.990	1.000	-1.0	59932	501	0.440	0.470	-6.4	59947	506	0.101	0.108	-6.5
59926	513	0.620	0.630	-1.6	59932	502	0.760	0.790	-3.8	59947	507	0.113	0.119	-5.0
59926	515	0.990	1.000	-1.0	59932	503	0.500	0.530	-5.7	59947	508	0.156	0.160	-2.5
59926	516	0.820	0.820	0.0	59932	504	0.810	0.850	-4.7	59947	509	0.145	0.154	-5.8
59926	517	0.760	0.770	-1.3	59932	505	0.530	0.550	-3.6	59947	511	0.088	0.095	-7.4
59927	501	0.420	0.430	-2.3	59932	506	0.470	0.490	-4.1	59947	512	0.113	0.120	-5.8
59927	502	0.580	0.580	0.0	59932	507	0.370	0.390	-5.1	59947	513	0.109	0.117	-6.8
59927	503	0.390	0.400	-2.5	59932	508	0.420	0.430	-2.3	59947	515	0.186	0.197	-5.6
59927	504	0.520	0.520	0.0	59932	509	0.500	0.520	-3.8	59947	516	0.176	0.185	-4.9
59927	505	0.510	0.510	0.0	59932	511	0.620	0.650	-4.6	59947	517	0.153	0.162	-5.6
59927	506	0.450	0.450	0.0	59932	512	0.450	0.470	-4.3	59955	501	0.053	0.055	-3.6
59927	507	0.470	0.480	-2.1	59932	513	0.290	0.300	-3.3	59955	502	0.091	0.094	-3.2
59927	508	0.410	0.400	2.5	59932	515	0.510	0.530	-3.8	59955	503	0.060	0.063	-4.8
59927	509	0.480	0.480	0.0	59932	516	0.520	0.530	-1.9	59955	504	0.096	0.101	-5.0
59927	511	0.390	0.400	-2.5	59932	517	0.420	0.430	-2.3	59955	505	0.063	0.065	-3.1
59927	512	0.670	0.670	0.0	59941	501	0.137	0.145	-5.5	59955	506	0.056	0.059	-5.1
59927	513	0.420	0.420	0.0	59941	502	0.237	0.245	-3.3	59955	507	0.044	0.046	-4.3
59927	515	0.670	0.670	0.0	59941	503	0.157	0.165	-4.8	59955	508	0.050	0.051	-2.0
59927	516	0.550	0.550	0.0	59941	504	0.250	0.260	-3.8	59955	509	0.060	0.063	-4.8
59927	517	0.510	0.520	-1.9	59941	505	0.165	0.171	-3.5	59955	511	0.074	0.077	-3.9
59931	501	0.410	0.430	-4.7	59941	506	0.146	0.154	-5.2	59955	512	0.054	0.056	-3.6
59931	502	0.710	0.730	-2.7	59941	507	0.116	0.120	-3.3	59955	513	0.034	0.036	-5.6
59931	503	0.470	0.490	-4.1	59941	508	0.130	0.133	-2.3	59955	515	0.061	0.063	-3.2
59931	504	0.750	0.790	-5.1	59941	509	0.156	0.163	-4.3	59955	516	0.062	0.064	-3.1
59931	505	0.490	0.510	-3.9	59941	511	0.194	0.201	-3.5	59955	517	0.050	0.052	-3.8

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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
59963	501	0.390	0.410	-4.9	59970	506	0.136	0.145	-6.2	59975	512	0.214	0.226	-5.3
59963	502	0.670	0.700	-4.3	59970	507	0.152	0.160	-5.0	59975	513	0.206	0.220	-6.4
59963	503	0.450	0.470	-4.3	59970	508	0.210	0.215	-2.3	59975	515	0.350	0.370	-5.4
59963	504	0.710	0.750	-5.3	59970	509	0.195	0.207	-5.8	59975	516	0.330	0.350	-5.7
59963	505	0.470	0.490	-4.1	59970	511	0.119	0.128	-7.0	59975	517	0.290	0.310	-6.5
59963	506	0.420	0.440	-4.5	59970	512	0.153	0.161	-5.0	59977	501	0.157	0.166	-5.4
59963	507	0.330	0.340	-2.9	59970	513	0.147	0.157	-6.4	59977	502	0.205	0.217	-5.5
59963	508	0.370	0.380	-2.6	59970	515	0.250	0.270	-7.4	59977	503	0.116	0.124	-6.5
59963	509	0.450	0.470	-4.3	59970	516	0.237	0.249	-4.8	59977	504	0.196	0.211	-7.1
59963	511	0.550	0.570	-3.5	59970	517	0.205	0.219	-6.4	59977	505	0.147	0.155	-5.2
59963	512	0.400	0.420	-4.8	59973	501	0.250	0.270	-7.4	59977	506	0.109	0.116	-6.0
59963	513	0.260	0.260	0.0	59973	502	0.440	0.450	-2.2	59977	507	0.122	0.128	-4.7
59963	515	0.450	0.470	-4.3	59973	503	0.290	0.300	-3.3	59977	508	0.168	0.172	-2.3
59963	516	0.460	0.470	-2.1	59973	504	0.460	0.480	-4.2	59977	509	0.156	0.165	-5.5
59963	517	0.370	0.380	-2.6	59973	505	0.300	0.310	-3.2	59977	511	0.095	0.102	-6.9
59964	501	0.920	0.970	-5.2	59973	506	0.270	0.280	-3.6	59977	512	0.122	0.129	-5.4
59964	502	1.580	1.640	-3.7	59973	507	0.212	0.221	-4.1	59977	513	0.117	0.126	-7.1
59964	503	1.050	1.100	-4.5	59973	508	0.239	0.244	-2.0	59977	515	0.201	0.213	-5.6
59964	504	1.670	1.760	-5.1	59973	509	0.290	0.300	-3.3	59977	516	0.190	0.200	-5.0
59964	505	1.100	1.140	-3.5	59973	511	0.360	0.370	-2.7	59977	517	0.164	0.175	-6.3
59964	506	0.970	1.030	-5.8	59973	512	0.260	0.270	-3.7	59984	501	0.069	0.073	-5.5
59964	507	0.770	0.800	-3.8	59973	513	0.165	0.171	-3.5	59984	502	0.119	0.123	-3.3
59964	508	0.870	0.890	-2.2	59973	515	0.290	0.300	-3.3	59984	503	0.079	0.083	-4.8
59964	509	1.040	1.090	-4.6	59973	516	0.300	0.310	-3.2	59984	504	0.126	0.132	-4.5
59964	511	1.290	1.340	-3.7	59973	517	0.240	0.248	-3.2	59984	505	0.083	0.086	-3.5
59964	512	0.940	0.980	-4.1	59975	501	0.270	0.290	-6.9	59984	506	0.073	0.077	-5.2
59964	513	0.600	0.620	-3.2	59975	502	0.360	0.380	-5.3	59984	507	0.058	0.061	-4.9
59964	515	1.060	1.100	-3.6	59975	503	0.203	0.217	-6.5	59984	508	0.065	0.067	-3.0
59964	516	1.080	1.110	-2.7	59975	504	0.340	0.370	-8.1	59984	509	0.079	0.082	-3.7
59964	517	0.870	0.900	-3.3	59975	505	0.260	0.270	-3.7	59984	511	0.097	0.101	-4.0
59970	501	0.196	0.208	-5.8	59975	506	0.190	0.203	-6.4	59984	512	0.071	0.074	-4.1
59970	502	0.260	0.270	-3.7	59975	507	0.213	0.224	-4.9	59984	513	0.045	0.047	-4.3
59970	503	0.145	0.155	-6.5	59975	508	0.290	0.300	-3.3	59984	515	0.080	0.083	-3.6
59970	504	0.245	0.260	-5.8	59975	509	0.270	0.290	-6.9	59984	516	0.081	0.084	-3.6
59970	505	0.183	0.194	-5.7	59975	511	0.166	0.179	-7.3	59984	517	0.066	0.068	-2.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59985	501	0.270	0.290	-6.9	59988	506	0.049	0.052	-5.8	60010	512	102.000	96.700	5.5
59985	502	0.470	0.480	-2.1	59988	507	0.054	0.057	-5.3	60010	513	88.300	79.700	10.8
59985	503	0.310	0.320	-3.1	59988	508	0.075	0.077	-2.6	60010	515	109.000	100.000	9.0
59985	504	0.490	0.520	-5.8	59988	509	0.070	0.074	-5.4	60010	516	108.000	100.000	8.0
59985	505	0.320	0.340	-5.9	59988	511	0.042	0.046	-8.7	60010	517	53.300	48.100	10.8
59985	506	0.290	0.300	-3.3	59988	512	0.054	0.058	-6.9	60011	501	269.000	258.000	4.3
59985	507	0.227	0.237	-4.2	59988	513	0.052	0.056	-7.1	60011	502	93.000	86.100	8.0
59985	508	0.260	0.260	0.0	59988	515	0.090	0.095	-5.3	60011	503	146.000	132.000	10.6
59985	509	0.310	0.320	-3.1	59988	516	0.085	0.089	-4.5	60011	504	132.000	128.000	3.1
59985	511	0.380	0.400	-5.0	59988	517	0.073	0.078	-6.4	60011	505	163.000	150.000	8.7
59985	512	0.280	0.290	-3.4	59989	501	0.036	0.038	-5.3	60011	506	136.000	126.000	7.9
59985	513	0.176	0.183	-3.8	59989	502	0.062	0.065	-4.6	60011	507	129.000	120.000	7.5
59985	515	0.310	0.330	-6.1	59989	503	0.041	0.043	-4.7	60011	508	182.000	166.000	9.6
59985	516	0.320	0.330	-3.0	59989	504	0.066	0.069	-4.3	60011	509	96.000	88.200	8.8
59985	517	0.260	0.270	-3.7	59989	505	0.043	0.045	-4.4	60011	511	125.000	117.000	6.8
59986	501	0.206	0.218	-5.5	59989	506	0.038	0.040	-5.0	60011	512	117.000	111.000	5.4
59986	502	0.360	0.370	-2.7	59989	507	0.030	0.032	-6.3	60011	513	102.000	91.700	11.2
59986	503	0.236	0.248	-4.8	59989	508	0.034	0.035	-2.9	60011	515	125.000	115.000	8.7
59986	504	0.380	0.400	-5.0	59989	509	0.041	0.043	-4.7	60011	516	124.000	115.000	7.8
59986	505	0.248	0.260	-4.6	59989	511	0.051	0.053	-3.8	60011	517	61.300	55.300	10.8
59986	506	0.219	0.231	-5.2	59989	512	0.037	0.039	-5.1	60012	501	442.000	424.000	4.2
59986	507	0.174	0.181	-3.9	59989	513	0.024	0.024	0.0	60012	502	153.000	141.000	8.5
59986	508	0.195	0.200	-2.5	59989	515	0.042	0.044	-4.5	60012	503	240.000	217.000	10.6
59986	509	0.235	0.246	-4.5	59989	516	0.043	0.044	-2.3	60012	504	217.000	210.000	3.3
59986	511	0.290	0.300	-3.3	59989	517	0.034	0.035	-2.9	60012	505	267.000	247.000	8.1
59986	512	0.211	0.220	-4.1	60010	501	234.000	224.000	4.5	60012	506	224.000	206.000	8.7
59986	513	0.135	0.140	-3.6	60010	502	80.900	74.800	8.2	60012	507	212.000	198.000	7.1
59986	515	0.238	0.249	-4.4	60010	503	127.000	115.000	10.4	60012	508	299.000	273.000	9.5
59986	516	0.243	0.250	-2.8	60010	504	115.000	111.000	3.6	60012	509	158.000	145.000	9.0
59986	517	0.196	0.202	-3.0	60010	505	141.000	131.000	7.6	60012	511	206.000	193.000	6.7
59988	501	0.070	0.074	-5.4	60010	506	119.000	109.000	9.2	60012	512	192.000	183.000	4.9
59988	502	0.092	0.097	-5.2	60010	507	112.000	105.000	6.7	60012	513	167.000	151.000	10.6
59988	503	0.052	0.055	-5.5	60010	508	158.000	145.000	9.0	60012	515	206.000	189.000	9.0
59988	504	0.088	0.094	-6.4	60010	509	83.500	76.700	8.9	60012	516	204.000	189.000	7.9
59988	505	0.065	0.069	-5.8	60010	511	109.000	102.000	6.9	60012	517	101.000	90.800	11.2

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LOSS COST % CHANGE BY CLASS

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60013	501	378.000	364.000	3.8	60016	506	161.000	149.000	8.1	61000	512	101.000	95.700	5.5
60013	502	131.000	121.000	8.3	60016	507	153.000	142.000	7.7	61000	513	87.400	78.900	10.8
60013	503	206.000	186.000	10.8	60016	508	215.000	197.000	9.1	61000	515	108.000	99.200	8.9
60013	504	186.000	180.000	3.3	60016	509	114.000	104.000	9.6	61000	516	107.000	99.100	8.0
60013	505	229.000	211.000	8.5	60016	511	148.000	139.000	6.5	61000	517	52.800	47.600	10.9
60013	506	192.000	177.000	8.5	60016	512	138.000	131.000	5.3	61212	501	109.000	107.000	1.9
60013	507	182.000	170.000	7.1	60016	513	120.000	108.000	11.1	61212	502	61.300	57.700	6.2
60013	508	256.000	234.000	9.4	60016	515	148.000	136.000	8.8	61212	503	121.000	111.000	9.0
60013	509	135.000	124.000	8.9	60016	516	146.000	136.000	7.4	61212	504	63.500	62.300	1.9
60013	511	176.000	165.000	6.7	60016	517	72.500	65.400	10.9	61212	505	102.000	95.900	6.4
60013	512	165.000	157.000	5.1	60035	501	214.000	199.000	7.5	61212	506	67.100	62.600	7.2
60013	513	143.000	129.000	10.9	60035	502	120.000	107.000	12.1	61212	507	68.500	65.000	5.4
60013	515	176.000	162.000	8.6	60035	503	236.000	206.000	14.6	61212	508	89.700	83.700	7.2
60013	516	174.000	162.000	7.4	60035	504	124.000	116.000	6.9	61212	509	37.100	34.700	6.9
60013	517	86.400	77.900	10.9	60035	505	200.000	178.000	12.4	61212	511	75.500	71.900	5.0
60015	501	283.000	272.000	4.0	60035	506	131.000	117.000	12.0	61212	512	56.100	54.300	3.3
60015	502	97.800	90.600	7.9	60035	507	134.000	121.000	10.7	61212	513	67.500	62.100	8.7
60015	503	154.000	139.000	10.8	60035	508	176.000	156.000	12.8	61212	515	64.600	60.400	7.0
60015	504	139.000	134.000	3.7	60035	509	72.600	64.500	12.6	61212	516	68.300	64.500	5.9
60015	505	171.000	158.000	8.2	60035	511	148.000	134.000	10.4	61212	517	70.600	64.800	9.0
60015	506	144.000	132.000	9.1	60035	512	110.000	101.000	8.9	61216	501	122.000	119.000	2.5
60015	507	136.000	127.000	7.1	60035	513	132.000	115.000	14.8	61216	502	68.000	64.000	6.2
60015	508	191.000	175.000	9.1	60035	515	127.000	112.000	13.4	61216	503	134.000	123.000	8.9
60015	509	101.000	92.800	8.8	60035	516	134.000	120.000	11.7	61216	504	70.500	69.200	1.9
60015	511	132.000	123.000	7.3	60035	517	138.000	121.000	14.0	61216	505	113.000	106.000	6.6
60015	512	123.000	117.000	5.1	61000	501	231.000	222.000	4.1	61216	506	74.400	69.500	7.1
60015	513	107.000	96.500	10.9	61000	502	80.100	74.100	8.1	61216	507	76.000	72.200	5.3
60015	515	132.000	121.000	9.1	61000	503	126.000	114.000	10.5	61216	508	99.800	92.900	7.4
60015	516	130.000	121.000	7.4	61000	504	114.000	110.000	3.6	61216	509	41.100	38.500	6.8
60015	517	64.500	58.200	10.8	61000	505	140.000	129.000	8.5	61216	511	83.900	79.800	5.1
60016	501	318.000	305.000	4.3	61000	506	117.000	108.000	8.3	61216	512	62.300	60.300	3.3
60016	502	110.000	102.000	7.8	61000	507	111.000	104.000	6.7	61216	513	75.000	68.900	8.9
60016	503	173.000	156.000	10.9	61000	508	156.000	143.000	9.1	61216	515	71.700	67.000	7.0
60016	504	156.000	151.000	3.3	61000	509	82.700	75.900	9.0	61216	516	75.800	71.600	5.9
60016	505	192.000	178.000	7.9	61000	511	108.000	101.000	6.9	61216	517	78.300	71.900	8.9

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LOSS COST % CHANGE BY CLASS

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61217	501	110.000	108.000	1.9	61223	506	329.000	292.000	12.7	61225	512	122.000	124.000	-1.6
61217	502	61.800	58.200	6.2	61223	507	336.000	303.000	10.9	61225	513	147.000	142.000	3.5
61217	503	122.000	112.000	8.9	61223	508	440.000	390.000	12.8	61225	515	140.000	138.000	1.4
61217	504	64.100	62.900	1.9	61223	509	182.000	162.000	12.3	61225	516	149.000	148.000	0.7
61217	505	103.000	96.900	6.3	61223	511	370.000	335.000	10.4	61225	517	153.000	148.000	3.4
61217	506	67.700	63.300	7.0	61223	512	276.000	253.000	9.1	61226	501	400.000	390.000	2.6
61217	507	69.200	65.700	5.3	61223	513	331.000	289.000	14.5	61226	502	223.000	210.000	6.2
61217	508	90.500	84.600	7.0	61223	515	317.000	281.000	12.8	61226	503	440.000	405.000	8.6
61217	509	37.400	35.000	6.9	61223	516	335.000	301.000	11.3	61226	504	232.000	227.000	2.2
61217	511	76.300	72.600	5.1	61223	517	346.000	302.000	14.6	61226	505	372.000	350.000	6.3
61217	512	56.700	54.900	3.3	61224	501	171.000	177.000	-3.4	61226	506	245.000	229.000	7.0
61217	513	68.200	62.700	8.8	61224	502	95.400	95.100	0.3	61226	507	250.000	237.000	5.5
61217	515	65.300	61.000	7.0	61224	503	188.000	183.000	2.7	61226	508	327.000	306.000	6.9
61217	516	69.000	65.200	5.8	61224	504	99.000	103.000	-3.9	61226	509	136.000	127.000	7.1
61217	517	71.300	65.500	8.9	61224	505	159.000	158.000	0.6	61226	511	276.000	262.000	5.3
61218	501	75.500	73.800	2.3	61224	506	104.000	103.000	1.0	61226	512	205.000	198.000	3.5
61218	502	42.300	39.800	6.3	61224	507	107.000	107.000	0.0	61226	513	247.000	226.000	9.3
61218	503	83.200	76.600	8.6	61224	508	140.000	138.000	1.4	61226	515	236.000	220.000	7.3
61218	504	43.800	43.000	1.9	61224	509	58.000	57.200	1.4	61226	516	249.000	235.000	6.0
61218	505	70.400	66.200	6.3	61224	511	118.000	119.000	-0.8	61226	517	257.000	237.000	8.4
61218	506	46.300	43.200	7.2	61224	512	87.800	89.600	-2.0	61227	501	366.000	357.000	2.5
61218	507	47.200	44.900	5.1	61224	513	105.000	102.000	2.9	61227	502	204.000	193.000	5.7
61218	508	61.800	57.800	6.9	61224	515	101.000	99.600	1.4	61227	503	403.000	371.000	8.6
61218	509	25.600	23.900	7.1	61224	516	107.000	106.000	0.9	61227	504	212.000	208.000	1.9
61218	511	52.200	49.600	5.2	61224	517	111.000	107.000	3.7	61227	505	340.000	320.000	6.2
61218	512	38.800	37.500	3.5	61225	501	238.000	245.000	-2.9	61227	506	224.000	209.000	7.2
61218	513	46.600	42.800	8.9	61225	502	133.000	132.000	0.8	61227	507	229.000	217.000	5.5
61218	515	44.600	41.700	7.0	61225	503	262.000	254.000	3.1	61227	508	299.000	280.000	6.8
61218	516	47.100	44.500	5.8	61225	504	138.000	143.000	-3.5	61227	509	124.000	116.000	6.9
61218	517	48.700	44.700	8.9	61225	505	221.000	220.000	0.5	61227	511	253.000	240.000	5.4
61223	501	537.000	499.000	7.6	61225	506	146.000	143.000	2.1	61227	512	188.000	181.000	3.9
61223	502	300.000	269.000	11.5	61225	507	149.000	149.000	0.0	61227	513	225.000	207.000	8.7
61223	503	592.000	517.000	14.5	61225	508	194.000	192.000	1.0	61227	515	216.000	202.000	6.9
61223	504	311.000	290.000	7.2	61225	509	80.500	79.400	1.4	61227	516	228.000	215.000	6.0
61223	505	500.000	447.000	11.9	61225	511	164.000	165.000	-0.6	61227	517	236.000	216.000	9.3

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62000	501	83.200	81.300	2.3	62002	506	18.400	16.300	12.9	63010	512	183.000	174.000	5.2
62000	502	46.600	43.800	6.4	62002	507	18.700	16.900	10.7	63010	513	159.000	144.000	10.4
62000	503	91.700	84.300	8.8	62002	508	24.500	21.800	12.4	63010	515	196.000	180.000	8.9
62000	504	48.300	47.400	1.9	62002	509	10.200	9.020	13.1	63010	516	194.000	180.000	7.8
62000	505	77.500	72.900	6.3	62002	511	20.700	18.700	10.7	63010	517	96.000	86.500	11.0
62000	506	50.900	47.600	6.9	62002	512	15.400	14.100	9.2	63011	501	526.000	505.000	4.2
62000	507	52.100	49.400	5.5	62002	513	18.500	16.100	14.9	63011	502	182.000	168.000	8.3
62000	508	68.100	63.600	7.1	62002	515	17.700	15.700	12.7	63011	503	286.000	259.000	10.4
62000	509	28.200	26.400	6.8	62002	516	18.700	16.800	11.3	63011	504	259.000	249.000	4.0
62000	511	57.400	54.600	5.1	62002	517	19.300	16.800	14.9	63011	505	318.000	294.000	8.2
62000	512	42.700	41.300	3.4	62003	501	94.500	87.700	7.8	63011	506	267.000	246.000	8.5
62000	513	51.300	47.200	8.7	62003	502	52.900	47.300	11.8	63011	507	253.000	236.000	7.2
62000	515	49.100	45.900	7.0	62003	503	104.000	91.000	14.3	63011	508	355.000	326.000	8.9
62000	516	51.900	49.000	5.9	62003	504	54.800	51.100	7.2	63011	509	188.000	173.000	8.7
62000	517	53.700	49.300	8.9	62003	505	88.000	78.700	11.8	63011	511	245.000	229.000	7.0
62001	501	65.700	61.000	7.7	62003	506	57.900	51.400	12.6	63011	512	229.000	218.000	5.0
62001	502	36.800	32.900	11.9	62003	507	59.100	53.300	10.9	63011	513	199.000	179.000	11.2
62001	503	72.400	63.300	14.4	62003	508	77.400	68.700	12.7	63011	515	245.000	225.000	8.9
62001	504	38.100	35.500	7.3	62003	509	32.000	28.400	12.7	63011	516	242.000	225.000	7.6
62001	505	61.200	54.700	11.9	62003	511	65.200	58.900	10.7	63011	517	120.000	108.000	11.1
62001	506	40.200	35.700	12.6	62003	512	48.500	44.500	9.0	63012	501	748.000	718.000	4.2
62001	507	41.100	37.100	10.8	62003	513	58.300	50.900	14.5	63012	502	259.000	239.000	8.4
62001	508	53.800	47.700	12.8	62003	515	55.800	49.500	12.7	63012	503	407.000	368.000	10.6
62001	509	22.300	19.800	12.6	62003	516	58.900	52.900	11.3	63012	504	368.000	355.000	3.7
62001	511	45.300	41.000	10.5	62003	517	60.900	53.100	14.7	63012	505	452.000	418.000	8.1
62001	512	33.700	31.000	8.7	63010	501	421.000	404.000	4.2	63012	506	380.000	350.000	8.6
62001	513	40.500	35.400	14.4	63010	502	146.000	135.000	8.1	63012	507	360.000	335.000	7.5
62001	515	38.800	34.400	12.8	63010	503	229.000	207.000	10.6	63012	508	505.000	463.000	9.1
62001	516	41.000	36.800	11.4	63010	504	207.000	200.000	3.5	63012	509	267.000	245.000	9.0
62001	517	42.300	36.900	14.6	63010	505	255.000	235.000	8.5	63012	511	348.000	326.000	6.7
62002	501	30.000	27.800	7.9	63010	506	214.000	197.000	8.6	63012	512	325.000	309.000	5.2
62002	502	16.800	15.000	12.0	63010	507	202.000	188.000	7.4	63012	513	282.000	255.000	10.6
62002	503	33.000	28.900	14.2	63010	508	284.000	260.000	9.2	63012	515	348.000	321.000	8.4
62002	504	17.400	16.200	7.4	63010	509	150.000	138.000	8.7	63012	516	345.000	320.000	7.8
62002	505	27.900	24.900	12.0	63010	511	196.000	184.000	6.5	63012	517	171.000	154.000	11.0

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63013	501	708.000	680.000	4.1	63216	506	133.000	118.000	12.7	63218	512	16.000	14.400	11.1
63013	502	245.000	227.000	7.9	63216	507	136.000	122.000	11.5	63218	513	44.200	37.900	16.6
63013	503	386.000	349.000	10.6	63216	508	177.000	157.000	12.7	63218	515	59.700	52.000	14.8
63013	504	349.000	336.000	3.9	63216	509	73.400	65.200	12.6	63218	516	32.500	28.600	13.6
63013	505	428.000	395.000	8.4	63216	511	149.000	135.000	10.4	63218	517	37.100	31.700	17.0
63013	506	360.000	331.000	8.8	63216	512	111.000	102.000	8.8	64074	501	90.400	83.100	8.8
63013	507	341.000	317.000	7.6	63216	513	134.000	117.000	14.5	64074	502	51.800	46.000	12.6
63013	508	479.000	438.000	9.4	63216	515	128.000	114.000	12.3	64074	503	66.800	57.900	15.4
63013	509	253.000	232.000	9.1	63216	516	135.000	121.000	11.6	64074	504	25.800	23.900	7.9
63013	511	330.000	309.000	6.8	63216	517	140.000	122.000	14.8	64074	505	35.700	31.700	12.6
63013	512	308.000	293.000	5.1	63217	501	302.000	275.000	9.8	64074	506	29.300	25.800	13.6
63013	513	267.000	242.000	10.3	63217	502	92.800	81.500	13.9	64074	507	51.100	45.900	11.3
63013	515	330.000	304.000	8.6	63217	503	97.400	83.600	16.5	64074	508	81.000	71.000	14.1
63013	516	326.000	303.000	7.6	63217	504	164.000	150.000	9.3	64074	509	6.550	5.770	13.5
63013	517	162.000	146.000	11.0	63217	505	124.000	109.000	13.8	64074	511	20.300	18.200	11.5
63215	501	312.000	290.000	7.6	63217	506	71.700	62.600	14.5	64074	512	7.200	6.540	10.1
63215	502	175.000	156.000	12.2	63217	507	89.200	78.600	13.5	64074	513	38.400	33.300	15.3
63215	503	344.000	301.000	14.3	63217	508	89.400	77.800	14.9	64074	515	23.000	20.300	13.3
63215	504	181.000	169.000	7.1	63217	509	156.000	136.000	14.7	64074	516	27.600	24.600	12.2
63215	505	291.000	260.000	11.9	63217	511	153.000	135.000	13.3	64074	517	45.100	39.100	15.3
63215	506	191.000	170.000	12.4	63217	512	47.600	42.900	11.0	64075	501	63.600	58.500	8.7
63215	507	195.000	176.000	10.8	63217	513	131.000	113.000	15.9	64075	502	36.500	32.400	12.7
63215	508	256.000	227.000	12.8	63217	515	177.000	155.000	14.2	64075	503	47.100	40.800	15.4
63215	509	106.000	94.000	12.8	63217	516	96.500	85.100	13.4	64075	504	18.200	16.800	8.3
63215	511	215.000	195.000	10.3	63217	517	110.000	94.300	16.6	64075	505	25.100	22.300	12.6
63215	512	160.000	147.000	8.8	63218	501	102.000	92.500	10.3	64075	506	20.600	18.200	13.2
63215	513	193.000	168.000	14.9	63218	502	31.300	27.400	14.2	64075	507	36.000	32.300	11.5
63215	515	184.000	164.000	12.2	63218	503	32.800	28.100	16.7	64075	508	57.000	50.000	14.0
63215	516	195.000	175.000	11.4	63218	504	55.200	50.500	9.3	64075	509	4.610	4.060	13.5
63215	517	201.000	176.000	14.2	63218	505	41.900	36.700	14.2	64075	511	14.300	12.800	11.7
63216	501	217.000	201.000	8.0	63218	506	24.200	21.100	14.7	64075	512	5.070	4.600	10.2
63216	502	121.000	108.000	12.0	63218	507	30.000	26.500	13.2	64075	513	27.100	23.500	15.3
63216	503	239.000	209.000	14.4	63218	508	30.100	26.200	14.9	64075	515	16.200	14.300	13.3
63216	504	126.000	117.000	7.7	63218	509	52.600	45.900	14.6	64075	516	19.500	17.300	12.7
63216	505	202.000	180.000	12.2	63218	511	51.400	45.600	12.7	64075	517	31.800	27.500	15.6

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STATE: 29 - NEW JERSEY
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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
65007	501	190.000	177.000	7.3	66123	506	27.500	24.400	12.7	66561	512	156.000	143.000	9.1
65007	502	106.000	95.100	11.5	66123	507	28.100	25.400	10.6	66561	513	188.000	164.000	14.6
65007	503	209.000	183.000	14.2	66123	508	36.800	32.700	12.5	66561	515	180.000	159.000	13.2
65007	504	110.000	103.000	6.8	66123	509	15.200	13.500	12.6	66561	516	190.000	170.000	11.8
65007	505	177.000	158.000	12.0	66123	511	31.000	28.000	10.7	66561	517	196.000	171.000	14.6
65007	506	116.000	103.000	12.6	66123	512	23.100	21.200	9.0	67017	501	282.000	262.000	7.6
65007	507	119.000	107.000	11.2	66123	513	27.700	24.200	14.5	67017	502	158.000	141.000	12.1
65007	508	156.000	138.000	13.0	66123	515	26.500	23.600	12.3	67017	503	311.000	272.000	14.3
65007	509	64.400	57.200	12.6	66123	516	28.000	25.200	11.1	67017	504	164.000	153.000	7.2
65007	511	131.000	119.000	10.1	66123	517	29.000	25.300	14.6	67017	505	263.000	235.000	11.9
65007	512	97.600	89.600	8.9	66309	501	131.000	122.000	7.4	67017	506	173.000	153.000	13.1
65007	513	117.000	102.000	14.7	66309	502	73.500	65.700	11.9	67017	507	177.000	159.000	11.3
65007	515	112.000	99.600	12.4	66309	503	145.000	127.000	14.2	67017	508	231.000	205.000	12.7
65007	516	119.000	106.000	12.3	66309	504	76.200	71.000	7.3	67017	509	95.700	85.000	12.6
65007	517	123.000	107.000	15.0	66309	505	122.000	109.000	11.9	67017	511	195.000	176.000	10.8
66122	501	81.800	76.000	7.6	66309	506	80.500	71.400	12.7	67017	512	145.000	133.000	9.0
66122	502	45.800	40.900	12.0	66309	507	82.200	74.100	10.9	67017	513	174.000	152.000	14.5
66122	503	90.100	78.800	14.3	66309	508	108.000	95.500	13.1	67017	515	167.000	148.000	12.8
66122	504	47.400	44.200	7.2	66309	509	44.500	39.500	12.7	67017	516	176.000	158.000	11.4
66122	505	76.200	68.100	11.9	66309	511	90.600	81.900	10.6	67017	517	182.000	159.000	14.5
66122	506	50.100	44.500	12.6	66309	512	67.400	61.900	8.9	67508	501	183.000	168.000	8.9
66122	507	51.200	46.200	10.8	66309	513	81.100	70.700	14.7	67508	502	109.000	96.800	12.6
66122	508	67.000	59.500	12.6	66309	515	77.600	68.800	12.8	67508	503	44.200	38.200	15.7
66122	509	27.700	24.600	12.6	66309	516	81.900	73.500	11.4	67508	504	99.800	92.300	8.1
66122	511	56.400	51.000	10.6	66309	517	84.700	73.900	14.6	67508	505	48.000	42.600	12.7
66122	512	42.000	38.600	8.8	66561	501	304.000	282.000	7.8	67508	506	78.100	68.700	13.7
66122	513	50.500	44.100	14.5	66561	502	170.000	152.000	11.8	67508	507	131.000	117.000	12.0
66122	515	48.300	42.900	12.6	66561	503	335.000	293.000	14.3	67508	508	102.000	90.100	13.2
66122	516	51.000	45.800	11.4	66561	504	176.000	165.000	6.7	67508	509	32.600	28.700	13.6
66122	517	52.700	46.000	14.6	66561	505	283.000	253.000	11.9	67508	511	53.900	48.300	11.6
66123	501	45.000	41.700	7.9	66561	506	186.000	165.000	12.7	67508	512	40.300	36.700	9.8
66123	502	25.100	22.500	11.6	66561	507	190.000	172.000	10.5	67508	513	79.200	68.500	15.6
66123	503	49.500	43.300	14.3	66561	508	249.000	221.000	12.7	67508	515	84.000	73.900	13.7
66123	504	26.100	24.300	7.4	66561	509	103.000	91.600	12.4	67508	516	82.300	73.200	12.4
66123	505	41.900	37.400	12.0	66561	511	210.000	190.000	10.5	67508	517	58.500	50.600	15.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
67509	501	134.000	123.000	8.9	67511	506	34.500	30.300	13.9	67513	512	48.300	44.100	9.5
67509	502	80.100	71.000	12.8	67511	507	57.700	51.800	11.4	67513	513	95.000	82.200	15.6
67509	503	32.400	28.000	15.7	67511	508	45.100	39.800	13.3	67513	515	101.000	88.700	13.9
67509	504	73.200	67.700	8.1	67511	509	14.400	12.700	13.4	67513	516	98.800	87.900	12.4
67509	505	35.200	31.200	12.8	67511	511	23.800	21.300	11.7	67513	517	70.200	60.700	15.7
67509	506	57.300	50.400	13.7	67511	512	17.800	16.200	9.9	67634	501	244.000	227.000	7.5
67509	507	95.800	85.900	11.5	67511	513	35.000	30.200	15.9	67634	502	137.000	122.000	12.3
67509	508	74.900	66.100	13.3	67511	515	37.100	32.600	13.8	67634	503	269.000	235.000	14.5
67509	509	23.900	21.100	13.3	67511	516	36.400	32.300	12.7	67634	504	142.000	132.000	7.6
67509	511	39.500	35.400	11.6	67511	517	25.800	22.300	15.7	67634	505	228.000	203.000	12.3
67509	512	29.500	26.900	9.7	67512	501	346.000	318.000	8.8	67634	506	150.000	133.000	12.8
67509	513	58.100	50.200	15.7	67512	502	207.000	183.000	13.1	67634	507	153.000	138.000	10.9
67509	515	61.600	54.200	13.7	67512	503	83.600	72.200	15.8	67634	508	200.000	178.000	12.4
67509	516	60.400	53.700	12.5	67512	504	189.000	175.000	8.0	67634	509	82.800	73.500	12.7
67509	517	42.900	37.100	15.6	67512	505	90.900	80.500	12.9	67634	511	169.000	152.000	11.2
67510	501	74.600	68.700	8.6	67512	506	148.000	130.000	13.8	67634	512	125.000	115.000	8.7
67510	502	44.600	39.500	12.9	67512	507	247.000	222.000	11.3	67634	513	151.000	132.000	14.4
67510	503	18.000	15.600	15.4	67512	508	193.000	170.000	13.5	67634	515	144.000	128.000	12.5
67510	504	40.800	37.700	8.2	67512	509	61.700	54.300	13.6	67634	516	152.000	137.000	10.9
67510	505	19.600	17.400	12.6	67512	511	102.000	91.400	11.6	67634	517	157.000	137.000	14.6
67510	506	31.900	28.100	13.5	67512	512	76.200	69.500	9.6	67635	501	173.000	160.000	8.1
67510	507	53.400	47.900	11.5	67512	513	150.000	130.000	15.4	67635	502	96.700	86.500	11.8
67510	508	41.700	36.800	13.3	67512	515	159.000	140.000	13.6	67635	503	190.000	166.000	14.5
67510	509	13.300	11.700	13.7	67512	516	156.000	139.000	12.2	67635	504	100.000	93.500	7.0
67510	511	22.000	19.700	11.7	67512	517	111.000	95.700	16.0	67635	505	161.000	144.000	11.8
67510	512	16.500	15.000	10.0	67513	501	219.000	202.000	8.4	67635	506	106.000	94.000	12.8
67510	513	32.300	28.000	15.4	67513	502	131.000	116.000	12.9	67635	507	108.000	97.500	10.8
67510	515	34.300	30.200	13.6	67513	503	53.000	45.800	15.7	67635	508	142.000	126.000	12.7
67510	516	33.600	29.900	12.4	67513	504	120.000	111.000	8.1	67635	509	58.600	52.000	12.7
67510	517	23.900	20.600	16.0	67513	505	57.600	51.100	12.7	67635	511	119.000	108.000	10.2
67511	501	80.700	74.300	8.6	67513	506	93.700	82.400	13.7	67635	512	88.700	81.500	8.8
67511	502	48.200	42.800	12.6	67513	507	157.000	141.000	11.3	67635	513	107.000	93.100	14.9
67511	503	19.500	16.900	15.4	67513	508	123.000	108.000	13.9	67635	515	102.000	90.600	12.6
67511	504	44.100	40.800	8.1	67513	509	39.100	34.500	13.3	67635	516	108.000	96.800	11.6
67511	505	21.200	18.800	12.8	67513	511	64.700	58.000	11.6	67635	517	111.000	97.200	14.2

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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
68001	501	528.000	490.000	7.8	68500	506	26.100	24.000	8.7	68606	512	25.400	23.400	8.5
68001	502	295.000	264.000	11.7	68500	507	24.700	23.000	7.4	68606	513	30.600	26.700	14.6
68001	503	581.000	508.000	14.4	68500	508	34.800	31.800	9.4	68606	515	29.300	26.000	12.7
68001	504	306.000	285.000	7.4	68500	509	18.400	16.900	8.9	68606	516	30.900	27.700	11.6
68001	505	492.000	439.000	12.1	68500	511	23.900	22.400	6.7	68606	517	31.900	27.900	14.3
68001	506	323.000	287.000	12.5	68500	512	22.400	21.300	5.2	68607	501	39.200	36.400	7.7
68001	507	330.000	298.000	10.7	68500	513	19.400	17.500	10.9	68607	502	21.900	19.600	11.7
68001	508	432.000	384.000	12.5	68500	515	24.000	22.000	9.1	68607	503	43.200	37.700	14.6
68001	509	179.000	159.000	12.6	68500	516	23.700	22.000	7.7	68607	504	22.700	21.200	7.1
68001	511	364.000	329.000	10.6	68500	517	11.700	10.600	10.4	68607	505	36.500	32.600	12.0
68001	512	271.000	249.000	8.8	68604	501	12.700	11.800	7.6	68607	506	24.000	21.300	12.7
68001	513	326.000	284.000	14.8	68604	502	7.090	6.340	11.8	68607	507	24.500	22.100	10.9
68001	515	312.000	277.000	12.6	68604	503	14.000	12.200	14.8	68607	508	32.100	28.500	12.6
68001	516	329.000	295.000	11.5	68604	504	7.350	6.860	7.1	68607	509	13.300	11.800	12.7
68001	517	340.000	297.000	14.5	68604	505	11.800	10.600	11.3	68607	511	27.000	24.400	10.7
68439	501	679.000	630.000	7.8	68604	506	7.760	6.890	12.6	68607	512	20.100	18.500	8.6
68439	502	380.000	340.000	11.8	68604	507	7.930	7.150	10.9	68607	513	24.200	21.100	14.7
68439	503	748.000	654.000	14.4	68604	508	10.400	9.210	12.9	68607	515	23.100	20.500	12.7
68439	504	394.000	367.000	7.4	68604	509	4.300	3.810	12.9	68607	516	24.400	21.900	11.4
68439	505	632.000	565.000	11.9	68604	511	8.750	7.910	10.6	68607	517	25.300	22.000	15.0
68439	506	416.000	369.000	12.7	68604	512	6.510	5.970	9.0	68702	501	32.300	30.000	7.7
68439	507	425.000	383.000	11.0	68604	513	7.820	6.830	14.5	68702	502	18.100	16.100	12.4
68439	508	556.000	493.000	12.8	68604	515	7.480	6.640	12.7	68702	503	35.500	31.100	14.1
68439	509	230.000	204.000	12.7	68604	516	7.910	7.100	11.4	68702	504	18.700	17.400	7.5
68439	511	468.000	423.000	10.6	68604	517	8.170	7.130	14.6	68702	505	30.100	26.900	11.9
68439	512	348.000	320.000	8.7	68606	501	49.600	46.000	7.8	68702	506	19.800	17.500	13.1
68439	513	419.000	366.000	14.5	68606	502	27.700	24.800	11.7	68702	507	20.200	18.200	11.0
68439	515	401.000	356.000	12.6	68606	503	54.600	47.700	14.5	68702	508	26.400	23.400	12.8
68439	516	423.000	380.000	11.3	68606	504	28.700	26.800	7.1	68702	509	10.900	9.710	12.3
68439	517	437.000	382.000	14.4	68606	505	46.200	41.300	11.9	68702	511	22.300	20.100	10.9
68500	501	51.400	49.400	4.0	68606	506	30.300	26.900	12.6	68702	512	16.600	15.200	9.2
68500	502	17.800	16.500	7.9	68606	507	31.000	28.000	10.7	68702	513	19.900	17.400	14.4
68500	503	28.000	25.300	10.7	68606	508	40.600	36.000	12.8	68702	515	19.100	16.900	13.0
68500	504	25.300	24.400	3.7	68606	509	16.800	14.900	12.8	68702	516	20.100	18.100	11.0
68500	505	31.100	28.700	8.4	68606	511	34.200	30.900	10.7	68702	517	20.800	18.100	14.9

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LOSS COST % CHANGE BY CLASS

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68703	501	24.200	22.500	7.6	68707	506	62.800	55.800	12.5	91111	512	7.630	7.950	-4.0
68703	502	13.500	12.100	11.6	68707	507	64.200	57.900	10.9	91111	513	7.630	7.950	-4.0
68703	503	26.700	23.300	14.6	68707	508	84.000	74.500	12.8	91111	515	7.630	7.950	-4.0
68703	504	14.000	13.100	6.9	68707	509	34.800	30.900	12.6	91111	516	7.630	7.950	-4.0
68703	505	22.500	20.100	11.9	68707	511	70.800	64.000	10.6	91111	517	7.630	7.950	-4.0
68703	506	14.800	13.200	12.1	68707	512	52.600	48.300	8.9	91125	501	6.100	6.140	-0.7
68703	507	15.100	13.700	10.2	68707	513	63.300	55.200	14.7	91125	502	6.100	6.140	-0.7
68703	508	19.800	17.600	12.5	68707	515	60.600	53.700	12.8	91125	503	6.100	6.140	-0.7
68703	509	8.200	7.280	12.6	68707	516	64.000	57.400	11.5	91125	504	6.100	6.140	-0.7
68703	511	16.700	15.100	10.6	68707	517	66.100	57.700	14.6	91125	505	6.100	6.140	-0.7
68703	512	12.400	11.400	8.8	90089	501	10.100	10.200	-1.0	91125	506	6.100	6.140	-0.7
68703	513	14.900	13.000	14.6	90089	502	10.100	10.200	-1.0	91125	507	6.100	6.140	-0.7
68703	515	14.300	12.700	12.6	90089	503	10.100	10.200	-1.0	91125	508	6.100	6.140	-0.7
68703	516	15.100	13.500	11.9	90089	504	10.100	10.200	-1.0	91125	509	6.100	6.140	-0.7
68703	517	15.600	13.600	14.7	90089	505	10.100	10.200	-1.0	91125	511	6.100	6.140	-0.7
68706	501	104.000	96.300	8.0	90089	506	10.100	10.200	-1.0	91125	512	6.100	6.140	-0.7
68706	502	58.000	51.900	11.8	90089	507	10.100	10.200	-1.0	91125	513	6.100	6.140	-0.7
68706	503	114.000	99.900	14.1	90089	508	10.100	10.200	-1.0	91125	515	6.100	6.140	-0.7
68706	504	60.100	56.100	7.1	90089	509	10.100	10.200	-1.0	91125	516	6.100	6.140	-0.7
68706	505	96.600	86.300	11.9	90089	511	10.100	10.200	-1.0	91125	517	6.100	6.140	-0.7
68706	506	63.500	56.400	12.6	90089	512	10.100	10.200	-1.0	91127	501	5.140	5.350	-3.9
68706	507	64.900	58.500	10.9	90089	513	10.100	10.200	-1.0	91127	502	5.140	5.350	-3.9
68706	508	84.900	75.400	12.6	90089	515	10.100	10.200	-1.0	91127	503	5.140	5.350	-3.9
68706	509	35.100	31.200	12.5	90089	516	10.100	10.200	-1.0	91127	504	5.140	5.350	-3.9
68706	511	71.600	64.700	10.7	90089	517	10.100	10.200	-1.0	91127	505	5.140	5.350	-3.9
68706	512	53.200	48.900	8.8	91111	501	7.630	7.950	-4.0	91127	506	5.140	5.350	-3.9
68706	513	64.000	55.800	14.7	91111	502	7.630	7.950	-4.0	91127	507	5.140	5.350	-3.9
68706	515	61.200	54.400	12.5	91111	503	7.630	7.950	-4.0	91127	508	5.140	5.350	-3.9
68706	516	64.700	58.100	11.4	91111	504	7.630	7.950	-4.0	91127	509	5.140	5.350	-3.9
68706	517	66.800	58.300	14.6	91111	505	7.630	7.950	-4.0	91127	511	5.140	5.350	-3.9
68707	501	103.000	95.200	8.2	91111	506	7.630	7.950	-4.0	91127	512	5.140	5.350	-3.9
68707	502	57.400	51.300	11.9	91111	507	7.630	7.950	-4.0	91127	513	5.140	5.350	-3.9
68707	503	113.000	98.800	14.4	91111	508	7.630	7.950	-4.0	91127	515	5.140	5.350	-3.9
68707	504	59.500	55.500	7.2	91111	509	7.630	7.950	-4.0	91127	516	5.140	5.350	-3.9
68707	505	95.500	85.400	11.8	91111	511	7.630	7.950	-4.0	91127	517	5.140	5.350	-3.9

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STATE: 29 - NEW JERSEY
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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
91130	501	4.000	4.230	-5.4	91150	506	4.850	5.050	-4.0	91160	512	2.450	2.460	-0.4
91130	502	4.000	4.230	-5.4	91150	507	4.850	5.050	-4.0	91160	513	2.450	2.460	-0.4
91130	503	4.000	4.230	-5.4	91150	508	4.850	5.050	-4.0	91160	515	2.450	2.460	-0.4
91130	504	4.000	4.230	-5.4	91150	509	4.850	5.050	-4.0	91160	516	2.450	2.460	-0.4
91130	505	4.000	4.230	-5.4	91150	511	4.850	5.050	-4.0	91160	517	2.450	2.460	-0.4
91130	506	4.000	4.230	-5.4	91150	512	4.850	5.050	-4.0	91175	501	2.110	2.120	-0.5
91130	507	4.000	4.230	-5.4	91150	513	4.850	5.050	-4.0	91175	502	2.110	2.120	-0.5
91130	508	4.000	4.230	-5.4	91150	515	4.850	5.050	-4.0	91175	503	2.110	2.120	-0.5
91130	509	4.000	4.230	-5.4	91150	516	4.850	5.050	-4.0	91175	504	2.110	2.120	-0.5
91130	511	4.000	4.230	-5.4	91150	517	4.850	5.050	-4.0	91175	505	2.110	2.120	-0.5
91130	512	4.000	4.230	-5.4	91155	501	10.800	11.200	-3.6	91175	506	2.110	2.120	-0.5
91130	513	4.000	4.230	-5.4	91155	502	10.800	11.200	-3.6	91175	507	2.110	2.120	-0.5
91130	515	4.000	4.230	-5.4	91155	503	10.800	11.200	-3.6	91175	508	2.110	2.120	-0.5
91130	516	4.000	4.230	-5.4	91155	504	10.800	11.200	-3.6	91175	509	2.110	2.120	-0.5
91130	517	4.000	4.230	-5.4	91155	505	10.800	11.200	-3.6	91175	511	2.110	2.120	-0.5
91135	501	1.110	1.180	-5.9	91155	506	10.800	11.200	-3.6	91175	512	2.110	2.120	-0.5
91135	502	1.110	1.180	-5.9	91155	507	10.800	11.200	-3.6	91175	513	2.110	2.120	-0.5
91135	503	1.110	1.180	-5.9	91155	508	10.800	11.200	-3.6	91175	515	2.110	2.120	-0.5
91135	504	1.110	1.180	-5.9	91155	509	10.800	11.200	-3.6	91175	516	2.110	2.120	-0.5
91135	505	1.110	1.180	-5.9	91155	511	10.800	11.200	-3.6	91175	517	2.110	2.120	-0.5
91135	506	1.110	1.180	-5.9	91155	512	10.800	11.200	-3.6	91177	501	9.220	9.290	-0.8
91135	507	1.110	1.180	-5.9	91155	513	10.800	11.200	-3.6	91177	502	9.220	9.290	-0.8
91135	508	1.110	1.180	-5.9	91155	515	10.800	11.200	-3.6	91177	503	9.220	9.290	-0.8
91135	509	1.110	1.180	-5.9	91155	516	10.800	11.200	-3.6	91177	504	9.220	9.290	-0.8
91135	511	1.110	1.180	-5.9	91155	517	10.800	11.200	-3.6	91177	505	9.220	9.290	-0.8
91135	512	1.110	1.180	-5.9	91160	501	2.450	2.460	-0.4	91177	506	9.220	9.290	-0.8
91135	513	1.110	1.180	-5.9	91160	502	2.450	2.460	-0.4	91177	507	9.220	9.290	-0.8
91135	515	1.110	1.180	-5.9	91160	503	2.450	2.460	-0.4	91177	508	9.220	9.290	-0.8
91135	516	1.110	1.180	-5.9	91160	504	2.450	2.460	-0.4	91177	509	9.220	9.290	-0.8
91135	517	1.110	1.180	-5.9	91160	505	2.450	2.460	-0.4	91177	511	9.220	9.290	-0.8
91150	501	4.850	5.050	-4.0	91160	506	2.450	2.460	-0.4	91177	512	9.220	9.290	-0.8
91150	502	4.850	5.050	-4.0	91160	507	2.450	2.460	-0.4	91177	513	9.220	9.290	-0.8
91150	503	4.850	5.050	-4.0	91160	508	2.450	2.460	-0.4	91177	515	9.220	9.290	-0.8
91150	504	4.850	5.050	-4.0	91160	509	2.450	2.460	-0.4	91177	516	9.220	9.290	-0.8
91150	505	4.850	5.050	-4.0	91160	511	2.450	2.460	-0.4	91177	517	9.220	9.290	-0.8

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LOSS COST % CHANGE BY CLASS

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91179	501	9.260	9.330	-0.8	91200	506	2.290	2.410	-5.0	91250	512	8.920	9.290	-4.0
91179	502	9.260	9.330	-0.8	91200	507	2.290	2.410	-5.0	91250	513	8.920	9.290	-4.0
91179	503	9.260	9.330	-0.8	91200	508	2.290	2.410	-5.0	91250	515	8.920	9.290	-4.0
91179	504	9.260	9.330	-0.8	91200	509	2.290	2.410	-5.0	91250	516	8.920	9.290	-4.0
91179	505	9.260	9.330	-0.8	91200	511	2.290	2.410	-5.0	91250	517	8.920	9.290	-4.0
91179	506	9.260	9.330	-0.8	91200	512	2.290	2.410	-5.0	91265	501	48.900	51.600	-5.2
91179	507	9.260	9.330	-0.8	91200	513	2.290	2.410	-5.0	91265	502	48.900	51.600	-5.2
91179	508	9.260	9.330	-0.8	91200	515	2.290	2.410	-5.0	91265	503	48.900	51.600	-5.2
91179	509	9.260	9.330	-0.8	91200	516	2.290	2.410	-5.0	91265	504	48.900	51.600	-5.2
91179	511	9.260	9.330	-0.8	91200	517	2.290	2.410	-5.0	91265	505	48.900	51.600	-5.2
91179	512	9.260	9.330	-0.8	91235	501	5.920	6.170	-4.1	91265	506	48.900	51.600	-5.2
91179	513	9.260	9.330	-0.8	91235	502	5.920	6.170	-4.1	91265	507	48.900	51.600	-5.2
91179	515	9.260	9.330	-0.8	91235	503	5.920	6.170	-4.1	91265	508	48.900	51.600	-5.2
91179	516	9.260	9.330	-0.8	91235	504	5.920	6.170	-4.1	91265	509	48.900	51.600	-5.2
91179	517	9.260	9.330	-0.8	91235	505	5.920	6.170	-4.1	91265	511	48.900	51.600	-5.2
91190	501	4.970	5.000	-0.6	91235	506	5.920	6.170	-4.1	91265	512	48.900	51.600	-5.2
91190	502	4.970	5.000	-0.6	91235	507	5.920	6.170	-4.1	91265	513	48.900	51.600	-5.2
91190	503	4.970	5.000	-0.6	91235	508	5.920	6.170	-4.1	91265	515	48.900	51.600	-5.2
91190	504	4.970	5.000	-0.6	91235	509	5.920	6.170	-4.1	91265	516	48.900	51.600	-5.2
91190	505	4.970	5.000	-0.6	91235	511	5.920	6.170	-4.1	91265	517	48.900	51.600	-5.2
91190	506	4.970	5.000	-0.6	91235	512	5.920	6.170	-4.1	91266	501	25.900	27.300	-5.1
91190	507	4.970	5.000	-0.6	91235	513	5.920	6.170	-4.1	91266	502	25.900	27.300	-5.1
91190	508	4.970	5.000	-0.6	91235	515	5.920	6.170	-4.1	91266	503	25.900	27.300	-5.1
91190	509	4.970	5.000	-0.6	91235	516	5.920	6.170	-4.1	91266	504	25.900	27.300	-5.1
91190	511	4.970	5.000	-0.6	91235	517	5.920	6.170	-4.1	91266	505	25.900	27.300	-5.1
91190	512	4.970	5.000	-0.6	91250	501	8.920	9.290	-4.0	91266	506	25.900	27.300	-5.1
91190	513	4.970	5.000	-0.6	91250	502	8.920	9.290	-4.0	91266	507	25.900	27.300	-5.1
91190	515	4.970	5.000	-0.6	91250	503	8.920	9.290	-4.0	91266	508	25.900	27.300	-5.1
91190	516	4.970	5.000	-0.6	91250	504	8.920	9.290	-4.0	91266	509	25.900	27.300	-5.1
91190	517	4.970	5.000	-0.6	91250	505	8.920	9.290	-4.0	91266	511	25.900	27.300	-5.1
91200	501	2.290	2.410	-5.0	91250	506	8.920	9.290	-4.0	91266	512	25.900	27.300	-5.1
91200	502	2.290	2.410	-5.0	91250	507	8.920	9.290	-4.0	91266	513	25.900	27.300	-5.1
91200	503	2.290	2.410	-5.0	91250	508	8.920	9.290	-4.0	91266	515	25.900	27.300	-5.1
91200	504	2.290	2.410	-5.0	91250	509	8.920	9.290	-4.0	91266	516	25.900	27.300	-5.1
91200	505	2.290	2.410	-5.0	91250	511	8.920	9.290	-4.0	91266	517	25.900	27.300	-5.1

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LOSS COST % CHANGE BY CLASS

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91302	501	33.700	32.600	3.4	91324	506	22.800	22.000	3.6	91341	512	10.600	10.700	-0.9
91302	502	33.700	32.600	3.4	91324	507	22.800	22.000	3.6	91341	513	10.600	10.700	-0.9
91302	503	33.700	32.600	3.4	91324	508	22.800	22.000	3.6	91341	515	10.600	10.700	-0.9
91302	504	33.700	32.600	3.4	91324	509	22.800	22.000	3.6	91341	516	10.600	10.700	-0.9
91302	505	33.700	32.600	3.4	91324	511	22.800	22.000	3.6	91341	517	10.600	10.700	-0.9
91302	506	33.700	32.600	3.4	91324	512	22.800	22.000	3.6	91342	501	13.600	13.200	3.0
91302	507	33.700	32.600	3.4	91324	513	22.800	22.000	3.6	91342	502	13.600	13.200	3.0
91302	508	33.700	32.600	3.4	91324	515	22.800	22.000	3.6	91342	503	13.600	13.200	3.0
91302	509	33.700	32.600	3.4	91324	516	22.800	22.000	3.6	91342	504	13.600	13.200	3.0
91302	511	33.700	32.600	3.4	91324	517	22.800	22.000	3.6	91342	505	13.600	13.200	3.0
91302	512	33.700	32.600	3.4	91340	501	14.900	14.400	3.5	91342	506	13.600	13.200	3.0
91302	513	33.700	32.600	3.4	91340	502	14.900	14.400	3.5	91342	507	13.600	13.200	3.0
91302	515	33.700	32.600	3.4	91340	503	14.900	14.400	3.5	91342	508	13.600	13.200	3.0
91302	516	33.700	32.600	3.4	91340	504	14.900	14.400	3.5	91342	509	13.600	13.200	3.0
91302	517	33.700	32.600	3.4	91340	505	14.900	14.400	3.5	91342	511	13.600	13.200	3.0
91315	501	10.200	9.900	3.0	91340	506	14.900	14.400	3.5	91342	512	13.600	13.200	3.0
91315	502	10.200	9.900	3.0	91340	507	14.900	14.400	3.5	91342	513	13.600	13.200	3.0
91315	503	10.200	9.900	3.0	91340	508	14.900	14.400	3.5	91342	515	13.600	13.200	3.0
91315	504	10.200	9.900	3.0	91340	509	14.900	14.400	3.5	91342	516	13.600	13.200	3.0
91315	505	10.200	9.900	3.0	91340	511	14.900	14.400	3.5	91342	517	13.600	13.200	3.0
91315	506	10.200	9.900	3.0	91340	512	14.900	14.400	3.5	91343	501	2.330	2.350	-0.9
91315	507	10.200	9.900	3.0	91340	513	14.900	14.400	3.5	91343	502	2.330	2.350	-0.9
91315	508	10.200	9.900	3.0	91340	515	14.900	14.400	3.5	91343	503	2.330	2.350	-0.9
91315	509	10.200	9.900	3.0	91340	516	14.900	14.400	3.5	91343	504	2.330	2.350	-0.9
91315	511	10.200	9.900	3.0	91340	517	14.900	14.400	3.5	91343	505	2.330	2.350	-0.9
91315	512	10.200	9.900	3.0	91341	501	10.600	10.700	-0.9	91343	506	2.330	2.350	-0.9
91315	513	10.200	9.900	3.0	91341	502	10.600	10.700	-0.9	91343	507	2.330	2.350	-0.9
91315	515	10.200	9.900	3.0	91341	503	10.600	10.700	-0.9	91343	508	2.330	2.350	-0.9
91315	516	10.200	9.900	3.0	91341	504	10.600	10.700	-0.9	91343	509	2.330	2.350	-0.9
91315	517	10.200	9.900	3.0	91341	505	10.600	10.700	-0.9	91343	511	2.330	2.350	-0.9
91324	501	22.800	22.000	3.6	91341	506	10.600	10.700	-0.9	91343	512	2.330	2.350	-0.9
91324	502	22.800	22.000	3.6	91341	507	10.600	10.700	-0.9	91343	513	2.330	2.350	-0.9
91324	503	22.800	22.000	3.6	91341	508	10.600	10.700	-0.9	91343	515	2.330	2.350	-0.9
91324	504	22.800	22.000	3.6	91341	509	10.600	10.700	-0.9	91343	516	2.330	2.350	-0.9
91324	505	22.800	22.000	3.6	91341	511	10.600	10.700	-0.9	91343	517	2.330	2.350	-0.9

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91405	501	17.300	16.800	3.0	91481	506	43.700	44.000	-0.7	91523	512	99.200	100.000	-0.8
91405	502	17.300	16.800	3.0	91481	507	43.700	44.000	-0.7	91523	513	99.200	100.000	-0.8
91405	503	17.300	16.800	3.0	91481	508	43.700	44.000	-0.7	91523	515	99.200	100.000	-0.8
91405	504	17.300	16.800	3.0	91481	509	43.700	44.000	-0.7	91523	516	99.200	100.000	-0.8
91405	505	17.300	16.800	3.0	91481	511	43.700	44.000	-0.7	91523	517	99.200	100.000	-0.8
91405	506	17.300	16.800	3.0	91481	512	43.700	44.000	-0.7	91547	501	0.560	0.570	-1.8
91405	507	17.300	16.800	3.0	91481	513	43.700	44.000	-0.7	91547	502	0.560	0.570	-1.8
91405	508	17.300	16.800	3.0	91481	515	43.700	44.000	-0.7	91547	503	0.560	0.570	-1.8
91405	509	17.300	16.800	3.0	91481	516	43.700	44.000	-0.7	91547	504	0.560	0.570	-1.8
91405	511	17.300	16.800	3.0	91481	517	43.700	44.000	-0.7	91547	505	0.560	0.570	-1.8
91405	512	17.300	16.800	3.0	91507	501	6.430	6.480	-0.8	91547	506	0.560	0.570	-1.8
91405	513	17.300	16.800	3.0	91507	502	6.430	6.480	-0.8	91547	507	0.560	0.570	-1.8
91405	515	17.300	16.800	3.0	91507	503	6.430	6.480	-0.8	91547	508	0.560	0.570	-1.8
91405	516	17.300	16.800	3.0	91507	504	6.430	6.480	-0.8	91547	509	0.560	0.570	-1.8
91405	517	17.300	16.800	3.0	91507	505	6.430	6.480	-0.8	91547	511	0.560	0.570	-1.8
91436	501	12.000	12.100	-0.8	91507	506	6.430	6.480	-0.8	91547	512	0.560	0.570	-1.8
91436	502	12.000	12.100	-0.8	91507	507	6.430	6.480	-0.8	91547	513	0.560	0.570	-1.8
91436	503	12.000	12.100	-0.8	91507	508	6.430	6.480	-0.8	91547	515	0.560	0.570	-1.8
91436	504	12.000	12.100	-0.8	91507	509	6.430	6.480	-0.8	91547	516	0.560	0.570	-1.8
91436	505	12.000	12.100	-0.8	91507	511	6.430	6.480	-0.8	91547	517	0.560	0.570	-1.8
91436	506	12.000	12.100	-0.8	91507	512	6.430	6.480	-0.8	91551	501	3.500	3.530	-0.8
91436	507	12.000	12.100	-0.8	91507	513	6.430	6.480	-0.8	91551	502	3.500	3.530	-0.8
91436	508	12.000	12.100	-0.8	91507	515	6.430	6.480	-0.8	91551	503	3.500	3.530	-0.8
91436	509	12.000	12.100	-0.8	91507	516	6.430	6.480	-0.8	91551	504	3.500	3.530	-0.8
91436	511	12.000	12.100	-0.8	91507	517	6.430	6.480	-0.8	91551	505	3.500	3.530	-0.8
91436	512	12.000	12.100	-0.8	91523	501	99.200	100.000	-0.8	91551	506	3.500	3.530	-0.8
91436	513	12.000	12.100	-0.8	91523	502	99.200	100.000	-0.8	91551	507	3.500	3.530	-0.8
91436	515	12.000	12.100	-0.8	91523	503	99.200	100.000	-0.8	91551	508	3.500	3.530	-0.8
91436	516	12.000	12.100	-0.8	91523	504	99.200	100.000	-0.8	91551	509	3.500	3.530	-0.8
91436	517	12.000	12.100	-0.8	91523	505	99.200	100.000	-0.8	91551	511	3.500	3.530	-0.8
91481	501	43.700	44.000	-0.7	91523	506	99.200	100.000	-0.8	91551	512	3.500	3.530	-0.8
91481	502	43.700	44.000	-0.7	91523	507	99.200	100.000	-0.8	91551	513	3.500	3.530	-0.8
91481	503	43.700	44.000	-0.7	91523	508	99.200	100.000	-0.8	91551	515	3.500	3.530	-0.8
91481	504	43.700	44.000	-0.7	91523	509	99.200	100.000	-0.8	91551	516	3.500	3.530	-0.8
91481	505	43.700	44.000	-0.7	91523	511	99.200	100.000	-0.8	91551	517	3.500	3.530	-0.8

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STATE: 29 - NEW JERSEY
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
91555	501	3.570	3.720	-4.0	91562	506	7.790	7.850	-0.8	91580	512	18.900	19.900	-5.0
91555	502	3.570	3.720	-4.0	91562	507	7.790	7.850	-0.8	91580	513	18.900	19.900	-5.0
91555	503	3.570	3.720	-4.0	91562	508	7.790	7.850	-0.8	91580	515	18.900	19.900	-5.0
91555	504	3.570	3.720	-4.0	91562	509	7.790	7.850	-0.8	91580	516	18.900	19.900	-5.0
91555	505	3.570	3.720	-4.0	91562	511	7.790	7.850	-0.8	91580	517	18.900	19.900	-5.0
91555	506	3.570	3.720	-4.0	91562	512	7.790	7.850	-0.8	91590	501	8.090	8.150	-0.7
91555	507	3.570	3.720	-4.0	91562	513	7.790	7.850	-0.8	91590	502	8.090	8.150	-0.7
91555	508	3.570	3.720	-4.0	91562	515	7.790	7.850	-0.8	91590	503	8.090	8.150	-0.7
91555	509	3.570	3.720	-4.0	91562	516	7.790	7.850	-0.8	91590	504	8.090	8.150	-0.7
91555	511	3.570	3.720	-4.0	91562	517	7.790	7.850	-0.8	91590	505	8.090	8.150	-0.7
91555	512	3.570	3.720	-4.0	91577	501	27.900	28.100	-0.7	91590	506	8.090	8.150	-0.7
91555	513	3.570	3.720	-4.0	91577	502	27.900	28.100	-0.7	91590	507	8.090	8.150	-0.7
91555	515	3.570	3.720	-4.0	91577	503	27.900	28.100	-0.7	91590	508	8.090	8.150	-0.7
91555	516	3.570	3.720	-4.0	91577	504	27.900	28.100	-0.7	91590	509	8.090	8.150	-0.7
91555	517	3.570	3.720	-4.0	91577	505	27.900	28.100	-0.7	91590	511	8.090	8.150	-0.7
91560	501	14.300	15.100	-5.3	91577	506	27.900	28.100	-0.7	91590	512	8.090	8.150	-0.7
91560	502	14.300	15.100	-5.3	91577	507	27.900	28.100	-0.7	91590	513	8.090	8.150	-0.7
91560	503	14.300	15.100	-5.3	91577	508	27.900	28.100	-0.7	91590	515	8.090	8.150	-0.7
91560	504	14.300	15.100	-5.3	91577	509	27.900	28.100	-0.7	91590	516	8.090	8.150	-0.7
91560	505	14.300	15.100	-5.3	91577	511	27.900	28.100	-0.7	91590	517	8.090	8.150	-0.7
91560	506	14.300	15.100	-5.3	91577	512	27.900	28.100	-0.7	91606	501	39.200	41.300	-5.1
91560	507	14.300	15.100	-5.3	91577	513	27.900	28.100	-0.7	91606	502	39.200	41.300	-5.1
91560	508	14.300	15.100	-5.3	91577	515	27.900	28.100	-0.7	91606	503	39.200	41.300	-5.1
91560	509	14.300	15.100	-5.3	91577	516	27.900	28.100	-0.7	91606	504	39.200	41.300	-5.1
91560	511	14.300	15.100	-5.3	91577	517	27.900	28.100	-0.7	91606	505	39.200	41.300	-5.1
91560	512	14.300	15.100	-5.3	91580	501	18.900	19.900	-5.0	91606	506	39.200	41.300	-5.1
91560	513	14.300	15.100	-5.3	91580	502	18.900	19.900	-5.0	91606	507	39.200	41.300	-5.1
91560	515	14.300	15.100	-5.3	91580	503	18.900	19.900	-5.0	91606	508	39.200	41.300	-5.1
91560	516	14.300	15.100	-5.3	91580	504	18.900	19.900	-5.0	91606	509	39.200	41.300	-5.1
91560	517	14.300	15.100	-5.3	91580	505	18.900	19.900	-5.0	91606	511	39.200	41.300	-5.1
91562	501	7.790	7.850	-0.8	91580	506	18.900	19.900	-5.0	91606	512	39.200	41.300	-5.1
91562	502	7.790	7.850	-0.8	91580	507	18.900	19.900	-5.0	91606	513	39.200	41.300	-5.1
91562	503	7.790	7.850	-0.8	91580	508	18.900	19.900	-5.0	91606	515	39.200	41.300	-5.1
91562	504	7.790	7.850	-0.8	91580	509	18.900	19.900	-5.0	91606	516	39.200	41.300	-5.1
91562	505	7.790	7.850	-0.8	91580	511	18.900	19.900	-5.0	91606	517	39.200	41.300	-5.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
91629	501	8.000	8.450	-5.3	91641	506	3.720	3.920	-5.1	91722	512	12.000	12.700	-5.5
91629	502	8.000	8.450	-5.3	91641	507	3.720	3.920	-5.1	91722	513	12.000	12.700	-5.5
91629	503	8.000	8.450	-5.3	91641	508	3.720	3.920	-5.1	91722	515	12.000	12.700	-5.5
91629	504	8.000	8.450	-5.3	91641	509	3.720	3.920	-5.1	91722	516	12.000	12.700	-5.5
91629	505	8.000	8.450	-5.3	91641	511	3.720	3.920	-5.1	91722	517	12.000	12.700	-5.5
91629	506	8.000	8.450	-5.3	91641	512	3.720	3.920	-5.1	91746	501	7.790	7.850	-0.8
91629	507	8.000	8.450	-5.3	91641	513	3.720	3.920	-5.1	91746	502	7.790	7.850	-0.8
91629	508	8.000	8.450	-5.3	91641	515	3.720	3.920	-5.1	91746	503	7.790	7.850	-0.8
91629	509	8.000	8.450	-5.3	91641	516	3.720	3.920	-5.1	91746	504	7.790	7.850	-0.8
91629	511	8.000	8.450	-5.3	91641	517	3.720	3.920	-5.1	91746	505	7.790	7.850	-0.8
91629	512	8.000	8.450	-5.3	91666	501	2.180	2.200	-0.9	91746	506	7.790	7.850	-0.8
91629	513	8.000	8.450	-5.3	91666	502	2.180	2.200	-0.9	91746	507	7.790	7.850	-0.8
91629	515	8.000	8.450	-5.3	91666	503	2.180	2.200	-0.9	91746	508	7.790	7.850	-0.8
91629	516	8.000	8.450	-5.3	91666	504	2.180	2.200	-0.9	91746	509	7.790	7.850	-0.8
91629	517	8.000	8.450	-5.3	91666	505	2.180	2.200	-0.9	91746	511	7.790	7.850	-0.8
91636	501	13.700	14.500	-5.5	91666	506	2.180	2.200	-0.9	91746	512	7.790	7.850	-0.8
91636	502	13.700	14.500	-5.5	91666	507	2.180	2.200	-0.9	91746	513	7.790	7.850	-0.8
91636	503	13.700	14.500	-5.5	91666	508	2.180	2.200	-0.9	91746	515	7.790	7.850	-0.8
91636	504	13.700	14.500	-5.5	91666	509	2.180	2.200	-0.9	91746	516	7.790	7.850	-0.8
91636	505	13.700	14.500	-5.5	91666	511	2.180	2.200	-0.9	91746	517	7.790	7.850	-0.8
91636	506	13.700	14.500	-5.5	91666	512	2.180	2.200	-0.9	91805	501	0.490	0.490	0.0
91636	507	13.700	14.500	-5.5	91666	513	2.180	2.200	-0.9	91805	502	0.490	0.490	0.0
91636	508	13.700	14.500	-5.5	91666	515	2.180	2.200	-0.9	91805	503	0.490	0.490	0.0
91636	509	13.700	14.500	-5.5	91666	516	2.180	2.200	-0.9	91805	504	0.490	0.490	0.0
91636	511	13.700	14.500	-5.5	91666	517	2.180	2.200	-0.9	91805	505	0.490	0.490	0.0
91636	512	13.700	14.500	-5.5	91722	501	12.000	12.700	-5.5	91805	506	0.490	0.490	0.0
91636	513	13.700	14.500	-5.5	91722	502	12.000	12.700	-5.5	91805	507	0.490	0.490	0.0
91636	515	13.700	14.500	-5.5	91722	503	12.000	12.700	-5.5	91805	508	0.490	0.490	0.0
91636	516	13.700	14.500	-5.5	91722	504	12.000	12.700	-5.5	91805	509	0.490	0.490	0.0
91636	517	13.700	14.500	-5.5	91722	505	12.000	12.700	-5.5	91805	511	0.490	0.490	0.0
91641	501	3.720	3.920	-5.1	91722	506	12.000	12.700	-5.5	91805	512	0.490	0.490	0.0
91641	502	3.720	3.920	-5.1	91722	507	12.000	12.700	-5.5	91805	513	0.490	0.490	0.0
91641	503	3.720	3.920	-5.1	91722	508	12.000	12.700	-5.5	91805	515	0.490	0.490	0.0
91641	504	3.720	3.920	-5.1	91722	509	12.000	12.700	-5.5	91805	516	0.490	0.490	0.0
91641	505	3.720	3.920	-5.1	91722	511	12.000	12.700	-5.5	91805	517	0.490	0.490	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
92053	501	1.200	1.210	-0.8	92055	506	11.600	11.600	0.0	92102	512	10.900	11.000	-0.9
92053	502	1.200	1.210	-0.8	92055	507	11.600	11.600	0.0	92102	513	10.900	11.000	-0.9
92053	503	1.200	1.210	-0.8	92055	508	11.600	11.600	0.0	92102	515	10.900	11.000	-0.9
92053	504	1.200	1.210	-0.8	92055	509	11.600	11.600	0.0	92102	516	10.900	11.000	-0.9
92053	505	1.200	1.210	-0.8	92055	511	11.600	11.600	0.0	92102	517	10.900	11.000	-0.9
92053	506	1.200	1.210	-0.8	92055	512	11.600	11.600	0.0	92215	501	8.490	8.850	-4.1
92053	507	1.200	1.210	-0.8	92055	513	11.600	11.600	0.0	92215	502	8.490	8.850	-4.1
92053	508	1.200	1.210	-0.8	92055	515	11.600	11.600	0.0	92215	503	8.490	8.850	-4.1
92053	509	1.200	1.210	-0.8	92055	516	11.600	11.600	0.0	92215	504	8.490	8.850	-4.1
92053	511	1.200	1.210	-0.8	92055	517	11.600	11.600	0.0	92215	505	8.490	8.850	-4.1
92053	512	1.200	1.210	-0.8	92101	501	18.100	18.200	-0.5	92215	506	8.490	8.850	-4.1
92053	513	1.200	1.210	-0.8	92101	502	18.100	18.200	-0.5	92215	507	8.490	8.850	-4.1
92053	515	1.200	1.210	-0.8	92101	503	18.100	18.200	-0.5	92215	508	8.490	8.850	-4.1
92053	516	1.200	1.210	-0.8	92101	504	18.100	18.200	-0.5	92215	509	8.490	8.850	-4.1
92053	517	1.200	1.210	-0.8	92101	505	18.100	18.200	-0.5	92215	511	8.490	8.850	-4.1
92054	501	0.410	0.420	-2.4	92101	506	18.100	18.200	-0.5	92215	512	8.490	8.850	-4.1
92054	502	0.410	0.420	-2.4	92101	507	18.100	18.200	-0.5	92215	513	8.490	8.850	-4.1
92054	503	0.410	0.420	-2.4	92101	508	18.100	18.200	-0.5	92215	515	8.490	8.850	-4.1
92054	504	0.410	0.420	-2.4	92101	509	18.100	18.200	-0.5	92215	516	8.490	8.850	-4.1
92054	505	0.410	0.420	-2.4	92101	511	18.100	18.200	-0.5	92215	517	8.490	8.850	-4.1
92054	506	0.410	0.420	-2.4	92101	512	18.100	18.200	-0.5	92338	501	4.180	4.210	-0.7
92054	507	0.410	0.420	-2.4	92101	513	18.100	18.200	-0.5	92338	502	4.180	4.210	-0.7
92054	508	0.410	0.420	-2.4	92101	515	18.100	18.200	-0.5	92338	503	4.180	4.210	-0.7
92054	509	0.410	0.420	-2.4	92101	516	18.100	18.200	-0.5	92338	504	4.180	4.210	-0.7
92054	511	0.410	0.420	-2.4	92101	517	18.100	18.200	-0.5	92338	505	4.180	4.210	-0.7
92054	512	0.410	0.420	-2.4	92102	501	10.900	11.000	-0.9	92338	506	4.180	4.210	-0.7
92054	513	0.410	0.420	-2.4	92102	502	10.900	11.000	-0.9	92338	507	4.180	4.210	-0.7
92054	515	0.410	0.420	-2.4	92102	503	10.900	11.000	-0.9	92338	508	4.180	4.210	-0.7
92054	516	0.410	0.420	-2.4	92102	504	10.900	11.000	-0.9	92338	509	4.180	4.210	-0.7
92054	517	0.410	0.420	-2.4	92102	505	10.900	11.000	-0.9	92338	511	4.180	4.210	-0.7
92055	501	11.600	11.600	0.0	92102	506	10.900	11.000	-0.9	92338	512	4.180	4.210	-0.7
92055	502	11.600	11.600	0.0	92102	507	10.900	11.000	-0.9	92338	513	4.180	4.210	-0.7
92055	503	11.600	11.600	0.0	92102	508	10.900	11.000	-0.9	92338	515	4.180	4.210	-0.7
92055	504	11.600	11.600	0.0	92102	509	10.900	11.000	-0.9	92338	516	4.180	4.210	-0.7
92055	505	11.600	11.600	0.0	92102	511	10.900	11.000	-0.9	92338	517	4.180	4.210	-0.7

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LOSS COST % CHANGE BY CLASS

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92445	501	7.860	8.300	-5.3	92447	506	12.000	12.100	-0.8	92453	512	7.600	7.660	-0.8
92445	502	7.860	8.300	-5.3	92447	507	12.000	12.100	-0.8	92453	513	7.600	7.660	-0.8
92445	503	7.860	8.300	-5.3	92447	508	12.000	12.100	-0.8	92453	515	7.600	7.660	-0.8
92445	504	7.860	8.300	-5.3	92447	509	12.000	12.100	-0.8	92453	516	7.600	7.660	-0.8
92445	505	7.860	8.300	-5.3	92447	511	12.000	12.100	-0.8	92453	517	7.600	7.660	-0.8
92445	506	7.860	8.300	-5.3	92447	512	12.000	12.100	-0.8	92478	501	3.760	3.790	-0.8
92445	507	7.860	8.300	-5.3	92447	513	12.000	12.100	-0.8	92478	502	3.760	3.790	-0.8
92445	508	7.860	8.300	-5.3	92447	515	12.000	12.100	-0.8	92478	503	3.760	3.790	-0.8
92445	509	7.860	8.300	-5.3	92447	516	12.000	12.100	-0.8	92478	504	3.760	3.790	-0.8
92445	511	7.860	8.300	-5.3	92447	517	12.000	12.100	-0.8	92478	505	3.760	3.790	-0.8
92445	512	7.860	8.300	-5.3	92451	501	5.920	6.170	-4.1	92478	506	3.760	3.790	-0.8
92445	513	7.860	8.300	-5.3	92451	502	5.920	6.170	-4.1	92478	507	3.760	3.790	-0.8
92445	515	7.860	8.300	-5.3	92451	503	5.920	6.170	-4.1	92478	508	3.760	3.790	-0.8
92445	516	7.860	8.300	-5.3	92451	504	5.920	6.170	-4.1	92478	509	3.760	3.790	-0.8
92445	517	7.860	8.300	-5.3	92451	505	5.920	6.170	-4.1	92478	511	3.760	3.790	-0.8
92446	501	13.700	13.800	-0.7	92451	506	5.920	6.170	-4.1	92478	512	3.760	3.790	-0.8
92446	502	13.700	13.800	-0.7	92451	507	5.920	6.170	-4.1	92478	513	3.760	3.790	-0.8
92446	503	13.700	13.800	-0.7	92451	508	5.920	6.170	-4.1	92478	515	3.760	3.790	-0.8
92446	504	13.700	13.800	-0.7	92451	509	5.920	6.170	-4.1	92478	516	3.760	3.790	-0.8
92446	505	13.700	13.800	-0.7	92451	511	5.920	6.170	-4.1	92478	517	3.760	3.790	-0.8
92446	506	13.700	13.800	-0.7	92451	512	5.920	6.170	-4.1	92593	501	77.800	81.000	-4.0
92446	507	13.700	13.800	-0.7	92451	513	5.920	6.170	-4.1	92593	502	77.800	81.000	-4.0
92446	508	13.700	13.800	-0.7	92451	515	5.920	6.170	-4.1	92593	503	77.800	81.000	-4.0
92446	509	13.700	13.800	-0.7	92451	516	5.920	6.170	-4.1	92593	504	77.800	81.000	-4.0
92446	511	13.700	13.800	-0.7	92451	517	5.920	6.170	-4.1	92593	505	77.800	81.000	-4.0
92446	512	13.700	13.800	-0.7	92453	501	7.600	7.660	-0.8	92593	506	77.800	81.000	-4.0
92446	513	13.700	13.800	-0.7	92453	502	7.600	7.660	-0.8	92593	507	77.800	81.000	-4.0
92446	515	13.700	13.800	-0.7	92453	503	7.600	7.660	-0.8	92593	508	77.800	81.000	-4.0
92446	516	13.700	13.800	-0.7	92453	504	7.600	7.660	-0.8	92593	509	77.800	81.000	-4.0
92446	517	13.700	13.800	-0.7	92453	505	7.600	7.660	-0.8	92593	511	77.800	81.000	-4.0
92447	501	12.000	12.100	-0.8	92453	506	7.600	7.660	-0.8	92593	512	77.800	81.000	-4.0
92447	502	12.000	12.100	-0.8	92453	507	7.600	7.660	-0.8	92593	513	77.800	81.000	-4.0
92447	503	12.000	12.100	-0.8	92453	508	7.600	7.660	-0.8	92593	515	77.800	81.000	-4.0
92447	504	12.000	12.100	-0.8	92453	509	7.600	7.660	-0.8	92593	516	77.800	81.000	-4.0
92447	505	12.000	12.100	-0.8	92453	511	7.600	7.660	-0.8	92593	517	77.800	81.000	-4.0

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STATE: 29 - NEW JERSEY
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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
92663	501	1.860	1.960	-5.1	94099	506	5.870	5.910	-0.7	94276	512	10.800	10.800	0.0
92663	502	1.860	1.960	-5.1	94099	507	5.870	5.910	-0.7	94276	513	10.800	10.800	0.0
92663	503	1.860	1.960	-5.1	94099	508	5.870	5.910	-0.7	94276	515	10.800	10.800	0.0
92663	504	1.860	1.960	-5.1	94099	509	5.870	5.910	-0.7	94276	516	10.800	10.800	0.0
92663	505	1.860	1.960	-5.1	94099	511	5.870	5.910	-0.7	94276	517	10.800	10.800	0.0
92663	506	1.860	1.960	-5.1	94099	512	5.870	5.910	-0.7	94304	501	7.560	7.880	-4.1
92663	507	1.860	1.960	-5.1	94099	513	5.870	5.910	-0.7	94304	502	7.560	7.880	-4.1
92663	508	1.860	1.960	-5.1	94099	515	5.870	5.910	-0.7	94304	503	7.560	7.880	-4.1
92663	509	1.860	1.960	-5.1	94099	516	5.870	5.910	-0.7	94304	504	7.560	7.880	-4.1
92663	511	1.860	1.960	-5.1	94099	517	5.870	5.910	-0.7	94304	505	7.560	7.880	-4.1
92663	512	1.860	1.960	-5.1	94225	501	20.700	20.800	-0.5	94304	506	7.560	7.880	-4.1
92663	513	1.860	1.960	-5.1	94225	502	20.700	20.800	-0.5	94304	507	7.560	7.880	-4.1
92663	515	1.860	1.960	-5.1	94225	503	20.700	20.800	-0.5	94304	508	7.560	7.880	-4.1
92663	516	1.860	1.960	-5.1	94225	504	20.700	20.800	-0.5	94304	509	7.560	7.880	-4.1
92663	517	1.860	1.960	-5.1	94225	505	20.700	20.800	-0.5	94304	511	7.560	7.880	-4.1
94007	501	25.800	26.000	-0.8	94225	506	20.700	20.800	-0.5	94304	512	7.560	7.880	-4.1
94007	502	25.800	26.000	-0.8	94225	507	20.700	20.800	-0.5	94304	513	7.560	7.880	-4.1
94007	503	25.800	26.000	-0.8	94225	508	20.700	20.800	-0.5	94304	515	7.560	7.880	-4.1
94007	504	25.800	26.000	-0.8	94225	509	20.700	20.800	-0.5	94304	516	7.560	7.880	-4.1
94007	505	25.800	26.000	-0.8	94225	511	20.700	20.800	-0.5	94304	517	7.560	7.880	-4.1
94007	506	25.800	26.000	-0.8	94225	512	20.700	20.800	-0.5	94381	501	14.200	14.800	-4.1
94007	507	25.800	26.000	-0.8	94225	513	20.700	20.800	-0.5	94381	502	14.200	14.800	-4.1
94007	508	25.800	26.000	-0.8	94225	515	20.700	20.800	-0.5	94381	503	14.200	14.800	-4.1
94007	509	25.800	26.000	-0.8	94225	516	20.700	20.800	-0.5	94381	504	14.200	14.800	-4.1
94007	511	25.800	26.000	-0.8	94225	517	20.700	20.800	-0.5	94381	505	14.200	14.800	-4.1
94007	512	25.800	26.000	-0.8	94276	501	10.800	10.800	0.0	94381	506	14.200	14.800	-4.1
94007	513	25.800	26.000	-0.8	94276	502	10.800	10.800	0.0	94381	507	14.200	14.800	-4.1
94007	515	25.800	26.000	-0.8	94276	503	10.800	10.800	0.0	94381	508	14.200	14.800	-4.1
94007	516	25.800	26.000	-0.8	94276	504	10.800	10.800	0.0	94381	509	14.200	14.800	-4.1
94007	517	25.800	26.000	-0.8	94276	505	10.800	10.800	0.0	94381	511	14.200	14.800	-4.1
94099	501	5.870	5.910	-0.7	94276	506	10.800	10.800	0.0	94381	512	14.200	14.800	-4.1
94099	502	5.870	5.910	-0.7	94276	507	10.800	10.800	0.0	94381	513	14.200	14.800	-4.1
94099	503	5.870	5.910	-0.7	94276	508	10.800	10.800	0.0	94381	515	14.200	14.800	-4.1
94099	504	5.870	5.910	-0.7	94276	509	10.800	10.800	0.0	94381	516	14.200	14.800	-4.1
94099	505	5.870	5.910	-0.7	94276	511	10.800	10.800	0.0	94381	517	14.200	14.800	-4.1

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STATE: 29 - NEW JERSEY
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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
94404	501	10.200	10.300	-1.0	94590	506	29.700	29.900	-0.7	95124	512	3.460	3.490	-0.9
94404	502	10.200	10.300	-1.0	94590	507	29.700	29.900	-0.7	95124	513	3.460	3.490	-0.9
94404	503	10.200	10.300	-1.0	94590	508	29.700	29.900	-0.7	95124	515	3.460	3.490	-0.9
94404	504	10.200	10.300	-1.0	94590	509	29.700	29.900	-0.7	95124	516	3.460	3.490	-0.9
94404	505	10.200	10.300	-1.0	94590	511	29.700	29.900	-0.7	95124	517	3.460	3.490	-0.9
94404	506	10.200	10.300	-1.0	94590	512	29.700	29.900	-0.7	95233	501	7.410	7.470	-0.8
94404	507	10.200	10.300	-1.0	94590	513	29.700	29.900	-0.7	95233	502	7.410	7.470	-0.8
94404	508	10.200	10.300	-1.0	94590	515	29.700	29.900	-0.7	95233	503	7.410	7.470	-0.8
94404	509	10.200	10.300	-1.0	94590	516	29.700	29.900	-0.7	95233	504	7.410	7.470	-0.8
94404	511	10.200	10.300	-1.0	94590	517	29.700	29.900	-0.7	95233	505	7.410	7.470	-0.8
94404	512	10.200	10.300	-1.0	94617	501	9.370	9.440	-0.7	95233	506	7.410	7.470	-0.8
94404	513	10.200	10.300	-1.0	94617	502	9.370	9.440	-0.7	95233	507	7.410	7.470	-0.8
94404	515	10.200	10.300	-1.0	94617	503	9.370	9.440	-0.7	95233	508	7.410	7.470	-0.8
94404	516	10.200	10.300	-1.0	94617	504	9.370	9.440	-0.7	95233	509	7.410	7.470	-0.8
94404	517	10.200	10.300	-1.0	94617	505	9.370	9.440	-0.7	95233	511	7.410	7.470	-0.8
94569	501	6.890	6.940	-0.7	94617	506	9.370	9.440	-0.7	95233	512	7.410	7.470	-0.8
94569	502	6.890	6.940	-0.7	94617	507	9.370	9.440	-0.7	95233	513	7.410	7.470	-0.8
94569	503	6.890	6.940	-0.7	94617	508	9.370	9.440	-0.7	95233	515	7.410	7.470	-0.8
94569	504	6.890	6.940	-0.7	94617	509	9.370	9.440	-0.7	95233	516	7.410	7.470	-0.8
94569	505	6.890	6.940	-0.7	94617	511	9.370	9.440	-0.7	95233	517	7.410	7.470	-0.8
94569	506	6.890	6.940	-0.7	94617	512	9.370	9.440	-0.7	95305	501	8.050	8.110	-0.7
94569	507	6.890	6.940	-0.7	94617	513	9.370	9.440	-0.7	95305	502	8.050	8.110	-0.7
94569	508	6.890	6.940	-0.7	94617	515	9.370	9.440	-0.7	95305	503	8.050	8.110	-0.7
94569	509	6.890	6.940	-0.7	94617	516	9.370	9.440	-0.7	95305	504	8.050	8.110	-0.7
94569	511	6.890	6.940	-0.7	94617	517	9.370	9.440	-0.7	95305	505	8.050	8.110	-0.7
94569	512	6.890	6.940	-0.7	95124	501	3.460	3.490	-0.9	95305	506	8.050	8.110	-0.7
94569	513	6.890	6.940	-0.7	95124	502	3.460	3.490	-0.9	95305	507	8.050	8.110	-0.7
94569	515	6.890	6.940	-0.7	95124	503	3.460	3.490	-0.9	95305	508	8.050	8.110	-0.7
94569	516	6.890	6.940	-0.7	95124	504	3.460	3.490	-0.9	95305	509	8.050	8.110	-0.7
94569	517	6.890	6.940	-0.7	95124	505	3.460	3.490	-0.9	95305	511	8.050	8.110	-0.7
94590	501	29.700	29.900	-0.7	95124	506	3.460	3.490	-0.9	95305	512	8.050	8.110	-0.7
94590	502	29.700	29.900	-0.7	95124	507	3.460	3.490	-0.9	95305	513	8.050	8.110	-0.7
94590	503	29.700	29.900	-0.7	95124	508	3.460	3.490	-0.9	95305	515	8.050	8.110	-0.7
94590	504	29.700	29.900	-0.7	95124	509	3.460	3.490	-0.9	95305	516	8.050	8.110	-0.7
94590	505	29.700	29.900	-0.7	95124	511	3.460	3.490	-0.9	95305	517	8.050	8.110	-0.7

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LOSS COST % CHANGE BY CLASS

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95306	501	15.700	16.600	-5.4	95357	506	4.000	4.230	-5.4	95455	512	16.600	17.500	-5.1
95306	502	15.700	16.600	-5.4	95357	507	4.000	4.230	-5.4	95455	513	16.600	17.500	-5.1
95306	503	15.700	16.600	-5.4	95357	508	4.000	4.230	-5.4	95455	515	16.600	17.500	-5.1
95306	504	15.700	16.600	-5.4	95357	509	4.000	4.230	-5.4	95455	516	16.600	17.500	-5.1
95306	505	15.700	16.600	-5.4	95357	511	4.000	4.230	-5.4	95455	517	16.600	17.500	-5.1
95306	506	15.700	16.600	-5.4	95357	512	4.000	4.230	-5.4	95487	501	5.570	5.610	-0.7
95306	507	15.700	16.600	-5.4	95357	513	4.000	4.230	-5.4	95487	502	5.570	5.610	-0.7
95306	508	15.700	16.600	-5.4	95357	515	4.000	4.230	-5.4	95487	503	5.570	5.610	-0.7
95306	509	15.700	16.600	-5.4	95357	516	4.000	4.230	-5.4	95487	504	5.570	5.610	-0.7
95306	511	15.700	16.600	-5.4	95357	517	4.000	4.230	-5.4	95487	505	5.570	5.610	-0.7
95306	512	15.700	16.600	-5.4	95410	501	10.400	10.500	-1.0	95487	506	5.570	5.610	-0.7
95306	513	15.700	16.600	-5.4	95410	502	10.400	10.500	-1.0	95487	507	5.570	5.610	-0.7
95306	515	15.700	16.600	-5.4	95410	503	10.400	10.500	-1.0	95487	508	5.570	5.610	-0.7
95306	516	15.700	16.600	-5.4	95410	504	10.400	10.500	-1.0	95487	509	5.570	5.610	-0.7
95306	517	15.700	16.600	-5.4	95410	505	10.400	10.500	-1.0	95487	511	5.570	5.610	-0.7
95310	501	19.200	19.400	-1.0	95410	506	10.400	10.500	-1.0	95487	512	5.570	5.610	-0.7
95310	502	19.200	19.400	-1.0	95410	507	10.400	10.500	-1.0	95487	513	5.570	5.610	-0.7
95310	503	19.200	19.400	-1.0	95410	508	10.400	10.500	-1.0	95487	515	5.570	5.610	-0.7
95310	504	19.200	19.400	-1.0	95410	509	10.400	10.500	-1.0	95487	516	5.570	5.610	-0.7
95310	505	19.200	19.400	-1.0	95410	511	10.400	10.500	-1.0	95487	517	5.570	5.610	-0.7
95310	506	19.200	19.400	-1.0	95410	512	10.400	10.500	-1.0	95505	501	7.720	8.150	-5.3
95310	507	19.200	19.400	-1.0	95410	513	10.400	10.500	-1.0	95505	502	7.720	8.150	-5.3
95310	508	19.200	19.400	-1.0	95410	515	10.400	10.500	-1.0	95505	503	7.720	8.150	-5.3
95310	509	19.200	19.400	-1.0	95410	516	10.400	10.500	-1.0	95505	504	7.720	8.150	-5.3
95310	511	19.200	19.400	-1.0	95410	517	10.400	10.500	-1.0	95505	505	7.720	8.150	-5.3
95310	512	19.200	19.400	-1.0	95455	501	16.600	17.500	-5.1	95505	506	7.720	8.150	-5.3
95310	513	19.200	19.400	-1.0	95455	502	16.600	17.500	-5.1	95505	507	7.720	8.150	-5.3
95310	515	19.200	19.400	-1.0	95455	503	16.600	17.500	-5.1	95505	508	7.720	8.150	-5.3
95310	516	19.200	19.400	-1.0	95455	504	16.600	17.500	-5.1	95505	509	7.720	8.150	-5.3
95310	517	19.200	19.400	-1.0	95455	505	16.600	17.500	-5.1	95505	511	7.720	8.150	-5.3
95357	501	4.000	4.230	-5.4	95455	506	16.600	17.500	-5.1	95505	512	7.720	8.150	-5.3
95357	502	4.000	4.230	-5.4	95455	507	16.600	17.500	-5.1	95505	513	7.720	8.150	-5.3
95357	503	4.000	4.230	-5.4	95455	508	16.600	17.500	-5.1	95505	515	7.720	8.150	-5.3
95357	504	4.000	4.230	-5.4	95455	509	16.600	17.500	-5.1	95505	516	7.720	8.150	-5.3
95357	505	4.000	4.230	-5.4	95455	511	16.600	17.500	-5.1	95505	517	7.720	8.150	-5.3

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LOSS COST % CHANGE BY CLASS

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95620	501	4.520	4.550	-0.7	95647	506	7.130	7.430	-4.0	96317	512	4.140	4.380	-5.5
95620	502	4.520	4.550	-0.7	95647	507	7.130	7.430	-4.0	96317	513	4.140	4.380	-5.5
95620	503	4.520	4.550	-0.7	95647	508	7.130	7.430	-4.0	96317	515	4.140	4.380	-5.5
95620	504	4.520	4.550	-0.7	95647	509	7.130	7.430	-4.0	96317	516	4.140	4.380	-5.5
95620	505	4.520	4.550	-0.7	95647	511	7.130	7.430	-4.0	96317	517	4.140	4.380	-5.5
95620	506	4.520	4.550	-0.7	95647	512	7.130	7.430	-4.0	96408	501	8.990	9.060	-0.8
95620	507	4.520	4.550	-0.7	95647	513	7.130	7.430	-4.0	96408	502	8.990	9.060	-0.8
95620	508	4.520	4.550	-0.7	95647	515	7.130	7.430	-4.0	96408	503	8.990	9.060	-0.8
95620	509	4.520	4.550	-0.7	95647	516	7.130	7.430	-4.0	96408	504	8.990	9.060	-0.8
95620	511	4.520	4.550	-0.7	95647	517	7.130	7.430	-4.0	96408	505	8.990	9.060	-0.8
95620	512	4.520	4.550	-0.7	96053	501	5.420	5.650	-4.1	96408	506	8.990	9.060	-0.8
95620	513	4.520	4.550	-0.7	96053	502	5.420	5.650	-4.1	96408	507	8.990	9.060	-0.8
95620	515	4.520	4.550	-0.7	96053	503	5.420	5.650	-4.1	96408	508	8.990	9.060	-0.8
95620	516	4.520	4.550	-0.7	96053	504	5.420	5.650	-4.1	96408	509	8.990	9.060	-0.8
95620	517	4.520	4.550	-0.7	96053	505	5.420	5.650	-4.1	96408	511	8.990	9.060	-0.8
95625	501	16.100	15.600	3.2	96053	506	5.420	5.650	-4.1	96408	512	8.990	9.060	-0.8
95625	502	16.100	15.600	3.2	96053	507	5.420	5.650	-4.1	96408	513	8.990	9.060	-0.8
95625	503	16.100	15.600	3.2	96053	508	5.420	5.650	-4.1	96408	515	8.990	9.060	-0.8
95625	504	16.100	15.600	3.2	96053	509	5.420	5.650	-4.1	96408	516	8.990	9.060	-0.8
95625	505	16.100	15.600	3.2	96053	511	5.420	5.650	-4.1	96408	517	8.990	9.060	-0.8
95625	506	16.100	15.600	3.2	96053	512	5.420	5.650	-4.1	96409	501	8.320	8.380	-0.7
95625	507	16.100	15.600	3.2	96053	513	5.420	5.650	-4.1	96409	502	8.320	8.380	-0.7
95625	508	16.100	15.600	3.2	96053	515	5.420	5.650	-4.1	96409	503	8.320	8.380	-0.7
95625	509	16.100	15.600	3.2	96053	516	5.420	5.650	-4.1	96409	504	8.320	8.380	-0.7
95625	511	16.100	15.600	3.2	96053	517	5.420	5.650	-4.1	96409	505	8.320	8.380	-0.7
95625	512	16.100	15.600	3.2	96317	501	4.140	4.380	-5.5	96409	506	8.320	8.380	-0.7
95625	513	16.100	15.600	3.2	96317	502	4.140	4.380	-5.5	96409	507	8.320	8.380	-0.7
95625	515	16.100	15.600	3.2	96317	503	4.140	4.380	-5.5	96409	508	8.320	8.380	-0.7
95625	516	16.100	15.600	3.2	96317	504	4.140	4.380	-5.5	96409	509	8.320	8.380	-0.7
95625	517	16.100	15.600	3.2	96317	505	4.140	4.380	-5.5	96409	511	8.320	8.380	-0.7
95647	501	7.130	7.430	-4.0	96317	506	4.140	4.380	-5.5	96409	512	8.320	8.380	-0.7
95647	502	7.130	7.430	-4.0	96317	507	4.140	4.380	-5.5	96409	513	8.320	8.380	-0.7
95647	503	7.130	7.430	-4.0	96317	508	4.140	4.380	-5.5	96409	515	8.320	8.380	-0.7
95647	504	7.130	7.430	-4.0	96317	509	4.140	4.380	-5.5	96409	516	8.320	8.380	-0.7
95647	505	7.130	7.430	-4.0	96317	511	4.140	4.380	-5.5	96409	517	8.320	8.380	-0.7

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STATE: 29 - NEW JERSEY
 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
96410	501	7.300	7.360	-0.8	96702	506	10.300	10.400	-1.0	96872	512	14.700	15.500	-5.2
96410	502	7.300	7.360	-0.8	96702	507	10.300	10.400	-1.0	96872	513	14.700	15.500	-5.2
96410	503	7.300	7.360	-0.8	96702	508	10.300	10.400	-1.0	96872	515	14.700	15.500	-5.2
96410	504	7.300	7.360	-0.8	96702	509	10.300	10.400	-1.0	96872	516	14.700	15.500	-5.2
96410	505	7.300	7.360	-0.8	96702	511	10.300	10.400	-1.0	96872	517	14.700	15.500	-5.2
96410	506	7.300	7.360	-0.8	96702	512	10.300	10.400	-1.0	97047	501	10.400	10.000	4.0
96410	507	7.300	7.360	-0.8	96702	513	10.300	10.400	-1.0	97047	502	10.400	10.000	4.0
96410	508	7.300	7.360	-0.8	96702	515	10.300	10.400	-1.0	97047	503	10.400	10.000	4.0
96410	509	7.300	7.360	-0.8	96702	516	10.300	10.400	-1.0	97047	504	10.400	10.000	4.0
96410	511	7.300	7.360	-0.8	96702	517	10.300	10.400	-1.0	97047	505	10.400	10.000	4.0
96410	512	7.300	7.360	-0.8	96816	501	9.710	9.780	-0.7	97047	506	10.400	10.000	4.0
96410	513	7.300	7.360	-0.8	96816	502	9.710	9.780	-0.7	97047	507	10.400	10.000	4.0
96410	515	7.300	7.360	-0.8	96816	503	9.710	9.780	-0.7	97047	508	10.400	10.000	4.0
96410	516	7.300	7.360	-0.8	96816	504	9.710	9.780	-0.7	97047	509	10.400	10.000	4.0
96410	517	7.300	7.360	-0.8	96816	505	9.710	9.780	-0.7	97047	511	10.400	10.000	4.0
96611	501	3.410	3.300	3.3	96816	506	9.710	9.780	-0.7	97047	512	10.400	10.000	4.0
96611	502	3.410	3.300	3.3	96816	507	9.710	9.780	-0.7	97047	513	10.400	10.000	4.0
96611	503	3.410	3.300	3.3	96816	508	9.710	9.780	-0.7	97047	515	10.400	10.000	4.0
96611	504	3.410	3.300	3.3	96816	509	9.710	9.780	-0.7	97047	516	10.400	10.000	4.0
96611	505	3.410	3.300	3.3	96816	511	9.710	9.780	-0.7	97047	517	10.400	10.000	4.0
96611	506	3.410	3.300	3.3	96816	512	9.710	9.780	-0.7	97050	501	8.050	7.790	3.3
96611	507	3.410	3.300	3.3	96816	513	9.710	9.780	-0.7	97050	502	8.050	7.790	3.3
96611	508	3.410	3.300	3.3	96816	515	9.710	9.780	-0.7	97050	503	8.050	7.790	3.3
96611	509	3.410	3.300	3.3	96816	516	9.710	9.780	-0.7	97050	504	8.050	7.790	3.3
96611	511	3.410	3.300	3.3	96816	517	9.710	9.780	-0.7	97050	505	8.050	7.790	3.3
96611	512	3.410	3.300	3.3	96872	501	14.700	15.500	-5.2	97050	506	8.050	7.790	3.3
96611	513	3.410	3.300	3.3	96872	502	14.700	15.500	-5.2	97050	507	8.050	7.790	3.3
96611	515	3.410	3.300	3.3	96872	503	14.700	15.500	-5.2	97050	508	8.050	7.790	3.3
96611	516	3.410	3.300	3.3	96872	504	14.700	15.500	-5.2	97050	509	8.050	7.790	3.3
96611	517	3.410	3.300	3.3	96872	505	14.700	15.500	-5.2	97050	511	8.050	7.790	3.3
96702	501	10.300	10.400	-1.0	96872	506	14.700	15.500	-5.2	97050	512	8.050	7.790	3.3
96702	502	10.300	10.400	-1.0	96872	507	14.700	15.500	-5.2	97050	513	8.050	7.790	3.3
96702	503	10.300	10.400	-1.0	96872	508	14.700	15.500	-5.2	97050	515	8.050	7.790	3.3
96702	504	10.300	10.400	-1.0	96872	509	14.700	15.500	-5.2	97050	516	8.050	7.790	3.3
96702	505	10.300	10.400	-1.0	96872	511	14.700	15.500	-5.2	97050	517	8.050	7.790	3.3

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STATE: 29 - NEW JERSEY
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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
97111	501	12.400	12.500	-0.8	97222	506	3.920	4.090	-4.2	97308	512	2.000	2.110	-5.2
97111	502	12.400	12.500	-0.8	97222	507	3.920	4.090	-4.2	97308	513	2.000	2.110	-5.2
97111	503	12.400	12.500	-0.8	97222	508	3.920	4.090	-4.2	97308	515	2.000	2.110	-5.2
97111	504	12.400	12.500	-0.8	97222	509	3.920	4.090	-4.2	97308	516	2.000	2.110	-5.2
97111	505	12.400	12.500	-0.8	97222	511	3.920	4.090	-4.2	97308	517	2.000	2.110	-5.2
97111	506	12.400	12.500	-0.8	97222	512	3.920	4.090	-4.2	97447	501	6.570	6.940	-5.3
97111	507	12.400	12.500	-0.8	97222	513	3.920	4.090	-4.2	97447	502	6.570	6.940	-5.3
97111	508	12.400	12.500	-0.8	97222	515	3.920	4.090	-4.2	97447	503	6.570	6.940	-5.3
97111	509	12.400	12.500	-0.8	97222	516	3.920	4.090	-4.2	97447	504	6.570	6.940	-5.3
97111	511	12.400	12.500	-0.8	97222	517	3.920	4.090	-4.2	97447	505	6.570	6.940	-5.3
97111	512	12.400	12.500	-0.8	97223	501	5.920	6.170	-4.1	97447	506	6.570	6.940	-5.3
97111	513	12.400	12.500	-0.8	97223	502	5.920	6.170	-4.1	97447	507	6.570	6.940	-5.3
97111	515	12.400	12.500	-0.8	97223	503	5.920	6.170	-4.1	97447	508	6.570	6.940	-5.3
97111	516	12.400	12.500	-0.8	97223	504	5.920	6.170	-4.1	97447	509	6.570	6.940	-5.3
97111	517	12.400	12.500	-0.8	97223	505	5.920	6.170	-4.1	97447	511	6.570	6.940	-5.3
97220	501	1.070	1.130	-5.3	97223	506	5.920	6.170	-4.1	97447	512	6.570	6.940	-5.3
97220	502	1.070	1.130	-5.3	97223	507	5.920	6.170	-4.1	97447	513	6.570	6.940	-5.3
97220	503	1.070	1.130	-5.3	97223	508	5.920	6.170	-4.1	97447	515	6.570	6.940	-5.3
97220	504	1.070	1.130	-5.3	97223	509	5.920	6.170	-4.1	97447	516	6.570	6.940	-5.3
97220	505	1.070	1.130	-5.3	97223	511	5.920	6.170	-4.1	97447	517	6.570	6.940	-5.3
97220	506	1.070	1.130	-5.3	97223	512	5.920	6.170	-4.1	97650	501	8.580	8.640	-0.7
97220	507	1.070	1.130	-5.3	97223	513	5.920	6.170	-4.1	97650	502	8.580	8.640	-0.7
97220	508	1.070	1.130	-5.3	97223	515	5.920	6.170	-4.1	97650	503	8.580	8.640	-0.7
97220	509	1.070	1.130	-5.3	97223	516	5.920	6.170	-4.1	97650	504	8.580	8.640	-0.7
97220	511	1.070	1.130	-5.3	97223	517	5.920	6.170	-4.1	97650	505	8.580	8.640	-0.7
97220	512	1.070	1.130	-5.3	97308	501	2.000	2.110	-5.2	97650	506	8.580	8.640	-0.7
97220	513	1.070	1.130	-5.3	97308	502	2.000	2.110	-5.2	97650	507	8.580	8.640	-0.7
97220	515	1.070	1.130	-5.3	97308	503	2.000	2.110	-5.2	97650	508	8.580	8.640	-0.7
97220	516	1.070	1.130	-5.3	97308	504	2.000	2.110	-5.2	97650	509	8.580	8.640	-0.7
97220	517	1.070	1.130	-5.3	97308	505	2.000	2.110	-5.2	97650	511	8.580	8.640	-0.7
97222	501	3.920	4.090	-4.2	97308	506	2.000	2.110	-5.2	97650	512	8.580	8.640	-0.7
97222	502	3.920	4.090	-4.2	97308	507	2.000	2.110	-5.2	97650	513	8.580	8.640	-0.7
97222	503	3.920	4.090	-4.2	97308	508	2.000	2.110	-5.2	97650	515	8.580	8.640	-0.7
97222	504	3.920	4.090	-4.2	97308	509	2.000	2.110	-5.2	97650	516	8.580	8.640	-0.7
97222	505	3.920	4.090	-4.2	97308	511	2.000	2.110	-5.2	97650	517	8.580	8.640	-0.7

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STATE: 29 - NEW JERSEY
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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
97651	501	19.400	20.500	-5.4	97653	506	7.340	7.390	-0.7	97655	512	15.000	15.800	-5.1
97651	502	19.400	20.500	-5.4	97653	507	7.340	7.390	-0.7	97655	513	15.000	15.800	-5.1
97651	503	19.400	20.500	-5.4	97653	508	7.340	7.390	-0.7	97655	515	15.000	15.800	-5.1
97651	504	19.400	20.500	-5.4	97653	509	7.340	7.390	-0.7	97655	516	15.000	15.800	-5.1
97651	505	19.400	20.500	-5.4	97653	511	7.340	7.390	-0.7	97655	517	15.000	15.800	-5.1
97651	506	19.400	20.500	-5.4	97653	512	7.340	7.390	-0.7	98002	501	2.720	2.870	-5.2
97651	507	19.400	20.500	-5.4	97653	513	7.340	7.390	-0.7	98002	502	2.720	2.870	-5.2
97651	508	19.400	20.500	-5.4	97653	515	7.340	7.390	-0.7	98002	503	2.720	2.870	-5.2
97651	509	19.400	20.500	-5.4	97653	516	7.340	7.390	-0.7	98002	504	2.720	2.870	-5.2
97651	511	19.400	20.500	-5.4	97653	517	7.340	7.390	-0.7	98002	505	2.720	2.870	-5.2
97651	512	19.400	20.500	-5.4	97654	501	12.800	12.900	-0.8	98002	506	2.720	2.870	-5.2
97651	513	19.400	20.500	-5.4	97654	502	12.800	12.900	-0.8	98002	507	2.720	2.870	-5.2
97651	515	19.400	20.500	-5.4	97654	503	12.800	12.900	-0.8	98002	508	2.720	2.870	-5.2
97651	516	19.400	20.500	-5.4	97654	504	12.800	12.900	-0.8	98002	509	2.720	2.870	-5.2
97651	517	19.400	20.500	-5.4	97654	505	12.800	12.900	-0.8	98002	511	2.720	2.870	-5.2
97652	501	16.900	17.800	-5.1	97654	506	12.800	12.900	-0.8	98002	512	2.720	2.870	-5.2
97652	502	16.900	17.800	-5.1	97654	507	12.800	12.900	-0.8	98002	513	2.720	2.870	-5.2
97652	503	16.900	17.800	-5.1	97654	508	12.800	12.900	-0.8	98002	515	2.720	2.870	-5.2
97652	504	16.900	17.800	-5.1	97654	509	12.800	12.900	-0.8	98002	516	2.720	2.870	-5.2
97652	505	16.900	17.800	-5.1	97654	511	12.800	12.900	-0.8	98002	517	2.720	2.870	-5.2
97652	506	16.900	17.800	-5.1	97654	512	12.800	12.900	-0.8	98003	501	2.300	2.310	-0.4
97652	507	16.900	17.800	-5.1	97654	513	12.800	12.900	-0.8	98003	502	2.300	2.310	-0.4
97652	508	16.900	17.800	-5.1	97654	515	12.800	12.900	-0.8	98003	503	2.300	2.310	-0.4
97652	509	16.900	17.800	-5.1	97654	516	12.800	12.900	-0.8	98003	504	2.300	2.310	-0.4
97652	511	16.900	17.800	-5.1	97654	517	12.800	12.900	-0.8	98003	505	2.300	2.310	-0.4
97652	512	16.900	17.800	-5.1	97655	501	15.000	15.800	-5.1	98003	506	2.300	2.310	-0.4
97652	513	16.900	17.800	-5.1	97655	502	15.000	15.800	-5.1	98003	507	2.300	2.310	-0.4
97652	515	16.900	17.800	-5.1	97655	503	15.000	15.800	-5.1	98003	508	2.300	2.310	-0.4
97652	516	16.900	17.800	-5.1	97655	504	15.000	15.800	-5.1	98003	509	2.300	2.310	-0.4
97652	517	16.900	17.800	-5.1	97655	505	15.000	15.800	-5.1	98003	511	2.300	2.310	-0.4
97653	501	7.340	7.390	-0.7	97655	506	15.000	15.800	-5.1	98003	512	2.300	2.310	-0.4
97653	502	7.340	7.390	-0.7	97655	507	15.000	15.800	-5.1	98003	513	2.300	2.310	-0.4
97653	503	7.340	7.390	-0.7	97655	508	15.000	15.800	-5.1	98003	515	2.300	2.310	-0.4
97653	504	7.340	7.390	-0.7	97655	509	15.000	15.800	-5.1	98003	516	2.300	2.310	-0.4
97653	505	7.340	7.390	-0.7	97655	511	15.000	15.800	-5.1	98003	517	2.300	2.310	-0.4

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STATE: 29 - NEW JERSEY
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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
98090	501	0.310	0.310	0.0	98092	506	1.020	1.020	0.0	98152	512	9.150	9.660	-5.3
98090	502	0.310	0.310	0.0	98092	507	1.020	1.020	0.0	98152	513	9.150	9.660	-5.3
98090	503	0.310	0.310	0.0	98092	508	1.020	1.020	0.0	98152	515	9.150	9.660	-5.3
98090	504	0.310	0.310	0.0	98092	509	1.020	1.020	0.0	98152	516	9.150	9.660	-5.3
98090	505	0.310	0.310	0.0	98092	511	1.020	1.020	0.0	98152	517	9.150	9.660	-5.3
98090	506	0.310	0.310	0.0	98092	512	1.020	1.020	0.0	98153	501	10.300	10.900	-5.5
98090	507	0.310	0.310	0.0	98092	513	1.020	1.020	0.0	98153	502	10.300	10.900	-5.5
98090	508	0.310	0.310	0.0	98092	515	1.020	1.020	0.0	98153	503	10.300	10.900	-5.5
98090	509	0.310	0.310	0.0	98092	516	1.020	1.020	0.0	98153	504	10.300	10.900	-5.5
98090	511	0.310	0.310	0.0	98092	517	1.020	1.020	0.0	98153	505	10.300	10.900	-5.5
98090	512	0.310	0.310	0.0	98111	501	1.500	1.560	-3.8	98153	506	10.300	10.900	-5.5
98090	513	0.310	0.310	0.0	98111	502	1.500	1.560	-3.8	98153	507	10.300	10.900	-5.5
98090	515	0.310	0.310	0.0	98111	503	1.500	1.560	-3.8	98153	508	10.300	10.900	-5.5
98090	516	0.310	0.310	0.0	98111	504	1.500	1.560	-3.8	98153	509	10.300	10.900	-5.5
98090	517	0.310	0.310	0.0	98111	505	1.500	1.560	-3.8	98153	511	10.300	10.900	-5.5
98091	501	0.330	0.340	-2.9	98111	506	1.500	1.560	-3.8	98153	512	10.300	10.900	-5.5
98091	502	0.330	0.340	-2.9	98111	507	1.500	1.560	-3.8	98153	513	10.300	10.900	-5.5
98091	503	0.330	0.340	-2.9	98111	508	1.500	1.560	-3.8	98153	515	10.300	10.900	-5.5
98091	504	0.330	0.340	-2.9	98111	509	1.500	1.560	-3.8	98153	516	10.300	10.900	-5.5
98091	505	0.330	0.340	-2.9	98111	511	1.500	1.560	-3.8	98153	517	10.300	10.900	-5.5
98091	506	0.330	0.340	-2.9	98111	512	1.500	1.560	-3.8	98154	501	12.100	12.800	-5.5
98091	507	0.330	0.340	-2.9	98111	513	1.500	1.560	-3.8	98154	502	12.100	12.800	-5.5
98091	508	0.330	0.340	-2.9	98111	515	1.500	1.560	-3.8	98154	503	12.100	12.800	-5.5
98091	509	0.330	0.340	-2.9	98111	516	1.500	1.560	-3.8	98154	504	12.100	12.800	-5.5
98091	511	0.330	0.340	-2.9	98111	517	1.500	1.560	-3.8	98154	505	12.100	12.800	-5.5
98091	512	0.330	0.340	-2.9	98152	501	9.150	9.660	-5.3	98154	506	12.100	12.800	-5.5
98091	513	0.330	0.340	-2.9	98152	502	9.150	9.660	-5.3	98154	507	12.100	12.800	-5.5
98091	515	0.330	0.340	-2.9	98152	503	9.150	9.660	-5.3	98154	508	12.100	12.800	-5.5
98091	516	0.330	0.340	-2.9	98152	504	9.150	9.660	-5.3	98154	509	12.100	12.800	-5.5
98091	517	0.330	0.340	-2.9	98152	505	9.150	9.660	-5.3	98154	511	12.100	12.800	-5.5
98092	501	1.020	1.020	0.0	98152	506	9.150	9.660	-5.3	98154	512	12.100	12.800	-5.5
98092	502	1.020	1.020	0.0	98152	507	9.150	9.660	-5.3	98154	513	12.100	12.800	-5.5
98092	503	1.020	1.020	0.0	98152	508	9.150	9.660	-5.3	98154	515	12.100	12.800	-5.5
98092	504	1.020	1.020	0.0	98152	509	9.150	9.660	-5.3	98154	516	12.100	12.800	-5.5
98092	505	1.020	1.020	0.0	98152	511	9.150	9.660	-5.3	98154	517	12.100	12.800	-5.5

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STATE: 29 - NEW JERSEY
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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
98155	501	17.000	18.000	-5.6	98159	506	7.290	7.700	-5.3	98161	512	17.300	18.300	-5.5
98155	502	17.000	18.000	-5.6	98159	507	7.290	7.700	-5.3	98161	513	17.300	18.300	-5.5
98155	503	17.000	18.000	-5.6	98159	508	7.290	7.700	-5.3	98161	515	17.300	18.300	-5.5
98155	504	17.000	18.000	-5.6	98159	509	7.290	7.700	-5.3	98161	516	17.300	18.300	-5.5
98155	505	17.000	18.000	-5.6	98159	511	7.290	7.700	-5.3	98161	517	17.300	18.300	-5.5
98155	506	17.000	18.000	-5.6	98159	512	7.290	7.700	-5.3	98163	501	18.100	19.200	-5.7
98155	507	17.000	18.000	-5.6	98159	513	7.290	7.700	-5.3	98163	502	18.100	19.200	-5.7
98155	508	17.000	18.000	-5.6	98159	515	7.290	7.700	-5.3	98163	503	18.100	19.200	-5.7
98155	509	17.000	18.000	-5.6	98159	516	7.290	7.700	-5.3	98163	504	18.100	19.200	-5.7
98155	511	17.000	18.000	-5.6	98159	517	7.290	7.700	-5.3	98163	505	18.100	19.200	-5.7
98155	512	17.000	18.000	-5.6	98160	501	15.400	16.300	-5.5	98163	506	18.100	19.200	-5.7
98155	513	17.000	18.000	-5.6	98160	502	15.400	16.300	-5.5	98163	507	18.100	19.200	-5.7
98155	515	17.000	18.000	-5.6	98160	503	15.400	16.300	-5.5	98163	508	18.100	19.200	-5.7
98155	516	17.000	18.000	-5.6	98160	504	15.400	16.300	-5.5	98163	509	18.100	19.200	-5.7
98155	517	17.000	18.000	-5.6	98160	505	15.400	16.300	-5.5	98163	511	18.100	19.200	-5.7
98157	501	10.900	11.500	-5.2	98160	506	15.400	16.300	-5.5	98163	512	18.100	19.200	-5.7
98157	502	10.900	11.500	-5.2	98160	507	15.400	16.300	-5.5	98163	513	18.100	19.200	-5.7
98157	503	10.900	11.500	-5.2	98160	508	15.400	16.300	-5.5	98163	515	18.100	19.200	-5.7
98157	504	10.900	11.500	-5.2	98160	509	15.400	16.300	-5.5	98163	516	18.100	19.200	-5.7
98157	505	10.900	11.500	-5.2	98160	511	15.400	16.300	-5.5	98163	517	18.100	19.200	-5.7
98157	506	10.900	11.500	-5.2	98160	512	15.400	16.300	-5.5	98164	501	4.990	5.200	-4.0
98157	507	10.900	11.500	-5.2	98160	513	15.400	16.300	-5.5	98164	502	4.990	5.200	-4.0
98157	508	10.900	11.500	-5.2	98160	515	15.400	16.300	-5.5	98164	503	4.990	5.200	-4.0
98157	509	10.900	11.500	-5.2	98160	516	15.400	16.300	-5.5	98164	504	4.990	5.200	-4.0
98157	511	10.900	11.500	-5.2	98160	517	15.400	16.300	-5.5	98164	505	4.990	5.200	-4.0
98157	512	10.900	11.500	-5.2	98161	501	17.300	18.300	-5.5	98164	506	4.990	5.200	-4.0
98157	513	10.900	11.500	-5.2	98161	502	17.300	18.300	-5.5	98164	507	4.990	5.200	-4.0
98157	515	10.900	11.500	-5.2	98161	503	17.300	18.300	-5.5	98164	508	4.990	5.200	-4.0
98157	516	10.900	11.500	-5.2	98161	504	17.300	18.300	-5.5	98164	509	4.990	5.200	-4.0
98157	517	10.900	11.500	-5.2	98161	505	17.300	18.300	-5.5	98164	511	4.990	5.200	-4.0
98159	501	7.290	7.700	-5.3	98161	506	17.300	18.300	-5.5	98164	512	4.990	5.200	-4.0
98159	502	7.290	7.700	-5.3	98161	507	17.300	18.300	-5.5	98164	513	4.990	5.200	-4.0
98159	503	7.290	7.700	-5.3	98161	508	17.300	18.300	-5.5	98164	515	4.990	5.200	-4.0
98159	504	7.290	7.700	-5.3	98161	509	17.300	18.300	-5.5	98164	516	4.990	5.200	-4.0
98159	505	7.290	7.700	-5.3	98161	511	17.300	18.300	-5.5	98164	517	4.990	5.200	-4.0

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LOSS COST % CHANGE BY CLASS

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98257	501	3.460	3.490	-0.9	98304	506	12.800	12.900	-0.8	98306	512	21.400	20.700	3.4
98257	502	3.460	3.490	-0.9	98304	507	12.800	12.900	-0.8	98306	513	21.400	20.700	3.4
98257	503	3.460	3.490	-0.9	98304	508	12.800	12.900	-0.8	98306	515	21.400	20.700	3.4
98257	504	3.460	3.490	-0.9	98304	509	12.800	12.900	-0.8	98306	516	21.400	20.700	3.4
98257	505	3.460	3.490	-0.9	98304	511	12.800	12.900	-0.8	98306	517	21.400	20.700	3.4
98257	506	3.460	3.490	-0.9	98304	512	12.800	12.900	-0.8	98307	501	4.060	4.090	-0.7
98257	507	3.460	3.490	-0.9	98304	513	12.800	12.900	-0.8	98307	502	4.060	4.090	-0.7
98257	508	3.460	3.490	-0.9	98304	515	12.800	12.900	-0.8	98307	503	4.060	4.090	-0.7
98257	509	3.460	3.490	-0.9	98304	516	12.800	12.900	-0.8	98307	504	4.060	4.090	-0.7
98257	511	3.460	3.490	-0.9	98304	517	12.800	12.900	-0.8	98307	505	4.060	4.090	-0.7
98257	512	3.460	3.490	-0.9	98305	501	8.320	8.050	3.4	98307	506	4.060	4.090	-0.7
98257	513	3.460	3.490	-0.9	98305	502	8.320	8.050	3.4	98307	507	4.060	4.090	-0.7
98257	515	3.460	3.490	-0.9	98305	503	8.320	8.050	3.4	98307	508	4.060	4.090	-0.7
98257	516	3.460	3.490	-0.9	98305	504	8.320	8.050	3.4	98307	509	4.060	4.090	-0.7
98257	517	3.460	3.490	-0.9	98305	505	8.320	8.050	3.4	98307	511	4.060	4.090	-0.7
98303	501	34.200	36.100	-5.3	98305	506	8.320	8.050	3.4	98307	512	4.060	4.090	-0.7
98303	502	34.200	36.100	-5.3	98305	507	8.320	8.050	3.4	98307	513	4.060	4.090	-0.7
98303	503	34.200	36.100	-5.3	98305	508	8.320	8.050	3.4	98307	515	4.060	4.090	-0.7
98303	504	34.200	36.100	-5.3	98305	509	8.320	8.050	3.4	98307	516	4.060	4.090	-0.7
98303	505	34.200	36.100	-5.3	98305	511	8.320	8.050	3.4	98307	517	4.060	4.090	-0.7
98303	506	34.200	36.100	-5.3	98305	512	8.320	8.050	3.4	98308	501	2.670	2.690	-0.7
98303	507	34.200	36.100	-5.3	98305	513	8.320	8.050	3.4	98308	502	2.670	2.690	-0.7
98303	508	34.200	36.100	-5.3	98305	515	8.320	8.050	3.4	98308	503	2.670	2.690	-0.7
98303	509	34.200	36.100	-5.3	98305	516	8.320	8.050	3.4	98308	504	2.670	2.690	-0.7
98303	511	34.200	36.100	-5.3	98305	517	8.320	8.050	3.4	98308	505	2.670	2.690	-0.7
98303	512	34.200	36.100	-5.3	98306	501	21.400	20.700	3.4	98308	506	2.670	2.690	-0.7
98303	513	34.200	36.100	-5.3	98306	502	21.400	20.700	3.4	98308	507	2.670	2.690	-0.7
98303	515	34.200	36.100	-5.3	98306	503	21.400	20.700	3.4	98308	508	2.670	2.690	-0.7
98303	516	34.200	36.100	-5.3	98306	504	21.400	20.700	3.4	98308	509	2.670	2.690	-0.7
98303	517	34.200	36.100	-5.3	98306	505	21.400	20.700	3.4	98308	511	2.670	2.690	-0.7
98304	501	12.800	12.900	-0.8	98306	506	21.400	20.700	3.4	98308	512	2.670	2.690	-0.7
98304	502	12.800	12.900	-0.8	98306	507	21.400	20.700	3.4	98308	513	2.670	2.690	-0.7
98304	503	12.800	12.900	-0.8	98306	508	21.400	20.700	3.4	98308	515	2.670	2.690	-0.7
98304	504	12.800	12.900	-0.8	98306	509	21.400	20.700	3.4	98308	516	2.670	2.690	-0.7
98304	505	12.800	12.900	-0.8	98306	511	21.400	20.700	3.4	98308	517	2.670	2.690	-0.7

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LOSS COST % CHANGE BY CLASS

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98309	501	17.100	18.100	-5.5	98405	506	3.820	3.700	3.2	98414	512	30.900	31.200	-1.0
98309	502	17.100	18.100	-5.5	98405	507	3.820	3.700	3.2	98414	513	30.900	31.200	-1.0
98309	503	17.100	18.100	-5.5	98405	508	3.820	3.700	3.2	98414	515	30.900	31.200	-1.0
98309	504	17.100	18.100	-5.5	98405	509	3.820	3.700	3.2	98414	516	30.900	31.200	-1.0
98309	505	17.100	18.100	-5.5	98405	511	3.820	3.700	3.2	98414	517	30.900	31.200	-1.0
98309	506	17.100	18.100	-5.5	98405	512	3.820	3.700	3.2	98415	501	4.060	4.090	-0.7
98309	507	17.100	18.100	-5.5	98405	513	3.820	3.700	3.2	98415	502	4.060	4.090	-0.7
98309	508	17.100	18.100	-5.5	98405	515	3.820	3.700	3.2	98415	503	4.060	4.090	-0.7
98309	509	17.100	18.100	-5.5	98405	516	3.820	3.700	3.2	98415	504	4.060	4.090	-0.7
98309	511	17.100	18.100	-5.5	98405	517	3.820	3.700	3.2	98415	505	4.060	4.090	-0.7
98309	512	17.100	18.100	-5.5	98413	501	33.800	34.000	-0.6	98415	506	4.060	4.090	-0.7
98309	513	17.100	18.100	-5.5	98413	502	33.800	34.000	-0.6	98415	507	4.060	4.090	-0.7
98309	515	17.100	18.100	-5.5	98413	503	33.800	34.000	-0.6	98415	508	4.060	4.090	-0.7
98309	516	17.100	18.100	-5.5	98413	504	33.800	34.000	-0.6	98415	509	4.060	4.090	-0.7
98309	517	17.100	18.100	-5.5	98413	505	33.800	34.000	-0.6	98415	511	4.060	4.090	-0.7
98344	501	2.320	2.240	3.6	98413	506	33.800	34.000	-0.6	98415	512	4.060	4.090	-0.7
98344	502	2.320	2.240	3.6	98413	507	33.800	34.000	-0.6	98415	513	4.060	4.090	-0.7
98344	503	2.320	2.240	3.6	98413	508	33.800	34.000	-0.6	98415	515	4.060	4.090	-0.7
98344	504	2.320	2.240	3.6	98413	509	33.800	34.000	-0.6	98415	516	4.060	4.090	-0.7
98344	505	2.320	2.240	3.6	98413	511	33.800	34.000	-0.6	98415	517	4.060	4.090	-0.7
98344	506	2.320	2.240	3.6	98413	512	33.800	34.000	-0.6	98423	501	9.670	9.740	-0.7
98344	507	2.320	2.240	3.6	98413	513	33.800	34.000	-0.6	98423	502	9.670	9.740	-0.7
98344	508	2.320	2.240	3.6	98413	515	33.800	34.000	-0.6	98423	503	9.670	9.740	-0.7
98344	509	2.320	2.240	3.6	98413	516	33.800	34.000	-0.6	98423	504	9.670	9.740	-0.7
98344	511	2.320	2.240	3.6	98413	517	33.800	34.000	-0.6	98423	505	9.670	9.740	-0.7
98344	512	2.320	2.240	3.6	98414	501	30.900	31.200	-1.0	98423	506	9.670	9.740	-0.7
98344	513	2.320	2.240	3.6	98414	502	30.900	31.200	-1.0	98423	507	9.670	9.740	-0.7
98344	515	2.320	2.240	3.6	98414	503	30.900	31.200	-1.0	98423	508	9.670	9.740	-0.7
98344	516	2.320	2.240	3.6	98414	504	30.900	31.200	-1.0	98423	509	9.670	9.740	-0.7
98344	517	2.320	2.240	3.6	98414	505	30.900	31.200	-1.0	98423	511	9.670	9.740	-0.7
98405	501	3.820	3.700	3.2	98414	506	30.900	31.200	-1.0	98423	512	9.670	9.740	-0.7
98405	502	3.820	3.700	3.2	98414	507	30.900	31.200	-1.0	98423	513	9.670	9.740	-0.7
98405	503	3.820	3.700	3.2	98414	508	30.900	31.200	-1.0	98423	515	9.670	9.740	-0.7
98405	504	3.820	3.700	3.2	98414	509	30.900	31.200	-1.0	98423	516	9.670	9.740	-0.7
98405	505	3.820	3.700	3.2	98414	511	30.900	31.200	-1.0	98423	517	9.670	9.740	-0.7

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STATE: 29 - NEW JERSEY
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98424	501	16.400	16.500	-0.6	98426	506	5.950	5.990	-0.7	98429	512	3.570	3.770	-5.3
98424	502	16.400	16.500	-0.6	98426	507	5.950	5.990	-0.7	98429	513	3.570	3.770	-5.3
98424	503	16.400	16.500	-0.6	98426	508	5.950	5.990	-0.7	98429	515	3.570	3.770	-5.3
98424	504	16.400	16.500	-0.6	98426	509	5.950	5.990	-0.7	98429	516	3.570	3.770	-5.3
98424	505	16.400	16.500	-0.6	98426	511	5.950	5.990	-0.7	98429	517	3.570	3.770	-5.3
98424	506	16.400	16.500	-0.6	98426	512	5.950	5.990	-0.7	98449	501	8.320	8.380	-0.7
98424	507	16.400	16.500	-0.6	98426	513	5.950	5.990	-0.7	98449	502	8.320	8.380	-0.7
98424	508	16.400	16.500	-0.6	98426	515	5.950	5.990	-0.7	98449	503	8.320	8.380	-0.7
98424	509	16.400	16.500	-0.6	98426	516	5.950	5.990	-0.7	98449	504	8.320	8.380	-0.7
98424	511	16.400	16.500	-0.6	98426	517	5.950	5.990	-0.7	98449	505	8.320	8.380	-0.7
98424	512	16.400	16.500	-0.6	98427	501	5.790	5.840	-0.9	98449	506	8.320	8.380	-0.7
98424	513	16.400	16.500	-0.6	98427	502	5.790	5.840	-0.9	98449	507	8.320	8.380	-0.7
98424	515	16.400	16.500	-0.6	98427	503	5.790	5.840	-0.9	98449	508	8.320	8.380	-0.7
98424	516	16.400	16.500	-0.6	98427	504	5.790	5.840	-0.9	98449	509	8.320	8.380	-0.7
98424	517	16.400	16.500	-0.6	98427	505	5.790	5.840	-0.9	98449	511	8.320	8.380	-0.7
98425	501	6.740	6.790	-0.7	98427	506	5.790	5.840	-0.9	98449	512	8.320	8.380	-0.7
98425	502	6.740	6.790	-0.7	98427	507	5.790	5.840	-0.9	98449	513	8.320	8.380	-0.7
98425	503	6.740	6.790	-0.7	98427	508	5.790	5.840	-0.9	98449	515	8.320	8.380	-0.7
98425	504	6.740	6.790	-0.7	98427	509	5.790	5.840	-0.9	98449	516	8.320	8.380	-0.7
98425	505	6.740	6.790	-0.7	98427	511	5.790	5.840	-0.9	98449	517	8.320	8.380	-0.7
98425	506	6.740	6.790	-0.7	98427	512	5.790	5.840	-0.9	98482	501	8.920	8.990	-0.8
98425	507	6.740	6.790	-0.7	98427	513	5.790	5.840	-0.9	98482	502	8.920	8.990	-0.8
98425	508	6.740	6.790	-0.7	98427	515	5.790	5.840	-0.9	98482	503	8.920	8.990	-0.8
98425	509	6.740	6.790	-0.7	98427	516	5.790	5.840	-0.9	98482	504	8.920	8.990	-0.8
98425	511	6.740	6.790	-0.7	98427	517	5.790	5.840	-0.9	98482	505	8.920	8.990	-0.8
98425	512	6.740	6.790	-0.7	98429	501	3.570	3.770	-5.3	98482	506	8.920	8.990	-0.8
98425	513	6.740	6.790	-0.7	98429	502	3.570	3.770	-5.3	98482	507	8.920	8.990	-0.8
98425	515	6.740	6.790	-0.7	98429	503	3.570	3.770	-5.3	98482	508	8.920	8.990	-0.8
98425	516	6.740	6.790	-0.7	98429	504	3.570	3.770	-5.3	98482	509	8.920	8.990	-0.8
98425	517	6.740	6.790	-0.7	98429	505	3.570	3.770	-5.3	98482	511	8.920	8.990	-0.8
98426	501	5.950	5.990	-0.7	98429	506	3.570	3.770	-5.3	98482	512	8.920	8.990	-0.8
98426	502	5.950	5.990	-0.7	98429	507	3.570	3.770	-5.3	98482	513	8.920	8.990	-0.8
98426	503	5.950	5.990	-0.7	98429	508	3.570	3.770	-5.3	98482	515	8.920	8.990	-0.8
98426	504	5.950	5.990	-0.7	98429	509	3.570	3.770	-5.3	98482	516	8.920	8.990	-0.8
98426	505	5.950	5.990	-0.7	98429	511	3.570	3.770	-5.3	98482	517	8.920	8.990	-0.8

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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
98483	501	13.200	13.300	-0.8	98555	506	5.870	5.910	-0.7	98598	512	0.450	0.450	0.0
98483	502	13.200	13.300	-0.8	98555	507	5.870	5.910	-0.7	98598	513	0.450	0.450	0.0
98483	503	13.200	13.300	-0.8	98555	508	5.870	5.910	-0.7	98598	515	0.450	0.450	0.0
98483	504	13.200	13.300	-0.8	98555	509	5.870	5.910	-0.7	98598	516	0.450	0.450	0.0
98483	505	13.200	13.300	-0.8	98555	511	5.870	5.910	-0.7	98598	517	0.450	0.450	0.0
98483	506	13.200	13.300	-0.8	98555	512	5.870	5.910	-0.7	98601	501	15.100	15.200	-0.7
98483	507	13.200	13.300	-0.8	98555	513	5.870	5.910	-0.7	98601	502	15.100	15.200	-0.7
98483	508	13.200	13.300	-0.8	98555	515	5.870	5.910	-0.7	98601	503	15.100	15.200	-0.7
98483	509	13.200	13.300	-0.8	98555	516	5.870	5.910	-0.7	98601	504	15.100	15.200	-0.7
98483	511	13.200	13.300	-0.8	98555	517	5.870	5.910	-0.7	98601	505	15.100	15.200	-0.7
98483	512	13.200	13.300	-0.8	98597	501	1.320	1.330	-0.8	98601	506	15.100	15.200	-0.7
98483	513	13.200	13.300	-0.8	98597	502	1.320	1.330	-0.8	98601	507	15.100	15.200	-0.7
98483	515	13.200	13.300	-0.8	98597	503	1.320	1.330	-0.8	98601	508	15.100	15.200	-0.7
98483	516	13.200	13.300	-0.8	98597	504	1.320	1.330	-0.8	98601	509	15.100	15.200	-0.7
98483	517	13.200	13.300	-0.8	98597	505	1.320	1.330	-0.8	98601	511	15.100	15.200	-0.7
98502	501	12.600	12.700	-0.8	98597	506	1.320	1.330	-0.8	98601	512	15.100	15.200	-0.7
98502	502	12.600	12.700	-0.8	98597	507	1.320	1.330	-0.8	98601	513	15.100	15.200	-0.7
98502	503	12.600	12.700	-0.8	98597	508	1.320	1.330	-0.8	98601	515	15.100	15.200	-0.7
98502	504	12.600	12.700	-0.8	98597	509	1.320	1.330	-0.8	98601	516	15.100	15.200	-0.7
98502	505	12.600	12.700	-0.8	98597	511	1.320	1.330	-0.8	98601	517	15.100	15.200	-0.7
98502	506	12.600	12.700	-0.8	98597	512	1.320	1.330	-0.8	98624	501	2.370	2.390	-0.8
98502	507	12.600	12.700	-0.8	98597	513	1.320	1.330	-0.8	98624	502	2.370	2.390	-0.8
98502	508	12.600	12.700	-0.8	98597	515	1.320	1.330	-0.8	98624	503	2.370	2.390	-0.8
98502	509	12.600	12.700	-0.8	98597	516	1.320	1.330	-0.8	98624	504	2.370	2.390	-0.8
98502	511	12.600	12.700	-0.8	98597	517	1.320	1.330	-0.8	98624	505	2.370	2.390	-0.8
98502	512	12.600	12.700	-0.8	98598	501	0.450	0.450	0.0	98624	506	2.370	2.390	-0.8
98502	513	12.600	12.700	-0.8	98598	502	0.450	0.450	0.0	98624	507	2.370	2.390	-0.8
98502	515	12.600	12.700	-0.8	98598	503	0.450	0.450	0.0	98624	508	2.370	2.390	-0.8
98502	516	12.600	12.700	-0.8	98598	504	0.450	0.450	0.0	98624	509	2.370	2.390	-0.8
98502	517	12.600	12.700	-0.8	98598	505	0.450	0.450	0.0	98624	511	2.370	2.390	-0.8
98555	501	5.870	5.910	-0.7	98598	506	0.450	0.450	0.0	98624	512	2.370	2.390	-0.8
98555	502	5.870	5.910	-0.7	98598	507	0.450	0.450	0.0	98624	513	2.370	2.390	-0.8
98555	503	5.870	5.910	-0.7	98598	508	0.450	0.450	0.0	98624	515	2.370	2.390	-0.8
98555	504	5.870	5.910	-0.7	98598	509	0.450	0.450	0.0	98624	516	2.370	2.390	-0.8
98555	505	5.870	5.910	-0.7	98598	511	0.450	0.450	0.0	98624	517	2.370	2.390	-0.8

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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
98636	501	7.280	7.580	-4.0	98658	506	17.600	18.600	-5.4	98677	512	41.000	41.300	-0.7
98636	502	7.280	7.580	-4.0	98658	507	17.600	18.600	-5.4	98677	513	41.000	41.300	-0.7
98636	503	7.280	7.580	-4.0	98658	508	17.600	18.600	-5.4	98677	515	41.000	41.300	-0.7
98636	504	7.280	7.580	-4.0	98658	509	17.600	18.600	-5.4	98677	516	41.000	41.300	-0.7
98636	505	7.280	7.580	-4.0	98658	511	17.600	18.600	-5.4	98677	517	41.000	41.300	-0.7
98636	506	7.280	7.580	-4.0	98658	512	17.600	18.600	-5.4	98678	501	36.400	36.700	-0.8
98636	507	7.280	7.580	-4.0	98658	513	17.600	18.600	-5.4	98678	502	36.400	36.700	-0.8
98636	508	7.280	7.580	-4.0	98658	515	17.600	18.600	-5.4	98678	503	36.400	36.700	-0.8
98636	509	7.280	7.580	-4.0	98658	516	17.600	18.600	-5.4	98678	504	36.400	36.700	-0.8
98636	511	7.280	7.580	-4.0	98658	517	17.600	18.600	-5.4	98678	505	36.400	36.700	-0.8
98636	512	7.280	7.580	-4.0	98659	501	3.140	3.320	-5.4	98678	506	36.400	36.700	-0.8
98636	513	7.280	7.580	-4.0	98659	502	3.140	3.320	-5.4	98678	507	36.400	36.700	-0.8
98636	515	7.280	7.580	-4.0	98659	503	3.140	3.320	-5.4	98678	508	36.400	36.700	-0.8
98636	516	7.280	7.580	-4.0	98659	504	3.140	3.320	-5.4	98678	509	36.400	36.700	-0.8
98636	517	7.280	7.580	-4.0	98659	505	3.140	3.320	-5.4	98678	511	36.400	36.700	-0.8
98640	501	260.000	262.000	-0.8	98659	506	3.140	3.320	-5.4	98678	512	36.400	36.700	-0.8
98640	502	260.000	262.000	-0.8	98659	507	3.140	3.320	-5.4	98678	513	36.400	36.700	-0.8
98640	503	260.000	262.000	-0.8	98659	508	3.140	3.320	-5.4	98678	515	36.400	36.700	-0.8
98640	504	260.000	262.000	-0.8	98659	509	3.140	3.320	-5.4	98678	516	36.400	36.700	-0.8
98640	505	260.000	262.000	-0.8	98659	511	3.140	3.320	-5.4	98678	517	36.400	36.700	-0.8
98640	506	260.000	262.000	-0.8	98659	512	3.140	3.320	-5.4	98699	501	11.900	11.900	0.0
98640	507	260.000	262.000	-0.8	98659	513	3.140	3.320	-5.4	98699	502	11.900	11.900	0.0
98640	508	260.000	262.000	-0.8	98659	515	3.140	3.320	-5.4	98699	503	11.900	11.900	0.0
98640	509	260.000	262.000	-0.8	98659	516	3.140	3.320	-5.4	98699	504	11.900	11.900	0.0
98640	511	260.000	262.000	-0.8	98659	517	3.140	3.320	-5.4	98699	505	11.900	11.900	0.0
98640	512	260.000	262.000	-0.8	98677	501	41.000	41.300	-0.7	98699	506	11.900	11.900	0.0
98640	513	260.000	262.000	-0.8	98677	502	41.000	41.300	-0.7	98699	507	11.900	11.900	0.0
98640	515	260.000	262.000	-0.8	98677	503	41.000	41.300	-0.7	98699	508	11.900	11.900	0.0
98640	516	260.000	262.000	-0.8	98677	504	41.000	41.300	-0.7	98699	509	11.900	11.900	0.0
98640	517	260.000	262.000	-0.8	98677	505	41.000	41.300	-0.7	98699	511	11.900	11.900	0.0
98658	501	17.600	18.600	-5.4	98677	506	41.000	41.300	-0.7	98699	512	11.900	11.900	0.0
98658	502	17.600	18.600	-5.4	98677	507	41.000	41.300	-0.7	98699	513	11.900	11.900	0.0
98658	503	17.600	18.600	-5.4	98677	508	41.000	41.300	-0.7	98699	515	11.900	11.900	0.0
98658	504	17.600	18.600	-5.4	98677	509	41.000	41.300	-0.7	98699	516	11.900	11.900	0.0
98658	505	17.600	18.600	-5.4	98677	511	41.000	41.300	-0.7	98699	517	11.900	11.900	0.0

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LOSS COST % CHANGE BY CLASS

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98705	501	24.900	26.300	-5.3	98751	506	13.300	14.000	-5.0	98806	512	6.780	7.060	-4.0
98705	502	24.900	26.300	-5.3	98751	507	13.300	14.000	-5.0	98806	513	6.780	7.060	-4.0
98705	503	24.900	26.300	-5.3	98751	508	13.300	14.000	-5.0	98806	515	6.780	7.060	-4.0
98705	504	24.900	26.300	-5.3	98751	509	13.300	14.000	-5.0	98806	516	6.780	7.060	-4.0
98705	505	24.900	26.300	-5.3	98751	511	13.300	14.000	-5.0	98806	517	6.780	7.060	-4.0
98705	506	24.900	26.300	-5.3	98751	512	13.300	14.000	-5.0	98810	501	11.700	11.400	2.6
98705	507	24.900	26.300	-5.3	98751	513	13.300	14.000	-5.0	98810	502	11.700	11.400	2.6
98705	508	24.900	26.300	-5.3	98751	515	13.300	14.000	-5.0	98810	503	11.700	11.400	2.6
98705	509	24.900	26.300	-5.3	98751	516	13.300	14.000	-5.0	98810	504	11.700	11.400	2.6
98705	511	24.900	26.300	-5.3	98751	517	13.300	14.000	-5.0	98810	505	11.700	11.400	2.6
98705	512	24.900	26.300	-5.3	98805	501	10.800	10.800	0.0	98810	506	11.700	11.400	2.6
98705	513	24.900	26.300	-5.3	98805	502	10.800	10.800	0.0	98810	507	11.700	11.400	2.6
98705	515	24.900	26.300	-5.3	98805	503	10.800	10.800	0.0	98810	508	11.700	11.400	2.6
98705	516	24.900	26.300	-5.3	98805	504	10.800	10.800	0.0	98810	509	11.700	11.400	2.6
98705	517	24.900	26.300	-5.3	98805	505	10.800	10.800	0.0	98810	511	11.700	11.400	2.6
98710	501	8.240	8.300	-0.7	98805	506	10.800	10.800	0.0	98810	512	11.700	11.400	2.6
98710	502	8.240	8.300	-0.7	98805	507	10.800	10.800	0.0	98810	513	11.700	11.400	2.6
98710	503	8.240	8.300	-0.7	98805	508	10.800	10.800	0.0	98810	515	11.700	11.400	2.6
98710	504	8.240	8.300	-0.7	98805	509	10.800	10.800	0.0	98810	516	11.700	11.400	2.6
98710	505	8.240	8.300	-0.7	98805	511	10.800	10.800	0.0	98810	517	11.700	11.400	2.6
98710	506	8.240	8.300	-0.7	98805	512	10.800	10.800	0.0	98813	501	11.300	11.000	2.7
98710	507	8.240	8.300	-0.7	98805	513	10.800	10.800	0.0	98813	502	11.300	11.000	2.7
98710	508	8.240	8.300	-0.7	98805	515	10.800	10.800	0.0	98813	503	11.300	11.000	2.7
98710	509	8.240	8.300	-0.7	98805	516	10.800	10.800	0.0	98813	504	11.300	11.000	2.7
98710	511	8.240	8.300	-0.7	98805	517	10.800	10.800	0.0	98813	505	11.300	11.000	2.7
98710	512	8.240	8.300	-0.7	98806	501	6.780	7.060	-4.0	98813	506	11.300	11.000	2.7
98710	513	8.240	8.300	-0.7	98806	502	6.780	7.060	-4.0	98813	507	11.300	11.000	2.7
98710	515	8.240	8.300	-0.7	98806	503	6.780	7.060	-4.0	98813	508	11.300	11.000	2.7
98710	516	8.240	8.300	-0.7	98806	504	6.780	7.060	-4.0	98813	509	11.300	11.000	2.7
98710	517	8.240	8.300	-0.7	98806	505	6.780	7.060	-4.0	98813	511	11.300	11.000	2.7
98751	501	13.300	14.000	-5.0	98806	506	6.780	7.060	-4.0	98813	512	11.300	11.000	2.7
98751	502	13.300	14.000	-5.0	98806	507	6.780	7.060	-4.0	98813	513	11.300	11.000	2.7
98751	503	13.300	14.000	-5.0	98806	508	6.780	7.060	-4.0	98813	515	11.300	11.000	2.7
98751	504	13.300	14.000	-5.0	98806	509	6.780	7.060	-4.0	98813	516	11.300	11.000	2.7
98751	505	13.300	14.000	-5.0	98806	511	6.780	7.060	-4.0	98813	517	11.300	11.000	2.7

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STATE: 29 - NEW JERSEY
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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
98820	501	20.500	20.700	-1.0	98914	506	2.140	2.260	-5.3	98967	512	8.390	8.460	-0.8
98820	502	20.500	20.700	-1.0	98914	507	2.140	2.260	-5.3	98967	513	8.390	8.460	-0.8
98820	503	20.500	20.700	-1.0	98914	508	2.140	2.260	-5.3	98967	515	8.390	8.460	-0.8
98820	504	20.500	20.700	-1.0	98914	509	2.140	2.260	-5.3	98967	516	8.390	8.460	-0.8
98820	505	20.500	20.700	-1.0	98914	511	2.140	2.260	-5.3	98967	517	8.390	8.460	-0.8
98820	506	20.500	20.700	-1.0	98914	512	2.140	2.260	-5.3	98993	501	13.900	14.500	-4.1
98820	507	20.500	20.700	-1.0	98914	513	2.140	2.260	-5.3	98993	502	13.900	14.500	-4.1
98820	508	20.500	20.700	-1.0	98914	515	2.140	2.260	-5.3	98993	503	13.900	14.500	-4.1
98820	509	20.500	20.700	-1.0	98914	516	2.140	2.260	-5.3	98993	504	13.900	14.500	-4.1
98820	511	20.500	20.700	-1.0	98914	517	2.140	2.260	-5.3	98993	505	13.900	14.500	-4.1
98820	512	20.500	20.700	-1.0	98949	501	3.000	3.170	-5.4	98993	506	13.900	14.500	-4.1
98820	513	20.500	20.700	-1.0	98949	502	3.000	3.170	-5.4	98993	507	13.900	14.500	-4.1
98820	515	20.500	20.700	-1.0	98949	503	3.000	3.170	-5.4	98993	508	13.900	14.500	-4.1
98820	516	20.500	20.700	-1.0	98949	504	3.000	3.170	-5.4	98993	509	13.900	14.500	-4.1
98820	517	20.500	20.700	-1.0	98949	505	3.000	3.170	-5.4	98993	511	13.900	14.500	-4.1
98884	501	5.340	5.380	-0.7	98949	506	3.000	3.170	-5.4	98993	512	13.900	14.500	-4.1
98884	502	5.340	5.380	-0.7	98949	507	3.000	3.170	-5.4	98993	513	13.900	14.500	-4.1
98884	503	5.340	5.380	-0.7	98949	508	3.000	3.170	-5.4	98993	515	13.900	14.500	-4.1
98884	504	5.340	5.380	-0.7	98949	509	3.000	3.170	-5.4	98993	516	13.900	14.500	-4.1
98884	505	5.340	5.380	-0.7	98949	511	3.000	3.170	-5.4	98993	517	13.900	14.500	-4.1
98884	506	5.340	5.380	-0.7	98949	512	3.000	3.170	-5.4	99003	501	3.990	4.020	-0.7
98884	507	5.340	5.380	-0.7	98949	513	3.000	3.170	-5.4	99003	502	3.990	4.020	-0.7
98884	508	5.340	5.380	-0.7	98949	515	3.000	3.170	-5.4	99003	503	3.990	4.020	-0.7
98884	509	5.340	5.380	-0.7	98949	516	3.000	3.170	-5.4	99003	504	3.990	4.020	-0.7
98884	511	5.340	5.380	-0.7	98949	517	3.000	3.170	-5.4	99003	505	3.990	4.020	-0.7
98884	512	5.340	5.380	-0.7	98967	501	8.390	8.460	-0.8	99003	506	3.990	4.020	-0.7
98884	513	5.340	5.380	-0.7	98967	502	8.390	8.460	-0.8	99003	507	3.990	4.020	-0.7
98884	515	5.340	5.380	-0.7	98967	503	8.390	8.460	-0.8	99003	508	3.990	4.020	-0.7
98884	516	5.340	5.380	-0.7	98967	504	8.390	8.460	-0.8	99003	509	3.990	4.020	-0.7
98884	517	5.340	5.380	-0.7	98967	505	8.390	8.460	-0.8	99003	511	3.990	4.020	-0.7
98914	501	2.140	2.260	-5.3	98967	506	8.390	8.460	-0.8	99003	512	3.990	4.020	-0.7
98914	502	2.140	2.260	-5.3	98967	507	8.390	8.460	-0.8	99003	513	3.990	4.020	-0.7
98914	503	2.140	2.260	-5.3	98967	508	8.390	8.460	-0.8	99003	515	3.990	4.020	-0.7
98914	504	2.140	2.260	-5.3	98967	509	8.390	8.460	-0.8	99003	516	3.990	4.020	-0.7
98914	505	2.140	2.260	-5.3	98967	511	8.390	8.460	-0.8	99003	517	3.990	4.020	-0.7

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STATE: 29 - NEW JERSEY
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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
99004	501	9.420	9.110	3.4	99111	506	4.100	4.130	-0.7	99165	512	2.140	2.160	-0.9
99004	502	9.420	9.110	3.4	99111	507	4.100	4.130	-0.7	99165	513	2.140	2.160	-0.9
99004	503	9.420	9.110	3.4	99111	508	4.100	4.130	-0.7	99165	515	2.140	2.160	-0.9
99004	504	9.420	9.110	3.4	99111	509	4.100	4.130	-0.7	99165	516	2.140	2.160	-0.9
99004	505	9.420	9.110	3.4	99111	511	4.100	4.130	-0.7	99165	517	2.140	2.160	-0.9
99004	506	9.420	9.110	3.4	99111	512	4.100	4.130	-0.7	99220	501	4.720	4.980	-5.2
99004	507	9.420	9.110	3.4	99111	513	4.100	4.130	-0.7	99220	502	4.720	4.980	-5.2
99004	508	9.420	9.110	3.4	99111	515	4.100	4.130	-0.7	99220	503	4.720	4.980	-5.2
99004	509	9.420	9.110	3.4	99111	516	4.100	4.130	-0.7	99220	504	4.720	4.980	-5.2
99004	511	9.420	9.110	3.4	99111	517	4.100	4.130	-0.7	99220	505	4.720	4.980	-5.2
99004	512	9.420	9.110	3.4	99163	501	9.780	9.860	-0.8	99220	506	4.720	4.980	-5.2
99004	513	9.420	9.110	3.4	99163	502	9.780	9.860	-0.8	99220	507	4.720	4.980	-5.2
99004	515	9.420	9.110	3.4	99163	503	9.780	9.860	-0.8	99220	508	4.720	4.980	-5.2
99004	516	9.420	9.110	3.4	99163	504	9.780	9.860	-0.8	99220	509	4.720	4.980	-5.2
99004	517	9.420	9.110	3.4	99163	505	9.780	9.860	-0.8	99220	511	4.720	4.980	-5.2
99080	501	2.820	2.840	-0.7	99163	506	9.780	9.860	-0.8	99220	512	4.720	4.980	-5.2
99080	502	2.820	2.840	-0.7	99163	507	9.780	9.860	-0.8	99220	513	4.720	4.980	-5.2
99080	503	2.820	2.840	-0.7	99163	508	9.780	9.860	-0.8	99220	515	4.720	4.980	-5.2
99080	504	2.820	2.840	-0.7	99163	509	9.780	9.860	-0.8	99220	516	4.720	4.980	-5.2
99080	505	2.820	2.840	-0.7	99163	511	9.780	9.860	-0.8	99220	517	4.720	4.980	-5.2
99080	506	2.820	2.840	-0.7	99163	512	9.780	9.860	-0.8	99222	501	8.860	9.360	-5.3
99080	507	2.820	2.840	-0.7	99163	513	9.780	9.860	-0.8	99222	502	8.860	9.360	-5.3
99080	508	2.820	2.840	-0.7	99163	515	9.780	9.860	-0.8	99222	503	8.860	9.360	-5.3
99080	509	2.820	2.840	-0.7	99163	516	9.780	9.860	-0.8	99222	504	8.860	9.360	-5.3
99080	511	2.820	2.840	-0.7	99163	517	9.780	9.860	-0.8	99222	505	8.860	9.360	-5.3
99080	512	2.820	2.840	-0.7	99165	501	2.140	2.160	-0.9	99222	506	8.860	9.360	-5.3
99080	513	2.820	2.840	-0.7	99165	502	2.140	2.160	-0.9	99222	507	8.860	9.360	-5.3
99080	515	2.820	2.840	-0.7	99165	503	2.140	2.160	-0.9	99222	508	8.860	9.360	-5.3
99080	516	2.820	2.840	-0.7	99165	504	2.140	2.160	-0.9	99222	509	8.860	9.360	-5.3
99080	517	2.820	2.840	-0.7	99165	505	2.140	2.160	-0.9	99222	511	8.860	9.360	-5.3
99111	501	4.100	4.130	-0.7	99165	506	2.140	2.160	-0.9	99222	512	8.860	9.360	-5.3
99111	502	4.100	4.130	-0.7	99165	507	2.140	2.160	-0.9	99222	513	8.860	9.360	-5.3
99111	503	4.100	4.130	-0.7	99165	508	2.140	2.160	-0.9	99222	515	8.860	9.360	-5.3
99111	504	4.100	4.130	-0.7	99165	509	2.140	2.160	-0.9	99222	516	8.860	9.360	-5.3
99111	505	4.100	4.130	-0.7	99165	511	2.140	2.160	-0.9	99222	517	8.860	9.360	-5.3

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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
99223	501	0.600	0.610	-1.6	99310	506	8.200	8.270	-0.8	99321	512	23.400	23.600	-0.8
99223	502	0.600	0.610	-1.6	99310	507	8.200	8.270	-0.8	99321	513	23.400	23.600	-0.8
99223	503	0.600	0.610	-1.6	99310	508	8.200	8.270	-0.8	99321	515	23.400	23.600	-0.8
99223	504	0.600	0.610	-1.6	99310	509	8.200	8.270	-0.8	99321	516	23.400	23.600	-0.8
99223	505	0.600	0.610	-1.6	99310	511	8.200	8.270	-0.8	99321	517	23.400	23.600	-0.8
99223	506	0.600	0.610	-1.6	99310	512	8.200	8.270	-0.8	99471	501	2.140	2.260	-5.3
99223	507	0.600	0.610	-1.6	99310	513	8.200	8.270	-0.8	99471	502	2.140	2.260	-5.3
99223	508	0.600	0.610	-1.6	99310	515	8.200	8.270	-0.8	99471	503	2.140	2.260	-5.3
99223	509	0.600	0.610	-1.6	99310	516	8.200	8.270	-0.8	99471	504	2.140	2.260	-5.3
99223	511	0.600	0.610	-1.6	99310	517	8.200	8.270	-0.8	99471	505	2.140	2.260	-5.3
99223	512	0.600	0.610	-1.6	99315	501	24.100	24.300	-0.8	99471	506	2.140	2.260	-5.3
99223	513	0.600	0.610	-1.6	99315	502	24.100	24.300	-0.8	99471	507	2.140	2.260	-5.3
99223	515	0.600	0.610	-1.6	99315	503	24.100	24.300	-0.8	99471	508	2.140	2.260	-5.3
99223	516	0.600	0.610	-1.6	99315	504	24.100	24.300	-0.8	99471	509	2.140	2.260	-5.3
99223	517	0.600	0.610	-1.6	99315	505	24.100	24.300	-0.8	99471	511	2.140	2.260	-5.3
99303	501	32.800	33.100	-0.9	99315	506	24.100	24.300	-0.8	99471	512	2.140	2.260	-5.3
99303	502	32.800	33.100	-0.9	99315	507	24.100	24.300	-0.8	99471	513	2.140	2.260	-5.3
99303	503	32.800	33.100	-0.9	99315	508	24.100	24.300	-0.8	99471	515	2.140	2.260	-5.3
99303	504	32.800	33.100	-0.9	99315	509	24.100	24.300	-0.8	99471	516	2.140	2.260	-5.3
99303	505	32.800	33.100	-0.9	99315	511	24.100	24.300	-0.8	99471	517	2.140	2.260	-5.3
99303	506	32.800	33.100	-0.9	99315	512	24.100	24.300	-0.8	99505	501	11.800	12.300	-4.1
99303	507	32.800	33.100	-0.9	99315	513	24.100	24.300	-0.8	99505	502	11.800	12.300	-4.1
99303	508	32.800	33.100	-0.9	99315	515	24.100	24.300	-0.8	99505	503	11.800	12.300	-4.1
99303	509	32.800	33.100	-0.9	99315	516	24.100	24.300	-0.8	99505	504	11.800	12.300	-4.1
99303	511	32.800	33.100	-0.9	99315	517	24.100	24.300	-0.8	99505	505	11.800	12.300	-4.1
99303	512	32.800	33.100	-0.9	99321	501	23.400	23.600	-0.8	99505	506	11.800	12.300	-4.1
99303	513	32.800	33.100	-0.9	99321	502	23.400	23.600	-0.8	99505	507	11.800	12.300	-4.1
99303	515	32.800	33.100	-0.9	99321	503	23.400	23.600	-0.8	99505	508	11.800	12.300	-4.1
99303	516	32.800	33.100	-0.9	99321	504	23.400	23.600	-0.8	99505	509	11.800	12.300	-4.1
99303	517	32.800	33.100	-0.9	99321	505	23.400	23.600	-0.8	99505	511	11.800	12.300	-4.1
99310	501	8.200	8.270	-0.8	99321	506	23.400	23.600	-0.8	99505	512	11.800	12.300	-4.1
99310	502	8.200	8.270	-0.8	99321	507	23.400	23.600	-0.8	99505	513	11.800	12.300	-4.1
99310	503	8.200	8.270	-0.8	99321	508	23.400	23.600	-0.8	99505	515	11.800	12.300	-4.1
99310	504	8.200	8.270	-0.8	99321	509	23.400	23.600	-0.8	99505	516	11.800	12.300	-4.1
99310	505	8.200	8.270	-0.8	99321	511	23.400	23.600	-0.8	99505	517	11.800	12.300	-4.1

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LOSS COST % CHANGE BY CLASS

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99506	501	14.500	15.100	-4.0	99570	506	6.780	7.060	-4.0	99572	512	3.210	3.340	-3.9
99506	502	14.500	15.100	-4.0	99570	507	6.780	7.060	-4.0	99572	513	3.210	3.340	-3.9
99506	503	14.500	15.100	-4.0	99570	508	6.780	7.060	-4.0	99572	515	3.210	3.340	-3.9
99506	504	14.500	15.100	-4.0	99570	509	6.780	7.060	-4.0	99572	516	3.210	3.340	-3.9
99506	505	14.500	15.100	-4.0	99570	511	6.780	7.060	-4.0	99572	517	3.210	3.340	-3.9
99506	506	14.500	15.100	-4.0	99570	512	6.780	7.060	-4.0	99573	501	3.070	3.200	-4.1
99506	507	14.500	15.100	-4.0	99570	513	6.780	7.060	-4.0	99573	502	3.070	3.200	-4.1
99506	508	14.500	15.100	-4.0	99570	515	6.780	7.060	-4.0	99573	503	3.070	3.200	-4.1
99506	509	14.500	15.100	-4.0	99570	516	6.780	7.060	-4.0	99573	504	3.070	3.200	-4.1
99506	511	14.500	15.100	-4.0	99570	517	6.780	7.060	-4.0	99573	505	3.070	3.200	-4.1
99506	512	14.500	15.100	-4.0	99571	501	1.640	1.710	-4.1	99573	506	3.070	3.200	-4.1
99506	513	14.500	15.100	-4.0	99571	502	1.640	1.710	-4.1	99573	507	3.070	3.200	-4.1
99506	515	14.500	15.100	-4.0	99571	503	1.640	1.710	-4.1	99573	508	3.070	3.200	-4.1
99506	516	14.500	15.100	-4.0	99571	504	1.640	1.710	-4.1	99573	509	3.070	3.200	-4.1
99506	517	14.500	15.100	-4.0	99571	505	1.640	1.710	-4.1	99573	511	3.070	3.200	-4.1
99507	501	12.600	13.200	-4.5	99571	506	1.640	1.710	-4.1	99573	512	3.070	3.200	-4.1
99507	502	12.600	13.200	-4.5	99571	507	1.640	1.710	-4.1	99573	513	3.070	3.200	-4.1
99507	503	12.600	13.200	-4.5	99571	508	1.640	1.710	-4.1	99573	515	3.070	3.200	-4.1
99507	504	12.600	13.200	-4.5	99571	509	1.640	1.710	-4.1	99573	516	3.070	3.200	-4.1
99507	505	12.600	13.200	-4.5	99571	511	1.640	1.710	-4.1	99573	517	3.070	3.200	-4.1
99507	506	12.600	13.200	-4.5	99571	512	1.640	1.710	-4.1	99600	501	4.090	3.960	3.3
99507	507	12.600	13.200	-4.5	99571	513	1.640	1.710	-4.1	99600	502	4.090	3.960	3.3
99507	508	12.600	13.200	-4.5	99571	515	1.640	1.710	-4.1	99600	503	4.090	3.960	3.3
99507	509	12.600	13.200	-4.5	99571	516	1.640	1.710	-4.1	99600	504	4.090	3.960	3.3
99507	511	12.600	13.200	-4.5	99571	517	1.640	1.710	-4.1	99600	505	4.090	3.960	3.3
99507	512	12.600	13.200	-4.5	99572	501	3.210	3.340	-3.9	99600	506	4.090	3.960	3.3
99507	513	12.600	13.200	-4.5	99572	502	3.210	3.340	-3.9	99600	507	4.090	3.960	3.3
99507	515	12.600	13.200	-4.5	99572	503	3.210	3.340	-3.9	99600	508	4.090	3.960	3.3
99507	516	12.600	13.200	-4.5	99572	504	3.210	3.340	-3.9	99600	509	4.090	3.960	3.3
99507	517	12.600	13.200	-4.5	99572	505	3.210	3.340	-3.9	99600	511	4.090	3.960	3.3
99570	501	6.780	7.060	-4.0	99572	506	3.210	3.340	-3.9	99600	512	4.090	3.960	3.3
99570	502	6.780	7.060	-4.0	99572	507	3.210	3.340	-3.9	99600	513	4.090	3.960	3.3
99570	503	6.780	7.060	-4.0	99572	508	3.210	3.340	-3.9	99600	515	4.090	3.960	3.3
99570	504	6.780	7.060	-4.0	99572	509	3.210	3.340	-3.9	99600	516	4.090	3.960	3.3
99570	505	6.780	7.060	-4.0	99572	511	3.210	3.340	-3.9	99600	517	4.090	3.960	3.3

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STATE: 29 - NEW JERSEY
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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
99613	501	20.700	20.900	-1.0	99620	506	1.130	1.140	-0.9	99709	512	7.920	8.250	-4.0
99613	502	20.700	20.900	-1.0	99620	507	1.130	1.140	-0.9	99709	513	7.920	8.250	-4.0
99613	503	20.700	20.900	-1.0	99620	508	1.130	1.140	-0.9	99709	515	7.920	8.250	-4.0
99613	504	20.700	20.900	-1.0	99620	509	1.130	1.140	-0.9	99709	516	7.920	8.250	-4.0
99613	505	20.700	20.900	-1.0	99620	511	1.130	1.140	-0.9	99709	517	7.920	8.250	-4.0
99613	506	20.700	20.900	-1.0	99620	512	1.130	1.140	-0.9	99718	501	3.310	3.340	-0.9
99613	507	20.700	20.900	-1.0	99620	513	1.130	1.140	-0.9	99718	502	3.310	3.340	-0.9
99613	508	20.700	20.900	-1.0	99620	515	1.130	1.140	-0.9	99718	503	3.310	3.340	-0.9
99613	509	20.700	20.900	-1.0	99620	516	1.130	1.140	-0.9	99718	504	3.310	3.340	-0.9
99613	511	20.700	20.900	-1.0	99620	517	1.130	1.140	-0.9	99718	505	3.310	3.340	-0.9
99613	512	20.700	20.900	-1.0	99650	501	3.210	3.340	-3.9	99718	506	3.310	3.340	-0.9
99613	513	20.700	20.900	-1.0	99650	502	3.210	3.340	-3.9	99718	507	3.310	3.340	-0.9
99613	515	20.700	20.900	-1.0	99650	503	3.210	3.340	-3.9	99718	508	3.310	3.340	-0.9
99613	516	20.700	20.900	-1.0	99650	504	3.210	3.340	-3.9	99718	509	3.310	3.340	-0.9
99613	517	20.700	20.900	-1.0	99650	505	3.210	3.340	-3.9	99718	511	3.310	3.340	-0.9
99614	501	9.140	8.840	3.4	99650	506	3.210	3.340	-3.9	99718	512	3.310	3.340	-0.9
99614	502	9.140	8.840	3.4	99650	507	3.210	3.340	-3.9	99718	513	3.310	3.340	-0.9
99614	503	9.140	8.840	3.4	99650	508	3.210	3.340	-3.9	99718	515	3.310	3.340	-0.9
99614	504	9.140	8.840	3.4	99650	509	3.210	3.340	-3.9	99718	516	3.310	3.340	-0.9
99614	505	9.140	8.840	3.4	99650	511	3.210	3.340	-3.9	99718	517	3.310	3.340	-0.9
99614	506	9.140	8.840	3.4	99650	512	3.210	3.340	-3.9	99746	501	5.610	5.650	-0.7
99614	507	9.140	8.840	3.4	99650	513	3.210	3.340	-3.9	99746	502	5.610	5.650	-0.7
99614	508	9.140	8.840	3.4	99650	515	3.210	3.340	-3.9	99746	503	5.610	5.650	-0.7
99614	509	9.140	8.840	3.4	99650	516	3.210	3.340	-3.9	99746	504	5.610	5.650	-0.7
99614	511	9.140	8.840	3.4	99650	517	3.210	3.340	-3.9	99746	505	5.610	5.650	-0.7
99614	512	9.140	8.840	3.4	99709	501	7.920	8.250	-4.0	99746	506	5.610	5.650	-0.7
99614	513	9.140	8.840	3.4	99709	502	7.920	8.250	-4.0	99746	507	5.610	5.650	-0.7
99614	515	9.140	8.840	3.4	99709	503	7.920	8.250	-4.0	99746	508	5.610	5.650	-0.7
99614	516	9.140	8.840	3.4	99709	504	7.920	8.250	-4.0	99746	509	5.610	5.650	-0.7
99614	517	9.140	8.840	3.4	99709	505	7.920	8.250	-4.0	99746	511	5.610	5.650	-0.7
99620	501	1.130	1.140	-0.9	99709	506	7.920	8.250	-4.0	99746	512	5.610	5.650	-0.7
99620	502	1.130	1.140	-0.9	99709	507	7.920	8.250	-4.0	99746	513	5.610	5.650	-0.7
99620	503	1.130	1.140	-0.9	99709	508	7.920	8.250	-4.0	99746	515	5.610	5.650	-0.7
99620	504	1.130	1.140	-0.9	99709	509	7.920	8.250	-4.0	99746	516	5.610	5.650	-0.7
99620	505	1.130	1.140	-0.9	99709	511	7.920	8.250	-4.0	99746	517	5.610	5.650	-0.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99760	501	0.640	0.640	0.0	99793	506	7.110	7.170	-0.8	99827	512	1.020	1.020	0.0
99760	502	0.640	0.640	0.0	99793	507	7.110	7.170	-0.8	99827	513	1.020	1.020	0.0
99760	503	0.640	0.640	0.0	99793	508	7.110	7.170	-0.8	99827	515	1.020	1.020	0.0
99760	504	0.640	0.640	0.0	99793	509	7.110	7.170	-0.8	99827	516	1.020	1.020	0.0
99760	505	0.640	0.640	0.0	99793	511	7.110	7.170	-0.8	99827	517	1.020	1.020	0.0
99760	506	0.640	0.640	0.0	99793	512	7.110	7.170	-0.8	99851	501	4.140	4.170	-0.7
99760	507	0.640	0.640	0.0	99793	513	7.110	7.170	-0.8	99851	502	4.140	4.170	-0.7
99760	508	0.640	0.640	0.0	99793	515	7.110	7.170	-0.8	99851	503	4.140	4.170	-0.7
99760	509	0.640	0.640	0.0	99793	516	7.110	7.170	-0.8	99851	504	4.140	4.170	-0.7
99760	511	0.640	0.640	0.0	99793	517	7.110	7.170	-0.8	99851	505	4.140	4.170	-0.7
99760	512	0.640	0.640	0.0	99826	501	2.320	2.240	3.6	99851	506	4.140	4.170	-0.7
99760	513	0.640	0.640	0.0	99826	502	2.320	2.240	3.6	99851	507	4.140	4.170	-0.7
99760	515	0.640	0.640	0.0	99826	503	2.320	2.240	3.6	99851	508	4.140	4.170	-0.7
99760	516	0.640	0.640	0.0	99826	504	2.320	2.240	3.6	99851	509	4.140	4.170	-0.7
99760	517	0.640	0.640	0.0	99826	505	2.320	2.240	3.6	99851	511	4.140	4.170	-0.7
99777	501	20.300	19.700	3.0	99826	506	2.320	2.240	3.6	99851	512	4.140	4.170	-0.7
99777	502	20.300	19.700	3.0	99826	507	2.320	2.240	3.6	99851	513	4.140	4.170	-0.7
99777	503	20.300	19.700	3.0	99826	508	2.320	2.240	3.6	99851	515	4.140	4.170	-0.7
99777	504	20.300	19.700	3.0	99826	509	2.320	2.240	3.6	99851	516	4.140	4.170	-0.7
99777	505	20.300	19.700	3.0	99826	511	2.320	2.240	3.6	99851	517	4.140	4.170	-0.7
99777	506	20.300	19.700	3.0	99826	512	2.320	2.240	3.6	99917	501	6.700	6.750	-0.7
99777	507	20.300	19.700	3.0	99826	513	2.320	2.240	3.6	99917	502	6.700	6.750	-0.7
99777	508	20.300	19.700	3.0	99826	515	2.320	2.240	3.6	99917	503	6.700	6.750	-0.7
99777	509	20.300	19.700	3.0	99826	516	2.320	2.240	3.6	99917	504	6.700	6.750	-0.7
99777	511	20.300	19.700	3.0	99826	517	2.320	2.240	3.6	99917	505	6.700	6.750	-0.7
99777	512	20.300	19.700	3.0	99827	501	1.020	1.020	0.0	99917	506	6.700	6.750	-0.7
99777	513	20.300	19.700	3.0	99827	502	1.020	1.020	0.0	99917	507	6.700	6.750	-0.7
99777	515	20.300	19.700	3.0	99827	503	1.020	1.020	0.0	99917	508	6.700	6.750	-0.7
99777	516	20.300	19.700	3.0	99827	504	1.020	1.020	0.0	99917	509	6.700	6.750	-0.7
99777	517	20.300	19.700	3.0	99827	505	1.020	1.020	0.0	99917	511	6.700	6.750	-0.7
99793	501	7.110	7.170	-0.8	99827	506	1.020	1.020	0.0	99917	512	6.700	6.750	-0.7
99793	502	7.110	7.170	-0.8	99827	507	1.020	1.020	0.0	99917	513	6.700	6.750	-0.7
99793	503	7.110	7.170	-0.8	99827	508	1.020	1.020	0.0	99917	515	6.700	6.750	-0.7
99793	504	7.110	7.170	-0.8	99827	509	1.020	1.020	0.0	99917	516	6.700	6.750	-0.7
99793	505	7.110	7.170	-0.8	99827	511	1.020	1.020	0.0	99917	517	6.700	6.750	-0.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99938	501	7.530	7.580	-0.7	99946	506	16.300	16.400	-0.6	99952	512	17.200	16.600	3.6
99938	502	7.530	7.580	-0.7	99946	507	16.300	16.400	-0.6	99952	513	17.200	16.600	3.6
99938	503	7.530	7.580	-0.7	99946	508	16.300	16.400	-0.6	99952	515	17.200	16.600	3.6
99938	504	7.530	7.580	-0.7	99946	509	16.300	16.400	-0.6	99952	516	17.200	16.600	3.6
99938	505	7.530	7.580	-0.7	99946	511	16.300	16.400	-0.6	99952	517	17.200	16.600	3.6
99938	506	7.530	7.580	-0.7	99946	512	16.300	16.400	-0.6	99953	501	18.600	17.900	3.9
99938	507	7.530	7.580	-0.7	99946	513	16.300	16.400	-0.6	99953	502	18.600	17.900	3.9
99938	508	7.530	7.580	-0.7	99946	515	16.300	16.400	-0.6	99953	503	18.600	17.900	3.9
99938	509	7.530	7.580	-0.7	99946	516	16.300	16.400	-0.6	99953	504	18.600	17.900	3.9
99938	511	7.530	7.580	-0.7	99946	517	16.300	16.400	-0.6	99953	505	18.600	17.900	3.9
99938	512	7.530	7.580	-0.7	99948	501	16.800	17.500	-4.0	99953	506	18.600	17.900	3.9
99938	513	7.530	7.580	-0.7	99948	502	16.800	17.500	-4.0	99953	507	18.600	17.900	3.9
99938	515	7.530	7.580	-0.7	99948	503	16.800	17.500	-4.0	99953	508	18.600	17.900	3.9
99938	516	7.530	7.580	-0.7	99948	504	16.800	17.500	-4.0	99953	509	18.600	17.900	3.9
99938	517	7.530	7.580	-0.7	99948	505	16.800	17.500	-4.0	99953	511	18.600	17.900	3.9
99943	501	21.800	22.000	-0.9	99948	506	16.800	17.500	-4.0	99953	512	18.600	17.900	3.9
99943	502	21.800	22.000	-0.9	99948	507	16.800	17.500	-4.0	99953	513	18.600	17.900	3.9
99943	503	21.800	22.000	-0.9	99948	508	16.800	17.500	-4.0	99953	515	18.600	17.900	3.9
99943	504	21.800	22.000	-0.9	99948	509	16.800	17.500	-4.0	99953	516	18.600	17.900	3.9
99943	505	21.800	22.000	-0.9	99948	511	16.800	17.500	-4.0	99953	517	18.600	17.900	3.9
99943	506	21.800	22.000	-0.9	99948	512	16.800	17.500	-4.0	99954	501	13.500	13.100	3.1
99943	507	21.800	22.000	-0.9	99948	513	16.800	17.500	-4.0	99954	502	13.500	13.100	3.1
99943	508	21.800	22.000	-0.9	99948	515	16.800	17.500	-4.0	99954	503	13.500	13.100	3.1
99943	509	21.800	22.000	-0.9	99948	516	16.800	17.500	-4.0	99954	504	13.500	13.100	3.1
99943	511	21.800	22.000	-0.9	99948	517	16.800	17.500	-4.0	99954	505	13.500	13.100	3.1
99943	512	21.800	22.000	-0.9	99952	501	17.200	16.600	3.6	99954	506	13.500	13.100	3.1
99943	513	21.800	22.000	-0.9	99952	502	17.200	16.600	3.6	99954	507	13.500	13.100	3.1
99943	515	21.800	22.000	-0.9	99952	503	17.200	16.600	3.6	99954	508	13.500	13.100	3.1
99943	516	21.800	22.000	-0.9	99952	504	17.200	16.600	3.6	99954	509	13.500	13.100	3.1
99943	517	21.800	22.000	-0.9	99952	505	17.200	16.600	3.6	99954	511	13.500	13.100	3.1
99946	501	16.300	16.400	-0.6	99952	506	17.200	16.600	3.6	99954	512	13.500	13.100	3.1
99946	502	16.300	16.400	-0.6	99952	507	17.200	16.600	3.6	99954	513	13.500	13.100	3.1
99946	503	16.300	16.400	-0.6	99952	508	17.200	16.600	3.6	99954	515	13.500	13.100	3.1
99946	504	16.300	16.400	-0.6	99952	509	17.200	16.600	3.6	99954	516	13.500	13.100	3.1
99946	505	16.300	16.400	-0.6	99952	511	17.200	16.600	3.6	99954	517	13.500	13.100	3.1

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LOSS COST % CHANGE BY CLASS

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99955	501	16.900	16.400	3.0	99969	506	8.570	9.050	-5.3	99988	512	7.570	8.000	-5.4
99955	502	16.900	16.400	3.0	99969	507	8.570	9.050	-5.3	99988	513	7.570	8.000	-5.4
99955	503	16.900	16.400	3.0	99969	508	8.570	9.050	-5.3	99988	515	7.570	8.000	-5.4
99955	504	16.900	16.400	3.0	99969	509	8.570	9.050	-5.3	99988	516	7.570	8.000	-5.4
99955	505	16.900	16.400	3.0	99969	511	8.570	9.050	-5.3	99988	517	7.570	8.000	-5.4
99955	506	16.900	16.400	3.0	99969	512	8.570	9.050	-5.3					
99955	507	16.900	16.400	3.0	99969	513	8.570	9.050	-5.3					
99955	508	16.900	16.400	3.0	99969	515	8.570	9.050	-5.3					
99955	509	16.900	16.400	3.0	99969	516	8.570	9.050	-5.3					
99955	511	16.900	16.400	3.0	99969	517	8.570	9.050	-5.3					
99955	512	16.900	16.400	3.0	99975	501	15.000	14.500	3.4					
99955	513	16.900	16.400	3.0	99975	502	15.000	14.500	3.4					
99955	515	16.900	16.400	3.0	99975	503	15.000	14.500	3.4					
99955	516	16.900	16.400	3.0	99975	504	15.000	14.500	3.4					
99955	517	16.900	16.400	3.0	99975	505	15.000	14.500	3.4					
99963	501	1.620	1.630	-0.6	99975	506	15.000	14.500	3.4					
99963	502	1.620	1.630	-0.6	99975	507	15.000	14.500	3.4					
99963	503	1.620	1.630	-0.6	99975	508	15.000	14.500	3.4					
99963	504	1.620	1.630	-0.6	99975	509	15.000	14.500	3.4					
99963	505	1.620	1.630	-0.6	99975	511	15.000	14.500	3.4					
99963	506	1.620	1.630	-0.6	99975	512	15.000	14.500	3.4					
99963	507	1.620	1.630	-0.6	99975	513	15.000	14.500	3.4					
99963	508	1.620	1.630	-0.6	99975	515	15.000	14.500	3.4					
99963	509	1.620	1.630	-0.6	99975	516	15.000	14.500	3.4					
99963	511	1.620	1.630	-0.6	99975	517	15.000	14.500	3.4					
99963	512	1.620	1.630	-0.6	99988	501	7.570	8.000	-5.4					
99963	513	1.620	1.630	-0.6	99988	502	7.570	8.000	-5.4					
99963	515	1.620	1.630	-0.6	99988	503	7.570	8.000	-5.4					
99963	516	1.620	1.630	-0.6	99988	504	7.570	8.000	-5.4					
99963	517	1.620	1.630	-0.6	99988	505	7.570	8.000	-5.4					
99969	501	8.570	9.050	-5.3	99988	506	7.570	8.000	-5.4					
99969	502	8.570	9.050	-5.3	99988	507	7.570	8.000	-5.4					
99969	503	8.570	9.050	-5.3	99988	508	7.570	8.000	-5.4					
99969	504	8.570	9.050	-5.3	99988	509	7.570	8.000	-5.4					
99969	505	8.570	9.050	-5.3	99988	511	7.570	8.000	-5.4					

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

**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. 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).

**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.

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 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. 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 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?

**PREMISES/
OPERATIONS** 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.

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 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.

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.

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.

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.

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.

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, 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

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;

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.

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

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, where P is the 5 year occurrence total for a given class group, territory or type of policy. 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:

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

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.

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 ALCCL 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.

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.

The Premises/Operations exposure development factors used in this revision are based on statewide and 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, the state ratios are then credibility-weighted with the multistate ratios using a Bayesian credibility procedure.

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.

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.

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 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.

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.

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).

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:

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

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

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

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

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

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

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). 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 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.

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. 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.

In selecting severity trend factors for use in calculating the Premises/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. For Premises/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 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. 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:

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

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

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.

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

- Manufacturers and Contractors C-2
- Owners, Landlords and Tenants C-3

NEW JERSEY
 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	\$40,234,159	\$46,165,367	0.20	1.147	1,125
12/31/2018	40,801,694	44,902,768	0.30	1.101	1,011
12/31/2019	42,768,549	34,015,860	0.50	0.795	864

(7)	WEIGHTED EXPERIENCE RATIO	0.957
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.080
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.68
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 - (9)}}	0.996
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100%	- 0.4 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 1.3 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	- 1.3 %

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

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

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.080). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.039) TO AN EXPONENT (2.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (07/01/2020) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (07/01/2022).

NEW JERSEY
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	\$77,341,448	\$88,298,218	0.20	1.142	1,771
12/31/2018	79,415,909	103,788,206	0.30	1.307	1,852
12/31/2019	78,274,703	84,249,622	0.50	1.076	1,633

(7)	WEIGHTED EXPERIENCE RATIO	1.159
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.075
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.94
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 - (9)}}	1.154
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100%	+ 15.4 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 11.9 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 11.9 %
(14)	STATEWIDE ADJUSTED MONOLINE CHANGE@	+ 10.6 %

(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 (1.075). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.037) TO AN EXPONENT (2.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (07/01/2020) 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.

SECTION D

RELATIVE CHANGE ANALYSIS

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Manufacturers and Contractors

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

Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis
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by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-38

NEW JERSEY
 MANUFACTURERS AND CONTRACTORS
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

TOP	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	(5) STATEWIDE COVERAGE IND. OF 0.996 OR - 0.4%
10	0.997	0.362	0.999	0.991	
33	2.039	0.047	1.034	1.026	
34	0.842	0.131	0.978	0.970	
35 *	-	-	0.962	0.955	
36	0.565	0.122	0.933	0.925	
37	0.978	0.105	0.998	0.990	
38	1.179	0.320	1.054	1.046	
*TOP 35	IMPLICIT PMF CAPPED AT 0.500				
CLASS GROUP					(5) INDICATED MONOLINE CHANGE
30	0.911	0.180	0.983	0.977	- 3.6%
31	1.252	0.259	1.060	1.053	+ 3.9%
32	1.052	0.325	1.016	1.010	- 0.3%
33	0.815	0.149	0.970	0.964	- 4.9%
34	1.018	0.154	1.003	0.996	- 1.7%
35	0.318	0.035	0.961	0.954	- 5.8%
36	0.724	0.097	0.969	0.963	- 5.0%
37	0.354	0.047	0.952	0.946	- 6.6%
38	1.231	0.119	1.025	1.018	+ 0.5%
					OVERALL MONOLINE INDICATION - 1.3%

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

NEW JERSEY
 MANUFACTURERS AND CONTRACTORS
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)	
		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	30 SERVICE	\$1,908,165	\$6,983,482	0.830	0.827	177	0.968	
	31 LIGHT CONTRACTING	2,276,516	12,201,839	1.355	1.351	554	1.044	
	32 MEDIUM CONTRCTING	8,741,691	45,029,295	1.047	1.044	1,169	1.001	
	33 HEAVY CONTRACTING	2,276,259	11,335,119	0.899	0.896	167	0.955	
	34 DEALER OR DISTRIB	654,796	2,856,101	1.072	1.069	61	0.987	
	35 LGT. MANUFACTURER	146,823	1,081,650	0.528	0.526	7	0.946	
	36 MED. MANUFACTURER	837,397	5,217,824	0.727	0.725	50	0.954	
	37 HVY. MANUFACTURER	294,135	1,588,288	0.280	0.279	3	0.938	
	38 MISC. OPERATION	1,574,016	8,047,431	1.149	1.146	136	1.009	
	TOTAL *	\$18,709,798	\$94,341,029	1.023		2,324		
33 MULT OFFICE	31 LIGHT CONTRACTING	\$6,664	\$66,733	11.288	11.256	2	1.080	
	32 MEDIUM CONTRCTING	21,814	91,126	4.371	4.359	4	1.036	
	33 HEAVY CONTRACTING	243,333	922,309	0.560	0.558	6	0.989	
	38 MISC. OPERATION	234,364	1,191,113	3.208	3.199	28	1.045	
		TOTAL *	\$506,175	\$2,271,281	2.091		40	
34 MULT MERCANTILE	30 SERVICE	\$123,446	\$562,075	0.784	0.781	12	0.948	
	32 MEDIUM CONTRCTING	351,668	1,348,866	1.122	1.119	17	0.980	
	34 DEALER OR DISTRIB	1,718,936	8,356,140	0.800	0.798	257	0.966	
	38 MISC. OPERATION	175,873	801,464	1.140	1.137	27	0.988	
		TOTAL *	\$2,369,923	\$11,068,545	0.872		313	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$65,492	\$518,275	0.425	0.424	8	1.005	
	32 MEDIUM CONTRCTING	164,732	837,533	0.497	0.495	27	0.964	
		TOTAL *	\$230,224	\$1,355,808	0.476		35	
36 MULT SERVICES	30 SERVICE	\$78,705	\$460,553	0.881	0.878	27	0.904	
	31 LIGHT CONTRACTING	265,040	1,989,184	0.776	0.774	56	0.974	
	32 MEDIUM CONTRCTING	261,393	1,288,265	1.061	1.058	21	0.934	
	33 HEAVY CONTRACTING	70,329	347,232	0.042	0.042	2	0.892	
	34 DEALER OR DISTRIB	2,543,512	7,019,709	0.582	0.580	104	0.922	
	36 MED. MANUFACTURER	32,508	139,207	0.000	0.000	0	0.891	
	38 MISC. OPERATION	740,005	3,449,796	0.510	0.509	58	0.942	
		TOTAL *	\$3,991,492	\$14,693,946	0.604		268	

NEW JERSEY
 MANUFACTURERS AND CONTRACTORS
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		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.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$2,396	\$14,487	0.000	0.000	0	1.042
	32 MEDIUM CONTRCTING	185,635	955,895	0.658	0.656	13	1.000
	33 HEAVY CONTRACTING	42,988	235,364	0.012	0.012	1	0.954
	34 DEALER OR DISTRIB	133,338	445,037	1.404	1.400	6	0.986
	35 LGT. MANUFACTURER	525,667	2,315,134	0.253	0.252	16	0.945
	36 MED. MANUFACTURER	2,095,006	10,926,626	0.715	0.713	120	0.953
	37 HVY. MANUFACTURER	1,274,529	5,503,214	0.364	0.363	38	0.936
	38 MISC. OPERATION	98,376	565,518	1.722	1.717	7	1.008
	TOTAL *	\$4,357,935	\$20,961,275	0.591		201	
38 MULT CONTRACTORS	30 SERVICE	\$2,304,549	\$11,272,350	1.129	1.126	368	1.021
	31 LIGHT CONTRACTING	3,294,553	17,088,497	1.409	1.405	594	1.101
	32 MEDIUM CONTRCTING	5,027,909	23,841,597	1.229	1.226	655	1.056
	33 HEAVY CONTRACTING	1,916,760	9,857,233	1.036	1.033	224	1.008
	38 MISC. OPERATION	37,848	329,671	2.359	2.352	3	1.065
	TOTAL *	\$12,581,619	\$62,389,348	1.232		1,844	
TOTAL ALL TOP	30 SERVICE	\$4,414,865	\$19,278,460	0.986		584	
	31 LIGHT CONTRACTING	5,910,661	31,879,015	1.360		1,214	
	32 MEDIUM CONTRCTING	14,754,842	73,392,577	1.105		1,906	
	33 HEAVY CONTRACTING	4,549,669	22,697,257	0.917		400	
	34 DEALER OR DISTRIB	5,050,582	18,676,987	0.741		428	
	35 LGT. MANUFACTURER	672,490	3,396,784	0.313		23	
	36 MED. MANUFACTURER	2,964,911	16,283,657	0.711		170	
	37 HVY. MANUFACTURER	1,568,664	7,091,502	0.348		41	
	38 MISC. OPERATION	2,860,482	14,384,993	1.188		259	
	TOTAL *	\$42,747,166	\$207,081,232	1.003		5,025	

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

NEW JERSEY
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 1.154 OR + 15.4%
TOP					
10	0.926	0.368	0.972	0.969	
31	0.862	0.134	0.980	0.977	
32	1.208	0.346	1.067	1.064	
33	0.953	0.270	0.987	0.984	
34	0.924	0.291	0.977	0.974	
35	0.810	0.184	0.962	0.959	
36	0.905	0.171	0.983	0.980	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	0.750	0.118	0.967	0.963	+ 7.7%
02	1.034	0.181	1.006	1.003	+ 12.5%
03	0.917	0.102	0.991	0.988	+ 10.9%
04	0.659	0.030	0.988	0.984	+ 10.7%
05	0.696	0.071	0.975	0.971	+ 8.4%
06	0.677	0.096	0.963	0.960	+ 7.2%
07	1.180	0.162	1.027	1.024	+ 15.3%
08	1.315	0.063	1.017	1.014	+ 13.8%
09	1.111	0.178	1.019	1.015	+ 13.9%
10	1.136	0.180	1.023	1.020	+ 14.1%
11	0.949	0.316	0.984	0.980	+ 9.3%
12	1.026	0.470	1.012	1.009	+ 13.1%
13	1.327	0.077	1.022	1.019	+ 14.7%
16	0.230	0.018	0.974	0.971	+ 8.8%
					OVERALL MONOLINE INDICATION + 11.9%

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)
TERRITORY	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	INDICATED MONOLINE CHG.
501	0.562	0.068	0.962	0.956	+ 6.3%
502	0.978	0.140	0.997	0.991	+ 10.8%
503	1.214	0.102	1.020	1.014	+ 12.6%
504	0.754	0.161	0.956	0.950	+ 5.9%
505	0.977	0.146	0.997	0.991	+ 10.6%
506	1.019	0.133	1.002	0.997	+ 11.1%
507	0.836	0.075	0.987	0.981	+ 9.4%
508	1.081	0.052	1.004	0.998	+ 11.0%
509	1.065	0.064	1.004	0.998	+ 9.7%
511	0.858	0.103	0.984	0.979	+ 9.5%
512	0.418	0.035	0.970	0.964	+ 7.8%
513	1.120	0.181	1.021	1.015	+ 13.7%
515	1.015	0.241	1.004	0.998	+ 11.3%
516	0.965	0.214	0.992	0.987	+ 10.0%
517	1.046	0.483	1.022	1.016	+ 13.9%

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

NEW JERSEY
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)	(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 FOOD&BEV. (RETAIL)	\$251	\$23,740	0.000	0.000	0	0.893
	02 RESTAURANTS	48,872	749,090	0.118	0.097	3	0.929
	03 STORES	8,191	55,878	0.000	0.000	0	0.915
	04 VENDING & RENTAL	0	504	0.000	0.000	0	0.912
	05 FOOD & BEV. DIST.	6,981	118,033	0.000	0.000	0	0.900
	06 NON-FOOD&BEV.DIST	11,656	200,066	0.555	0.454	3	0.889
	07 CLUBS, AMSMT&SPRTS	2,460	131,156	0.056	0.045	1	0.948
	09 HOTELS AND MOTELS	104,384	723,418	0.541	0.443	6	0.941
	10 SCHLS & CHURCHES	1,703	11,877	0.000	0.000	0	0.945
	11 APARTMENTS	308,298	573,974	0.028	0.023	2	0.908
	12 BUILDINGS&OFFICES	95,146	928,473	0.791	0.647	10	0.935
	13 MISC. PREMISES	0	6,962	0.000	0.000	0	0.944
		TOTAL *	\$587,942	\$3,523,171	0.259		25
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$22,147	\$312,369	0.538	0.440	4	0.949
	TOTAL *	\$22,147	\$312,369	0.538		4	
32 MULT APARTMENT	11 APARTMENTS	\$183,802	\$861,481	1.770	1.449	16	0.997
	12 BUILDINGS&OFFICES	33,315	86,851	0.000	0.000	0	1.026
	TOTAL *	\$217,117	\$948,332	1.499		16	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$40,545	\$238,109	1.901	1.556	7	0.949
	TOTAL *	\$40,545	\$238,109	1.901		7	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$6,096	\$18,093	0.000	0.000	0	0.897
	02 RESTAURANTS	9,398	276,378	0.290	0.238	7	0.934
	03 STORES	1,271	10,047	0.359	0.293	1	0.920
	05 FOOD & BEV. DIST.	451	451	0.000	0.000	0	0.905
	06 NON-FOOD&BEV.DIST	659	6,693	1.722	1.409	1	0.894
	12 BUILDINGS&OFFICES	48,003	268,419	2.179	1.784	20	0.939
	TOTAL *	\$65,878	\$580,081	1.654		29	

NEW JERSEY
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		\$15,215	\$79,058	0.091	0.074	1	0.930
	10 SCHLS & CHURCHES		13,843	38,767	0.009	0.008	1	0.935
	16 GOVT SUBDIVISIONS		0	18,852	6.085	4.980	1	0.890
	TOTAL *		\$29,058	\$136,677	0.052		3	
36 MULT SERVICES	04 VENDING & RENTAL		\$0	\$1,770	0.000	0.000	0	0.922
	07 CLUBS, AMSMT & SPRTS		35,877	98,802	0.000	0.000	0	0.959
	12 BUILDINGS & OFFICES		6,458	33,731	0.000	0.000	0	0.945
	TOTAL *		\$42,335	\$134,303	0.000		0	
TOTAL ALL TOP	01 FOOD & BEV. (RETAIL)		\$6,347	\$41,833	0.000		0	
	02 RESTAURANTS		58,270	1,025,468	0.146		10	
	03 STORES		9,462	65,925	0.048		1	
	04 VENDING & RENTAL		0	2,274	0.000		0	
	05 FOOD & BEV. DIST.		7,432	118,484	0.000		0	
	06 NON-FOOD & BEV. DIST		12,315	206,759	0.618		4	
	07 CLUBS, AMSMT & SPRTS		38,337	229,958	0.004		1	
	08 HEALTH CARE FACIL		15,215	79,058	0.091		1	
	09 HOTELS AND MOTELS		126,531	1,035,787	0.540		10	
	10 SCHLS & CHURCHES		15,546	50,644	0.008		1	
	11 APARTMENTS		492,100	1,435,455	0.679		18	
	12 BUILDINGS & OFFICES		223,467	1,555,583	1.150		37	
	13 MISC. PREMISES		0	6,962	0.000		0	
	16 GOVT SUBDIVISIONS		0	18,852	0.000		1	
	TOTAL *		\$1,005,022	\$5,873,042	0.674		84	

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

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 FOOD&BEV. (RETAIL)	\$2,475	\$10,476	0.000	0.000	0	0.925
	02 RESTAURANTS	51,749	265,738	1.154	0.945	10	0.963
	03 STORES	22,474	109,831	2.470	2.021	7	0.949
	04 VENDING & RENTAL	154	669	0.000	0.000	0	0.945
	05 FOOD & BEV. DIST.	128,905	455,163	0.168	0.137	1	0.933
	06 NON-FOOD&BEV.DIST	2,929	101,412	0.137	0.112	3	0.922
	07 CLUBS, AMSMT&SPRTS	34,060	221,650	0.048	0.040	2	0.983
	08 HEALTH CARE FACIL	800	9,634	0.000	0.000	0	0.974
	09 HOTELS AND MOTELS	3,817	74,067	0.087	0.072	4	0.975
	10 SCHLS & CHURCHES	42,498	217,227	0.310	0.254	4	0.980
	11 APARTMENTS	37,707	73,022	5.756	4.711	9	0.942
	12 BUILDINGS&OFFICES	166,604	1,059,850	1.121	0.918	30	0.969
	13 MISC. PREMISES	15,639	70,381	0.000	0.000	0	0.978
	TOTAL *	\$509,811	\$2,669,120	1.091		70	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$20,774	\$181,228	0.181	0.148	7	0.983
	TOTAL *	\$20,774	\$181,228	0.181		7	
32 MULT APARTMENT	11 APARTMENTS	\$530,098	\$2,602,671	1.804	1.476	92	1.034
	12 BUILDINGS&OFFICES	275,888	898,367	1.375	1.125	28	1.064
	TOTAL *	\$805,986	\$3,501,038	1.657		120	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$506,240	\$2,499,551	1.727	1.413	76	0.984
	13 MISC. PREMISES	15,619	20,979	0.000	0.000	0	0.993
	TOTAL *	\$521,859	\$2,520,530	1.675		76	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$37,229	\$362,477	1.133	0.928	8	0.930
	02 RESTAURANTS	248,340	1,224,522	0.266	0.218	9	0.968
	03 STORES	29,459	135,906	1.164	0.953	7	0.954
	04 VENDING & RENTAL	0	1,326	0.000	0.000	0	0.950
	05 FOOD & BEV. DIST.	22,759	148,148	0.466	0.381	6	0.938
	06 NON-FOOD&BEV.DIST	44,144	216,346	0.178	0.146	1	0.927
	12 BUILDINGS&OFFICES	48,935	294,228	1.749	1.432	9	0.974
	TOTAL *	\$430,866	\$2,382,953	0.572		40	

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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 RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$36	\$2,548	0.000	0.000	0	0.973
	08 HEALTH CARE FACIL	44,722	198,963	1.024	0.838	2	0.964
	10 SCHLS & CHURCHES	210,945	1,318,592	0.616	0.504	30	0.969
	12 BUILDINGS&OFFICES	688	2,720	0.000	0.000	0	0.959
	13 MISC. PREMISES	255	1,271	0.000	0.000	0	0.968
	16 GOVT SUBDIVISIONS	2,336	10,217	3.661	2.997	0	0.923
	TOTAL *	\$258,982	\$1,534,311	0.712		32	
36 MULT SERVICES	03 STORES	\$2,077	\$11,152	0.596	0.488	1	0.960
	04 VENDING & RENTAL	1,311	6,967	1.070	0.876	0	0.956
	07 CLUBS, AMSMT&SPRTS	41,152	193,329	0.002	0.001	1	0.994
	10 SCHLS & CHURCHES	909	7,017	0.000	0.000	0	0.991
	12 BUILDINGS&OFFICES	76,474	423,581	0.103	0.084	5	0.980
	13 MISC. PREMISES	9,963	51,265	0.162	0.133	1	0.989
	TOTAL *	\$131,886	\$693,311	0.092		8	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$39,704	\$372,953	1.063		8	
	02 RESTAURANTS	300,089	1,490,260	0.419		19	
	03 STORES	54,010	256,889	1.685		15	
	04 VENDING & RENTAL	1,465	8,962	0.958		0	
	05 FOOD & BEV. DIST.	151,664	603,311	0.213		7	
	06 NON-FOOD&BEV.DIST	47,073	317,758	0.176		4	
	07 CLUBS, AMSMT&SPRTS	75,248	417,527	0.023		3	
	08 HEALTH CARE FACIL	45,522	208,597	1.006		2	
	09 HOTELS AND MOTELS	24,591	255,295	0.166		11	
	10 SCHLS & CHURCHES	254,352	1,542,836	0.563		34	
	11 APARTMENTS	567,805	2,675,693	2.066		101	
	12 BUILDINGS&OFFICES	1,074,829	5,178,297	1.427		148	
	13 MISC. PREMISES	41,476	143,896	0.039		1	
	16 GOVT SUBDIVISIONS	2,336	10,217	3.661		0	
	TOTAL *	\$2,680,164	\$13,482,491	1.199		353	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 503

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 FOOD&BEV. (RETAIL)	\$216	\$99,763	9.390	7.685	18	0.947	
	02 RESTAURANTS	4,248	27,087	0.282	0.231	1	0.985	
	03 STORES	105	1,773	7.270	5.950	1	0.971	
	05 FOOD & BEV. DIST.	5	5	0.000	0.000	0	0.954	
	06 NON-FOOD&BEV.DIST	4,004	24,772	0.530	0.434	2	0.943	
	07 CLUBS,AMSMT&SPRTS	5,249	15,335	6.409	5.245	4	1.006	
	10 SCHLS & CHURCHES	5,485	31,875	11.186	9.156	2	1.002	
	11 APARTMENTS	203,357	1,329,095	0.643	0.526	23	0.963	
	12 BUILDINGS&OFFICES	115,745	445,551	0.933	0.763	11	0.991	
	13 MISC. PREMISES	1,428	3,699	0.000	0.000	0	1.001	
	TOTAL *	\$339,842	\$1,978,955	1.000		62		
	32 MULT APARTMENT	11 APARTMENTS	\$410,225	\$1,949,342	1.002	0.820	32	1.058
		12 BUILDINGS&OFFICES	27,824	177,266	0.644	0.527	2	1.088
TOTAL *		\$438,049	\$2,126,608	0.979		34		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$298,235	\$1,369,992	1.996	1.634	38	1.006	
	13 MISC. PREMISES	77	355	0.000	0.000	0	1.016	
	TOTAL *	\$298,312	\$1,370,347	1.995		38		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$10,579	\$43,588	2.072	1.696	1	0.952	
	02 RESTAURANTS	73,766	323,210	3.125	2.558	9	0.990	
	03 STORES	2,786	19,792	0.431	0.353	1	0.976	
	05 FOOD & BEV. DIST.	7,868	41,478	0.000	0.000	0	0.959	
	06 NON-FOOD&BEV.DIST	26,340	121,638	0.546	0.447	2	0.948	
	12 BUILDINGS&OFFICES	23,191	337,620	1.973	1.615	16	0.996	
	TOTAL *	\$144,530	\$887,326	2.171		29		

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	503		(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	\$13,437	\$93,654	1.909	1.563	1	0.986
		10 SCHLS & CHURCHES	31,609	151,033	3.244	2.656	18	0.992
		12 BUILDINGS&OFFICES	1,934	9,654	0.000	0.000	0	0.981
		TOTAL *	\$46,980	\$254,341	2.729		19	
36 MULT SERVICES		03 STORES	\$6,754	\$40,203	0.000	0.000	0	0.982
		04 VENDING & RENTAL	1,747	8,943	0.182	0.149	1	0.978
		07 CLUBS,AMSMT&SPRTS	3,320	20,249	23.651	19.358	3	1.017
		12 BUILDINGS&OFFICES	13,975	62,773	2.846	2.329	2	1.002
		13 MISC. PREMISES	464	2,050	0.000	0.000	0	1.012
		TOTAL *	\$26,260	\$134,218	4.517		6	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$10,795	\$143,351	2.218		19	
		02 RESTAURANTS	78,014	350,297	2.970		10	
		03 STORES	9,645	61,768	0.204		2	
		04 VENDING & RENTAL	1,747	8,943	0.182		1	
		05 FOOD & BEV. DIST.	7,873	41,483	0.000		0	
		06 NON-FOOD&BEV.DIST	30,344	146,410	0.544		4	
		07 CLUBS,AMSMT&SPRTS	8,569	35,584	13.089		7	
		08 HEALTH CARE FACIL	13,437	93,654	1.909		1	
		10 SCHLS & CHURCHES	37,094	182,908	4.419		20	
		11 APARTMENTS	613,582	3,278,437	0.883		55	
		12 BUILDINGS&OFFICES	480,904	2,402,856	1.677		69	
		13 MISC. PREMISES	1,969	6,104	0.000		0	
		TOTAL *	\$1,293,973	\$6,751,795	1.487		188	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 504

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 FOOD&BEV. (RETAIL)	\$21,243	\$175,614	2.450	2.006	7	0.887
	02 RESTAURANTS	38,211	174,575	1.150	0.941	4	0.923
	03 STORES	19,705	247,521	1.056	0.864	7	0.910
	04 VENDING & RENTAL	1,484	2,069	0.000	0.000	0	0.906
	05 FOOD & BEV. DIST.	9,181	58,167	0.964	0.789	1	0.894
	06 NON-FOOD&BEV.DIST	25,659	360,982	0.693	0.567	7	0.884
	07 CLUBS, AMSMT&SPRST	17,900	97,207	1.951	1.597	3	0.942
	08 HEALTH CARE FACIL	0	8,589	0.000	0.000	0	0.934
	09 HOTELS AND MOTELS	6,477	91,951	1.535	1.257	5	0.935
	10 SCHLS & CHURCHES	79,559	308,226	0.565	0.462	2	0.939
	11 APARTMENTS	265,857	1,332,155	0.450	0.368	10	0.903
	12 BUILDINGS&OFFICES	746,044	3,578,411	0.652	0.534	40	0.929
	13 MISC. PREMISES	8,721	44,645	0.000	0.000	0	0.938
	TOTAL *	\$1,240,041	\$6,480,112	0.677		86	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$50,075	\$177,638	1.289	1.055	6	0.943
	TOTAL *	\$50,075	\$177,638	1.289		6	
32 MULT APARTMENT	11 APARTMENTS	\$1,516,918	\$7,511,774	0.817	0.669	80	0.991
	12 BUILDINGS&OFFICES	631,818	2,452,672	1.205	0.986	57	1.020
	TOTAL *	\$2,148,736	\$9,964,446	0.931		137	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$750,783	\$4,764,645	0.875	0.716	64	0.943
	13 MISC. PREMISES	1,487	9,264	0.000	0.000	0	0.952
	TOTAL *	\$752,270	\$4,773,909	0.873		64	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$39,887	\$190,985	2.034	1.665	4	0.891
	02 RESTAURANTS	124,925	712,196	1.941	1.589	22	0.928
	03 STORES	32,611	243,642	3.033	2.482	6	0.914
	04 VENDING & RENTAL	4	4	0.000	0.000	0	0.911
	05 FOOD & BEV. DIST.	27,159	153,389	2.183	1.787	7	0.899
	06 NON-FOOD&BEV.DIST	142,498	541,453	0.634	0.519	9	0.888
	12 BUILDINGS&OFFICES	311,958	2,306,000	1.158	0.948	82	0.933
	TOTAL *	\$679,042	\$4,147,669	1.375		130	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	504	(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.	08 HEALTH CARE FACIL	\$17,739	\$94,220	0.000	0.000	0	0.924
	10 SCHLS & CHURCHES	193,523	1,052,276	1.733	1.418	28	0.929
	12 BUILDINGS&OFFICES	13,314	66,057	0.505	0.413	1	0.919
	16 GOVT SUBDIVISIONS	22,219	115,152	1.159	0.949	3	0.884
	TOTAL *	\$246,795	\$1,327,705	1.490		32	
36 MULT SERVICES	03 STORES	\$834	\$17,055	0.000	0.000	0	0.920
	04 VENDING & RENTAL	923	6,558	0.000	0.000	0	0.916
	07 CLUBS, AMSMT&SPRTS	32,564	158,760	0.581	0.476	5	0.953
	08 HEALTH CARE FACIL	0	70	0.000	0.000	0	0.944
	09 HOTELS AND MOTELS	2,915	12,870	0.000	0.000	0	0.945
	10 SCHLS & CHURCHES	27	824	0.000	0.000	0	0.949
	12 BUILDINGS&OFFICES	46,001	302,449	0.662	0.542	10	0.939
	13 MISC. PREMISES	116	19,278	0.000	0.000	0	0.948
	TOTAL *	\$83,380	\$517,864	0.592		15	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$61,130	\$366,599	2.179		11	
	02 RESTAURANTS	163,136	886,771	1.756		26	
	03 STORES	53,150	508,218	2.252		13	
	04 VENDING & RENTAL	2,411	8,631	0.000		0	
	05 FOOD & BEV. DIST.	36,340	211,556	1.875		8	
	06 NON-FOOD&BEV.DIST	168,157	902,435	0.643		16	
	07 CLUBS, AMSMT&SPRTS	50,464	255,967	1.067		8	
	08 HEALTH CARE FACIL	17,739	102,879	0.000		0	
	09 HOTELS AND MOTELS	59,467	282,459	1.253		11	
	10 SCHLS & CHURCHES	273,109	1,361,326	1.393		30	
	11 APARTMENTS	1,782,775	8,843,929	0.762		90	
	12 BUILDINGS&OFFICES	2,499,918	13,470,234	0.921		254	
	13 MISC. PREMISES	10,324	73,187	0.000		0	
	16 GOVT SUBDIVISIONS	22,219	115,152	1.159		3	
	TOTAL *	\$5,200,339	\$27,389,343	0.945		470	

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	505	(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)	\$45,129	\$216,115	1.444	1.182	7	0.925
	02 RESTAURANTS	58,127	327,100	2.470	2.021	8	0.963
	03 STORES	4,148	266,142	2.731	2.235	12	0.949
	04 VENDING & RENTAL	662	735	0.000	0.000	0	0.945
	05 FOOD & BEV. DIST.	30,941	79,913	5.933	4.856	2	0.933
	06 NON-FOOD&BEV.DIST	5,739	36,852	10.440	8.545	10	0.922
	07 CLUBS, AMSMT&SPRTS	16,527	98,634	2.375	1.944	4	0.983
	08 HEALTH CARE FACIL	572	4,976	0.127	0.104	0	0.974
	10 SCHLS & CHURCHES	23,933	92,142	0.830	0.680	2	0.979
	11 APARTMENTS	141,036	766,982	0.705	0.577	13	0.941
	12 BUILDINGS&OFFICES	604,382	2,226,726	0.802	0.656	47	0.968
	13 MISC. PREMISES	1,766	8,044	0.252	0.207	1	0.978
		TOTAL *	\$932,962	\$4,124,361	1.187		106
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$10,017	\$10,456	0.000	0.000	0	0.983
	TOTAL *	\$10,017	\$10,456	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$717,937	\$3,271,343	0.622	0.509	37	1.034
	12 BUILDINGS&OFFICES	238,713	863,719	1.015	0.831	11	1.063
	TOTAL *	\$956,650	\$4,135,062	0.720		48	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$648,673	\$3,545,024	0.921	0.754	54	0.983
	13 MISC. PREMISES	1,293	5,162	0.000	0.000	0	0.993
	TOTAL *	\$649,966	\$3,550,186	0.919		54	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$71,310	\$642,962	3.035	2.484	25	0.930
	02 RESTAURANTS	159,350	872,002	2.106	1.724	31	0.968
	03 STORES	100,963	360,229	1.272	1.041	8	0.953
	05 FOOD & BEV. DIST.	30,192	137,374	2.055	1.682	5	0.937
	06 NON-FOOD&BEV.DIST	99,178	517,508	1.297	1.061	12	0.927
	12 BUILDINGS&OFFICES	275,647	1,968,584	1.457	1.193	44	0.973
	TOTAL *	\$736,640	\$4,498,659	1.728		125	

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TERRITORY	505		(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$23,290	\$113,824	2.301	1.883	5	0.963
	10 SCHLS & CHURCHES		104,285	660,484	2.099	1.718	33	0.969
	13 MISC. PREMISES		3,335	16,651	0.000	0.000	0	0.968
	16 GOVT SUBDIVISIONS		6,789	23,425	0.324	0.265	1	0.922
	TOTAL *		\$137,699	\$814,384	1.995		39	
36 MULT SERVICES	03 STORES		\$6,960	\$24,730	6.279	5.139	1	0.959
	04 VENDING & RENTAL		10,054	32,371	5.153	4.217	1	0.956
	07 CLUBS, AMSMT&SPRTS		10,020	133,039	1.016	0.832	4	0.994
	08 HEALTH CARE FACIL		0	202	0.000	0.000	0	0.984
	10 SCHLS & CHURCHES		666	1,165	0.000	0.000	0	0.990
	12 BUILDINGS&OFFICES		49,773	278,059	1.491	1.220	10	0.979
	13 MISC. PREMISES		4,863	39,480	0.000	0.000	0	0.989
	TOTAL *		\$82,336	\$509,046	2.185		16	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$116,439	\$859,077	2.418		32	
	02 RESTAURANTS		217,477	1,199,102	2.203		39	
	03 STORES		112,071	651,101	1.637		21	
	04 VENDING & RENTAL		10,716	33,106	4.834		1	
	05 FOOD & BEV. DIST.		61,133	217,287	4.017		7	
	06 NON-FOOD&BEV.DIST		104,917	554,360	1.797		22	
	07 CLUBS, AMSMT&SPRTS		26,547	231,673	1.862		8	
	08 HEALTH CARE FACIL		23,862	119,002	2.249		5	
	09 HOTELS AND MOTELS		10,017	10,456	0.000		0	
	10 SCHLS & CHURCHES		128,884	753,791	1.853		35	
	11 APARTMENTS		858,973	4,038,325	0.636		50	
	12 BUILDINGS&OFFICES		1,817,188	8,882,112	0.991		166	
	13 MISC. PREMISES		11,257	69,337	0.040		1	
	16 GOVT SUBDIVISIONS		6,789	23,425	0.324		1	
	TOTAL *		\$3,506,270	\$17,642,154	1.175		388	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

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 FOOD&BEV. (RETAIL)	\$168,176	\$834,549	2.800	2.292	44	0.930
	02 RESTAURANTS	14,864	116,118	1.112	0.910	5	0.968
	03 STORES	16,487	41,398	0.000	0.000	0	0.954
	04 VENDING & RENTAL	1	224	0.000	0.000	0	0.951
	05 FOOD & BEV. DIST.	89,551	421,900	0.108	0.088	1	0.938
	06 NON-FOOD&BEV.DIST	12,309	76,944	5.400	4.420	6	0.927
	07 CLUBS, AMSMT&SPRST	7,158	31,846	0.232	0.190	0	0.989
	08 HEALTH CARE FACIL	3,214	5,241	0.000	0.000	0	0.979
	09 HOTELS AND MOTELS	46,466	213,547	0.742	0.607	8	0.981
	10 SCHLS & CHURCHES	74,166	366,924	0.254	0.208	5	0.985
	11 APARTMENTS	387,991	1,994,264	1.432	1.172	36	0.947
	12 BUILDINGS&OFFICES	572,180	2,380,791	0.990	0.810	42	0.974
	13 MISC. PREMISES	4,849	21,475	3.018	2.470	6	0.984
	TOTAL *	\$1,397,412	\$6,505,221	1.256		153	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$52,202	\$258,158	1.639	1.341	13	0.989
	TOTAL *	\$52,202	\$258,158	1.639		13	
32 MULT APARTMENT	11 APARTMENTS	\$538,750	\$1,675,249	0.599	0.491	23	1.040
	12 BUILDINGS&OFFICES	65,383	253,700	1.691	1.384	5	1.070
	TOTAL *	\$604,133	\$1,928,949	0.718		28	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$602,241	\$3,686,576	0.914	0.748	51	0.989
	13 MISC. PREMISES	95	396	0.000	0.000	0	0.999
	TOTAL *	\$602,336	\$3,686,972	0.914		51	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$9,858	\$68,837	2.518	2.061	4	0.935
	02 RESTAURANTS	46,700	317,803	1.433	1.173	10	0.973
	03 STORES	15,139	96,093	0.002	0.002	1	0.959
	04 VENDING & RENTAL	14	126	0.000	0.000	0	0.956
	05 FOOD & BEV. DIST.	23,980	81,513	2.242	1.835	1	0.943
	06 NON-FOOD&BEV.DIST	23,787	206,731	0.720	0.589	4	0.932
	12 BUILDINGS&OFFICES	75,040	381,650	1.459	1.194	12	0.979
	TOTAL *	\$194,518	\$1,152,753	1.399		32	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	506		(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$21,258	\$141,375	5.692	4.659	6	0.969
	10 SCHLS & CHURCHES		129,238	661,802	2.470	2.021	25	0.975
	12 BUILDINGS&OFFICES		11,962	59,806	0.000	0.000	0	0.964
	TOTAL *		\$162,458	\$862,983	2.709		31	
36 MULT SERVICES	03 STORES		\$5,831	\$23,489	0.000	0.000	0	0.965
	04 VENDING & RENTAL		4,481	11,291	0.114	0.093	1	0.961
	07 CLUBS,AMSMT&SPRTS		5,320	33,042	7.230	5.917	4	1.000
	08 HEALTH CARE FACIL		48	60	0.000	0.000	0	0.990
	10 SCHLS & CHURCHES		1,780	8,153	0.000	0.000	0	0.996
	12 BUILDINGS&OFFICES		80,940	310,860	1.842	1.508	5	0.985
	13 MISC. PREMISES		8,216	29,250	0.077	0.063	1	0.995
	TOTAL *		\$106,616	\$416,145	1.770		11	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$178,034	\$903,386	2.784		48	
	02 RESTAURANTS		61,564	433,921	1.356		15	
	03 STORES		37,457	160,980	0.001		1	
	04 VENDING & RENTAL		4,496	11,641	0.113		1	
	05 FOOD & BEV. DIST.		113,531	503,413	0.559		2	
	06 NON-FOOD&BEV.DIST		36,096	283,675	2.316		10	
	07 CLUBS,AMSMT&SPRTS		12,478	64,888	3.215		4	
	08 HEALTH CARE FACIL		24,520	146,676	4.935		6	
	09 HOTELS AND MOTELS		98,668	471,705	1.216		21	
	10 SCHLS & CHURCHES		205,184	1,036,879	1.647		30	
	11 APARTMENTS		926,741	3,669,513	0.948		59	
	12 BUILDINGS&OFFICES		1,407,746	7,073,383	1.055		115	
	13 MISC. PREMISES		13,160	51,121	1.160		7	
	TOTAL *		\$3,119,675	\$14,811,181	1.194		319	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 507

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 FOOD&BEV. (RETAIL)	\$9,339	\$55,988	2.231	1.826	2	0.916
	02 RESTAURANTS	48	29,146	1.095	0.896	2	0.953
	03 STORES	4,010	15,558	0.000	0.000	0	0.939
	04 VENDING & RENTAL	348	620	0.000	0.000	0	0.936
	05 FOOD & BEV. DIST.	18	5,770	0.000	0.000	0	0.923
	06 NON-FOOD&BEV.DIST	13,716	65,499	8.826	7.224	10	0.913
	07 CLUBS, AMSMT&SPRTS	482	3,621	0.000	0.000	0	0.973
	08 HEALTH CARE FACIL	432	1,091	0.000	0.000	0	0.964
	09 HOTELS AND MOTELS	0	406,411	0.804	0.658	20	0.965
	10 SCHLS & CHURCHES	4,804	28,824	0.135	0.110	0	0.969
	11 APARTMENTS	30,568	105,684	0.133	0.109	2	0.932
	12 BUILDINGS&OFFICES	18,226	351,474	0.221	0.181	4	0.959
	TOTAL *	\$81,991	\$1,069,686	1.838		40	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$98,487	\$279,106	0.820	0.671	8	0.973
	TOTAL *	\$98,487	\$279,106	0.820		8	
32 MULT APARTMENT	11 APARTMENTS	\$185,182	\$1,150,123	1.024	0.838	21	1.023
	12 BUILDINGS&OFFICES	11,869	44,091	0.035	0.028	0	1.053
	TOTAL *	\$197,051	\$1,194,214	0.965		21	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$79,205	\$414,247	1.515	1.240	10	0.973
	TOTAL *	\$79,205	\$414,247	1.515		10	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$5,221	\$16,793	0.173	0.142	1	0.920
	02 RESTAURANTS	10,643	33,826	1.233	1.010	6	0.958
	03 STORES	27,443	102,123	0.553	0.452	2	0.944
	04 VENDING & RENTAL	2	2	0.000	0.000	0	0.940
	05 FOOD & BEV. DIST.	1,641	42,994	3.077	2.518	3	0.928
	06 NON-FOOD&BEV.DIST	4,245	39,829	0.000	0.000	0	0.917
	12 BUILDINGS&OFFICES	37,645	250,405	0.641	0.525	2	0.964
TOTAL *	\$86,840	\$485,972	0.672		14		

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	507		(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		\$3,962	\$19,233	0.107	0.088	1	0.954
	10 SCHLS & CHURCHES		44,594	244,048	0.424	0.347	4	0.959
	12 BUILDINGS&OFFICES		4,514	22,534	0.006	0.005	1	0.949
	TOTAL *		\$53,070	\$285,815	0.365		6	
36 MULT SERVICES	03 STORES		\$61	\$1,719	0.000	0.000	0	0.950
	04 VENDING & RENTAL		292	2,006	4.739	3.879	2	0.946
	07 CLUBS,AMSMT&SPRTS		516	7,550	0.000	0.000	0	0.984
	12 BUILDINGS&OFFICES		40,255	201,539	0.595	0.487	2	0.970
	13 MISC. PREMISES		24	35	0.000	0.000	0	0.979
	TOTAL *		\$41,148	\$212,849	0.616		4	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$14,560	\$72,781	1.493		3	
	02 RESTAURANTS		10,691	62,972	1.233		8	
	03 STORES		31,514	119,400	0.481		2	
	04 VENDING & RENTAL		642	2,628	2.155		2	
	05 FOOD & BEV. DIST.		1,659	48,764	3.043		3	
	06 NON-FOOD&BEV.DIST		17,961	105,328	6.740		10	
	07 CLUBS,AMSMT&SPRTS		998	11,171	0.000		0	
	08 HEALTH CARE FACIL		4,394	20,324	0.096		1	
	09 HOTELS AND MOTELS		98,487	685,517	0.820		28	
	10 SCHLS & CHURCHES		49,398	272,872	0.396		4	
	11 APARTMENTS		215,750	1,255,807	0.898		23	
	12 BUILDINGS&OFFICES		191,714	1,284,290	0.900		19	
	13 MISC. PREMISES		24	35	0.000		0	
	TOTAL *		\$637,792	\$3,941,889	1.011		103	

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

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TERRITORY 508

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	02 RESTAURANTS	\$15,107	\$74,013	1.276	1.045	2	0.970
	03 STORES	14	22	0.000	0.000	0	0.956
	05 FOOD & BEV. DIST.	0	7,880	0.000	0.000	0	0.940
	07 CLUBS, AMSMT & SPRTS	1,167	5,838	0.000	0.000	0	0.990
	10 SCHLS & CHURCHES	926	1,035	0.000	0.000	0	0.987
	11 APARTMENTS	22,502	424,805	0.194	0.159	2	0.948
	12 BUILDINGS & OFFICES	20,045	115,827	4.587	3.754	2	0.976
	13 MISC. PREMISES	236	383	0.000	0.000	0	0.985
	TOTAL *	\$59,997	\$629,803	1.927		6	
	32 MULT APARTMENT	11 APARTMENTS	\$127,425	\$701,664	0.762	0.623	18
12 BUILDINGS & OFFICES		24,799	61,393	1.077	0.881	2	1.071
TOTAL *		\$152,224	\$763,057	0.813		20	
33 MULT OFFICE	12 BUILDINGS & OFFICES	\$64,673	\$182,804	2.609	2.136	9	0.991
	TOTAL *	\$64,673	\$182,804	2.609		9	
34 MULT MERCANTILE	01 FOOD & BEV. (RETAIL)	\$3,893	\$4,372	0.000	0.000	0	0.937
	02 RESTAURANTS	4,091	16,817	0.000	0.000	0	0.975
	03 STORES	17,171	65,784	0.000	0.000	0	0.961
	05 FOOD & BEV. DIST.	275	4,981	0.000	0.000	0	0.944
	06 NON-FOOD & BEV. DIST.	960	49,720	0.000	0.000	0	0.933
	12 BUILDINGS & OFFICES	3,003	142,139	5.424	4.440	10	0.981
	TOTAL *	\$29,393	\$283,813	0.554		10	

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TERRITORY	508	(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.	08 HEALTH CARE FACIL	\$605	\$7,449	0.000	0.000	0	0.971
	10 SCHLS & CHURCHES	17,995	81,777	1.373	1.124	4	0.976
	TOTAL *	\$18,600	\$89,226	1.328		4	
36 MULT SERVICES	03 STORES	\$0	\$57,028	0.000	0.000	0	0.966
	04 VENDING & RENTAL	1,441	3,687	0.000	0.000	0	0.963
	07 CLUBS, AMSMT & SPRTS	1,255	12,055	0.000	0.000	0	1.001
	10 SCHLS & CHURCHES	103	103	0.000	0.000	0	0.998
	TOTAL *	\$2,799	\$72,873	0.000		0	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$3,893	\$4,372	0.000		0	
	02 RESTAURANTS	19,198	90,830	1.004		2	
	03 STORES	17,185	122,834	0.000		0	
	04 VENDING & RENTAL	1,441	3,687	0.000		0	
	05 FOOD & BEV. DIST.	275	12,861	0.000		0	
	06 NON-FOOD&BEV.DIST	960	49,720	0.000		0	
	07 CLUBS, AMSMT & SPRTS	2,422	17,893	0.000		0	
	08 HEALTH CARE FACIL	605	7,449	0.000		0	
	10 SCHLS & CHURCHES	19,024	82,915	1.299		4	
	11 APARTMENTS	149,927	1,126,469	0.677		20	
	12 BUILDINGS&OFFICES	112,520	502,163	2.699		23	
	13 MISC. PREMISES	236	383	0.000		0	
	TOTAL *	\$327,686	\$2,021,576	1.371		49	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 509

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 FOOD&BEV. (RETAIL)	\$0	\$6,143	0.000	0.000	0	0.932
	02 RESTAURANTS	12,084	57,149	3.021	2.472	4	0.970
	03 STORES	2,394	15,096	0.000	0.000	0	0.956
	04 VENDING & RENTAL	11,556	24,005	0.000	0.000	0	0.952
	05 FOOD & BEV. DIST.	0	4	0.000	0.000	0	0.940
	06 NON-FOOD&BEV.DIST	2,989	9,901	0.000	0.000	0	0.929
	07 CLUBS, AMSMT&SPRTS	42,357	126,980	0.742	0.607	3	0.990
	08 HEALTH CARE FACIL	0	25	0.000	0.000	0	0.981
	10 SCHLS & CHURCHES	2,725	15,709	0.000	0.000	0	0.987
	11 APARTMENTS	36,442	142,067	0.000	0.000	0	0.948
	12 BUILDINGS&OFFICES	39,737	199,944	1.939	1.587	9	0.976
	13 MISC. PREMISES	0	174	0.000	0.000	0	0.985
	TOTAL *	\$150,284	\$597,197	0.965		16	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$4,648	\$14,324	9.358	7.659	2
TOTAL *		\$4,648	\$14,324	9.358		2	
32 MULT APARTMENT	11 APARTMENTS	\$117,582	\$580,505	1.497	1.225	14	1.041
	12 BUILDINGS&OFFICES	130,801	341,359	3.463	2.834	13	1.071
	TOTAL *	\$248,383	\$921,864	2.532		27	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$53,300	\$258,691	5.367	4.393	16	0.991
	13 MISC. PREMISES	142	655	0.000	0.000	0	1.000
	TOTAL *	\$53,442	\$259,346	5.353		16	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$485,539	\$1,356,619	0.046	0.037	2	0.937
	02 RESTAURANTS	2,940	49,109	0.815	0.667	2	0.975
	03 STORES	24,953	122,311	2.729	2.234	2	0.961
	05 FOOD & BEV. DIST.	2,556	16,601	1.086	0.889	1	0.944
	06 NON-FOOD&BEV.DIST	25,418	134,348	0.000	0.000	0	0.933
	12 BUILDINGS&OFFICES	22,317	91,547	0.000	0.000	0	0.981
	TOTAL *	\$563,723	\$1,770,535	0.169		7	

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		509	(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO			
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$5,895	\$8,775	0.000	0.000	0	0.971
	10 SCHLS & CHURCHES		33,425	120,729	1.455	1.191	1	0.976
	12 BUILDINGS&OFFICES		768	2,795	0.000	0.000	0	0.966
	13 MISC. PREMISES		0	85	0.000	0.000	0	0.975
	TOTAL *		\$40,088	\$132,384	1.213		1	
36 MULT SERVICES	03 STORES		\$23,510	\$99,284	0.024	0.020	0	0.966
	04 VENDING & RENTAL		5,653	15,394	0.000	0.000	0	0.963
	07 CLUBS, AMSMT&SPRTS		10,813	135,353	0.314	0.257	5	1.001
	12 BUILDINGS&OFFICES		4,350	18,877	2.647	2.167	1	0.987
	13 MISC. PREMISES		47	534	0.000	0.000	0	0.996
TOTAL *		\$44,373	\$269,442	0.349		6		
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$485,539	\$1,362,762	0.046		2	
	02 RESTAURANTS		15,024	106,258	2.589		6	
	03 STORES		50,857	236,691	1.350		2	
	04 VENDING & RENTAL		17,209	39,399	0.000		0	
	05 FOOD & BEV. DIST.		2,556	16,605	1.086		1	
	06 NON-FOOD&BEV.DIST		28,407	144,249	0.000		0	
	07 CLUBS, AMSMT&SPRTS		53,170	262,333	0.655		8	
	08 HEALTH CARE FACIL		5,895	8,800	0.000		0	
	09 HOTELS AND MOTELS		4,648	14,324	9.358		2	
	10 SCHLS & CHURCHES		36,150	136,438	1.346		1	
	11 APARTMENTS		154,024	722,572	1.143		14	
	12 BUILDINGS&OFFICES		251,273	913,213	3.293		39	
	13 MISC. PREMISES		189	1,448	0.000		0	
	TOTAL *		\$1,104,941	\$3,965,092	1.143		75	

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	511	(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)	\$14,137	\$51,924	0.000	0.000	0	0.914
	02 RESTAURANTS	104,869	371,416	1.262	1.033	4	0.951
	03 STORES	5,505	24,755	0.156	0.128	1	0.937
	04 VENDING & RENTAL	57	788	0.000	0.000	0	0.933
	05 FOOD & BEV. DIST.	4,563	15,698	0.000	0.000	0	0.921
	06 NON-FOOD&BEV.DIST	2,404	20,418	0.000	0.000	0	0.910
	07 CLUBS, AMSMT&SPRTS	90,898	622,877	0.748	0.612	10	0.971
	08 HEALTH CARE FACIL	345	1,484	0.000	0.000	0	0.962
	09 HOTELS AND MOTELS	22,179	135,642	6.492	5.313	13	0.963
	10 SCHLS & CHURCHES	17,167	76,053	2.262	1.851	10	0.967
	11 APARTMENTS	113,549	301,882	0.117	0.095	2	0.930
	12 BUILDINGS&OFFICES	340,134	851,837	1.343	1.099	21	0.957
	13 MISC. PREMISES	1,369	64,522	2.622	2.146	1	0.966
		TOTAL *	\$717,176	\$2,539,296	1.196		62
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$30,126	\$128,400	3.123	2.556	14	0.971
	TOTAL *	\$30,126	\$128,400	3.123		14	
32 MULT APARTMENT	11 APARTMENTS	\$355,833	\$1,508,486	0.874	0.715	18	1.021
	12 BUILDINGS&OFFICES	168,087	575,365	0.634	0.519	10	1.050
	TOTAL *	\$523,920	\$2,083,851	0.797		28	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$127,690	\$724,908	1.641	1.343	21	0.971
	13 MISC. PREMISES	81	286	0.000	0.000	0	0.981
	TOTAL *	\$127,771	\$725,194	1.640		21	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$100,317	\$468,906	0.837	0.685	16	0.918
	02 RESTAURANTS	182,213	708,973	0.836	0.684	14	0.956
	03 STORES	31,603	148,440	0.473	0.387	2	0.942
	04 VENDING & RENTAL	1	1	0.000	0.000	0	0.938
	05 FOOD & BEV. DIST.	899	10,638	23.553	19.277	4	0.926
	06 NON-FOOD&BEV.DIST	35,943	137,365	0.982	0.804	2	0.915
	12 BUILDINGS&OFFICES	48,055	485,541	1.182	0.967	10	0.962
	TOTAL *	\$399,031	\$1,959,864	0.914		48	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	511	(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.	08 HEALTH CARE FACIL	\$25,998	\$140,572	2.041	1.670	2	0.952
	10 SCHLS & CHURCHES	55,197	259,978	0.534	0.437	7	0.957
	12 BUILDINGS&OFFICES	312	1,556	0.000	0.000	0	0.947
	13 MISC. PREMISES	1,840	11,756	0.002	0.001	0	0.956
	TOTAL *	\$83,347	\$413,862	0.990		9	
36 MULT SERVICES	03 STORES	\$1,746	\$28,689	0.000	0.000	0	0.947
	04 VENDING & RENTAL	0	56,388	0.000	0.000	0	0.944
	07 CLUBS, AMSMT&SPRTS	149,485	645,520	0.164	0.134	2	0.982
	08 HEALTH CARE FACIL	0	33	0.000	0.000	0	0.972
	12 BUILDINGS&OFFICES	9,667	85,076	6.924	5.667	8	0.967
	13 MISC. PREMISES	6,255	29,323	5.511	4.510	2	0.977
	TOTAL *	\$167,153	\$845,029	0.753		12	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$114,454	\$520,830	0.734		16	
	02 RESTAURANTS	287,082	1,080,389	0.992		18	
	03 STORES	38,854	201,884	0.407		3	
	04 VENDING & RENTAL	58	57,177	0.000		0	
	05 FOOD & BEV. DIST.	5,462	26,336	3.877		4	
	06 NON-FOOD&BEV.DIST	38,347	157,783	0.921		2	
	07 CLUBS, AMSMT&SPRTS	240,383	1,268,397	0.384		12	
	08 HEALTH CARE FACIL	26,343	142,089	2.014		2	
	09 HOTELS AND MOTELS	52,305	264,042	4.551		27	
	10 SCHLS & CHURCHES	72,364	336,031	0.944		17	
	11 APARTMENTS	469,382	1,810,368	0.691		20	
	12 BUILDINGS&OFFICES	693,945	2,724,283	1.292		70	
	13 MISC. PREMISES	9,545	105,887	3.988		3	
	TOTAL *	\$2,048,524	\$8,695,496	1.050		194	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 512

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 FOOD&BEV. (RETAIL)	\$0	\$1,873	0.000	0.000	0	0.900
	02 RESTAURANTS	0	17,833	0.000	0.000	0	0.937
	04 VENDING & RENTAL	44	224	0.000	0.000	0	0.920
	05 FOOD & BEV. DIST.	2,739	12,822	0.000	0.000	0	0.908
	06 NON-FOOD&BEV.DIST	6	106	0.000	0.000	0	0.897
	07 CLUBS, AMSMT&SPRTS	770	4,825	33.854	27.709	2	0.957
	08 HEALTH CARE FACIL	800	6,645	0.000	0.000	0	0.947
	09 HOTELS AND MOTELS	0	4,326	0.000	0.000	0	0.949
	10 SCHLS & CHURCHES	9,358	45,925	0.000	0.000	0	0.953
	11 APARTMENTS	36,035	101,888	0.000	0.000	0	0.916
	12 BUILDINGS&OFFICES	25,041	174,075	0.304	0.249	3	0.943
	TOTAL *	\$74,793	\$370,542	0.450		5	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$0	\$9,930	0.000	0.000	0
TOTAL *		\$0	\$9,930	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$78,068	\$364,128	0.297	0.243	3	1.006
	12 BUILDINGS&OFFICES	26,031	46,355	1.312	1.074	2	1.035
	TOTAL *	\$104,099	\$410,483	0.551		5	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$92,233	\$561,280	0.391	0.320	5	0.957
	13 MISC. PREMISES	0	683	0.000	0.000	0	0.966
	TOTAL *	\$92,233	\$561,963	0.391		5	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$2,831	\$10,024	0.000	0.000	0	0.905
	02 RESTAURANTS	25,453	89,763	1.070	0.876	5	0.942
	03 STORES	70	530	0.000	0.000	0	0.928
	05 FOOD & BEV. DIST.	429	1,348	0.000	0.000	0	0.912
	06 NON-FOOD&BEV.DIST	2,480	13,383	0.000	0.000	0	0.902
	12 BUILDINGS&OFFICES	10,915	63,393	0.227	0.186	0	0.947
TOTAL *	\$42,178	\$178,441	0.705		5		

NEW JERSEY
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	512		(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		\$3,310	\$20,309	0.000	0.000	0	0.938
	10 SCHLS & CHURCHES		13,256	73,931	0.034	0.028	1	0.943
	TOTAL *		\$16,566	\$94,240	0.027		1	
36 MULT SERVICES	03 STORES		\$0	\$29,237	0.000	0.000	0	0.934
	04 VENDING & RENTAL		2,159	8,095	0.000	0.000	0	0.930
	07 CLUBS, AMSMT&SPRTS		1,274	9,813	10.812	8.849	1	0.967
	08 HEALTH CARE FACIL		49	107	0.000	0.000	0	0.958
	12 BUILDINGS&OFFICES		17,888	53,779	1.066	0.872	1	0.953
	13 MISC. PREMISES		15,160	66,956	0.000	0.000	0	0.963
	TOTAL *		\$36,530	\$167,987	0.899		2	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$2,831	\$11,897	0.000		0	
	02 RESTAURANTS		25,453	107,596	1.070		5	
	03 STORES		70	29,767	0.000		0	
	04 VENDING & RENTAL		2,203	8,319	0.000		0	
	05 FOOD & BEV. DIST.		3,168	14,170	0.000		0	
	06 NON-FOOD&BEV.DIST		2,486	13,489	0.000		0	
	07 CLUBS, AMSMT&SPRTS		2,044	14,638	19.492		3	
	08 HEALTH CARE FACIL		4,159	27,061	0.000		0	
	09 HOTELS AND MOTELS		0	14,256	0.000		0	
	10 SCHLS & CHURCHES		22,614	119,856	0.020		1	
	11 APARTMENTS		114,103	466,016	0.203		3	
	12 BUILDINGS&OFFICES		172,108	898,882	0.578		11	
	13 MISC. PREMISES		15,160	67,639	0.000		0	
	TOTAL *		\$366,399	\$1,793,586	0.519		23	

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	513	(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)	\$18,439	\$89,488	2.271	1.859	2	0.947	
	02 RESTAURANTS	46,029	282,864	1.939	1.587	15	0.986	
	03 STORES	38,749	214,270	0.851	0.696	6	0.972	
	04 VENDING & RENTAL	2,241	9,115	1.444	1.182	1	0.968	
	05 FOOD & BEV. DIST.	7,139	34,682	0.000	0.000	0	0.955	
	06 NON-FOOD&BEV.DIST	8,587	228,289	0.174	0.143	0	0.944	
	07 CLUBS, AMSMT&SPRTS	57,151	295,222	2.630	2.153	12	1.007	
	08 HEALTH CARE FACIL	7,564	29,868	0.000	0.000	0	0.997	
	09 HOTELS AND MOTELS	3,367	29,813	0.007	0.006	0	0.999	
	10 SCHLS & CHURCHES	90,474	520,736	0.338	0.277	4	1.003	
	11 APARTMENTS	255,149	1,007,036	1.699	1.390	30	1.699	
	12 BUILDINGS&OFFICES	785,097	3,563,874	1.110	0.908	118	0.992	
	13 MISC. PREMISES	27,727	178,218	0.073	0.060	1	1.002	
	16 GOVT SUBDIVISIONS	2,039	2,153	0.000	0.000	0	0.955	
		TOTAL *	\$1,349,752	\$6,485,628	1.227		189	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$72,919	\$159,356	1.309	1.071	11	1.007
TOTAL *		\$72,919	\$159,356	1.309		11		
32 MULT APARTMENT	11 APARTMENTS	\$797,399	\$3,900,221	1.912	1.565	132	1.059	
	12 BUILDINGS&OFFICES	270,353	995,127	1.365	1.117	19	1.089	
	TOTAL *	\$1,067,752	\$4,895,348	1.774		151		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$848,462	\$4,140,841	1.263	1.034	88	1.007	
	13 MISC. PREMISES	9,507	11,780	0.000	0.000	0	1.017	
	TOTAL *	\$857,969	\$4,152,621	1.249		88		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$59,760	\$362,075	0.933	0.764	13	0.952	
	02 RESTAURANTS	68,648	352,665	1.889	1.546	18	0.991	
	03 STORES	55,587	290,634	2.285	1.870	12	0.977	
	04 VENDING & RENTAL	1,068	5,802	0.000	0.000	0	0.973	
	05 FOOD & BEV. DIST.	9,917	48,631	5.342	4.372	6	0.960	
	06 NON-FOOD&BEV.DIST	28,182	155,611	3.076	2.517	3	0.949	
	12 BUILDINGS&OFFICES	154,580	1,233,900	1.061	0.868	33	0.997	
	TOTAL *	\$377,742	\$2,449,318	1.631		85		

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	513		(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS		\$87	\$6,134	0.000	0.000	0	0.996
	08 HEALTH CARE FACIL		29,023	183,041	2.898	2.372	8	0.987
	10 SCHLS & CHURCHES		311,886	1,581,916	0.525	0.430	28	0.992
	12 BUILDINGS&OFFICES		6,410	29,613	1.471	1.204	9	0.982
	13 MISC. PREMISES		2,319	11,517	13.227	10.826	1	0.991
	16 GOVT SUBDIVISIONS		9,799	50,123	0.000	0.000	0	0.945
	TOTAL *		\$359,524	\$1,862,344	0.801		46	
36 MULT SERVICES	03 STORES		\$8,831	\$69,897	0.000	0.000	0	0.983
	04 VENDING & RENTAL		14,689	39,886	1.823	1.492	3	0.979
	07 CLUBS, AMSMT&SPRTS		82,148	588,911	0.067	0.055	2	1.018
	08 HEALTH CARE FACIL		167	584	0.000	0.000	0	1.008
	10 SCHLS & CHURCHES		465	649	252.435	206.611	1	1.014
	12 BUILDINGS&OFFICES		86,931	511,660	0.885	0.725	14	1.003
	13 MISC. PREMISES		27,520	64,931	1.774	1.452	1	1.013
	TOTAL *		\$220,751	\$1,276,518	1.248		21	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$78,199	\$451,563	1.248		15	
	02 RESTAURANTS		114,677	635,529	1.909		33	
	03 STORES		103,167	574,801	1.551		18	
	04 VENDING & RENTAL		17,998	54,803	1.668		4	
	05 FOOD & BEV. DIST.		17,056	83,313	3.106		6	
	06 NON-FOOD&BEV.DIST		36,769	383,900	2.398		3	
	07 CLUBS, AMSMT&SPRTS		139,386	890,267	1.118		14	
	08 HEALTH CARE FACIL		36,754	213,493	2.289		8	
	09 HOTELS AND MOTELS		76,286	189,169	1.251		11	
	10 SCHLS & CHURCHES		402,825	2,103,301	0.774		33	
	11 APARTMENTS		1,052,548	4,907,257	1.861		162	
	12 BUILDINGS&OFFICES		2,151,833	10,475,015	1.191		281	
	13 MISC. PREMISES		67,073	266,446	1.216		3	
	16 GOVT SUBDIVISIONS		11,838	52,276	0.000		0	
	TOTAL *		\$4,306,409	\$21,281,133	1.369		591	

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

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	515	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE	(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	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL					
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$141,787	\$636,707	0.807	0.660	17	0.932	
	02 RESTAURANTS	59,989	423,951	1.397	1.143	10	0.970	
	03 STORES	46,161	276,523	0.528	0.432	2	0.955	
	04 VENDING & RENTAL	2,676	10,910	0.000	0.000	0	0.952	
	05 FOOD & BEV. DIST.	185,580	1,105,750	0.086	0.070	6	0.939	
	06 NON-FOOD&BEV.DIST	30,347	255,220	1.682	1.377	5	0.928	
	07 CLUBS, AMSMT&SPRTS	77,674	421,495	3.575	2.926	22	0.990	
	08 HEALTH CARE FACIL	1,017	67,998	2.629	2.152	2	0.981	
	09 HOTELS AND MOTELS	26,590	247,469	1.658	1.357	27	0.982	
	10 SCHLS & CHURCHES	101,732	448,173	1.653	1.353	10	0.986	
	11 APARTMENTS	266,063	1,192,704	0.989	0.810	24	0.948	
	12 BUILDINGS&OFFICES	1,008,550	5,560,550	0.945	0.773	95	0.975	
	13 MISC. PREMISES	16,729	218,646	3.720	3.045	17	0.985	
	16 GOVT SUBDIVISIONS	42,775	215,507	0.047	0.038	0	0.939	
		TOTAL *	\$2,007,670	\$11,081,603	1.027		237	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$168,096	\$571,400	1.181	0.966	27	0.990
TOTAL *		\$168,096	\$571,400	1.181		27		
32 MULT APARTMENT	11 APARTMENTS	\$1,939,509	\$9,426,073	1.341	1.098	219	1.041	
	12 BUILDINGS&OFFICES	646,365	2,579,145	1.950	1.596	91	1.071	
	TOTAL *	\$2,585,874	\$12,005,218	1.493		310		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,490,701	\$7,547,767	1.280	1.048	151	0.990	
	13 MISC. PREMISES	5,517	27,362	0.000	0.000	0	1.000	
	TOTAL *	\$1,496,218	\$7,575,129	1.275		151		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$126,531	\$547,576	0.579	0.474	6	0.936	
	02 RESTAURANTS	360,495	2,155,734	1.919	1.570	86	0.975	
	03 STORES	427,784	1,061,743	1.405	1.150	18	0.960	
	04 VENDING & RENTAL	1,674	12,807	12.140	9.936	1	0.957	
	05 FOOD & BEV. DIST.	224,604	544,735	0.133	0.109	9	0.944	
	06 NON-FOOD&BEV.DIST	234,652	1,355,062	0.151	0.124	8	0.933	
	12 BUILDINGS&OFFICES	574,700	3,417,156	1.417	1.159	87	0.980	
	TOTAL *	\$1,950,440	\$9,094,813	1.162		215		

NEW JERSEY
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	515	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE	(2) CALENDAR A.Y.E. 2015 - 2019	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$64,715	\$316,744	0.235	0.192	1	0.970
	10 SCHLS & CHURCHES	381,030	1,788,153	1.219	0.998	67	0.976
	12 BUILDINGS&OFFICES	2,070	10,632	0.000	0.000	0	0.965
	13 MISC. PREMISES	2,837	13,975	11.889	9.730	1	0.975
	TOTAL *	\$450,652	\$2,129,504	1.139		69	
36 MULT SERVICES	03 STORES	\$580	\$73,495	0.004	0.003	1	0.966
	04 VENDING & RENTAL	766	10,026	3.430	2.808	1	0.962
	07 CLUBS, AMSMT&SPRTS	394,197	1,779,942	0.401	0.328	18	1.001
	08 HEALTH CARE FACIL	3,141	7,004	0.000	0.000	0	0.992
	09 HOTELS AND MOTELS	6,036	28,968	0.000	0.000	0	0.993
	10 SCHLS & CHURCHES	4,844	28,919	0.000	0.000	0	0.997
	12 BUILDINGS&OFFICES	83,827	527,739	2.409	1.972	23	0.986
	13 MISC. PREMISES	5,715	48,241	0.033	0.027	1	0.996
	TOTAL *	\$499,106	\$2,504,334	0.727		44	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$268,318	\$1,184,283	0.699		23	
	02 RESTAURANTS	420,484	2,579,685	1.844		96	
	03 STORES	474,525	1,411,761	1.318		21	
	04 VENDING & RENTAL	5,116	33,743	4.486		2	
	05 FOOD & BEV. DIST.	410,184	1,650,485	0.112		15	
	06 NON-FOOD&BEV.DIST	264,999	1,610,282	0.327		13	
	07 CLUBS, AMSMT&SPRTS	471,871	2,201,437	0.924		40	
	08 HEALTH CARE FACIL	68,873	391,746	0.259		3	
	09 HOTELS AND MOTELS	200,722	847,837	1.208		54	
	10 SCHLS & CHURCHES	487,606	2,265,245	1.297		77	
	11 APARTMENTS	2,205,572	10,618,777	1.299		243	
	12 BUILDINGS&OFFICES	3,806,213	19,642,989	1.350		447	
	13 MISC. PREMISES	30,798	308,224	3.122		19	
	16 GOVT SUBDIVISIONS	42,775	215,507	0.047		0	
	TOTAL *	\$9,158,056	\$44,962,001	1.220		1,053	

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

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BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	516		(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						
10 MONOLINE		01 FOOD&BEV. (RETAIL)	\$114,679	\$545,123	0.897	0.734	11	0.921
		02 RESTAURANTS	109,905	487,495	0.773	0.633	20	0.959
		03 STORES	122,149	383,225	0.552	0.452	4	0.944
		04 VENDING & RENTAL	12,478	37,405	0.000	0.000	0	0.941
		05 FOOD & BEV. DIST.	81,752	381,464	0.025	0.020	2	0.929
		06 NON-FOOD&BEV.DIST	50,442	314,740	0.283	0.231	6	0.918
		07 CLUBS, AMSMT&SPRTS	52,644	262,377	3.217	2.633	12	0.979
		08 HEALTH CARE FACIL	2,865	5,678	0.000	0.000	0	0.969
		09 HOTELS AND MOTELS	46,669	349,122	1.783	1.459	29	0.971
		10 SCHLS & CHURCHES	45,140	368,493	1.184	0.969	10	0.975
		11 APARTMENTS	272,380	2,392,242	1.157	0.947	38	0.937
		12 BUILDINGS&OFFICES	870,308	5,156,235	1.409	1.153	99	0.964
		13 MISC. PREMISES	21,941	130,192	0.000	0.000	0	0.974
		TOTAL *	\$1,803,352	\$10,813,791	1.175		231	
31 MULT MOTEL/HOTEL		09 HOTELS AND MOTELS	\$163,714	\$738,029	1.070	0.875	55	0.979
		TOTAL *	\$163,714	\$738,029	1.070		55	
32 MULT APARTMENT		11 APARTMENTS	\$1,799,586	\$9,076,284	1.036	0.848	155	1.029
		12 BUILDINGS&OFFICES	422,941	1,371,503	1.401	1.147	20	1.059
		TOTAL *	\$2,222,527	\$10,447,787	1.105		175	
33 MULT OFFICE		12 BUILDINGS&OFFICES	\$1,208,678	\$6,445,722	1.166	0.954	141	0.979
		13 MISC. PREMISES	3,806	19,039	2.255	1.846	2	0.989
		TOTAL *	\$1,212,484	\$6,464,761	1.169		143	
34 MULT MERCANTILE		01 FOOD&BEV. (RETAIL)	\$60,868	\$519,401	0.942	0.771	9	0.926
		02 RESTAURANTS	222,028	1,111,139	1.618	1.324	42	0.964
		03 STORES	171,754	788,152	0.119	0.098	4	0.949
		04 VENDING & RENTAL	2,663	3,075	0.000	0.000	0	0.946
		05 FOOD & BEV. DIST.	44,260	270,913	1.956	1.601	6	0.933
		06 NON-FOOD&BEV.DIST	267,997	1,477,973	0.822	0.673	15	0.923
		12 BUILDINGS&OFFICES	644,550	3,590,928	1.739	1.423	63	0.969
		TOTAL *	\$4,414,120	\$7,761,581	1.319		139	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	516		(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$29,997	\$194,395	0.115	0.094	1	0.959
	10 SCHLS & CHURCHES		284,934	1,553,686	0.875	0.716	39	0.965
	12 BUILDINGS&OFFICES		1,447	6,918	0.000	0.000	0	0.954
	13 MISC. PREMISES		1,114	5,722	0.000	0.000	0	0.964
	16 GOVT SUBDIVISIONS		0	14,456	0.000	0.000	0	0.918
	TOTAL *		\$317,492	\$1,775,177	0.796		40	
36 MULT SERVICES	03 STORES		\$3,694	\$51,054	3.082	2.523	7	0.955
	04 VENDING & RENTAL		10,235	41,948	0.122	0.100	1	0.952
	07 CLUBS,AMSMT&SPRTS		87,231	448,278	2.060	1.686	14	0.990
	08 HEALTH CARE FACIL		6,403	30,719	0.000	0.000	0	0.980
	10 SCHLS & CHURCHES		5,502	16,013	0.000	0.000	0	0.986
	12 BUILDINGS&OFFICES		92,423	567,720	0.990	0.810	16	0.975
	13 MISC. PREMISES		23,733	130,729	1.199	0.982	4	0.985
	TOTAL *		\$229,221	\$1,286,461	1.362		42	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$175,547	\$1,064,524	0.913		20	
	02 RESTAURANTS		331,933	1,598,634	1.338		62	
	03 STORES		297,597	1,222,431	0.334		15	
	04 VENDING & RENTAL		25,376	82,428	0.049		1	
	05 FOOD & BEV. DIST.		126,012	652,377	0.703		8	
	06 NON-FOOD&BEV.DIST		318,439	1,792,713	0.736		21	
	07 CLUBS,AMSMT&SPRTS		139,875	710,655	2.496		26	
	08 HEALTH CARE FACIL		39,265	230,792	0.088		1	
	09 HOTELS AND MOTELS		210,383	1,087,151	1.228		84	
	10 SCHLS & CHURCHES		335,576	1,938,192	0.902		49	
	11 APARTMENTS		2,071,966	11,468,526	1.052		193	
	12 BUILDINGS&OFFICES		3,240,347	17,139,026	1.370		339	
	13 MISC. PREMISES		50,594	285,682	0.732		6	
	16 GOVT SUBDIVISIONS		0	14,456	0.000		0	
	TOTAL *		\$7,362,910	\$39,287,587	1.168		825	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 517

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 FOOD&BEV. (RETAIL)	\$243,740	\$764,102	0.905	0.741	15	0.949
	02 RESTAURANTS	537,992	2,630,790	0.817	0.669	51	0.987
	03 STORES	235,481	832,174	2.178	1.782	28	0.973
	04 VENDING & RENTAL	3,436	31,402	0.000	0.000	0	0.969
	05 FOOD & BEV. DIST.	119,067	481,600	0.998	0.816	12	0.956
	06 NON-FOOD&BEV.DIST	216,179	1,335,852	0.355	0.291	27	0.945
	07 CLUBS, AMSMT&SPRTS	741,926	3,529,281	3.053	2.499	209	1.008
	08 HEALTH CARE FACIL	20,063	113,431	0.060	0.049	3	0.998
	09 HOTELS AND MOTELS	516,512	3,561,284	1.202	0.984	128	1.000
	10 SCHLS & CHURCHES	339,985	1,622,060	0.934	0.765	26	1.004
	11 APARTMENTS	1,355,489	5,174,316	1.328	1.087	130	0.965
	12 BUILDINGS&OFFICES	4,896,865	27,019,633	0.981	0.803	498	0.993
	13 MISC. PREMISES	128,896	939,597	1.315	1.076	35	1.003
		TOTAL *	\$9,355,631	\$48,035,522	1.213		1,162
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$899,782	\$4,382,189	1.129	0.924	178	1.008
	TOTAL *	\$899,782	\$4,382,189	1.129		178	
32 MULT APARTMENT	11 APARTMENTS	\$4,966,068	\$20,500,014	1.841	1.507	624	1.060
	12 BUILDINGS&OFFICES	5,083,223	17,491,353	1.573	1.287	414	1.090
	TOTAL *	\$10,049,291	\$37,991,367	1.706		1,038	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$5,517,797	\$28,267,421	1.149	0.940	577	1.008
	13 MISC. PREMISES	31,633	113,256	1.597	1.307	8	1.018
	TOTAL *	\$5,549,430	\$28,380,677	1.151		585	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$415,769	\$2,267,478	0.324	0.265	39	0.953
	02 RESTAURANTS	1,751,221	8,265,788	0.945	0.773	196	0.992
	03 STORES	874,414	3,307,738	0.747	0.611	46	0.978
	04 VENDING & RENTAL	27,639	121,234	0.015	0.012	0	0.974
	05 FOOD & BEV. DIST.	188,599	809,264	1.284	1.051	20	0.961
	06 NON-FOOD&BEV.DIST	533,087	2,350,280	0.657	0.538	33	0.950
	12 BUILDINGS&OFFICES	2,577,159	14,624,109	1.067	0.873	291	0.998
	13 MISC. PREMISES	41	215	0.000	0.000	0	1.008
	TOTAL *	\$6,367,929	\$31,746,106	0.908		625	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	517		(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS		\$313,440	\$1,115,729	0.463	0.379	14	0.997
	08 HEALTH CARE FACIL		293,594	1,580,041	1.500	1.228	39	0.988
	10 SCHLS & CHURCHES		1,053,027	5,478,839	1.239	1.014	222	0.994
	12 BUILDINGS&OFFICES		28,189	157,785	1.018	0.833	4	0.983
	13 MISC. PREMISES		27,519	152,194	0.497	0.407	3	0.992
	16 GOVT SUBDIVISIONS		91,613	481,867	0.039	0.032	1	0.946
	TOTAL *		\$1,807,382	\$8,966,455	1.071		283	
36 MULT SERVICES	03 STORES		\$27,975	\$202,967	0.172	0.141	1	0.984
	04 VENDING & RENTAL		72,671	293,653	0.510	0.417	5	0.980
	07 CLUBS, AMSMT&SPRTS		1,150,012	5,133,138	0.711	0.582	117	1.019
	08 HEALTH CARE FACIL		1,527	10,489	0.000	0.000	0	1.010
	09 HOTELS AND MOTELS		45,236	224,754	0.382	0.313	6	1.011
	10 SCHLS & CHURCHES		18,264	59,777	4.181	3.422	5	1.015
	12 BUILDINGS&OFFICES		676,426	4,004,680	2.608	2.135	189	1.004
	13 MISC. PREMISES		150,656	720,357	2.548	2.086	22	1.014
	TOTAL *		\$2,142,767	\$10,649,815	1.447		345	
	TOTAL ALL TOP							
	01 FOOD&BEV. (RETAIL)		\$659,509	\$3,031,580	0.539		54	
	02 RESTAURANTS		2,289,213	10,896,578	0.915		247	
	03 STORES		1,137,870	4,342,879	1.029		75	
	04 VENDING & RENTAL		103,746	446,289	0.361		5	
	05 FOOD & BEV. DIST.		307,666	1,290,864	1.173		32	
	06 NON-FOOD&BEV.DIST		749,266	3,686,132	0.570		60	
	07 CLUBS, AMSMT&SPRTS		2,205,378	9,778,148	1.463		340	
	08 HEALTH CARE FACIL		315,184	1,703,961	1.402		42	
	09 HOTELS AND MOTELS		1,461,530	8,168,227	1.132		312	
	10 SCHLS & CHURCHES		1,411,276	7,160,676	1.204		253	
	11 APARTMENTS		6,321,557	25,674,330	1.731		754	
	12 BUILDINGS&OFFICES		18,779,659	91,564,981	1.261		1,973	
	13 MISC. PREMISES		338,745	1,925,619	1.823		68	
	16 GOVT SUBDIVISIONS		91,613	481,867	0.039		1	
	TOTAL *		\$36,172,212	\$170,152,131	1.291		4,216	

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

NEW JERSEY
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)	
		CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.	
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL					
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$779,611	\$3,511,605	1.399		123		
	02 RESTAURANTS	1,102,094	6,034,365	1.049		139		
	03 STORES	525,573	2,484,166	1.383		68		
	04 VENDING & RENTAL	35,137	118,670	0.092		1		
	05 FOOD & BEV. DIST.	666,422	3,178,851	0.541		25		
	06 NON-FOOD&BEV.DIST	386,966	3,031,053	1.080		79		
	07 CLUBS, AMSMT&SPRTS	1,148,423	5,868,344	2.699		284		
	08 HEALTH CARE FACIL	37,672	254,660	0.105		5		
	09 HOTELS AND MOTELS	776,461	5,837,050	1.280		240		
	10 SCHLS & CHURCHES	839,655	4,155,279	0.914		75		
	11 APARTMENTS	3,732,423	16,912,116	1.062		321		
	12 BUILDINGS&OFFICES	10,304,104	53,613,251	1.009		1,029		
	13 MISC. PREMISES	229,301	1,686,938	1.101		61		
	16 GOVT SUBDIVISIONS	44,814	217,660	0.045		0		
		TOTAL *	\$20,608,656	\$106,904,008	1.128		2,450	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,592,987	\$7,222,583	1.173		325	
TOTAL *		\$1,592,987	\$7,222,583	1.173		325		
32 MULT APARTMENT	11 APARTMENTS	\$14,264,382	\$65,079,358	1.376		1,484		
	12 BUILDINGS&OFFICES	8,057,410	28,238,266	1.533		674		
	TOTAL *	\$22,321,792	\$93,317,624	1.433		2,158		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$12,329,456	\$64,647,578	1.208		1,308		
	13 MISC. PREMISES	69,257	209,217	0.853		10		
	TOTAL *	\$12,398,713	\$64,856,795	1.206		1,318		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,435,688	\$6,880,186	0.567		128		
	02 RESTAURANTS	3,290,211	16,509,925	1.208		457		
	03 STORES	1,813,008	6,753,164	0.973		110		
	04 VENDING & RENTAL	33,065	144,377	0.627		1		
	05 FOOD & BEV. DIST.	585,589	2,312,458	1.070		68		
	06 NON-FOOD&BEV.DIST	1,469,570	7,323,940	0.672		90		
	12 BUILDINGS&OFFICES	4,855,698	29,455,619	1.247		679		
	13 MISC. PREMISES	41	215	0.000		0		
		TOTAL *	\$13,482,870	\$69,379,884	1.056		1,533	

NEW JERSEY
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$313,563	\$1,124,411	0.463		14	
	08 HEALTH CARE FACIL	592,760	3,191,653	1.424		67	
	10 SCHLS & CHURCHES	2,878,787	15,066,011	1.185		508	
	12 BUILDINGS&OFFICES	71,608	370,070	0.627		15	
	13 MISC. PREMISES	39,219	213,171	1.991		5	
	16 GOVT SUBDIVISIONS	132,756	714,092	0.302		6	
	TOTAL *	\$4,028,693	\$20,679,408	1.133		615	
36 MULT SERVICES	03 STORES	\$88,853	\$729,999	0.694		11	
	04 VENDING & RENTAL	126,422	538,983	0.974		15	
	07 CLUBS, AMSMT&SPRTS	2,005,184	9,397,781	0.672		176	
	08 HEALTH CARE FACIL	11,335	49,268	0.000		0	
	09 HOTELS AND MOTELS	54,187	266,592	0.319		6	
	10 SCHLS & CHURCHES	32,560	122,620	5.950		6	
	12 BUILDINGS&OFFICES	1,285,388	7,382,523	1.990		286	
	13 MISC. PREMISES	252,732	1,202,429	1.971		32	
	TOTAL *	\$3,856,661	\$19,690,195	1.245		532	
	TOTAL ALL	TOP					
	01 FOOD&BEV. (RETAIL)	\$2,215,299	\$10,391,791	0.860		251	
	02 RESTAURANTS	4,392,305	22,544,290	1.168		596	
	03 STORES	2,427,434	9,967,329	1.051		189	
	04 VENDING & RENTAL	194,624	802,030	0.756		17	
	05 FOOD & BEV. DIST.	1,252,011	5,491,309	0.788		93	
	06 NON-FOOD&BEV.DIST	1,856,536	10,354,993	0.757		169	
	07 CLUBS, AMSMT&SPRTS	3,467,170	16,390,536	1.325		474	
	08 HEALTH CARE FACIL	641,767	3,495,581	1.322		72	
	09 HOTELS AND MOTELS	2,423,635	13,326,225	1.188		571	
	10 SCHLS & CHURCHES	3,751,002	19,343,910	1.165		589	
	11 APARTMENTS	17,996,805	81,991,474	1.311		1,805	
	12 BUILDINGS&OFFICES	36,903,664	183,707,307	1.255		3,991	
	13 MISC. PREMISES	590,550	3,311,970	1.503		108	
	16 GOVT SUBDIVISIONS	177,570	931,752	0.237		6	
	TOTAL *	\$78,290,372	\$382,050,497	1.222		8,931	

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

SECTION E
SUPPORTING MATERIAL -- PREMISES/OPERATIONS
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NEW JERSEY
 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 TRENDS -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	12/31/2017	\$17,121,061		1.000		1.079				\$18,473,625
	12/31/2018	18,399,681		0.999		1.045				19,208,439
	12/31/2019	17,834,901		1.029		1.020				18,719,155
MULTILINE	12/31/2017	\$23,570,565		1.000		1.076		0.858		\$21,760,534
	12/31/2018	24,107,326		0.999		1.045		0.858		21,593,255
	12/31/2019	26,622,247		1.029		1.022		0.859		24,049,394
TOTAL	12/31/2017									\$40,234,159
	12/31/2018									40,801,694
	12/31/2019									42,768,549

+ 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.

NEW JERSEY
 MANUFACTURERS AND CONTRACTORS
 OCCURRENCE
 FULL COVERAGE
 CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*			SEVERITY TREND	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
			B/L INDEMNITY DEVELOPMENT FACTOR	UNALLOCATED LOSS ADJ FACTOR					
BI	B/L INDEMNITY	12/31/2017			1.080	1.246	1.000	\$16,911,848	
		12/31/2018	1.817		1.080	1.193	1.000	17,263,020	
		12/31/2019	3.489		1.080	1.141	1.000	11,775,798	
BI	ALAE	12/31/2017			1.080	1.246	1.000	\$11,176,576	
		12/31/2018			1.080	1.193	1.000	10,702,298	
		12/31/2019			1.080	1.141	1.000	6,670,488	
PD	B/L INDEMNITY	12/31/2017	1.149		1.080	1.246	1.000	\$9,645,543	
		12/31/2018	1.200		1.080	1.193	1.000	9,083,705	
		12/31/2019	1.430		1.080	1.141	1.000	9,135,112	
PD	ALAE	12/31/2017			1.080	1.246	1.000	\$3,581,947	
		12/31/2018			1.080	1.193	1.000	3,046,104	
		12/31/2019			1.080	1.141	1.000	4,056,743	
MED PAY#	B/L INDEMNITY	12/31/2017			1.080	1.246	1.000	\$154,903	
		12/31/2018			1.080	1.193	1.000	63,927	
		12/31/2019			1.080	1.141	1.000	91,793	
FRINGE	B/L INDEMNITY	12/31/2017	1.104		1.080	1.000	1.000	\$346,268	
		12/31/2018	1.234		1.080	1.000	1.000	126,528	
		12/31/2019	1.635		1.080	1.000	1.000	297,235	
FRINGE	ALAE	12/31/2017			1.080	1.000	1.000	\$323,275	
		12/31/2018			1.080	1.000	1.000	235,693	
		12/31/2019			1.080	1.000	1.000	835,104	
TOTAL FULL COVERAGE		12/31/2017						\$42,140,360	
		12/31/2018						40,521,275	
		12/31/2019						32,862,273	

* 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.

NEW JERSEY
 MANUFACTURERS AND CONTRACTORS
 OCCURRENCE
 DED COVERAGE
 CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000			SEVERITY TREND	FREQUENCY TREND	=	\$100,000	
			BASIC LIMIT LOSSES AND ALAE*	B/L INDEMNITY DEVELOPMENT FACTOR X	UNALLOCATED LOSS ADJ FACTOR X				BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE	
BI	B/L INDEMNITY	12/31/2017	\$1,395,236	1.170	1.080	1.246	1.000		\$2,196,723	
		12/31/2018	1,033,616	1.578	1.080	1.193	1.000		2,101,505	
		12/31/2019	123,156	2.581	1.080	1.141	1.000		391,699	
BI	ALAE	12/31/2017	\$896,533		1.080	1.246	1.000		\$1,206,447	
		12/31/2018	1,339,389		1.080	1.193	1.000		1,725,722	
		12/31/2019	213,502		1.080	1.141	1.000		263,094	
PD	B/L INDEMNITY	12/31/2017	\$332,630	1.039	1.080	1.246	1.000		\$465,070	
		12/31/2018	309,064	1.075	1.080	1.193	1.000		428,076	
		12/31/2019	245,864	1.212	1.080	1.141	1.000		367,204	
PD	ALAE	12/31/2017	\$109,917		1.080	1.246	1.000		\$147,913	
		12/31/2018	87,939		1.080	1.193	1.000		113,304	
		12/31/2019	96,786		1.080	1.141	1.000		119,267	
MED PAY#	B/L INDEMNITY	12/31/2017	\$6,579		1.080	1.246	1.000		\$8,853	
		12/31/2018	10,000		1.080	1.193	1.000		12,884	
		12/31/2019	10,000		1.080	1.141	1.000		12,323	
	TOTAL DED COVERAGE	12/31/2017						\$4,025,007		
		12/31/2018						4,381,492		
		12/31/2019						1,153,588		
	TOTAL	12/31/2017						\$46,165,367		
		12/31/2018						44,902,768		
		12/31/2019						34,015,860		

* 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.

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000		EXPOSURE			TREND#		AVERAGE IPMF* -----	=	TRENDED \$100,000	
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----				
MONOLINE	12/31/2017	\$22,496,624		1.000		1.017					\$22,879,067	
	12/31/2018	21,536,793		1.000		1.014					21,838,308	
	12/31/2019	20,379,986		1.002		1.009					20,604,533	
MULTILINE	12/31/2017	\$62,082,513		1.000		1.013		0.866			\$54,462,381	
	12/31/2018	65,536,408		1.000		1.011		0.869			57,577,601	
	12/31/2019	65,414,776		1.002		1.009		0.872			57,670,170	
TOTAL	12/31/2017										\$77,341,448	
	12/31/2018										79,415,909	
	12/31/2019										78,274,703	

+ 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.

NEW JERSEY
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*			SEVERITY TREND	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
			B/L INDEMNITY DEVELOPMENT FACTOR X	UNALLOCATED LOSS ADJ FACTOR X					
BI	B/L INDEMNITY	12/31/2017	\$40,243,261	1.069	1.080	1.246	0.975	\$56,443,935	
		12/31/2018	35,075,898	1.454	1.080	1.193	0.980	64,396,680	
		12/31/2019	18,906,434	2.364	1.080	1.141	0.985	54,250,373	
BI	ALAE	12/31/2017	\$16,972,548		1.080	1.246	0.975	\$22,268,628	
		12/31/2018	21,100,709		1.080	1.193	0.980	26,643,258	
		12/31/2019	18,411,644		1.080	1.141	0.985	22,347,976	
PD	B/L INDEMNITY	12/31/2017	\$1,396,718	1.104	1.080	1.307	0.975	\$2,122,178	
		12/31/2018	2,264,662	1.243	1.080	1.239	0.980	3,691,439	
		12/31/2019	1,637,759	1.365	1.080	1.174	0.985	2,791,970	
PD	ALAE	12/31/2017	\$1,133,322		1.080	1.307	0.975	\$1,559,758	
		12/31/2018	1,923,749		1.080	1.239	0.980	2,522,723	
		12/31/2019	1,578,661		1.080	1.174	0.985	1,971,592	
MED PAY#	B/L INDEMNITY	12/31/2017	\$819,337		1.080	1.246	0.975	\$1,075,001	
		12/31/2018	905,603		1.080	1.193	0.980	1,143,479	
		12/31/2019	841,740		1.080	1.141	0.985	1,021,701	
FRINGE	B/L INDEMNITY	12/31/2017	\$447,315	1.075	1.080	1.000	0.975	\$506,349	
		12/31/2018	841,224	1.265	1.080	1.000	0.980	1,126,295	
		12/31/2019	34,594	1.623	1.080	1.000	0.985	59,728	
FRINGE	ALAE	12/31/2017	\$1,231,976		1.080	1.000	0.975	\$1,297,271	
		12/31/2018	1,861,367		1.080	1.000	0.980	1,970,071	
		12/31/2019	138,341		1.080	1.000	0.985	147,167	
TOTAL FULL COVERAGE		12/31/2017						\$85,273,120	
		12/31/2018						101,493,944	
		12/31/2019						82,590,506	

* 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.

NEW JERSEY
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*			SEVERITY TREND	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
			B/L INDEMNITY DEVELOPMENT FACTOR	UNALLOCATED LOSS ADJ FACTOR	X				
BI	B/L INDEMNITY	12/31/2017	\$1,147,346	1.050	1.080	1.246	0.975	\$1,580,630	
		12/31/2018	862,500	1.251	1.080	1.193	0.980	1,362,406	
		12/31/2019	484,450	1.800	1.080	1.141	0.985	1,058,442	
BI	ALAE	12/31/2017	\$426,738		1.080	1.246	0.975	\$559,897	
		12/31/2018	674,385		1.080	1.193	0.980	851,526	
		12/31/2019	404,450		1.080	1.141	0.985	490,920	
PD	B/L INDEMNITY	12/31/2017	\$102,979	1.151	1.080	1.307	0.975	\$163,128	
		12/31/2018	10,146	1.247	1.080	1.239	0.980	16,591	
		12/31/2019	21,191	1.470	1.080	1.174	0.985	38,904	
PD	ALAE	12/31/2017	\$511,266		1.080	1.307	0.975	\$703,641	
		12/31/2018	5,183		1.080	1.239	0.980	6,797	
		12/31/2019	19,435		1.080	1.174	0.985	24,272	
MED PAY#	B/L INDEMNITY	12/31/2017	\$13,569		1.080	1.246	0.975	\$17,803	
		12/31/2018	45,096		1.080	1.193	0.980	56,941	
		12/31/2019	38,373		1.080	1.141	0.985	46,577	
	TOTAL DED COVERAGE	12/31/2017						\$3,025,098	
		12/31/2018						2,294,263	
		12/31/2019						1,659,115	
	TOTAL	12/31/2017						\$88,298,218	
		12/31/2018						103,788,206	
		12/31/2019						84,249,622	

* 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.

NEW JERSEY
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	0.681
34	Mercantile Policy	0.789
35	Institutional Policy	0.519
36	Service Policy	0.899
37	Industrial/Processing Policy	0.819
38	Contractors Policy	0.897

- (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.

NEW JERSEY
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	0.981
32	Apartment House Policy	0.926
33	Office Policy	0.865
34	Mercantile Policy	0.778
35	Institutional Policy	0.950
36	Service Policy	0.852
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.

NEW JERSEY

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) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.023	1.031	0.9140	1.030	30,000,000
27 to 39 Months	1.001	0.999	0.8686	0.999	48,000,000
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	1.030	0.999	1.000		1.029

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

NEW JERSEY

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.005	1.001	0.8391	1.002	83,000,000
27 to 39 Months	1.001	1.000	0.7688	1.000	125,000,000
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		1.000	1.000		1.000
12/31/2019	1.002	1.000	1.000		1.002

(a) See Section E - Multistate Premium Development.

(b) See Section E - Statewide Premium Development.

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

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

NEW JERSEY
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	83,853,982	82,051,453	82,041,296	82,055,411	82,073,019	82,072,285	82,072,284	82,072,284
12/31/2013	87,367,220	90,474,946	90,545,575	90,778,148	90,773,585	90,773,782	90,773,782	
12/31/2014	92,147,869	100,920,008	101,100,370	101,091,475	101,081,576	101,070,664		
12/31/2015	101,632,646	105,814,963	105,761,108	105,730,994	105,703,557			
12/31/2016	100,504,349	103,464,355	103,226,209	103,197,629				
12/31/2017	105,872,120	108,073,837	107,877,556					
12/31/2018	112,489,889	114,998,161						
12/31/2019	120,595,114							

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	0.979	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.036	1.001	1.003	1.000	1.000	1.000	
12/31/2014	1.095	1.002	1.000	1.000	1.000		
12/31/2015	1.041	0.999	1.000	1.000			
12/31/2016	1.029	0.998	1.000				
12/31/2017	1.021	0.998					
12/31/2018	1.022						
12/31/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.031	0.999

NEW JERSEY
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	107,896,620	108,040,602	108,033,730	108,027,023	108,053,662	108,054,927	108,054,929	108,054,714
12/31/2013	115,294,393	115,597,987	115,448,994	115,528,032	115,574,011	115,573,847	115,573,872	
12/31/2014	128,850,771	128,366,766	128,409,977	128,409,872	128,381,933	128,390,840		
12/31/2015	136,305,047	136,476,999	136,485,263	136,449,658	136,461,374			
12/31/2016	135,754,920	135,905,492	136,592,420	136,575,337				
12/31/2017	142,494,774	143,188,153	142,920,646					
12/31/2018	154,504,639	154,648,843						
12/31/2019	160,427,641							

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	1.000	1.000	1.000	1.000
12/31/2013	1.003	0.999	1.001	1.000	1.000	1.000	
12/31/2014	0.996	1.000	1.000	1.000	1.000		
12/31/2015	1.001	1.000	1.000	1.000			
12/31/2016	1.001	1.005	1.000				
12/31/2017	1.005	0.998					
12/31/2018	1.001						
12/31/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.001	1.000

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
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

<u>27:15</u>	<u>39:27</u>
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	
<u>27:15</u>	<u>39:27</u>
1.005	1.001

LOSS DEVELOPMENT DATA
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NEW JERSEY

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	1.982	0.8341	1.920	1,500,000
27 to 39 Months	1.306	1.573	0.8969	1.545	1,800,000
39 to 51 Months	1.079	1.173	0.9315	1.167	2,100,000
51 to 63 Months	1.014	1.003	0.9368	1.004	2,500,000
63 to 75 Months	0.994	0.997	0.9255	0.997	2,900,000
75 to 87 Months	0.995	1.001	0.9100	1.000	3,500,000
87 to 99 Months	0.999	1.001	0.8948	1.001	4,000,000
99 to 111 Months	1.000	1.005	0.8878	1.004	4,800,000
111 to 123 Months	0.998	0.997	0.8695	0.997	5,600,000
123 to 135 Months	1.000	1.000	0.8486	1.000	6,600,000
135 to 147 Months	1.000	1.001	0.8098	1.001	7,800,000
147 to 159 Months	1.001	1.000	0.7687	1.000	9,200,000
159 to 171 Months	1.000	0.998	0.7433	0.999	10,900,000
171 to 183 Months	1.000	1.000	0.7135	1.000	12,900,000
183 to 195 Months	1.000	1.000	0.6943	1.000	15,200,000
195 to 207 Months	1.001	1.000	0.6835	1.000	18,000,000
207 to 219 Months	1.001	1.000	0.6680	1.000	21,300,000
219 to 231 Months	1.001	1.000	0.5531	1.000	25,100,000
231 to 243 Months	1.001	1.000	0.3260	1.001	29,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										
	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			1.167	1.004	0.997	1.000	1.001	1.004	0.997	1.000	1.001
12/31/2018		1.545	1.167	1.004	0.997	1.000	1.001	1.004	0.997	1.000	1.001
12/31/2019	1.920	1.545	1.167	1.004	0.997	1.000	1.001	1.004	0.997	1.000	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2017	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.004		1.176
12/31/2018	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.004		1.817
12/31/2019	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.004		3.489

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

NEW JERSEY

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 (Ki)
15 to 27 Months	0.0684	0.0454	0.8341	0.0492	1,500,000
27 to 39 Months	0.0935	0.0724	0.8969	0.0746	1,800,000
39 to 51 Months	0.0790	0.0875	0.9315	0.0869	2,100,000
51 to 63 Months	0.0483	0.0493	0.9368	0.0492	2,500,000
63 to 75 Months	0.0230	0.0199	0.9255	0.0202	2,900,000
75 to 87 Months	0.0162	0.0135	0.9100	0.0138	3,500,000
87 to 99 Months	0.0054	0.0075	0.8948	0.0073	4,000,000
99 to 111 Months	0.0027	0.0001	0.8878	0.0004	4,800,000
111 to 123 Months	0.0027	0.0013	0.8695	0.0015	5,600,000
123 to 135 Months	0.0009	0.0008	0.8486	0.0008	6,600,000
135 to 147 Months	0.0011	0.0009	0.8098	0.0010	7,800,000
147 to 159 Months	0.0015	0.0001	0.7687	0.0005	9,200,000
159 to 171 Months	0.0008	0.0004	0.7433	0.0005	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>
	0.306	0.257	0.182	0.095	0.046	0.026	0.012
<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>
	0.005	0.004	0.003	0.002	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	3,170,640	28,213,652	0.182	5,134,883	8,305,523
12/31/2018	1,532,501	26,357,563	0.257	6,773,899	8,306,400
12/31/2019	362,439	16,505,500	0.306	5,050,688	5,413,127

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	322,588	3,153,557	0.182	573,945	896,533
12/31/2018	215,117	4,374,592	0.257	1,124,272	1,339,389
12/31/2019	24,094	618,982	0.306	189,408	213,502

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

NEW JERSEY
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	0.0410	0.8145	0.0411	2,800,000
27 to 39 Months	0.0422	0.0366	0.8442	0.0375	2,900,000
39 to 51 Months	0.0477	0.0374	0.8391	0.0391	3,000,000
51 to 63 Months	0.0359	0.0271	0.8381	0.0285	3,200,000
63 to 75 Months	0.0207	0.0212	0.8421	0.0211	3,300,000
75 to 87 Months	0.0101	0.0201	0.8464	0.0186	3,400,000
87 to 99 Months	0.0098	0.0170	0.8491	0.0159	3,600,000
99 to 111 Months	0.0074	0.0082	0.8427	0.0081	3,700,000
111 to 123 Months	0.0082	0.0151	0.8300	0.0139	3,900,000
123 to 135 Months	0.0052	0.0027	0.8178	0.0031	4,100,000
135 to 147 Months	0.0026	0.0020	0.8113	0.0021	4,200,000
147 to 159 Months	0.0047	0.0036	0.8027	0.0038	4,400,000
159 to 171 Months	0.0046	0.0013	0.8008	0.0020	4,600,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

<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>
	0.235	0.194	0.156	0.117	0.089	0.067	0.049
<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>
	0.033	0.025	0.011	0.008	0.006	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	1,065,363	10,233,664	0.156	1,596,449	2,661,812
12/31/2018	766,931	8,233,229	0.194	1,597,249	2,364,180
12/31/2019	669,585	11,159,485	0.235	2,622,478	3,292,063

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	47,701	398,826	0.156	62,216	109,917
12/31/2018	9,272	405,493	0.194	78,667	87,939
12/31/2019	2,955	399,281	0.235	93,831	96,786

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

NEW JERSEY
Premises/Operations
Manufacturers & Contractors
Fringe
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
<u>EVALUATION PERIOD</u>	<u>MULTISTATE RATIO (A)</u>
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

<u>A.Y.E.</u>	<u>Reported ALAE as of 3/31/20</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>Ultimate ALAE</u>
12/31/2017	142,269	432,667	0.363	157,060	299,329
12/31/2018	143,726	141,650	0.526	74,508	218,234
12/31/2019	40,543	1,037,818	0.706	732,701	773,244

(A) See Section E - Multistate Loss Development.
Note: Fringe Incremental ALAE Factors are calculated using multistate data.

NEW JERSEY

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	1.636	0.9587	1.626	1,700,000
27 to 39 Months	1.199	1.365	0.9698	1.360	2,100,000
39 to 51 Months	1.056	1.083	0.9732	1.082	2,700,000
51 to 63 Months	1.004	0.994	0.9689	0.994	3,400,000
63 to 75 Months	0.995	0.994	0.9532	0.994	4,300,000
75 to 87 Months	0.995	0.994	0.9377	0.994	5,400,000
87 to 99 Months	0.996	1.002	0.9240	1.002	6,900,000
99 to 111 Months	0.998	0.998	0.9154	0.998	8,700,000
111 to 123 Months	0.999	1.001	0.8836	1.001	11,100,000
123 to 135 Months	1.000	1.001	0.8467	1.001	14,000,000
135 to 147 Months	1.001	1.001	0.7903	1.001	17,800,000
147 to 159 Months	1.000	1.001	0.7393	1.001	22,600,000
159 to 171 Months	1.000	1.001	0.6752	1.001	28,800,000
171 to 183 Months	1.001	1.000	0.6306	1.000	36,500,000
183 to 195 Months	1.000	1.000	0.5719	1.000	46,600,000
195 to 207 Months	1.000	1.001	0.5126	1.001	59,300,000
207 to 219 Months	1.000	1.000	0.4469	1.000	75,700,000
219 to 231 Months	1.000	1.000	0.3006	1.000	96,500,000
231 to 243 Months	1.000	1.000	0.1434	1.000	123,400,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										
	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			1.082	0.994	0.994	0.994	1.002	0.998	1.001	1.001	1.001
12/31/2018		1.360	1.082	0.994	0.994	0.994	1.002	0.998	1.001	1.001	1.001
12/31/2019	1.626	1.360	1.082	0.994	0.994	0.994	1.002	0.998	1.001	1.001	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2017	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000		1.069
12/31/2018	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000		1.454
12/31/2019	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000		2.364

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

NEW JERSEY

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	0.0575	0.9587	0.0577	1,700,000
27 to 39 Months	0.0806	0.0888	0.9698	0.0885	2,100,000
39 to 51 Months	0.0573	0.0469	0.9732	0.0472	2,700,000
51 to 63 Months	0.0288	0.0243	0.9689	0.0245	3,400,000
63 to 75 Months	0.0110	0.0028	0.9532	0.0032	4,300,000
75 to 87 Months	0.0068	0.0022	0.9377	0.0025	5,400,000
87 to 99 Months	0.0037	0.0007	0.9240	0.0009	6,900,000
99 to 111 Months	0.0015	0.0000	0.9154	0.0001	8,700,000
111 to 123 Months	0.0027	0.0030	0.8836	0.0030	11,100,000
123 to 135 Months	0.0011	0.0007	0.8467	0.0008	14,000,000
135 to 147 Months	0.0009	0.0026	0.7903	0.0022	17,800,000
147 to 159 Months	0.0009	0.0003	0.7393	0.0004	22,600,000
159 to 171 Months	0.0004	0.0003	0.6752	0.0003	28,800,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

<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>
	0.231	0.174	0.085	0.038	0.014	0.010	0.008
<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>
	0.007	0.007	0.004	0.003	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	10,690,516	73,906,172	0.085	6,282,032	16,972,548
12/31/2018	5,972,573	86,943,307	0.174	15,128,136	21,100,709
12/31/2019	1,490,230	73,252,833	0.231	16,921,414	18,411,644

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	254,645	2,024,618	0.085	172,093	426,738
12/31/2018	208,829	2,675,612	0.174	465,556	674,385
12/31/2019	34,930	1,599,654	0.231	369,520	404,450

- (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)}}

NEW JERSEY

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	1.079	0.7564	1.098	1,000,000
27 to 39 Months	1.079	1.142	0.7450	1.126	1,100,000
39 to 51 Months	1.038	1.036	0.7550	1.036	1,300,000
51 to 63 Months	1.009	0.975	0.7663	0.983	1,500,000
63 to 75 Months	1.004	1.039	0.7131	1.029	1,600,000
75 to 87 Months	1.008	0.997	0.7173	1.000	1,900,000
87 to 99 Months	1.007	1.053	0.6823	1.038	2,200,000
99 to 111 Months	1.003	0.994	0.6942	0.997	2,400,000
111 to 123 Months	1.001	1.003	0.6405	1.002	2,700,000
123 to 135 Months	1.001	1.008	0.6060	1.005	3,200,000
135 to 147 Months	1.001	1.000	0.5449	1.000	3,600,000
147 to 159 Months	0.999	1.000	0.5129	1.000	4,100,000
159 to 171 Months	1.002	1.000	0.4791	1.001	4,700,000
171 to 183 Months	1.001	1.000	0.4474	1.001	5,400,000
183 to 195 Months	1.002	1.000	0.3853	1.001	6,000,000
195 to 207 Months	1.001	1.000	0.3485	1.001	6,900,000
207 to 219 Months	1.001	1.000	0.3066	1.001	7,900,000
219 to 231 Months	1.001	1.000	0.2155	1.001	9,000,000
231 to 243 Months	1.001	1.000	0.0939	1.001	10,300,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										Factor
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	
12/31/2017			1.036	0.983	1.029	1.000	1.038	0.997	1.002	1.005	1.000
12/31/2018		1.126	1.036	0.983	1.029	1.000	1.038	0.997	1.002	1.005	1.000
12/31/2019	1.098	1.126	1.036	0.983	1.029	1.000	1.038	0.997	1.002	1.005	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		
12/31/2017	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.104
12/31/2018	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.243
12/31/2019	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.365

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

NEW JERSEY

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	0.0674	0.7564	0.0689	1,000,000
27 to 39 Months	0.0811	0.0840	0.7450	0.0833	1,100,000
39 to 51 Months	0.0655	0.0737	0.7550	0.0717	1,300,000
51 to 63 Months	0.0427	0.0620	0.7663	0.0575	1,500,000
63 to 75 Months	0.0359	0.0560	0.7131	0.0502	1,600,000
75 to 87 Months	0.0116	0.0168	0.7173	0.0153	1,900,000
87 to 99 Months	0.0172	0.0551	0.6823	0.0431	2,200,000
99 to 111 Months	0.0093	0.0099	0.6942	0.0097	2,400,000
111 to 123 Months	0.0104	0.0014	0.6405	0.0046	2,700,000
123 to 135 Months	0.0071	0.0008	0.6060	0.0033	3,200,000
135 to 147 Months	0.0081	0.0002	0.5449	0.0038	3,600,000
147 to 159 Months	-0.0004	0.0000	0.5129	-0.0002	4,100,000
159 to 171 Months	0.0023	0.0000	0.4791	0.0012	4,700,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

<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>
	0.412	0.343	0.260	0.188	0.131	0.081	0.065
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.022	0.013	0.008	0.005	0.001	0.001	0.000

Full Coverage

<u>A.Y.E.</u>	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	510,135	2,396,864	0.260	623,187	1,133,322
12/31/2018	473,356	4,228,566	0.343	1,450,393	1,923,749
12/31/2019	266,042	3,185,976	0.412	1,312,619	1,578,661

Deductible Coverage

<u>A.Y.E.</u>	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	343,351	645,825	0.260	167,915	511,266
12/31/2018	60	14,936	0.343	5,123	5,183
12/31/2019	3,135	39,564	0.412	16,300	19,435

- (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)}}

NEW JERSEY
Premises/Operations
Owners, Landlords & Tenants
Fringe
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) 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

<u>A.Y.E.</u>	<u>Reported ALAE as of 3/31/20</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>Ultimate ALAE</u>
12/31/2017	573,004	1,118,797	0.589	658,972	1,231,976
12/31/2018	161,450	2,171,031	0.783	1,699,917	1,861,367
12/31/2019	56,452	82,300	0.995	81,889	138,341

(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
 NEW JERSEY
 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	3,073,212	6,503,599	11,122,895	14,432,338	14,597,538	14,806,293	14,546,272	14,464,086	14,367,585	14,368,237	14,383,237
12/31/2001	4,534,009	10,471,202	14,337,146	16,329,745	16,933,012	17,014,814	16,656,573	16,697,081	16,468,386	16,601,365	16,638,116
12/31/2002	2,663,024	5,884,126	9,222,802	11,571,099	11,464,138	11,920,919	11,854,372	11,742,081	11,899,171	11,786,571	11,785,918
12/31/2003	2,851,174	5,325,783	9,145,552	10,900,214	10,478,556	10,506,719	10,555,251	10,453,331	10,508,680	10,453,866	10,407,221
12/31/2004	3,170,589	6,892,757	11,051,018	12,644,601	12,526,665	12,434,510	12,368,143	12,367,033	12,473,033	12,468,033	12,488,033
12/31/2005	2,347,128	5,462,128	8,409,058	10,136,443	9,555,707	9,215,974	9,340,444	9,309,529	9,310,039	9,315,029	9,334,652
12/31/2006	2,755,155	5,399,298	8,754,004	10,068,614	10,035,802	10,099,583	9,844,977	9,717,443	9,719,585	9,708,118	9,707,868
12/31/2007	2,873,515	5,403,630	9,613,989	11,203,611	11,581,259	11,537,794	11,551,006	11,442,503	11,486,836	11,438,586	11,438,086
12/31/2008	3,139,206	7,294,092	11,604,428	13,082,441	12,522,056	12,198,899	12,137,091	12,131,091	12,236,091	12,172,090	12,072,090
12/31/2009	4,186,706	8,202,592	11,392,773	12,782,404	13,403,829	13,367,596	13,242,291	13,380,534	13,363,534	13,368,534	13,377,034
12/31/2010	2,762,571	5,962,229	9,805,880	11,841,916	11,715,984	11,433,705	11,357,255	11,452,060	11,701,809	11,565,809	
12/31/2011	3,877,550	8,187,410	12,056,271	13,283,652	13,448,091	13,416,171	13,463,090	13,146,589			
12/31/2012	2,924,950	5,679,762	8,879,401	9,368,217	9,191,860	9,142,494	9,217,392	9,172,392			
12/31/2013	3,440,300	7,261,859	10,514,233	13,005,886	12,705,058	12,845,127	13,018,191				
12/31/2014	4,072,223	7,506,531	11,261,172	13,897,569	14,112,264	14,104,830					
12/31/2015	2,649,815	5,471,915	8,919,389	10,158,967	10,651,510						
12/31/2016	3,077,344	5,258,261	8,356,635	9,565,614							
12/31/2017	1,834,377	4,924,581	8,148,909								
12/31/2018	2,632,321	5,363,404									
12/31/2019	2,456,220										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	14,383,237	14,367,584	14,369,584	14,369,584	14,367,584	14,367,584	14,367,584	14,367,584	14,367,584
12/31/2001	16,638,116	16,743,114	16,738,130	16,700,615	16,700,616	16,700,615	16,700,615	16,700,615	
12/31/2002	11,775,918	11,765,918	11,765,918	11,790,918	11,791,017	11,796,485	11,796,485		
12/31/2003	10,410,217	10,435,217	10,364,986	10,373,200	10,373,200	10,376,617			
12/31/2004	12,509,599	12,510,439	12,419,046	12,364,046	12,369,297				
12/31/2005	9,336,332	9,336,332	9,336,332	9,335,666					
12/31/2006	9,707,368	9,707,368	9,733,702						
12/31/2007	11,538,086	11,534,420							
12/31/2008	12,082,194								

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 NEW JERSEY
 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	2.116	1.710	1.298	1.011	1.014	0.982	0.994	0.993	1.000	1.001	1.000
12/31/2001	2.309	1.369	1.139	1.037	1.005	0.979	1.002	0.986	1.008	1.002	1.000
12/31/2002	2.210	1.567	1.255	0.991	1.040	0.994	0.991	1.013	0.991	1.000	0.999
12/31/2003	1.868	1.717	1.192	0.961	1.003	1.005	0.990	1.005	0.995	0.996	1.000
12/31/2004	2.174	1.603	1.144	0.991	0.993	0.995	1.000	1.009	1.000	1.002	1.002
12/31/2005	2.327	1.540	1.205	0.943	0.964	1.014	0.997	1.000	1.001	1.002	1.000
12/31/2006	1.960	1.621	1.150	0.997	1.006	0.975	0.987	1.000	0.999	1.000	1.000
12/31/2007	1.880	1.779	1.165	1.034	0.996	1.001	0.991	1.004	0.996	1.000	1.009
12/31/2008	2.324	1.591	1.127	0.957	0.974	0.995	1.000	1.009	0.995	0.992	1.001
12/31/2009	1.959	1.389	1.122	1.049	0.997	0.991	1.010	0.999	1.000	1.001	
12/31/2010	2.158	1.645	1.208	0.989	0.976	0.993	1.008	1.022	0.988		
12/31/2011	2.111	1.473	1.102	1.012	0.998	1.003	0.976	1.001			
12/31/2012	1.942	1.563	1.055	0.981	0.995	1.008	0.995				
12/31/2013	2.111	1.448	1.237	0.977	1.011	1.013					
12/31/2014	1.843	1.500	1.234	1.015	0.999						
12/31/2015	2.065	1.630	1.139	1.048							
12/31/2016	1.709	1.589	1.145								
12/31/2017	2.685	1.655									
12/31/2018	2.038										
3 Yr Mean	2.144	1.625	1.173	1.013	1.002	1.008	0.993	1.007	0.994	0.998	1.003
Best 3/5	1.982	1.573	1.173	1.003	0.997	1.001	1.001	1.005	0.997	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	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2001	1.006	1.000	0.998	1.000	1.000	1.000	1.000	1.000 *
12/31/2002	0.999	1.000	1.002	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2003	1.002	0.993	1.001	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	0.993	0.996	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.000					
12/31/2006	1.000	1.003						
12/31/2007	1.000							
3 Yr Mean	1.000	0.999	0.999	1.000	1.000 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.000	0.998	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					0.997	1.001	1.001	1.005	0.997	1.000	1.001
12/31/2016				1.003	0.997	1.001	1.001	1.005	0.997	1.000	1.001
12/31/2017			1.173	1.003	0.997	1.001	1.001	1.005	0.997	1.000	1.001
12/31/2018		1.573	1.173	1.003	0.997	1.001	1.001	1.005	0.997	1.000	1.001
12/31/2019	1.982	1.573	1.173	1.003	0.997	1.001	1.001	1.005	0.997	1.000	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	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.000
12/31/2016	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.003
12/31/2017	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.176
12/31/2018	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.851
12/31/2019	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	3.668

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

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 NEW JERSEY
 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	396,579	1,045,476	2,821,699	4,707,925	5,969,895	6,628,227	6,795,392	6,742,798	6,746,932	6,747,248	6,745,541
12/31/2001	817,241	2,097,529	3,514,684	5,446,054	7,093,959	6,692,400	6,964,686	7,038,472	7,224,112	7,224,444	7,259,379
12/31/2002	324,645	1,143,280	2,543,576	3,876,425	4,087,345	4,646,164	4,689,906	4,730,396	4,773,630	4,815,912	4,815,358
12/31/2003	251,212	905,022	2,219,603	3,589,937	4,131,838	4,489,627	4,592,008	4,666,173	4,811,298	4,857,300	4,866,318
12/31/2004	412,664	1,057,934	2,643,722	3,413,563	4,645,654	4,633,725	4,448,009	4,307,143	4,301,113	4,316,767	4,337,820
12/31/2005	291,804	671,535	2,039,366	2,969,322	3,794,845	3,629,191	3,695,527	3,783,003	3,924,359	3,943,123	3,965,592
12/31/2006	275,329	710,727	2,135,998	3,115,520	3,958,074	4,720,918	4,721,826	4,931,592	4,948,297	5,025,624	5,211,754
12/31/2007	399,450	917,208	2,247,144	4,162,441	5,426,609	5,960,838	6,080,120	5,754,238	5,831,501	5,828,797	5,833,897
12/31/2008	175,041	682,651	2,266,083	3,932,824	4,896,184	5,355,259	5,825,609	6,264,526	6,383,844	6,436,841	6,445,103
12/31/2009	530,088	1,216,620	2,795,022	4,468,446	5,545,812	5,846,201	6,191,994	6,312,317	6,291,037	6,291,232	6,303,126
12/31/2010	282,141	1,149,540	3,111,074	5,278,169	6,653,016	6,968,270	7,217,683	7,426,599	7,316,260	7,352,112	
12/31/2011	679,112	1,782,594	3,799,434	5,678,622	7,407,359	12,880,701	13,132,220	13,331,750	13,275,891		
12/31/2012	331,823	1,143,707	2,854,027	4,429,828	5,500,610	5,689,768	6,066,762	5,898,921			
12/31/2013	237,807	1,427,778	3,224,860	5,853,845	7,292,673	7,840,834	8,253,028				
12/31/2014	316,580	1,414,738	3,481,749	6,342,156	7,313,819	7,963,271					
12/31/2015	328,358	1,225,719	2,847,357	4,804,012	5,742,530						
12/31/2016	388,028	1,294,601	2,964,738	4,168,652							
12/31/2017	384,536	1,340,159	2,715,917								
12/31/2018	429,900	1,441,097									
12/31/2019	364,876										

<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	6,751,797	6,743,540	6,753,733	6,753,733	6,743,733	6,743,733	6,743,733	6,743,733	6,743,733
12/31/2001	7,366,248	7,481,686	7,569,819	7,612,811	7,612,811	7,649,855	7,649,855	7,649,855	
12/31/2002	4,779,462	4,779,214	4,779,214	4,779,214	4,782,166	4,783,757	4,788,823		
12/31/2003	4,944,735	4,944,736	4,879,045	4,879,045	4,879,045	4,879,045			
12/31/2004	4,335,034	4,344,604	4,368,282	4,346,728	4,346,728				
12/31/2005	4,053,635	4,059,575	4,059,545	4,059,545					
12/31/2006	5,212,205	5,212,205	5,235,504						
12/31/2007	5,882,599	5,882,767							
12/31/2008	6,460,964								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	648,897	1,776,223	1,886,226	1,261,970	658,332	167,165	-52,594	4,134	316	-1,707	6,256	-8,257	10,193
12/31/2001	1,280,288	1,417,155	1,931,370	1,647,905	-401,559	272,286	73,786	185,640	332	34,935	106,869	115,438	88,133
12/31/2002	818,635	1,400,296	1,332,849	210,920	558,819	43,742	40,490	43,234	42,282	-554	-35,896	-248	0
12/31/2003	653,810	1,314,581	1,370,334	541,901	357,789	102,381	74,165	145,125	46,002	9,018	78,417	1	-65,691
12/31/2004	645,270	1,585,788	769,841	1,232,091	-11,929	-185,716	-140,866	-6,030	15,654	21,053	-2,786	9,570	23,678
12/31/2005	379,731	1,367,831	929,956	825,523	-165,654	66,336	87,476	141,356	18,764	22,469	88,043	5,940	-30
12/31/2006	435,398	1,425,271	979,522	842,554	762,844	908	209,766	16,705	77,327	186,130	451	0	23,299
12/31/2007	517,758	1,329,936	1,915,297	1,264,168	534,229	119,282	-325,882	77,263	-2,704	5,100	48,702	168	
12/31/2008	507,610	1,583,432	1,666,741	963,360	459,075	470,350	438,917	119,318	52,997	8,262	15,861		
12/31/2009	686,532	1,578,402	1,673,424	1,077,366	300,389	345,793	120,323	-21,280	195	11,894			
12/31/2010	867,399	1,961,534	2,167,095	1,374,847	315,254	249,413	208,916	-110,339	35,852				
12/31/2011	1,103,482	2,016,840	1,879,188	1,728,737	5,473,342	251,519	199,530	-55,859					
12/31/2012	811,884	1,710,320	1,575,801	1,070,782	189,158	376,994	-167,841						
12/31/2013	1,189,971	1,797,082	2,628,985	1,438,828	548,161	412,194							
12/31/2014	1,098,158	2,067,011	2,860,407	971,663	649,452								
12/31/2015	897,361	1,621,638	1,956,655	938,518									
12/31/2016	906,573	1,670,137	1,203,914										
12/31/2017	955,623	1,375,758											
12/31/2018	1,011,197												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0254	0.0695	0.0738	0.0494	0.0258	0.0065	-0.0021	0.0002	0.0000	-0.0001	0.0002	-0.0003	0.0004
12/31/2001	0.0478	0.0529	0.0721	0.0615	-0.0150	0.0102	0.0028	0.0069	0.0000	0.0013	0.0040	0.0043	0.0033
12/31/2002	0.0399	0.0683	0.0650	0.0103	0.0272	0.0021	0.0020	0.0021	0.0021	0.0000	-0.0017	0.0000	0.0000
12/31/2003	0.0390	0.0784	0.0818	0.0323	0.0213	0.0061	0.0044	0.0087	0.0027	0.0005	0.0047	0.0000	-0.0039
12/31/2004	0.0288	0.0707	0.0343	0.0549	-0.0005	-0.0083	-0.0063	-0.0003	0.0007	0.0009	-0.0001	0.0004	0.0011
12/31/2005	0.0264	0.0953	0.0648	0.0575	-0.0115	0.0046	0.0061	0.0098	0.0013	0.0016	0.0061	0.0004	0.0000
12/31/2006	0.0241	0.0789	0.0542	0.0466	0.0422	0.0001	0.0116	0.0009	0.0043	0.0103	0.0000	0.0000	0.0013
12/31/2007	0.0226	0.0580	0.0835	0.0551	0.0233	0.0052	-0.0142	0.0034	-0.0001	0.0002	0.0021	0.0000	
12/31/2008	0.0207	0.0646	0.0680	0.0393	0.0187	0.0192	0.0179	0.0049	0.0022	0.0003	0.0006		
12/31/2009	0.0268	0.0616	0.0653	0.0421	0.0117	0.0135	0.0047	-0.0008	0.0000	0.0005			
12/31/2010	0.0417	0.0944	0.1043	0.0661	0.0152	0.0120	0.0101	-0.0053	0.0017				
12/31/2011	0.0433	0.0792	0.0738	0.0679	0.2149	0.0099	0.0078	-0.0022					
12/31/2012	0.0398	0.0839	0.0773	0.0525	0.0093	0.0185	-0.0082						
12/31/2013	0.0437	0.0660	0.0965	0.0528	0.0201	0.0151							
12/31/2014	0.0414	0.0779	0.1078	0.0366	0.0245								
12/31/2015	0.0406	0.0734	0.0886	0.0425									
12/31/2016	0.0492	0.0907	0.0654										
12/31/2017	0.0456	0.0656											
12/31/2018	0.0552												

Best 3/5	0.0454	0.0724	0.0875	0.0493	0.0199	0.0135	0.0075	0.0001	0.0013	0.0008	0.0009	0.0001	0.0004
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PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 NEW JERSEY
 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	3,402,236	5,622,763	6,218,716	6,122,294	5,880,408	5,650,872	5,821,250	5,946,053	6,116,554	6,221,619	6,260,535
12/31/2001	3,619,118	4,841,889	5,419,501	5,541,342	5,650,416	5,710,604	5,790,232	5,831,792	5,934,773	5,799,777	5,837,579
12/31/2002	3,256,800	3,990,053	4,289,494	4,526,753	4,581,157	4,444,122	4,584,714	4,493,042	4,523,641	4,588,220	4,571,387
12/31/2003	3,649,177	4,071,852	4,153,916	4,561,942	4,701,429	5,010,805	5,157,543	5,136,558	5,254,904	5,287,456	5,274,238
12/31/2004	4,030,311	5,215,246	5,770,863	6,221,277	6,423,608	6,648,593	6,779,318	6,849,642	6,773,363	6,815,746	6,701,035
12/31/2005	4,198,544	4,923,626	5,585,575	5,487,452	5,524,511	5,641,709	5,609,425	5,590,925	5,544,914	5,556,395	5,554,395
12/31/2006	4,631,628	5,329,611	5,457,909	5,644,648	5,577,095	5,698,069	6,016,975	5,875,725	5,979,905	6,042,514	6,052,422
12/31/2007	4,221,077	4,792,908	5,521,054	5,701,454	6,097,213	6,186,445	6,078,480	6,093,818	6,080,034	6,111,424	6,139,982
12/31/2008	4,472,466	4,910,232	5,300,415	5,481,859	5,664,351	5,582,706	5,612,095	5,609,104	5,686,996	5,807,876	5,865,384
12/31/2009	4,909,314	5,414,051	5,743,881	5,688,216	5,818,093	6,100,775	6,176,269	6,427,368	6,556,466	6,481,469	6,520,634
12/31/2010	4,785,460	5,990,083	6,209,136	6,631,908	6,705,547	6,639,157	6,712,477	6,821,464	6,794,394	6,864,404	
12/31/2011	5,329,929	5,806,019	5,959,768	6,243,470	6,316,293	6,238,297	6,467,928	6,570,312	6,632,712		
12/31/2012	5,126,370	5,923,975	6,646,116	6,590,149	6,803,081	7,026,248	7,082,440	7,064,721			
12/31/2013	3,809,307	5,058,235	5,088,879	5,227,898	5,452,813	5,470,109	5,755,413				
12/31/2014	3,876,002	4,242,073	4,748,908	5,018,330	5,340,847	5,799,155					
12/31/2015	4,628,719	5,455,585	5,940,208	6,322,874	6,540,847						
12/31/2016	4,097,365	4,980,567	4,959,103	5,261,990							
12/31/2017	4,301,361	5,273,107	5,459,508								
12/31/2018	3,897,389	4,888,333									
12/31/2019	4,353,585										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	6,249,186	6,324,186	6,299,186	6,264,186	6,264,186	6,264,186	6,264,190	6,264,190	6,264,940
12/31/2001	5,837,579	5,827,579	5,827,579	5,827,584	5,832,579	5,832,583	5,827,583	5,827,588	
12/31/2002	4,568,327	4,595,720	4,587,432	4,587,432	4,587,432	4,587,432	4,587,432		
12/31/2003	5,284,039	5,311,640	5,313,740	5,300,990	5,300,290	5,300,289			
12/31/2004	6,721,035	6,721,035	6,721,986	6,728,485	6,728,490				
12/31/2005	5,568,896	5,581,345	5,581,345	5,588,095					
12/31/2006	6,163,856	6,189,440	6,137,804						
12/31/2007	6,164,885	6,132,564							
12/31/2008	5,957,375								

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

PROPERTY DAMAGE - OCCURENCE

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	1.653	1.106	0.984	0.960	0.961	1.030	1.021	1.029	1.017	1.006	0.998
12/31/2001	1.338	1.119	1.022	1.020	1.011	1.014	1.007	1.018	0.977	1.007	1.000
12/31/2002	1.225	1.075	1.055	1.012	0.970	1.032	0.980	1.007	1.014	0.996	0.999
12/31/2003	1.116	1.020	1.098	1.031	1.066	1.029	0.996	1.023	1.006	0.998	1.002
12/31/2004	1.294	1.107	1.078	1.033	1.035	1.020	1.010	0.989	1.006	0.983	1.003
12/31/2005	1.173	1.134	0.982	1.007	1.021	0.994	0.997	0.992	1.002	1.000	1.003
12/31/2006	1.151	1.024	1.034	0.988	1.022	1.056	0.977	1.018	1.010	1.002	1.018
12/31/2007	1.135	1.152	1.033	1.069	1.015	0.983	1.003	0.998	1.005	1.005	1.004
12/31/2008	1.098	1.079	1.034	1.033	0.986	1.005	0.999	1.014	1.021	1.010	1.016
12/31/2009	1.103	1.061	0.990	1.023	1.049	1.012	1.041	1.020	0.989	1.006	
12/31/2010	1.252	1.037	1.068	1.011	0.990	1.011	1.016	0.996	1.010		
12/31/2011	1.089	1.026	1.048	1.012	0.988	1.037	1.016	1.009			
12/31/2012	1.156	1.122	0.992	1.032	1.033	1.008	0.997				
12/31/2013	1.328	1.006	1.027	1.043	1.003	1.052					
12/31/2014	1.094	1.119	1.057	1.064	1.086						
12/31/2015	1.179	1.089	1.064	1.034							
12/31/2016	1.216	0.996	1.061								
12/31/2017	1.226	1.035									
12/31/2018	1.254										
3 Yr Mean	1.232	1.040	1.061	1.047	1.041	1.032	1.010	1.008	1.007	1.007	1.013
Best 3/5	1.207	1.043	1.048	1.036	1.009	1.020	1.010	1.007	1.008	1.004	1.008

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.012	0.996	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2001	0.998	1.000	1.000	1.001	1.000	0.999	1.000	1.000 *
12/31/2002	1.006	0.998	1.000	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2003	1.005	1.000	0.998	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	1.001	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.002	1.000	1.001					
12/31/2006	1.004	0.992						
12/31/2007	0.995							
3 Yr Mean	1.000	0.997	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.002	0.999	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					1.009	1.020	1.010	1.007	1.008	1.004	1.008
12/31/2016				1.036	1.009	1.020	1.010	1.007	1.008	1.004	1.008
12/31/2017			1.048	1.036	1.009	1.020	1.010	1.007	1.008	1.004	1.008
12/31/2018		1.043	1.048	1.036	1.009	1.020	1.010	1.007	1.008	1.004	1.008
12/31/2019	1.207	1.043	1.048	1.036	1.009	1.020	1.010	1.007	1.008	1.004	1.008

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	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.069
12/31/2016	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.107
12/31/2017	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.161
12/31/2018	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.210
12/31/2019	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.461

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

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 NEW JERSEY
 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	93,499	348,224	658,041	877,139	1,027,213	1,312,260	2,130,760	2,174,965	2,398,094	2,567,063	2,680,365
12/31/2001	250,422	379,777	612,493	790,487	994,772	1,272,196	1,555,857	1,796,458	1,832,685	2,028,860	2,244,836
12/31/2002	158,267	278,020	419,592	684,413	904,502	1,171,971	1,432,130	1,426,415	1,478,163	1,499,413	1,542,754
12/31/2003	196,409	287,668	415,772	553,719	674,306	799,140	824,195	836,953	1,120,148	1,240,654	1,492,162
12/31/2004	153,953	323,047	583,685	969,490	1,110,477	1,257,413	1,430,974	1,515,478	1,538,905	1,603,859	1,522,539
12/31/2005	203,342	427,404	780,182	1,051,506	1,235,105	1,406,048	1,561,186	1,633,757	1,576,829	1,578,864	1,578,864
12/31/2006	144,962	322,511	654,702	1,195,446	1,278,412	1,427,317	1,580,463	1,752,466	1,951,218	2,071,087	2,153,083
12/31/2007	89,907	339,752	955,918	1,468,141	2,211,745	2,525,427	2,654,841	2,802,936	2,865,715	2,905,386	2,930,905
12/31/2008	106,144	330,996	577,784	846,077	1,046,359	1,252,743	1,584,805	1,454,126	1,533,491	1,644,955	1,678,680
12/31/2009	191,735	787,808	793,386	997,754	1,177,054	1,263,602	1,450,583	1,685,343	1,975,666	2,106,814	2,098,203
12/31/2010	239,602	588,952	1,415,979	1,525,398	1,802,536	1,996,995	2,056,291	2,110,440	2,130,345	2,323,367	
12/31/2011	340,857	586,295	799,588	1,125,829	1,349,757	1,598,340	1,753,951	1,976,193	2,023,389		
12/31/2012	539,986	691,141	1,284,138	1,669,186	1,898,251	1,990,123	2,183,629	2,373,168			
12/31/2013	223,778	467,685	684,935	917,264	1,152,192	1,260,502	1,517,856				
12/31/2014	310,180	570,222	1,088,362	1,685,474	1,986,155	2,354,550					
12/31/2015	314,482	698,120	1,086,767	1,528,176	1,658,118						
12/31/2016	380,189	733,459	910,577	1,187,194							
12/31/2017	212,344	628,660	1,021,833								
12/31/2018	296,969	652,022									
12/31/2019	612,606										

<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	2,845,297	2,877,211	2,893,694	2,880,313	2,880,456	2,880,456	2,880,456	2,880,831	2,888,118
12/31/2001	2,313,271	2,316,524	2,359,666	2,359,528	2,359,528	2,359,528	2,359,903	2,367,696	
12/31/2002	1,655,188	1,703,127	1,715,927	1,715,927	1,715,927	1,715,927	1,715,927		
12/31/2003	1,555,753	1,585,088	1,618,310	1,641,033	1,643,993	1,643,993			
12/31/2004	1,534,305	1,534,305	1,544,306	1,544,305	1,544,305				
12/31/2005	1,578,864	1,596,777	1,598,114	1,598,114					
12/31/2006	2,179,790	2,214,262	2,218,223						
12/31/2007	2,940,495	2,968,598							
12/31/2008	1,916,293								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	254,725	309,817	219,098	150,074	285,047	818,500	44,205	223,129	168,969	113,302	164,932	31,914	16,483
12/31/2001	129,355	232,716	177,994	204,285	277,424	283,661	240,601	36,227	196,175	215,976	68,435	3,253	43,142
12/31/2002	119,753	141,572	264,821	220,089	267,469	260,159	-5,715	51,748	21,250	43,341	112,434	47,939	12,800
12/31/2003	91,259	128,104	137,947	120,587	124,834	25,055	12,758	283,195	120,506	251,508	63,591	29,335	33,222
12/31/2004	169,094	260,638	385,805	140,987	146,936	173,561	84,504	23,427	64,954	-81,320	11,766	0	10,001
12/31/2005	224,062	352,778	271,324	183,599	170,943	155,138	72,571	-56,928	2,035	0	0	17,913	1,337
12/31/2006	177,549	332,191	540,744	82,966	148,905	153,146	172,003	198,752	119,869	81,996	26,707	34,472	3,961
12/31/2007	249,845	616,166	512,223	743,604	313,682	129,414	148,095	62,779	39,671	25,519	9,590	28,103	
12/31/2008	224,852	246,788	268,293	200,282	206,384	332,062	-130,679	79,365	111,464	33,725	237,613		
12/31/2009	596,073	5,578	204,368	179,300	86,548	186,981	234,760	290,323	131,148	-8,611			
12/31/2010	349,350	827,027	109,419	277,138	194,459	59,296	54,149	19,905	193,022				
12/31/2011	245,438	213,293	326,241	223,928	248,583	155,611	222,242	47,196					
12/31/2012	151,155	592,997	385,048	229,065	91,872	193,506	189,539						
12/31/2013	243,907	217,250	232,329	234,928	108,310	257,354							
12/31/2014	260,042	518,140	597,112	300,681	368,395								
12/31/2015	383,638	388,647	441,409	129,942									
12/31/2016	353,270	177,118	276,617										
12/31/2017	416,316	393,173											
12/31/2018	355,053												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0307	0.0373	0.0264	0.0181	0.0343	0.0986	0.0053	0.0269	0.0203	0.0136	0.0199	0.0038	0.0020
12/31/2001	0.0165	0.0296	0.0226	0.0260	0.0353	0.0361	0.0306	0.0046	0.0250	0.0275	0.0087	0.0004	0.0055
12/31/2002	0.0215	0.0254	0.0475	0.0395	0.0480	0.0467	-0.0010	0.0093	0.0038	0.0078	0.0202	0.0086	0.0023
12/31/2003	0.0149	0.0209	0.0226	0.0197	0.0204	0.0041	0.0021	0.0463	0.0197	0.0411	0.0104	0.0048	0.0054
12/31/2004	0.0191	0.0295	0.0437	0.0160	0.0166	0.0197	0.0096	0.0027	0.0074	-0.0092	0.0013	0.0000	0.0011
12/31/2005	0.0321	0.0506	0.0389	0.0263	0.0245	0.0223	0.0104	-0.0082	0.0003	0.0000	0.0000	0.0026	0.0002
12/31/2006	0.0218	0.0408	0.0664	0.0102	0.0183	0.0188	0.0211	0.0244	0.0147	0.0101	0.0033	0.0042	0.0005
12/31/2007	0.0345	0.0851	0.0707	0.1026	0.0433	0.0179	0.0204	0.0087	0.0055	0.0035	0.0013	0.0039	
12/31/2008	0.0299	0.0328	0.0357	0.0266	0.0275	0.0442	-0.0174	0.0106	0.0148	0.0045	0.0316		
12/31/2009	0.0710	0.0007	0.0243	0.0214	0.0103	0.0223	0.0280	0.0346	0.0156	-0.0010			
12/31/2010	0.0373	0.0884	0.0117	0.0296	0.0208	0.0063	0.0058	0.0021	0.0206				
12/31/2011	0.0280	0.0243	0.0372	0.0255	0.0283	0.0177	0.0253	0.0054					
12/31/2012	0.0160	0.0626	0.0406	0.0242	0.0097	0.0204	0.0200						
12/31/2013	0.0327	0.0291	0.0312	0.0315	0.0145	0.0345							
12/31/2014	0.0340	0.0678	0.0782	0.0394	0.0482								
12/31/2015	0.0341	0.0346	0.0393	0.0116									
12/31/2016	0.0414	0.0207	0.0324										
12/31/2017	0.0488	0.0461											
12/31/2018	0.0476												

Best 3/5	0.0410	0.0366	0.0374	0.0271	0.0212	0.0201	0.0170	0.0082	0.0151	0.0027	0.0020	0.0036	0.0013
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PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 NEW JERSEY
 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	12,457,879	19,985,558	21,242,060	21,688,128	20,867,443	20,642,089	20,614,877	20,630,908	20,596,718	20,604,921	20,649,298
12/31/2001	13,245,671	15,440,561	19,585,213	20,508,648	20,943,909	20,607,173	20,919,405	20,749,911	20,749,112	20,773,675	20,928,675
12/31/2002	7,632,912	12,875,763	17,307,831	19,292,848	19,048,225	19,229,076	19,465,679	19,440,636	19,500,103	19,583,824	19,683,724
12/31/2003	9,784,050	14,936,843	21,301,612	22,633,413	21,772,503	21,853,928	21,866,576	21,826,579	21,820,641	21,931,241	21,885,682
12/31/2004	10,007,471	15,948,438	20,148,975	21,347,243	20,771,948	20,656,852	20,764,707	20,786,600	20,771,600	20,772,314	20,706,603
12/31/2005	9,653,380	14,466,866	19,449,548	20,713,060	19,966,120	19,524,474	19,449,760	19,359,297	19,577,944	19,609,338	19,557,751
12/31/2006	10,818,803	14,866,748	18,816,285	20,151,562	19,681,462	19,514,525	19,500,520	19,573,991	19,543,234	19,545,248	19,478,931
12/31/2007	11,762,350	18,693,504	24,412,136	25,388,929	24,998,269	24,880,366	24,927,138	24,874,137	24,835,252	24,960,252	25,045,841
12/31/2008	12,574,813	18,734,456	23,895,706	24,668,552	23,263,778	22,988,207	22,460,170	22,381,285	22,371,184	22,382,872	22,550,872
12/31/2009	14,721,038	23,924,260	30,546,429	32,171,524	30,535,448	30,131,803	29,931,421	29,975,676	29,956,275	29,982,103	30,085,269
12/31/2010	18,127,083	26,002,718	32,506,356	33,437,111	32,267,963	32,133,676	32,016,681	32,112,179	31,958,179	31,950,927	
12/31/2011	16,240,433	24,814,620	31,440,394	32,879,542	32,495,939	32,230,842	32,051,922	32,108,997	32,020,145		
12/31/2012	11,809,366	16,375,253	20,745,307	20,630,114	20,365,572	20,044,017	19,816,443	19,848,493			
12/31/2013	15,222,916	20,822,938	26,923,307	29,032,259	29,122,709	29,069,672	29,006,936				
12/31/2014	17,596,481	25,945,321	34,031,560	38,140,811	38,086,635	37,821,428					
12/31/2015	16,066,427	24,365,101	35,912,569	38,716,552	38,496,893						
12/31/2016	10,882,686	19,381,051	28,066,796	30,652,663							
12/31/2017	12,426,635	23,696,631	31,621,324								
12/31/2018	16,157,548	26,002,158									
12/31/2019	12,613,392										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	20,626,406	20,645,877	20,630,198	20,632,357	20,660,793	20,689,635	20,655,198	20,655,198	20,705,323
12/31/2001	20,928,022	20,833,522	20,867,271	20,855,263	20,854,509	20,854,509	20,824,509	20,868,284	
12/31/2002	19,532,564	19,642,564	19,593,897	19,593,147	19,593,147	19,618,147	19,601,981		
12/31/2003	21,936,682	21,980,682	21,905,256	21,930,044	21,930,044	21,980,045			
12/31/2004	20,706,600	20,706,600	20,718,288	20,718,288	20,719,788				
12/31/2005	19,657,751	19,594,439	19,674,629	19,680,390					
12/31/2006	19,505,619	19,555,619	19,732,822						
12/31/2007	24,935,841	24,939,841							
12/31/2008	22,600,872								

PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 NEW JERSEY
 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	1.604	1.063	1.021	0.962	0.989	0.999	1.001	0.998	1.000	1.002	0.999
12/31/2001	1.166	1.268	1.047	1.021	0.984	1.015	0.992	1.000	1.001	1.007	1.000
12/31/2002	1.687	1.344	1.115	0.987	1.009	1.012	0.999	1.003	1.004	1.005	0.992
12/31/2003	1.527	1.426	1.063	0.962	1.004	1.001	0.998	1.000	1.005	0.998	1.002
12/31/2004	1.594	1.263	1.059	0.973	0.994	1.005	1.001	0.999	1.000	0.997	1.000
12/31/2005	1.499	1.344	1.065	0.964	0.978	0.996	0.995	1.011	1.002	0.997	1.005
12/31/2006	1.374	1.266	1.071	0.977	0.992	0.999	1.004	0.998	1.000	0.997	1.001
12/31/2007	1.589	1.306	1.040	0.985	0.995	1.002	0.998	0.998	1.005	1.003	0.996
12/31/2008	1.490	1.275	1.032	0.943	0.988	0.977	0.996	1.000	1.001	1.008	1.002
12/31/2009	1.625	1.277	1.053	0.949	0.987	0.993	1.001	0.999	1.001	1.003	
12/31/2010	1.434	1.250	1.029	0.965	0.996	0.996	1.003	0.995	1.000		
12/31/2011	1.528	1.267	1.046	0.988	0.992	0.994	1.002	0.997			
12/31/2012	1.387	1.267	0.994	0.987	0.984	0.989	1.002				
12/31/2013	1.368	1.293	1.078	1.003	0.998	0.998					
12/31/2014	1.474	1.312	1.121	0.999	0.993						
12/31/2015	1.517	1.474	1.078	0.994							
12/31/2016	1.781	1.448	1.092								
12/31/2017	1.907	1.334									
12/31/2018	1.609										
3 Yr Mean	1.766	1.419	1.097	0.999	0.992	0.994	1.002	0.997	1.001	1.005	1.000
Best 3/5	1.636	1.365	1.083	0.994	0.994	0.994	1.002	0.998	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	1.001	0.999	1.000	1.001	1.001	0.998	1.000	1.002
12/31/2001	0.995	1.002	0.999	1.000	1.000	0.999	1.002	1.000 *
12/31/2002	1.006	0.998	1.000	1.000	1.001	0.999	1.000 *	1.000 *
12/31/2003	1.002	0.997	1.001	1.000	1.002	1.001 *	1.000 *	1.000 *
12/31/2004	1.000	1.001	1.000	1.000	1.000 *	1.001 *	1.000 *	1.000 *
12/31/2005	0.997	1.004	1.000					
12/31/2006	1.003	1.009						
12/31/2007	1.000							
3 Yr Mean	1.000	1.005	1.000	1.000	1.001 @	0.999 @	1.001 @	1.002 @
Best 3/5	1.001	1.001	1.000	1.000	1.001 *	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					0.994	0.994	1.002	0.998	1.001	1.001	1.001
12/31/2016				0.994	0.994	0.994	1.002	0.998	1.001	1.001	1.001
12/31/2017			1.083	0.994	0.994	0.994	1.002	0.998	1.001	1.001	1.001
12/31/2018		1.365	1.083	0.994	0.994	0.994	1.002	0.998	1.001	1.001	1.001
12/31/2019	1.636	1.365	1.083	0.994	0.994	0.994	1.002	0.998	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	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000*	0.994
12/31/2016	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000*	0.988
12/31/2017	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000*	1.070
12/31/2018	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000*	1.461
12/31/2019	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000*	2.389

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

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
NEW JERSEY
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	1,976,170	3,250,890	4,901,845	5,669,886	5,460,176	5,929,621	5,962,089	6,024,668	6,036,250	6,029,411	6,035,025
12/31/2001	1,617,477	2,570,531	3,816,052	4,970,036	5,364,867	5,469,830	5,539,001	5,608,986	5,655,834	5,635,714	5,649,485
12/31/2002	849,830	2,300,342	4,432,314	6,117,378	6,693,720	6,905,485	6,958,640	7,006,043	6,976,349	6,971,963	6,974,700
12/31/2003	1,150,272	2,598,367	5,502,222	6,879,599	7,177,755	7,212,412	7,685,083	7,850,225	7,852,624	8,033,524	8,029,925
12/31/2004	1,210,433	3,429,472	5,845,062	8,486,122	8,677,490	8,839,832	8,949,723	8,970,947	8,973,598	8,981,053	8,973,119
12/31/2005	1,098,538	2,865,246	5,383,661	6,295,649	6,759,940	7,012,134	6,851,106	6,943,233	7,297,053	7,330,974	7,431,726
12/31/2006	977,944	2,521,250	4,762,515	6,131,500	6,739,182	6,826,541	6,955,693	7,318,334	7,318,275	8,963,498	8,879,887
12/31/2007	1,168,141	4,005,217	7,658,494	9,560,757	9,851,756	10,146,274	10,033,795	10,092,771	10,092,213	10,075,986	10,131,615
12/31/2008	1,389,887	3,912,630	6,549,194	7,880,455	8,667,228	8,926,889	8,832,608	8,829,152	8,834,166	8,840,961	8,965,953
12/31/2009	1,751,966	4,587,134	7,475,556	9,570,614	10,709,452	10,811,963	10,933,721	11,010,857	11,042,413	11,494,470	11,194,373
12/31/2010	2,266,715	4,664,628	8,057,543	10,275,796	11,425,868	11,786,891	11,871,120	11,880,708	11,869,514	11,743,415	
12/31/2011	2,175,595	4,980,951	9,228,181	11,371,823	12,396,952	12,595,334	12,855,945	13,123,888	12,904,805		
12/31/2012	1,241,449	3,424,382	6,144,784	8,276,092	9,189,693	9,146,847	9,082,095	9,091,718			
12/31/2013	2,204,175	4,466,569	8,754,877	11,054,147	12,144,145	12,344,830	12,457,166				
12/31/2014	3,751,838	8,097,253	13,602,843	16,538,450	18,820,301	18,831,523					
12/31/2015	5,228,350	8,821,550	14,958,988	17,692,177	18,863,250						
12/31/2016	2,544,846	5,038,996	8,570,792	9,932,708							
12/31/2017	2,798,193	6,403,781	11,075,132								
12/31/2018	2,655,223	6,148,402									
12/31/2019	1,854,367										

<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	6,032,480	6,032,480	6,058,142	6,048,600	6,053,632	6,080,938	6,083,291	6,119,312	6,113,702
12/31/2001	5,667,731	5,933,415	5,973,198	5,950,331	5,950,343	5,950,343	5,942,240	5,968,328	
12/31/2002	7,022,118	7,075,389	7,003,393	7,005,411	7,005,411	7,005,559	7,005,559		
12/31/2003	8,125,173	8,464,901	8,468,067	8,439,037	8,430,909	8,468,724			
12/31/2004	8,978,992	8,982,908	8,989,703	8,989,703	8,990,137				
12/31/2005	8,676,871	7,420,202	7,438,290	7,391,407					
12/31/2006	9,054,902	9,058,546	9,073,906						
12/31/2007	10,130,010	10,152,119							
12/31/2008	9,013,950								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	1,274,720	1,650,955	768,041	-209,710	469,445	32,468	62,579	11,582	-6,839	5,614	-2,545	0	25,662
12/31/2001	953,054	1,245,521	1,153,984	394,831	104,963	69,171	69,985	46,848	-20,120	13,771	18,246	265,684	39,783
12/31/2002	1,450,512	2,131,972	1,685,064	576,342	211,765	53,155	47,403	-29,694	-4,386	2,737	47,418	53,271	-71,996
12/31/2003	1,448,095	2,903,855	1,377,377	298,156	34,657	472,671	165,142	2,399	180,900	-3,599	95,248	339,728	3,166
12/31/2004	2,219,039	2,415,590	2,641,060	191,368	162,342	109,891	21,224	2,651	7,455	-7,934	5,873	3,916	6,795
12/31/2005	1,766,708	2,518,415	911,988	464,291	252,194	-161,028	92,127	353,820	33,921	100,752	1,245,145	-1,256,669	18,088
12/31/2006	1,543,306	2,241,265	1,368,985	607,682	87,359	129,152	362,641	-59	1,645,223	-83,611	175,015	3,644	15,360
12/31/2007	2,837,076	3,653,277	1,902,263	290,999	294,518	-112,479	58,976	-558	-16,227	55,629	-1,605	22,109	
12/31/2008	2,522,743	2,636,564	1,331,261	786,773	259,661	-94,281	-3,456	5,014	6,795	124,992	47,997		
12/31/2009	2,835,168	2,888,422	2,095,058	1,138,838	102,511	121,758	77,136	31,556	452,057	-300,097			
12/31/2010	2,397,913	3,392,915	2,218,253	1,150,072	361,023	84,229	9,588	-11,194	-126,099				
12/31/2011	2,805,356	4,247,230	2,143,642	1,025,129	198,382	260,611	267,943	-219,083					
12/31/2012	2,182,933	2,720,402	2,131,308	913,601	-42,846	-64,752	9,623						
12/31/2013	2,262,394	4,288,308	2,299,270	1,089,998	200,685	112,336							
12/31/2014	4,345,415	5,505,590	2,935,607	2,281,851	11,222								
12/31/2015	3,593,200	6,137,438	2,733,189	1,171,073									
12/31/2016	2,494,150	3,531,796	1,361,916										
12/31/2017	3,605,588	4,671,351											
12/31/2018	3,493,179												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0460	0.0596	0.0277	-0.0076	0.0170	0.0012	0.0023	0.0004	-0.0002	0.0002	-0.0001	0.0000	0.0009
12/31/2001	0.0331	0.0432	0.0401	0.0137	0.0036	0.0024	0.0024	0.0016	-0.0007	0.0005	0.0006	0.0092	0.0014
12/31/2002	0.0480	0.0705	0.0557	0.0191	0.0070	0.0018	0.0016	-0.0010	-0.0001	0.0001	0.0016	0.0018	-0.0024
12/31/2003	0.0460	0.0923	0.0438	0.0095	0.0011	0.0150	0.0052	0.0001	0.0057	-0.0001	0.0030	0.0108	0.0001
12/31/2004	0.0728	0.0792	0.0866	0.0063	0.0053	0.0036	0.0007	0.0001	0.0002	-0.0003	0.0002	0.0001	0.0002
12/31/2005	0.0627	0.0894	0.0324	0.0165	0.0089	-0.0057	0.0033	0.0126	0.0012	0.0036	0.0442	-0.0446	0.0006
12/31/2006	0.0537	0.0780	0.0476	0.0211	0.0030	0.0045	0.0126	0.0000	0.0573	-0.0029	0.0061	0.0001	0.0005
12/31/2007	0.0737	0.0949	0.0494	0.0076	0.0076	-0.0029	0.0015	0.0000	-0.0004	0.0014	0.0000	0.0006	
12/31/2008	0.0791	0.0826	0.0417	0.0247	0.0081	-0.0030	-0.0001	0.0002	0.0002	0.0039	0.0015		
12/31/2009	0.0584	0.0595	0.0432	0.0235	0.0021	0.0025	0.0016	0.0007	0.0093	-0.0062			
12/31/2010	0.0482	0.0682	0.0446	0.0231	0.0073	0.0017	0.0002	-0.0002	-0.0025				
12/31/2011	0.0555	0.0840	0.0424	0.0203	0.0039	0.0052	0.0053	-0.0043					
12/31/2012	0.0685	0.0854	0.0669	0.0287	-0.0013	-0.0020	0.0003						
12/31/2013	0.0498	0.0944	0.0506	0.0240	0.0044	0.0025							
12/31/2014	0.0721	0.0913	0.0487	0.0378	0.0002								
12/31/2015	0.0546	0.0933	0.0416	0.0178									
12/31/2016	0.0484	0.0685	0.0264										
12/31/2017	0.0630	0.0816											
12/31/2018	0.0548												

Best 3/5	0.0575	0.0888	0.0469	0.0243	0.0028	0.0022	0.0007	0.0000	0.0030	0.0007	0.0026	0.0003	0.0003
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PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 NEW JERSEY
 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	834,438	1,227,831	1,259,358	1,077,852	1,072,252	1,072,250	1,072,245	1,092,245	1,092,277	1,087,245	1,067,245
12/31/2001	1,161,447	1,064,110	1,303,551	1,238,099	1,330,663	1,326,464	1,432,474	1,410,874	1,430,873	1,500,874	1,455,040
12/31/2002	932,205	1,060,355	1,013,468	1,019,149	1,149,132	1,151,019	1,241,019	1,319,519	1,123,017	1,019,519	1,024,018
12/31/2003	1,092,796	1,170,566	1,187,481	1,287,519	1,368,532	1,279,887	1,266,384	1,268,872	1,266,022	1,266,022	1,266,023
12/31/2004	1,180,663	1,427,257	1,418,002	1,415,484	1,523,382	1,436,151	1,441,150	1,456,150	1,444,735	1,444,484	1,469,484
12/31/2005	928,571	1,378,713	1,471,368	1,583,147	1,483,648	1,660,896	1,685,896	1,582,381	1,582,130	1,639,130	1,639,130
12/31/2006	751,293	1,066,268	1,167,203	1,275,156	1,311,210	1,178,624	1,180,871	1,180,962	1,182,514	1,182,514	1,217,514
12/31/2007	971,866	1,364,839	1,377,635	1,390,376	1,236,586	1,238,186	1,375,988	1,478,987	1,444,090	1,444,090	1,460,374
12/31/2008	1,211,600	1,278,065	1,598,537	1,626,676	1,516,370	1,495,649	1,498,154	1,500,649	1,595,651	1,611,889	1,632,535
12/31/2009	1,383,019	1,380,492	1,666,458	1,763,022	1,770,002	1,802,656	1,741,656	1,853,999	1,873,991	1,866,491	1,863,991
12/31/2010	1,208,565	1,148,605	1,248,716	1,098,475	1,108,783	1,256,983	1,272,538	1,390,037	1,340,045	1,364,531	
12/31/2011	1,662,884	1,699,758	1,736,245	2,016,391	1,967,281	1,997,291	1,956,211	2,204,862	2,194,859		
12/31/2012	1,171,846	1,318,840	1,414,636	1,419,299	1,369,517	1,366,766	1,496,729	1,486,944			
12/31/2013	1,045,456	1,390,299	1,549,002	1,382,479	1,319,900	1,457,418	1,457,416				
12/31/2014	1,356,002	1,068,239	1,171,683	1,307,610	1,288,240	1,280,243					
12/31/2015	1,396,340	1,356,749	1,939,584	2,227,982	2,283,847						
12/31/2016	757,508	735,912	893,881	884,539							
12/31/2017	866,817	1,120,947	1,206,780								
12/31/2018	1,481,569	2,043,731									
12/31/2019	1,305,952										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,067,245	1,067,245	1,067,245	1,067,245	1,067,245	1,067,245	1,067,245	1,067,245	1,067,245
12/31/2001	1,455,041	1,460,043	1,409,403	1,404,402	1,404,402	1,404,402	1,404,402	1,404,402	
12/31/2002	1,020,768	1,020,768	1,020,768	1,020,768	1,020,768	1,020,768	1,046,602		
12/31/2003	1,266,023	1,266,030	1,266,022	1,266,022	1,266,022	1,266,022			
12/31/2004	1,469,484	1,469,484	1,469,484	1,474,484	1,469,484				
12/31/2005	1,639,130	1,636,630	1,636,630	1,636,630					
12/31/2006	1,217,514	1,217,514	1,217,514						
12/31/2007	1,460,406	1,460,406							
12/31/2008	1,640,089								

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

PROPERTY DAMAGE - OCCURENCE

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	1.471	1.026	0.856	0.995	1.000	1.000	1.019	1.000	0.995	0.982	1.000
12/31/2001	0.916	1.225	0.950	1.075	0.997	1.080	0.985	1.014	1.049	0.969	1.000
12/31/2002	1.137	0.956	1.006	1.128	1.002	1.078	1.063	0.851	0.908	1.004	0.997
12/31/2003	1.071	1.014	1.084	1.063	0.935	0.989	1.002	0.998	1.000	1.000	1.000
12/31/2004	1.209	0.994	0.998	1.076	0.943	1.003	1.010	0.992	1.000	1.017	1.000
12/31/2005	1.485	1.067	1.076	0.937	1.119	1.015	0.939	1.000	1.036	1.000	1.000
12/31/2006	1.419	1.095	1.092	1.028	0.899	1.002	1.000	1.001	1.000	1.030	1.000
12/31/2007	1.404	1.009	1.009	0.889	1.001	1.111	1.075	0.976	1.000	1.011	1.000
12/31/2008	1.055	1.251	1.018	0.932	0.986	1.002	1.002	1.063	1.010	1.013	1.005
12/31/2009	0.998	1.207	1.058	1.004	1.018	0.966	1.065	1.011	0.996	0.999	
12/31/2010	0.950	1.087	0.880	1.009	1.134	1.012	1.092	0.964	1.018		
12/31/2011	1.022	1.021	1.161	0.976	1.015	0.979	1.127	0.995			
12/31/2012	1.125	1.073	1.003	0.965	0.998	1.095	0.993				
12/31/2013	1.330	1.114	0.892	0.955	1.104	1.000					
12/31/2014	0.788	1.097	1.116	0.985	0.994						
12/31/2015	0.972	1.430	1.149	1.025							
12/31/2016	0.971	1.215	0.990								
12/31/2017	1.293	1.077									
12/31/2018	1.379										
3 Yr Mean	1.214	1.241	1.085	0.988	1.032	1.025	1.071	0.990	1.008	1.008	1.002
Best 3/5	1.079	1.142	1.036	0.975	1.039	0.997	1.053	0.994	1.003	1.008	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	1.003	0.965	0.996	1.000	1.000	1.000	1.000	1.000 *
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.025	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	1.003	0.997	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	0.998	1.000	1.000					
12/31/2006	1.000	1.000						
12/31/2007	1.000							
3 Yr Mean	0.999	1.000	1.001	0.999	1.000 @	1.008 @	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					1.039	0.997	1.053	0.994	1.003	1.008	1.000
12/31/2016				0.975	1.039	0.997	1.053	0.994	1.003	1.008	1.000
12/31/2017			1.036	0.975	1.039	0.997	1.053	0.994	1.003	1.008	1.000
12/31/2018		1.142	1.036	0.975	1.039	0.997	1.053	0.994	1.003	1.008	1.000
12/31/2019	1.079	1.142	1.036	0.975	1.039	0.997	1.053	0.994	1.003	1.008	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*	1.096
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.069
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.107
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.264
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.364

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

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
NEW JERSEY
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	55,670	308,363	617,468	645,036	644,110	653,030	662,966	674,812	674,633	697,314	694,691
12/31/2001	108,031	141,598	195,041	227,189	294,002	330,564	323,041	339,742	371,192	431,595	541,665
12/31/2002	84,328	144,311	196,150	304,975	380,994	409,972	577,894	590,673	631,899	655,024	649,414
12/31/2003	130,128	293,625	558,511	984,876	1,096,531	1,130,114	1,173,611	1,175,626	1,175,625	1,175,625	1,175,625
12/31/2004	125,152	276,366	483,608	641,637	1,048,176	1,507,661	1,537,875	1,578,514	1,580,964	1,608,946	1,583,330
12/31/2005	67,367	122,502	198,237	364,407	571,069	625,910	679,888	690,452	680,597	680,215	680,215
12/31/2006	103,726	238,527	269,708	541,038	773,371	774,614	785,132	790,292	790,299	790,299	799,336
12/31/2007	89,907	416,177	897,224	1,141,211	1,473,787	1,496,106	2,210,243	2,076,555	2,022,306	1,992,476	1,993,591
12/31/2008	149,311	454,279	916,127	1,129,373	1,062,902	1,139,670	1,187,991	1,222,917	1,405,541	1,406,672	1,411,682
12/31/2009	294,183	781,089	773,022	955,579	1,063,777	1,108,515	1,186,606	1,416,261	1,441,556	1,455,144	1,452,067
12/31/2010	91,393	199,443	344,198	415,587	554,884	754,510	772,007	893,431	915,225	921,439	
12/31/2011	146,590	262,251	776,404	1,051,405	1,268,127	1,541,915	1,954,097	2,237,823	2,258,971		
12/31/2012	155,514	391,941	939,557	982,317	2,202,041	2,116,003	2,135,387	2,137,320			
12/31/2013	152,678	372,644	459,913	571,628	613,322	607,786	617,753				
12/31/2014	509,718	622,859	782,804	910,936	1,033,241	1,168,183					
12/31/2015	750,857	1,089,917	1,301,633	1,582,637	1,720,745						
12/31/2016	418,693	488,762	704,931	861,376							
12/31/2017	358,211	472,373	647,166								
12/31/2018	241,147	511,492									
12/31/2019	293,247										

<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	694,690	694,690	694,690	694,690	694,690	694,690	694,690	694,690	694,690
12/31/2001	560,549	603,971	532,028	535,885	535,982	535,982	535,982	535,982	
12/31/2002	646,612	646,195	645,389	643,224	625,186	625,186	625,186		
12/31/2003	1,175,625	1,175,625	1,175,625	1,175,625	1,175,625	1,175,625			
12/31/2004	1,583,330	1,583,330	1,583,330	1,583,330	1,583,330				
12/31/2005	680,215	680,215	680,215	680,215					
12/31/2006	800,588	800,588	800,588						
12/31/2007	1,996,013	1,996,013							
12/31/2008	1,409,688								

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

A.Y.E.	Increments												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	252,693	309,105	27,568	-926	8,920	9,936	11,846	-179	22,681	-2,623	-1	0	0
12/31/2001	33,567	53,443	32,148	66,813	36,562	-7,523	16,701	31,450	60,403	110,070	18,884	43,422	-71,943
12/31/2002	59,983	51,839	108,825	76,019	28,978	167,922	12,779	41,226	23,125	-5,610	-2,802	-417	-806
12/31/2003	163,497	264,886	426,365	111,655	33,583	43,497	2,015	-1	0	0	0	0	0
12/31/2004	151,214	207,242	158,029	406,539	459,485	30,214	40,639	2,450	27,982	-25,616	0	0	0
12/31/2005	55,135	75,735	166,170	206,662	54,841	53,978	10,564	-9,855	-382	0	0	0	0
12/31/2006	134,801	31,181	271,330	232,333	1,243	10,518	5,160	7	0	9,037	1,252	0	0
12/31/2007	326,270	481,047	243,987	332,576	22,319	714,137	-133,688	-54,249	-29,830	1,115	2,422	0	0
12/31/2008	304,968	461,848	213,246	-66,471	76,768	48,321	34,926	182,624	1,131	5,010	-1,994	0	0
12/31/2009	486,906	-8,067	182,557	108,198	44,738	78,091	229,655	25,295	13,588	-3,077	0	0	0
12/31/2010	108,050	144,755	71,389	139,297	199,626	17,497	121,424	21,794	6,214	0	0	0	0
12/31/2011	115,661	514,153	275,001	216,722	273,788	412,182	283,726	21,148	0	0	0	0	0
12/31/2012	236,427	547,616	42,760	1,219,724	-86,038	19,384	1,933	0	0	0	0	0	0
12/31/2013	219,966	87,269	111,715	41,694	-5,536	9,967	0	0	0	0	0	0	0
12/31/2014	113,141	159,945	128,132	122,305	134,942	0	0	0	0	0	0	0	0
12/31/2015	339,060	211,716	281,004	138,108	0	0	0	0	0	0	0	0	0
12/31/2016	70,069	216,169	156,445	0	0	0	0	0	0	0	0	0	0
12/31/2017	114,162	174,793	0	0	0	0	0	0	0	0	0	0	0
12/31/2018	270,345	0	0	0	0	0	0	0	0	0	0	0	0

A.Y.E.	Incremental Percentages												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	0.2365	0.2893	0.0258	-0.0009	0.0083	0.0093	0.0111	-0.0002	0.0212	-0.0025	0.0000	0.0000	0.0000
12/31/2001	0.0194	0.0309	0.0186	0.0386	0.0211	-0.0043	0.0096	0.0182	0.0349	0.0636	0.0109	0.0251	-0.0416
12/31/2002	0.0573	0.0495	0.1039	0.0726	0.0277	0.1603	0.0122	0.0394	0.0221	-0.0054	-0.0027	-0.0004	-0.0008
12/31/2003	0.0860	0.1393	0.2242	0.0587	0.0177	0.0229	0.0011	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0595	0.0816	0.0622	0.1601	0.1809	0.0119	0.0160	0.0010	0.0110	-0.0101	0.0000	0.0000	0.0000
12/31/2005	0.0248	0.0341	0.0747	0.0929	0.0247	0.0243	0.0048	-0.0044	-0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0661	0.0153	0.1330	0.1139	0.0006	0.0052	0.0025	0.0000	0.0000	0.0044	0.0006	0.0000	0.0000
12/31/2007	0.1494	0.2202	0.1117	0.1523	0.0102	0.3269	-0.0612	-0.0248	-0.0137	0.0005	0.0011	0.0000	0.0000
12/31/2008	0.1141	0.1727	0.0798	-0.0249	0.0287	0.0181	0.0131	0.0683	0.0004	0.0019	-0.0007	0.0000	0.0000
12/31/2009	0.2091	-0.0035	0.0784	0.0465	0.0192	0.0335	0.0986	0.0109	0.0058	-0.0013	0.0000	0.0000	0.0000
12/31/2010	0.0632	0.0847	0.0418	0.0815	0.1168	0.0102	0.0710	0.0127	0.0036	0.0000	0.0000	0.0000	0.0000
12/31/2011	0.0332	0.1474	0.0788	0.0621	0.0785	0.1181	0.0813	0.0061	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2012	0.0801	0.1855	0.0145	0.4132	-0.0291	0.0066	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2013	0.1014	0.0402	0.0515	0.0192	-0.0026	0.0046	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2014	0.0771	0.1090	0.0873	0.0834	0.0920	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2015	0.0991	0.0619	0.0822	0.0404	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2016	0.0412	0.1272	0.0921	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2017	0.0530	0.0812	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	0.0720	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	0.0674	0.0840	0.0737	0.0620	0.0560	0.0168	0.0551	0.0099	0.0014	0.0008	0.0002	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								

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS

FULL COVERAGE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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/U1t	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

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

\$100,000 Basic Limit Losses as of:

<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										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	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	1.000	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 *			

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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:

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	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										

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

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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	1.148	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/U1t	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

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\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	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										

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INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	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	1.000	1.001	1.000	1.000	1.000 *			
12/31/2002	1.001	0.994	0.999	0.999	0.994	0.999	1.000 *	1.000 *			
12/31/2003	0.997	1.003	1.000	1.002	1.000	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 *			

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					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

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 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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	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	0.992	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.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					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	22,834,181				
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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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

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

\$100,000 Basic Limit Losses as of:

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

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	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.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					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/U1t	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										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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										

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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	1.067	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

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\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	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								

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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	1.011	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 *			

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					1.017	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/U1t	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

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<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.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	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	1.003
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.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					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/U1t	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.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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	2,861,961	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.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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 CLASS GROUPS 1-13 *</u>	<u>OL&T CLASS GROUP 16</u>	<u>PREMISES/ 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%

(2) <u>OCCURRENCE SEVERITY</u>	<u>MANUFACTURERS & CONTRACTORS</u>			<u>OWNERS, LANDLORDS & TENANTS</u>		
	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Fringe</u>	<u>Bodily Injury</u>	<u>Property 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 QUARTER*		MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES		CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES		YEAR ENDING QUARTER*		MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES		CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES	
2009	1	0.961	22.128	2016	1	1.030	25.313				
	2	0.966	22.349		2	1.030	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	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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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
2009 2	1.069	0.986	0.950	0.936	0.930	0.942	2016 2	0.913	0.901	0.999	1.063	1.030	1.064
2009 3	1.066	0.985	0.952	0.937	0.942	0.944	2016 3	0.907	0.899	0.998	1.064	1.034	1.071
2009 4	1.061	0.986	0.956	0.936	0.953	0.947	2016 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
2010 2	1.039	0.983	0.956	0.937	0.966	0.953	2017 2	0.888	0.893	0.997	1.068	1.046	1.092
2010 3	1.027	0.982	0.953	0.940	0.968	0.955	2017 3	0.882	0.890	0.995	1.071	1.048	1.100
2010 4	1.015	0.982	0.949	0.943	0.970	0.957	2017 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
2011 2	1.001	0.994	0.949	0.955	0.977	0.964	2018 2	0.866	0.882	0.994	1.082	1.054	1.120
2011 3	1.000	1.002	0.955	0.965	0.981	0.968	2018 3	0.864	0.878	0.993	1.086	1.055	1.126
2011 4	1.000	1.008	0.965	0.975	0.985	0.973	2018 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
2012 2	1.001	1.009	0.988	0.991	0.993	0.986	2019 2	0.869	0.857	0.984	1.100	1.055	1.142
2012 3	1.000	1.005	0.994	0.996	0.997	0.993	2019 3	0.872	0.852	0.984	1.105	1.056	1.147
2012 4	1.000	1.000	1.000	1.000	1.000	1.000	2019 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
2013 2	0.994	0.989	1.006	1.008	1.001	1.009	2020 2	0.869	0.842	0.961	1.117	1.066	1.166
2013 3	0.988	0.985	1.009	1.012	1.001	1.013	2020 3P	0.869	0.836	0.944	1.124	1.071	1.173
2013 4	0.981	0.979	1.010	1.015	1.002	1.017	2020 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
2014 2	0.962	0.959	1.012	1.024	1.006	1.028	2021 2P	0.861	0.826	0.922	1.152	1.087	1.183
2014 3	0.954	0.950	1.013	1.030	1.009	1.032	2021 3P	0.855	0.824	0.922	1.159	1.093	1.187
2014 4	0.947	0.940	1.013	1.038	1.013	1.036	2021 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
2015 2	0.936	0.923	1.007	1.050	1.021	1.042	2022 2P	0.848	0.823	0.922	1.179	1.114	1.204
2015 3	0.930	0.914	1.004	1.054	1.023	1.047	2022 3P	0.849	0.824	0.923	1.186	1.121	1.211
2015 4	0.924	0.906	1.001	1.058	1.025	1.052	2022 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)	0.971	0.930	0.932	1.110	1.076	1.100	7/1/2017 to 7/1/2022 (5.0 Years)	-0.6%	-1.4%	-1.4%	2.1%	1.5%	1.9%
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*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 Severity	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2010	\$ 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 <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
				6/30/2010	\$ 164,506,430	15,426
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 <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
				6/30/2010	\$ 22,756,919	596
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 <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
				6/30/2010	\$ 629,669,934	19,244
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 <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
				6/30/2010	\$ 73,652,798	8,334
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 <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
				6/30/2010	\$ 42,818,549	556
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

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

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

*Base Class

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

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

*Base Class

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

@ 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

<u>CLASS GROUP 14</u>							
		40140	(a)	46881	(a)	97502	(a)
		41210	(a)	46882	(a)	97503	(a)
10020	(a)	41666	(a)	46913	(a)	97504	(a)
10119	(a)	41672	(a)	46914	(a)		
10135	(a)	41673	(a)	46915	(a)		
10375	(a)	41700	(a)	46916	(a)		
11101	(a)	43007	(a)	47051	(a)		
11120	(a)	43117	(a)	47052	(a)		
11160	(a)	43215	(a)	47103	(a)		
13208	(a)	43424	(a)	47146	(a)		
13461	(a)	43517	(a)	47147	(a)		
15119	(a)	43754	(a)	47253	(a)		
15120	(a)	43945	(a)	47254	(a)		
15300	(a)	43946	(a)	47468	(a)		
16722	(a)	43990	(a)	47600	(a)		
16723	(a)	43991	(a)	47610	(a)		
18200	(a)	44105	(a)	48177	(a)		
18991	(a)	44106	(a)	48178	(a)		
19061	(a)	44113	(a)	48252	(a)		
40005	(a)	44193	(a)	48610	(a)		
40006	(a)	44194	(a)	48727	(a)		
40010	(a)	44222	(a)	48924	(a)		
40015	(a)	44500	(a)	49305	(a)		
40020	(a)	44501	(a)	49451	(a)		
40026	(a)	45224	(a)	49452	(a)		
40031	(a)	45225	(a)	49800	(a)		
40032	(a)	45523	(a)	49890	(a)		
40040	(a)	45524	(a)	49891	(a)		
40041	(a)	45539	(a)	49902	(a)		
40042	(a)	45993	(a)	49903	(a)		
40066	(a)	46510	(a)	63219	(a)		
40067	(a)	46590	(a)	63220	(a)		
40069	(a)	46671	(a)	64500	(a)		
40072	(a)	46773	(a)	97501	(a)		
40115	(a)	46822	(a)				
40117	(a)						

<u>CLASS GROUP 16</u>		
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

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

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

*Base Class

<u>CLASS GROUP 32 (cont'd)</u>					<u>CLASS GROUP 34</u>
98423	2.57	99321	6.22	96317	0.29
98424	4.36	99613	5.51	96872	1.03
98425	1.79	99620	0.30	97220	0.075
98426	1.58	99718	0.88	97308	0.14
98427	1.54	99746	1.49	97447	0.46
98449	2.21	99760	0.17	97651	1.36
98482	2.37	99793	1.89	97652	1.18
98483	3.50	99827	0.27	97655	1.05
98502	3.35	99851	1.10	98002	0.19
98555	1.56	99917	1.78	98152	0.64
98597	0.35	99938	2.00	98153	0.72
98598	0.12	99943	5.80	98154	0.85
98601	4.01	99946	4.32	98155	1.19
98624	0.63	99963	0.43	98157	0.76
98640	69.14		<u>CLASS GROUP 33</u>	98159	0.51
98677	10.90	91130	0.28	98160	1.08
98678	9.68	91135	0.078	98161	1.21
98699	3.15	91200	0.16	98163	1.27
98710	2.19	91265	3.42	98303	2.39
98805	2.86	91266	1.81	98309	1.20
98820	5.46	91560	1.00	98429	0.25
98884	1.42	91580	1.32	98658	1.23
98967	2.23	91606	2.74	98659	0.22
99003	1.06	91629	0.56	98705	1.74
99080	0.75	91636	0.96	98751	0.93
99111	1.09	91641	0.26	98914	0.15
99163	2.60	91722	0.84	98949	0.21
99165	0.57	92445	0.55	99220	0.33
99223	0.16	92663	0.13	99222	0.62
99303	8.72	95306	1.10	99471	0.15
99310	2.18	95357	0.28	99969	0.60
99315	6.41	95455	1.16	99988	0.53
		95505	0.54		
					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

<u>CLASS GROUP 36 (cont'd)</u>		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	<u>0.30</u>	57411	<u>0.28</u>
		52342	<u>0.87</u>	57611	<u>0.60</u>
48636	<u>10.49</u>	52343	<u>0.53</u>	57690	<u>0.78</u>
51001	<u>0.36</u>	52401	<u>1.64</u>	57716	<u>0.37</u>
51005	<u>0.074</u>	52547	<u>1.42</u>	57725	<u>0.81</u>
51116	<u>0.91</u>	52767	<u>1.30</u>	57726	<u>0.63</u>
51210	<u>0.63</u>	53147	<u>0.22</u>	57808	<u>0.31</u>
51220	<u>2.16</u>	53229	<u>1.23</u>	57809	<u>0.32</u>
51221	<u>1.20</u>	53333	<u>1.21</u>	57810	<u>0.31</u>
51222	<u>1.46</u>	53425	<u>1.14</u>	57871	<u>0.37</u>
51224	<u>1.53</u>	53803	<u>2.72</u>	57999	<u>0.51</u>
51230	<u>0.26</u>	55013	<u>1.03</u>	58009	<u>0.51</u>
51250	<u>1.66</u>	55426	<u>1.25</u>	58301	<u>0.39</u>
51255	<u>4.21</u>	55717	<u>1.65</u>	58663	<u>2.57</u>
51330	<u>0.64</u>	55718	<u>1.60</u>	58756	<u>0.48</u>
51333	<u>0.21</u>	56170	<u>1.12</u>	58813	<u>1.18</u>
51400	<u>1.50</u>	56171	<u>0.55</u>	58837	<u>2.37</u>
51401	<u>2.21</u>	56567	<u>1.16</u>	58840	<u>0.71</u>
51625	<u>0.33</u>	56650	<u>3.55</u>	58873	<u>1.13</u>
51702	<u>0.99</u>	56651	<u>1.93</u>	58922	<u>1.88</u>
51703	<u>0.41</u>	56652	<u>1.38</u>	59223	<u>1.17</u>
51734	<u>0.77</u>	56653	<u>1.33</u>	59378	<u>0.76</u>
51850	<u>1.55</u>	56654	<u>0.68</u>	59537	<u>0.82</u>
51851	<u>1.05</u>	56911	<u>1.00</u> *	59750	<u>0.61</u>
51852	<u>2.46</u>	56912	<u>0.81</u>	59751	<u>0.22</u>
51853	<u>0.99</u>	56913	<u>0.66</u>	59781	<u>0.53</u>
51854	<u>2.22</u>	56915	<u>3.91</u>	59782	<u>0.79</u>
51855	<u>2.33</u>	56916	<u>3.53</u>	59783	<u>0.77</u>
51856	<u>1.28</u>	56917	<u>1.02</u>	59784	<u>0.59</u>
51857	<u>2.19</u>	56918	<u>0.49</u>	59798	<u>2.01</u>
51909	<u>1.40</u>	56919	<u>1.25</u>	59806	<u>1.44</u>
52075	<u>1.22</u>	56920	<u>1.14</u>	59892	<u>0.77</u>
52076	<u>1.47</u>	57090	<u>1.83</u>	59904	<u>0.52</u>
52137	<u>0.48</u>	57146	<u>1.16</u>	59915	<u>1.73</u>

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 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%

NEW JERSEY GL-2021-BPOP1 & GL-2021-BPRD1
 BASIC LIMIT LOSS COST LEVEL
 GENERAL LIABILITY OTHER THAN PROFESSIONAL
 PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS
 ACTUARIAL ANALYSIS SUPPLEMENT

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

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED</u>
M&C	- 1.3%	- 1.3%	- 1.3%
OL&T	+11.9%	+11.9%	+10.6%
Premises/Operations	+7.2%	+7.2%	+6.4%
Products	- 7.1%	- 7.1%	- 7.1%
Local Products/Completed Operations	+9.4%	+9.4%	+9.4%
Products/Completed Operations	+5.3%	+5.3%	+5.3%
GL Overall	+7.0%	+7.0%	+6.2%

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

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

ISO reporting companies' voluntary experience.
 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) decreased by an average of 2.3%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 0.9% decrease in ALCCL;
- Implemented loss cost level change (0.0%);
- A change in exposure trend plus an additional year of trending (-1.3%);
- The effect on ALCCL due to a change in average IPMFs (-0.1%).

The Basic Limit Experience Ratio (BLER) increased in 2018 (+26.1%). This is mainly due to unfavorable experience across several class groups.

Owners, Landlords
and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 9.6%, 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 an 9.1% increase in ALCCL;
- Implemented loss cost level change (0.0%);
- A change in exposure trend plus an additional year of trending (+0.4%);
- The effect on ALCCL due to a change in average IPMFs (-0.8%).

The BLERs changed due to the various effects listed above.

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 decreased in 2016 and then increased thereafter.

The high BLERs for 2015 (1.131), 2017 (1.147) and 2018 (1.101) are attributable to unfavorable experience in several class groups. The low BLER for 2019 (0.795) is attributable to favorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL increased from 2015 to 2018 then decreased thereafter.

The high BLERs for 2015 (1.582), 2017 (1.142) and 2018 (1.307) 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 remained stable compared to those in the 2020 review, except for the 15 month-to-ultimate factor which increased by 10.6%. This can largely be attributed to a higher 15-to-27 month state link ratio. The full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

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 2020 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.

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.

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.

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.

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 0.859. In the 2020 review the weighted average IPMF was 0.859.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.872. In the 2020 review the weighted average IPMF was 0.874.
	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, New Jersey's state balanced relative change (0.996) ranks 26th lowest overall. In the 2020 review, New Jersey's state balanced relative change (0.980) ranked 19th lowest overall.

CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 0.9% in the total statewide ALCCL.
	For Owners, Landlords and Tenants, the change in company mix results in an average increase of 9.1% 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	.34	.189	10205	1.07	–	11210	15.30	–	13207	(a)	(a)
10015	48.30	–	10220	20.20	–	11211	79.60	–	13208	(a)	(a)
10020	(a)	(a)	10255	.48	.151	11212	12.00	–	13314	.51	.014
10026	2.77	.039	10256	1.75	.183	11213	9.83	–	13351	1.25	.084
10036	1.29	(a)	10257	.33	.148	11214	24.20	–	13352	1.27	.084
10040	.26	.32	10309	.69	.034	11222	.41	–	13410	2.75	2.35
10042	1.59	.57	10315	1.63	(a)	11234	1.21	.13	13411	(a)	(a)
10052	33.40	–	10331	65.50	–	11248	.091	.016	13412	.93	1.21
10054	29.60	–	10332	113.00	–	11258	4.69	.29	13453	1.07	(a)
10060	.76	.094	10352	2.27	.085	11259	5.03	.232	13454	1.25	(a)
10065	1.14	.058	10367	20.50	–	11273	59.90	–	13455	1.27	(a)
10066	1.16	.10	10368	30.00	–	11274	57.40	–	13461	(a)	(a)
10070	.194	.151	10375	(a)	–	11288	5.75	.09	13506	3.94	.135
10071	1.36	.17	10378	66.30	–	12014	.196	.074	13507	4.74	.30
10072	23.20	–	10379	30.80	–	12356	5.08	.062	13590	.95	.67
10073	2.01	.67	10380	52.50	–	12361	.30	.07	13621	.239	.33
10075	14.90	.32	10381	45.50	–	12362	.213	(a)	13670	.168	.017
10100	3.89	.088	11007	8.72	–	12373	.081	.023	13673	3.55	.018
10101	1.03	.177	11020	1.30	.26	12374	2.64	.135	13715	.213	.145
10105	11.10	–	11039	1.75	.11	12375	1.30	.048	13716	1.95	.247
10107	6.15	.38	11052	9.50	–	12391	.16	.07	13720	2.00	.103
10110	164.00	–	11101	(a)	(a)	12393	1.72	(a)	13759	.76	.218
10111	.42	.067	11120	(a)	–	12467	.72	(a)	13930	.45	.174
10113	1.54	–	11126	.27	.024	12509	.12	.031	14068	.168	.012
10115	3.06	.149	11127	1.08	.013	12510	1.52	.046	14101	1.97	.08
10117	47.90	–	11128	1.46	.133	12583	.67	(a)	14279	.91	.131
10119	(a)	–	11138	16.40	–	12651	1.97	.51	14401	4.73	.118
10120	108.00	–	11155	.92	–	12683	.90	(a)	14405	5.13	–
10130	15.20	–	11160	(a)	(a)	12707	1.40	.56	14527	.87	.179
10132	13.10	–	11167	2.19	–	12797	.29	.194	14655	.38	–
10133	9.13	–	11168	11.40	–	12805	1.39	.27	14731	9.43	–
10135	(a)	–	11201	76.30	–	12841	2.30	–	14732	.70	–
10140	.138	.022	11202	22.60	–	12927	.40	–	14733	2.66	–
10141	.28	.023	11203	2.51	.46	13049	.156	.051	14734	1.14	–
10145	1.33	.017	11204	1.34	2.74	13111	4.35	.092	14855	.42	.133
10146	1.74	.027	11205	(a)	–	13112	.26	.063	14913	1.43	.225
10150	2.12	(a)	11206	3.54	–	13201	1.74	.144	15060	(a)	(a)
10151	53.50	–	11207	44.70	–	13204	1.97	1.14	15061	(a)	(a)
10160	9.53	–	11208	7.66	–	13205	.76	.42	15062	.38	(a)
10204	.96	–	11209	36.00	–	13206	(a)	(a)	15063	.44	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.69	-	16750	.45	.034	18707	.032	.005	40117	(a)	-
15119	(a)	-	16751	.45	-	18708	.49	.028	40140	(a)	-
15120	(a)	-	16819	2.29	(a)	18833	.38	(a)	41001	1.80	-
15123	9.11	-	16820	1.77	(a)	18834	1.27	.241	41210	(a)	-
15124	3.19	-	16881	7.00	(a)	18911	4.02	.034	41421	2.28	-
15188	.67	(a)	16890	.27	(a)	18912	7.58	.062	41422	1.22	-
15223	.198	.044	16891	.29	(a)	18920	1.97	.038	41510	202.00	-
15224	2.12	.10	16892	.53	(a)	18991	(a)	-	41603	108.00	-
15300	(a)	-	16900	13.00	.115	19007	3.56	-	41604	59.40	-
15314	.92	(a)	16901	8.36	.187	19051	7.90	-	41620	6.39	-
15404	.172	(a)	16902	7.09	.163	19061	(a)	-	41650	152.00	-
15405	.25	(a)	16905	13.70	.115	19795	1.32	(a)	41664	228.00	-
15406	.65	.053	16906	8.76	.187	19796	1.54	-	41665	26.70	-
15488	1.61	(a)	16910	7.82	.082	40005	(a)	-	41666	(a)	-
15538	1.63	.029	16911	7.09	.075	40006	(a)	-	41667	623.00	-
15600	4.11	.184	16915	8.02	.071	40010	(a)	-	41668	584.00	-
15607	.90	-	16916	6.69	.08	40015	(a)	-	41669	4.09	-
15608	.92	.019	16920	17.80	.18	40020	(a)	-	41670	6.87	-
15656	27.10	-	16921	16.20	.081	40026	(a)	-	41672	(a)	-
15699	2.22	-	16930	10.20	.183	40031	(a)	-	41673	(a)	-
15733	.42	.034	16931	11.00	.088	40032	(a)	-	41675	(a)	-
15839	1.23	.048	16940	22.20	.082	40040	(a)	-	41677	1.32	-
15991	1.01	.14	16941	8.89	.118	40041	(a)	-	41678	350.00	-
15993	.85	.084	18078	.39	.31	40042	(a)	-	41679	(a)	(a)
16005	.113	.031	18109	1.68	.062	40045	1504.00	-	41680	79.20	-
16009	.52	.106	18110	1.34	.065	40046	297.00	-	41696	4.17	-
16402	6.08	-	18200	(a)	-	40047	106.00	-	41697	2.91	-
16403	3.85	.30	18205	.59	.38	40059	38.00	-	41700	(a)	-
16404	4.85	-	18206	2.17	.189	40061	20.10	-	41715	50.20	-
16471	1.27	-	18335	1.57	.033	40063	674.00	-	41716	32.00	-
16501	.238	(a)	18435	4.12	.082	40064	198.00	-	43007	(a)	-
16527	.37	.32	18436	3.33	.214	40066	(a)	-	43117	(a)	-
16588	.239	(a)	18437	2.24	(a)	40067	(a)	-	43151	58.00	-
16604	.40	.122	18438	4.29	(a)	40069	(a)	-	43152	105.00	-
16670	27.20	-	18501	3.78	.02	40072	(a)	-	43200	221.00	-
16676	1.27	.027	18506	.84	.011	40075	117.00	-	43215	(a)	-
16694	.79	(a)	18507	.80	.015	40101	131.00	-	43421	60.50	-
16705	.68	.131	18570	8.41	-	40102	116.00	-	43422	318.00	-
16722	(a)	-	18575	(a)	(a)	40111	53.30	-	43424	(a)	-
16723	(a)	-	18616	.64	.59	40115	(a)	-	43470	24.30	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	192.00	-	46004	145.00	-	47473	25.90	-
43518	97.70	-	44280	1.32	-	46005	116.00	-	47474	28.90	-
43550	216.00	-	44311	50.40	-	46112	.51	-	47475	22.80	-
43551	120.00	-	44315	33.90	-	46202	16.30	-	47476	22.80	-
43626	78.10	-	44427	473.00	-	46362	1223.00	-	47477	30.40	-
43628	1014.00	-	44428	476.00	-	46426	179.00	-	47478	32.00	-
43629	860.00	-	44429	7.13	-	46427	239.00	-	47600	(a)	-
43754	(a)	-	44430	4.96	-	46510	(a)	-	47610	(a)	-
43760	28.60	-	44431	15.80	-	46590	(a)	-	48039	157.00	-
43822	19.30	-	44432	5.02	-	46603	15.00	-	48177	(a)	-
43840	.238	-	44433	160.00	-	46604	17.30	-	48178	(a)	-
43860	15.20	-	44434	306.00	-	46606	46.10	-	48206	207.00	-
43889	5.44	-	44435	317.00	-	46607	63.40	-	48252	(a)	-
43945	(a)	-	44436	370.00	-	46622	56.50	-	48441	.87	-
43946	(a)	-	44437	307.00	-	46671	(a)	-	48557	86.70	-
43990	(a)	(a)	44438	242.00	-	46700	444.00	-	48558	75.40	-
43991	(a)	-	44439	472.00	-	46773	(a)	-	48600	357.00	-
44009	11.10	-	44440	390.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.94	(a)
44069	83.50	-	44501	(a)	-	46882	(a)	-	48637	66.30	-
44070	24.70	-	45190	12.80	-	46911	154.00	-	48638	32.90	-
44071	27.50	-	45191	9.09	-	46912	283.00	-	48727	(a)	-
44072	19.00	-	45192	10.60	-	46913	(a)	-	48808	6.93	-
44100	7.56	-	45193	6.27	-	46914	(a)	-	48924	(a)	-
44101	7.88	-	45210	7.94	-	46915	(a)	-	48925	1586.00	-
44102	6.14	-	45224	(a)	-	46916	(a)	-	49005	.90	-
44103	5.44	-	45225	(a)	-	47050	5.28	-	49111	10.60	-
44104	2.28	-	45334	127.00	-	47051	(a)	-	49181	51.20	-
44105	(a)	-	45380	.49	(a)	47052	(a)	-	49183	62.40	-
44106	(a)	-	45450	37.40	-	47103	(a)	-	49184	132.00	-
44108	2.68	-	45523	(a)	-	47146	(a)	-	49185	120.00	-
44109	6.77	-	45524	(a)	-	47147	(a)	-	49239	.37	.46
44110	6.93	-	45539	(a)	-	47221	487.00	-	49292	3.74	-
44111	4.25	-	45678	1.43	-	47253	(a)	-	49305	(a)	-
44112	2.52	-	45771	.75	.139	47254	(a)	-	49333	27.50	-
44113	(a)	-	45819	.244	.124	47318	63.50	-	49451	(a)	-
44193	(a)	-	45900	.47	.076	47367	1.32	-	49452	(a)	-
44194	(a)	-	45901	.40	.045	47420	13.90	-	49617	.75	.223
44222	(a)	-	45937	.50	-	47468	(a)	-	49618	.63	.109
44276	296.00	-	45993	(a)	(a)	47471	19.80	-	49619	1.18	.211

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
49763	7.69	—	51330	.179	.66	51833	.139	.054	52342	.244	(a)
49800	(a)	—	51333	.059	.32	51850	.43	(a)	52343	.148	(a)
49801	429.00	—	51340	.056	(a)	51851	.29	(a)	52401	.46	(a)
49802	38.10	—	51350	.215	.127	51852	.69	(a)	52402	.031	(a)
49803	67.40	—	51351	.192	.049	51853	.28	(a)	52432	.153	(a)
49840	5.44	—	51352	.26	.101	51854	.62	(a)	52433	.14	.80
49870	663.00	—	51355	.18	.091	51855	.65	(a)	52435	.175	(a)
49890	(a)	—	51356	.194	.56	51856	.36	(a)	52438	.127	(a)
49891	(a)	—	51357	.34	.76	51857	.61	(a)	52440	.199	(a)
49902	(a)	—	51358	.82	.129	51869	.152	.136	52467	.184	(a)
49903	(a)	—	51359	.72	.71	51877	.85	.191	52469	.064	.096
50010	.33	.38	51370	.66	3.83	51889	.14	.011	52505	.32	.237
50015	.215	(a)	51380	.066	.041	51896	.066	.017	52547	.40	.07
50017	.163	(a)	51400	.42	(a)	51900	.104	.10	52581	1.56	2.19
50045	.37	(a)	51401	.62	(a)	51909	.39	.053	52619	.11	(a)
50047	.042	(a)	51500	.125	.116	51919	.142	(a)	52660	.47	—
51001	.101	.42	51516	.40	—	51926	.144	.044	52744	.53	.066
51005	.021	(a)	51517	.45	—	51927	.078	.132	52767	.36	(a)
51116	.25	.69	51550	.155	.40	51934	.158	.107	52876	(a)	(a)
51201	.056	(a)	51551	.054	.89	51941	.144	.041	52911	.087	.42
51205	.172	.059	51552	.093	.152	51942	.23	—	52967	.033	.058
51206	.027	.32	51553	.166	(a)	51956	.62	.205	53001	.32	.30
51210	.176	(a)	51554	.016	(a)	51957	.55	.46	53077	.154	.219
51211	(a)	(a)	51575	.058	.021	51958	.49	.37	53095	.106	(a)
51220	.60	1.90	51576	.30	.097	51959	.50	(a)	53096	.147	(a)
51221	.34	1.76	51600	.203	.172	51960	.066	.33	53121	.42	.40
51222	.41	4.53	51613	.134	.139	51970	.29	.177	53147	.062	(a)
51224	.43	1.49	51625	.092	(a)	51982	.084	.077	53229	.34	(a)
51230	.073	.74	51666	.091	.089	51985	.37	—	53271	.079	(a)
51240	.68	.196	51702	.28	(a)	51986	.33	.096	53333	.34	.248
51241	2.02	.218	51703	.115	(a)	51999	.139	.40	53374	.14	.26
51250	.46	(a)	51734	.216	.35	52002	.122	.114	53375	.074	.27
51251	.058	(a)	51741	.35	.243	52075	.34	.222	53376	.119	.183
51252	.205	.074	51752	.30	.15	52076	.41	(a)	53377	.122	.188
51253	.175	(a)	51767	.027	.007	52109	.031	(a)	53403	.077	(a)
51254	.054	.032	51777	.093	.077	52134	.41	.60	53425	.32	(a)
51255	1.18	(a)	51790	.154	(a)	52137	.134	(a)	53565	.09	.096
51300	.128	.147	51796	.129	(a)	52150	.75	(a)	53631	.049	.021
51305	.128	.88	51808	.46	.68	52315	.121	.27	53632	.056	.032
51315	.239	.096	51809	.57	.146	52341	.084	(a)	53731	.051	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.35	.47	56171	.154	(a)	57403	.189	.033	58532	.158	(a)
53733	.227	.228	56202	.117	.078	57410	.049	.173	58559	.032	(a)
53734	2.38	–	56390	.204	.70	57411	.078	(a)	58560	.077	(a)
53803	.76	(a)	56391	.175	.30	57572	.029	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.28	.119	57600	.086	.033	58575	.10	.111
53902	(a)	(a)	56488	.154	.038	57611	.168	.055	58627	.32	.012
53903	(a)	(a)	56567	.32	(a)	57625	.76	(a)	58663	.72	.95
53904	(a)	(a)	56650	.99	(a)	57651	.092	.039	58682	.28	(a)
53905	(a)	(a)	56651	.54	(a)	57690	.218	.45	58713	.059	(a)
53907	.154	.086	56652	.39	(a)	57716	.104	.074	58737	.207	.55
53951	(a)	(a)	56653	.37	(a)	57725	.227	.075	58756	.134	(a)
53952	(a)	(a)	56654	.19	(a)	57726	.176	.023	58757	.70	(a)
53953	(a)	(a)	56690	.08	.33	57798	.047	(a)	58759	.086	(a)
54012	.238	–	56699	.13	.067	57800	.174	(a)	58802	.098	.48
54077	.21	.39	56758	.11	.14	57808	.087	(a)	58813	.33	(a)
54444	(a)	(a)	56759	.113	.078	57809	.09	(a)	58822	.27	(a)
55010	.63	.98	56760	.162	.099	57810	.087	.10	58837	.66	.161
55011	.171	1.75	56805	.213	(a)	57871	.104	.111	58840	.199	.121
55012	.204	1.11	56806	.151	(a)	57913	.225	.26	58873	.32	.027
55013	.29	1.12	56807	.15	(a)	57997	.53	–	58903	.062	(a)
55014	(a)	(a)	56808	.196	(a)	57998	.10	.054	58904	.047	.12
55214	.165	.083	56900	.188	(a)	57999	.143	.07	58922	.53	.179
55371	.36	.108	56910	.094	(a)	58009	.143	(a)	59005	.117	.089
55410	(a)	(a)	56911	.28	(a)	58010	.232	(a)	59057	.87	(a)
55426	.35	(a)	56912	.227	.084	58020	.203	(a)	59058	.56	(a)
55597	.041	1.68	56913	.185	(a)	58056	.28	(a)	59188	.40	.052
55647	.083	.065	56915	1.10	(a)	58057	.174	(a)	59189	.55	.28
55648	.037	(a)	56916	.99	.215	58058	.156	(a)	59223	.33	.103
55649	.045	(a)	56917	.29	(a)	58095	.22	1.79	59257	.032	.012
55715	.33	.203	56918	.137	(a)	58096	.29	1.49	59306	.198	(a)
55716	.47	.49	56919	.35	(a)	58301	.109	.077	59378	.213	.141
55717	.46	(a)	56920	.32	(a)	58302	.079	.051	59481	.53	.096
55718	.45	(a)	56980	.163	(a)	58397	.46	.65	59482	.42	(a)
55802	.093	.011	57001	.056	.031	58408	.31	–	59537	.23	.232
55918	.188	2.26	57002	.036	.096	58409	.40	–	59601	.20	2.23
55919	.026	3.42	57090	.51	.68	58456	.211	–	59647	.188	.158
56040	.018	.03	57146	.32	.75	58457	.31	–	59660	.37	1.06
56041	.117	(a)	57202	.144	(a)	58458	.40	–	59661	.181	(a)
56042	.147	(a)	57257	.179	.034	58459	.48	–	59693	.03	–
56170	.31	(a)	57401	.102	.089	58503	.122	.077	59695	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.014	.33	59970	.196	.169	64074	90.40	-	91200	2.29	-
59713	.33	.33	59973	.25	(a)	64075	63.60	-	91210	(a)	-
59722	.171	.028	59975	.27	.19	64500	(a)	-	91235	5.92	3.48
59723	.064	.034	59977	.157	(a)	65007	190.00	-	91250	8.92	(a)
59724	.098	.015	59984	.069	.049	66122	81.80	-	91265	48.90	3.88
59725	.123	.145	59985	.27	(a)	66123	45.00	-	91266	25.90	1.54
59726	.089	.023	59986	.206	(a)	66309	131.00	-	91280	(a)	5.13
59738	.28	.059	59988	.07	.055	66561	304.00	-	91302	33.70	(a)
59750	.171	.181	59989	.036	.041	67017	282.00	-	91315	10.20	-
59751	.062	(a)	60010	234.00	-	67508	183.00	-	91324	22.80	(a)
59773	.024	.026	60011	269.00	-	67509	134.00	-	91325	(a)	(a)
59774	.02	.141	60012	442.00	-	67510	74.60	-	91340	14.90	10.90
59775	.025	.178	60013	378.00	-	67511	80.70	-	91341	10.60	5.14
59781	.148	.085	60015	283.00	-	67512	346.00	-	91342	13.60	5.03
59782	.221	.56	60016	318.00	-	67513	219.00	-	91343	2.33	1.97
59783	.216	(a)	60035	214.00	-	67634	244.00	-	91405	17.30	-
59784	.165	(a)	61000	231.00	-	67635	173.00	-	91436	12.00	2.86
59790	.22	(a)	61212	109.00	-	68001	528.00	-	91481	43.70	-
59798	.56	.46	61216	122.00	-	68439	679.00	-	91507	6.43	4.59
59806	.40	(a)	61217	110.00	-	68500	51.40	-	91523	99.20	-
59867	.247	(a)	61218	75.50	-	68604	12.70	-	91547	.56	-
59886	.033	.10	61223	537.00	-	68606	49.60	-	91551	3.50	.83
59889	.079	.187	61224	171.00	-	68607	39.20	-	91555	3.57	1.36
59892	.216	(a)	61225	238.00	-	68702	32.30	-	91560	14.30	5.83
59904	.146	.076	61226	400.00	-	68703	24.20	-	91562	7.79	-
59905	.155	.12	61227	366.00	-	68706	104.00	-	91577	27.90	4.17
59914	.91	.69	62000	83.20	-	68707	103.00	-	91580	18.90	-
59915	.48	.66	62001	65.70	-	90089	10.10	-	91581	(a)	(a)
59917	.09	.232	62002	30.00	-	91111	7.63	7.19	91582	(a)	(a)
59923	.022	.005	62003	94.50	-	91125	6.10	3.25	91583	(a)	(a)
59925	.74	1.19	63010	421.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.63	.46	63011	526.00	-	91130	4.00	-	91585	(a)	(a)
59927	.42	1.30	63012	748.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.41	.48	63013	708.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.44	.80	63215	312.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.137	(a)	63216	217.00	-	91160	2.45	-	91589	(a)	(a)
59947	.146	.30	63217	302.00	-	91175	2.11	-	91590	8.09	-
59955	.053	.132	63218	102.00	-	91177	9.22	-	91591	(a)	(a)
59963	.39	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	.92	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$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
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$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	.238	.189	10205	.70	–	11210	11.00	–	13207	(a)	(a)
10015	14.80	–	10220	13.30	–	11211	57.10	–	13208	(a)	(a)
10020	(a)	(a)	10255	.65	.151	11212	8.64	–	13314	.34	.014
10026	1.82	.039	10256	2.40	.183	11213	7.05	–	13351	.82	.084
10036	1.77	(a)	10257	.45	.148	11214	17.30	–	13352	.84	.084
10040	.181	.32	10309	.46	.034	11222	.29	–	13410	3.76	2.35
10042	1.04	.57	10315	1.07	(a)	11234	.79	.13	13411	(a)	(a)
10052	10.30	–	10331	20.10	–	11248	.124	.016	13412	1.27	1.21
10054	9.10	–	10332	34.70	–	11258	3.44	.29	13453	1.47	(a)
10060	.50	.094	10352	1.67	.085	11259	3.69	.232	13454	1.72	(a)
10065	.75	.058	10367	14.70	–	11273	39.30	–	13455	1.74	(a)
10066	.76	.10	10368	21.50	–	11274	37.70	–	13461	(a)	(a)
10070	.136	.151	10375	(a)	–	11288	4.22	.09	13506	2.58	.135
10071	.90	.17	10378	20.40	–	12014	.27	.074	13507	3.11	.30
10072	16.60	–	10379	9.45	–	12356	3.33	.062	13590	1.30	.67
10073	2.75	.67	10380	16.10	–	12361	.207	.07	13621	.33	.33
10075	20.40	.32	10381	14.00	–	12362	.149	(a)	13670	.116	.017
10100	2.86	.088	11007	6.25	–	12373	.057	.023	13673	2.61	.018
10101	.68	.177	11020	.85	.26	12374	1.73	.135	13715	.149	.145
10105	7.31	–	11039	2.39	.11	12375	.85	.048	13716	1.28	.247
10107	8.41	.38	11052	3.60	–	12391	.112	.07	13720	1.47	.103
10110	50.50	–	11101	(a)	(a)	12393	1.13	(a)	13759	.50	.218
10111	.30	.067	11120	(a)	–	12467	.47	(a)	13930	.32	.174
10113	1.01	–	11126	.176	.024	12509	.164	.031	14068	.11	.012
10115	2.01	.149	11127	.76	.013	12510	2.08	.046	14101	1.29	.08
10117	14.70	–	11128	1.02	.133	12583	.92	(a)	14279	1.25	.131
10119	(a)	–	11138	5.03	–	12651	2.69	.51	14401	3.47	.118
10120	33.00	–	11155	.60	–	12683	1.23	(a)	14405	3.67	–
10130	9.97	–	11160	(a)	(a)	12707	.98	.56	14527	.61	.179
10132	8.59	–	11167	.83	–	12797	.206	.194	14655	.25	–
10133	3.46	–	11168	4.31	–	12805	.91	.27	14731	3.58	–
10135	(a)	–	11201	54.70	–	12841	1.51	–	14732	.26	–
10140	.095	.022	11202	16.20	–	12927	.26	–	14733	1.75	–
10141	.19	.023	11203	1.76	.46	13049	.108	.051	14734	.75	–
10145	.92	.017	11204	.88	2.74	13111	3.19	.092	14855	.58	.133
10146	1.28	.027	11205	(a)	–	13112	.176	.063	14913	.94	.225
10150	1.39	(a)	11206	2.54	–	13201	2.38	.144	15060	(a)	(a)
10151	35.10	–	11207	32.00	–	13204	2.69	1.14	15061	(a)	(a)
10160	6.25	–	11208	5.49	–	13205	1.03	.42	15062	.52	(a)
10204	.63	–	11209	25.80	–	13206	(a)	(a)	15063	.60	(a)

\$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	.49	-	16750	.29	.034	18707	.022	.005	40117	(a)	-
15119	(a)	-	16751	.29	-	18708	.32	.028	40140	(a)	-
15120	(a)	-	16819	3.13	(a)	18833	.27	(a)	41001	.55	-
15123	3.46	-	16820	2.42	(a)	18834	.84	.241	41210	(a)	-
15124	1.21	-	16881	4.59	(a)	18911	2.64	.034	41421	1.37	-
15188	.91	(a)	16890	.37	(a)	18912	4.98	.062	41422	.73	-
15223	.137	.044	16891	.40	(a)	18920	1.29	.038	41510	133.00	-
15224	1.55	.10	16892	.73	(a)	18991	(a)	-	41603	64.60	-
15300	(a)	-	16900	11.60	.115	19007	1.35	-	41604	35.50	-
15314	.60	(a)	16901	7.45	.187	19051	3.00	-	41620	4.58	-
15404	.236	(a)	16902	6.32	.163	19061	(a)	-	41650	91.00	-
15405	.35	(a)	16905	12.20	.115	19795	.87	(a)	41664	70.00	-
15406	.88	.053	16906	7.81	.187	19796	1.01	-	41665	8.19	-
15488	2.21	(a)	16910	6.97	.082	40005	(a)	-	41666	(a)	-
15538	1.07	.029	16911	6.32	.075	40006	(a)	-	41667	191.00	-
15600	2.70	.184	16915	7.15	.071	40010	(a)	-	41668	179.00	-
15607	.64	-	16916	5.96	.08	40015	(a)	-	41669	1.26	-
15608	.60	.019	16920	15.90	.18	40020	(a)	-	41670	2.11	-
15656	17.80	-	16921	14.50	.081	40026	(a)	-	41672	(a)	-
15699	1.59	-	16930	9.12	.183	40031	(a)	-	41673	(a)	-
15733	.58	.034	16931	9.83	.088	40032	(a)	-	41675	(a)	-
15839	.81	.048	16940	19.80	.082	40040	(a)	-	41677	.95	-
15991	.66	.14	16941	7.93	.118	40041	(a)	-	41678	196.00	-
15993	.56	.084	18078	.27	.31	40042	(a)	-	41679	(a)	(a)
16005	.079	.031	18109	1.10	.062	40045	462.00	-	41680	47.30	-
16009	.71	.106	18110	.88	.065	40046	91.30	-	41696	2.99	-
16402	3.99	-	18200	(a)	-	40047	32.60	-	41697	2.08	-
16403	2.52	.30	18205	.42	.38	40059	11.70	-	41700	(a)	-
16404	3.19	-	18206	1.42	.189	40061	6.18	-	41715	30.00	-
16471	.91	-	18335	1.03	.033	40063	207.00	-	41716	19.10	-
16501	.167	(a)	18435	3.03	.082	40064	60.80	-	43007	(a)	-
16527	.26	.32	18436	2.44	.214	40066	(a)	-	43117	(a)	-
16588	.33	(a)	18437	1.47	(a)	40067	(a)	-	43151	24.50	-
16604	.55	.122	18438	2.82	(a)	40069	(a)	-	43152	58.70	-
16670	8.34	-	18501	2.78	.02	40072	(a)	-	43200	93.20	-
16676	.84	.027	18506	1.15	.011	40075	49.20	-	43215	(a)	-
16694	1.09	(a)	18507	.53	.015	40101	80.90	-	43421	25.50	-
16705	.48	.131	18570	5.52	-	40102	71.50	-	43422	134.00	-
16722	(a)	-	18575	(a)	(a)	40111	16.40	-	43424	(a)	-
16723	(a)	-	18616	.88	.59	40115	(a)	-	43470	17.40	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	81.00	-	46004	86.50	-	47473	15.50	-
43518	30.00	-	44280	.95	-	46005	69.20	-	47474	17.30	-
43550	91.00	-	44311	15.50	-	46112	.32	-	47475	13.70	-
43551	50.50	-	44315	10.40	-	46202	9.32	-	47476	13.70	-
43626	24.00	-	44427	293.00	-	46362	684.00	-	47477	18.20	-
43628	312.00	-	44428	294.00	-	46426	99.90	-	47478	19.10	-
43629	264.00	-	44429	4.41	-	46427	133.00	-	47600	(a)	-
43754	(a)	-	44430	3.07	-	46510	(a)	-	47610	(a)	-
43760	8.80	-	44431	9.79	-	46590	(a)	-	48039	66.10	-
43822	13.90	-	44432	3.10	-	46603	8.38	-	48177	(a)	-
43840	.17	-	44433	98.90	-	46604	9.67	-	48178	(a)	-
43860	10.90	-	44434	189.00	-	46606	25.80	-	48206	63.40	-
43889	3.90	-	44435	196.00	-	46607	35.50	-	48252	(a)	-
43945	(a)	-	44436	229.00	-	46622	40.50	-	48441	.27	-
43946	(a)	-	44437	190.00	-	46671	(a)	-	48557	26.60	-
43990	(a)	(a)	44438	150.00	-	46700	187.00	-	48558	23.20	-
43991	(a)	-	44439	292.00	-	46773	(a)	-	48600	200.00	-
44009	4.21	-	44440	241.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	3.84	(a)
44069	25.60	-	44501	(a)	-	46882	(a)	-	48637	20.40	-
44070	7.59	-	45190	7.34	-	46911	47.40	-	48638	10.10	-
44071	8.44	-	45191	5.21	-	46912	86.90	-	48727	(a)	-
44072	5.83	-	45192	6.09	-	46913	(a)	-	48808	4.55	-
44100	2.16	-	45193	3.60	-	46914	(a)	-	48924	(a)	-
44101	2.25	-	45210	4.55	-	46915	(a)	-	48925	487.00	-
44102	1.75	-	45224	(a)	-	46916	(a)	-	49005	.64	-
44103	1.55	-	45225	(a)	-	47050	3.79	-	49111	6.96	-
44104	.65	-	45334	53.70	-	47051	(a)	-	49181	21.60	-
44105	(a)	-	45380	.67	(a)	47052	(a)	-	49183	26.30	-
44106	(a)	-	45450	15.80	-	47103	(a)	-	49184	55.50	-
44108	.76	-	45523	(a)	-	47146	(a)	-	49185	50.50	-
44109	1.93	-	45524	(a)	-	47147	(a)	-	49239	.50	.46
44110	1.98	-	45539	(a)	-	47221	206.00	-	49292	1.58	-
44111	1.21	-	45678	1.02	-	47253	(a)	-	49305	(a)	-
44112	.72	-	45771	1.03	.139	47254	(a)	-	49333	11.60	-
44113	(a)	-	45819	.33	.124	47318	19.50	-	49451	(a)	-
44193	(a)	-	45900	.31	.076	47367	.95	-	49452	(a)	-
44194	(a)	-	45901	.26	.045	47420	4.27	-	49617	.28	.223
44222	(a)	-	45937	.211	-	47468	(a)	-	49618	.239	.109
44276	125.00	-	45993	(a)	(a)	47471	11.80	-	49619	.45	.211

DIVISION SIX

GENERAL LIABILITY

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
49763	2.92	–	51330	.235	.66	51833	.158	.054	52342	.32	(a)
49800	(a)	–	51333	.077	.32	51850	.57	(a)	52343	.194	(a)
49801	181.00	–	51340	.096	(a)	51851	.38	(a)	52401	.60	(a)
49802	16.10	–	51350	.244	.127	51852	.90	(a)	52402	.053	(a)
49803	28.40	–	51351	.219	.049	51853	.36	(a)	52432	.26	(a)
49840	3.90	–	51352	.30	.101	51854	.81	(a)	52433	.241	.80
49870	204.00	–	51355	.204	.091	51855	.85	(a)	52435	.30	(a)
49890	(a)	–	51356	.22	.56	51856	.47	(a)	52438	.219	(a)
49891	(a)	–	51357	.46	.76	51857	.80	(a)	52440	.34	(a)
49902	(a)	–	51358	1.12	.129	51869	.26	.136	52467	.32	(a)
49903	(a)	–	51359	.98	.71	51877	1.47	.191	52469	.111	.096
50010	.57	.38	51370	1.14	3.83	51889	.242	.011	52505	.55	.237
50015	.37	(a)	51380	.114	.041	51896	.113	.017	52547	.52	.07
50017	.28	(a)	51400	.55	(a)	51900	.118	.10	52581	2.70	2.19
50045	.64	(a)	51401	.81	(a)	51909	.51	.053	52619	.189	(a)
50047	.073	(a)	51500	.216	.116	51919	.245	(a)	52660	.34	–
51001	.132	.42	51516	.28	–	51926	.249	.044	52744	.60	.066
51005	.027	(a)	51517	.32	–	51927	.135	.132	52767	.48	(a)
51116	.33	.69	51550	.27	.40	51934	.27	.107	52876	(a)	(a)
51201	.097	(a)	51551	.093	.89	51941	.248	.041	52911	.151	.42
51205	.30	.059	51552	.161	.152	51942	.40	–	52967	.057	.058
51206	.046	.32	51553	.29	(a)	51956	1.07	.205	53001	.55	.30
51210	.231	(a)	51554	.027	(a)	51957	.94	.46	53077	.27	.219
51211	(a)	(a)	51575	.065	.021	51958	.84	.37	53095	.182	(a)
51220	.79	1.90	51576	.51	.097	51959	.86	(a)	53096	.25	(a)
51221	.44	1.76	51600	.35	.172	51960	.113	.33	53121	.72	.40
51222	.54	4.53	51613	.231	.139	51970	.49	.177	53147	.081	(a)
51224	.56	1.49	51625	.121	(a)	51982	.145	.077	53229	.45	(a)
51230	.095	.74	51666	.104	.089	51985	.27	–	53271	.136	(a)
51240	1.17	.196	51702	.36	(a)	51986	.57	.096	53333	.44	.248
51241	3.48	.218	51703	.15	(a)	51999	.24	.40	53374	.16	.26
51250	.61	(a)	51734	.28	.35	52002	.211	.114	53375	.085	.27
51251	.101	(a)	51741	.61	.243	52075	.45	.222	53376	.136	.183
51252	.35	.074	51752	.51	.15	52076	.54	(a)	53377	.139	.188
51253	.30	(a)	51767	.03	.007	52109	.053	(a)	53403	.088	(a)
51254	.094	.032	51777	.105	.077	52134	.71	.60	53425	.42	(a)
51255	1.54	(a)	51790	.176	(a)	52137	.176	(a)	53565	.102	.096
51300	.145	.147	51796	.222	(a)	52150	1.30	(a)	53631	.084	.021
51305	.145	.88	51808	.79	.68	52315	.137	.27	53632	.096	.032
51315	.33	.096	51809	.98	.146	52341	.11	(a)	53731	.088	(a)

\$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
53732	.60	.47	56171	.202	(a)	57403	.215	.033	58532	.27	(a)
53733	.39	.228	56202	.202	.078	57410	.085	.173	58559	.056	(a)
53734	1.70	–	56390	.35	.70	57411	.103	(a)	58560	.134	(a)
53803	1.00	(a)	56391	.30	.30	57572	.05	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.49	.119	57600	.148	.033	58575	.172	.111
53902	(a)	(a)	56488	.176	.038	57611	.22	.055	58627	.55	.012
53903	(a)	(a)	56567	.43	(a)	57625	1.31	(a)	58663	.94	.95
53904	(a)	(a)	56650	1.30	(a)	57651	.159	.039	58682	.49	(a)
53905	(a)	(a)	56651	.71	(a)	57690	.29	.45	58713	.067	(a)
53907	.27	.086	56652	.51	(a)	57716	.136	.074	58737	.36	.55
53951	(a)	(a)	56653	.49	(a)	57725	.30	.075	58756	.176	(a)
53952	(a)	(a)	56654	.249	(a)	57726	.231	.023	58757	1.20	(a)
53953	(a)	(a)	56690	.091	.33	57798	.08	(a)	58759	.148	(a)
54012	.17	–	56699	.224	.067	57800	.30	(a)	58802	.169	.48
54077	.36	.39	56758	.19	.14	57808	.114	(a)	58813	.43	(a)
54444	(a)	(a)	56759	.195	.078	57809	.117	(a)	58822	.46	(a)
55010	1.09	.98	56760	.28	.099	57810	.114	.10	58837	.87	.161
55011	.30	1.75	56805	.37	(a)	57871	.136	.111	58840	.26	.121
55012	.35	1.11	56806	.26	(a)	57913	.39	.26	58873	.41	.027
55013	.38	1.12	56807	.26	(a)	57997	.38	–	58903	.106	(a)
55014	(a)	(a)	56808	.34	(a)	57998	.172	.054	58904	.082	.12
55214	.29	.083	56900	.32	(a)	57999	.187	.07	58922	.69	.179
55371	.41	.108	56910	.162	(a)	58009	.187	(a)	59005	.202	.089
55410	(a)	(a)	56911	.37	(a)	58010	.40	(a)	59057	1.49	(a)
55426	.46	(a)	56912	.30	.084	58020	.231	(a)	59058	.97	(a)
55597	.071	1.68	56913	.242	(a)	58056	.48	(a)	59188	.46	.052
55647	.143	.065	56915	1.43	(a)	58057	.30	(a)	59189	.63	.28
55648	.065	(a)	56916	1.29	.215	58058	.27	(a)	59223	.43	.103
55649	.077	(a)	56917	.37	(a)	58095	.38	1.79	59257	.054	.012
55715	.57	.203	56918	.18	(a)	58096	.50	1.49	59306	.34	(a)
55716	.82	.49	56919	.46	(a)	58301	.143	.077	59378	.28	.141
55717	.60	(a)	56920	.42	(a)	58302	.136	.051	59481	.92	.096
55718	.59	(a)	56980	.28	(a)	58397	.79	.65	59482	.48	(a)
55802	.105	.011	57001	.096	.031	58408	.223	–	59537	.30	.232
55918	.32	2.26	57002	.062	.096	58409	.28	–	59601	.35	2.23
55919	.044	3.42	57090	.67	.68	58456	.152	–	59647	.214	.158
56040	.031	.03	57146	.43	.75	58457	.22	–	59660	.64	1.06
56041	.202	(a)	57202	.249	(a)	58458	.28	–	59661	.31	(a)
56042	.25	(a)	57257	.31	.034	58459	.34	–	59693	.052	–
56170	.41	(a)	57401	.176	.089	58503	.211	.077	59695	(a)	(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
59701	.025	.33	59970	.26	.169	64074	51.80	—	91200	2.29	—
59713	.57	.33	59973	.44	(a)	64075	36.50	—	91210	(a)	—
59722	.29	.028	59975	.36	.19	64500	(a)	—	91235	5.92	3.48
59723	.111	.034	59977	.205	(a)	65007	106.00	—	91250	8.92	(a)
59724	.17	.015	59984	.119	.049	66122	45.80	—	91265	48.90	3.88
59725	.212	.145	59985	.47	(a)	66123	25.10	—	91266	25.90	1.54
59726	.154	.023	59986	.36	(a)	66309	73.50	—	91280	(a)	5.13
59738	.49	.059	59988	.092	.055	66561	170.00	—	91302	33.70	(a)
59750	.224	.181	59989	.062	.041	67017	158.00	—	91315	10.20	—
59751	.081	(a)	60010	80.90	—	67508	109.00	—	91324	22.80	(a)
59773	.027	.026	60011	93.00	—	67509	80.10	—	91325	(a)	(a)
59774	.022	.141	60012	153.00	—	67510	44.60	—	91340	14.90	10.90
59775	.029	.178	60013	131.00	—	67511	48.20	—	91341	10.60	5.14
59781	.194	.085	60015	97.80	—	67512	207.00	—	91342	13.60	5.03
59782	.29	.56	60016	110.00	—	67513	131.00	—	91343	2.33	1.97
59783	.28	(a)	60035	120.00	—	67634	137.00	—	91405	17.30	—
59784	.216	(a)	61000	80.10	—	67635	96.70	—	91436	12.00	2.86
59790	.38	(a)	61212	61.30	—	68001	295.00	—	91481	43.70	—
59798	.74	.46	61216	68.00	—	68439	380.00	—	91507	6.43	4.59
59806	.53	(a)	61217	61.80	—	68500	17.80	—	91523	99.20	—
59867	.43	(a)	61218	42.30	—	68604	7.09	—	91547	.56	—
59886	.058	.10	61223	300.00	—	68606	27.70	—	91551	3.50	.83
59889	.089	.187	61224	95.40	—	68607	21.90	—	91555	3.57	1.36
59892	.28	(a)	61225	133.00	—	68702	18.10	—	91560	14.30	5.83
59904	.191	.076	61226	223.00	—	68703	13.50	—	91562	7.79	—
59905	.27	.12	61227	204.00	—	68706	58.00	—	91577	27.90	4.17
59914	1.57	.69	62000	46.60	—	68707	57.40	—	91580	18.90	—
59915	.63	.66	62001	36.80	—	90089	10.10	—	91581	(a)	(a)
59917	.117	.232	62002	16.80	—	91111	7.63	7.19	91582	(a)	(a)
59923	.039	.005	62003	52.90	—	91125	6.10	3.25	91583	(a)	(a)
59925	1.01	1.19	63010	146.00	—	91127	5.14	1.58	91584	(a)	(a)
59926	.86	.46	63011	182.00	—	91130	4.00	—	91585	(a)	(a)
59927	.58	1.30	63012	259.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.71	.48	63013	245.00	—	91150	4.85	7.27	91587	(a)	(a)
59932	.76	.80	63215	175.00	—	91155	10.80	34.40	91588	(a)	(a)
59941	.237	(a)	63216	121.00	—	91160	2.45	—	91589	(a)	(a)
59947	.191	.30	63217	92.80	—	91175	2.11	—	91590	8.09	—
59955	.091	.132	63218	31.30	—	91177	9.22	—	91591	(a)	(a)
59963	.67	.37	63219	(a)	—	91179	9.26	—	91606	39.20	—
59964	1.58	.066	63220	(a)	—	91190	4.97	(a)	91618	(a)	(a)

\$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
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$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
99081	(a)	—	99827	1.02	.81						
99082	(a)	—	99851	4.14	—						
99083	(a)	—	99917	6.70	—						
99084	(a)	(a)	99938	7.53	—						
99085	(a)	(a)	99943	21.80	—						
99111	4.10	—	99946	16.30	4.74						
99160	(a)	—	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	—	99975	15.00	—						
99310	8.20	(a)	99986	(a)	—						
99315	24.10	2.48	99987	(a)	—						
99321	23.40	2.98	99988	7.57	—						
99445	(a)	(a)									
99471	2.14	—									
99505	11.80	—									
99506	14.50	—									
99507	12.60	—									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	—									
99613	20.70	2.95									
99614	9.14	—									
99620	1.13	—									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	—									
99746	5.61	4.22									
99760	.64	—									
99777	20.30	—									
99793	7.11	—									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$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	.248	.189	10205	.54	–	11210	8.30	–	13207	(a)	(a)
10015	15.60	–	10220	10.10	–	11211	43.10	–	13208	(a)	(a)
10020	(a)	(a)	10255	.45	.151	11212	6.53	–	13314	.26	.014
10026	1.39	.039	10256	1.64	.183	11213	5.32	–	13351	.63	.084
10036	1.21	(a)	10257	.31	.148	11214	13.10	–	13352	.64	.084
10040	.189	.32	10309	.35	.034	11222	.22	–	13410	2.57	2.35
10042	.80	.57	10315	.82	(a)	11234	.61	.13	13411	(a)	(a)
10052	10.80	–	10331	21.10	–	11248	.085	.016	13412	.87	1.21
10054	9.55	–	10332	36.40	–	11258	3.45	.29	13453	1.00	(a)
10060	.38	.094	10352	1.67	.085	11259	3.70	.232	13454	1.17	(a)
10065	.57	.058	10367	11.10	–	11273	30.00	–	13455	1.19	(a)
10066	.58	.10	10368	16.20	–	11274	28.80	–	13461	(a)	(a)
10070	.142	.151	10375	(a)	–	11288	4.23	.09	13506	1.97	.135
10071	.68	.17	10378	21.40	–	12014	.184	.074	13507	2.38	.30
10072	12.60	–	10379	9.92	–	12356	2.55	.062	13590	.89	.67
10073	1.88	.67	10380	16.90	–	12361	.116	.07	13621	.224	.33
10075	14.00	.32	10381	14.70	–	12362	.156	(a)	13670	.065	.017
10100	2.86	.088	11007	4.72	–	12373	.059	.023	13673	2.61	.018
10101	.52	.177	11020	.65	.26	12374	1.32	.135	13715	.156	.145
10105	5.59	–	11039	1.63	.11	12375	.65	.048	13716	.98	.247
10107	5.75	.38	11052	6.73	–	12391	.117	.07	13720	1.47	.103
10110	53.00	–	11101	(a)	(a)	12393	.86	(a)	13759	.38	.218
10111	.31	.067	11120	(a)	–	12467	.36	(a)	13930	.33	.174
10113	.77	–	11126	.135	.024	12509	.112	.031	14068	.084	.012
10115	1.54	.149	11127	.79	.013	12510	1.42	.046	14101	.99	.08
10117	15.50	–	11128	1.07	.133	12583	.63	(a)	14279	.86	.131
10119	(a)	–	11138	5.27	–	12651	1.84	.51	14401	3.48	.118
10120	34.70	–	11155	.46	–	12683	.84	(a)	14405	2.78	–
10130	7.62	–	11160	(a)	(a)	12707	1.03	.56	14527	.64	.179
10132	6.56	–	11167	1.55	–	12797	.216	.194	14655	.191	–
10133	6.47	–	11168	8.04	–	12805	.70	.27	14731	6.68	–
10135	(a)	–	11201	41.30	–	12841	1.16	–	14732	.49	–
10140	.054	.022	11202	12.20	–	12927	.202	–	14733	1.33	–
10141	.107	.023	11203	1.84	.46	13049	.061	.051	14734	.57	–
10145	.52	.017	11204	.67	2.74	13111	3.20	.092	14855	.39	.133
10146	1.28	.027	11205	(a)	–	13112	.099	.063	14913	.72	.225
10150	1.07	(a)	11206	1.92	–	13201	1.63	.144	15060	(a)	(a)
10151	26.80	–	11207	24.20	–	13204	1.84	1.14	15061	(a)	(a)
10160	4.78	–	11208	4.15	–	13205	.71	.42	15062	.35	(a)
10204	.48	–	11209	19.50	–	13206	(a)	(a)	15063	.41	(a)

\$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	.37	-	16750	.224	.034	18707	.023	.005	40117	(a)	-
15119	(a)	-	16751	.224	-	18708	.247	.028	40140	(a)	-
15120	(a)	-	16819	2.14	(a)	18833	.28	(a)	41001	.58	-
15123	6.45	-	16820	1.66	(a)	18834	.64	.241	41210	(a)	-
15124	2.26	-	16881	3.51	(a)	18911	2.02	.034	41421	.55	-
15188	.62	(a)	16890	.25	(a)	18912	3.80	.062	41422	.29	-
15223	.077	.044	16891	.27	(a)	18920	.99	.038	41510	102.00	-
15224	1.56	.10	16892	.50	(a)	18991	(a)	-	41603	26.10	-
15300	(a)	-	16900	9.96	.115	19007	2.52	-	41604	14.40	-
15314	.46	(a)	16901	6.39	.187	19051	5.59	-	41620	3.46	-
15404	.161	(a)	16902	5.42	.163	19061	(a)	-	41650	36.80	-
15405	.237	(a)	16905	10.50	.115	19795	.66	(a)	41664	73.40	-
15406	.60	.053	16906	6.69	.187	19796	.77	-	41665	8.60	-
15488	1.51	(a)	16910	5.98	.082	40005	(a)	-	41666	(a)	-
15538	.82	.029	16911	5.42	.075	40006	(a)	-	41667	201.00	-
15600	2.06	.184	16915	6.13	.071	40010	(a)	-	41668	188.00	-
15607	.49	-	16916	5.11	.08	40015	(a)	-	41669	1.32	-
15608	.46	.019	16920	13.60	.18	40020	(a)	-	41670	2.22	-
15656	13.60	-	16921	12.40	.081	40026	(a)	-	41672	(a)	-
15699	1.20	-	16930	7.82	.183	40031	(a)	-	41673	(a)	-
15733	.39	.034	16931	8.43	.088	40032	(a)	-	41675	(a)	-
15839	.62	.048	16940	17.00	.082	40040	(a)	-	41677	.72	-
15991	.50	.14	16941	6.79	.118	40041	(a)	-	41678	386.00	-
15993	.43	.084	18078	.28	.31	40042	(a)	-	41679	(a)	(a)
16005	.083	.031	18109	.84	.062	40045	485.00	-	41680	19.10	-
16009	.48	.106	18110	.67	.065	40046	95.80	-	41696	2.26	-
16402	3.05	-	18200	(a)	-	40047	34.20	-	41697	1.57	-
16403	1.93	.30	18205	.44	.38	40059	12.20	-	41700	(a)	-
16404	2.43	-	18206	1.09	.189	40061	6.49	-	41715	12.10	-
16471	.69	-	18335	.79	.033	40063	217.00	-	41716	7.73	-
16501	.175	(a)	18435	3.03	.082	40064	63.80	-	43007	(a)	-
16527	.27	.32	18436	2.45	.214	40066	(a)	-	43117	(a)	-
16588	.224	(a)	18437	1.12	(a)	40067	(a)	-	43151	27.00	-
16604	.38	.122	18438	2.15	(a)	40069	(a)	-	43152	116.00	-
16670	8.76	-	18501	2.78	.02	40072	(a)	-	43200	103.00	-
16676	.64	.027	18506	.79	.011	40075	54.30	-	43215	(a)	-
16694	.74	(a)	18507	.40	.015	40101	94.30	-	43421	28.20	-
16705	.50	.131	18570	4.22	-	40102	83.30	-	43422	148.00	-
16722	(a)	-	18575	(a)	(a)	40111	17.20	-	43424	(a)	-
16723	(a)	-	18616	.60	.59	40115	(a)	-	43470	13.20	-

\$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
43517	(a)	-	44277	89.50	-	46004	35.00	-	47473	6.26	-
43518	31.50	-	44280	.72	-	46005	28.00	-	47474	7.00	-
43550	101.00	-	44311	16.20	-	46112	.37	-	47475	5.52	-
43551	55.80	-	44315	10.90	-	46202	12.00	-	47476	5.52	-
43626	25.20	-	44427	341.00	-	46362	1347.00	-	47477	7.36	-
43628	327.00	-	44428	343.00	-	46426	197.00	-	47478	7.73	-
43629	277.00	-	44429	5.14	-	46427	263.00	-	47600	(a)	-
43754	(a)	-	44430	3.57	-	46510	(a)	-	47610	(a)	-
43760	9.23	-	44431	11.40	-	46590	(a)	-	48039	72.90	-
43822	10.50	-	44432	3.62	-	46603	16.50	-	48177	(a)	-
43840	.129	-	44433	115.00	-	46604	19.00	-	48178	(a)	-
43860	8.24	-	44434	220.00	-	46606	50.80	-	48206	66.60	-
43889	2.95	-	44435	228.00	-	46607	69.80	-	48252	(a)	-
43945	(a)	-	44436	267.00	-	46622	30.60	-	48441	.28	-
43946	(a)	-	44437	221.00	-	46671	(a)	-	48557	28.00	-
43990	(a)	(a)	44438	175.00	-	46700	207.00	-	48558	24.30	-
43991	(a)	-	44439	340.00	-	46773	(a)	-	48600	394.00	-
44009	7.87	-	44440	281.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.18	(a)
44069	26.90	-	44501	(a)	-	46882	(a)	-	48637	21.40	-
44070	7.96	-	45190	9.47	-	46911	49.80	-	48638	10.60	-
44071	8.86	-	45191	6.72	-	46912	91.20	-	48727	(a)	-
44072	6.12	-	45192	7.86	-	46913	(a)	-	48808	3.48	-
44100	2.89	-	45193	4.64	-	46914	(a)	-	48924	(a)	-
44101	3.01	-	45210	5.87	-	46915	(a)	-	48925	511.00	-
44102	2.34	-	45224	(a)	-	46916	(a)	-	49005	.49	-
44103	2.07	-	45225	(a)	-	47050	2.86	-	49111	5.32	-
44104	.87	-	45334	59.30	-	47051	(a)	-	49181	23.80	-
44105	(a)	-	45380	.46	(a)	47052	(a)	-	49183	29.00	-
44106	(a)	-	45450	17.40	-	47103	(a)	-	49184	61.30	-
44108	1.02	-	45523	(a)	-	47146	(a)	-	49185	55.80	-
44109	2.59	-	45524	(a)	-	47147	(a)	-	49239	.34	.46
44110	2.65	-	45539	(a)	-	47221	227.00	-	49292	1.74	-
44111	1.62	-	45678	.77	-	47253	(a)	-	49305	(a)	-
44112	.96	-	45771	.70	.139	47254	(a)	-	49333	12.80	-
44113	(a)	-	45819	.228	.124	47318	20.50	-	49451	(a)	-
44193	(a)	-	45900	.236	.076	47367	.72	-	49452	(a)	-
44194	(a)	-	45901	.202	.045	47420	4.48	-	49617	.53	.223
44222	(a)	-	45937	.232	-	47468	(a)	-	49618	.45	.109
44276	138.00	-	45993	(a)	(a)	47471	4.79	-	49619	.84	.211

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
49763	5.45	–	51330	.133	.66	51833	.213	.054	52342	.181	(a)
49800	(a)	–	51333	.044	.32	51850	.32	(a)	52343	.11	(a)
49801	200.00	–	51340	.064	(a)	51851	.218	(a)	52401	.34	(a)
49802	17.70	–	51350	.33	.127	51852	.51	(a)	52402	.035	(a)
49803	31.40	–	51351	.29	.049	51853	.205	(a)	52432	.175	(a)
49840	2.95	–	51352	.40	.101	51854	.46	(a)	52433	.16	.80
49870	214.00	–	51355	.28	.091	51855	.48	(a)	52435	.201	(a)
49890	(a)	–	51356	.30	.56	51856	.27	(a)	52438	.145	(a)
49891	(a)	–	51357	.32	.76	51857	.45	(a)	52440	.228	(a)
49902	(a)	–	51358	.77	.129	51869	.174	.136	52467	.211	(a)
49903	(a)	–	51359	.67	.71	51877	.98	.191	52469	.074	.096
50010	.38	.38	51370	.76	3.83	51889	.161	.011	52505	.37	.237
50015	.246	(a)	51380	.076	.041	51896	.075	.017	52547	.29	.07
50017	.187	(a)	51400	.31	(a)	51900	.159	.10	52581	1.79	2.19
50045	.43	(a)	51401	.46	(a)	51909	.29	.053	52619	.126	(a)
50047	.048	(a)	51500	.144	.116	51919	.163	(a)	52660	.25	–
51001	.075	.42	51516	.215	–	51926	.166	.044	52744	.81	.066
51005	.015	(a)	51517	.243	–	51927	.09	.132	52767	.27	(a)
51116	.189	.69	51550	.178	.40	51934	.181	.107	52876	(a)	(a)
51201	.065	(a)	51551	.062	.89	51941	.165	.041	52911	.10	.42
51205	.197	.059	51552	.107	.152	51942	.26	–	52967	.038	.058
51206	.031	.32	51553	.19	(a)	51956	.71	.205	53001	.37	.30
51210	.131	(a)	51554	.018	(a)	51957	.63	.46	53077	.177	.219
51211	(a)	(a)	51575	.088	.021	51958	.56	.37	53095	.121	(a)
51220	.45	1.90	51576	.34	.097	51959	.57	(a)	53096	.169	(a)
51221	.249	1.76	51600	.232	.172	51960	.075	.33	53121	.48	.40
51222	.30	4.53	51613	.153	.139	51970	.33	.177	53147	.046	(a)
51224	.32	1.49	51625	.068	(a)	51982	.096	.077	53229	.26	(a)
51230	.054	.74	51666	.14	.089	51985	.20	–	53271	.09	(a)
51240	.78	.196	51702	.205	(a)	51986	.38	.096	53333	.25	.248
51241	2.31	.218	51703	.085	(a)	51999	.16	.40	53374	.215	.26
51250	.34	(a)	51734	.16	.35	52002	.14	.114	53375	.114	.27
51251	.067	(a)	51741	.40	.243	52075	.25	.222	53376	.183	.183
51252	.235	.074	51752	.34	.15	52076	.30	(a)	53377	.187	.188
51253	.20	(a)	51767	.041	.007	52109	.035	(a)	53403	.118	(a)
51254	.062	.032	51777	.142	.077	52134	.47	.60	53425	.237	(a)
51255	.87	(a)	51790	.236	(a)	52137	.10	(a)	53565	.138	.096
51300	.196	.147	51796	.147	(a)	52150	.86	(a)	53631	.056	.021
51305	.196	.88	51808	.52	.68	52315	.185	.27	53632	.064	.032
51315	.224	.096	51809	.65	.146	52341	.062	(a)	53731	.059	(a)

\$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
53732	.40	.47	56171	.114	(a)	57403	.29	.033	58532	.181	(a)
53733	.26	.228	56202	.134	.078	57410	.056	.173	58559	.037	(a)
53734	1.29	–	56390	.234	.70	57411	.058	(a)	58560	.089	(a)
53803	.56	(a)	56391	.201	.30	57572	.033	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.32	.119	57600	.099	.033	58575	.114	.111
53902	(a)	(a)	56488	.236	.038	57611	.124	.055	58627	.37	.012
53903	(a)	(a)	56567	.241	(a)	57625	.87	(a)	58663	.53	.95
53904	(a)	(a)	56650	.74	(a)	57651	.105	.039	58682	.33	(a)
53905	(a)	(a)	56651	.40	(a)	57690	.162	.45	58713	.09	(a)
53907	.176	.086	56652	.29	(a)	57716	.077	.074	58737	.237	.55
53951	(a)	(a)	56653	.28	(a)	57725	.168	.075	58756	.10	(a)
53952	(a)	(a)	56654	.141	(a)	57726	.131	.023	58757	.80	(a)
53953	(a)	(a)	56690	.122	.33	57798	.053	(a)	58759	.099	(a)
54012	.129	–	56699	.149	.067	57800	.199	(a)	58802	.112	.48
54077	.241	.39	56758	.126	.14	57808	.064	(a)	58813	.245	(a)
54444	(a)	(a)	56759	.129	.078	57809	.066	(a)	58822	.31	(a)
55010	.73	.98	56760	.186	.099	57810	.064	.10	58837	.49	.161
55011	.196	1.75	56805	.245	(a)	57871	.077	.111	58840	.147	.121
55012	.234	1.11	56806	.173	(a)	57913	.26	.26	58873	.234	.027
55013	.214	1.12	56807	.172	(a)	57997	.29	–	58903	.071	(a)
55014	(a)	(a)	56808	.224	(a)	57998	.114	.054	58904	.054	.12
55214	.19	.083	56900	.215	(a)	57999	.106	.07	58922	.39	.179
55371	.55	.108	56910	.108	(a)	58009	.106	(a)	59005	.134	.089
55410	(a)	(a)	56911	.207	(a)	58010	.27	(a)	59057	.99	(a)
55426	.26	(a)	56912	.168	.084	58020	.31	(a)	59058	.64	(a)
55597	.047	1.68	56913	.137	(a)	58056	.32	(a)	59188	.62	.052
55647	.095	.065	56915	.81	(a)	58057	.199	(a)	59189	.85	.28
55648	.043	(a)	56916	.73	.215	58058	.179	(a)	59223	.243	.103
55649	.051	(a)	56917	.212	(a)	58095	.25	1.79	59257	.036	.012
55715	.38	.203	56918	.102	(a)	58096	.33	1.49	59306	.226	(a)
55716	.54	.49	56919	.26	(a)	58301	.081	.077	59378	.158	.141
55717	.34	(a)	56920	.237	(a)	58302	.09	.051	59481	.61	.096
55718	.33	(a)	56980	.187	(a)	58397	.52	.65	59482	.64	(a)
55802	.142	.011	57001	.064	.031	58408	.169	–	59537	.17	.232
55918	.215	2.26	57002	.041	.096	58409	.215	–	59601	.229	2.23
55919	.029	3.42	57090	.38	.68	58456	.114	–	59647	.29	.158
56040	.02	.03	57146	.241	.75	58457	.166	–	59660	.42	1.06
56041	.134	(a)	57202	.166	(a)	58458	.215	–	59661	.207	(a)
56042	.169	(a)	57257	.205	.034	58459	.26	–	59693	.035	–
56170	.232	(a)	57401	.117	.089	58503	.14	.077	59695	(a)	(a)

\$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
59701	.017	.33	59970	.145	.169	64074	66.80	-	91200	2.29	-
59713	.38	.33	59973	.29	(a)	64075	47.10	-	91210	(a)	-
59722	.196	.028	59975	.203	.19	64500	(a)	-	91235	5.92	3.48
59723	.074	.034	59977	.116	(a)	65007	209.00	-	91250	8.92	(a)
59724	.113	.015	59984	.079	.049	66122	90.10	-	91265	48.90	3.88
59725	.141	.145	59985	.31	(a)	66123	49.50	-	91266	25.90	1.54
59726	.102	.023	59986	.236	(a)	66309	145.00	-	91280	(a)	5.13
59738	.33	.059	59988	.052	.055	66561	335.00	-	91302	33.70	(a)
59750	.127	.181	59989	.041	.041	67017	311.00	-	91315	10.20	-
59751	.046	(a)	60010	127.00	-	67508	44.20	-	91324	22.80	(a)
59773	.037	.026	60011	146.00	-	67509	32.40	-	91325	(a)	(a)
59774	.03	.141	60012	240.00	-	67510	18.00	-	91340	14.90	10.90
59775	.039	.178	60013	206.00	-	67511	19.50	-	91341	10.60	5.14
59781	.11	.085	60015	154.00	-	67512	83.60	-	91342	13.60	5.03
59782	.164	.56	60016	173.00	-	67513	53.00	-	91343	2.33	1.97
59783	.16	(a)	60035	236.00	-	67634	269.00	-	91405	17.30	-
59784	.122	(a)	61000	126.00	-	67635	190.00	-	91436	12.00	2.86
59790	.25	(a)	61212	121.00	-	68001	581.00	-	91481	43.70	-
59798	.42	.46	61216	134.00	-	68439	748.00	-	91507	6.43	4.59
59806	.30	(a)	61217	122.00	-	68500	28.00	-	91523	99.20	-
59867	.28	(a)	61218	83.20	-	68604	14.00	-	91547	.56	-
59886	.038	.10	61223	592.00	-	68606	54.60	-	91551	3.50	.83
59889	.12	.187	61224	188.00	-	68607	43.20	-	91555	3.57	1.36
59892	.16	(a)	61225	262.00	-	68702	35.50	-	91560	14.30	5.83
59904	.108	.076	61226	440.00	-	68703	26.70	-	91562	7.79	-
59905	.178	.12	61227	403.00	-	68706	114.00	-	91577	27.90	4.17
59914	1.04	.69	62000	91.70	-	68707	113.00	-	91580	18.90	-
59915	.36	.66	62001	72.40	-	90089	10.10	-	91581	(a)	(a)
59917	.066	.232	62002	33.00	-	91111	7.63	7.19	91582	(a)	(a)
59923	.026	.005	62003	104.00	-	91125	6.10	3.25	91583	(a)	(a)
59925	.69	1.19	63010	229.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.59	.46	63011	286.00	-	91130	4.00	-	91585	(a)	(a)
59927	.39	1.30	63012	407.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.47	.48	63013	386.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.50	.80	63215	344.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.157	(a)	63216	239.00	-	91160	2.45	-	91589	(a)	(a)
59947	.108	.30	63217	97.40	-	91175	2.11	-	91590	8.09	-
59955	.06	.132	63218	32.80	-	91177	9.22	-	91591	(a)	(a)
59963	.45	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	1.05	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$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
91629	8.00	(a)	95358	(a)	–	97654	12.80	4.16	98427	5.79	–
91636	13.70	–	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	–
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	–
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	–
91722	12.00	(a)	95505	7.72	2.76	98090	.31	–	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	–	98482	8.92	9.19
91805	.49	–	95625	16.10	5.13	98092	1.02	–	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	–	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	–	98555	5.87	–
92055	11.60	.26	95648	(a)	(a)	98151	(a)	–	98597	1.32	–
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	–
92102	10.90	3.92	96317	4.14	–	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	–
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	–
92445	7.86	–	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	–
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	–
92451	5.92	3.06	96703	(a)	–	98159	7.29	(a)	98658	17.60	–
92453	7.60	–	96816	9.71	–	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	–	96930	(a)	–	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	–	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	–	97047	10.40	–	98257	3.46	–	98705	24.90	–
94225	20.70	–	97050	8.05	–	98303	34.20	9.46	98710	8.24	–
94276	10.80	5.79	97111	12.40	–	98304	12.80	5.15	98751	13.30	–
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	–
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	–	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	–	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	–	97501	(a)	–	98405	3.82	–	98884	5.34	2.66
94638	(a)	–	97502	(a)	–	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	–	98414	30.90	(a)	98949	3.00	.62
95233	7.41	–	97504	(a)	–	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	–	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	–	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	–	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$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
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.184	.189	10205	.249	–	11210	14.20	–	13207	(a)	(a)
10015	26.20	–	10220	4.69	–	11211	73.60	–	13208	(a)	(a)
10020	(a)	(a)	10255	.59	.151	11212	11.10	–	13314	.119	.014
10026	.64	.039	10256	2.15	.183	11213	9.09	–	13351	.29	.084
10036	1.59	(a)	10257	.41	.148	11214	22.40	–	13352	.30	.084
10040	.14	.32	10309	.161	.034	11222	.38	–	13410	3.38	2.35
10042	.37	.57	10315	.38	(a)	11234	.28	.13	13411	(a)	(a)
10052	18.10	–	10331	35.50	–	11248	.112	.016	13412	1.14	1.21
10054	16.10	–	10332	61.30	–	11258	1.61	.29	13453	1.32	(a)
10060	.177	.094	10352	.78	.085	11259	1.72	.232	13454	1.54	(a)
10065	.26	.058	10367	19.00	–	11273	13.90	–	13455	1.57	(a)
10066	.27	.10	10368	27.70	–	11274	13.30	–	13461	(a)	(a)
10070	.105	.151	10375	(a)	–	11288	1.97	.09	13506	.91	.135
10071	.32	.17	10378	36.00	–	12014	.241	.074	13507	1.10	.30
10072	21.40	–	10379	16.70	–	12356	1.18	.062	13590	1.17	.67
10073	2.47	.67	10380	28.50	–	12361	.095	.07	13621	.29	.33
10075	18.30	.32	10381	24.70	–	12362	.116	(a)	13670	.053	.017
10100	1.33	.088	11007	8.06	–	12373	.044	.023	13673	1.22	.018
10101	.239	.177	11020	.30	.26	12374	.61	.135	13715	.116	.145
10105	2.59	–	11039	2.15	.11	12375	.30	.048	13716	.45	.247
10107	7.56	.38	11052	9.03	–	12391	.087	.07	13720	.69	.103
10110	89.10	–	11101	(a)	(a)	12393	.40	(a)	13759	.177	.218
10111	.231	.067	11120	(a)	–	12467	.166	(a)	13930	.247	.174
10113	.36	–	11126	.062	.024	12509	.147	.031	14068	.039	.012
10115	.71	.149	11127	.59	.013	12510	1.87	.046	14101	.46	.08
10117	26.00	–	11128	.79	.133	12583	.83	(a)	14279	1.12	.131
10119	(a)	–	11138	8.88	–	12651	2.42	.51	14401	1.62	.118
10120	58.30	–	11155	.213	–	12683	1.11	(a)	14405	4.74	–
10130	3.53	–	11160	(a)	(a)	12707	.76	.56	14527	.47	.179
10132	3.04	–	11167	2.08	–	12797	.16	.194	14655	.088	–
10133	8.68	–	11168	10.80	–	12805	.32	.27	14731	8.95	–
10135	(a)	–	11201	70.60	–	12841	.53	–	14732	.66	–
10140	.044	.022	11202	20.90	–	12927	.093	–	14733	.62	–
10141	.087	.023	11203	1.37	.46	13049	.049	.051	14734	.26	–
10145	.42	.017	11204	.31	2.74	13111	1.49	.092	14855	.52	.133
10146	.60	.027	11205	(a)	–	13112	.08	.063	14913	.33	.225
10150	.49	(a)	11206	3.27	–	13201	2.14	.144	15060	(a)	(a)
10151	12.40	–	11207	41.30	–	13204	2.42	1.14	15061	(a)	(a)
10160	2.21	–	11208	7.08	–	13205	.93	.42	15062	.46	(a)
10204	.223	–	11209	33.30	–	13206	(a)	(a)	15063	.54	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.64	-	16750	.104	.034	18707	.017	.005	40117	(a)	-
15119	(a)	-	16751	.104	-	18708	.114	.028	40140	(a)	-
15120	(a)	-	16819	2.81	(a)	18833	.207	(a)	41001	.98	-
15123	8.66	-	16820	2.18	(a)	18834	.30	.241	41210	(a)	-
15124	3.03	-	16881	1.63	(a)	18911	.93	.034	41421	1.25	-
15188	.82	(a)	16890	.33	(a)	18912	1.76	.062	41422	.67	-
15223	.062	.044	16891	.36	(a)	18920	.46	.038	41510	47.00	-
15224	.73	.10	16892	.65	(a)	18991	(a)	-	41603	59.10	-
15300	(a)	-	16900	4.49	.115	19007	3.38	-	41604	32.50	-
15314	.213	(a)	16901	2.88	.187	19051	7.50	-	41620	5.91	-
15404	.212	(a)	16902	2.44	.163	19061	(a)	-	41650	83.20	-
15405	.31	(a)	16905	4.73	.115	19795	.31	(a)	41664	124.00	-
15406	.79	.053	16906	3.02	.187	19796	.36	-	41665	14.50	-
15488	1.98	(a)	16910	2.70	.082	40005	(a)	-	41666	(a)	-
15538	.38	.029	16911	2.44	.075	40006	(a)	-	41667	338.00	-
15600	.96	.184	16915	2.77	.071	40010	(a)	-	41668	317.00	-
15607	.83	-	16916	2.30	.08	40015	(a)	-	41669	2.22	-
15608	.213	.019	16920	6.13	.18	40020	(a)	-	41670	3.73	-
15656	6.29	-	16921	5.60	.081	40026	(a)	-	41672	(a)	-
15699	2.05	-	16930	3.53	.183	40031	(a)	-	41673	(a)	-
15733	.52	.034	16931	3.80	.088	40032	(a)	-	41675	(a)	-
15839	.29	.048	16940	7.65	.082	40040	(a)	-	41677	1.22	-
15991	.234	.14	16941	3.07	.118	40041	(a)	-	41678	203.00	-
15993	.197	.084	18078	.21	.31	40042	(a)	-	41679	(a)	(a)
16005	.061	.031	18109	.39	.062	40045	816.00	-	41680	43.30	-
16009	.64	.106	18110	.31	.065	40046	161.00	-	41696	3.86	-
16402	1.41	-	18200	(a)	-	40047	57.50	-	41697	2.69	-
16403	.89	.30	18205	.32	.38	40059	20.60	-	41700	(a)	-
16404	1.13	-	18206	.50	.189	40061	10.90	-	41715	27.50	-
16471	1.17	-	18335	.36	.033	40063	365.00	-	41716	17.50	-
16501	.13	(a)	18435	1.41	.082	40064	107.00	-	43007	(a)	-
16527	.199	.32	18436	1.14	.214	40066	(a)	-	43117	(a)	-
16588	.29	(a)	18437	.52	(a)	40067	(a)	-	43151	25.80	-
16604	.49	.122	18438	1.00	(a)	40069	(a)	-	43152	60.80	-
16670	14.70	-	18501	1.30	.02	40072	(a)	-	43200	98.30	-
16676	.30	.027	18506	1.04	.011	40075	51.90	-	43215	(a)	-
16694	.98	(a)	18507	.187	.015	40101	46.10	-	43421	26.90	-
16705	.37	.131	18570	1.95	-	40102	40.70	-	43422	141.00	-
16722	(a)	-	18575	(a)	(a)	40111	28.90	-	43424	(a)	-
16723	(a)	-	18616	.79	.59	40115	(a)	-	43470	22.50	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	85.50	-	46004	79.00	-	47473	14.10	-
43518	53.00	-	44280	1.22	-	46005	63.20	-	47474	15.80	-
43550	96.10	-	44311	27.30	-	46112	.181	-	47475	12.50	-
43551	53.30	-	44315	18.40	-	46202	4.64	-	47476	12.50	-
43626	42.40	-	44427	167.00	-	46362	709.00	-	47477	16.60	-
43628	550.00	-	44428	167.00	-	46426	104.00	-	47478	17.50	-
43629	466.00	-	44429	2.51	-	46427	138.00	-	47600	(a)	-
43754	(a)	-	44430	1.75	-	46510	(a)	-	47610	(a)	-
43760	15.50	-	44431	5.58	-	46590	(a)	-	48039	69.70	-
43822	17.90	-	44432	1.77	-	46603	8.69	-	48177	(a)	-
43840	.22	-	44433	56.30	-	46604	10.00	-	48178	(a)	-
43860	14.10	-	44434	108.00	-	46606	26.70	-	48206	112.00	-
43889	5.03	-	44435	112.00	-	46607	36.70	-	48252	(a)	-
43945	(a)	-	44436	130.00	-	46622	52.20	-	48441	.47	-
43946	(a)	-	44437	108.00	-	46671	(a)	-	48557	47.10	-
43990	(a)	(a)	44438	85.30	-	46700	198.00	-	48558	40.90	-
43991	(a)	-	44439	166.00	-	46773	(a)	-	48600	207.00	-
44009	10.60	-	44440	137.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	3.68	(a)
44069	45.30	-	44501	(a)	-	46882	(a)	-	48637	36.00	-
44070	13.40	-	45190	3.65	-	46911	83.80	-	48638	17.80	-
44071	14.90	-	45191	2.59	-	46912	154.00	-	48727	(a)	-
44072	10.30	-	45192	3.03	-	46913	(a)	-	48808	1.61	-
44100	3.01	-	45193	1.79	-	46914	(a)	-	48924	(a)	-
44101	3.13	-	45210	2.26	-	46915	(a)	-	48925	860.00	-
44102	2.45	-	45224	(a)	-	46916	(a)	-	49005	.83	-
44103	2.16	-	45225	(a)	-	47050	4.89	-	49111	2.46	-
44104	.91	-	45334	56.60	-	47051	(a)	-	49181	22.80	-
44105	(a)	-	45380	.61	(a)	47052	(a)	-	49183	27.80	-
44106	(a)	-	45450	16.70	-	47103	(a)	-	49184	58.60	-
44108	1.07	-	45523	(a)	-	47146	(a)	-	49185	53.30	-
44109	2.70	-	45524	(a)	-	47147	(a)	-	49239	.45	.46
44110	2.76	-	45539	(a)	-	47221	217.00	-	49292	1.67	-
44111	1.69	-	45678	1.32	-	47253	(a)	-	49305	(a)	-
44112	1.00	-	45771	.92	.139	47254	(a)	-	49333	12.20	-
44113	(a)	-	45819	.30	.124	47318	34.50	-	49451	(a)	-
44193	(a)	-	45900	.109	.076	47367	1.22	-	49452	(a)	-
44194	(a)	-	45901	.093	.045	47420	7.55	-	49617	.71	.223
44222	(a)	-	45937	.222	-	47468	(a)	-	49618	.60	.109
44276	132.00	-	45993	(a)	(a)	47471	10.80	-	49619	1.13	.211

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
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Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	7.31	-	51330	.224	.66	51833	.229	.054	52342	.30	(a)
49800	(a)	-	51333	.074	.32	51850	.54	(a)	52343	.186	(a)
49801	191.00	-	51340	.102	(a)	51851	.37	(a)	52401	.57	(a)
49802	16.90	-	51350	.35	.127	51852	.86	(a)	52402	.056	(a)
49803	30.00	-	51351	.32	.049	51853	.35	(a)	52432	.28	(a)
49840	5.03	-	51352	.43	.101	51854	.78	(a)	52433	.26	.80
49870	360.00	-	51355	.30	.091	51855	.82	(a)	52435	.32	(a)
49890	(a)	-	51356	.32	.56	51856	.45	(a)	52438	.232	(a)
49891	(a)	-	51357	.42	.76	51857	.77	(a)	52440	.36	(a)
49902	(a)	-	51358	1.01	.129	51869	.28	.136	52467	.34	(a)
49903	(a)	-	51359	.88	.71	51877	1.56	.191	52469	.118	.096
50010	.60	.38	51370	1.21	3.83	51889	.26	.011	52505	.59	.237
50015	.39	(a)	51380	.121	.041	51896	.12	.017	52547	.50	.07
50017	.30	(a)	51400	.53	(a)	51900	.171	.10	52581	2.85	2.19
50045	.68	(a)	51401	.77	(a)	51909	.49	.053	52619	.20	(a)
50047	.077	(a)	51500	.229	.116	51919	.26	(a)	52660	.43	-
51001	.126	.42	51516	.37	-	51926	.26	.044	52744	.88	.066
51005	.026	(a)	51517	.42	-	51927	.143	.132	52767	.46	(a)
51116	.32	.69	51550	.28	.40	51934	.29	.107	52876	(a)	(a)
51201	.103	(a)	51551	.098	.89	51941	.26	.041	52911	.16	.42
51205	.31	.059	51552	.17	.152	51942	.42	-	52967	.06	.058
51206	.049	.32	51553	.30	(a)	51956	1.13	.205	53001	.59	.30
51210	.221	(a)	51554	.029	(a)	51957	1.00	.46	53077	.28	.219
51211	(a)	(a)	51575	.095	.021	51958	.89	.37	53095	.193	(a)
51220	.76	1.90	51576	.54	.097	51959	.91	(a)	53096	.27	(a)
51221	.42	1.76	51600	.37	.172	51960	.12	.33	53121	.76	.40
51222	.51	4.53	51613	.245	.139	51970	.52	.177	53147	.077	(a)
51224	.54	1.49	51625	.116	(a)	51982	.154	.077	53229	.43	(a)
51230	.091	.74	51666	.15	.089	51985	.34	-	53271	.144	(a)
51240	1.24	.196	51702	.35	(a)	51986	.60	.096	53333	.42	.248
51241	3.69	.218	51703	.144	(a)	51999	.25	.40	53374	.231	.26
51250	.58	(a)	51734	.27	.35	52002	.223	.114	53375	.122	.27
51251	.107	(a)	51741	.65	.243	52075	.43	.222	53376	.196	.183
51252	.37	.074	51752	.54	.15	52076	.52	(a)	53377	.201	.188
51253	.32	(a)	51767	.044	.007	52109	.056	(a)	53403	.127	(a)
51254	.10	.032	51777	.152	.077	52134	.75	.60	53425	.40	(a)
51255	1.48	(a)	51790	.25	(a)	52137	.168	(a)	53565	.148	.096
51300	.21	.147	51796	.235	(a)	52150	1.38	(a)	53631	.089	.021
51305	.21	.88	51808	.84	.68	52315	.199	.27	53632	.102	.032
51315	.29	.096	51809	1.04	.146	52341	.105	(a)	53731	.094	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.64	.47	56171	.193	(a)	57403	.31	.033	58532	.29	(a)
53733	.42	.228	56202	.214	.078	57410	.09	.173	58559	.059	(a)
53734	2.20	–	56390	.37	.70	57411	.098	(a)	58560	.142	(a)
53803	.95	(a)	56391	.32	.30	57572	.053	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.52	.119	57600	.157	.033	58575	.182	.111
53902	(a)	(a)	56488	.25	.038	57611	.21	.055	58627	.59	.012
53903	(a)	(a)	56567	.41	(a)	57625	1.38	(a)	58663	.90	.95
53904	(a)	(a)	56650	1.24	(a)	57651	.168	.039	58682	.52	(a)
53905	(a)	(a)	56651	.68	(a)	57690	.27	.45	58713	.097	(a)
53907	.28	.086	56652	.48	(a)	57716	.13	.074	58737	.38	.55
53951	(a)	(a)	56653	.47	(a)	57725	.28	.075	58756	.168	(a)
53952	(a)	(a)	56654	.238	(a)	57726	.221	.023	58757	1.27	(a)
53953	(a)	(a)	56690	.132	.33	57798	.085	(a)	58759	.157	(a)
54012	.22	–	56699	.238	.067	57800	.32	(a)	58802	.179	.48
54077	.38	.39	56758	.202	.14	57808	.109	(a)	58813	.41	(a)
54444	(a)	(a)	56759	.206	.078	57809	.112	(a)	58822	.49	(a)
55010	1.16	.98	56760	.30	.099	57810	.109	.10	58837	.83	.161
55011	.31	1.75	56805	.39	(a)	57871	.13	.111	58840	.249	.121
55012	.37	1.11	56806	.28	(a)	57913	.41	.26	58873	.40	.027
55013	.36	1.12	56807	.27	(a)	57997	.49	–	58903	.113	(a)
55014	(a)	(a)	56808	.36	(a)	57998	.182	.054	58904	.086	.12
55214	.30	.083	56900	.34	(a)	57999	.179	.07	58922	.66	.179
55371	.59	.108	56910	.172	(a)	58009	.179	(a)	59005	.214	.089
55410	(a)	(a)	56911	.35	(a)	58010	.42	(a)	59057	1.58	(a)
55426	.44	(a)	56912	.28	.084	58020	.33	(a)	59058	1.02	(a)
55597	.076	1.68	56913	.231	(a)	58056	.51	(a)	59188	.67	.052
55647	.151	.065	56915	1.37	(a)	58057	.32	(a)	59189	.91	.28
55648	.068	(a)	56916	1.24	.215	58058	.29	(a)	59223	.41	.103
55649	.082	(a)	56917	.36	(a)	58095	.40	1.79	59257	.058	.012
55715	.60	.203	56918	.172	(a)	58096	.53	1.49	59306	.36	(a)
55716	.87	.49	56919	.44	(a)	58301	.137	.077	59378	.27	.141
55717	.58	(a)	56920	.40	(a)	58302	.144	.051	59481	.97	.096
55718	.56	(a)	56980	.30	(a)	58397	.84	.65	59482	.69	(a)
55802	.152	.011	57001	.102	.031	58408	.29	–	59537	.29	.232
55918	.34	2.26	57002	.066	.096	58409	.37	–	59601	.37	2.23
55919	.047	3.42	57090	.64	.68	58456	.195	–	59647	.31	.158
56040	.032	.03	57146	.41	.75	58457	.28	–	59660	.67	1.06
56041	.214	(a)	57202	.26	(a)	58458	.37	–	59661	.33	(a)
56042	.27	(a)	57257	.33	.034	58459	.44	–	59693	.055	–
56170	.39	(a)	57401	.186	.089	58503	.223	.077	59695	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.026	.33	59970	.245	.169	64074	25.80	-	91200	2.29	-
59713	.60	.33	59973	.46	(a)	64075	18.20	-	91210	(a)	-
59722	.31	.028	59975	.34	.19	64500	(a)	-	91235	5.92	3.48
59723	.118	.034	59977	.196	(a)	65007	110.00	-	91250	8.92	(a)
59724	.18	.015	59984	.126	.049	66122	47.40	-	91265	48.90	3.88
59725	.224	.145	59985	.49	(a)	66123	26.10	-	91266	25.90	1.54
59726	.163	.023	59986	.38	(a)	66309	76.20	-	91280	(a)	5.13
59738	.52	.059	59988	.088	.055	66561	176.00	-	91302	33.70	(a)
59750	.214	.181	59989	.066	.041	67017	164.00	-	91315	10.20	-
59751	.077	(a)	60010	115.00	-	67508	99.80	-	91324	22.80	(a)
59773	.039	.026	60011	132.00	-	67509	73.20	-	91325	(a)	(a)
59774	.032	.141	60012	217.00	-	67510	40.80	-	91340	14.90	10.90
59775	.042	.178	60013	186.00	-	67511	44.10	-	91341	10.60	5.14
59781	.186	.085	60015	139.00	-	67512	189.00	-	91342	13.60	5.03
59782	.28	.56	60016	156.00	-	67513	120.00	-	91343	2.33	1.97
59783	.27	(a)	60035	124.00	-	67634	142.00	-	91405	17.30	-
59784	.207	(a)	61000	114.00	-	67635	100.00	-	91436	12.00	2.86
59790	.40	(a)	61212	63.50	-	68001	306.00	-	91481	43.70	-
59798	.70	.46	61216	70.50	-	68439	394.00	-	91507	6.43	4.59
59806	.50	(a)	61217	64.10	-	68500	25.30	-	91523	99.20	-
59867	.45	(a)	61218	43.80	-	68604	7.35	-	91547	.56	-
59886	.061	.10	61223	311.00	-	68606	28.70	-	91551	3.50	.83
59889	.129	.187	61224	99.00	-	68607	22.70	-	91555	3.57	1.36
59892	.27	(a)	61225	138.00	-	68702	18.70	-	91560	14.30	5.83
59904	.182	.076	61226	232.00	-	68703	14.00	-	91562	7.79	-
59905	.28	.12	61227	212.00	-	68706	60.10	-	91577	27.90	4.17
59914	1.66	.69	62000	48.30	-	68707	59.50	-	91580	18.90	-
59915	.61	.66	62001	38.10	-	90089	10.10	-	91581	(a)	(a)
59917	.112	.232	62002	17.40	-	91111	7.63	7.19	91582	(a)	(a)
59923	.041	.005	62003	54.80	-	91125	6.10	3.25	91583	(a)	(a)
59925	.91	1.19	63010	207.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.77	.46	63011	259.00	-	91130	4.00	-	91585	(a)	(a)
59927	.52	1.30	63012	368.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.75	.48	63013	349.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.81	.80	63215	181.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.25	(a)	63216	126.00	-	91160	2.45	-	91589	(a)	(a)
59947	.182	.30	63217	164.00	-	91175	2.11	-	91590	8.09	-
59955	.096	.132	63218	55.20	-	91177	9.22	-	91591	(a)	(a)
59963	.71	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	1.67	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	8.00	(a)	95358	(a)	–	97654	12.80	4.16	98427	5.79	–
91636	13.70	–	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	–
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	–
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	–
91722	12.00	(a)	95505	7.72	2.76	98090	.31	–	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	–	98482	8.92	9.19
91805	.49	–	95625	16.10	5.13	98092	1.02	–	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	–	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	–	98555	5.87	–
92055	11.60	.26	95648	(a)	(a)	98151	(a)	–	98597	1.32	–
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	–
92102	10.90	3.92	96317	4.14	–	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	–
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	–
92445	7.86	–	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	–
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	–
92451	5.92	3.06	96703	(a)	–	98159	7.29	(a)	98658	17.60	–
92453	7.60	–	96816	9.71	–	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	–	96930	(a)	–	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	–	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	–	97047	10.40	–	98257	3.46	–	98705	24.90	–
94225	20.70	–	97050	8.05	–	98303	34.20	9.46	98710	8.24	–
94276	10.80	5.79	97111	12.40	–	98304	12.80	5.15	98751	13.30	–
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	–
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	–	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	–	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	–	97501	(a)	–	98405	3.82	–	98884	5.34	2.66
94638	(a)	–	97502	(a)	–	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	–	98414	30.90	(a)	98949	3.00	.62
95233	7.41	–	97504	(a)	–	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	–	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	–	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	–	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
10010	.26	.189	10205	.66	–	11210	14.50	–	13207	(a)	(a)
10015	19.90	–	10220	12.40	–	11211	75.40	–	13208	(a)	(a)
10020	(a)	(a)	10255	.58	.151	11212	11.40	–	13314	.32	.014
10026	1.70	.039	10256	2.13	.183	11213	9.31	–	13351	.77	.084
10036	1.57	(a)	10257	.40	.148	11214	22.90	–	13352	.78	.084
10040	.20	.32	10309	.42	.034	11222	.39	–	13410	3.34	2.35
10042	.97	.57	10315	1.00	(a)	11234	.74	.13	13411	(a)	(a)
10052	13.70	–	10331	26.90	–	11248	.11	.016	13412	1.13	1.21
10054	12.20	–	10332	46.50	–	11258	2.67	.29	13453	1.30	(a)
10060	.47	.094	10352	1.29	.085	11259	2.86	.232	13454	1.52	(a)
10065	.70	.058	10367	19.40	–	11273	36.70	–	13455	1.55	(a)
10066	.71	.10	10368	28.40	–	11274	35.20	–	13461	(a)	(a)
10070	.15	.151	10375	(a)	–	11288	3.27	.09	13506	2.41	.135
10071	.84	.17	10378	27.30	–	12014	.238	.074	13507	2.91	.30
10072	22.00	–	10379	12.70	–	12356	3.11	.062	13590	1.15	.67
10073	2.44	.67	10380	21.60	–	12361	.117	.07	13621	.29	.33
10075	18.10	.32	10381	18.70	–	12362	.165	(a)	13670	.065	.017
10100	2.21	.088	11007	8.26	–	12373	.063	.023	13673	2.02	.018
10101	.63	.177	11020	.80	.26	12374	1.62	.135	13715	.165	.145
10105	6.83	–	11039	2.12	.11	12375	.80	.048	13716	1.19	.247
10107	7.46	.38	11052	7.79	–	12391	.124	.07	13720	1.14	.103
10110	67.60	–	11101	(a)	(a)	12393	1.06	(a)	13759	.47	.218
10111	.33	.067	11120	(a)	–	12467	.44	(a)	13930	.35	.174
10113	.95	–	11126	.164	.024	12509	.145	.031	14068	.103	.012
10115	1.88	.149	11127	.84	.013	12510	1.84	.046	14101	1.21	.08
10117	19.70	–	11128	1.13	.133	12583	.82	(a)	14279	1.11	.131
10119	(a)	–	11138	6.73	–	12651	2.39	.51	14401	2.69	.118
10120	44.20	–	11155	.56	–	12683	1.09	(a)	14405	4.86	–
10130	9.31	–	11160	(a)	(a)	12707	1.08	.56	14527	.67	.179
10132	8.02	–	11167	1.80	–	12797	.228	.194	14655	.233	–
10133	7.49	–	11168	9.31	–	12805	.85	.27	14731	7.73	–
10135	(a)	–	11201	72.30	–	12841	1.41	–	14732	.57	–
10140	.054	.022	11202	21.40	–	12927	.247	–	14733	1.63	–
10141	.108	.023	11203	1.95	.46	13049	.061	.051	14734	.70	–
10145	.52	.017	11204	.82	2.74	13111	2.47	.092	14855	.51	.133
10146	.99	.027	11205	(a)	–	13112	.099	.063	14913	.88	.225
10150	1.30	(a)	11206	3.35	–	13201	2.11	.144	15060	(a)	(a)
10151	32.80	–	11207	42.40	–	13204	2.39	1.14	15061	(a)	(a)
10160	5.84	–	11208	7.26	–	13205	.92	.42	15062	.46	(a)
10204	.59	–	11209	34.10	–	13206	(a)	(a)	15063	.53	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.65	-	16750	.27	.034	18707	.025	.005	40117	(a)	-
15119	(a)	-	16751	.27	-	18708	.30	.028	40140	(a)	-
15120	(a)	-	16819	2.78	(a)	18833	.30	(a)	41001	.74	-
15123	7.47	-	16820	2.15	(a)	18834	.78	.241	41210	(a)	-
15124	2.61	-	16881	4.29	(a)	18911	2.47	.034	41421	.60	-
15188	.81	(a)	16890	.33	(a)	18912	4.65	.062	41422	.32	-
15223	.077	.044	16891	.35	(a)	18920	1.21	.038	41510	124.00	-
15224	1.20	.10	16892	.64	(a)	18991	(a)	-	41603	28.40	-
15300	(a)	-	16900	7.28	.115	19007	2.92	-	41604	15.60	-
15314	.56	(a)	16901	4.67	.187	19051	6.48	-	41620	6.06	-
15404	.209	(a)	16902	3.96	.163	19061	(a)	-	41650	40.00	-
15405	.31	(a)	16905	7.66	.115	19795	.81	(a)	41664	93.70	-
15406	.78	.053	16906	4.89	.187	19796	.95	-	41665	11.00	-
15488	1.96	(a)	16910	4.37	.082	40005	(a)	-	41666	(a)	-
15538	1.00	.029	16911	3.96	.075	40006	(a)	-	41667	256.00	-
15600	2.52	.184	16915	4.48	.071	40010	(a)	-	41668	240.00	-
15607	.85	-	16916	3.74	.08	40015	(a)	-	41669	1.68	-
15608	.56	.019	16920	9.94	.18	40020	(a)	-	41670	2.83	-
15656	16.60	-	16921	9.08	.081	40026	(a)	-	41672	(a)	-
15699	2.10	-	16930	5.72	.183	40031	(a)	-	41673	(a)	-
15733	.51	.034	16931	6.16	.088	40032	(a)	-	41675	(a)	-
15839	.75	.048	16940	12.40	.082	40040	(a)	-	41677	1.25	-
15991	.62	.14	16941	4.97	.118	40041	(a)	-	41678	326.00	-
15993	.52	.084	18078	.30	.31	40042	(a)	-	41679	(a)	(a)
16005	.088	.031	18109	1.03	.062	40045	619.00	-	41680	20.80	-
16009	.63	.106	18110	.82	.065	40046	122.00	-	41696	3.96	-
16402	3.73	-	18200	(a)	-	40047	43.60	-	41697	2.75	-
16403	2.36	.30	18205	.46	.38	40059	15.60	-	41700	(a)	-
16404	2.97	-	18206	1.33	.189	40061	8.28	-	41715	13.20	-
16471	1.20	-	18335	.96	.033	40063	277.00	-	41716	8.41	-
16501	.185	(a)	18435	2.34	.082	40064	81.50	-	43007	(a)	-
16527	.28	.32	18436	1.89	.214	40066	(a)	-	43117	(a)	-
16588	.29	(a)	18437	1.37	(a)	40067	(a)	-	43151	80.10	-
16604	.49	.122	18438	2.63	(a)	40069	(a)	-	43152	97.70	-
16670	11.20	-	18501	2.15	.02	40072	(a)	-	43200	305.00	-
16676	.78	.027	18506	1.02	.011	40075	161.00	-	43215	(a)	-
16694	.96	(a)	18507	.49	.015	40101	32.30	-	43421	83.60	-
16705	.53	.131	18570	5.15	-	40102	28.60	-	43422	439.00	-
16722	(a)	-	18575	(a)	(a)	40111	22.00	-	43424	(a)	-
16723	(a)	-	18616	.78	.59	40115	(a)	-	43470	23.00	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	265.00	-	46004	38.00	-	47473	6.81	-
43518	40.20	-	44280	1.25	-	46005	30.40	-	47474	7.61	-
43550	298.00	-	44311	20.70	-	46112	.127	-	47475	6.00	-
43551	165.00	-	44315	13.90	-	46202	6.42	-	47476	6.00	-
43626	32.10	-	44427	117.00	-	46362	1139.00	-	47477	8.01	-
43628	417.00	-	44428	118.00	-	46426	166.00	-	47478	8.41	-
43629	354.00	-	44429	1.76	-	46427	222.00	-	47600	(a)	-
43754	(a)	-	44430	1.22	-	46510	(a)	-	47610	(a)	-
43760	11.80	-	44431	3.91	-	46590	(a)	-	48039	216.00	-
43822	18.30	-	44432	1.24	-	46603	14.00	-	48177	(a)	-
43840	.225	-	44433	39.50	-	46604	16.10	-	48178	(a)	-
43860	14.40	-	44434	75.60	-	46606	42.90	-	48206	85.00	-
43889	5.16	-	44435	78.20	-	46607	59.00	-	48252	(a)	-
43945	(a)	-	44436	91.40	-	46622	53.50	-	48441	.36	-
43946	(a)	-	44437	75.70	-	46671	(a)	-	48557	35.70	-
43990	(a)	(a)	44438	59.90	-	46700	614.00	-	48558	31.00	-
43991	(a)	-	44439	117.00	-	46773	(a)	-	48600	333.00	-
44009	9.11	-	44440	96.40	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.75	(a)
44069	34.30	-	44501	(a)	-	46882	(a)	-	48637	27.30	-
44070	10.20	-	45190	5.06	-	46911	63.60	-	48638	13.50	-
44071	11.30	-	45191	3.59	-	46912	116.00	-	48727	(a)	-
44072	7.81	-	45192	4.20	-	46913	(a)	-	48808	4.25	-
44100	3.21	-	45193	2.48	-	46914	(a)	-	48924	(a)	-
44101	3.35	-	45210	3.14	-	46915	(a)	-	48925	653.00	-
44102	2.61	-	45224	(a)	-	46916	(a)	-	49005	.85	-
44103	2.31	-	45225	(a)	-	47050	5.01	-	49111	6.50	-
44104	.97	-	45334	176.00	-	47051	(a)	-	49181	70.70	-
44105	(a)	-	45380	.60	(a)	47052	(a)	-	49183	86.20	-
44106	(a)	-	45450	51.70	-	47103	(a)	-	49184	182.00	-
44108	1.14	-	45523	(a)	-	47146	(a)	-	49185	165.00	-
44109	2.88	-	45524	(a)	-	47147	(a)	-	49239	.45	.46
44110	2.94	-	45539	(a)	-	47221	673.00	-	49292	5.17	-
44111	1.81	-	45678	1.35	-	47253	(a)	-	49305	(a)	-
44112	1.07	-	45771	.91	.139	47254	(a)	-	49333	37.90	-
44113	(a)	-	45819	.30	.124	47318	26.10	-	49451	(a)	-
44193	(a)	-	45900	.29	.076	47367	1.25	-	49452	(a)	-
44194	(a)	-	45901	.247	.045	47420	5.72	-	49617	.62	.223
44222	(a)	-	45937	.69	-	47468	(a)	-	49618	.52	.109
44276	409.00	-	45993	(a)	(a)	47471	5.20	-	49619	.97	.211

DIVISION SIX

GENERAL LIABILITY

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
49763	6.31	—	51330	.168	.66	51833	.214	.054	52342	.228	(a)
49800	(a)	—	51333	.055	.32	51850	.41	(a)	52343	.139	(a)
49801	593.00	—	51340	.067	(a)	51851	.27	(a)	52401	.43	(a)
49802	52.60	—	51350	.33	.127	51852	.64	(a)	52402	.037	(a)
49803	93.10	—	51351	.30	.049	51853	.26	(a)	52432	.184	(a)
49840	5.16	—	51352	.41	.101	51854	.58	(a)	52433	.168	.80
49870	273.00	—	51355	.28	.091	51855	.61	(a)	52435	.211	(a)
49890	(a)	—	51356	.30	.56	51856	.34	(a)	52438	.152	(a)
49891	(a)	—	51357	.41	.76	51857	.57	(a)	52440	.239	(a)
49902	(a)	—	51358	.99	.129	51869	.182	.136	52467	.221	(a)
49903	(a)	—	51359	.87	.71	51877	1.03	.191	52469	.077	.096
50010	.40	.38	51370	.80	3.83	51889	.169	.011	52505	.39	.237
50015	.26	(a)	51380	.08	.041	51896	.079	.017	52547	.37	.07
50017	.197	(a)	51400	.39	(a)	51900	.16	.10	52581	1.88	2.19
50045	.45	(a)	51401	.58	(a)	51909	.37	.053	52619	.132	(a)
50047	.051	(a)	51500	.151	.116	51919	.171	(a)	52660	.45	—
51001	.094	.42	51516	.38	—	51926	.174	.044	52744	.82	.066
51005	.019	(a)	51517	.43	—	51927	.094	.132	52767	.34	(a)
51116	.238	.69	51550	.186	.40	51934	.19	.107	52876	(a)	(a)
51201	.068	(a)	51551	.065	.89	51941	.173	.041	52911	.105	.42
51205	.207	.059	51552	.112	.152	51942	.28	—	52967	.039	.058
51206	.032	.32	51553	.20	(a)	51956	.75	.205	53001	.39	.30
51210	.165	(a)	51554	.019	(a)	51957	.66	.46	53077	.186	.219
51211	(a)	(a)	51575	.089	.021	51958	.58	.37	53095	.127	(a)
51220	.57	1.90	51576	.36	.097	51959	.60	(a)	53096	.177	(a)
51221	.31	1.76	51600	.244	.172	51960	.079	.33	53121	.50	.40
51222	.38	4.53	51613	.161	.139	51970	.34	.177	53147	.058	(a)
51224	.40	1.49	51625	.086	(a)	51982	.101	.077	53229	.32	(a)
51230	.068	.74	51666	.141	.089	51985	.35	—	53271	.095	(a)
51240	.82	.196	51702	.26	(a)	51986	.40	.096	53333	.32	.248
51241	2.43	.218	51703	.107	(a)	51999	.167	.40	53374	.216	.26
51250	.43	(a)	51734	.202	.35	52002	.147	.114	53375	.115	.27
51251	.07	(a)	51741	.42	.243	52075	.32	.222	53376	.184	.183
51252	.246	.074	51752	.36	.15	52076	.38	(a)	53377	.188	.188
51253	.21	(a)	51767	.041	.007	52109	.037	(a)	53403	.119	(a)
51254	.066	.032	51777	.143	.077	52134	.49	.60	53425	.30	(a)
51255	1.10	(a)	51790	.238	(a)	52137	.126	(a)	53565	.138	.096
51300	.197	.147	51796	.155	(a)	52150	.91	(a)	53631	.058	.021
51305	.197	.88	51808	.55	.68	52315	.186	.27	53632	.067	.032
51315	.29	.096	51809	.68	.146	52341	.079	(a)	53731	.062	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.42	.47	56171	.144	(a)	57403	.29	.033	58532	.19	(a)
53733	.27	.228	56202	.141	.078	57410	.059	.173	58559	.039	(a)
53734	2.25	–	56390	.246	.70	57411	.073	(a)	58560	.093	(a)
53803	.71	(a)	56391	.211	.30	57572	.035	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.34	.119	57600	.103	.033	58575	.12	.111
53902	(a)	(a)	56488	.238	.038	57611	.157	.055	58627	.39	.012
53903	(a)	(a)	56567	.30	(a)	57625	.91	(a)	58663	.67	.95
53904	(a)	(a)	56650	.93	(a)	57651	.111	.039	58682	.34	(a)
53905	(a)	(a)	56651	.51	(a)	57690	.204	.45	58713	.091	(a)
53907	.185	.086	56652	.36	(a)	57716	.097	.074	58737	.249	.55
53951	(a)	(a)	56653	.35	(a)	57725	.212	.075	58756	.126	(a)
53952	(a)	(a)	56654	.178	(a)	57726	.165	.023	58757	.84	(a)
53953	(a)	(a)	56690	.123	.33	57798	.056	(a)	58759	.103	(a)
54012	.225	–	56699	.156	.067	57800	.209	(a)	58802	.118	.48
54077	.25	.39	56758	.133	.14	57808	.081	(a)	58813	.31	(a)
54444	(a)	(a)	56759	.136	.078	57809	.084	(a)	58822	.32	(a)
55010	.76	.98	56760	.195	.099	57810	.081	.10	58837	.62	.161
55011	.206	1.75	56805	.26	(a)	57871	.097	.111	58840	.186	.121
55012	.246	1.11	56806	.182	(a)	57913	.27	.26	58873	.30	.027
55013	.27	1.12	56807	.18	(a)	57997	.50	–	58903	.074	(a)
55014	(a)	(a)	56808	.235	(a)	57998	.12	.054	58904	.057	.12
55214	.199	.083	56900	.226	(a)	57999	.134	.07	58922	.49	.179
55371	.55	.108	56910	.113	(a)	58009	.134	(a)	59005	.141	.089
55410	(a)	(a)	56911	.26	(a)	58010	.28	(a)	59057	1.04	(a)
55426	.33	(a)	56912	.212	.084	58020	.31	(a)	59058	.67	(a)
55597	.05	1.68	56913	.173	(a)	58056	.33	(a)	59188	.62	.052
55647	.10	.065	56915	1.02	(a)	58057	.209	(a)	59189	.85	.28
55648	.045	(a)	56916	.92	.215	58058	.188	(a)	59223	.31	.103
55649	.054	(a)	56917	.27	(a)	58095	.26	1.79	59257	.038	.012
55715	.39	.203	56918	.128	(a)	58096	.35	1.49	59306	.238	(a)
55716	.57	.49	56919	.33	(a)	58301	.102	.077	59378	.199	.141
55717	.43	(a)	56920	.30	(a)	58302	.095	.051	59481	.64	.096
55718	.42	(a)	56980	.196	(a)	58397	.55	.65	59482	.65	(a)
55802	.143	.011	57001	.067	.031	58408	.30	–	59537	.215	.232
55918	.226	2.26	57002	.043	.096	58409	.38	–	59601	.241	2.23
55919	.031	3.42	57090	.48	.68	58456	.20	–	59647	.29	.158
56040	.021	.03	57146	.30	.75	58457	.29	–	59660	.44	1.06
56041	.141	(a)	57202	.174	(a)	58458	.38	–	59661	.217	(a)
56042	.177	(a)	57257	.216	.034	58459	.45	–	59693	.036	–
56170	.29	(a)	57401	.122	.089	58503	.147	.077	59695	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.017	.33	59970	.183	.169	64074	35.70	-	91200	2.29	-
59713	.40	.33	59973	.30	(a)	64075	25.10	-	91210	(a)	-
59722	.205	.028	59975	.26	.19	64500	(a)	-	91235	5.92	3.48
59723	.077	.034	59977	.147	(a)	65007	177.00	-	91250	8.92	(a)
59724	.118	.015	59984	.083	.049	66122	76.20	-	91265	48.90	3.88
59725	.148	.145	59985	.32	(a)	66123	41.90	-	91266	25.90	1.54
59726	.107	.023	59986	.248	(a)	66309	122.00	-	91280	(a)	5.13
59738	.34	.059	59988	.065	.055	66561	283.00	-	91302	33.70	(a)
59750	.16	.181	59989	.043	.041	67017	263.00	-	91315	10.20	-
59751	.058	(a)	60010	141.00	-	67508	48.00	-	91324	22.80	(a)
59773	.037	.026	60011	163.00	-	67509	35.20	-	91325	(a)	(a)
59774	.03	.141	60012	267.00	-	67510	19.60	-	91340	14.90	10.90
59775	.039	.178	60013	229.00	-	67511	21.20	-	91341	10.60	5.14
59781	.139	.085	60015	171.00	-	67512	90.90	-	91342	13.60	5.03
59782	.207	.56	60016	192.00	-	67513	57.60	-	91343	2.33	1.97
59783	.202	(a)	60035	200.00	-	67634	228.00	-	91405	17.30	-
59784	.154	(a)	61000	140.00	-	67635	161.00	-	91436	12.00	2.86
59790	.26	(a)	61212	102.00	-	68001	492.00	-	91481	43.70	-
59798	.53	.46	61216	113.00	-	68439	632.00	-	91507	6.43	4.59
59806	.38	(a)	61217	103.00	-	68500	31.10	-	91523	99.20	-
59867	.30	(a)	61218	70.40	-	68604	11.80	-	91547	.56	-
59886	.04	.10	61223	500.00	-	68606	46.20	-	91551	3.50	.83
59889	.121	.187	61224	159.00	-	68607	36.50	-	91555	3.57	1.36
59892	.202	(a)	61225	221.00	-	68702	30.10	-	91560	14.30	5.83
59904	.136	.076	61226	372.00	-	68703	22.50	-	91562	7.79	-
59905	.186	.12	61227	340.00	-	68706	96.60	-	91577	27.90	4.17
59914	1.09	.69	62000	77.50	-	68707	95.50	-	91580	18.90	-
59915	.45	.66	62001	61.20	-	90089	10.10	-	91581	(a)	(a)
59917	.084	.232	62002	27.90	-	91111	7.63	7.19	91582	(a)	(a)
59923	.027	.005	62003	88.00	-	91125	6.10	3.25	91583	(a)	(a)
59925	.89	1.19	63010	255.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.76	.46	63011	318.00	-	91130	4.00	-	91585	(a)	(a)
59927	.51	1.30	63012	452.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.49	.48	63013	428.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.53	.80	63215	291.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.165	(a)	63216	202.00	-	91160	2.45	-	91589	(a)	(a)
59947	.136	.30	63217	124.00	-	91175	2.11	-	91590	8.09	-
59955	.063	.132	63218	41.90	-	91177	9.22	-	91591	(a)	(a)
59963	.47	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	1.10	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.234	.189	10205	.53	–	11210	13.90	–	13207	(a)	(a)
10015	11.50	–	10220	9.97	–	11211	72.20	–	13208	(a)	(a)
10020	(a)	(a)	10255	.51	.151	11212	10.90	–	13314	.25	.014
10026	1.37	.039	10256	1.85	.183	11213	8.91	–	13351	.62	.084
10036	1.37	(a)	10257	.35	.148	11214	21.90	–	13352	.63	.084
10040	.178	.32	10309	.34	.034	11222	.37	–	13410	2.91	2.35
10042	.78	.57	10315	.81	(a)	11234	.60	.13	13411	(a)	(a)
10052	7.92	–	10331	15.50	–	11248	.096	.016	13412	.98	1.21
10054	7.03	–	10332	26.80	–	11258	2.26	.29	13453	1.13	(a)
10060	.38	.094	10352	1.09	.085	11259	2.42	.232	13454	1.33	(a)
10065	.56	.058	10367	18.60	–	11273	29.50	–	13455	1.35	(a)
10066	.57	.10	10368	27.20	–	11274	28.30	–	13461	(a)	(a)
10070	.134	.151	10375	(a)	–	11288	2.77	.09	13506	1.94	.135
10071	.67	.17	10378	15.70	–	12014	.207	.074	13507	2.34	.30
10072	21.00	–	10379	7.30	–	12356	2.50	.062	13590	1.00	.67
10073	2.12	.67	10380	12.50	–	12361	.188	.07	13621	.25	.33
10075	15.80	.32	10381	10.80	–	12362	.147	(a)	13670	.105	.017
10100	1.88	.088	11007	7.90	–	12373	.056	.023	13673	1.71	.018
10101	.51	.177	11020	.64	.26	12374	1.30	.135	13715	.147	.145
10105	5.49	–	11039	1.85	.11	12375	.64	.048	13716	.96	.247
10107	6.49	.38	11052	5.43	–	12391	.111	.07	13720	.97	.103
10110	39.00	–	11101	(a)	(a)	12393	.85	(a)	13759	.38	.218
10111	.29	.067	11120	(a)	–	12467	.35	(a)	13930	.31	.174
10113	.76	–	11126	.132	.024	12509	.126	.031	14068	.083	.012
10115	1.51	.149	11127	.75	.013	12510	1.60	.046	14101	.97	.08
10117	11.40	–	11128	1.01	.133	12583	.71	(a)	14279	.97	.131
10119	(a)	–	11138	3.88	–	12651	2.08	.51	14401	2.28	.118
10120	25.50	–	11155	.45	–	12683	.95	(a)	14405	4.65	–
10130	7.49	–	11160	(a)	(a)	12707	.97	.56	14527	.60	.179
10132	6.45	–	11167	1.25	–	12797	.203	.194	14655	.188	–
10133	5.22	–	11168	6.49	–	12805	.68	.27	14731	5.39	–
10135	(a)	–	11201	69.20	–	12841	1.14	–	14732	.40	–
10140	.086	.022	11202	20.50	–	12927	.199	–	14733	1.31	–
10141	.173	.023	11203	1.74	.46	13049	.098	.051	14734	.56	–
10145	.83	.017	11204	.66	2.74	13111	2.10	.092	14855	.45	.133
10146	.84	.027	11205	(a)	–	13112	.16	.063	14913	.71	.225
10150	1.05	(a)	11206	3.21	–	13201	1.84	.144	15060	(a)	(a)
10151	26.40	–	11207	40.50	–	13204	2.08	1.14	15061	(a)	(a)
10160	4.70	–	11208	6.94	–	13205	.80	.42	15062	.40	(a)
10204	.47	–	11209	32.60	–	13206	(a)	(a)	15063	.47	(a)

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.62	—	16750	.221	.034	18707	.022	.005	40117	(a)	—
15119	(a)	—	16751	.221	—	18708	.243	.028	40140	(a)	—
15120	(a)	—	16819	2.42	(a)	18833	.26	(a)	41001	.43	—
15123	5.21	—	16820	1.87	(a)	18834	.63	.241	41210	(a)	—
15124	1.82	—	16881	3.45	(a)	18911	1.99	.034	41421	.98	—
15188	.70	(a)	16890	.28	(a)	18912	3.74	.062	41422	.52	—
15223	.124	.044	16891	.31	(a)	18920	.97	.038	41510	99.80	—
15224	1.02	.10	16892	.56	(a)	18991	(a)	—	41603	46.20	—
15300	(a)	—	16900	5.15	.115	19007	2.04	—	41604	25.40	—
15314	.45	(a)	16901	3.30	.187	19051	4.51	—	41620	5.80	—
15404	.182	(a)	16902	2.80	.163	19061	(a)	—	41650	65.10	—
15405	.27	(a)	16905	5.42	.115	19795	.65	(a)	41664	54.10	—
15406	.68	.053	16906	3.46	.187	19796	.76	—	41665	6.33	—
15488	1.70	(a)	16910	3.09	.082	40005	(a)	—	41666	(a)	—
15538	.81	.029	16911	2.80	.075	40006	(a)	—	41667	148.00	—
15600	2.03	.184	16915	3.17	.071	40010	(a)	—	41668	139.00	—
15607	.81	—	16916	2.64	.08	40015	(a)	—	41669	.97	—
15608	.45	.019	16920	7.03	.18	40020	(a)	—	41670	1.63	—
15656	13.40	—	16921	6.42	.081	40026	(a)	—	41672	(a)	—
15699	2.01	—	16930	4.04	.183	40031	(a)	—	41673	(a)	—
15733	.45	.034	16931	4.36	.088	40032	(a)	—	41675	(a)	—
15839	.61	.048	16940	8.77	.082	40040	(a)	—	41677	1.20	—
15991	.50	.14	16941	3.51	.118	40041	(a)	—	41678	215.00	—
15993	.42	.084	18078	.27	.31	40042	(a)	—	41679	(a)	(a)
16005	.078	.031	18109	.83	.062	40045	357.00	—	41680	33.80	—
16009	.55	.106	18110	.66	.065	40046	70.60	—	41696	3.78	—
16402	3.00	—	18200	(a)	—	40047	25.20	—	41697	2.63	—
16403	1.90	.30	18205	.41	.38	40059	9.01	—	41700	(a)	—
16404	2.39	—	18206	1.07	.189	40061	4.78	—	41715	21.50	—
16471	1.15	—	18335	.77	.033	40063	160.00	—	41716	13.70	—
16501	.165	(a)	18435	1.99	.082	40064	47.00	—	43007	(a)	—
16527	.25	.32	18436	1.60	.214	40066	(a)	—	43117	(a)	—
16588	.25	(a)	18437	1.10	(a)	40067	(a)	—	43151	31.30	—
16604	.42	.122	18438	2.12	(a)	40069	(a)	—	43152	64.20	—
16670	6.45	—	18501	1.82	.02	40072	(a)	—	43200	119.00	—
16676	.63	.027	18506	.89	.011	40075	62.90	—	43215	(a)	—
16694	.84	(a)	18507	.40	.015	40101	34.00	—	43421	32.60	—
16705	.47	.131	18570	4.15	—	40102	30.00	—	43422	171.00	—
16722	(a)	—	18575	(a)	(a)	40111	12.70	—	43424	(a)	—
16723	(a)	—	18616	.68	.59	40115	(a)	—	43470	22.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	104.00	-	46004	61.80	-	47473	11.10	-
43518	23.20	-	44280	1.20	-	46005	49.50	-	47474	12.40	-
43550	116.00	-	44311	12.00	-	46112	.134	-	47475	9.76	-
43551	64.60	-	44315	8.04	-	46202	5.27	-	47476	9.76	-
43626	18.50	-	44427	123.00	-	46362	749.00	-	47477	13.00	-
43628	241.00	-	44428	124.00	-	46426	109.00	-	47478	13.70	-
43629	204.00	-	44429	1.85	-	46427	146.00	-	47600	(a)	-
43754	(a)	-	44430	1.29	-	46510	(a)	-	47610	(a)	-
43760	6.80	-	44431	4.11	-	46590	(a)	-	48039	84.40	-
43822	17.50	-	44432	1.30	-	46603	9.18	-	48177	(a)	-
43840	.216	-	44433	41.50	-	46604	10.60	-	48178	(a)	-
43860	13.80	-	44434	79.50	-	46606	28.20	-	48206	49.00	-
43889	4.93	-	44435	82.30	-	46607	38.80	-	48252	(a)	-
43945	(a)	-	44436	96.10	-	46622	51.20	-	48441	.206	-
43946	(a)	-	44437	79.70	-	46671	(a)	-	48557	20.60	-
43990	(a)	(a)	44438	63.00	-	46700	239.00	-	48558	17.90	-
43991	(a)	-	44439	123.00	-	46773	(a)	-	48600	219.00	-
44009	6.35	-	44440	101.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.04	(a)
44069	19.80	-	44501	(a)	-	46882	(a)	-	48637	15.70	-
44070	5.87	-	45190	4.15	-	46911	36.70	-	48638	7.81	-
44071	6.53	-	45191	2.95	-	46912	67.20	-	48727	(a)	-
44072	4.51	-	45192	3.45	-	46913	(a)	-	48808	3.42	-
44100	4.20	-	45193	2.03	-	46914	(a)	-	48924	(a)	-
44101	4.38	-	45210	2.57	-	46915	(a)	-	48925	376.00	-
44102	3.41	-	45224	(a)	-	46916	(a)	-	49005	.81	-
44103	3.02	-	45225	(a)	-	47050	4.79	-	49111	5.23	-
44104	1.27	-	45334	68.60	-	47051	(a)	-	49181	27.60	-
44105	(a)	-	45380	.52	(a)	47052	(a)	-	49183	33.60	-
44106	(a)	-	45450	20.20	-	47103	(a)	-	49184	70.90	-
44108	1.49	-	45523	(a)	-	47146	(a)	-	49185	64.60	-
44109	3.76	-	45524	(a)	-	47147	(a)	-	49239	.39	.46
44110	3.85	-	45539	(a)	-	47221	263.00	-	49292	2.02	-
44111	2.36	-	45678	1.29	-	47253	(a)	-	49305	(a)	-
44112	1.40	-	45771	.79	.139	47254	(a)	-	49333	14.80	-
44113	(a)	-	45819	.26	.124	47318	15.10	-	49451	(a)	-
44193	(a)	-	45900	.232	.076	47367	1.20	-	49452	(a)	-
44194	(a)	-	45901	.199	.045	47420	3.30	-	49617	.43	.223
44222	(a)	-	45937	.27	-	47468	(a)	-	49618	.36	.109
44276	160.00	-	45993	(a)	(a)	47471	8.46	-	49619	.68	.211

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	4.40	—	51330	.124	.66	51833	.27	.054	52342	.169	(a)
49800	(a)	—	51333	.041	.32	51850	.30	(a)	52343	.103	(a)
49801	231.00	—	51340	.059	(a)	51851	.204	(a)	52401	.32	(a)
49802	20.50	—	51350	.42	.127	51852	.48	(a)	52402	.033	(a)
49803	36.30	—	51351	.37	.049	51853	.192	(a)	52432	.163	(a)
49840	4.93	—	51352	.51	.101	51854	.43	(a)	52433	.149	.80
49870	157.00	—	51355	.35	.091	51855	.45	(a)	52435	.186	(a)
49890	(a)	—	51356	.38	.56	51856	.249	(a)	52438	.135	(a)
49891	(a)	—	51357	.36	.76	51857	.43	(a)	52440	.212	(a)
49902	(a)	—	51358	.86	.129	51869	.161	.136	52467	.195	(a)
49903	(a)	—	51359	.76	.71	51877	.91	.191	52469	.068	.096
50010	.35	.38	51370	.71	3.83	51889	.149	.011	52505	.34	.237
50015	.228	(a)	51380	.071	.041	51896	.07	.017	52547	.28	.07
50017	.174	(a)	51400	.29	(a)	51900	.202	.10	52581	1.66	2.19
50045	.40	(a)	51401	.43	(a)	51909	.27	.053	52619	.117	(a)
50047	.045	(a)	51500	.133	.116	51919	.151	(a)	52660	.43	—
51001	.07	.42	51516	.36	—	51926	.154	.044	52744	1.03	.066
51005	.014	(a)	51517	.41	—	51927	.083	.132	52767	.25	(a)
51116	.177	.69	51550	.165	.40	51934	.168	.107	52876	(a)	(a)
51201	.06	(a)	51551	.057	.89	51941	.153	.041	52911	.093	.42
51205	.183	.059	51552	.099	.152	51942	.244	—	52967	.035	.058
51206	.029	.32	51553	.177	(a)	51956	.66	.205	53001	.34	.30
51210	.122	(a)	51554	.017	(a)	51957	.58	.46	53077	.164	.219
51211	(a)	(a)	51575	.112	.021	51958	.52	.37	53095	.112	(a)
51220	.42	1.90	51576	.32	.097	51959	.53	(a)	53096	.156	(a)
51221	.233	1.76	51600	.216	.172	51960	.07	.33	53121	.44	.40
51222	.28	4.53	51613	.142	.139	51970	.30	.177	53147	.043	(a)
51224	.30	1.49	51625	.064	(a)	51982	.089	.077	53229	.239	(a)
51230	.051	.74	51666	.177	.089	51985	.34	—	53271	.084	(a)
51240	.72	.196	51702	.192	(a)	51986	.35	.096	53333	.235	.248
51241	2.14	.218	51703	.08	(a)	51999	.148	.40	53374	.27	.26
51250	.32	(a)	51734	.15	.35	52002	.13	.114	53375	.144	.27
51251	.062	(a)	51741	.38	.243	52075	.237	.222	53376	.232	.183
51252	.218	.074	51752	.32	.15	52076	.29	(a)	53377	.237	.188
51253	.186	(a)	51767	.052	.007	52109	.033	(a)	53403	.15	(a)
51254	.058	.032	51777	.18	.077	52134	.43	.60	53425	.221	(a)
51255	.82	(a)	51790	.30	(a)	52137	.093	(a)	53565	.174	.096
51300	.248	.147	51796	.137	(a)	52150	.80	(a)	53631	.052	.021
51305	.248	.88	51808	.49	.68	52315	.234	.27	53632	.059	.032
51315	.25	.096	51809	.60	.146	52341	.058	(a)	53731	.054	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.37	.47	56171	.107	(a)	57403	.37	.033	58532	.168	(a)
53733	.242	.228	56202	.124	.078	57410	.052	.173	58559	.034	(a)
53734	2.16	–	56390	.217	.70	57411	.054	(a)	58560	.082	(a)
53803	.53	(a)	56391	.186	.30	57572	.031	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.30	.119	57600	.091	.033	58575	.106	.111
53902	(a)	(a)	56488	.30	.038	57611	.117	.055	58627	.34	.012
53903	(a)	(a)	56567	.225	(a)	57625	.80	(a)	58663	.50	.95
53904	(a)	(a)	56650	.69	(a)	57651	.098	.039	58682	.30	(a)
53905	(a)	(a)	56651	.37	(a)	57690	.152	.45	58713	.114	(a)
53907	.163	.086	56652	.27	(a)	57716	.072	.074	58737	.22	.55
53951	(a)	(a)	56653	.26	(a)	57725	.157	.075	58756	.093	(a)
53952	(a)	(a)	56654	.132	(a)	57726	.122	.023	58757	.74	(a)
53953	(a)	(a)	56690	.155	.33	57798	.05	(a)	58759	.091	(a)
54012	.216	–	56699	.138	.067	57800	.185	(a)	58802	.104	.48
54077	.223	.39	56758	.117	.14	57808	.06	(a)	58813	.229	(a)
54444	(a)	(a)	56759	.12	.078	57809	.062	(a)	58822	.29	(a)
55010	.67	.98	56760	.172	.099	57810	.06	.10	58837	.46	.161
55011	.182	1.75	56805	.227	(a)	57871	.072	.111	58840	.138	.121
55012	.217	1.11	56806	.161	(a)	57913	.239	.26	58873	.219	.027
55013	.20	1.12	56807	.159	(a)	57997	.48	–	58903	.066	(a)
55014	(a)	(a)	56808	.208	(a)	57998	.106	.054	58904	.05	.12
55214	.176	.083	56900	.20	(a)	57999	.099	.07	58922	.37	.179
55371	.69	.108	56910	.10	(a)	58009	.099	(a)	59005	.124	.089
55410	(a)	(a)	56911	.194	(a)	58010	.246	(a)	59057	.92	(a)
55426	.243	(a)	56912	.157	.084	58020	.40	(a)	59058	.60	(a)
55597	.044	1.68	56913	.128	(a)	58056	.29	(a)	59188	.78	.052
55647	.088	.065	56915	.76	(a)	58057	.185	(a)	59189	1.08	.28
55648	.04	(a)	56916	.69	.215	58058	.166	(a)	59223	.227	.103
55649	.047	(a)	56917	.198	(a)	58095	.234	1.79	59257	.034	.012
55715	.35	.203	56918	.095	(a)	58096	.31	1.49	59306	.21	(a)
55716	.50	.49	56919	.243	(a)	58301	.076	.077	59378	.148	.141
55717	.32	(a)	56920	.221	(a)	58302	.084	.051	59481	.56	.096
55718	.31	(a)	56980	.173	(a)	58397	.49	.65	59482	.82	(a)
55802	.18	.011	57001	.059	.031	58408	.28	–	59537	.159	.232
55918	.20	2.26	57002	.038	.096	58409	.36	–	59601	.213	2.23
55919	.027	3.42	57090	.36	.68	58456	.192	–	59647	.37	.158
56040	.019	.03	57146	.225	.75	58457	.28	–	59660	.39	1.06
56041	.124	(a)	57202	.154	(a)	58458	.36	–	59661	.192	(a)
56042	.156	(a)	57257	.191	.034	58459	.43	–	59693	.032	–
56170	.218	(a)	57401	.108	.089	58503	.13	.077	59695	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.015	.33	59970	.136	.169	64074	29.30	-	91200	2.29	-
59713	.35	.33	59973	.27	(a)	64075	20.60	-	91210	(a)	-
59722	.181	.028	59975	.19	.19	64500	(a)	-	91235	5.92	3.48
59723	.068	.034	59977	.109	(a)	65007	116.00	-	91250	8.92	(a)
59724	.105	.015	59984	.073	.049	66122	50.10	-	91265	48.90	3.88
59725	.131	.145	59985	.29	(a)	66123	27.50	-	91266	25.90	1.54
59726	.095	.023	59986	.219	(a)	66309	80.50	-	91280	(a)	5.13
59738	.30	.059	59988	.049	.055	66561	186.00	-	91302	33.70	(a)
59750	.118	.181	59989	.038	.041	67017	173.00	-	91315	10.20	-
59751	.043	(a)	60010	119.00	-	67508	78.10	-	91324	22.80	(a)
59773	.046	.026	60011	136.00	-	67509	57.30	-	91325	(a)	(a)
59774	.038	.141	60012	224.00	-	67510	31.90	-	91340	14.90	10.90
59775	.049	.178	60013	192.00	-	67511	34.50	-	91341	10.60	5.14
59781	.103	.085	60015	144.00	-	67512	148.00	-	91342	13.60	5.03
59782	.153	.56	60016	161.00	-	67513	93.70	-	91343	2.33	1.97
59783	.15	(a)	60035	131.00	-	67634	150.00	-	91405	17.30	-
59784	.115	(a)	61000	117.00	-	67635	106.00	-	91436	12.00	2.86
59790	.234	(a)	61212	67.10	-	68001	323.00	-	91481	43.70	-
59798	.39	.46	61216	74.40	-	68439	416.00	-	91507	6.43	4.59
59806	.28	(a)	61217	67.70	-	68500	26.10	-	91523	99.20	-
59867	.26	(a)	61218	46.30	-	68604	7.76	-	91547	.56	-
59886	.036	.10	61223	329.00	-	68606	30.30	-	91551	3.50	.83
59889	.153	.187	61224	104.00	-	68607	24.00	-	91555	3.57	1.36
59892	.15	(a)	61225	146.00	-	68702	19.80	-	91560	14.30	5.83
59904	.101	.076	61226	245.00	-	68703	14.80	-	91562	7.79	-
59905	.165	.12	61227	224.00	-	68706	63.50	-	91577	27.90	4.17
59914	.97	.69	62000	50.90	-	68707	62.80	-	91580	18.90	-
59915	.34	.66	62001	40.20	-	90089	10.10	-	91581	(a)	(a)
59917	.062	.232	62002	18.40	-	91111	7.63	7.19	91582	(a)	(a)
59923	.024	.005	62003	57.90	-	91125	6.10	3.25	91583	(a)	(a)
59925	.78	1.19	63010	214.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.66	.46	63011	267.00	-	91130	4.00	-	91585	(a)	(a)
59927	.45	1.30	63012	380.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.43	.48	63013	360.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.47	.80	63215	191.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.146	(a)	63216	133.00	-	91160	2.45	-	91589	(a)	(a)
59947	.101	.30	63217	71.70	-	91175	2.11	-	91590	8.09	-
59955	.056	.132	63218	24.20	-	91177	9.22	-	91591	(a)	(a)
59963	.42	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	.97	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	—	99827	1.02	.81						
99082	(a)	—	99851	4.14	—						
99083	(a)	—	99917	6.70	—						
99084	(a)	(a)	99938	7.53	—						
99085	(a)	(a)	99943	21.80	—						
99111	4.10	—	99946	16.30	4.74						
99160	(a)	—	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	—	99975	15.00	—						
99310	8.20	(a)	99986	(a)	—						
99315	24.10	2.48	99987	(a)	—						
99321	23.40	2.98	99988	7.57	—						
99445	(a)	(a)									
99471	2.14	—									
99505	11.80	—									
99506	14.50	—									
99507	12.60	—									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	—									
99613	20.70	2.95									
99614	9.14	—									
99620	1.13	—									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	—									
99746	5.61	4.22									
99760	.64	—									
99777	20.30	—									
99793	7.11	—									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.22	.189	10205	.41	–	11210	10.50	–	13207	(a)	(a)
10015	14.20	–	10220	7.67	–	11211	54.50	–	13208	(a)	(a)
10020	(a)	(a)	10255	.53	.151	11212	8.24	–	13314	.195	.014
10026	1.05	.039	10256	1.95	.183	11213	6.73	–	13351	.48	.084
10036	1.44	(a)	10257	.37	.148	11214	16.60	–	13352	.48	.084
10040	.168	.32	10309	.26	.034	11222	.28	–	13410	3.06	2.35
10042	.60	.57	10315	.62	(a)	11234	.46	.13	13411	(a)	(a)
10052	9.85	–	10331	19.30	–	11248	.101	.016	13412	1.03	1.21
10054	8.74	–	10332	33.30	–	11258	1.12	.29	13453	1.19	(a)
10060	.29	.094	10352	.54	.085	11259	1.21	.232	13454	1.40	(a)
10065	.43	.058	10367	14.00	–	11273	22.70	–	13455	1.42	(a)
10066	.44	.10	10368	20.50	–	11274	21.80	–	13461	(a)	(a)
10070	.126	.151	10375	(a)	–	11288	1.38	.09	13506	1.49	.135
10071	.52	.17	10378	19.60	–	12014	.218	.074	13507	1.80	.30
10072	15.90	–	10379	9.08	–	12356	1.93	.062	13590	1.06	.67
10073	2.24	.67	10380	15.50	–	12361	.103	.07	13621	.27	.33
10075	16.60	.32	10381	13.40	–	12362	.139	(a)	13670	.058	.017
10100	.93	.088	11007	5.97	–	12373	.053	.023	13673	.85	.018
10101	.39	.177	11020	.49	.26	12374	1.00	.135	13715	.139	.145
10105	4.22	–	11039	1.94	.11	12375	.49	.048	13716	.74	.247
10107	6.84	.38	11052	3.97	–	12391	.104	.07	13720	.48	.103
10110	48.50	–	11101	(a)	(a)	12393	.65	(a)	13759	.29	.218
10111	.28	.067	11120	(a)	–	12467	.27	(a)	13930	.30	.174
10113	.59	–	11126	.102	.024	12509	.133	.031	14068	.064	.012
10115	1.16	.149	11127	.70	.013	12510	1.69	.046	14101	.75	.08
10117	14.10	–	11128	.95	.133	12583	.75	(a)	14279	1.02	.131
10119	(a)	–	11138	4.83	–	12651	2.19	.51	14401	1.13	.118
10120	31.70	–	11155	.35	–	12683	1.00	(a)	14405	3.51	–
10130	5.76	–	11160	(a)	(a)	12707	.91	.56	14527	.56	.179
10132	4.96	–	11167	.91	–	12797	.191	.194	14655	.144	–
10133	3.82	–	11168	4.74	–	12805	.53	.27	14731	3.94	–
10135	(a)	–	11201	52.20	–	12841	.87	–	14732	.29	–
10140	.047	.022	11202	15.40	–	12927	.153	–	14733	1.01	–
10141	.095	.023	11203	1.63	.46	13049	.054	.051	14734	.43	–
10145	.46	.017	11204	.51	2.74	13111	1.04	.092	14855	.47	.133
10146	.42	.027	11205	(a)	–	13112	.088	.063	14913	.54	.225
10150	.81	(a)	11206	2.42	–	13201	1.93	.144	15060	(a)	(a)
10151	20.30	–	11207	30.60	–	13204	2.19	1.14	15061	(a)	(a)
10160	3.61	–	11208	5.24	–	13205	.84	.42	15062	.42	(a)
10204	.36	–	11209	24.60	–	13206	(a)	(a)	15063	.49	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.47	-	16750	.17	.034	18707	.021	.005	40117	(a)	-
15119	(a)	-	16751	.17	-	18708	.187	.028	40140	(a)	-
15120	(a)	-	16819	2.55	(a)	18833	.248	(a)	41001	.53	-
15123	3.81	-	16820	1.97	(a)	18834	.48	.241	41210	(a)	-
15124	1.33	-	16881	2.66	(a)	18911	1.53	.034	41421	1.63	-
15188	.74	(a)	16890	.30	(a)	18912	2.88	.062	41422	.87	-
15223	.068	.044	16891	.33	(a)	18920	.75	.038	41510	76.80	-
15224	.51	.10	16892	.59	(a)	18991	(a)	-	41603	77.30	-
15300	(a)	-	16900	2.61	.115	19007	1.49	-	41604	42.50	-
15314	.35	(a)	16901	1.67	.187	19051	3.30	-	41620	4.38	-
15404	.192	(a)	16902	1.42	.163	19061	(a)	-	41650	109.00	-
15405	.28	(a)	16905	2.74	.115	19795	.50	(a)	41664	67.20	-
15406	.72	.053	16906	1.75	.187	19796	.59	-	41665	7.87	-
15488	1.80	(a)	16910	1.57	.082	40005	(a)	-	41666	(a)	-
15538	.62	.029	16911	1.42	.075	40006	(a)	-	41667	184.00	-
15600	1.56	.184	16915	1.61	.071	40010	(a)	-	41668	172.00	-
15607	.61	-	16916	1.34	.08	40015	(a)	-	41669	1.21	-
15608	.35	.019	16920	3.56	.18	40020	(a)	-	41670	2.03	-
15656	10.30	-	16921	3.25	.081	40026	(a)	-	41672	(a)	-
15699	1.52	-	16930	2.05	.183	40031	(a)	-	41673	(a)	-
15733	.47	.034	16931	2.21	.088	40032	(a)	-	41675	(a)	-
15839	.47	.048	16940	4.44	.082	40040	(a)	-	41677	.90	-
15991	.38	.14	16941	1.78	.118	40041	(a)	-	41678	219.00	-
15993	.32	.084	18078	.25	.31	40042	(a)	-	41679	(a)	(a)
16005	.073	.031	18109	.64	.062	40045	444.00	-	41680	56.60	-
16009	.58	.106	18110	.51	.065	40046	87.70	-	41696	2.86	-
16402	2.31	-	18200	(a)	-	40047	31.30	-	41697	1.99	-
16403	1.46	.30	18205	.39	.38	40059	11.20	-	41700	(a)	-
16404	1.84	-	18206	.82	.189	40061	5.94	-	41715	35.90	-
16471	.87	-	18335	.59	.033	40063	199.00	-	41716	22.90	-
16501	.155	(a)	18435	.99	.082	40064	58.40	-	43007	(a)	-
16527	.238	.32	18436	.80	.214	40066	(a)	-	43117	(a)	-
16588	.27	(a)	18437	.85	(a)	40067	(a)	-	43151	25.40	-
16604	.45	.122	18438	1.63	(a)	40069	(a)	-	43152	65.60	-
16670	8.02	-	18501	.91	.02	40072	(a)	-	43200	96.70	-
16676	.48	.027	18506	.94	.011	40075	51.10	-	43215	(a)	-
16694	.88	(a)	18507	.31	.015	40101	52.10	-	43421	26.50	-
16705	.44	.131	18570	3.19	-	40102	46.10	-	43422	139.00	-
16722	(a)	-	18575	(a)	(a)	40111	15.70	-	43424	(a)	-
16723	(a)	-	18616	.71	.59	40115	(a)	-	43470	16.60	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	84.10	-	46004	103.00	-	47473	18.50	-
43518	28.80	-	44280	.90	-	46005	82.80	-	47474	20.70	-
43550	94.50	-	44311	14.90	-	46112	.205	-	47475	16.30	-
43551	52.40	-	44315	10.00	-	46202	9.20	-	47476	16.30	-
43626	23.00	-	44427	188.00	-	46362	765.00	-	47477	21.80	-
43628	299.00	-	44428	190.00	-	46426	112.00	-	47478	22.90	-
43629	254.00	-	44429	2.84	-	46427	149.00	-	47600	(a)	-
43754	(a)	-	44430	1.98	-	46510	(a)	-	47610	(a)	-
43760	8.45	-	44431	6.31	-	46590	(a)	-	48039	68.50	-
43822	13.20	-	44432	2.00	-	46603	9.37	-	48177	(a)	-
43840	.163	-	44433	63.70	-	46604	10.80	-	48178	(a)	-
43860	10.40	-	44434	122.00	-	46606	28.80	-	48206	60.90	-
43889	3.72	-	44435	126.00	-	46607	39.70	-	48252	(a)	-
43945	(a)	-	44436	147.00	-	46622	38.70	-	48441	.26	-
43946	(a)	-	44437	122.00	-	46671	(a)	-	48557	25.60	-
43990	(a)	(a)	44438	96.50	-	46700	194.00	-	48558	22.30	-
43991	(a)	-	44439	188.00	-	46773	(a)	-	48600	223.00	-
44009	4.64	-	44440	156.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.28	(a)
44069	24.60	-	44501	(a)	-	46882	(a)	-	48637	19.60	-
44070	7.29	-	45190	7.24	-	46911	45.60	-	48638	9.71	-
44071	8.11	-	45191	5.14	-	46912	83.50	-	48727	(a)	-
44072	5.60	-	45192	6.01	-	46913	(a)	-	48808	2.63	-
44100	2.91	-	45193	3.55	-	46914	(a)	-	48924	(a)	-
44101	3.04	-	45210	4.49	-	46915	(a)	-	48925	468.00	-
44102	2.37	-	45224	(a)	-	46916	(a)	-	49005	.61	-
44103	2.10	-	45225	(a)	-	47050	3.62	-	49111	4.02	-
44104	.88	-	45334	55.70	-	47051	(a)	-	49181	22.40	-
44105	(a)	-	45380	.55	(a)	47052	(a)	-	49183	27.30	-
44106	(a)	-	45450	16.40	-	47103	(a)	-	49184	57.60	-
44108	1.03	-	45523	(a)	-	47146	(a)	-	49185	52.40	-
44109	2.61	-	45524	(a)	-	47147	(a)	-	49239	.41	.46
44110	2.67	-	45539	(a)	-	47221	213.00	-	49292	1.64	-
44111	1.64	-	45678	.98	-	47253	(a)	-	49305	(a)	-
44112	.97	-	45771	.84	.139	47254	(a)	-	49333	12.00	-
44113	(a)	-	45819	.27	.124	47318	18.70	-	49451	(a)	-
44193	(a)	-	45900	.178	.076	47367	.90	-	49452	(a)	-
44194	(a)	-	45901	.153	.045	47420	4.10	-	49617	.31	.223
44222	(a)	-	45937	.218	-	47468	(a)	-	49618	.26	.109
44276	130.00	-	45993	(a)	(a)	47471	14.20	-	49619	.49	.211

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	3.21	-	51330	.139	.66	51833	.173	.054	52342	.189	(a)
49800	(a)	-	51333	.046	.32	51850	.34	(a)	52343	.115	(a)
49801	188.00	-	51340	.047	(a)	51851	.228	(a)	52401	.36	(a)
49802	16.70	-	51350	.27	.127	51852	.53	(a)	52402	.026	(a)
49803	29.50	-	51351	.239	.049	51853	.215	(a)	52432	.129	(a)
49840	3.72	-	51352	.33	.101	51854	.48	(a)	52433	.118	.80
49870	196.00	-	51355	.223	.091	51855	.51	(a)	52435	.148	(a)
49890	(a)	-	51356	.241	.56	51856	.28	(a)	52438	.107	(a)
49891	(a)	-	51357	.38	.76	51857	.48	(a)	52440	.168	(a)
49902	(a)	-	51358	.91	.129	51869	.128	.136	52467	.155	(a)
49903	(a)	-	51359	.80	.71	51877	.72	.191	52469	.054	.096
50010	.28	.38	51370	.56	3.83	51889	.118	.011	52505	.27	.237
50015	.181	(a)	51380	.056	.041	51896	.055	.017	52547	.31	.07
50017	.138	(a)	51400	.33	(a)	51900	.129	.10	52581	1.32	2.19
50045	.31	(a)	51401	.48	(a)	51909	.30	.053	52619	.092	(a)
50047	.035	(a)	51500	.106	.116	51919	.119	(a)	52660	.32	-
51001	.078	.42	51516	.27	-	51926	.122	.044	52744	.66	.066
51005	.016	(a)	51517	.31	-	51927	.066	.132	52767	.28	(a)
51116	.198	.69	51550	.13	.40	51934	.133	.107	52876	(a)	(a)
51201	.048	(a)	51551	.045	.89	51941	.121	.041	52911	.074	.42
51205	.145	.059	51552	.079	.152	51942	.194	-	52967	.028	.058
51206	.023	.32	51553	.14	(a)	51956	.52	.205	53001	.27	.30
51210	.137	(a)	51554	.013	(a)	51957	.46	.46	53077	.13	.219
51211	(a)	(a)	51575	.072	.021	51958	.41	.37	53095	.089	(a)
51220	.47	1.90	51576	.25	.097	51959	.42	(a)	53096	.124	(a)
51221	.26	1.76	51600	.171	.172	51960	.055	.33	53121	.35	.40
51222	.32	4.53	51613	.113	.139	51970	.241	.177	53147	.048	(a)
51224	.33	1.49	51625	.072	(a)	51982	.071	.077	53229	.27	(a)
51230	.056	.74	51666	.113	.089	51985	.25	-	53271	.066	(a)
51240	.57	.196	51702	.215	(a)	51986	.28	.096	53333	.26	.248
51241	1.70	.218	51703	.089	(a)	51999	.117	.40	53374	.175	.26
51250	.36	(a)	51734	.167	.35	52002	.103	.114	53375	.093	.27
51251	.049	(a)	51741	.30	.243	52075	.26	.222	53376	.148	.183
51252	.173	.074	51752	.25	.15	52076	.32	(a)	53377	.152	.188
51253	.147	(a)	51767	.033	.007	52109	.026	(a)	53403	.096	(a)
51254	.046	.032	51777	.115	.077	52134	.34	.60	53425	.247	(a)
51255	.91	(a)	51790	.192	(a)	52137	.104	(a)	53565	.112	.096
51300	.159	.147	51796	.108	(a)	52150	.63	(a)	53631	.041	.021
51305	.159	.88	51808	.39	.68	52315	.15	.27	53632	.047	.032
51315	.27	.096	51809	.48	.146	52341	.065	(a)	53731	.043	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.29	.47	56171	.119	(a)	57403	.236	.033	58532	.133	(a)
53733	.191	.228	56202	.098	.078	57410	.041	.173	58559	.027	(a)
53734	1.63	–	56390	.172	.70	57411	.061	(a)	58560	.065	(a)
53803	.59	(a)	56391	.148	.30	57572	.024	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.238	.119	57600	.072	.033	58575	.084	.111
53902	(a)	(a)	56488	.192	.038	57611	.13	.055	58627	.27	.012
53903	(a)	(a)	56567	.25	(a)	57625	.64	(a)	58663	.56	.95
53904	(a)	(a)	56650	.77	(a)	57651	.077	.039	58682	.24	(a)
53905	(a)	(a)	56651	.42	(a)	57690	.169	.45	58713	.073	(a)
53907	.129	.086	56652	.30	(a)	57716	.08	.074	58737	.174	.55
53951	(a)	(a)	56653	.29	(a)	57725	.176	.075	58756	.104	(a)
53952	(a)	(a)	56654	.148	(a)	57726	.137	.023	58757	.59	(a)
53953	(a)	(a)	56690	.099	.33	57798	.039	(a)	58759	.072	(a)
54012	.163	–	56699	.109	.067	57800	.147	(a)	58802	.082	.48
54077	.177	.39	56758	.093	.14	57808	.067	(a)	58813	.26	(a)
54444	(a)	(a)	56759	.095	.078	57809	.069	(a)	58822	.227	(a)
55010	.53	.98	56760	.137	.099	57810	.067	.10	58837	.51	.161
55011	.144	1.75	56805	.18	(a)	57871	.08	.111	58840	.154	.121
55012	.172	1.11	56806	.127	(a)	57913	.19	.26	58873	.245	.027
55013	.224	1.12	56807	.126	(a)	57997	.36	–	58903	.052	(a)
55014	(a)	(a)	56808	.165	(a)	57998	.084	.054	58904	.04	.12
55214	.139	.083	56900	.158	(a)	57999	.111	.07	58922	.41	.179
55371	.45	.108	56910	.079	(a)	58009	.111	(a)	59005	.098	.089
55410	(a)	(a)	56911	.217	(a)	58010	.195	(a)	59057	.73	(a)
55426	.27	(a)	56912	.176	.084	58020	.25	(a)	59058	.47	(a)
55597	.035	1.68	56913	.143	(a)	58056	.233	(a)	59188	.50	.052
55647	.07	.065	56915	.85	(a)	58057	.147	(a)	59189	.69	.28
55648	.032	(a)	56916	.77	.215	58058	.132	(a)	59223	.25	.103
55649	.038	(a)	56917	.221	(a)	58095	.185	1.79	59257	.027	.012
55715	.28	.203	56918	.106	(a)	58096	.246	1.49	59306	.166	(a)
55716	.40	.49	56919	.27	(a)	58301	.085	.077	59378	.165	.141
55717	.36	(a)	56920	.247	(a)	58302	.066	.051	59481	.45	.096
55718	.35	(a)	56980	.137	(a)	58397	.39	.65	59482	.52	(a)
55802	.115	.011	57001	.047	.031	58408	.213	–	59537	.178	.232
55918	.158	2.26	57002	.03	.096	58409	.27	–	59601	.169	2.23
55919	.022	3.42	57090	.40	.68	58456	.145	–	59647	.234	.158
56040	.015	.03	57146	.25	.75	58457	.21	–	59660	.31	1.06
56041	.098	(a)	57202	.122	(a)	58458	.27	–	59661	.152	(a)
56042	.124	(a)	57257	.151	.034	58459	.33	–	59693	.025	–
56170	.243	(a)	57401	.086	.089	58503	.103	.077	59695	(a)	(a)

DIVISION SIX

PREM/OPS TERR. 507

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
59701	.012	.33	59970	.152	.169	64074	51.10	—	91200	2.29	—
59713	.28	.33	59973	.212	(a)	64075	36.00	—	91210	(a)	—
59722	.144	.028	59975	.213	.19	64500	(a)	—	91235	5.92	3.48
59723	.054	.034	59977	.122	(a)	65007	119.00	—	91250	8.92	(a)
59724	.083	.015	59984	.058	.049	66122	51.20	—	91265	48.90	3.88
59725	.103	.145	59985	.227	(a)	66123	28.10	—	91266	25.90	1.54
59726	.075	.023	59986	.174	(a)	66309	82.20	—	91280	(a)	5.13
59738	.24	.059	59988	.054	.055	66561	190.00	—	91302	33.70	(a)
59750	.132	.181	59989	.03	.041	67017	177.00	—	91315	10.20	—
59751	.048	(a)	60010	112.00	—	67508	131.00	—	91324	22.80	(a)
59773	.03	.026	60011	129.00	—	67509	95.80	—	91325	(a)	(a)
59774	.024	.141	60012	212.00	—	67510	53.40	—	91340	14.90	10.90
59775	.031	.178	60013	182.00	—	67511	57.70	—	91341	10.60	5.14
59781	.115	.085	60015	136.00	—	67512	247.00	—	91342	13.60	5.03
59782	.171	.56	60016	153.00	—	67513	157.00	—	91343	2.33	1.97
59783	.167	(a)	60035	134.00	—	67634	153.00	—	91405	17.30	—
59784	.128	(a)	61000	111.00	—	67635	108.00	—	91436	12.00	2.86
59790	.185	(a)	61212	68.50	—	68001	330.00	—	91481	43.70	—
59798	.44	.46	61216	76.00	—	68439	425.00	—	91507	6.43	4.59
59806	.31	(a)	61217	69.20	—	68500	24.70	—	91523	99.20	—
59867	.208	(a)	61218	47.20	—	68604	7.93	—	91547	.56	—
59886	.028	.10	61223	336.00	—	68606	31.00	—	91551	3.50	.83
59889	.098	.187	61224	107.00	—	68607	24.50	—	91555	3.57	1.36
59892	.167	(a)	61225	149.00	—	68702	20.20	—	91560	14.30	5.83
59904	.113	.076	61226	250.00	—	68703	15.10	—	91562	7.79	—
59905	.13	.12	61227	229.00	—	68706	64.90	—	91577	27.90	4.17
59914	.77	.69	62000	52.10	—	68707	64.20	—	91580	18.90	—
59915	.38	.66	62001	41.10	—	90089	10.10	—	91581	(a)	(a)
59917	.069	.232	62002	18.70	—	91111	7.63	7.19	91582	(a)	(a)
59923	.019	.005	62003	59.10	—	91125	6.10	3.25	91583	(a)	(a)
59925	.82	1.19	63010	202.00	—	91127	5.14	1.58	91584	(a)	(a)
59926	.70	.46	63011	253.00	—	91130	4.00	—	91585	(a)	(a)
59927	.47	1.30	63012	360.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.34	.48	63013	341.00	—	91150	4.85	7.27	91587	(a)	(a)
59932	.37	.80	63215	195.00	—	91155	10.80	34.40	91588	(a)	(a)
59941	.116	(a)	63216	136.00	—	91160	2.45	—	91589	(a)	(a)
59947	.113	.30	63217	89.20	—	91175	2.11	—	91590	8.09	—
59955	.044	.132	63218	30.00	—	91177	9.22	—	91591	(a)	(a)
59963	.33	.37	63219	(a)	—	91179	9.26	—	91606	39.20	—
59964	.77	.066	63220	(a)	—	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	8.00	(a)	95358	(a)	–	97654	12.80	4.16	98427	5.79	–
91636	13.70	–	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	–
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	–
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	–
91722	12.00	(a)	95505	7.72	2.76	98090	.31	–	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	–	98482	8.92	9.19
91805	.49	–	95625	16.10	5.13	98092	1.02	–	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	–	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	–	98555	5.87	–
92055	11.60	.26	95648	(a)	(a)	98151	(a)	–	98597	1.32	–
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	–
92102	10.90	3.92	96317	4.14	–	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	–
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	–
92445	7.86	–	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	–
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	–
92451	5.92	3.06	96703	(a)	–	98159	7.29	(a)	98658	17.60	–
92453	7.60	–	96816	9.71	–	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	–	96930	(a)	–	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	–	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	–	97047	10.40	–	98257	3.46	–	98705	24.90	–
94225	20.70	–	97050	8.05	–	98303	34.20	9.46	98710	8.24	–
94276	10.80	5.79	97111	12.40	–	98304	12.80	5.15	98751	13.30	–
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	–
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	–	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	–	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	–	97501	(a)	–	98405	3.82	–	98884	5.34	2.66
94638	(a)	–	97502	(a)	–	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	–	98414	30.90	(a)	98949	3.00	.62
95233	7.41	–	97504	(a)	–	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	–	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	–	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	–	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.93	.189	10205	.72	–	11210	14.40	–	13207	(a)	(a)
10015	14.30	–	10220	13.60	–	11211	74.80	–	13208	(a)	(a)
10020	(a)	(a)	10255	.47	.151	11212	11.30	–	13314	.35	.014
10026	1.86	.039	10256	1.71	.183	11213	9.24	–	13351	.84	.084
10036	1.26	(a)	10257	.32	.148	11214	22.70	–	13352	.86	.084
10040	.71	.32	10309	.47	.034	11222	.38	–	13410	2.68	2.35
10042	1.07	.57	10315	1.10	(a)	11234	.81	.13	13411	(a)	(a)
10052	9.87	–	10331	19.40	–	11248	.089	.016	13412	.91	1.21
10054	8.76	–	10332	33.40	–	11258	1.44	.29	13453	1.05	(a)
10060	.51	.094	10352	.69	.085	11259	1.54	.232	13454	1.22	(a)
10065	.77	.058	10367	19.30	–	11273	40.20	–	13455	1.24	(a)
10066	.78	.10	10368	28.20	–	11274	38.50	–	13461	(a)	(a)
10070	.53	.151	10375	(a)	–	11288	1.76	.09	13506	2.64	.135
10071	.92	.17	10378	19.60	–	12014	.191	.074	13507	3.18	.30
10072	21.80	–	10379	9.10	–	12356	3.41	.062	13590	.92	.67
10073	1.96	.67	10380	15.50	–	12361	.189	.07	13621	.233	.33
10075	14.50	.32	10381	13.40	–	12362	.58	(a)	13670	.106	.017
10100	1.19	.088	11007	8.19	–	12373	.222	.023	13673	1.09	.018
10101	.69	.177	11020	.87	.26	12374	1.77	.135	13715	.58	.145
10105	7.47	–	11039	1.70	.11	12375	.87	.048	13716	1.31	.247
10107	5.99	.38	11052	3.58	–	12391	.44	.07	13720	.61	.103
10110	48.60	–	11101	(a)	(a)	12393	1.16	(a)	13759	.51	.218
10111	1.16	.067	11120	(a)	–	12467	.48	(a)	13930	1.24	.174
10113	1.04	–	11126	.18	.024	12509	.117	.031	14068	.113	.012
10115	2.06	.149	11127	2.96	.013	12510	1.48	.046	14101	1.32	.08
10117	14.20	–	11128	3.99	.133	12583	.66	(a)	14279	.89	.131
10119	(a)	–	11138	4.84	–	12651	1.92	.51	14401	1.45	.118
10120	31.80	–	11155	.62	–	12683	.88	(a)	14405	4.82	–
10130	10.20	–	11160	(a)	(a)	12707	3.83	.56	14527	2.38	.179
10132	8.78	–	11167	.82	–	12797	.81	.194	14655	.26	–
10133	3.44	–	11168	4.28	–	12805	.93	.27	14731	3.55	–
10135	(a)	–	11201	71.70	–	12841	1.55	–	14732	.26	–
10140	.087	.022	11202	21.20	–	12927	.27	–	14733	1.79	–
10141	.174	.023	11203	6.88	.46	13049	.098	.051	14734	.77	–
10145	.84	.017	11204	.90	2.74	13111	1.33	.092	14855	.41	.133
10146	.53	.027	11205	(a)	–	13112	.161	.063	14913	.96	.225
10150	1.43	(a)	11206	3.33	–	13201	1.69	.144	15060	(a)	(a)
10151	35.90	–	11207	42.00	–	13204	1.92	1.14	15061	(a)	(a)
10160	6.39	–	11208	7.20	–	13205	.74	.42	15062	.37	(a)
10204	.65	–	11209	33.80	–	13206	(a)	(a)	15063	.43	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.65	-	16750	.30	.034	18707	.088	.005	40117	(a)	-
15119	(a)	-	16751	.30	-	18708	.33	.028	40140	(a)	-
15120	(a)	-	16819	2.23	(a)	18833	1.04	(a)	41001	.53	-
15123	3.43	-	16820	1.73	(a)	18834	.86	.241	41210	(a)	-
15124	1.20	-	16881	4.70	(a)	18911	2.70	.034	41421	1.28	-
15188	.65	(a)	16890	.26	(a)	18912	5.09	.062	41422	.68	-
15223	.125	.044	16891	.28	(a)	18920	1.32	.038	41510	136.00	-
15224	.65	.10	16892	.52	(a)	18991	(a)	-	41603	60.40	-
15300	(a)	-	16900	8.75	.115	19007	1.34	-	41604	33.20	-
15314	.62	(a)	16901	5.61	.187	19051	2.97	-	41620	6.01	-
15404	.168	(a)	16902	4.75	.163	19061	(a)	-	41650	85.10	-
15405	.247	(a)	16905	9.19	.115	19795	.89	(a)	41664	67.30	-
15406	.63	.053	16906	5.88	.187	19796	1.04	-	41665	7.89	-
15488	1.57	(a)	16910	5.25	.082	40005	(a)	-	41666	(a)	-
15538	1.10	.029	16911	4.75	.075	40006	(a)	-	41667	184.00	-
15600	2.76	.184	16915	5.38	.071	40010	(a)	-	41668	173.00	-
15607	.84	-	16916	4.49	.08	40015	(a)	-	41669	1.21	-
15608	.62	.019	16920	11.90	.18	40020	(a)	-	41670	2.03	-
15656	18.20	-	16921	10.90	.081	40026	(a)	-	41672	(a)	-
15699	2.09	-	16930	6.86	.183	40031	(a)	-	41673	(a)	-
15733	.41	.034	16931	7.40	.088	40032	(a)	-	41675	(a)	-
15839	.83	.048	16940	14.90	.082	40040	(a)	-	41677	1.24	-
15991	.68	.14	16941	5.97	.118	40041	(a)	-	41678	287.00	-
15993	.57	.084	18078	1.06	.31	40042	(a)	-	41679	(a)	(a)
16005	.31	.031	18109	1.13	.062	40045	445.00	-	41680	44.30	-
16009	.50	.106	18110	.90	.065	40046	87.90	-	41696	3.92	-
16402	4.08	-	18200	(a)	-	40047	31.40	-	41697	2.73	-
16403	2.58	.30	18205	1.63	.38	40059	11.20	-	41700	(a)	-
16404	3.26	-	18206	1.46	.189	40061	5.95	-	41715	28.10	-
16471	1.19	-	18335	1.05	.033	40063	199.00	-	41716	17.90	-
16501	.65	(a)	18435	1.26	.082	40064	58.50	-	43007	(a)	-
16527	1.00	.32	18436	1.02	.214	40066	(a)	-	43117	(a)	-
16588	.233	(a)	18437	1.50	(a)	40067	(a)	-	43151	62.70	-
16604	.39	.122	18438	2.88	(a)	40069	(a)	-	43152	85.90	-
16670	8.03	-	18501	1.16	.02	40072	(a)	-	43200	239.00	-
16676	.86	.027	18506	.82	.011	40075	126.00	-	43215	(a)	-
16694	.77	(a)	18507	.54	.015	40101	103.00	-	43421	65.40	-
16705	1.86	.131	18570	5.64	-	40102	91.00	-	43422	343.00	-
16722	(a)	-	18575	(a)	(a)	40111	15.80	-	43424	(a)	-
16723	(a)	-	18616	.63	.59	40115	(a)	-	43470	22.80	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	208.00	-	46004	80.90	-	47473	14.50	-
43518	28.90	-	44280	1.24	-	46005	64.70	-	47474	16.20	-
43550	233.00	-	44311	14.90	-	46112	.41	-	47475	12.80	-
43551	130.00	-	44315	10.00	-	46202	14.60	-	47476	12.80	-
43626	23.10	-	44427	372.00	-	46362	1001.00	-	47477	17.00	-
43628	300.00	-	44428	374.00	-	46426	146.00	-	47478	17.90	-
43629	254.00	-	44429	5.61	-	46427	195.00	-	47600	(a)	-
43754	(a)	-	44430	3.90	-	46510	(a)	-	47610	(a)	-
43760	8.47	-	44431	12.50	-	46590	(a)	-	48039	169.00	-
43822	18.20	-	44432	3.95	-	46603	12.30	-	48177	(a)	-
43840	.223	-	44433	126.00	-	46604	14.20	-	48178	(a)	-
43860	14.30	-	44434	241.00	-	46606	37.70	-	48206	61.10	-
43889	5.12	-	44435	249.00	-	46607	51.90	-	48252	(a)	-
43945	(a)	-	44436	291.00	-	46622	53.10	-	48441	.26	-
43946	(a)	-	44437	241.00	-	46671	(a)	-	48557	25.60	-
43990	(a)	(a)	44438	191.00	-	46700	480.00	-	48558	22.30	-
43991	(a)	-	44439	371.00	-	46773	(a)	-	48600	293.00	-
44009	4.18	-	44440	307.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	3.14	(a)
44069	24.70	-	44501	(a)	-	46882	(a)	-	48637	19.60	-
44070	7.31	-	45190	11.50	-	46911	45.70	-	48638	9.72	-
44071	8.13	-	45191	8.14	-	46912	83.60	-	48727	(a)	-
44072	5.61	-	45192	9.52	-	46913	(a)	-	48808	4.65	-
44100	3.74	-	45193	5.62	-	46914	(a)	-	48924	(a)	-
44101	3.89	-	45210	7.11	-	46915	(a)	-	48925	469.00	-
44102	3.04	-	45224	(a)	-	46916	(a)	-	49005	.84	-
44103	2.69	-	45225	(a)	-	47050	4.97	-	49111	7.11	-
44104	1.13	-	45334	138.00	-	47051	(a)	-	49181	55.30	-
44105	(a)	-	45380	.48	(a)	47052	(a)	-	49183	67.50	-
44106	(a)	-	45450	40.50	-	47103	(a)	-	49184	142.00	-
44108	1.32	-	45523	(a)	-	47146	(a)	-	49185	130.00	-
44109	3.35	-	45524	(a)	-	47147	(a)	-	49239	.36	.46
44110	3.43	-	45539	(a)	-	47221	527.00	-	49292	4.05	-
44111	2.10	-	45678	1.34	-	47253	(a)	-	49305	(a)	-
44112	1.25	-	45771	.73	.139	47254	(a)	-	49333	29.70	-
44113	(a)	-	45819	.238	.124	47318	18.80	-	49451	(a)	-
44193	(a)	-	45900	.32	.076	47367	1.24	-	49452	(a)	-
44194	(a)	-	45901	.27	.045	47420	4.11	-	49617	.28	.223
44222	(a)	-	45937	.54	-	47468	(a)	-	49618	.237	.109
44276	320.00	-	45993	(a)	(a)	47471	11.10	-	49619	.45	.211

DIVISION SIX

GENERAL LIABILITY

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
49763	2.90	—	51330	.192	.66	51833	.149	.054	52342	.26	(a)
49800	(a)	—	51333	.063	.32	51850	.46	(a)	52343	.159	(a)
49801	464.00	—	51340	.053	(a)	51851	.31	(a)	52401	.49	(a)
49802	41.20	—	51350	.23	.127	51852	.74	(a)	52402	.029	(a)
49803	72.90	—	51351	.206	.049	51853	.30	(a)	52432	.145	(a)
49840	5.12	—	51352	.28	.101	51854	.67	(a)	52433	.133	.80
49870	196.00	—	51355	.193	.091	51855	.70	(a)	52435	.166	(a)
49890	(a)	—	51356	.208	.56	51856	.38	(a)	52438	.12	(a)
49891	(a)	—	51357	.33	.76	51857	.66	(a)	52440	.189	(a)
49902	(a)	—	51358	.80	.129	51869	.144	.136	52467	.174	(a)
49903	(a)	—	51359	.70	.71	51877	.81	.191	52469	.061	.096
50010	.31	.38	51370	.63	3.83	51889	.133	.011	52505	.30	.237
50015	.204	(a)	51380	.063	.041	51896	.062	.017	52547	.43	.07
50017	.155	(a)	51400	.45	(a)	51900	.111	.10	52581	1.48	2.19
50045	.35	(a)	51401	.66	(a)	51909	.42	.053	52619	.104	(a)
50047	.04	(a)	51500	.119	.116	51919	.134	(a)	52660	.44	—
51001	.108	.42	51516	.37	—	51926	.137	.044	52744	.57	.066
51005	.022	(a)	51517	.42	—	51927	.074	.132	52767	.39	(a)
51116	.27	.69	51550	.147	.40	51934	.15	.107	52876	(a)	(a)
51201	.054	(a)	51551	.051	.89	51941	.136	.041	52911	.083	.42
51205	.163	.059	51552	.088	.152	51942	.218	—	52967	.031	.058
51206	.026	.32	51553	.158	(a)	51956	.59	.205	53001	.30	.30
51210	.189	(a)	51554	.015	(a)	51957	.52	.46	53077	.146	.219
51211	(a)	(a)	51575	.062	.021	51958	.46	.37	53095	.10	(a)
51220	.65	1.90	51576	.28	.097	51959	.47	(a)	53096	.139	(a)
51221	.36	1.76	51600	.192	.172	51960	.062	.33	53121	.40	.40
51222	.44	4.53	51613	.127	.139	51970	.27	.177	53147	.066	(a)
51224	.46	1.49	51625	.099	(a)	51982	.08	.077	53229	.37	(a)
51230	.078	.74	51666	.098	.089	51985	.35	—	53271	.075	(a)
51240	.64	.196	51702	.30	(a)	51986	.31	.096	53333	.36	.248
51241	1.91	.218	51703	.123	(a)	51999	.132	.40	53374	.151	.26
51250	.50	(a)	51734	.231	.35	52002	.116	.114	53375	.08	.27
51251	.055	(a)	51741	.33	.243	52075	.37	.222	53376	.128	.183
51252	.194	.074	51752	.28	.15	52076	.44	(a)	53377	.131	.188
51253	.166	(a)	51767	.029	.007	52109	.029	(a)	53403	.083	(a)
51254	.052	.032	51777	.099	.077	52134	.39	.60	53425	.34	(a)
51255	1.26	(a)	51790	.166	(a)	52137	.144	(a)	53565	.096	.096
51300	.137	.147	51796	.122	(a)	52150	.71	(a)	53631	.046	.021
51305	.137	.88	51808	.43	.68	52315	.13	.27	53632	.053	.032
51315	.233	.096	51809	.54	.146	52341	.09	(a)	53731	.049	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.33	.47	56171	.165	(a)	57403	.203	.033	58532	.149	(a)
53733	.215	.228	56202	.111	.078	57410	.047	.173	58559	.031	(a)
53734	2.23	–	56390	.194	.70	57411	.084	(a)	58560	.073	(a)
53803	.82	(a)	56391	.166	.30	57572	.027	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.119	57600	.082	.033	58575	.095	.111
53902	(a)	(a)	56488	.166	.038	57611	.18	.055	58627	.30	.012
53903	(a)	(a)	56567	.35	(a)	57625	.72	(a)	58663	.77	.95
53904	(a)	(a)	56650	1.06	(a)	57651	.087	.039	58682	.27	(a)
53905	(a)	(a)	56651	.58	(a)	57690	.234	.45	58713	.063	(a)
53907	.146	.086	56652	.41	(a)	57716	.111	.074	58737	.196	.55
53951	(a)	(a)	56653	.40	(a)	57725	.243	.075	58756	.144	(a)
53952	(a)	(a)	56654	.204	(a)	57726	.189	.023	58757	.66	(a)
53953	(a)	(a)	56690	.086	.33	57798	.044	(a)	58759	.082	(a)
54012	.223	–	56699	.123	.067	57800	.165	(a)	58802	.093	.48
54077	.199	.39	56758	.105	.14	57808	.093	(a)	58813	.35	(a)
54444	(a)	(a)	56759	.107	.078	57809	.096	(a)	58822	.26	(a)
55010	.60	.98	56760	.154	.099	57810	.093	.10	58837	.71	.161
55011	.162	1.75	56805	.202	(a)	57871	.111	.111	58840	.213	.121
55012	.194	1.11	56806	.143	(a)	57913	.214	.26	58873	.34	.027
55013	.31	1.12	56807	.142	(a)	57997	.50	–	58903	.059	(a)
55014	(a)	(a)	56808	.186	(a)	57998	.095	.054	58904	.045	.12
55214	.157	.083	56900	.178	(a)	57999	.153	.07	58922	.56	.179
55371	.38	.108	56910	.089	(a)	58009	.153	(a)	59005	.111	.089
55410	(a)	(a)	56911	.30	(a)	58010	.22	(a)	59057	.82	(a)
55426	.37	(a)	56912	.243	.084	58020	.218	(a)	59058	.53	(a)
55597	.039	1.68	56913	.198	(a)	58056	.26	(a)	59188	.43	.052
55647	.078	.065	56915	1.17	(a)	58057	.165	(a)	59189	.59	.28
55648	.035	(a)	56916	1.06	.215	58058	.148	(a)	59223	.35	.103
55649	.042	(a)	56917	.31	(a)	58095	.209	1.79	59257	.03	.012
55715	.31	.203	56918	.147	(a)	58096	.28	1.49	59306	.187	(a)
55716	.45	.49	56919	.37	(a)	58301	.117	.077	59378	.228	.141
55717	.49	(a)	56920	.34	(a)	58302	.075	.051	59481	.50	.096
55718	.48	(a)	56980	.154	(a)	58397	.43	.65	59482	.45	(a)
55802	.099	.011	57001	.053	.031	58408	.29	–	59537	.246	.232
55918	.178	2.26	57002	.034	.096	58409	.37	–	59601	.19	2.23
55919	.024	3.42	57090	.55	.68	58456	.199	–	59647	.202	.158
56040	.017	.03	57146	.35	.75	58457	.29	–	59660	.35	1.06
56041	.111	(a)	57202	.137	(a)	58458	.37	–	59661	.171	(a)
56042	.139	(a)	57257	.17	.034	58459	.45	–	59693	.029	–
56170	.34	(a)	57401	.096	.089	58503	.116	.077	59695	(a)	(a)

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
59701	.014	.33	59970	.21	.169	64074	81.00	—	91200	2.29	—
59713	.31	.33	59973	.239	(a)	64075	57.00	—	91210	(a)	—
59722	.162	.028	59975	.29	.19	64500	(a)	—	91235	5.92	3.48
59723	.061	.034	59977	.168	(a)	65007	156.00	—	91250	8.92	(a)
59724	.093	.015	59984	.065	.049	66122	67.00	—	91265	48.90	3.88
59725	.116	.145	59985	.26	(a)	66123	36.80	—	91266	25.90	1.54
59726	.085	.023	59986	.195	(a)	66309	108.00	—	91280	(a)	5.13
59738	.27	.059	59988	.075	.055	66561	249.00	—	91302	33.70	(a)
59750	.183	.181	59989	.034	.041	67017	231.00	—	91315	10.20	—
59751	.066	(a)	60010	158.00	—	67508	102.00	—	91324	22.80	(a)
59773	.026	.026	60011	182.00	—	67509	74.90	—	91325	(a)	(a)
59774	.021	.141	60012	299.00	—	67510	41.70	—	91340	14.90	10.90
59775	.027	.178	60013	256.00	—	67511	45.10	—	91341	10.60	5.14
59781	.159	.085	60015	191.00	—	67512	193.00	—	91342	13.60	5.03
59782	.237	.56	60016	215.00	—	67513	123.00	—	91343	2.33	1.97
59783	.231	(a)	60035	176.00	—	67634	200.00	—	91405	17.30	—
59784	.177	(a)	61000	156.00	—	67635	142.00	—	91436	12.00	2.86
59790	.209	(a)	61212	89.70	—	68001	432.00	—	91481	43.70	—
59798	.60	.46	61216	99.80	—	68439	556.00	—	91507	6.43	4.59
59806	.43	(a)	61217	90.50	—	68500	34.80	—	91523	99.20	—
59867	.235	(a)	61218	61.80	—	68604	10.40	—	91547	.56	—
59886	.032	.10	61223	440.00	—	68606	40.60	—	91551	3.50	.83
59889	.084	.187	61224	140.00	—	68607	32.10	—	91555	3.57	1.36
59892	.231	(a)	61225	194.00	—	68702	26.40	—	91560	14.30	5.83
59904	.156	.076	61226	327.00	—	68703	19.80	—	91562	7.79	—
59905	.147	.12	61227	299.00	—	68706	84.90	—	91577	27.90	4.17
59914	.86	.69	62000	68.10	—	68707	84.00	—	91580	18.90	—
59915	.52	.66	62001	53.80	—	90089	10.10	—	91581	(a)	(a)
59917	.096	.232	62002	24.50	—	91111	7.63	7.19	91582	(a)	(a)
59923	.021	.005	62003	77.40	—	91125	6.10	3.25	91583	(a)	(a)
59925	.72	1.19	63010	284.00	—	91127	5.14	1.58	91584	(a)	(a)
59926	.61	.46	63011	355.00	—	91130	4.00	—	91585	(a)	(a)
59927	.41	1.30	63012	505.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.39	.48	63013	479.00	—	91150	4.85	7.27	91587	(a)	(a)
59932	.42	.80	63215	256.00	—	91155	10.80	34.40	91588	(a)	(a)
59941	.13	(a)	63216	177.00	—	91160	2.45	—	91589	(a)	(a)
59947	.156	.30	63217	89.40	—	91175	2.11	—	91590	8.09	—
59955	.05	.132	63218	30.10	—	91177	9.22	—	91591	(a)	(a)
59963	.37	.37	63219	(a)	—	91179	9.26	—	91606	39.20	—
59964	.87	.066	63220	(a)	—	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	8.00	(a)	95358	(a)	—	97654	12.80	4.16	98427	5.79	—
91636	13.70	—	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	—
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	—
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	—
91722	12.00	(a)	95505	7.72	2.76	98090	.31	—	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	—	98482	8.92	9.19
91805	.49	—	95625	16.10	5.13	98092	1.02	—	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	—	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	—	98555	5.87	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	—
92102	10.90	3.92	96317	4.14	—	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	—
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	—
92445	7.86	—	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	—
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	—
92451	5.92	3.06	96703	(a)	—	98159	7.29	(a)	98658	17.60	—
92453	7.60	—	96816	9.71	—	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	—	96930	(a)	—	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	—	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	—	97047	10.40	—	98257	3.46	—	98705	24.90	—
94225	20.70	—	97050	8.05	—	98303	34.20	9.46	98710	8.24	—
94276	10.80	5.79	97111	12.40	—	98304	12.80	5.15	98751	13.30	—
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	—
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	—	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	—	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	—	97501	(a)	—	98405	3.82	—	98884	5.34	2.66
94638	(a)	—	97502	(a)	—	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	—	98414	30.90	(a)	98949	3.00	.62
95233	7.41	—	97504	(a)	—	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	—	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	—	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	—	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.25	.189	10205	.77	–	11210	7.64	–	13207	(a)	(a)
10015	25.00	–	10220	14.60	–	11211	39.70	–	13208	(a)	(a)
10020	(a)	(a)	10255	.54	.151	11212	6.01	–	13314	.37	.014
10026	2.00	.039	10256	1.99	.183	11213	4.90	–	13351	.90	.084
10036	1.47	(a)	10257	.37	.148	11214	12.10	–	13352	.92	.084
10040	.19	.32	10309	.50	.034	11222	.203	–	13410	3.12	2.35
10042	1.14	.57	10315	1.18	(a)	11234	.87	.13	13411	(a)	(a)
10052	17.30	–	10331	33.90	–	11248	.103	.016	13412	1.05	1.21
10054	15.30	–	10332	58.40	–	11258	7.70	.29	13453	1.22	(a)
10060	.55	.094	10352	3.72	.085	11259	8.26	.232	13454	1.42	(a)
10065	.82	.058	10367	10.20	–	11273	43.10	–	13455	1.44	(a)
10066	.84	.10	10368	14.90	–	11274	41.40	–	13461	(a)	(a)
10070	.143	.151	10375	(a)	–	11288	9.43	.09	13506	2.83	.135
10071	.98	.17	10378	34.30	–	12014	.223	.074	13507	3.41	.30
10072	11.60	–	10379	15.90	–	12356	3.65	.062	13590	1.08	.67
10073	2.28	.67	10380	27.20	–	12361	.094	.07	13621	.27	.33
10075	16.90	.32	10381	23.50	–	12362	.157	(a)	13670	.053	.017
10100	6.39	.088	11007	4.35	–	12373	.06	.023	13673	5.83	.018
10101	.74	.177	11020	.93	.26	12374	1.90	.135	13715	.157	.145
10105	8.02	–	11039	1.98	.11	12375	.93	.048	13716	1.40	.247
10107	6.97	.38	11052	4.16	–	12391	.118	.07	13720	3.29	.103
10110	85.00	–	11101	(a)	(a)	12393	1.24	(a)	13759	.55	.218
10111	.31	.067	11120	(a)	–	12467	.52	(a)	13930	.33	.174
10113	1.11	–	11126	.193	.024	12509	.136	.031	14068	.121	.012
10115	2.21	.149	11127	.80	.013	12510	1.72	.046	14101	1.42	.08
10117	24.80	–	11128	1.07	.133	12583	.77	(a)	14279	1.04	.131
10119	(a)	–	11138	8.46	–	12651	2.23	.51	14401	7.76	.118
10120	55.60	–	11155	.66	–	12683	1.02	(a)	14405	2.56	–
10130	10.90	–	11160	(a)	(a)	12707	1.03	.56	14527	.64	.179
10132	9.42	–	11167	.96	–	12797	.217	.194	14655	.27	–
10133	4.00	–	11168	4.97	–	12805	1.00	.27	14731	4.13	–
10135	(a)	–	11201	38.00	–	12841	1.66	–	14732	.31	–
10140	.043	.022	11202	11.20	–	12927	.29	–	14733	1.92	–
10141	.086	.023	11203	1.85	.46	13049	.049	.051	14734	.82	–
10145	.42	.017	11204	.97	2.74	13111	7.14	.092	14855	.48	.133
10146	2.86	.027	11205	(a)	–	13112	.08	.063	14913	1.03	.225
10150	1.53	(a)	11206	1.77	–	13201	1.97	.144	15060	(a)	(a)
10151	38.50	–	11207	22.30	–	13204	2.23	1.14	15061	(a)	(a)
10160	6.86	–	11208	3.82	–	13205	.86	.42	15062	.43	(a)
10204	.69	–	11209	17.90	–	13206	(a)	(a)	15063	.50	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.34	-	16750	.32	.034	18707	.024	.005	40117	(a)	-
15119	(a)	-	16751	.32	-	18708	.35	.028	40140	(a)	-
15120	(a)	-	16819	2.60	(a)	18833	.28	(a)	41001	.93	-
15123	3.99	-	16820	2.01	(a)	18834	.92	.241	41210	(a)	-
15124	1.40	-	16881	5.04	(a)	18911	2.90	.034	41421	.41	-
15188	.75	(a)	16890	.30	(a)	18912	5.46	.062	41422	.217	-
15223	.062	.044	16891	.33	(a)	18920	1.42	.038	41510	146.00	-
15224	3.48	.10	16892	.60	(a)	18991	(a)	-	41603	19.30	-
15300	(a)	-	16900	5.86	.115	19007	1.56	-	41604	10.60	-
15314	.66	(a)	16901	3.76	.187	19051	3.46	-	41620	3.19	-
15404	.195	(a)	16902	3.19	.163	19061	(a)	-	41650	27.20	-
15405	.29	(a)	16905	6.16	.115	19795	.95	(a)	41664	118.00	-
15406	.73	.053	16906	3.94	.187	19796	1.11	-	41665	13.80	-
15488	1.83	(a)	16910	3.52	.082	40005	(a)	-	41666	(a)	-
15538	1.18	.029	16911	3.19	.075	40006	(a)	-	41667	322.00	-
15600	2.96	.184	16915	3.61	.071	40010	(a)	-	41668	302.00	-
15607	.45	-	16916	3.00	.08	40015	(a)	-	41669	2.12	-
15608	.66	.019	16920	7.99	.18	40020	(a)	-	41670	3.55	-
15656	19.50	-	16921	7.30	.081	40026	(a)	-	41672	(a)	-
15699	1.11	-	16930	4.60	.183	40031	(a)	-	41673	(a)	-
15733	.48	.034	16931	4.96	.088	40032	(a)	-	41675	(a)	-
15839	.89	.048	16940	9.98	.082	40040	(a)	-	41677	.66	-
15991	.72	.14	16941	4.00	.118	40041	(a)	-	41678	119.00	-
15993	.61	.084	18078	.28	.31	40042	(a)	-	41679	(a)	(a)
16005	.083	.031	18109	1.21	.062	40045	778.00	-	41680	14.10	-
16009	.59	.106	18110	.97	.065	40046	154.00	-	41696	2.08	-
16402	4.38	-	18200	(a)	-	40047	54.80	-	41697	1.45	-
16403	2.77	.30	18205	.44	.38	40059	19.60	-	41700	(a)	-
16404	3.49	-	18206	1.56	.189	40061	10.40	-	41715	8.97	-
16471	.63	-	18335	1.13	.033	40063	348.00	-	41716	5.71	-
16501	.176	(a)	18435	6.77	.082	40064	102.00	-	43007	(a)	-
16527	.27	.32	18436	5.46	.214	40066	(a)	-	43117	(a)	-
16588	.27	(a)	18437	1.61	(a)	40067	(a)	-	43151	24.30	-
16604	.46	.122	18438	3.09	(a)	40069	(a)	-	43152	35.50	-
16670	14.00	-	18501	6.21	.02	40072	(a)	-	43200	92.30	-
16676	.92	.027	18506	.96	.011	40075	48.80	-	43215	(a)	-
16694	.90	(a)	18507	.58	.015	40101	46.40	-	43421	25.30	-
16705	.50	.131	18570	6.05	-	40102	41.00	-	43422	133.00	-
16722	(a)	-	18575	(a)	(a)	40111	27.60	-	43424	(a)	-
16723	(a)	-	18616	.73	.59	40115	(a)	-	43470	12.10	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	-	44277	80.30	-	46004	25.80	-	47473	4.62	-
43518	50.50	-	44280	.66	-	46005	20.60	-	47474	5.16	-
43550	90.20	-	44311	26.10	-	46112	.182	-	47475	4.08	-
43551	50.10	-	44315	17.50	-	46202	1.18	-	47476	4.08	-
43626	40.40	-	44427	168.00	-	46362	414.00	-	47477	5.43	-
43628	525.00	-	44428	169.00	-	46426	60.50	-	47478	5.71	-
43629	445.00	-	44429	2.53	-	46427	80.80	-	47600	(a)	-
43754	(a)	-	44430	1.76	-	46510	(a)	-	47610	(a)	-
43760	14.80	-	44431	5.61	-	46590	(a)	-	48039	65.50	-
43822	9.64	-	44432	1.78	-	46603	5.08	-	48177	(a)	-
43840	.119	-	44433	56.70	-	46604	5.86	-	48178	(a)	-
43860	7.59	-	44434	108.00	-	46606	15.60	-	48206	107.00	-
43889	2.71	-	44435	112.00	-	46607	21.50	-	48252	(a)	-
43945	(a)	-	44436	131.00	-	46622	28.20	-	48441	.45	-
43946	(a)	-	44437	109.00	-	46671	(a)	-	48557	44.90	-
43990	(a)	(a)	44438	85.90	-	46700	186.00	-	48558	39.00	-
43991	(a)	-	44439	167.00	-	46773	(a)	-	48600	121.00	-
44009	4.86	-	44440	138.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.92	(a)
44069	43.20	-	44501	(a)	-	46882	(a)	-	48637	34.30	-
44070	12.80	-	45190	.93	-	46911	79.90	-	48638	17.00	-
44071	14.20	-	45191	.66	-	46912	146.00	-	48727	(a)	-
44072	9.82	-	45192	.77	-	46913	(a)	-	48808	4.99	-
44100	2.97	-	45193	.45	-	46914	(a)	-	48924	(a)	-
44101	3.10	-	45210	.58	-	46915	(a)	-	48925	820.00	-
44102	2.42	-	45224	(a)	-	46916	(a)	-	49005	.45	-
44103	2.14	-	45225	(a)	-	47050	2.63	-	49111	7.63	-
44104	.90	-	45334	53.20	-	47051	(a)	-	49181	21.40	-
44105	(a)	-	45380	.56	(a)	47052	(a)	-	49183	26.10	-
44106	(a)	-	45450	15.60	-	47103	(a)	-	49184	55.00	-
44108	1.05	-	45523	(a)	-	47146	(a)	-	49185	50.10	-
44109	2.66	-	45524	(a)	-	47147	(a)	-	49239	.42	.46
44110	2.73	-	45539	(a)	-	47221	204.00	-	49292	1.56	-
44111	1.67	-	45678	.71	-	47253	(a)	-	49305	(a)	-
44112	.99	-	45771	.85	.139	47254	(a)	-	49333	11.50	-
44113	(a)	-	45819	.28	.124	47318	32.80	-	49451	(a)	-
44193	(a)	-	45900	.34	.076	47367	.66	-	49452	(a)	-
44194	(a)	-	45901	.29	.045	47420	7.19	-	49617	.33	.223
44222	(a)	-	45937	.209	-	47468	(a)	-	49618	.28	.109
44276	124.00	-	45993	(a)	(a)	47471	3.53	-	49619	.52	.211

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	3.37	—	51330	.178	.66	51833	.204	.054	52342	.242	(a)
49800	(a)	—	51333	.059	.32	51850	.43	(a)	52343	.148	(a)
49801	179.00	—	51340	.064	(a)	51851	.29	(a)	52401	.46	(a)
49802	15.90	—	51350	.32	.127	51852	.69	(a)	52402	.035	(a)
49803	28.20	—	51351	.28	.049	51853	.28	(a)	52432	.174	(a)
49840	2.71	—	51352	.39	.101	51854	.62	(a)	52433	.159	.80
49870	343.00	—	51355	.26	.091	51855	.65	(a)	52435	.20	(a)
49890	(a)	—	51356	.28	.56	51856	.36	(a)	52438	.144	(a)
49891	(a)	—	51357	.39	.76	51857	.61	(a)	52440	.227	(a)
49902	(a)	—	51358	.93	.129	51869	.173	.136	52467	.209	(a)
49903	(a)	—	51359	.81	.71	51877	.97	.191	52469	.073	.096
50010	.38	.38	51370	.76	3.83	51889	.16	.011	52505	.37	.237
50015	.245	(a)	51380	.076	.041	51896	.075	.017	52547	.40	.07
50017	.186	(a)	51400	.42	(a)	51900	.152	.10	52581	1.78	2.19
50045	.43	(a)	51401	.62	(a)	51909	.39	.053	52619	.125	(a)
50047	.048	(a)	51500	.143	.116	51919	.162	(a)	52660	.234	—
51001	.10	.42	51516	.198	—	51926	.165	.044	52744	.78	.066
51005	.021	(a)	51517	.224	—	51927	.089	.132	52767	.36	(a)
51116	.25	.69	51550	.177	.40	51934	.18	.107	52876	(a)	(a)
51201	.064	(a)	51551	.061	.89	51941	.164	.041	52911	.099	.42
51205	.196	.059	51552	.106	.152	51942	.26	—	52967	.037	.058
51206	.031	.32	51553	.189	(a)	51956	.71	.205	53001	.37	.30
51210	.176	(a)	51554	.018	(a)	51957	.62	.46	53077	.176	.219
51211	(a)	(a)	51575	.084	.021	51958	.55	.37	53095	.12	(a)
51220	.60	1.90	51576	.34	.097	51959	.57	(a)	53096	.168	(a)
51221	.33	1.76	51600	.231	.172	51960	.075	.33	53121	.48	.40
51222	.41	4.53	51613	.153	.139	51970	.33	.177	53147	.061	(a)
51224	.43	1.49	51625	.092	(a)	51982	.096	.077	53229	.34	(a)
51230	.072	.74	51666	.134	.089	51985	.184	—	53271	.09	(a)
51240	.77	.196	51702	.28	(a)	51986	.38	.096	53333	.34	.248
51241	2.30	.218	51703	.114	(a)	51999	.159	.40	53374	.206	.26
51250	.46	(a)	51734	.215	.35	52002	.139	.114	53375	.109	.27
51251	.067	(a)	51741	.40	.243	52075	.34	.222	53376	.175	.183
51252	.233	.074	51752	.34	.15	52076	.41	(a)	53377	.179	.188
51253	.199	(a)	51767	.039	.007	52109	.035	(a)	53403	.113	(a)
51254	.062	.032	51777	.136	.077	52134	.47	.60	53425	.32	(a)
51255	1.17	(a)	51790	.227	(a)	52137	.134	(a)	53565	.132	.096
51300	.187	.147	51796	.147	(a)	52150	.86	(a)	53631	.055	.021
51305	.187	.88	51808	.52	.68	52315	.177	.27	53632	.064	.032
51315	.27	.096	51809	.65	.146	52341	.084	(a)	53731	.058	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.40	.47	56171	.153	(a)	57403	.28	.033	58532	.18	(a)
53733	.26	.228	56202	.133	.078	57410	.056	.173	58559	.037	(a)
53734	1.19	–	56390	.233	.70	57411	.078	(a)	58560	.088	(a)
53803	.76	(a)	56391	.20	.30	57572	.033	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.32	.119	57600	.098	.033	58575	.114	.111
53902	(a)	(a)	56488	.227	.038	57611	.167	.055	58627	.37	.012
53903	(a)	(a)	56567	.32	(a)	57625	.86	(a)	58663	.72	.95
53904	(a)	(a)	56650	.99	(a)	57651	.105	.039	58682	.32	(a)
53905	(a)	(a)	56651	.54	(a)	57690	.217	.45	58713	.087	(a)
53907	.175	.086	56652	.38	(a)	57716	.103	.074	58737	.236	.55
53951	(a)	(a)	56653	.37	(a)	57725	.226	.075	58756	.134	(a)
53952	(a)	(a)	56654	.189	(a)	57726	.176	.023	58757	.79	(a)
53953	(a)	(a)	56690	.117	.33	57798	.053	(a)	58759	.098	(a)
54012	.119	–	56699	.148	.067	57800	.198	(a)	58802	.111	.48
54077	.239	.39	56758	.126	.14	57808	.086	(a)	58813	.33	(a)
54444	(a)	(a)	56759	.129	.078	57809	.089	(a)	58822	.31	(a)
55010	.72	.98	56760	.185	.099	57810	.086	.10	58837	.66	.161
55011	.195	1.75	56805	.243	(a)	57871	.103	.111	58840	.198	.121
55012	.233	1.11	56806	.172	(a)	57913	.26	.26	58873	.31	.027
55013	.29	1.12	56807	.171	(a)	57997	.26	–	58903	.07	(a)
55014	(a)	(a)	56808	.223	(a)	57998	.114	.054	58904	.054	.12
55214	.189	.083	56900	.214	(a)	57999	.142	.07	58922	.52	.179
55371	.53	.108	56910	.107	(a)	58009	.142	(a)	59005	.133	.089
55410	(a)	(a)	56911	.28	(a)	58010	.26	(a)	59057	.99	(a)
55426	.35	(a)	56912	.226	.084	58020	.30	(a)	59058	.64	(a)
55597	.047	1.68	56913	.184	(a)	58056	.31	(a)	59188	.59	.052
55647	.094	.065	56915	1.09	(a)	58057	.198	(a)	59189	.81	.28
55648	.043	(a)	56916	.98	.215	58058	.178	(a)	59223	.33	.103
55649	.051	(a)	56917	.28	(a)	58095	.25	1.79	59257	.036	.012
55715	.37	.203	56918	.137	(a)	58096	.33	1.49	59306	.225	(a)
55716	.54	.49	56919	.35	(a)	58301	.109	.077	59378	.212	.141
55717	.46	(a)	56920	.32	(a)	58302	.09	.051	59481	.61	.096
55718	.45	(a)	56980	.186	(a)	58397	.52	.65	59482	.62	(a)
55802	.136	.011	57001	.064	.031	58408	.155	–	59537	.228	.232
55918	.214	2.26	57002	.041	.096	58409	.198	–	59601	.228	2.23
55919	.029	3.42	57090	.51	.68	58456	.105	–	59647	.28	.158
56040	.02	.03	57146	.32	.75	58457	.153	–	59660	.42	1.06
56041	.133	(a)	57202	.165	(a)	58458	.198	–	59661	.206	(a)
56042	.168	(a)	57257	.204	.034	58459	.237	–	59693	.034	–
56170	.31	(a)	57401	.116	.089	58503	.139	.077	59695	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.016	.33	59970	.195	.169	64074	6.55	-	91200	2.29	-
59713	.38	.33	59973	.29	(a)	64075	4.61	-	91210	(a)	-
59722	.195	.028	59975	.27	.19	64500	(a)	-	91235	5.92	3.48
59723	.073	.034	59977	.156	(a)	65007	64.40	-	91250	8.92	(a)
59724	.112	.015	59984	.079	.049	66122	27.70	-	91265	48.90	3.88
59725	.14	.145	59985	.31	(a)	66123	15.20	-	91266	25.90	1.54
59726	.102	.023	59986	.235	(a)	66309	44.50	-	91280	(a)	5.13
59738	.32	.059	59988	.07	.055	66561	103.00	-	91302	33.70	(a)
59750	.17	.181	59989	.041	.041	67017	95.70	-	91315	10.20	-
59751	.061	(a)	60010	83.50	-	67508	32.60	-	91324	22.80	(a)
59773	.035	.026	60011	96.00	-	67509	23.90	-	91325	(a)	(a)
59774	.029	.141	60012	158.00	-	67510	13.30	-	91340	14.90	10.90
59775	.037	.178	60013	135.00	-	67511	14.40	-	91341	10.60	5.14
59781	.148	.085	60015	101.00	-	67512	61.70	-	91342	13.60	5.03
59782	.22	.56	60016	114.00	-	67513	39.10	-	91343	2.33	1.97
59783	.215	(a)	60035	72.60	-	67634	82.80	-	91405	17.30	-
59784	.164	(a)	61000	82.70	-	67635	58.60	-	91436	12.00	2.86
59790	.25	(a)	61212	37.10	-	68001	179.00	-	91481	43.70	-
59798	.56	.46	61216	41.10	-	68439	230.00	-	91507	6.43	4.59
59806	.40	(a)	61217	37.40	-	68500	18.40	-	91523	99.20	-
59867	.28	(a)	61218	25.60	-	68604	4.30	-	91547	.56	-
59886	.038	.10	61223	182.00	-	68606	16.80	-	91551	3.50	.83
59889	.115	.187	61224	58.00	-	68607	13.30	-	91555	3.57	1.36
59892	.215	(a)	61225	80.50	-	68702	10.90	-	91560	14.30	5.83
59904	.145	.076	61226	136.00	-	68703	8.20	-	91562	7.79	-
59905	.177	.12	61227	124.00	-	68706	35.10	-	91577	27.90	4.17
59914	1.04	.69	62000	28.20	-	68707	34.80	-	91580	18.90	-
59915	.48	.66	62001	22.30	-	90089	10.10	-	91581	(a)	(a)
59917	.089	.232	62002	10.20	-	91111	7.63	7.19	91582	(a)	(a)
59923	.025	.005	62003	32.00	-	91125	6.10	3.25	91583	(a)	(a)
59925	.84	1.19	63010	150.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.71	.46	63011	188.00	-	91130	4.00	-	91585	(a)	(a)
59927	.48	1.30	63012	267.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.47	.48	63013	253.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.50	.80	63215	106.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.156	(a)	63216	73.40	-	91160	2.45	-	91589	(a)	(a)
59947	.145	.30	63217	156.00	-	91175	2.11	-	91590	8.09	-
59955	.06	.132	63218	52.60	-	91177	9.22	-	91591	(a)	(a)
59963	.45	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	1.04	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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	.37	.189	10205	.81	–	11210	10.20	–	13207	(a)	(a)
10015	24.40	–	10220	15.30	–	11211	53.10	–	13208	(a)	(a)
10020	(a)	(a)	10255	.45	.151	11212	8.04	–	13314	.39	.014
10026	2.11	.039	10256	1.63	.183	11213	6.56	–	13351	.95	.084
10036	1.20	(a)	10257	.31	.148	11214	16.10	–	13352	.97	.084
10040	.28	.32	10309	.53	.034	11222	.27	–	13410	2.57	2.35
10042	1.21	.57	10315	1.24	(a)	11234	.92	.13	13411	(a)	(a)
10052	16.90	–	10331	33.00	–	11248	.085	.016	13412	.87	1.21
10054	15.00	–	10332	57.00	–	11258	3.87	.29	13453	1.00	(a)
10060	.58	.094	10352	1.87	.085	11259	4.16	.232	13454	1.17	(a)
10065	.87	.058	10367	13.70	–	11273	45.50	–	13455	1.19	(a)
10066	.88	.10	10368	20.00	–	11274	43.60	–	13461	(a)	(a)
10070	.21	.151	10375	(a)	–	11288	4.75	.09	13506	2.99	.135
10071	1.04	.17	10378	33.50	–	12014	.183	.074	13507	3.60	.30
10072	15.50	–	10379	15.50	–	12356	3.85	.062	13590	.88	.67
10073	1.87	.67	10380	26.50	–	12361	.179	.07	13621	.223	.33
10075	13.90	.32	10381	23.00	–	12362	.23	(a)	13670	.10	.017
10100	3.22	.088	11007	5.82	–	12373	.088	.023	13673	2.94	.018
10101	.78	.177	11020	.98	.26	12374	2.00	.135	13715	.23	.145
10105	8.46	–	11039	1.63	.11	12375	.98	.048	13716	1.48	.247
10107	5.73	.38	11052	11.70	–	12391	.173	.07	13720	1.66	.103
10110	82.90	–	11101	(a)	(a)	12393	1.31	(a)	13759	.58	.218
10111	.46	.067	11120	(a)	–	12467	.54	(a)	13930	.49	.174
10113	1.17	–	11126	.204	.024	12509	.112	.031	14068	.127	.012
10115	2.33	.149	11127	1.17	.013	12510	1.41	.046	14101	1.49	.08
10117	24.20	–	11128	1.58	.133	12583	.63	(a)	14279	.85	.131
10119	(a)	–	11138	8.26	–	12651	1.83	.51	14401	3.91	.118
10120	54.30	–	11155	.70	–	12683	.84	(a)	14405	3.42	–
10130	11.50	–	11160	(a)	(a)	12707	1.51	.56	14527	.94	.179
10132	9.93	–	11167	2.70	–	12797	.32	.194	14655	.29	–
10133	11.30	–	11168	14.00	–	12805	1.05	.27	14731	11.60	–
10135	(a)	–	11201	50.90	–	12841	1.75	–	14732	.86	–
10140	.082	.022	11202	15.00	–	12927	.31	–	14733	2.02	–
10141	.165	.023	11203	2.72	.46	13049	.093	.051	14734	.87	–
10145	.79	.017	11204	1.02	2.74	13111	3.59	.092	14855	.39	.133
10146	1.44	.027	11205	(a)	–	13112	.152	.063	14913	1.09	.225
10150	1.61	(a)	11206	2.36	–	13201	1.62	.144	15060	(a)	(a)
10151	40.60	–	11207	29.80	–	13204	1.83	1.14	15061	(a)	(a)
10160	7.23	–	11208	5.11	–	13205	.70	.42	15062	.35	(a)
10204	.73	–	11209	24.00	–	13206	(a)	(a)	15063	.41	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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	.46	-	16750	.34	.034	18707	.035	.005	40117	(a)	-
15119	(a)	-	16751	.34	-	18708	.37	.028	40140	(a)	-
15120	(a)	-	16819	2.13	(a)	18833	.41	(a)	41001	.91	-
15123	11.20	-	16820	1.65	(a)	18834	.97	.241	41210	(a)	-
15124	3.93	-	16881	5.31	(a)	18911	3.06	.034	41421	.67	-
15188	.62	(a)	16890	.25	(a)	18912	5.76	.062	41422	.36	-
15223	.118	.044	16891	.27	(a)	18920	1.49	.038	41510	154.00	-
15224	1.75	.10	16892	.50	(a)	18991	(a)	-	41603	31.90	-
15300	(a)	-	16900	8.43	.115	19007	4.39	-	41604	17.50	-
15314	.70	(a)	16901	5.40	.187	19051	9.74	-	41620	4.26	-
15404	.161	(a)	16902	4.58	.163	19061	(a)	-	41650	44.90	-
15405	.236	(a)	16905	8.86	.115	19795	1.00	(a)	41664	115.00	-
15406	.60	.053	16906	5.66	.187	19796	1.17	-	41665	13.50	-
15488	1.50	(a)	16910	5.06	.082	40005	(a)	-	41666	(a)	-
15538	1.24	.029	16911	4.58	.075	40006	(a)	-	41667	314.00	-
15600	3.12	.184	16915	5.18	.071	40010	(a)	-	41668	295.00	-
15607	.60	-	16916	4.32	.08	40015	(a)	-	41669	2.07	-
15608	.70	.019	16920	11.50	.18	40020	(a)	-	41670	3.47	-
15656	20.60	-	16921	10.50	.081	40026	(a)	-	41672	(a)	-
15699	1.48	-	16930	6.61	.183	40031	(a)	-	41673	(a)	-
15733	.39	.034	16931	7.13	.088	40032	(a)	-	41675	(a)	-
15839	.93	.048	16940	14.30	.082	40040	(a)	-	41677	.88	-
15991	.76	.14	16941	5.75	.118	40041	(a)	-	41678	242.00	-
15993	.65	.084	18078	.42	.31	40042	(a)	-	41679	(a)	(a)
16005	.122	.031	18109	1.27	.062	40045	759.00	-	41680	23.30	-
16009	.48	.106	18110	1.02	.065	40046	150.00	-	41696	2.78	-
16402	4.62	-	18200	(a)	-	40047	53.50	-	41697	1.94	-
16403	2.92	.30	18205	.64	.38	40059	19.20	-	41700	(a)	-
16404	3.68	-	18206	1.65	.189	40061	10.20	-	41715	14.80	-
16471	.85	-	18335	1.19	.033	40063	340.00	-	41716	9.43	-
16501	.26	(a)	18435	3.41	.082	40064	100.00	-	43007	(a)	-
16527	.40	.32	18436	2.75	.214	40066	(a)	-	43117	(a)	-
16588	.223	(a)	18437	1.70	(a)	40067	(a)	-	43151	25.00	-
16604	.37	.122	18438	3.26	(a)	40069	(a)	-	43152	72.40	-
16670	13.70	-	18501	3.12	.02	40072	(a)	-	43200	95.10	-
16676	.97	.027	18506	.79	.011	40075	50.20	-	43215	(a)	-
16694	.74	(a)	18507	.61	.015	40101	101.00	-	43421	26.10	-
16705	.74	.131	18570	6.38	-	40102	89.10	-	43422	137.00	-
16722	(a)	-	18575	(a)	(a)	40111	26.90	-	43424	(a)	-
16723	(a)	-	18616	.60	.59	40115	(a)	-	43470	16.20	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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	82.80	-	46004	42.70	-	47473	7.63	-
43518	49.30	-	44280	.88	-	46005	34.10	-	47474	8.53	-
43550	93.00	-	44311	25.40	-	46112	.40	-	47475	6.74	-
43551	51.60	-	44315	17.10	-	46202	3.64	-	47476	6.74	-
43626	39.40	-	44427	365.00	-	46362	844.00	-	47477	8.98	-
43628	512.00	-	44428	367.00	-	46426	123.00	-	47478	9.43	-
43629	434.00	-	44429	5.50	-	46427	165.00	-	47600	(a)	-
43754	(a)	-	44430	3.82	-	46510	(a)	-	47610	(a)	-
43760	14.50	-	44431	12.20	-	46590	(a)	-	48039	67.40	-
43822	12.90	-	44432	3.87	-	46603	10.30	-	48177	(a)	-
43840	.159	-	44433	123.00	-	46604	11.90	-	48178	(a)	-
43860	10.20	-	44434	236.00	-	46606	31.80	-	48206	104.00	-
43889	3.63	-	44435	244.00	-	46607	43.70	-	48252	(a)	-
43945	(a)	-	44436	285.00	-	46622	37.70	-	48441	.44	-
43946	(a)	-	44437	236.00	-	46671	(a)	-	48557	43.80	-
43990	(a)	(a)	44438	187.00	-	46700	191.00	-	48558	38.10	-
43991	(a)	-	44439	364.00	-	46773	(a)	-	48600	246.00	-
44009	13.70	-	44440	301.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	1.78	(a)
44069	42.10	-	44501	(a)	-	46882	(a)	-	48637	33.50	-
44070	12.50	-	45190	2.87	-	46911	78.00	-	48638	16.60	-
44071	13.90	-	45191	2.04	-	46912	143.00	-	48727	(a)	-
44072	9.58	-	45192	2.38	-	46913	(a)	-	48808	5.26	-
44100	4.13	-	45193	1.41	-	46914	(a)	-	48924	(a)	-
44101	4.30	-	45210	1.78	-	46915	(a)	-	48925	801.00	-
44102	3.36	-	45224	(a)	-	46916	(a)	-	49005	.60	-
44103	2.97	-	45225	(a)	-	47050	3.52	-	49111	8.05	-
44104	1.25	-	45334	54.80	-	47051	(a)	-	49181	22.00	-
44105	(a)	-	45380	.46	(a)	47052	(a)	-	49183	26.90	-
44106	(a)	-	45450	16.10	-	47103	(a)	-	49184	56.70	-
44108	1.46	-	45523	(a)	-	47146	(a)	-	49185	51.60	-
44109	3.70	-	45524	(a)	-	47147	(a)	-	49239	.34	.46
44110	3.79	-	45539	(a)	-	47221	210.00	-	49292	1.61	-
44111	2.32	-	45678	.95	-	47253	(a)	-	49305	(a)	-
44112	1.38	-	45771	.70	.139	47254	(a)	-	49333	11.80	-
44113	(a)	-	45819	.228	.124	47318	32.10	-	49451	(a)	-
44193	(a)	-	45900	.36	.076	47367	.88	-	49452	(a)	-
44194	(a)	-	45901	.31	.045	47420	7.02	-	49617	.92	.223
44222	(a)	-	45937	.215	-	47468	(a)	-	49618	.78	.109
44276	128.00	-	45993	(a)	(a)	47471	5.84	-	49619	1.46	.211

DIVISION SIX

PREM/OPS TERR. 511

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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
49763	9.49	—	51330	.109	.66	51833	.38	.054	52342	.148	(a)
49800	(a)	—	51333	.036	.32	51850	.26	(a)	52343	.09	(a)
49801	185.00	—	51340	.079	(a)	51851	.178	(a)	52401	.28	(a)
49802	16.40	—	51350	.58	.127	51852	.42	(a)	52402	.044	(a)
49803	29.00	—	51351	.52	.049	51853	.168	(a)	52432	.216	(a)
49840	3.63	—	51352	.72	.101	51854	.38	(a)	52433	.197	.80
49870	335.00	—	51355	.49	.091	51855	.40	(a)	52435	.247	(a)
49890	(a)	—	51356	.53	.56	51856	.217	(a)	52438	.179	(a)
49891	(a)	—	51357	.32	.76	51857	.37	(a)	52440	.28	(a)
49902	(a)	—	51358	.76	.129	51869	.214	.136	52467	.26	(a)
49903	(a)	—	51359	.67	.71	51877	1.21	.191	52469	.091	.096
50010	.47	.38	51370	.94	3.83	51889	.198	.011	52505	.45	.237
50015	.30	(a)	51380	.094	.041	51896	.093	.017	52547	.241	.07
50017	.231	(a)	51400	.25	(a)	51900	.28	.10	52581	2.20	2.19
50045	.53	(a)	51401	.37	(a)	51909	.238	.053	52619	.155	(a)
50047	.059	(a)	51500	.177	.116	51919	.20	(a)	52660	.31	—
51001	.061	.42	51516	.26	—	51926	.204	.044	52744	1.44	.066
51005	.013	(a)	51517	.30	—	51927	.11	.132	52767	.221	(a)
51116	.154	.69	51550	.219	.40	51934	.223	.107	52876	(a)	(a)
51201	.08	(a)	51551	.076	.89	51941	.203	.041	52911	.123	.42
51205	.243	.059	51552	.132	.152	51942	.32	—	52967	.046	.058
51206	.038	.32	51553	.234	(a)	51956	.88	.205	53001	.45	.30
51210	.107	(a)	51554	.022	(a)	51957	.77	.46	53077	.218	.219
51211	(a)	(a)	51575	.156	.021	51958	.69	.37	53095	.149	(a)
51220	.37	1.90	51576	.42	.097	51959	.70	(a)	53096	.208	(a)
51221	.204	1.76	51600	.29	.172	51960	.093	.33	53121	.59	.40
51222	.248	4.53	51613	.189	.139	51970	.40	.177	53147	.037	(a)
51224	.26	1.49	51625	.056	(a)	51982	.119	.077	53229	.209	(a)
51230	.044	.74	51666	.248	.089	51985	.247	—	53271	.111	(a)
51240	.96	.196	51702	.168	(a)	51986	.47	.096	53333	.205	.248
51241	2.85	.218	51703	.07	(a)	51999	.196	.40	53374	.38	.26
51250	.28	(a)	51734	.131	.35	52002	.172	.114	53375	.202	.27
51251	.082	(a)	51741	.50	.243	52075	.207	.222	53376	.32	.183
51252	.29	.074	51752	.42	.15	52076	.249	(a)	53377	.33	.188
51253	.246	(a)	51767	.072	.007	52109	.044	(a)	53403	.21	(a)
51254	.077	.032	51777	.25	.077	52134	.58	.60	53425	.193	(a)
51255	.71	(a)	51790	.42	(a)	52137	.081	(a)	53565	.244	.096
51300	.35	.147	51796	.182	(a)	52150	1.06	(a)	53631	.069	.021
51305	.35	.88	51808	.65	.68	52315	.33	.27	53632	.079	.032
51315	.223	.096	51809	.80	.146	52341	.051	(a)	53731	.072	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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
53732	.49	.47	56171	.093	(a)	57403	.51	.033	58532	.222	(a)
53733	.32	.228	56202	.165	.078	57410	.069	.173	58559	.045	(a)
53734	1.59	–	56390	.29	.70	57411	.048	(a)	58560	.109	(a)
53803	.46	(a)	56391	.247	.30	57572	.041	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.40	.119	57600	.121	.033	58575	.141	.111
53902	(a)	(a)	56488	.42	.038	57611	.102	.055	58627	.45	.012
53903	(a)	(a)	56567	.197	(a)	57625	1.07	(a)	58663	.44	.95
53904	(a)	(a)	56650	.60	(a)	57651	.13	.039	58682	.40	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.132	.45	58713	.16	(a)
53907	.217	.086	56652	.234	(a)	57716	.063	.074	58737	.29	.55
53951	(a)	(a)	56653	.226	(a)	57725	.137	.075	58756	.081	(a)
53952	(a)	(a)	56654	.115	(a)	57726	.107	.023	58757	.98	(a)
53953	(a)	(a)	56690	.217	.33	57798	.066	(a)	58759	.121	(a)
54012	.159	–	56699	.183	.067	57800	.246	(a)	58802	.138	.48
54077	.30	.39	56758	.156	.14	57808	.053	(a)	58813	.20	(a)
54444	(a)	(a)	56759	.159	.078	57809	.054	(a)	58822	.38	(a)
55010	.90	.98	56760	.229	.099	57810	.053	.10	58837	.40	.161
55011	.242	1.75	56805	.30	(a)	57871	.063	.111	58840	.12	.121
55012	.29	1.11	56806	.213	(a)	57913	.32	.26	58873	.192	.027
55013	.175	1.12	56807	.211	(a)	57997	.35	–	58903	.087	(a)
55014	(a)	(a)	56808	.28	(a)	57998	.141	.054	58904	.067	.12
55214	.234	.083	56900	.27	(a)	57999	.087	.07	58922	.32	.179
55371	.97	.108	56910	.133	(a)	58009	.087	(a)	59005	.165	.089
55410	(a)	(a)	56911	.17	(a)	58010	.33	(a)	59057	1.22	(a)
55426	.212	(a)	56912	.137	.084	58020	.55	(a)	59058	.79	(a)
55597	.058	1.68	56913	.112	(a)	58056	.39	(a)	59188	1.10	.052
55647	.117	.065	56915	.66	(a)	58057	.246	(a)	59189	1.50	.28
55648	.053	(a)	56916	.60	.215	58058	.221	(a)	59223	.199	.103
55649	.063	(a)	56917	.173	(a)	58095	.31	1.79	59257	.044	.012
55715	.46	.203	56918	.083	(a)	58096	.41	1.49	59306	.28	(a)
55716	.67	.49	56919	.212	(a)	58301	.066	.077	59378	.129	.141
55717	.28	(a)	56920	.193	(a)	58302	.111	.051	59481	.75	.096
55718	.27	(a)	56980	.23	(a)	58397	.65	.65	59482	1.14	(a)
55802	.25	.011	57001	.079	.031	58408	.208	–	59537	.139	.232
55918	.27	2.26	57002	.051	.096	58409	.26	–	59601	.28	2.23
55919	.036	3.42	57090	.31	.68	58456	.141	–	59647	.51	.158
56040	.025	.03	57146	.197	.75	58457	.204	–	59660	.52	1.06
56041	.165	(a)	57202	.204	(a)	58458	.26	–	59661	.25	(a)
56042	.208	(a)	57257	.25	.034	58459	.32	–	59693	.043	–
56170	.19	(a)	57401	.144	.089	58503	.172	.077	59695	(a)	(a)

DIVISION SIX

PREM/OPS TERR. 511

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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
59701	.02	.33	59970	.119	.169	64074	20.30	—	91200	2.29	—
59713	.47	.33	59973	.36	(a)	64075	14.30	—	91210	(a)	—
59722	.241	.028	59975	.166	.19	64500	(a)	—	91235	5.92	3.48
59723	.091	.034	59977	.095	(a)	65007	131.00	—	91250	8.92	(a)
59724	.139	.015	59984	.097	.049	66122	56.40	—	91265	48.90	3.88
59725	.173	.145	59985	.38	(a)	66123	31.00	—	91266	25.90	1.54
59726	.126	.023	59986	.29	(a)	66309	90.60	—	91280	(a)	5.13
59738	.40	.059	59988	.042	.055	66561	210.00	—	91302	33.70	(a)
59750	.103	.181	59989	.051	.041	67017	195.00	—	91315	10.20	—
59751	.037	(a)	60010	109.00	—	67508	53.90	—	91324	22.80	(a)
59773	.065	.026	60011	125.00	—	67509	39.50	—	91325	(a)	(a)
59774	.053	.141	60012	206.00	—	67510	22.00	—	91340	14.90	10.90
59775	.069	.178	60013	176.00	—	67511	23.80	—	91341	10.60	5.14
59781	.09	.085	60015	132.00	—	67512	102.00	—	91342	13.60	5.03
59782	.134	.56	60016	148.00	—	67513	64.70	—	91343	2.33	1.97
59783	.131	(a)	60035	148.00	—	67634	169.00	—	91405	17.30	—
59784	.10	(a)	61000	108.00	—	67635	119.00	—	91436	12.00	2.86
59790	.31	(a)	61212	75.50	—	68001	364.00	—	91481	43.70	—
59798	.34	.46	61216	83.90	—	68439	468.00	—	91507	6.43	4.59
59806	.244	(a)	61217	76.30	—	68500	23.90	—	91523	99.20	—
59867	.35	(a)	61218	52.20	—	68604	8.75	—	91547	.56	—
59886	.047	.10	61223	370.00	—	68606	34.20	—	91551	3.50	.83
59889	.213	.187	61224	118.00	—	68607	27.00	—	91555	3.57	1.36
59892	.131	(a)	61225	164.00	—	68702	22.30	—	91560	14.30	5.83
59904	.088	.076	61226	276.00	—	68703	16.70	—	91562	7.79	—
59905	.219	.12	61227	253.00	—	68706	71.60	—	91577	27.90	4.17
59914	1.28	.69	62000	57.40	—	68707	70.80	—	91580	18.90	—
59915	.29	.66	62001	45.30	—	90089	10.10	—	91581	(a)	(a)
59917	.054	.232	62002	20.70	—	91111	7.63	7.19	91582	(a)	(a)
59923	.032	.005	62003	65.20	—	91125	6.10	3.25	91583	(a)	(a)
59925	.69	1.19	63010	196.00	—	91127	5.14	1.58	91584	(a)	(a)
59926	.58	.46	63011	245.00	—	91130	4.00	—	91585	(a)	(a)
59927	.39	1.30	63012	348.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.58	.48	63013	330.00	—	91150	4.85	7.27	91587	(a)	(a)
59932	.62	.80	63215	215.00	—	91155	10.80	34.40	91588	(a)	(a)
59941	.194	(a)	63216	149.00	—	91160	2.45	—	91589	(a)	(a)
59947	.088	.30	63217	153.00	—	91175	2.11	—	91590	8.09	—
59955	.074	.132	63218	51.40	—	91177	9.22	—	91591	(a)	(a)
59963	.55	.37	63219	(a)	—	91179	9.26	—	91606	39.20	—
59964	1.29	.066	63220	(a)	—	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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
99081	(a)	—	99827	1.02	.81						
99082	(a)	—	99851	4.14	—						
99083	(a)	—	99917	6.70	—						
99084	(a)	(a)	99938	7.53	—						
99085	(a)	(a)	99943	21.80	—						
99111	4.10	—	99946	16.30	4.74						
99160	(a)	—	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	—	99975	15.00	—						
99310	8.20	(a)	99986	(a)	—						
99315	24.10	2.48	99987	(a)	—						
99321	23.40	2.98	99988	7.57	—						
99445	(a)	(a)									
99471	2.14	—									
99505	11.80	—									
99506	14.50	—									
99507	12.60	—									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	—									
99613	20.70	2.95									
99614	9.14	—									
99620	1.13	—									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	—									
99746	5.61	4.22									
99760	.64	—									
99777	20.30	—									
99793	7.11	—									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512						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	.223	.189	10205	.46	–	11210	6.98	–	13207	(a)	(a)
10015	7.61	–	10220	8.66	–	11211	36.30	–	13208	(a)	(a)
10020	(a)	(a)	10255	.76	.151	11212	5.49	–	13314	.22	.014
10026	1.19	.039	10256	2.78	.183	11213	4.48	–	13351	.54	.084
10036	2.05	(a)	10257	.52	.148	11214	11.00	–	13352	.55	.084
10040	.17	.32	10309	.30	.034	11222	.185	–	13410	4.36	2.35
10042	.68	.57	10315	.70	(a)	11234	.52	.13	13411	(a)	(a)
10052	5.26	–	10331	10.30	–	11248	.144	.016	13412	1.47	1.21
10054	4.67	–	10332	17.80	–	11258	5.72	.29	13453	1.70	(a)
10060	.33	.094	10352	2.77	.085	11259	6.14	.232	13454	1.99	(a)
10065	.49	.058	10367	9.34	–	11273	25.70	–	13455	2.02	(a)
10066	.50	.10	10368	13.70	–	11274	24.60	–	13461	(a)	(a)
10070	.128	.151	10375	(a)	–	11288	7.02	.09	13506	1.69	.135
10071	.58	.17	10378	10.40	–	12014	.31	.074	13507	2.03	.30
10072	10.60	–	10379	4.85	–	12356	2.18	.062	13590	1.50	.67
10073	3.19	.67	10380	8.28	–	12361	.064	.07	13621	.38	.33
10075	23.60	.32	10381	7.17	–	12362	.14	(a)	13670	.036	.017
10100	4.75	.088	11007	3.97	–	12373	.053	.023	13673	4.34	.018
10101	.44	.177	11020	.56	.26	12374	1.13	.135	13715	.14	.145
10105	4.77	–	11039	2.77	.11	12375	.56	.048	13716	.83	.247
10107	9.74	.38	11052	4.17	–	12391	.105	.07	13720	2.45	.103
10110	25.90	–	11101	(a)	(a)	12393	.74	(a)	13759	.33	.218
10111	.28	.067	11120	(a)	–	12467	.31	(a)	13930	.30	.174
10113	.66	–	11126	.115	.024	12509	.19	.031	14068	.072	.012
10115	1.31	.149	11127	.71	.013	12510	2.40	.046	14101	.84	.08
10117	7.56	–	11128	.96	.133	12583	1.07	(a)	14279	1.45	.131
10119	(a)	–	11138	2.58	–	12651	3.12	.51	14401	5.77	.118
10120	16.90	–	11155	.39	–	12683	1.43	(a)	14405	2.34	–
10130	6.51	–	11160	(a)	(a)	12707	.92	.56	14527	.57	.179
10132	5.61	–	11167	.96	–	12797	.194	.194	14655	.163	–
10133	4.01	–	11168	4.98	–	12805	.59	.27	14731	4.14	–
10135	(a)	–	11201	34.80	–	12841	.99	–	14732	.31	–
10140	.029	.022	11202	10.30	–	12927	.172	–	14733	1.14	–
10141	.059	.023	11203	1.65	.46	13049	.033	.051	14734	.49	–
10145	.28	.017	11204	.57	2.74	13111	5.31	.092	14855	.67	.133
10146	2.12	.027	11205	(a)	–	13112	.054	.063	14913	.61	.225
10150	.91	(a)	11206	1.61	–	13201	2.75	.144	15060	(a)	(a)
10151	22.90	–	11207	20.40	–	13204	3.12	1.14	15061	(a)	(a)
10160	4.08	–	11208	3.49	–	13205	1.20	.42	15062	.60	(a)
10204	.41	–	11209	16.40	–	13206	(a)	(a)	15063	.70	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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	.31	-	16750	.192	.034	18707	.021	.005	40117	(a)	-
15119	(a)	-	16751	.192	-	18708	.211	.028	40140	(a)	-
15120	(a)	-	16819	3.63	(a)	18833	.25	(a)	41001	.28	-
15123	4.00	-	16820	2.81	(a)	18834	.55	.241	41210	(a)	-
15124	1.40	-	16881	3.00	(a)	18911	1.72	.034	41421	.50	-
15188	1.05	(a)	16890	.42	(a)	18912	3.25	.062	41422	.27	-
15223	.042	.044	16891	.46	(a)	18920	.84	.038	41510	86.70	-
15224	2.59	.10	16892	.84	(a)	18991	(a)	-	41603	23.80	-
15300	(a)	-	16900	7.45	.115	19007	1.56	-	41604	13.10	-
15314	.39	(a)	16901	4.78	.187	19051	3.47	-	41620	2.91	-
15404	.27	(a)	16902	4.05	.163	19061	(a)	-	41650	33.60	-
15405	.40	(a)	16905	7.83	.115	19795	.57	(a)	41664	35.90	-
15406	1.02	.053	16906	5.00	.187	19796	.66	-	41665	4.20	-
15488	2.56	(a)	16910	4.47	.082	40005	(a)	-	41666	(a)	-
15538	.70	.029	16911	4.05	.075	40006	(a)	-	41667	98.10	-
15600	1.76	.184	16915	4.58	.071	40010	(a)	-	41668	92.00	-
15607	.41	-	16916	3.82	.08	40015	(a)	-	41669	.64	-
15608	.39	.019	16920	10.20	.18	40020	(a)	-	41670	1.08	-
15656	11.60	-	16921	9.28	.081	40026	(a)	-	41672	(a)	-
15699	1.01	-	16930	5.85	.183	40031	(a)	-	41673	(a)	-
15733	.67	.034	16931	6.30	.088	40032	(a)	-	41675	(a)	-
15839	.53	.048	16940	12.70	.082	40040	(a)	-	41677	.60	-
15991	.43	.14	16941	5.08	.118	40041	(a)	-	41678	180.00	-
15993	.36	.084	18078	.25	.31	40042	(a)	-	41679	(a)	(a)
16005	.074	.031	18109	.72	.062	40045	237.00	-	41680	17.50	-
16009	.82	.106	18110	.57	.065	40046	46.90	-	41696	1.90	-
16402	2.61	-	18200	(a)	-	40047	16.70	-	41697	1.32	-
16403	1.65	.30	18205	.39	.38	40059	5.98	-	41700	(a)	-
16404	2.08	-	18206	.93	.189	40061	3.17	-	41715	11.10	-
16471	.58	-	18335	.67	.033	40063	106.00	-	41716	7.05	-
16501	.157	(a)	18435	5.03	.082	40064	31.20	-	43007	(a)	-
16527	.241	.32	18436	4.06	.214	40066	(a)	-	43117	(a)	-
16588	.38	(a)	18437	.96	(a)	40067	(a)	-	43151	47.00	-
16604	.64	.122	18438	1.84	(a)	40069	(a)	-	43152	53.80	-
16670	4.28	-	18501	4.62	.02	40072	(a)	-	43200	179.00	-
16676	.55	.027	18506	1.34	.011	40075	94.50	-	43215	(a)	-
16694	1.26	(a)	18507	.34	.015	40101	45.90	-	43421	49.00	-
16705	.45	.131	18570	3.60	-	40102	40.60	-	43422	257.00	-
16722	(a)	-	18575	(a)	(a)	40111	8.41	-	43424	(a)	-
16723	(a)	-	18616	1.02	.59	40115	(a)	-	43470	11.10	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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	156.00	-	46004	31.90	-	47473	5.71	-
43518	15.40	-	44280	.60	-	46005	25.50	-	47474	6.38	-
43550	175.00	-	44311	7.94	-	46112	.181	-	47475	5.04	-
43551	97.00	-	44315	5.34	-	46202	1.29	-	47476	5.04	-
43626	12.30	-	44427	166.00	-	46362	627.00	-	47477	6.71	-
43628	160.00	-	44428	167.00	-	46426	91.70	-	47478	7.05	-
43629	135.00	-	44429	2.50	-	46427	122.00	-	47600	(a)	-
43754	(a)	-	44430	1.74	-	46510	(a)	-	47610	(a)	-
43760	4.51	-	44431	5.56	-	46590	(a)	-	48039	127.00	-
43822	8.81	-	44432	1.76	-	46603	7.69	-	48177	(a)	-
43840	.108	-	44433	56.10	-	46604	8.87	-	48178	(a)	-
43860	6.94	-	44434	107.00	-	46606	23.70	-	48206	32.50	-
43889	2.48	-	44435	111.00	-	46607	32.50	-	48252	(a)	-
43945	(a)	-	44436	130.00	-	46622	25.70	-	48441	.137	-
43946	(a)	-	44437	108.00	-	46671	(a)	-	48557	13.70	-
43990	(a)	(a)	44438	85.10	-	46700	360.00	-	48558	11.90	-
43991	(a)	-	44439	166.00	-	46773	(a)	-	48600	183.00	-
44009	4.87	-	44440	137.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.29	(a)
44069	13.20	-	44501	(a)	-	46882	(a)	-	48637	10.40	-
44070	3.89	-	45190	1.02	-	46911	24.30	-	48638	5.18	-
44071	4.33	-	45191	.72	-	46912	44.60	-	48727	(a)	-
44072	2.99	-	45192	.85	-	46913	(a)	-	48808	2.97	-
44100	3.69	-	45193	.50	-	46914	(a)	-	48924	(a)	-
44101	3.84	-	45210	.63	-	46915	(a)	-	48925	250.00	-
44102	3.00	-	45224	(a)	-	46916	(a)	-	49005	.41	-
44103	2.65	-	45225	(a)	-	47050	2.41	-	49111	4.54	-
44104	1.11	-	45334	103.00	-	47051	(a)	-	49181	41.40	-
44105	(a)	-	45380	.78	(a)	47052	(a)	-	49183	50.50	-
44106	(a)	-	45450	30.30	-	47103	(a)	-	49184	107.00	-
44108	1.31	-	45523	(a)	-	47146	(a)	-	49185	97.00	-
44109	3.30	-	45524	(a)	-	47147	(a)	-	49239	.58	.46
44110	3.38	-	45539	(a)	-	47221	394.00	-	49292	3.03	-
44111	2.07	-	45678	.65	-	47253	(a)	-	49305	(a)	-
44112	1.23	-	45771	1.19	.139	47254	(a)	-	49333	22.20	-
44113	(a)	-	45819	.39	.124	47318	10.00	-	49451	(a)	-
44193	(a)	-	45900	.201	.076	47367	.60	-	49452	(a)	-
44194	(a)	-	45901	.172	.045	47420	2.19	-	49617	.33	.223
44222	(a)	-	45937	.40	-	47468	(a)	-	49618	.28	.109
44276	240.00	-	45993	(a)	(a)	47471	4.36	-	49619	.52	.211

DIVISION SIX

PREM/OPS TERR. 512

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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
49763	3.38	—	51330	.139	.66	51833	.145	.054	52342	.19	(a)
49800	(a)	—	51333	.046	.32	51850	.34	(a)	52343	.115	(a)
49801	348.00	—	51340	.057	(a)	51851	.229	(a)	52401	.36	(a)
49802	30.80	—	51350	.224	.127	51852	.54	(a)	52402	.032	(a)
49803	54.60	—	51351	.201	.049	51853	.216	(a)	52432	.157	(a)
49840	2.48	—	51352	.28	.101	51854	.48	(a)	52433	.143	.80
49870	104.00	—	51355	.187	.091	51855	.51	(a)	52435	.18	(a)
49890	(a)	—	51356	.202	.56	51856	.28	(a)	52438	.13	(a)
49891	(a)	—	51357	.54	.76	51857	.48	(a)	52440	.204	(a)
49902	(a)	—	51358	1.30	.129	51869	.155	.136	52467	.188	(a)
49903	(a)	—	51359	1.14	.71	51877	.88	.191	52469	.066	.096
50010	.34	.38	51370	.68	3.83	51889	.144	.011	52505	.33	.237
50015	.22	(a)	51380	.068	.041	51896	.067	.017	52547	.31	.07
50017	.168	(a)	51400	.33	(a)	51900	.108	.10	52581	1.60	2.19
50045	.38	(a)	51401	.48	(a)	51909	.31	.053	52619	.112	(a)
50047	.043	(a)	51500	.128	.116	51919	.145	(a)	52660	.214	—
51001	.078	.42	51516	.181	—	51926	.148	.044	52744	.56	.066
51005	.016	(a)	51517	.205	—	51927	.08	.132	52767	.28	(a)
51116	.198	.69	51550	.159	.40	51934	.162	.107	52876	(a)	(a)
51201	.058	(a)	51551	.055	.89	51941	.147	.041	52911	.089	.42
51205	.176	.059	51552	.096	.152	51942	.235	—	52967	.034	.058
51206	.028	.32	51553	.17	(a)	51956	.64	.205	53001	.33	.30
51210	.137	(a)	51554	.016	(a)	51957	.56	.46	53077	.158	.219
51211	(a)	(a)	51575	.06	.021	51958	.50	.37	53095	.108	(a)
51220	.47	1.90	51576	.31	.097	51959	.51	(a)	53096	.151	(a)
51221	.26	1.76	51600	.208	.172	51960	.067	.33	53121	.43	.40
51222	.32	4.53	51613	.137	.139	51970	.29	.177	53147	.048	(a)
51224	.33	1.49	51625	.072	(a)	51982	.086	.077	53229	.27	(a)
51230	.057	.74	51666	.095	.089	51985	.169	—	53271	.081	(a)
51240	.70	.196	51702	.216	(a)	51986	.34	.096	53333	.26	.248
51241	2.07	.218	51703	.089	(a)	51999	.143	.40	53374	.146	.26
51250	.36	(a)	51734	.168	.35	52002	.125	.114	53375	.078	.27
51251	.06	(a)	51741	.36	.243	52075	.27	.222	53376	.124	.183
51252	.21	.074	51752	.31	.15	52076	.32	(a)	53377	.127	.188
51253	.179	(a)	51767	.028	.007	52109	.032	(a)	53403	.081	(a)
51254	.056	.032	51777	.097	.077	52134	.42	.60	53425	.248	(a)
51255	.92	(a)	51790	.161	(a)	52137	.105	(a)	53565	.094	.096
51300	.133	.147	51796	.132	(a)	52150	.77	(a)	53631	.05	.021
51305	.133	.88	51808	.47	.68	52315	.126	.27	53632	.057	.032
51315	.38	.096	51809	.58	.146	52341	.065	(a)	53731	.052	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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
53732	.36	.47	56171	.12	(a)	57403	.198	.033	58532	.161	(a)
53733	.233	.228	56202	.12	.078	57410	.05	.173	58559	.033	(a)
53734	1.08	–	56390	.209	.70	57411	.061	(a)	58560	.079	(a)
53803	.59	(a)	56391	.18	.30	57572	.03	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.119	57600	.088	.033	58575	.102	.111
53902	(a)	(a)	56488	.161	.038	57611	.131	.055	58627	.33	.012
53903	(a)	(a)	56567	.25	(a)	57625	.77	(a)	58663	.56	.95
53904	(a)	(a)	56650	.77	(a)	57651	.094	.039	58682	.29	(a)
53905	(a)	(a)	56651	.42	(a)	57690	.17	.45	58713	.062	(a)
53907	.157	.086	56652	.30	(a)	57716	.081	.074	58737	.212	.55
53951	(a)	(a)	56653	.29	(a)	57725	.176	.075	58756	.105	(a)
53952	(a)	(a)	56654	.148	(a)	57726	.137	.023	58757	.71	(a)
53953	(a)	(a)	56690	.083	.33	57798	.048	(a)	58759	.088	(a)
54012	.108	–	56699	.133	.067	57800	.178	(a)	58802	.10	.48
54077	.215	.39	56758	.113	.14	57808	.068	(a)	58813	.26	(a)
54444	(a)	(a)	56759	.116	.078	57809	.07	(a)	58822	.28	(a)
55010	.65	.98	56760	.166	.099	57810	.068	.10	58837	.52	.161
55011	.176	1.75	56805	.219	(a)	57871	.081	.111	58840	.155	.121
55012	.209	1.11	56806	.155	(a)	57913	.231	.26	58873	.246	.027
55013	.224	1.12	56807	.153	(a)	57997	.241	–	58903	.063	(a)
55014	(a)	(a)	56808	.20	(a)	57998	.102	.054	58904	.048	.12
55214	.17	.083	56900	.192	(a)	57999	.111	.07	58922	.41	.179
55371	.37	.108	56910	.096	(a)	58009	.111	(a)	59005	.12	.089
55410	(a)	(a)	56911	.218	(a)	58010	.237	(a)	59057	.89	(a)
55426	.27	(a)	56912	.176	.084	58020	.212	(a)	59058	.57	(a)
55597	.042	1.68	56913	.144	(a)	58056	.28	(a)	59188	.42	.052
55647	.085	.065	56915	.85	(a)	58057	.178	(a)	59189	.58	.28
55648	.038	(a)	56916	.77	.215	58058	.16	(a)	59223	.25	.103
55649	.046	(a)	56917	.222	(a)	58095	.225	1.79	59257	.032	.012
55715	.34	.203	56918	.107	(a)	58096	.30	1.49	59306	.202	(a)
55716	.49	.49	56919	.27	(a)	58301	.085	.077	59378	.166	.141
55717	.36	(a)	56920	.248	(a)	58302	.081	.051	59481	.54	.096
55718	.35	(a)	56980	.167	(a)	58397	.47	.65	59482	.44	(a)
55802	.097	.011	57001	.057	.031	58408	.142	–	59537	.179	.232
55918	.192	2.26	57002	.037	.096	58409	.181	–	59601	.205	2.23
55919	.026	3.42	57090	.40	.68	58456	.096	–	59647	.196	.158
56040	.018	.03	57146	.25	.75	58457	.14	–	59660	.38	1.06
56041	.12	(a)	57202	.148	(a)	58458	.181	–	59661	.185	(a)
56042	.151	(a)	57257	.184	.034	58459	.217	–	59693	.031	–
56170	.244	(a)	57401	.104	.089	58503	.125	.077	59695	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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
59701	.015	.33	59970	.153	.169	64074	7.20	-	91200	2.29	-
59713	.34	.33	59973	.26	(a)	64075	5.07	-	91210	(a)	-
59722	.175	.028	59975	.214	.19	64500	(a)	-	91235	5.92	3.48
59723	.066	.034	59977	.122	(a)	65007	97.60	-	91250	8.92	(a)
59724	.101	.015	59984	.071	.049	66122	42.00	-	91265	48.90	3.88
59725	.126	.145	59985	.28	(a)	66123	23.10	-	91266	25.90	1.54
59726	.091	.023	59986	.211	(a)	66309	67.40	-	91280	(a)	5.13
59738	.29	.059	59988	.054	.055	66561	156.00	-	91302	33.70	(a)
59750	.133	.181	59989	.037	.041	67017	145.00	-	91315	10.20	-
59751	.048	(a)	60010	102.00	-	67508	40.30	-	91324	22.80	(a)
59773	.025	.026	60011	117.00	-	67509	29.50	-	91325	(a)	(a)
59774	.021	.141	60012	192.00	-	67510	16.50	-	91340	14.90	10.90
59775	.026	.178	60013	165.00	-	67511	17.80	-	91341	10.60	5.14
59781	.115	.085	60015	123.00	-	67512	76.20	-	91342	13.60	5.03
59782	.172	.56	60016	138.00	-	67513	48.30	-	91343	2.33	1.97
59783	.168	(a)	60035	110.00	-	67634	125.00	-	91405	17.30	-
59784	.129	(a)	61000	101.00	-	67635	88.70	-	91436	12.00	2.86
59790	.225	(a)	61212	56.10	-	68001	271.00	-	91481	43.70	-
59798	.44	.46	61216	62.30	-	68439	348.00	-	91507	6.43	4.59
59806	.31	(a)	61217	56.70	-	68500	22.40	-	91523	99.20	-
59867	.25	(a)	61218	38.80	-	68604	6.51	-	91547	.56	-
59886	.034	.10	61223	276.00	-	68606	25.40	-	91551	3.50	.83
59889	.082	.187	61224	87.80	-	68607	20.10	-	91555	3.57	1.36
59892	.168	(a)	61225	122.00	-	68702	16.60	-	91560	14.30	5.83
59904	.113	.076	61226	205.00	-	68703	12.40	-	91562	7.79	-
59905	.159	.12	61227	188.00	-	68706	53.20	-	91577	27.90	4.17
59914	.93	.69	62000	42.70	-	68707	52.60	-	91580	18.90	-
59915	.38	.66	62001	33.70	-	90089	10.10	-	91581	(a)	(a)
59917	.07	.232	62002	15.40	-	91111	7.63	7.19	91582	(a)	(a)
59923	.023	.005	62003	48.50	-	91125	6.10	3.25	91583	(a)	(a)
59925	1.17	1.19	63010	183.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.99	.46	63011	229.00	-	91130	4.00	-	91585	(a)	(a)
59927	.67	1.30	63012	325.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.42	.48	63013	308.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.45	.80	63215	160.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.141	(a)	63216	111.00	-	91160	2.45	-	91589	(a)	(a)
59947	.113	.30	63217	47.60	-	91175	2.11	-	91590	8.09	-
59955	.054	.132	63218	16.00	-	91177	9.22	-	91591	(a)	(a)
59963	.40	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	.94	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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
91629	8.00	(a)	95358	(a)	—	97654	12.80	4.16	98427	5.79	—
91636	13.70	—	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	—
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	—
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	—
91722	12.00	(a)	95505	7.72	2.76	98090	.31	—	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	—	98482	8.92	9.19
91805	.49	—	95625	16.10	5.13	98092	1.02	—	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	—	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	—	98555	5.87	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	—
92102	10.90	3.92	96317	4.14	—	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	—
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	—
92445	7.86	—	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	—
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	—
92451	5.92	3.06	96703	(a)	—	98159	7.29	(a)	98658	17.60	—
92453	7.60	—	96816	9.71	—	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	—	96930	(a)	—	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	—	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	—	97047	10.40	—	98257	3.46	—	98705	24.90	—
94225	20.70	—	97050	8.05	—	98303	34.20	9.46	98710	8.24	—
94276	10.80	5.79	97111	12.40	—	98304	12.80	5.15	98751	13.30	—
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	—
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	—	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	—	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	—	97501	(a)	—	98405	3.82	—	98884	5.34	2.66
94638	(a)	—	97502	(a)	—	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	—	98414	30.90	(a)	98949	3.00	.62
95233	7.41	—	97504	(a)	—	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	—	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	—	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	—	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512											
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
99081	(a)	—	99827	1.02	.81						
99082	(a)	—	99851	4.14	—						
99083	(a)	—	99917	6.70	—						
99084	(a)	(a)	99938	7.53	—						
99085	(a)	(a)	99943	21.80	—						
99111	4.10	—	99946	16.30	4.74						
99160	(a)	—	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	—	99975	15.00	—						
99310	8.20	(a)	99986	(a)	—						
99315	24.10	2.48	99987	(a)	—						
99321	23.40	2.98	99988	7.57	—						
99445	(a)	(a)									
99471	2.14	—									
99505	11.80	—									
99506	14.50	—									
99507	12.60	—									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	—									
99613	20.70	2.95									
99614	9.14	—									
99620	1.13	—									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	—									
99746	5.61	4.22									
99760	.64	—									
99777	20.30	—									
99793	7.11	—									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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	.174	.189	10205	.65	–	11210	9.76	–	13207	(a)	(a)
10015	21.00	–	10220	12.20	–	11211	50.70	–	13208	(a)	(a)
10020	(a)	(a)	10255	.47	.151	11212	7.67	–	13314	.31	.014
10026	1.68	.039	10256	1.73	.183	11213	6.26	–	13351	.76	.084
10036	1.28	(a)	10257	.33	.148	11214	15.40	–	13352	.77	.084
10040	.133	.32	10309	.42	.034	11222	.26	–	13410	2.72	2.35
10042	.96	.57	10315	.99	(a)	11234	.73	.13	13411	(a)	(a)
10052	14.50	–	10331	28.40	–	11248	.09	.016	13412	.92	1.21
10054	12.90	–	10332	49.10	–	11258	3.15	.29	13453	1.06	(a)
10060	.46	.094	10352	1.52	.085	11259	3.38	.232	13454	1.24	(a)
10065	.69	.058	10367	13.10	–	11273	36.30	–	13455	1.26	(a)
10066	.70	.10	10368	19.10	–	11274	34.80	–	13461	(a)	(a)
10070	.10	.151	10375	(a)	–	11288	3.86	.09	13506	2.38	.135
10071	.83	.17	10378	28.80	–	12014	.194	.074	13507	2.87	.30
10072	14.80	–	10379	13.40	–	12356	3.07	.062	13590	.94	.67
10073	1.98	.67	10380	22.80	–	12361	.096	.07	13621	.236	.33
10075	14.70	.32	10381	19.80	–	12362	.11	(a)	13670	.054	.017
10100	2.62	.088	11007	5.55	–	12373	.042	.023	13673	2.39	.018
10101	.62	.177	11020	.79	.26	12374	1.60	.135	13715	.11	.145
10105	6.75	–	11039	1.72	.11	12375	.79	.048	13716	1.18	.247
10107	6.06	.38	11052	4.37	–	12391	.082	.07	13720	1.35	.103
10110	71.40	–	11101	(a)	(a)	12393	1.04	(a)	13759	.46	.218
10111	.218	.067	11120	(a)	–	12467	.43	(a)	13930	.234	.174
10113	.93	–	11126	.163	.024	12509	.118	.031	14068	.102	.012
10115	1.86	.149	11127	.56	.013	12510	1.50	.046	14101	1.19	.08
10117	20.80	–	11128	.75	.133	12583	.67	(a)	14279	.90	.131
10119	(a)	–	11138	7.11	–	12651	1.94	.51	14401	3.18	.118
10120	46.70	–	11155	.56	–	12683	.89	(a)	14405	3.26	–
10130	9.20	–	11160	(a)	(a)	12707	.72	.56	14527	.45	.179
10132	7.92	–	11167	1.01	–	12797	.151	.194	14655	.23	–
10133	4.21	–	11168	5.23	–	12805	.84	.27	14731	4.34	–
10135	(a)	–	11201	48.60	–	12841	1.40	–	14732	.32	–
10140	.044	.022	11202	14.40	–	12927	.244	–	14733	1.61	–
10141	.088	.023	11203	1.29	.46	13049	.05	.051	14734	.69	–
10145	.42	.017	11204	.81	2.74	13111	2.92	.092	14855	.42	.133
10146	1.17	.027	11205	(a)	–	13112	.081	.063	14913	.87	.225
10150	1.29	(a)	11206	2.25	–	13201	1.71	.144	15060	(a)	(a)
10151	32.40	–	11207	28.50	–	13204	1.94	1.14	15061	(a)	(a)
10160	5.77	–	11208	4.88	–	13205	.75	.42	15062	.37	(a)
10204	.58	–	11209	22.90	–	13206	(a)	(a)	15063	.43	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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	.44	-	16750	.27	.034	18707	.016	.005	40117	(a)	-
15119	(a)	-	16751	.27	-	18708	.30	.028	40140	(a)	-
15120	(a)	-	16819	2.26	(a)	18833	.196	(a)	41001	.78	-
15123	4.19	-	16820	1.75	(a)	18834	.77	.241	41210	(a)	-
15124	1.47	-	16881	4.24	(a)	18911	2.44	.034	41421	.99	-
15188	.66	(a)	16890	.26	(a)	18912	4.59	.062	41422	.53	-
15223	.063	.044	16891	.29	(a)	18920	1.19	.038	41510	123.00	-
15224	1.42	.10	16892	.52	(a)	18991	(a)	-	41603	46.90	-
15300	(a)	-	16900	4.47	.115	19007	1.64	-	41604	25.70	-
15314	.56	(a)	16901	2.87	.187	19051	3.64	-	41620	4.07	-
15404	.17	(a)	16902	2.43	.163	19061	(a)	-	41650	66.00	-
15405	.25	(a)	16905	4.70	.115	19795	.80	(a)	41664	99.00	-
15406	.64	.053	16906	3.01	.187	19796	.93	-	41665	11.60	-
15488	1.59	(a)	16910	2.68	.082	40005	(a)	-	41666	(a)	-
15538	.99	.029	16911	2.43	.075	40006	(a)	-	41667	271.00	-
15600	2.49	.184	16915	2.75	.071	40010	(a)	-	41668	254.00	-
15607	.57	-	16916	2.29	.08	40015	(a)	-	41669	1.78	-
15608	.56	.019	16920	6.10	.18	40020	(a)	-	41670	2.99	-
15656	16.40	-	16921	5.57	.081	40026	(a)	-	41672	(a)	-
15699	1.41	-	16930	3.51	.183	40031	(a)	-	41673	(a)	-
15733	.42	.034	16931	3.79	.088	40032	(a)	-	41675	(a)	-
15839	.75	.048	16940	7.62	.082	40040	(a)	-	41677	.84	-
15991	.61	.14	16941	3.05	.118	40041	(a)	-	41678	216.00	-
15993	.51	.084	18078	.198	.31	40042	(a)	-	41679	(a)	(a)
16005	.058	.031	18109	1.02	.062	40045	654.00	-	41680	34.30	-
16009	.51	.106	18110	.81	.065	40046	129.00	-	41696	2.66	-
16402	3.68	-	18200	(a)	-	40047	46.10	-	41697	1.85	-
16403	2.33	.30	18205	.31	.38	40059	16.50	-	41700	(a)	-
16404	2.94	-	18206	1.31	.189	40061	8.75	-	41715	21.80	-
16471	.81	-	18335	.95	.033	40063	293.00	-	41716	13.90	-
16501	.123	(a)	18435	2.77	.082	40064	86.10	-	43007	(a)	-
16527	.189	.32	18436	2.24	.214	40066	(a)	-	43117	(a)	-
16588	.236	(a)	18437	1.35	(a)	40067	(a)	-	43151	45.70	-
16604	.40	.122	18438	2.60	(a)	40069	(a)	-	43152	64.70	-
16670	11.80	-	18501	2.54	.02	40072	(a)	-	43200	174.00	-
16676	.77	.027	18506	.83	.011	40075	92.00	-	43215	(a)	-
16694	.78	(a)	18507	.49	.015	40101	38.70	-	43421	47.70	-
16705	.35	.131	18570	5.09	-	40102	34.20	-	43422	250.00	-
16722	(a)	-	18575	(a)	(a)	40111	23.20	-	43424	(a)	-
16723	(a)	-	18616	.63	.59	40115	(a)	-	43470	15.50	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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	151.00	-	46004	62.70	-	47473	11.20	-
43518	42.50	-	44280	.84	-	46005	50.20	-	47474	12.50	-
43550	170.00	-	44311	21.90	-	46112	.152	-	47475	9.90	-
43551	94.40	-	44315	14.70	-	46202	6.91	-	47476	9.90	-
43626	33.90	-	44427	140.00	-	46362	754.00	-	47477	13.20	-
43628	441.00	-	44428	141.00	-	46426	110.00	-	47478	13.90	-
43629	374.00	-	44429	2.11	-	46427	147.00	-	47600	(a)	-
43754	(a)	-	44430	1.47	-	46510	(a)	-	47610	(a)	-
43760	12.40	-	44431	4.68	-	46590	(a)	-	48039	123.00	-
43822	12.30	-	44432	1.48	-	46603	9.24	-	48177	(a)	-
43840	.151	-	44433	47.30	-	46604	10.70	-	48178	(a)	-
43860	9.69	-	44434	90.40	-	46606	28.40	-	48206	89.80	-
43889	3.46	-	44435	93.60	-	46607	39.10	-	48252	(a)	-
43945	(a)	-	44436	109.00	-	46622	36.00	-	48441	.38	-
43946	(a)	-	44437	90.60	-	46671	(a)	-	48557	37.70	-
43990	(a)	(a)	44438	71.60	-	46700	350.00	-	48558	32.80	-
43991	(a)	-	44439	139.00	-	46773	(a)	-	48600	220.00	-
44009	5.11	-	44440	115.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	2.20	(a)
44069	36.30	-	44501	(a)	-	46882	(a)	-	48637	28.80	-
44070	10.70	-	45190	5.44	-	46911	67.10	-	48638	14.30	-
44071	11.90	-	45191	3.87	-	46912	123.00	-	48727	(a)	-
44072	8.25	-	45192	4.52	-	46913	(a)	-	48808	4.20	-
44100	3.60	-	45193	2.67	-	46914	(a)	-	48924	(a)	-
44101	3.75	-	45210	3.38	-	46915	(a)	-	48925	689.00	-
44102	2.92	-	45224	(a)	-	46916	(a)	-	49005	.57	-
44103	2.59	-	45225	(a)	-	47050	3.36	-	49111	6.42	-
44104	1.09	-	45334	100.00	-	47051	(a)	-	49181	40.30	-
44105	(a)	-	45380	.49	(a)	47052	(a)	-	49183	49.20	-
44106	(a)	-	45450	29.50	-	47103	(a)	-	49184	104.00	-
44108	1.27	-	45523	(a)	-	47146	(a)	-	49185	94.40	-
44109	3.22	-	45524	(a)	-	47147	(a)	-	49239	.36	.46
44110	3.30	-	45539	(a)	-	47221	384.00	-	49292	2.95	-
44111	2.02	-	45678	.91	-	47253	(a)	-	49305	(a)	-
44112	1.20	-	45771	.74	.139	47254	(a)	-	49333	21.60	-
44113	(a)	-	45819	.241	.124	47318	27.60	-	49451	(a)	-
44193	(a)	-	45900	.28	.076	47367	.84	-	49452	(a)	-
44194	(a)	-	45901	.244	.045	47420	6.05	-	49617	.35	.223
44222	(a)	-	45937	.39	-	47468	(a)	-	49618	.29	.109
44276	234.00	-	45993	(a)	(a)	47471	8.58	-	49619	.55	.211

DIVISION SIX

PREM/OPS TERR. 513

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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
49763	3.54	–	51330	.134	.66	51833	.155	.054	52342	.182	(a)
49800	(a)	–	51333	.044	.32	51850	.33	(a)	52343	.111	(a)
49801	338.00	–	51340	.037	(a)	51851	.22	(a)	52401	.34	(a)
49802	30.00	–	51350	.24	.127	51852	.52	(a)	52402	.02	(a)
49803	53.10	–	51351	.215	.049	51853	.208	(a)	52432	.10	(a)
49840	3.46	–	51352	.29	.101	51854	.47	(a)	52433	.091	.80
49870	288.00	–	51355	.201	.091	51855	.49	(a)	52435	.115	(a)
49890	(a)	–	51356	.216	.56	51856	.27	(a)	52438	.083	(a)
49891	(a)	–	51357	.34	.76	51857	.46	(a)	52440	.13	(a)
49902	(a)	–	51358	.81	.129	51869	.099	.136	52467	.12	(a)
49903	(a)	–	51359	.71	.71	51877	.56	.191	52469	.042	.096
50010	.216	.38	51370	.43	3.83	51889	.092	.011	52505	.21	.237
50015	.14	(a)	51380	.043	.041	51896	.043	.017	52547	.30	.07
50017	.107	(a)	51400	.31	(a)	51900	.116	.10	52581	1.02	2.19
50045	.244	(a)	51401	.46	(a)	51909	.29	.053	52619	.072	(a)
50047	.027	(a)	51500	.082	.116	51919	.093	(a)	52660	.30	–
51001	.076	.42	51516	.25	–	51926	.094	.044	52744	.59	.066
51005	.016	(a)	51517	.29	–	51927	.051	.132	52767	.27	(a)
51116	.191	.69	51550	.101	.40	51934	.103	.107	52876	(a)	(a)
51201	.037	(a)	51551	.035	.89	51941	.094	.041	52911	.057	.42
51205	.113	.059	51552	.061	.152	51942	.15	–	52967	.021	.058
51206	.018	.32	51553	.109	(a)	51956	.41	.205	53001	.21	.30
51210	.132	(a)	51554	.01	(a)	51957	.36	.46	53077	.101	.219
51211	(a)	(a)	51575	.064	.021	51958	.32	.37	53095	.069	(a)
51220	.45	1.90	51576	.195	.097	51959	.33	(a)	53096	.096	(a)
51221	.25	1.76	51600	.133	.172	51960	.043	.33	53121	.27	.40
51222	.31	4.53	51613	.088	.139	51970	.187	.177	53147	.046	(a)
51224	.32	1.49	51625	.069	(a)	51982	.055	.077	53229	.26	(a)
51230	.055	.74	51666	.102	.089	51985	.235	–	53271	.052	(a)
51240	.44	.196	51702	.208	(a)	51986	.216	.096	53333	.25	.248
51241	1.32	.218	51703	.086	(a)	51999	.091	.40	53374	.157	.26
51250	.35	(a)	51734	.162	.35	52002	.08	.114	53375	.083	.27
51251	.038	(a)	51741	.231	.243	52075	.26	.222	53376	.133	.183
51252	.134	.074	51752	.195	.15	52076	.31	(a)	53377	.136	.188
51253	.114	(a)	51767	.03	.007	52109	.02	(a)	53403	.086	(a)
51254	.036	.032	51777	.103	.077	52134	.27	.60	53425	.239	(a)
51255	.88	(a)	51790	.172	(a)	52137	.101	(a)	53565	.10	.096
51300	.143	.147	51796	.084	(a)	52150	.49	(a)	53631	.032	.021
51305	.143	.88	51808	.30	.68	52315	.135	.27	53632	.037	.032
51315	.236	.096	51809	.37	.146	52341	.063	(a)	53731	.033	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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
53732	.228	.47	56171	.115	(a)	57403	.212	.033	58532	.103	(a)
53733	.149	.228	56202	.076	.078	57410	.032	.173	58559	.021	(a)
53734	1.51	–	56390	.134	.70	57411	.059	(a)	58560	.051	(a)
53803	.57	(a)	56391	.115	.30	57572	.019	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.185	.119	57600	.056	.033	58575	.065	.111
53902	(a)	(a)	56488	.172	.038	57611	.126	.055	58627	.21	.012
53903	(a)	(a)	56567	.243	(a)	57625	.49	(a)	58663	.54	.95
53904	(a)	(a)	56650	.74	(a)	57651	.06	.039	58682	.186	(a)
53905	(a)	(a)	56651	.40	(a)	57690	.164	.45	58713	.066	(a)
53907	.10	.086	56652	.29	(a)	57716	.078	.074	58737	.135	.55
53951	(a)	(a)	56653	.28	(a)	57725	.17	.075	58756	.101	(a)
53952	(a)	(a)	56654	.143	(a)	57726	.132	.023	58757	.46	(a)
53953	(a)	(a)	56690	.089	.33	57798	.03	(a)	58759	.056	(a)
54012	.151	–	56699	.085	.067	57800	.114	(a)	58802	.064	.48
54077	.137	.39	56758	.072	.14	57808	.065	(a)	58813	.248	(a)
54444	(a)	(a)	56759	.074	.078	57809	.067	(a)	58822	.176	(a)
55010	.41	.98	56760	.106	.099	57810	.065	.10	58837	.50	.161
55011	.112	1.75	56805	.14	(a)	57871	.078	.111	58840	.149	.121
55012	.134	1.11	56806	.099	(a)	57913	.147	.26	58873	.237	.027
55013	.216	1.12	56807	.098	(a)	57997	.34	–	58903	.04	(a)
55014	(a)	(a)	56808	.128	(a)	57998	.065	.054	58904	.031	.12
55214	.108	.083	56900	.123	(a)	57999	.107	.07	58922	.39	.179
55371	.40	.108	56910	.061	(a)	58009	.107	(a)	59005	.076	.089
55410	(a)	(a)	56911	.21	(a)	58010	.152	(a)	59057	.57	(a)
55426	.26	(a)	56912	.17	.084	58020	.227	(a)	59058	.37	(a)
55597	.027	1.68	56913	.138	(a)	58056	.181	(a)	59188	.45	.052
55647	.054	.065	56915	.82	(a)	58057	.114	(a)	59189	.62	.28
55648	.024	(a)	56916	.74	.215	58058	.102	(a)	59223	.245	.103
55649	.029	(a)	56917	.214	(a)	58095	.144	1.79	59257	.021	.012
55715	.215	.203	56918	.103	(a)	58096	.191	1.49	59306	.129	(a)
55716	.31	.49	56919	.26	(a)	58301	.082	.077	59378	.159	.141
55717	.35	(a)	56920	.239	(a)	58302	.052	.051	59481	.35	.096
55718	.34	(a)	56980	.106	(a)	58397	.30	.65	59482	.47	(a)
55802	.103	.011	57001	.037	.031	58408	.198	–	59537	.172	.232
55918	.123	2.26	57002	.024	.096	58409	.25	–	59601	.131	2.23
55919	.017	3.42	57090	.38	.68	58456	.135	–	59647	.21	.158
56040	.012	.03	57146	.243	.75	58457	.195	–	59660	.241	1.06
56041	.076	(a)	57202	.094	(a)	58458	.25	–	59661	.118	(a)
56042	.096	(a)	57257	.117	.034	58459	.30	–	59693	.02	–
56170	.235	(a)	57401	.067	.089	58503	.08	.077	59695	(a)	(a)

DIVISION SIX

PREM/OPS TERR. 513

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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
59701	.009	.33	59970	.147	.169	64074	38.40	—	91200	2.29	—
59713	.216	.33	59973	.165	(a)	64075	27.10	—	91210	(a)	—
59722	.112	.028	59975	.206	.19	64500	(a)	—	91235	5.92	3.48
59723	.042	.034	59977	.117	(a)	65007	117.00	—	91250	8.92	(a)
59724	.064	.015	59984	.045	.049	66122	50.50	—	91265	48.90	3.88
59725	.08	.145	59985	.176	(a)	66123	27.70	—	91266	25.90	1.54
59726	.058	.023	59986	.135	(a)	66309	81.10	—	91280	(a)	5.13
59738	.186	.059	59988	.052	.055	66561	188.00	—	91302	33.70	(a)
59750	.128	.181	59989	.024	.041	67017	174.00	—	91315	10.20	—
59751	.046	(a)	60010	88.30	—	67508	79.20	—	91324	22.80	(a)
59773	.027	.026	60011	102.00	—	67509	58.10	—	91325	(a)	(a)
59774	.022	.141	60012	167.00	—	67510	32.30	—	91340	14.90	10.90
59775	.028	.178	60013	143.00	—	67511	35.00	—	91341	10.60	5.14
59781	.111	.085	60015	107.00	—	67512	150.00	—	91342	13.60	5.03
59782	.166	.56	60016	120.00	—	67513	95.00	—	91343	2.33	1.97
59783	.162	(a)	60035	132.00	—	67634	151.00	—	91405	17.30	—
59784	.124	(a)	61000	87.40	—	67635	107.00	—	91436	12.00	2.86
59790	.144	(a)	61212	67.50	—	68001	326.00	—	91481	43.70	—
59798	.42	.46	61216	75.00	—	68439	419.00	—	91507	6.43	4.59
59806	.30	(a)	61217	68.20	—	68500	19.40	—	91523	99.20	—
59867	.162	(a)	61218	46.60	—	68604	7.82	—	91547	.56	—
59886	.022	.10	61223	331.00	—	68606	30.60	—	91551	3.50	.83
59889	.088	.187	61224	105.00	—	68607	24.20	—	91555	3.57	1.36
59892	.162	(a)	61225	147.00	—	68702	19.90	—	91560	14.30	5.83
59904	.109	.076	61226	247.00	—	68703	14.90	—	91562	7.79	—
59905	.101	.12	61227	225.00	—	68706	64.00	—	91577	27.90	4.17
59914	.60	.69	62000	51.30	—	68707	63.30	—	91580	18.90	—
59915	.36	.66	62001	40.50	—	90089	10.10	—	91581	(a)	(a)
59917	.067	.232	62002	18.50	—	91111	7.63	7.19	91582	(a)	(a)
59923	.015	.005	62003	58.30	—	91125	6.10	3.25	91583	(a)	(a)
59925	.73	1.19	63010	159.00	—	91127	5.14	1.58	91584	(a)	(a)
59926	.62	.46	63011	199.00	—	91130	4.00	—	91585	(a)	(a)
59927	.42	1.30	63012	282.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.27	.48	63013	267.00	—	91150	4.85	7.27	91587	(a)	(a)
59932	.29	.80	63215	193.00	—	91155	10.80	34.40	91588	(a)	(a)
59941	.09	(a)	63216	134.00	—	91160	2.45	—	91589	(a)	(a)
59947	.109	.30	63217	131.00	—	91175	2.11	—	91590	8.09	—
59955	.034	.132	63218	44.20	—	91177	9.22	—	91591	(a)	(a)
59963	.26	.37	63219	(a)	—	91179	9.26	—	91606	39.20	—
59964	.60	.066	63220	(a)	—	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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
91629	8.00	(a)	95358	(a)	—	97654	12.80	4.16	98427	5.79	—
91636	13.70	—	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	—
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	—
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	—
91722	12.00	(a)	95505	7.72	2.76	98090	.31	—	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	—	98482	8.92	9.19
91805	.49	—	95625	16.10	5.13	98092	1.02	—	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	—	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	—	98555	5.87	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	—
92102	10.90	3.92	96317	4.14	—	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	—
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	—
92445	7.86	—	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	—
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	—
92451	5.92	3.06	96703	(a)	—	98159	7.29	(a)	98658	17.60	—
92453	7.60	—	96816	9.71	—	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	—	96930	(a)	—	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	—	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	—	97047	10.40	—	98257	3.46	—	98705	24.90	—
94225	20.70	—	97050	8.05	—	98303	34.20	9.46	98710	8.24	—
94276	10.80	5.79	97111	12.40	—	98304	12.80	5.15	98751	13.30	—
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	—
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	—	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	—	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	—	97501	(a)	—	98405	3.82	—	98884	5.34	2.66
94638	(a)	—	97502	(a)	—	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	—	98414	30.90	(a)	98949	3.00	.62
95233	7.41	—	97504	(a)	—	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	—	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	—	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	—	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513											
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
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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	.28	.189	10205	.53	–	11210	11.90	–	13207	(a)	(a)
10015	28.30	–	10220	9.98	–	11211	61.70	–	13208	(a)	(a)
10020	(a)	(a)	10255	.76	.151	11212	9.33	–	13314	.25	.014
10026	1.37	.039	10256	2.77	.183	11213	7.61	–	13351	.62	.084
10036	2.05	(a)	10257	.52	.148	11214	18.70	–	13352	.63	.084
10040	.209	.32	10309	.34	.034	11222	.32	–	13410	4.36	2.35
10042	.78	.57	10315	.81	(a)	11234	.60	.13	13411	(a)	(a)
10052	19.60	–	10331	38.40	–	11248	.144	.016	13412	1.47	1.21
10054	17.40	–	10332	66.30	–	11258	2.73	.29	13453	1.70	(a)
10060	.38	.094	10352	1.32	.085	11259	2.92	.232	13454	1.98	(a)
10065	.56	.058	10367	15.90	–	11273	29.60	–	13455	2.02	(a)
10066	.57	.10	10368	23.20	–	11274	28.40	–	13461	(a)	(a)
10070	.157	.151	10375	(a)	–	11288	3.34	.09	13506	1.94	.135
10071	.67	.17	10378	38.90	–	12014	.31	.074	13507	2.34	.30
10072	18.00	–	10379	18.10	–	12356	2.51	.062	13590	1.50	.67
10073	3.18	.67	10380	30.80	–	12361	.19	.07	13621	.38	.33
10075	23.60	.32	10381	26.70	–	12362	.173	(a)	13670	.106	.017
10100	2.26	.088	11007	6.75	–	12373	.066	.023	13673	2.07	.018
10101	.51	.177	11020	.64	.26	12374	1.30	.135	13715	.173	.145
10105	5.50	–	11039	2.77	.11	12375	.64	.048	13716	.96	.247
10107	9.73	.38	11052	10.80	–	12391	.13	.07	13720	1.17	.103
10110	96.40	–	11101	(a)	(a)	12393	.85	(a)	13759	.38	.218
10111	.34	.067	11120	(a)	–	12467	.35	(a)	13930	.37	.174
10113	.76	–	11126	.133	.024	12509	.189	.031	14068	.083	.012
10115	1.51	.149	11127	.88	.013	12510	2.40	.046	14101	.97	.08
10117	28.10	–	11128	1.18	.133	12583	1.07	(a)	14279	1.45	.131
10119	(a)	–	11138	9.60	–	12651	3.11	.51	14401	2.75	.118
10120	63.10	–	11155	.45	–	12683	1.42	(a)	14405	3.97	–
10130	7.50	–	11160	(a)	(a)	12707	1.13	.56	14527	.70	.179
10132	6.46	–	11167	2.48	–	12797	.239	.194	14655	.188	–
10133	10.40	–	11168	12.90	–	12805	.68	.27	14731	10.70	–
10135	(a)	–	11201	59.10	–	12841	1.14	–	14732	.79	–
10140	.087	.022	11202	17.50	–	12927	.199	–	14733	1.31	–
10141	.175	.023	11203	2.04	.46	13049	.099	.051	14734	.56	–
10145	.84	.017	11204	.66	2.74	13111	2.53	.092	14855	.67	.133
10146	1.01	.027	11205	(a)	–	13112	.162	.063	14913	.71	.225
10150	1.05	(a)	11206	2.74	–	13201	2.75	.144	15060	(a)	(a)
10151	26.40	–	11207	34.60	–	13204	3.11	1.14	15061	(a)	(a)
10160	4.71	–	11208	5.93	–	13205	1.20	.42	15062	.60	(a)
10204	.47	–	11209	27.90	–	13206	(a)	(a)	15063	.70	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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	.53	-	16750	.221	.034	18707	.026	.005	40117	(a)	-
15119	(a)	-	16751	.221	-	18708	.243	.028	40140	(a)	-
15120	(a)	-	16819	3.62	(a)	18833	.31	(a)	41001	1.06	-
15123	10.30	-	16820	2.80	(a)	18834	.63	.241	41210	(a)	-
15124	3.62	-	16881	3.46	(a)	18911	1.99	.034	41421	1.05	-
15188	1.05	(a)	16890	.42	(a)	18912	3.74	.062	41422	.56	-
15223	.125	.044	16891	.46	(a)	18920	.97	.038	41510	100.00	-
15224	1.23	.10	16892	.84	(a)	18991	(a)	-	41603	49.70	-
15300	(a)	-	16900	5.41	.115	19007	4.04	-	41604	27.30	-
15314	.45	(a)	16901	3.47	.187	19051	8.96	-	41620	4.95	-
15404	.27	(a)	16902	2.94	.163	19061	(a)	-	41650	70.00	-
15405	.40	(a)	16905	5.69	.115	19795	.65	(a)	41664	134.00	-
15406	1.02	.053	16906	3.64	.187	19796	.76	-	41665	15.70	-
15488	2.55	(a)	16910	3.25	.082	40005	(a)	-	41666	(a)	-
15538	.81	.029	16911	2.94	.075	40006	(a)	-	41667	365.00	-
15600	2.03	.184	16915	3.33	.071	40010	(a)	-	41668	342.00	-
15607	.70	-	16916	2.78	.08	40015	(a)	-	41669	2.40	-
15608	.45	.019	16920	7.39	.18	40020	(a)	-	41670	4.03	-
15656	13.40	-	16921	6.75	.081	40026	(a)	-	41672	(a)	-
15699	1.72	-	16930	4.25	.183	40031	(a)	-	41673	(a)	-
15733	.67	.034	16931	4.58	.088	40032	(a)	-	41675	(a)	-
15839	.61	.048	16940	9.22	.082	40040	(a)	-	41677	1.02	-
15991	.50	.14	16941	3.69	.118	40041	(a)	-	41678	207.00	-
15993	.42	.084	18078	.31	.31	40042	(a)	-	41679	(a)	(a)
16005	.092	.031	18109	.83	.062	40045	883.00	-	41680	36.40	-
16009	.82	.106	18110	.66	.065	40046	174.00	-	41696	3.23	-
16402	3.00	-	18200	(a)	-	40047	62.20	-	41697	2.25	-
16403	1.90	.30	18205	.48	.38	40059	22.30	-	41700	(a)	-
16404	2.40	-	18206	1.07	.189	40061	11.80	-	41715	23.10	-
16471	.98	-	18335	.77	.033	40063	395.00	-	41716	14.70	-
16501	.194	(a)	18435	2.40	.082	40064	116.00	-	43007	(a)	-
16527	.30	.32	18436	1.94	.214	40066	(a)	-	43117	(a)	-
16588	.38	(a)	18437	1.10	(a)	40067	(a)	-	43151	41.20	-
16604	.64	.122	18438	2.12	(a)	40069	(a)	-	43152	61.90	-
16670	15.90	-	18501	2.20	.02	40072	(a)	-	43200	157.00	-
16676	.63	.027	18506	1.33	.011	40075	82.80	-	43215	(a)	-
16694	1.26	(a)	18507	.40	.015	40101	61.10	-	43421	42.90	-
16705	.55	.131	18570	4.15	-	40102	54.00	-	43422	225.00	-
16722	(a)	-	18575	(a)	(a)	40111	31.30	-	43424	(a)	-
16723	(a)	-	18616	1.02	.59	40115	(a)	-	43470	18.80	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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	136.00	-	46004	66.50	-	47473	11.90	-
43518	57.30	-	44280	1.02	-	46005	53.20	-	47474	13.30	-
43550	153.00	-	44311	29.60	-	46112	.24	-	47475	10.50	-
43551	85.00	-	44315	19.90	-	46202	4.14	-	47476	10.50	-
43626	45.80	-	44427	221.00	-	46362	722.00	-	47477	14.00	-
43628	595.00	-	44428	222.00	-	46426	105.00	-	47478	14.70	-
43629	504.00	-	44429	3.33	-	46427	141.00	-	47600	(a)	-
43754	(a)	-	44430	2.31	-	46510	(a)	-	47610	(a)	-
43760	16.80	-	44431	7.39	-	46590	(a)	-	48039	111.00	-
43822	15.00	-	44432	2.34	-	46603	8.85	-	48177	(a)	-
43840	.184	-	44433	74.70	-	46604	10.20	-	48178	(a)	-
43860	11.80	-	44434	143.00	-	46606	27.20	-	48206	121.00	-
43889	4.21	-	44435	148.00	-	46607	37.40	-	48252	(a)	-
43945	(a)	-	44436	173.00	-	46622	43.70	-	48441	.51	-
43946	(a)	-	44437	143.00	-	46671	(a)	-	48557	50.90	-
43990	(a)	(a)	44438	113.00	-	46700	315.00	-	48558	44.30	-
43991	(a)	-	44439	220.00	-	46773	(a)	-	48600	211.00	-
44009	12.60	-	44440	182.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	3.76	(a)
44069	49.00	-	44501	(a)	-	46882	(a)	-	48637	38.90	-
44070	14.50	-	45190	3.26	-	46911	90.60	-	48638	19.30	-
44071	16.10	-	45191	2.32	-	46912	166.00	-	48727	(a)	-
44072	11.10	-	45192	2.71	-	46913	(a)	-	48808	3.42	-
44100	5.13	-	45193	1.60	-	46914	(a)	-	48924	(a)	-
44101	5.34	-	45210	2.02	-	46915	(a)	-	48925	930.00	-
44102	4.17	-	45224	(a)	-	46916	(a)	-	49005	.70	-
44103	3.69	-	45225	(a)	-	47050	4.09	-	49111	5.24	-
44104	1.55	-	45334	90.30	-	47051	(a)	-	49181	36.30	-
44105	(a)	-	45380	.78	(a)	47052	(a)	-	49183	44.30	-
44106	(a)	-	45450	26.60	-	47103	(a)	-	49184	93.40	-
44108	1.82	-	45523	(a)	-	47146	(a)	-	49185	85.00	-
44109	4.59	-	45524	(a)	-	47147	(a)	-	49239	.58	.46
44110	4.70	-	45539	(a)	-	47221	346.00	-	49292	2.66	-
44111	2.88	-	45678	1.10	-	47253	(a)	-	49305	(a)	-
44112	1.71	-	45771	1.19	.139	47254	(a)	-	49333	19.50	-
44113	(a)	-	45819	.39	.124	47318	37.30	-	49451	(a)	-
44193	(a)	-	45900	.232	.076	47367	1.02	-	49452	(a)	-
44194	(a)	-	45901	.199	.045	47420	8.16	-	49617	.85	.223
44222	(a)	-	45937	.35	-	47468	(a)	-	49618	.71	.109
44276	210.00	-	45993	(a)	(a)	47471	9.09	-	49619	1.34	.211

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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
49763	8.73	-	51330	.229	.66	51833	.238	.054	52342	.31	(a)
49800	(a)	-	51333	.075	.32	51850	.56	(a)	52343	.19	(a)
49801	305.00	-	51340	.065	(a)	51851	.38	(a)	52401	.59	(a)
49802	27.00	-	51350	.37	.127	51852	.88	(a)	52402	.036	(a)
49803	47.80	-	51351	.33	.049	51853	.35	(a)	52432	.177	(a)
49840	4.21	-	51352	.45	.101	51854	.80	(a)	52433	.162	.80
49870	389.00	-	51355	.31	.091	51855	.84	(a)	52435	.203	(a)
49890	(a)	-	51356	.33	.56	51856	.46	(a)	52438	.147	(a)
49891	(a)	-	51357	.54	.76	51857	.78	(a)	52440	.23	(a)
49902	(a)	-	51358	1.30	.129	51869	.175	.136	52467	.213	(a)
49903	(a)	-	51359	1.14	.71	51877	.99	.191	52469	.074	.096
50010	.38	.38	51370	.77	3.83	51889	.162	.011	52505	.37	.237
50015	.248	(a)	51380	.077	.041	51896	.076	.017	52547	.51	.07
50017	.189	(a)	51400	.54	(a)	51900	.178	.10	52581	1.81	2.19
50045	.43	(a)	51401	.79	(a)	51909	.50	.053	52619	.127	(a)
50047	.049	(a)	51500	.145	.116	51919	.164	(a)	52660	.36	-
51001	.129	.42	51516	.31	-	51926	.167	.044	52744	.91	.066
51005	.027	(a)	51517	.35	-	51927	.09	.132	52767	.47	(a)
51116	.33	.69	51550	.179	.40	51934	.183	.107	52876	(a)	(a)
51201	.065	(a)	51551	.062	.89	51941	.166	.041	52911	.101	.42
51205	.199	.059	51552	.108	.152	51942	.27	-	52967	.038	.058
51206	.031	.32	51553	.192	(a)	51956	.72	.205	53001	.37	.30
51210	.226	(a)	51554	.018	(a)	51957	.63	.46	53077	.178	.219
51211	(a)	(a)	51575	.099	.021	51958	.56	.37	53095	.122	(a)
51220	.77	1.90	51576	.34	.097	51959	.58	(a)	53096	.17	(a)
51221	.43	1.76	51600	.235	.172	51960	.076	.33	53121	.48	.40
51222	.52	4.53	51613	.155	.139	51970	.33	.177	53147	.079	(a)
51224	.55	1.49	51625	.118	(a)	51982	.097	.077	53229	.44	(a)
51230	.093	.74	51666	.156	.089	51985	.29	-	53271	.091	(a)
51240	.79	.196	51702	.35	(a)	51986	.38	.096	53333	.43	.248
51241	2.33	.218	51703	.147	(a)	51999	.161	.40	53374	.241	.26
51250	.59	(a)	51734	.28	.35	52002	.141	.114	53375	.128	.27
51251	.068	(a)	51741	.41	.243	52075	.44	.222	53376	.205	.183
51252	.237	.074	51752	.34	.15	52076	.53	(a)	53377	.209	.188
51253	.202	(a)	51767	.046	.007	52109	.036	(a)	53403	.132	(a)
51254	.063	.032	51777	.159	.077	52134	.47	.60	53425	.41	(a)
51255	1.51	(a)	51790	.26	(a)	52137	.172	(a)	53565	.154	.096
51300	.219	.147	51796	.149	(a)	52150	.87	(a)	53631	.056	.021
51305	.219	.88	51808	.53	.68	52315	.207	.27	53632	.065	.032
51315	.38	.096	51809	.66	.146	52341	.108	(a)	53731	.059	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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
53732	.40	.47	56171	.197	(a)	57403	.32	.033	58532	.182	(a)
53733	.26	.228	56202	.135	.078	57410	.057	.173	58559	.037	(a)
53734	1.84	–	56390	.236	.70	57411	.10	(a)	58560	.09	(a)
53803	.97	(a)	56391	.203	.30	57572	.033	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.33	.119	57600	.099	.033	58575	.115	.111
53902	(a)	(a)	56488	.26	.038	57611	.215	.055	58627	.37	.012
53903	(a)	(a)	56567	.42	(a)	57625	.87	(a)	58663	.92	.95
53904	(a)	(a)	56650	1.27	(a)	57651	.106	.039	58682	.33	(a)
53905	(a)	(a)	56651	.69	(a)	57690	.28	.45	58713	.101	(a)
53907	.178	.086	56652	.49	(a)	57716	.133	.074	58737	.239	.55
53951	(a)	(a)	56653	.48	(a)	57725	.29	.075	58756	.172	(a)
53952	(a)	(a)	56654	.244	(a)	57726	.226	.023	58757	.81	(a)
53953	(a)	(a)	56690	.137	.33	57798	.054	(a)	58759	.099	(a)
54012	.184	–	56699	.15	.067	57800	.201	(a)	58802	.113	.48
54077	.243	.39	56758	.128	.14	57808	.111	(a)	58813	.42	(a)
54444	(a)	(a)	56759	.131	.078	57809	.115	(a)	58822	.31	(a)
55010	.73	.98	56760	.188	.099	57810	.111	.10	58837	.85	.161
55011	.198	1.75	56805	.247	(a)	57871	.133	.111	58840	.25	.121
55012	.236	1.11	56806	.175	(a)	57913	.26	.26	58873	.40	.027
55013	.37	1.12	56807	.173	(a)	57997	.41	–	58903	.071	(a)
55014	(a)	(a)	56808	.226	(a)	57998	.115	.054	58904	.055	.12
55214	.191	.083	56900	.217	(a)	57999	.183	.07	58922	.67	.179
55371	.61	.108	56910	.109	(a)	58009	.183	(a)	59005	.135	.089
55410	(a)	(a)	56911	.36	(a)	58010	.27	(a)	59057	1.00	(a)
55426	.45	(a)	56912	.29	.084	58020	.35	(a)	59058	.65	(a)
55597	.048	1.68	56913	.237	(a)	58056	.32	(a)	59188	.69	.052
55647	.096	.065	56915	1.40	(a)	58057	.201	(a)	59189	.95	.28
55648	.043	(a)	56916	1.27	.215	58058	.181	(a)	59223	.42	.103
55649	.052	(a)	56917	.37	(a)	58095	.25	1.79	59257	.036	.012
55715	.38	.203	56918	.176	(a)	58096	.34	1.49	59306	.229	(a)
55716	.55	.49	56919	.45	(a)	58301	.14	.077	59378	.27	.141
55717	.59	(a)	56920	.41	(a)	58302	.091	.051	59481	.61	.096
55718	.57	(a)	56980	.188	(a)	58397	.53	.65	59482	.72	(a)
55802	.159	.011	57001	.065	.031	58408	.241	–	59537	.29	.232
55918	.217	2.26	57002	.042	.096	58409	.31	–	59601	.232	2.23
55919	.03	3.42	57090	.66	.68	58456	.164	–	59647	.32	.158
56040	.02	.03	57146	.42	.75	58457	.237	–	59660	.43	1.06
56041	.135	(a)	57202	.167	(a)	58458	.31	–	59661	.209	(a)
56042	.17	(a)	57257	.207	.034	58459	.37	–	59693	.035	–
56170	.40	(a)	57401	.118	.089	58503	.141	.077	59695	(a)	(a)

DIVISION SIX

PREM/OPS TERR. 515

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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
59701	.017	.33	59970	.25	.169	64074	23.00	—	91200	2.29	—
59713	.38	.33	59973	.29	(a)	64075	16.20	—	91210	(a)	—
59722	.197	.028	59975	.35	.19	64500	(a)	—	91235	5.92	3.48
59723	.074	.034	59977	.201	(a)	65007	112.00	—	91250	8.92	(a)
59724	.114	.015	59984	.08	.049	66122	48.30	—	91265	48.90	3.88
59725	.142	.145	59985	.31	(a)	66123	26.50	—	91266	25.90	1.54
59726	.103	.023	59986	.238	(a)	66309	77.60	—	91280	(a)	5.13
59738	.33	.059	59988	.09	.055	66561	180.00	—	91302	33.70	(a)
59750	.219	.181	59989	.042	.041	67017	167.00	—	91315	10.20	—
59751	.079	(a)	60010	109.00	—	67508	84.00	—	91324	22.80	(a)
59773	.041	.026	60011	125.00	—	67509	61.60	—	91325	(a)	(a)
59774	.034	.141	60012	206.00	—	67510	34.30	—	91340	14.90	10.90
59775	.043	.178	60013	176.00	—	67511	37.10	—	91341	10.60	5.14
59781	.19	.085	60015	132.00	—	67512	159.00	—	91342	13.60	5.03
59782	.28	.56	60016	148.00	—	67513	101.00	—	91343	2.33	1.97
59783	.28	(a)	60035	127.00	—	67634	144.00	—	91405	17.30	—
59784	.211	(a)	61000	108.00	—	67635	102.00	—	91436	12.00	2.86
59790	.25	(a)	61212	64.60	—	68001	312.00	—	91481	43.70	—
59798	.72	.46	61216	71.70	—	68439	401.00	—	91507	6.43	4.59
59806	.52	(a)	61217	65.30	—	68500	24.00	—	91523	99.20	—
59867	.29	(a)	61218	44.60	—	68604	7.48	—	91547	.56	—
59886	.039	.10	61223	317.00	—	68606	29.30	—	91551	3.50	.83
59889	.135	.187	61224	101.00	—	68607	23.10	—	91555	3.57	1.36
59892	.28	(a)	61225	140.00	—	68702	19.10	—	91560	14.30	5.83
59904	.186	.076	61226	236.00	—	68703	14.30	—	91562	7.79	—
59905	.179	.12	61227	216.00	—	68706	61.20	—	91577	27.90	4.17
59914	1.05	.69	62000	49.10	—	68707	60.60	—	91580	18.90	—
59915	.62	.66	62001	38.80	—	90089	10.10	—	91581	(a)	(a)
59917	.115	.232	62002	17.70	—	91111	7.63	7.19	91582	(a)	(a)
59923	.026	.005	62003	55.80	—	91125	6.10	3.25	91583	(a)	(a)
59925	1.17	1.19	63010	196.00	—	91127	5.14	1.58	91584	(a)	(a)
59926	.99	.46	63011	245.00	—	91130	4.00	—	91585	(a)	(a)
59927	.67	1.30	63012	348.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.47	.48	63013	330.00	—	91150	4.85	7.27	91587	(a)	(a)
59932	.51	.80	63215	184.00	—	91155	10.80	34.40	91588	(a)	(a)
59941	.159	(a)	63216	128.00	—	91160	2.45	—	91589	(a)	(a)
59947	.186	.30	63217	177.00	—	91175	2.11	—	91590	8.09	—
59955	.061	.132	63218	59.70	—	91177	9.22	—	91591	(a)	(a)
59963	.45	.37	63219	(a)	—	91179	9.26	—	91606	39.20	—
59964	1.06	.066	63220	(a)	—	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515											
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
99081	(a)	—	99827	1.02	.81						
99082	(a)	—	99851	4.14	—						
99083	(a)	—	99917	6.70	—						
99084	(a)	(a)	99938	7.53	—						
99085	(a)	(a)	99943	21.80	—						
99111	4.10	—	99946	16.30	4.74						
99160	(a)	—	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	—	99975	15.00	—						
99310	8.20	(a)	99986	(a)	—						
99315	24.10	2.48	99987	(a)	—						
99321	23.40	2.98	99988	7.57	—						
99445	(a)	(a)									
99471	2.14	—									
99505	11.80	—									
99506	14.50	—									
99507	12.60	—									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	—									
99613	20.70	2.95									
99614	9.14	—									
99620	1.13	—									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	—									
99746	5.61	4.22									
99760	.64	—									
99777	20.30	—									
99793	7.11	—									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516											
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	.29	.189	10205	.57	–	11210	9.99	–	13207	(a)	(a)
10015	15.40	–	10220	10.70	–	11211	51.90	–	13208	(a)	(a)
10020	(a)	(a)	10255	.63	.151	11212	7.86	–	13314	.27	.014
10026	1.47	.039	10256	2.29	.183	11213	6.41	–	13351	.66	.084
10036	1.69	(a)	10257	.43	.148	11214	15.80	–	13352	.67	.084
10040	.222	.32	10309	.37	.034	11222	.27	–	13410	3.60	2.35
10042	.84	.57	10315	.86	(a)	11234	.64	.13	13411	(a)	(a)
10052	10.70	–	10331	20.90	–	11248	.119	.016	13412	1.21	1.21
10054	9.46	–	10332	36.10	–	11258	3.42	.29	13453	1.40	(a)
10060	.40	.094	10352	1.66	.085	11259	3.67	.232	13454	1.64	(a)
10065	.60	.058	10367	13.40	–	11273	31.60	–	13455	1.66	(a)
10066	.61	.10	10368	19.50	–	11274	30.40	–	13461	(a)	(a)
10070	.167	.151	10375	(a)	–	11288	4.19	.09	13506	2.08	.135
10071	.72	.17	10378	21.20	–	12014	.26	.074	13507	2.51	.30
10072	15.10	–	10379	9.83	–	12356	2.68	.062	13590	1.24	.67
10073	2.63	.67	10380	16.80	–	12361	.105	.07	13621	.31	.33
10075	19.50	.32	10381	14.50	–	12362	.184	(a)	13670	.059	.017
10100	2.84	.088	11007	5.69	–	12373	.07	.023	13673	2.59	.018
10101	.54	.177	11020	.69	.26	12374	1.39	.135	13715	.184	.145
10105	5.89	–	11039	2.28	.11	12375	.69	.048	13716	1.03	.247
10107	8.03	.38	11052	5.84	–	12391	.138	.07	13720	1.46	.103
10110	52.50	–	11101	(a)	(a)	12393	.91	(a)	13759	.40	.218
10111	.37	.067	11120	(a)	–	12467	.38	(a)	13930	.39	.174
10113	.82	–	11126	.142	.024	12509	.156	.031	14068	.089	.012
10115	1.62	.149	11127	.93	.013	12510	1.98	.046	14101	1.04	.08
10117	15.30	–	11128	1.26	.133	12583	.88	(a)	14279	1.19	.131
10119	(a)	–	11138	5.23	–	12651	2.57	.51	14401	3.45	.118
10120	34.30	–	11155	.48	–	12683	1.18	(a)	14405	3.34	–
10130	8.02	–	11160	(a)	(a)	12707	1.21	.56	14527	.75	.179
10132	6.91	–	11167	1.35	–	12797	.25	.194	14655	.201	–
10133	5.62	–	11168	6.98	–	12805	.73	.27	14731	5.80	–
10135	(a)	–	11201	49.80	–	12841	1.22	–	14732	.43	–
10140	.048	.022	11202	14.70	–	12927	.213	–	14733	1.41	–
10141	.096	.023	11203	2.17	.46	13049	.054	.051	14734	.60	–
10145	.46	.017	11204	.71	2.74	13111	3.17	.092	14855	.55	.133
10146	1.27	.027	11205	(a)	–	13112	.089	.063	14913	.76	.225
10150	1.12	(a)	11206	2.31	–	13201	2.27	.144	15060	(a)	(a)
10151	28.30	–	11207	29.20	–	13204	2.57	1.14	15061	(a)	(a)
10160	5.03	–	11208	5.00	–	13205	.99	.42	15062	.49	(a)
10204	.51	–	11209	23.50	–	13206	(a)	(a)	15063	.58	(a)

DIVISION SIX

PREM/OPS TERR. 516

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.45	—	16750	.236	.034	18707	.028	.005	40117	(a)	—
15119	(a)	—	16751	.236	—	18708	.26	.028	40140	(a)	—
15120	(a)	—	16819	2.99	(a)	18833	.33	(a)	41001	.57	—
15123	5.60	—	16820	2.31	(a)	18834	.67	.241	41210	(a)	—
15124	1.96	—	16881	3.70	(a)	18911	2.13	.034	41421	1.03	—
15188	.87	(a)	16890	.35	(a)	18912	4.01	.062	41422	.55	—
15223	.069	.044	16891	.38	(a)	18920	1.04	.038	41510	107.00	—
15224	1.54	.10	16892	.69	(a)	18991	(a)	—	41603	48.70	—
15300	(a)	—	16900	6.17	.115	19007	2.19	—	41604	26.80	—
15314	.48	(a)	16901	3.95	.187	19051	4.85	—	41620	4.17	—
15404	.225	(a)	16902	3.35	.163	19061	(a)	—	41650	68.60	—
15405	.33	(a)	16905	6.48	.115	19795	.70	(a)	41664	72.80	—
15406	.84	.053	16906	4.14	.187	19796	.82	—	41665	8.52	—
15488	2.11	(a)	16910	3.70	.082	40005	(a)	—	41666	(a)	—
15538	.86	.029	16911	3.35	.075	40006	(a)	—	41667	199.00	—
15600	2.17	.184	16915	3.79	.071	40010	(a)	—	41668	186.00	—
15607	.59	—	16916	3.16	.08	40015	(a)	—	41669	1.31	—
15608	.48	.019	16920	8.41	.18	40020	(a)	—	41670	2.20	—
15656	14.30	—	16921	7.68	.081	40026	(a)	—	41672	(a)	—
15699	1.45	—	16930	4.84	.183	40031	(a)	—	41673	(a)	—
15733	.55	.034	16931	5.22	.088	40032	(a)	—	41675	(a)	—
15839	.65	.048	16940	10.50	.082	40040	(a)	—	41677	.86	—
15991	.53	.14	16941	4.21	.118	40041	(a)	—	41678	219.00	—
15993	.45	.084	18078	.33	.31	40042	(a)	—	41679	(a)	(a)
16005	.097	.031	18109	.89	.062	40045	481.00	—	41680	35.70	—
16009	.68	.106	18110	.71	.065	40046	95.00	—	41696	2.72	—
16402	3.21	—	18200	(a)	—	40047	33.90	—	41697	1.90	—
16403	2.03	.30	18205	.51	.38	40059	12.10	—	41700	(a)	—
16404	2.56	—	18206	1.15	.189	40061	6.43	—	41715	22.60	—
16471	.83	—	18335	.83	.033	40063	215.00	—	41716	14.40	—
16501	.206	(a)	18435	3.01	.082	40064	63.20	—	43007	(a)	—
16527	.32	.32	18436	2.43	.214	40066	(a)	—	43117	(a)	—
16588	.31	(a)	18437	1.18	(a)	40067	(a)	—	43151	42.50	—
16604	.53	.122	18438	2.27	(a)	40069	(a)	—	43152	65.40	—
16670	8.68	—	18501	2.76	.02	40072	(a)	—	43200	162.00	—
16676	.67	.027	18506	1.10	.011	40075	85.50	—	43215	(a)	—
16694	1.04	(a)	18507	.43	.015	40101	65.80	—	43421	44.30	—
16705	.59	.131	18570	4.44	—	40102	58.10	—	43422	233.00	—
16722	(a)	—	18575	(a)	(a)	40111	17.00	—	43424	(a)	—
16723	(a)	—	18616	.84	.59	40115	(a)	—	43470	15.90	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516											
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	141.00	-	46004	65.20	-	47473	11.70	-
43518	31.20	-	44280	.86	-	46005	52.10	-	47474	13.00	-
43550	158.00	-	44311	16.10	-	46112	.26	-	47475	10.30	-
43551	87.70	-	44315	10.80	-	46202	4.97	-	47476	10.30	-
43626	24.90	-	44427	238.00	-	46362	763.00	-	47477	13.70	-
43628	324.00	-	44428	239.00	-	46426	111.00	-	47478	14.40	-
43629	275.00	-	44429	3.59	-	46427	149.00	-	47600	(a)	-
43754	(a)	-	44430	2.49	-	46510	(a)	-	47610	(a)	-
43760	9.15	-	44431	7.96	-	46590	(a)	-	48039	115.00	-
43822	12.60	-	44432	2.52	-	46603	9.34	-	48177	(a)	-
43840	.155	-	44433	80.40	-	46604	10.80	-	48178	(a)	-
43860	9.93	-	44434	154.00	-	46606	28.80	-	48206	66.00	-
43889	3.55	-	44435	159.00	-	46607	39.50	-	48252	(a)	-
43945	(a)	-	44436	186.00	-	46622	36.80	-	48441	.28	-
43946	(a)	-	44437	154.00	-	46671	(a)	-	48557	27.70	-
43990	(a)	(a)	44438	122.00	-	46700	325.00	-	48558	24.10	-
43991	(a)	-	44439	237.00	-	46773	(a)	-	48600	223.00	-
44009	6.83	-	44440	196.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	3.55	(a)
44069	26.70	-	44501	(a)	-	46882	(a)	-	48637	21.20	-
44070	7.89	-	45190	3.91	-	46911	49.30	-	48638	10.50	-
44071	8.78	-	45191	2.78	-	46912	90.40	-	48727	(a)	-
44072	6.06	-	45192	3.25	-	46913	(a)	-	48808	3.66	-
44100	2.87	-	45193	1.92	-	46914	(a)	-	48924	(a)	-
44101	2.99	-	45210	2.43	-	46915	(a)	-	48925	506.00	-
44102	2.33	-	45224	(a)	-	46916	(a)	-	49005	.59	-
44103	2.06	-	45225	(a)	-	47050	3.45	-	49111	5.60	-
44104	.87	-	45334	93.20	-	47051	(a)	-	49181	37.50	-
44105	(a)	-	45380	.64	(a)	47052	(a)	-	49183	45.70	-
44106	(a)	-	45450	27.40	-	47103	(a)	-	49184	96.40	-
44108	1.02	-	45523	(a)	-	47146	(a)	-	49185	87.70	-
44109	2.57	-	45524	(a)	-	47147	(a)	-	49239	.48	.46
44110	2.63	-	45539	(a)	-	47221	357.00	-	49292	2.74	-
44111	1.61	-	45678	.93	-	47253	(a)	-	49305	(a)	-
44112	.96	-	45771	.98	.139	47254	(a)	-	49333	20.10	-
44113	(a)	-	45819	.32	.124	47318	20.30	-	49451	(a)	-
44193	(a)	-	45900	.248	.076	47367	.86	-	49452	(a)	-
44194	(a)	-	45901	.213	.045	47420	4.44	-	49617	.46	.223
44222	(a)	-	45937	.37	-	47468	(a)	-	49618	.39	.109
44276	217.00	-	45993	(a)	(a)	47471	8.92	-	49619	.73	.211

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516											
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
49763	4.73	—	51330	.217	.66	51833	.25	.054	52342	.29	(a)
49800	(a)	—	51333	.071	.32	51850	.53	(a)	52343	.18	(a)
49801	314.00	—	51340	.066	(a)	51851	.36	(a)	52401	.56	(a)
49802	27.90	—	51350	.39	.127	51852	.83	(a)	52402	.036	(a)
49803	49.40	—	51351	.35	.049	51853	.34	(a)	52432	.18	(a)
49840	3.55	—	51352	.48	.101	51854	.75	(a)	52433	.165	.80
49870	212.00	—	51355	.33	.091	51855	.79	(a)	52435	.207	(a)
49890	(a)	—	51356	.36	.56	51856	.43	(a)	52438	.149	(a)
49891	(a)	—	51357	.44	.76	51857	.74	(a)	52440	.234	(a)
49902	(a)	—	51358	1.07	.129	51869	.179	.136	52467	.217	(a)
49903	(a)	—	51359	.94	.71	51877	1.01	.191	52469	.076	.096
50010	.39	.38	51370	.78	3.83	51889	.166	.011	52505	.38	.237
50015	.25	(a)	51380	.078	.041	51896	.077	.017	52547	.48	.07
50017	.193	(a)	51400	.51	(a)	51900	.19	.10	52581	1.84	2.19
50045	.44	(a)	51401	.75	(a)	51909	.47	.053	52619	.129	(a)
50047	.05	(a)	51500	.148	.116	51919	.167	(a)	52660	.31	—
51001	.122	.42	51516	.26	—	51926	.17	.044	52744	.98	.066
51005	.025	(a)	51517	.29	—	51927	.092	.132	52767	.44	(a)
51116	.31	.69	51550	.183	.40	51934	.186	.107	52876	(a)	(a)
51201	.067	(a)	51551	.063	.89	51941	.169	.041	52911	.103	.42
51205	.203	.059	51552	.11	.152	51942	.27	—	52967	.039	.058
51206	.032	.32	51553	.196	(a)	51956	.73	.205	53001	.38	.30
51210	.213	(a)	51554	.019	(a)	51957	.64	.46	53077	.182	.219
51211	(a)	(a)	51575	.106	.021	51958	.57	.37	53095	.125	(a)
51220	.73	1.90	51576	.35	.097	51959	.59	(a)	53096	.173	(a)
51221	.41	1.76	51600	.239	.172	51960	.077	.33	53121	.49	.40
51222	.49	4.53	51613	.158	.139	51970	.34	.177	53147	.075	(a)
51224	.52	1.49	51625	.112	(a)	51982	.099	.077	53229	.42	(a)
51230	.088	.74	51666	.167	.089	51985	.241	—	53271	.093	(a)
51240	.80	.196	51702	.34	(a)	51986	.39	.096	53333	.41	.248
51241	2.38	.218	51703	.139	(a)	51999	.164	.40	53374	.26	.26
51250	.56	(a)	51734	.26	.35	52002	.144	.114	53375	.136	.27
51251	.069	(a)	51741	.42	.243	52075	.41	.222	53376	.219	.183
51252	.241	.074	51752	.35	.15	52076	.50	(a)	53377	.224	.188
51253	.206	(a)	51767	.049	.007	52109	.036	(a)	53403	.142	(a)
51254	.064	.032	51777	.17	.077	52134	.48	.60	53425	.39	(a)
51255	1.43	(a)	51790	.28	(a)	52137	.163	(a)	53565	.165	.096
51300	.234	.147	51796	.152	(a)	52150	.89	(a)	53631	.057	.021
51305	.234	.88	51808	.54	.68	52315	.221	.27	53632	.066	.032
51315	.31	.096	51809	.67	.146	52341	.102	(a)	53731	.06	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516											
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
53732	.41	.47	56171	.186	(a)	57403	.35	.033	58532	.186	(a)
53733	.27	.228	56202	.138	.078	57410	.058	.173	58559	.038	(a)
53734	1.55	–	56390	.241	.70	57411	.095	(a)	58560	.091	(a)
53803	.92	(a)	56391	.207	.30	57572	.034	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.33	.119	57600	.101	.033	58575	.118	.111
53902	(a)	(a)	56488	.28	.038	57611	.203	.055	58627	.38	.012
53903	(a)	(a)	56567	.39	(a)	57625	.89	(a)	58663	.87	.95
53904	(a)	(a)	56650	1.20	(a)	57651	.108	.039	58682	.34	(a)
53905	(a)	(a)	56651	.65	(a)	57690	.26	.45	58713	.108	(a)
53907	.181	.086	56652	.47	(a)	57716	.125	.074	58737	.244	.55
53951	(a)	(a)	56653	.45	(a)	57725	.27	.075	58756	.163	(a)
53952	(a)	(a)	56654	.23	(a)	57726	.213	.023	58757	.82	(a)
53953	(a)	(a)	56690	.147	.33	57798	.055	(a)	58759	.101	(a)
54012	.155	–	56699	.153	.067	57800	.205	(a)	58802	.115	.48
54077	.248	.39	56758	.13	.14	57808	.105	(a)	58813	.40	(a)
54444	(a)	(a)	56759	.133	.078	57809	.108	(a)	58822	.32	(a)
55010	.75	.98	56760	.191	.099	57810	.105	.10	58837	.80	.161
55011	.202	1.75	56805	.25	(a)	57871	.125	.111	58840	.241	.121
55012	.241	1.11	56806	.178	(a)	57913	.27	.26	58873	.38	.027
55013	.35	1.12	56807	.176	(a)	57997	.34	–	58903	.073	(a)
55014	(a)	(a)	56808	.231	(a)	57998	.118	.054	58904	.056	.12
55214	.195	.083	56900	.221	(a)	57999	.173	.07	58922	.64	.179
55371	.66	.108	56910	.111	(a)	58009	.173	(a)	59005	.138	.089
55410	(a)	(a)	56911	.34	(a)	58010	.27	(a)	59057	1.02	(a)
55426	.42	(a)	56912	.27	.084	58020	.37	(a)	59058	.66	(a)
55597	.049	1.68	56913	.224	(a)	58056	.33	(a)	59188	.74	.052
55647	.097	.065	56915	1.32	(a)	58057	.205	(a)	59189	1.02	.28
55648	.044	(a)	56916	1.20	.215	58058	.184	(a)	59223	.40	.103
55649	.053	(a)	56917	.35	(a)	58095	.26	1.79	59257	.037	.012
55715	.39	.203	56918	.166	(a)	58096	.34	1.49	59306	.233	(a)
55716	.56	.49	56919	.42	(a)	58301	.132	.077	59378	.26	.141
55717	.56	(a)	56920	.39	(a)	58302	.093	.051	59481	.63	.096
55718	.54	(a)	56980	.192	(a)	58397	.54	.65	59482	.77	(a)
55802	.17	.011	57001	.066	.031	58408	.203	–	59537	.28	.232
55918	.221	2.26	57002	.043	.096	58409	.26	–	59601	.236	2.23
55919	.03	3.42	57090	.62	.68	58456	.138	–	59647	.34	.158
56040	.021	.03	57146	.39	.75	58457	.20	–	59660	.43	1.06
56041	.138	(a)	57202	.17	(a)	58458	.26	–	59661	.213	(a)
56042	.173	(a)	57257	.211	.034	58459	.31	–	59693	.036	–
56170	.38	(a)	57401	.12	.089	58503	.144	.077	59695	(a)	(a)

DIVISION SIX

GENERAL LIABILITY

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516											
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
59701	.017	.33	59970	.237	.169	64074	27.60	—	91200	2.29	—
59713	.39	.33	59973	.30	(a)	64075	19.50	—	91210	(a)	—
59722	.201	.028	59975	.33	.19	64500	(a)	—	91235	5.92	3.48
59723	.076	.034	59977	.19	(a)	65007	119.00	—	91250	8.92	(a)
59724	.116	.015	59984	.081	.049	66122	51.00	—	91265	48.90	3.88
59725	.145	.145	59985	.32	(a)	66123	28.00	—	91266	25.90	1.54
59726	.105	.023	59986	.243	(a)	66309	81.90	—	91280	(a)	5.13
59738	.34	.059	59988	.085	.055	66561	190.00	—	91302	33.70	(a)
59750	.207	.181	59989	.043	.041	67017	176.00	—	91315	10.20	—
59751	.075	(a)	60010	108.00	—	67508	82.30	—	91324	22.80	(a)
59773	.044	.026	60011	124.00	—	67509	60.40	—	91325	(a)	(a)
59774	.036	.141	60012	204.00	—	67510	33.60	—	91340	14.90	10.90
59775	.046	.178	60013	174.00	—	67511	36.40	—	91341	10.60	5.14
59781	.18	.085	60015	130.00	—	67512	156.00	—	91342	13.60	5.03
59782	.27	.56	60016	146.00	—	67513	98.80	—	91343	2.33	1.97
59783	.26	(a)	60035	134.00	—	67634	152.00	—	91405	17.30	—
59784	.20	(a)	61000	107.00	—	67635	108.00	—	91436	12.00	2.86
59790	.26	(a)	61212	68.30	—	68001	329.00	—	91481	43.70	—
59798	.68	.46	61216	75.80	—	68439	423.00	—	91507	6.43	4.59
59806	.49	(a)	61217	69.00	—	68500	23.70	—	91523	99.20	—
59867	.29	(a)	61218	47.10	—	68604	7.91	—	91547	.56	—
59886	.039	.10	61223	335.00	—	68606	30.90	—	91551	3.50	.83
59889	.144	.187	61224	107.00	—	68607	24.40	—	91555	3.57	1.36
59892	.26	(a)	61225	149.00	—	68702	20.10	—	91560	14.30	5.83
59904	.176	.076	61226	249.00	—	68703	15.10	—	91562	7.79	—
59905	.183	.12	61227	228.00	—	68706	64.70	—	91577	27.90	4.17
59914	1.07	.69	62000	51.90	—	68707	64.00	—	91580	18.90	—
59915	.59	.66	62001	41.00	—	90089	10.10	—	91581	(a)	(a)
59917	.108	.232	62002	18.70	—	91111	7.63	7.19	91582	(a)	(a)
59923	.026	.005	62003	58.90	—	91125	6.10	3.25	91583	(a)	(a)
59925	.96	1.19	63010	194.00	—	91127	5.14	1.58	91584	(a)	(a)
59926	.82	.46	63011	242.00	—	91130	4.00	—	91585	(a)	(a)
59927	.55	1.30	63012	345.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.48	.48	63013	326.00	—	91150	4.85	7.27	91587	(a)	(a)
59932	.52	.80	63215	195.00	—	91155	10.80	34.40	91588	(a)	(a)
59941	.162	(a)	63216	135.00	—	91160	2.45	—	91589	(a)	(a)
59947	.176	.30	63217	96.50	—	91175	2.11	—	91590	8.09	—
59955	.062	.132	63218	32.50	—	91177	9.22	—	91591	(a)	(a)
59963	.46	.37	63219	(a)	—	91179	9.26	—	91606	39.20	—
59964	1.08	.066	63220	(a)	—	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516						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
91629	8.00	(a)	95358	(a)	—	97654	12.80	4.16	98427	5.79	—
91636	13.70	—	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	—
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	—
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	—
91722	12.00	(a)	95505	7.72	2.76	98090	.31	—	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	—	98482	8.92	9.19
91805	.49	—	95625	16.10	5.13	98092	1.02	—	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	—	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	—	98555	5.87	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	—
92102	10.90	3.92	96317	4.14	—	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	—
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	—
92445	7.86	—	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	—
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	—
92451	5.92	3.06	96703	(a)	—	98159	7.29	(a)	98658	17.60	—
92453	7.60	—	96816	9.71	—	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	—	96930	(a)	—	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	—	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	—	97047	10.40	—	98257	3.46	—	98705	24.90	—
94225	20.70	—	97050	8.05	—	98303	34.20	9.46	98710	8.24	—
94276	10.80	5.79	97111	12.40	—	98304	12.80	5.15	98751	13.30	—
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	—
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	—	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	—	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	—	97501	(a)	—	98405	3.82	—	98884	5.34	2.66
94638	(a)	—	97502	(a)	—	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	—	98414	30.90	(a)	98949	3.00	.62
95233	7.41	—	97504	(a)	—	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	—	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	—	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	—	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516											
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
99081	(a)	—	99827	1.02	.81						
99082	(a)	—	99851	4.14	—						
99083	(a)	—	99917	6.70	—						
99084	(a)	(a)	99938	7.53	—						
99085	(a)	(a)	99943	21.80	—						
99111	4.10	—	99946	16.30	4.74						
99160	(a)	—	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	—	99975	15.00	—						
99310	8.20	(a)	99986	(a)	—						
99315	24.10	2.48	99987	(a)	—						
99321	23.40	2.98	99988	7.57	—						
99445	(a)	(a)									
99471	2.14	—									
99505	11.80	—									
99506	14.50	—									
99507	12.60	—									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	—									
99613	20.70	2.95									
99614	9.14	—									
99620	1.13	—									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	—									
99746	5.61	4.22									
99760	.64	—									
99777	20.30	—									
99793	7.11	—									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517						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	.193	.189	10205	.54	–	11210	8.36	–	13207	(a)	(a)
10015	17.60	–	10220	10.10	–	11211	43.40	–	13208	(a)	(a)
10020	(a)	(a)	10255	.58	.151	11212	6.57	–	13314	.26	.014
10026	1.39	.039	10256	2.13	.183	11213	5.36	–	13351	.63	.084
10036	1.57	(a)	10257	.40	.148	11214	13.20	–	13352	.64	.084
10040	.147	.32	10309	.35	.034	11222	.222	–	13410	3.35	2.35
10042	.79	.57	10315	.82	(a)	11234	.60	.13	13411	(a)	(a)
10052	12.20	–	10331	23.90	–	11248	.111	.016	13412	1.13	1.21
10054	10.80	–	10332	41.10	–	11258	3.83	.29	13453	1.30	(a)
10060	.38	.094	10352	1.85	.085	11259	4.10	.232	13454	1.52	(a)
10065	.57	.058	10367	11.20	–	11273	29.90	–	13455	1.55	(a)
10066	.58	.10	10368	16.30	–	11274	28.70	–	13461	(a)	(a)
10070	.111	.151	10375	(a)	–	11288	4.69	.09	13506	1.97	.135
10071	.68	.17	10378	24.20	–	12014	.239	.074	13507	2.37	.30
10072	12.60	–	10379	11.20	–	12356	2.54	.062	13590	1.15	.67
10073	2.44	.67	10380	19.10	–	12361	.112	.07	13621	.29	.33
10075	18.10	.32	10381	16.60	–	12362	.122	(a)	13670	.063	.017
10100	3.18	.088	11007	4.75	–	12373	.046	.023	13673	2.90	.018
10101	.51	.177	11020	.65	.26	12374	1.32	.135	13715	.122	.145
10105	5.57	–	11039	2.12	.11	12375	.65	.048	13716	.97	.247
10107	7.47	.38	11052	7.87	–	12391	.091	.07	13720	1.64	.103
10110	59.90	–	11101	(a)	(a)	12393	.86	(a)	13759	.38	.218
10111	.242	.067	11120	(a)	–	12467	.36	(a)	13930	.26	.174
10113	.77	–	11126	.134	.024	12509	.145	.031	14068	.084	.012
10115	1.53	.149	11127	.62	.013	12510	1.84	.046	14101	.98	.08
10117	17.50	–	11128	.83	.133	12583	.82	(a)	14279	1.11	.131
10119	(a)	–	11138	5.96	–	12651	2.39	.51	14401	3.86	.118
10120	39.20	–	11155	.46	–	12683	1.09	(a)	14405	2.79	–
10130	7.59	–	11160	(a)	(a)	12707	.80	.56	14527	.50	.179
10132	6.54	–	11167	1.81	–	12797	.168	.194	14655	.19	–
10133	7.57	–	11168	9.41	–	12805	.69	.27	14731	7.81	–
10135	(a)	–	11201	41.60	–	12841	1.15	–	14732	.58	–
10140	.052	.022	11202	12.30	–	12927	.201	–	14733	1.33	–
10141	.103	.023	11203	1.43	.46	13049	.058	.051	14734	.57	–
10145	.50	.017	11204	.67	2.74	13111	3.55	.092	14855	.51	.133
10146	1.42	.027	11205	(a)	–	13112	.095	.063	14913	.72	.225
10150	1.06	(a)	11206	1.93	–	13201	2.11	.144	15060	(a)	(a)
10151	26.70	–	11207	24.40	–	13204	2.39	1.14	15061	(a)	(a)
10160	4.76	–	11208	4.18	–	13205	.92	.42	15062	.46	(a)
10204	.48	–	11209	19.60	–	13206	(a)	(a)	15063	.54	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517											
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	.37	-	16750	.224	.034	18707	.018	.005	40117	(a)	-
15119	(a)	-	16751	.224	-	18708	.246	.028	40140	(a)	-
15120	(a)	-	16819	2.78	(a)	18833	.218	(a)	41001	.66	-
15123	7.55	-	16820	2.15	(a)	18834	.64	.241	41210	(a)	-
15124	2.64	-	16881	3.50	(a)	18911	2.01	.034	41421	.73	-
15188	.81	(a)	16890	.33	(a)	18912	3.79	.062	41422	.39	-
15223	.074	.044	16891	.35	(a)	18920	.98	.038	41510	101.00	-
15224	1.73	.10	16892	.65	(a)	18991	(a)	-	41603	34.60	-
15300	(a)	-	16900	8.42	.115	19007	2.95	-	41604	19.00	-
15314	.46	(a)	16901	5.40	.187	19051	6.54	-	41620	3.49	-
15404	.209	(a)	16902	4.58	.163	19061	(a)	-	41650	48.70	-
15405	.31	(a)	16905	8.85	.115	19795	.66	(a)	41664	83.00	-
15406	.79	.053	16906	5.66	.187	19796	.77	-	41665	9.72	-
15488	1.96	(a)	16910	5.05	.082	40005	(a)	-	41666	(a)	-
15538	.82	.029	16911	4.58	.075	40006	(a)	-	41667	227.00	-
15600	2.06	.184	16915	5.18	.071	40010	(a)	-	41668	213.00	-
15607	.49	-	16916	4.32	.08	40015	(a)	-	41669	1.49	-
15608	.46	.019	16920	11.50	.18	40020	(a)	-	41670	2.50	-
15656	13.50	-	16921	10.50	.081	40026	(a)	-	41672	(a)	-
15699	1.21	-	16930	6.61	.183	40031	(a)	-	41673	(a)	-
15733	.51	.034	16931	7.12	.088	40032	(a)	-	41675	(a)	-
15839	.62	.048	16940	14.30	.082	40040	(a)	-	41677	.72	-
15991	.50	.14	16941	5.74	.118	40041	(a)	-	41678	226.00	-
15993	.42	.084	18078	.22	.31	40042	(a)	-	41679	(a)	(a)
16005	.064	.031	18109	.84	.062	40045	548.00	-	41680	25.30	-
16009	.63	.106	18110	.67	.065	40046	108.00	-	41696	2.28	-
16402	3.04	-	18200	(a)	-	40047	38.60	-	41697	1.58	-
16403	1.92	.30	18205	.34	.38	40059	13.80	-	41700	(a)	-
16404	2.43	-	18206	1.08	.189	40061	7.34	-	41715	16.10	-
16471	.69	-	18335	.78	.033	40063	245.00	-	41716	10.20	-
16501	.136	(a)	18435	3.36	.082	40064	72.20	-	43007	(a)	-
16527	.209	.32	18436	2.72	.214	40066	(a)	-	43117	(a)	-
16588	.29	(a)	18437	1.12	(a)	40067	(a)	-	43151	37.60	-
16604	.49	.122	18438	2.15	(a)	40069	(a)	-	43152	67.60	-
16670	9.90	-	18501	3.09	.02	40072	(a)	-	43200	143.00	-
16676	.64	.027	18506	1.02	.011	40075	75.50	-	43215	(a)	-
16694	.97	(a)	18507	.40	.015	40101	43.70	-	43421	39.20	-
16705	.39	.131	18570	4.20	-	40102	38.60	-	43422	206.00	-
16722	(a)	-	18575	(a)	(a)	40111	19.40	-	43424	(a)	-
16723	(a)	-	18616	.78	.59	40115	(a)	-	43470	13.30	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517											
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	124.00	-	46004	46.30	-	47473	8.29	-
43518	35.60	-	44280	.72	-	46005	37.00	-	47474	9.26	-
43550	140.00	-	44311	18.40	-	46112	.172	-	47475	7.31	-
43551	77.50	-	44315	12.30	-	46202	8.12	-	47476	7.31	-
43626	28.40	-	44427	158.00	-	46362	788.00	-	47477	9.75	-
43628	370.00	-	44428	159.00	-	46426	115.00	-	47478	10.20	-
43629	313.00	-	44429	2.38	-	46427	154.00	-	47600	(a)	-
43754	(a)	-	44430	1.65	-	46510	(a)	-	47610	(a)	-
43760	10.40	-	44431	5.29	-	46590	(a)	-	48039	101.00	-
43822	10.50	-	44432	1.68	-	46603	9.66	-	48177	(a)	-
43840	.13	-	44433	53.40	-	46604	11.10	-	48178	(a)	-
43860	8.30	-	44434	102.00	-	46606	29.70	-	48206	75.30	-
43889	2.97	-	44435	106.00	-	46607	40.90	-	48252	(a)	-
43945	(a)	-	44436	124.00	-	46622	30.80	-	48441	.32	-
43946	(a)	-	44437	102.00	-	46671	(a)	-	48557	31.60	-
43990	(a)	(a)	44438	80.90	-	46700	288.00	-	48558	27.50	-
43991	(a)	-	44439	157.00	-	46773	(a)	-	48600	230.00	-
44009	9.20	-	44440	130.00	-	46822	(a)	-	48610	(a)	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48636	3.08	(a)
44069	30.40	-	44501	(a)	-	46882	(a)	-	48637	24.20	-
44070	9.00	-	45190	6.40	-	46911	56.30	-	48638	12.00	-
44071	10.00	-	45191	4.54	-	46912	103.00	-	48727	(a)	-
44072	6.92	-	45192	5.31	-	46913	(a)	-	48808	3.47	-
44100	2.91	-	45193	3.13	-	46914	(a)	-	48924	(a)	-
44101	3.03	-	45210	3.96	-	46915	(a)	-	48925	578.00	-
44102	2.37	-	45224	(a)	-	46916	(a)	-	49005	.49	-
44103	2.09	-	45225	(a)	-	47050	2.88	-	49111	5.30	-
44104	.88	-	45334	82.40	-	47051	(a)	-	49181	33.10	-
44105	(a)	-	45380	.60	(a)	47052	(a)	-	49183	40.40	-
44106	(a)	-	45450	24.20	-	47103	(a)	-	49184	85.20	-
44108	1.03	-	45523	(a)	-	47146	(a)	-	49185	77.50	-
44109	2.61	-	45524	(a)	-	47147	(a)	-	49239	.45	.46
44110	2.67	-	45539	(a)	-	47221	315.00	-	49292	2.42	-
44111	1.64	-	45678	.78	-	47253	(a)	-	49305	(a)	-
44112	.97	-	45771	.91	.139	47254	(a)	-	49333	17.80	-
44113	(a)	-	45819	.30	.124	47318	23.10	-	49451	(a)	-
44193	(a)	-	45900	.235	.076	47367	.72	-	49452	(a)	-
44194	(a)	-	45901	.201	.045	47420	5.07	-	49617	.62	.223
44222	(a)	-	45937	.32	-	47468	(a)	-	49618	.52	.109
44276	192.00	-	45993	(a)	(a)	47471	6.34	-	49619	.98	.211

DIVISION SIX

PREM/OPS TERR. 517

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517											
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
49763	6.38	—	51330	.188	.66	51833	.23	.054	52342	.26	(a)
49800	(a)	—	51333	.062	.32	51850	.45	(a)	52343	.155	(a)
49801	278.00	—	51340	.053	(a)	51851	.31	(a)	52401	.48	(a)
49802	24.60	—	51350	.36	.127	51852	.72	(a)	52402	.029	(a)
49803	43.60	—	51351	.32	.049	51853	.29	(a)	52432	.146	(a)
49840	2.97	—	51352	.44	.101	51854	.65	(a)	52433	.133	.80
49870	242.00	—	51355	.30	.091	51855	.68	(a)	52435	.167	(a)
49890	(a)	—	51356	.32	.56	51856	.38	(a)	52438	.121	(a)
49891	(a)	—	51357	.41	.76	51857	.64	(a)	52440	.189	(a)
49902	(a)	—	51358	1.00	.129	51869	.144	.136	52467	.175	(a)
49903	(a)	—	51359	.87	.71	51877	.81	.191	52469	.061	.096
50010	.31	.38	51370	.63	3.83	51889	.134	.011	52505	.30	.237
50015	.204	(a)	51380	.063	.041	51896	.062	.017	52547	.42	.07
50017	.156	(a)	51400	.44	(a)	51900	.172	.10	52581	1.49	2.19
50045	.36	(a)	51401	.65	(a)	51909	.41	.053	52619	.104	(a)
50047	.04	(a)	51500	.119	.116	51919	.135	(a)	52660	.26	—
51001	.106	.42	51516	.216	—	51926	.137	.044	52744	.88	.066
51005	.022	(a)	51517	.245	—	51927	.074	.132	52767	.38	(a)
51116	.27	.69	51550	.147	.40	51934	.151	.107	52876	(a)	(a)
51201	.054	(a)	51551	.051	.89	51941	.137	.041	52911	.083	.42
51205	.164	.059	51552	.089	.152	51942	.219	—	52967	.031	.058
51206	.026	.32	51553	.158	(a)	51956	.59	.205	53001	.31	.30
51210	.185	(a)	51554	.015	(a)	51957	.52	.46	53077	.147	.219
51211	(a)	(a)	51575	.095	.021	51958	.46	.37	53095	.101	(a)
51220	.63	1.90	51576	.28	.097	51959	.47	(a)	53096	.14	(a)
51221	.35	1.76	51600	.193	.172	51960	.062	.33	53121	.40	.40
51222	.43	4.53	51613	.127	.139	51970	.27	.177	53147	.065	(a)
51224	.45	1.49	51625	.097	(a)	51982	.08	.077	53229	.36	(a)
51230	.076	.74	51666	.151	.089	51985	.202	—	53271	.075	(a)
51240	.65	.196	51702	.29	(a)	51986	.31	.096	53333	.35	.248
51241	1.92	.218	51703	.12	(a)	51999	.132	.40	53374	.232	.26
51250	.49	(a)	51734	.226	.35	52002	.116	.114	53375	.123	.27
51251	.056	(a)	51741	.34	.243	52075	.36	.222	53376	.197	.183
51252	.195	.074	51752	.28	.15	52076	.43	(a)	53377	.202	.188
51253	.166	(a)	51767	.044	.007	52109	.029	(a)	53403	.128	(a)
51254	.052	.032	51777	.153	.077	52134	.39	.60	53425	.33	(a)
51255	1.23	(a)	51790	.26	(a)	52137	.141	(a)	53565	.149	.096
51300	.211	.147	51796	.122	(a)	52150	.72	(a)	53631	.046	.021
51305	.211	.88	51808	.44	.68	52315	.20	.27	53632	.053	.032
51315	.29	.096	51809	.54	.146	52341	.088	(a)	53731	.049	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517											
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
53732	.33	.47	56171	.161	(a)	57403	.31	.033	58532	.15	(a)
53733	.216	.228	56202	.111	.078	57410	.047	.173	58559	.031	(a)
53734	1.30	–	56390	.194	.70	57411	.082	(a)	58560	.074	(a)
53803	.80	(a)	56391	.167	.30	57572	.027	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.119	57600	.082	.033	58575	.095	.111
53902	(a)	(a)	56488	.26	.038	57611	.176	.055	58627	.30	.012
53903	(a)	(a)	56567	.34	(a)	57625	.72	(a)	58663	.75	.95
53904	(a)	(a)	56650	1.04	(a)	57651	.087	.039	58682	.27	(a)
53905	(a)	(a)	56651	.57	(a)	57690	.229	.45	58713	.097	(a)
53907	.146	.086	56652	.40	(a)	57716	.109	.074	58737	.197	.55
53951	(a)	(a)	56653	.39	(a)	57725	.238	.075	58756	.141	(a)
53952	(a)	(a)	56654	.199	(a)	57726	.185	.023	58757	.66	(a)
53953	(a)	(a)	56690	.132	.33	57798	.044	(a)	58759	.082	(a)
54012	.13	–	56699	.124	.067	57800	.166	(a)	58802	.093	.48
54077	.20	.39	56758	.105	.14	57808	.091	(a)	58813	.35	(a)
54444	(a)	(a)	56759	.107	.078	57809	.094	(a)	58822	.26	(a)
55010	.60	.98	56760	.154	.099	57810	.091	.10	58837	.70	.161
55011	.163	1.75	56805	.203	(a)	57871	.109	.111	58840	.208	.121
55012	.194	1.11	56806	.144	(a)	57913	.214	.26	58873	.33	.027
55013	.30	1.12	56807	.142	(a)	57997	.29	–	58903	.059	(a)
55014	(a)	(a)	56808	.186	(a)	57998	.095	.054	58904	.045	.12
55214	.157	.083	56900	.179	(a)	57999	.15	.07	58922	.55	.179
55371	.59	.108	56910	.089	(a)	58009	.15	(a)	59005	.111	.089
55410	(a)	(a)	56911	.29	(a)	58010	.221	(a)	59057	.82	(a)
55426	.37	(a)	56912	.238	.084	58020	.34	(a)	59058	.53	(a)
55597	.039	1.68	56913	.194	(a)	58056	.26	(a)	59188	.67	.052
55647	.079	.065	56915	1.15	(a)	58057	.166	(a)	59189	.92	.28
55648	.036	(a)	56916	1.04	.215	58058	.149	(a)	59223	.34	.103
55649	.042	(a)	56917	.30	(a)	58095	.209	1.79	59257	.03	.012
55715	.31	.203	56918	.144	(a)	58096	.28	1.49	59306	.188	(a)
55716	.45	.49	56919	.37	(a)	58301	.114	.077	59378	.223	.141
55717	.48	(a)	56920	.33	(a)	58302	.075	.051	59481	.51	.096
55718	.47	(a)	56980	.155	(a)	58397	.44	.65	59482	.70	(a)
55802	.153	.011	57001	.053	.031	58408	.17	–	59537	.241	.232
55918	.179	2.26	57002	.034	.096	58409	.216	–	59601	.191	2.23
55919	.024	3.42	57090	.54	.68	58456	.115	–	59647	.31	.158
56040	.017	.03	57146	.34	.75	58457	.167	–	59660	.35	1.06
56041	.111	(a)	57202	.137	(a)	58458	.216	–	59661	.172	(a)
56042	.14	(a)	57257	.171	.034	58459	.26	–	59693	.029	–
56170	.33	(a)	57401	.097	.089	58503	.116	.077	59695	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517											
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
59701	.014	.33	59970	.205	.169	64074	45.10	-	91200	2.29	-
59713	.31	.33	59973	.24	(a)	64075	31.80	-	91210	(a)	-
59722	.162	.028	59975	.29	.19	64500	(a)	-	91235	5.92	3.48
59723	.061	.034	59977	.164	(a)	65007	123.00	-	91250	8.92	(a)
59724	.094	.015	59984	.066	.049	66122	52.70	-	91265	48.90	3.88
59725	.117	.145	59985	.26	(a)	66123	29.00	-	91266	25.90	1.54
59726	.085	.023	59986	.196	(a)	66309	84.70	-	91280	(a)	5.13
59738	.27	.059	59988	.073	.055	66561	196.00	-	91302	33.70	(a)
59750	.179	.181	59989	.034	.041	67017	182.00	-	91315	10.20	-
59751	.065	(a)	60010	53.30	-	67508	58.50	-	91324	22.80	(a)
59773	.039	.026	60011	61.30	-	67509	42.90	-	91325	(a)	(a)
59774	.032	.141	60012	101.00	-	67510	23.90	-	91340	14.90	10.90
59775	.042	.178	60013	86.40	-	67511	25.80	-	91341	10.60	5.14
59781	.155	.085	60015	64.50	-	67512	111.00	-	91342	13.60	5.03
59782	.232	.56	60016	72.50	-	67513	70.20	-	91343	2.33	1.97
59783	.226	(a)	60035	138.00	-	67634	157.00	-	91405	17.30	-
59784	.173	(a)	61000	52.80	-	67635	111.00	-	91436	12.00	2.86
59790	.209	(a)	61212	70.60	-	68001	340.00	-	91481	43.70	-
59798	.59	.46	61216	78.30	-	68439	437.00	-	91507	6.43	4.59
59806	.42	(a)	61217	71.30	-	68500	11.70	-	91523	99.20	-
59867	.236	(a)	61218	48.70	-	68604	8.17	-	91547	.56	-
59886	.032	.10	61223	346.00	-	68606	31.90	-	91551	3.50	.83
59889	.13	.187	61224	111.00	-	68607	25.30	-	91555	3.57	1.36
59892	.226	(a)	61225	153.00	-	68702	20.80	-	91560	14.30	5.83
59904	.153	.076	61226	257.00	-	68703	15.60	-	91562	7.79	-
59905	.147	.12	61227	236.00	-	68706	66.80	-	91577	27.90	4.17
59914	.87	.69	62000	53.70	-	68707	66.10	-	91580	18.90	-
59915	.51	.66	62001	42.30	-	90089	10.10	-	91581	(a)	(a)
59917	.094	.232	62002	19.30	-	91111	7.63	7.19	91582	(a)	(a)
59923	.021	.005	62003	60.90	-	91125	6.10	3.25	91583	(a)	(a)
59925	.90	1.19	63010	96.00	-	91127	5.14	1.58	91584	(a)	(a)
59926	.76	.46	63011	120.00	-	91130	4.00	-	91585	(a)	(a)
59927	.51	1.30	63012	171.00	-	91135	1.11	(a)	91586	(a)	(a)
59931	.39	.48	63013	162.00	-	91150	4.85	7.27	91587	(a)	(a)
59932	.42	.80	63215	201.00	-	91155	10.80	34.40	91588	(a)	(a)
59941	.131	(a)	63216	140.00	-	91160	2.45	-	91589	(a)	(a)
59947	.153	.30	63217	110.00	-	91175	2.11	-	91590	8.09	-
59955	.05	.132	63218	37.10	-	91177	9.22	-	91591	(a)	(a)
59963	.37	.37	63219	(a)	-	91179	9.26	-	91606	39.20	-
59964	.87	.066	63220	(a)	-	91190	4.97	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517											
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
91629	8.00	(a)	95358	(a)	-	97654	12.80	4.16	98427	5.79	-
91636	13.70	-	95410	10.40	3.62	97655	15.00	4.84	98428	(a)	-
91641	3.72	(a)	95455	16.60	3.12	98002	2.72	1.18	98429	3.57	-
91666	2.18	(a)	95487	5.57	(a)	98003	2.30	(a)	98430	(a)	-
91722	12.00	(a)	95505	7.72	2.76	98090	.31	-	98449	8.32	21.20
91746	7.79	5.97	95620	4.52	(a)	98091	.33	-	98482	8.92	9.19
91805	.49	-	95625	16.10	5.13	98092	1.02	-	98483	13.20	21.00
92053	1.20	.84	95630	(a)	(a)	98111	1.50	-	98502	12.60	5.17
92054	.41	.32	95647	7.13	5.96	98150	(a)	-	98555	5.87	-
92055	11.60	.26	95648	(a)	(a)	98151	(a)	-	98597	1.32	-
92101	18.10	3.72	96053	5.42	5.06	98152	9.15	1.01	98598	.45	-
92102	10.90	3.92	96317	4.14	-	98153	10.30	(a)	98601	15.10	(a)
92215	8.49	4.53	96408	8.99	16.30	98154	12.10	(a)	98622	(a)	-
92338	4.18	2.06	96409	8.32	17.90	98155	17.00	(a)	98623	(a)	-
92445	7.86	-	96410	7.30	10.90	98156	(a)	(a)	98624	2.37	-
92446	13.70	2.39	96611	3.41	1.82	98157	10.90	.37	98636	7.28	4.68
92447	12.00	2.03	96702	10.30	(a)	98158	(a)	(a)	98640	260.00	-
92451	5.92	3.06	96703	(a)	-	98159	7.29	(a)	98658	17.60	-
92453	7.60	-	96816	9.71	-	98160	15.40	(a)	98659	3.14	.72
92478	3.76	2.28	96872	14.70	(a)	98161	17.30	(a)	98677	41.00	11.50
92593	77.80	-	96930	(a)	-	98162	(a)	(a)	98678	36.40	14.20
92663	1.86	-	97002	(a)	(a)	98163	18.10	.29	98698	(a)	(a)
94007	25.80	7.12	97003	(a)	(a)	98164	4.99	.128	98699	11.90	(a)
94099	5.87	-	97047	10.40	-	98257	3.46	-	98705	24.90	-
94225	20.70	-	97050	8.05	-	98303	34.20	9.46	98710	8.24	-
94276	10.80	5.79	97111	12.40	-	98304	12.80	5.15	98751	13.30	-
94304	7.56	(a)	97220	1.07	(a)	98305	8.32	2.43	98805	10.80	1.74
94381	14.20	14.60	97221	(a)	1.96	98306	21.40	.99	98806	6.78	4.47
94404	10.20	7.66	97222	3.92	3.50	98307	4.06	.62	98810	11.70	-
94444	(a)	(a)	97223	5.92	4.25	98308	2.67	1.30	98813	11.30	3.26
94569	6.89	5.13	97308	2.00	-	98309	17.10	3.12	98820	20.50	4.12
94590	29.70	-	97447	6.57	6.28	98344	2.32	.91	98871	(a)	(a)
94617	9.37	-	97501	(a)	-	98405	3.82	-	98884	5.34	2.66
94638	(a)	-	97502	(a)	-	98413	33.80	(a)	98914	2.14	1.09
95124	3.46	1.52	97503	(a)	-	98414	30.90	(a)	98949	3.00	.62
95233	7.41	-	97504	(a)	-	98415	4.06	(a)	98967	8.39	11.70
95305	8.05	-	97650	8.58	4.96	98423	9.67	(a)	98993	13.90	8.28
95306	15.70	-	97651	19.40	6.14	98424	16.40	(a)	99003	3.99	1.61
95310	19.20	3.61	97652	16.90	6.01	98425	6.74	(a)	99004	9.42	2.29
95357	4.00	-	97653	7.34	3.83	98426	5.95	(a)	99080	2.82	11.60

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517											
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
99081	(a)	-	99827	1.02	.81						
99082	(a)	-	99851	4.14	-						
99083	(a)	-	99917	6.70	-						
99084	(a)	(a)	99938	7.53	-						
99085	(a)	(a)	99943	21.80	-						
99111	4.10	-	99946	16.30	4.74						
99160	(a)	-	99948	16.80	37.00						
99163	9.78	.67	99952	17.20	24.50						
99165	2.14	(a)	99953	18.60	12.10						
99220	4.72	(a)	99954	13.50	13.80						
99221	(a)	(a)	99955	16.90	10.70						
99222	8.86	(a)	99963	1.62	-						
99223	.60	(a)	99969	8.57	6.03						
99303	32.80	-	99975	15.00	-						
99310	8.20	(a)	99986	(a)	-						
99315	24.10	2.48	99987	(a)	-						
99321	23.40	2.98	99988	7.57	-						
99445	(a)	(a)									
99471	2.14	-									
99505	11.80	-									
99506	14.50	-									
99507	12.60	-									
99570	6.78	(a)									
99571	1.64	(a)									
99572	3.21	(a)									
99573	3.07	(a)									
99600	4.09	-									
99613	20.70	2.95									
99614	9.14	-									
99620	1.13	-									
99650	3.21	1.28									
99709	7.92	(a)									
99718	3.31	-									
99746	5.61	4.22									
99760	.64	-									
99777	20.30	-									
99793	7.11	-									
99798	(a)	(a)									
99803	(a)	18.40									
99826	2.32	.81									

NEW JERSEY GL-2021-BPRD1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PRODUCTS/COMPLETED OPERATIONS
EXECUTIVE SUMMARY

PURPOSE

This document:

- revises current advisory prospective loss costs for Products/Completed Operations classes. These loss costs represent a +5.3% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
 - provides the analyses used to derive these advisory loss costs.
-

DEFINITION OF
THE ISO
ADVISORY
PROSPECTIVE
LOSS COSTS

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

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
Products	- 7.1%	- 7.1%
Local Products/Completed Operations	+9.4%	+9.4%
Products/Completed Operations	+5.3%	+5.3%

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

INDICATED
VS. SELECTED

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

CAPPING

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

PRIOR ISO
REVISIONS

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

HISTORICAL
SOURCE DATA

The data used in this document is:

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

Bodily Injury and Property Damage deductible data is included.

ADJUSTMENTS
TO REPORTED
EXPERIENCE

The period of use for this revision is anticipated to begin on 7/1/2021. The 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 and Section F - Trend Summary.

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 Products, Local Products and Completed Operations.

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

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 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:

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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NEW JERSEY
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2019-BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 11.2%	- 11.2%	- 11.2%
Local Products/Completed Ops		+ 0.8%	+ 0.8%	+ 0.8%
Products/Completed Operations	7/2019	- 2.2%	- 2.2%	- 2.2%

Document: GL-2018- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 7.8%	- 7.8%	- 7.8%
Local Products/Completed Ops		- 7.8%	- 7.8%	- 7.8%
Products/Completed Operations	7/2018	- 7.8%	- 7.8%	- 7.8%

Document: GL-2017- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 9.3%	- 9.3%	- 9.3%
Local Products/Completed Ops		- 1.4%	- 1.4%	- 1.4%
Products/Completed Operations	7/2017	- 3.4%	- 3.4%	- 3.4%

Document: GL-2016- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 4.5%	- 4.5%	- 4.5%
Local Products/Completed Ops		+ 2.0%	+ 2.0%	+ 2.0%
Products/Completed Operations	8/2016	+ 0.2%	+ 0.2%	+ 0.2%

Document: GL-2015- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 10.4%	- 10.4%	- 10.4%
Local Products/Completed Ops		- 14.5%	- 14.5%	- 14.5%
Products/Completed Operations	7/2015	- 13.4%	- 13.4%	- 13.4%

**GENERAL LIABILITY OTHER THAN PROFESSIONAL
PRODUCTS/COMPLETED OPERATIONS
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PRODUCTS/COMPLETED OPERATIONS
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**GENERAL LIABILITY OTHER THAN PROFESSIONAL
PRODUCTS/COMPLETED OPERATIONS
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NEW JERSEY

GENERAL LIABILITY OTHER THAN PROFESSIONAL
 PRODUCTS/COMPLETED OPERATIONS
 SUBLINE CODES 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, Products/Completed Operations (Subline Codes 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 Products and for Local Products/Completed Operations. The revisions are then combined to produce an overall loss cost revision for Products/Completed Operations.

<u>Summary of Indications and Selected Loss Cost Level Changes</u>	<u>Products</u>	<u>Local Products/ Completed Operations</u>	<u>Products/ Completed Operations</u>
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 7.1%*	+ 9.4%**	+ 5.3%
Statewide Selected Monoline Loss Cost Level Change	- 7.1%*	+ 9.4%	+ 5.3%

* 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.

NEW JERSEY

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%	\$ 1,478,346	- 11.0%	- 11.0%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	39,017,316	- 8.3%	1,667,538	- 3.9%	- 3.9%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	4,813,738	- 2.6%	127,819	- 0.3%	- 0.3%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	35,560,474	- 5.2%	1,369,376	- 6.6%	- 6.6%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,547,659	- 6.0%	304,117	- 11.3%	- 11.3%
	PRODUCTS SUBTOTAL	\$ 118,826,312	- 6.1%	\$ 4,947,196	- 7.1%	- 7.1%
01	RETAIL STORES-FOOD OR DRUG			\$ 294,492	- 1.3%	- 1.1%
02	RETAIL STORES-NOT FOOD OR DRUG			824,333	+ 6.9%	+ 6.4%
11	COMPLETED OPERATIONS-LOW			614,915	+ 14.4%	+ 13.9%
12	COMPLETED OPERATIONS-MEDIUM			12,389,020	+ 10.0%	+ 10.1%
13	COMPLETED OPERATIONS-HIGH			737,360	+ 1.4%	+ 1.4%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 14,860,120	+ 9.4%	+ 9.4%
	TOTAL			\$ 19,807,316	+ 5.3%	+ 5.3%

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

For Products, the difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate and previous multistate revisions which were not implemented in this jurisdiction.

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 Products, these loss costs are calculated as explained in Section E - 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.

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

- 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 +34% 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:

LP/CO: 0.998

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

STATE: 29 - NEW JERSEY
 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	0.184	2.7	11259	0.232	0.260	-10.8	13759	0.218	0.187	16.6
10026	0.039	0.033	18.2	11288	0.090	0.088	2.3	13930	0.174	0.211	-17.5
10040	0.320	0.280	14.3	12014	0.074	0.062	19.4	14068	0.012	0.015	-20.0
10042	0.570	0.490	16.3	12356	0.062	0.047	31.9 U	14101	0.080	0.067	19.4
10060	0.094	0.079	19.0	12361	0.070	0.082	-14.6	14279	0.131	0.103	27.2
10065	0.058	0.044	31.8 U	12373	0.023	0.025	-8.0	14401	0.118	0.122	-3.3
10066	0.100	0.084	19.0	12374	0.135	0.131	3.1	14527	0.179	0.181	-1.1
10070	0.151	0.141	7.1	12375	0.048	0.060	-20.0 L	14855	0.133	0.162	-17.9
10071	0.170	0.139	22.3	12391	0.070	0.091	-23.1	14913	0.225	0.184	22.3
10073	0.670	0.690	-2.9	12509	0.031	0.038	-18.4	15223	0.044	0.033	33.3
10075	0.320	0.242	32.2 U	12510	0.046	0.039	17.9	15224	0.100	0.099	1.0
10100	0.088	0.069	27.5	12651	0.510	0.490	4.1	15406	0.053	0.044	20.5
10101	0.177	0.166	6.6	12707	0.560	0.650	-13.8	15538	0.029	0.024	20.8
10107	0.380	0.310	22.6	12797	0.194	0.169	14.8	15600	0.184	0.138	33.3 U
10111	0.067	0.083	-19.3	12805	0.270	0.205	31.7	15608	0.019	0.016	18.8
10115	0.149	0.120	24.2	13049	0.051	0.054	-5.6	15733	0.034	0.038	-10.5
10140	0.022	0.021	4.8	13111	0.092	0.097	-5.2	15839	0.048	0.041	17.1
10141	0.023	0.024	-4.2	13112	0.063	0.069	-8.7	15991	0.140	0.110	27.3
10145	0.017	0.017	0.0	13201	0.144	0.167	-13.8	15993	0.084	0.070	20.0
10146	0.027	0.024	12.5	13204	1.140	1.400	-18.6	16005	0.031	0.034	-8.8
10255	0.151	0.131	15.3	13205	0.420	0.430	-2.3	16009	0.106	0.079	34.2
10256	0.183	0.147	24.5	13314	0.014	0.017	-17.6	16403	0.300	0.231	29.9 U
10257	0.148	0.167	-11.4	13351	0.084	0.063	33.3 U	16527	0.320	0.360	-11.1
10309	0.034	0.029	17.2	13352	0.084	0.071	18.3	16604	0.122	0.147	-17.0
10352	0.085	0.089	-4.5	13410	2.350	2.440	-3.7	16676	0.027	0.023	17.4
11020	0.260	0.207	25.6	13412	1.210	1.010	19.8	16705	0.131	0.152	-13.8
11039	0.110	0.098	12.2	13506	0.135	0.110	22.7	16750	0.034	0.031	9.7
11126	0.024	0.020	20.0	13507	0.300	0.260	15.4	16900	0.115	0.114	0.9
11127	0.013	0.010	30.0	13590	0.670	0.740	-9.5	16901	0.187	0.224	-16.5
11128	0.133	0.108	23.1	13621	0.330	0.360	-8.3	16902	0.163	0.190	-14.2
11203	0.460	0.540	-14.8	13670	0.017	0.013	30.8	16905	0.115	0.114	0.9
11204	2.740	2.330	17.6	13673	0.018	0.016	12.5	16906	0.187	0.224	-16.5
11234	0.130	0.106	22.6	13715	0.145	0.154	-5.8	16910	0.082	0.084	-2.4
11248	0.016	0.019	-15.8	13716	0.247	0.224	10.3	16911	0.075	0.079	-5.1
11258	0.290	0.340	-14.7	13720	0.103	0.094	9.6	16915	0.071	0.073	-2.7

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

STATE: 29 - NEW JERSEY
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	0.080	0.081	-1.2	51116	0.690	0.570	21.1	51666	0.089	0.103	-13.6
16920	0.180	0.181	-0.6	51205	0.059	0.083	-28.9	51734	0.350	0.310	12.9
16921	0.081	0.091	-11.0	51206	0.320	0.450	-28.9	51741	0.243	0.250	-2.8
16930	0.183	0.192	-4.7	51220	1.900	2.580	-26.4	51752	0.150	0.159	-5.7
16931	0.088	0.085	3.5	51221	1.760	1.940	-9.3	51767	0.007	0.009	-22.2
16940	0.082	0.092	-10.9	51222	4.530	3.120	45.2	51777	0.077	0.076	1.3
16941	0.118	0.134	-11.9	51224	1.490	1.330	12.0	51808	0.680	0.730	-6.8
18078	0.310	0.270	14.8	51230	0.740	0.790	-6.3	51809	0.146	0.158	-7.6
18109	0.062	0.050	24.0	51240	0.196	0.182	7.7	51833	0.054	0.072	-25.0
18110	0.065	0.052	25.0	51241	0.218	0.300	-27.3	51869	0.136	0.140	-2.9
18205	0.380	0.310	22.6	51252	0.074	0.101	-26.7 L	51877	0.191	0.220	-13.2
18206	0.189	0.151	25.2	51254	0.032	0.045	-28.9	51889	0.011	0.014	-21.4
18335	0.033	0.028	17.9	51300	0.147	0.173	-15.0	51896	0.017	0.020	-15.0
18435	0.082	0.079	3.8	51305	0.880	1.030	-14.6	51900	0.100	0.093	7.5
18436	0.214	0.247	-13.4	51315	0.096	0.106	-9.4	51909	0.053	0.057	-7.0
18501	0.020	0.021	-4.8	51330	0.660	0.430	53.5 U	51926	0.044	0.040	10.0
18506	0.011	0.009	22.2	51333	0.320	0.310	3.2	51927	0.132	0.115	14.8
18507	0.015	0.012	25.0	51350	0.127	0.142	-10.6	51934	0.107	0.142	-24.6
18616	0.590	0.540	9.3	51351	0.049	0.045	8.9	51941	0.041	0.039	5.1
18707	0.005	0.003	66.7 U	51352	0.101	0.114	-11.4	51956	0.205	0.246	-16.7
18708	0.028	0.021	33.3 U	51355	0.091	0.096	-5.2	51957	0.460	0.400	15.0
18834	0.241	0.203	18.7	51356	0.560	0.690	-18.8	51958	0.370	0.390	-5.1
18911	0.034	0.028	21.4	51357	0.760	0.530	43.4	51960	0.330	0.360	-8.3
18912	0.062	0.049	26.5	51358	0.129	0.149	-13.4	51970	0.177	0.250	-29.2 L
18920	0.038	0.031	22.6	51359	0.710	0.840	-15.5	51982	0.077	0.085	-9.4
45771	0.139	0.176	-21.0	51370	3.830	5.000	-23.4	51986	0.096	0.107	-10.3
45819	0.124	0.112	10.7	51380	0.041	0.050	-18.0	51999	0.400	0.460	-13.0
45900	0.076	0.095	-20.0 L	51500	0.116	0.109	6.4	52002	0.114	0.118	-3.4
45901	0.045	0.047	-4.3	51550	0.400	0.360	11.1	52075	0.222	0.250	-11.2
49239	0.460	0.650	-29.2	51551	0.890	0.920	-3.3	52134	0.600	0.700	-14.3
49617	0.223	0.180	23.9	51552	0.152	0.159	-4.4	52315	0.270	0.240	12.5
49618	0.109	0.083	31.3	51575	0.021	0.020	5.0	52433	0.800	1.200	-33.3
49619	0.211	0.170	24.1	51576	0.097	0.075	29.3	52469	0.096	0.109	-11.9
50010	0.380	0.580	-34.5	51600	0.172	0.198	-13.1	52505	0.237	0.203	16.7
51001	0.420	0.460	-8.7	51613	0.139	0.138	0.7	52547	0.070	0.088	-20.5

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STATE: 29 - NEW JERSEY
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52581	2.190	3.680	-40.5 L	56391	0.300	0.320	-6.3	58397	0.650	0.830	-21.7
52744	0.066	0.094	-29.8	56427	0.119	0.125	-4.8	58503	0.077	0.061	26.2
52911	0.420	0.520	-19.2	56488	0.038	0.034	11.8	58575	0.111	0.123	-9.8
52967	0.058	0.064	-9.4	56690	0.330	0.360	-8.3	58627	0.012	0.016	-25.0
53001	0.300	0.330	-9.1	56699	0.067	0.051	31.4	58663	0.950	1.590	-40.3 L
53077	0.219	0.197	11.2	56758	0.140	0.155	-9.7	58737	0.550	0.740	-25.7
53121	0.400	0.460	-13.0	56759	0.078	0.093	-16.1	58802	0.480	0.450	6.7
53333	0.248	0.213	16.4	56760	0.099	0.106	-6.6	58837	0.161	0.165	-2.4
53374	0.260	0.380	-31.6	56912	0.084	0.084	0.0	58840	0.121	0.111	9.0
53375	0.270	0.250	8.0 U	56916	0.215	0.187	15.0	58873	0.027	0.030	-10.0
53376	0.183	0.187	-2.1	57001	0.031	0.028	10.7	58904	0.120	0.131	-8.4
53377	0.188	0.211	-10.9	57002	0.096	0.110	-12.7	58922	0.179	0.187	-4.3
53565	0.096	0.124	-22.6	57090	0.680	0.630	7.9	59005	0.089	0.096	-7.3
53631	0.021	0.022	-4.5	57146	0.750	0.670	11.9	59188	0.052	0.056	-7.1
53632	0.032	0.035	-8.6	57257	0.034	0.036	-5.6	59189	0.280	0.300	-6.7
53732	0.470	0.460	2.2	57401	0.089	0.098	-9.2	59223	0.103	0.077	33.8
53733	0.228	0.260	-12.3	57403	0.033	0.036	-8.3	59257	0.012	0.015	-20.0
53907	0.086	0.111	-22.5	57410	0.173	0.130	33.1	59378	0.141	0.152	-7.2
54077	0.390	0.370	5.4	57572	0.099	0.094	5.3	59481	0.096	0.088	9.1
55010	0.980	1.100	-10.9	57600	0.033	0.033	0.0	59537	0.232	0.168	38.1
55011	1.750	1.260	38.9	57611	0.055	0.064	-14.1	59601	2.230	2.310	-3.5
55012	1.110	1.170	-5.1	57651	0.039	0.043	-9.3	59647	0.158	0.176	-10.2
55013	1.120	0.990	13.1	57690	0.450	0.510	-11.8	59660	1.060	1.140	-7.0
55214	0.083	0.089	-6.7	57716	0.074	0.087	-14.9	59701	0.330	0.244	35.2
55371	0.108	0.130	-16.9	57725	0.075	0.091	-17.6	59713	0.330	0.330	0.0
55597	1.680	1.780	-5.6	57726	0.023	0.019	21.1	59722	0.028	0.032	-12.5
55647	0.065	0.056	16.1	57810	0.100	0.109	-8.3	59723	0.034	0.038	-10.5
55715	0.203	0.234	-13.2	57871	0.111	0.116	-4.3	59724	0.015	0.022	-31.8
55716	0.490	0.520	-5.8	57913	0.260	0.310	-16.1	59725	0.145	0.104	39.4 U
55802	0.011	0.009	22.2 U	57998	0.054	0.059	-8.5	59726	0.023	0.024	-4.2
55918	2.260	3.190	-29.2	57999	0.070	0.071	-1.4	59738	0.059	0.066	-10.6
55919	3.420	3.640	-6.0	58095	1.790	1.830	-2.2	59750	0.181	0.240	-24.6
56040	0.030	0.040	-25.0	58096	1.490	1.040	43.3	59773	0.026	0.028	-7.1
56202	0.078	0.100	-22.0	58301	0.077	0.082	-6.1	59774	0.141	0.152	-7.2
56390	0.700	0.630	11.1	58302	0.051	0.055	-7.3	59775	0.178	0.189	-5.8

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	0.085	0.076	11.8 U	91341	5.140	4.490	14.5	96409	17.900	15.600	14.7
59782	0.560	0.490	14.3	91342	5.030	4.560	10.3	96410	10.900	9.690	12.5
59798	0.460	0.460	0.0	91343	1.970	1.840	7.1	96611	1.820	1.800	1.1
59886	0.100	0.112	-10.7	91436	2.860	2.660	7.5	97221	1.960	1.970	-0.5
59889	0.187	0.153	22.2	91507	4.590	4.380	4.8	97222	3.500	3.570	-2.0
59904	0.076	0.066	15.2 U	91551	0.830	0.770	7.8	97223	4.250	4.810	-11.6
59905	0.120	0.130	-7.7	91555	1.360	1.260	7.9	97447	6.280	5.230	20.1
59914	0.690	0.620	11.3	91560	5.830	5.390	8.2	97650	4.960	4.540	9.3
59915	0.660	0.780	-15.4	91577	4.170	3.530	18.1	97651	6.140	5.250	17.0
59917	0.232	0.165	40.6	91746	5.970	5.090	17.3	97652	6.010	4.490	33.9 U
59923	0.005	0.005	0.0 U	92053	0.840	0.750	12.0	97653	3.830	3.550	7.9
59925	1.190	1.090	9.2	92054	0.320	0.340	-5.9	97654	4.160	3.940	5.6
59926	0.460	0.420	9.5	92055	0.260	0.280	-7.1	97655	4.840	5.020	-3.6
59927	1.300	1.560	-16.7	92101	3.720	3.380	10.1	98002	1.180	1.130	4.4
59931	0.480	0.590	-18.6	92102	3.920	3.260	20.2	98152	1.010	0.790	27.8
59932	0.800	0.930	-14.0	92215	4.530	4.010	13.0	98157	0.370	0.430	-14.0
59947	0.300	0.330	-9.1	92338	2.060	1.790	15.1	98163	0.290	0.320	-9.4
59955	0.132	0.147	-10.2	92446	2.390	2.360	1.3	98164	0.128	0.142	-9.9
59963	0.370	0.450	-17.8	92447	2.030	1.870	8.6	98303	9.460	10.100	-6.3
59964	0.066	0.061	8.2	92451	3.060	2.730	12.1	98304	5.150	4.360	18.1
59970	0.169	0.182	-7.1	92478	2.280	2.150	6.0	98305	2.430	2.070	17.4
59975	0.190	0.243	-21.8	94007	7.120	6.330	12.5	98306	0.990	0.960	3.1
59984	0.049	0.055	-10.9	94276	5.790	5.630	2.8	98307	0.620	0.650	-4.6
59988	0.055	0.060	-8.3	94381	14.600	11.500	27.0	98308	1.300	1.190	9.2
59989	0.041	0.045	-8.9	94404	7.660	6.100	25.6	98309	3.120	2.510	24.3
91111	7.190	6.760	6.4	94569	5.130	4.420	16.1	98344	0.910	0.900	1.1
91125	3.250	3.630	-10.5	95124	1.520	1.140	33.3 U	98449	21.200	20.600	2.9
91127	1.580	1.720	-8.1	95310	3.610	2.870	25.8	98482	9.190	7.760	18.4
91150	7.270	6.710	8.3	95410	3.620	3.450	4.9	98483	21.000	19.600	7.1
91155	34.400	30.200	13.9	95455	3.120	2.330	33.9 U	98502	5.170	4.560	13.4
91235	3.480	3.980	-12.6	95505	2.760	2.380	16.0	98636	4.680	4.410	6.1
91265	3.880	4.030	-3.7	95625	5.130	4.130	24.2	98659	0.720	0.780	-7.7
91266	1.540	1.320	16.7	95647	5.960	5.430	9.8	98677	11.500	10.500	9.5
91280	5.130	3.830	33.9 U	96053	5.060	4.720	7.2	98678	14.200	13.200	7.6
91340	10.900	10.600	2.8	96408	16.300	15.900	2.5	98805	1.740	1.440	20.8

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	4.470	4.160	7.5								
98813	3.260	3.070	6.2								
98820	4.120	3.740	10.2								
98884	2.660	2.250	18.2								
98914	1.090	1.180	-7.6								
98949	0.620	0.680	-8.8								
98967	11.700	9.330	25.4								
98993	8.280	10.300	-19.6								
99003	1.610	1.630	-1.2								
99004	2.290	2.180	5.0								
99080	11.600	11.700	-0.9								
99163	0.670	0.730	-8.2								
99315	2.480	2.100	18.1								
99321	2.980	2.800	6.4								
99613	2.950	2.700	9.3								
99650	1.280	1.140	12.3								
99746	4.220	3.750	12.5								
99803	18.400	16.900	8.9								
99826	0.810	0.720	12.5								
99827	0.810	0.790	2.5								
99946	4.740	4.390	8.0								
99948	37.000	35.400	4.5								
99952	24.500	23.100	6.1								
99953	12.100	12.800	-5.5								
99954	13.800	15.500	-11.0								
99955	10.700	11.200	-4.5								
99969	6.030	4.500	34.0 U								

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

INTRODUCTION

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

STEP 3:
APPLICATION OF
PERCENTAGE
CHANGES

The last step is the calculation of the ISO advisory prospective loss costs. For Products, proposed multistate loss costs are calculated using a Bayesian credibility procedure. See Section E - 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 F - 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 (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 and F 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.

CREDIBILITY

Products/Completed Operations data is assumed to be fully credible. The procedure for assigning credibility is outlined in Credibility Standards in this section.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE For Products, the objective of this procedure is to distribute the multistate basic limit loss cost level indication to the individual types of policy and class groups using a minimum bias iterative procedure. This procedure is used to answer the question: What percentage changes by class group must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? For Local Products/Completed Operations the change is also distributed to state.

PRODUCTS 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.

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.

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 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 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 and F.

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

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 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 Local Products/Completed Operations, the procedure starts by inserting the actual relative changes for type of policy and class group into the third formula to get a state 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 state 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 $Z = \sqrt{P/20,000}$ 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

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

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

MONOLINE INDICATIONS -- 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.

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 ALCCL 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 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 Products/Completed Operations.

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 Local Products/Completed Operations, the state ratios are then credibility-weighted with the multistate ratios using a Bayesian credibility procedure.

Products exposure development is based on multistate data, as shown in Section E - Multistate Exposure Development. Section F - 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 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 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 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.

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

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 F- 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 F - 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.

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

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 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. For Products/Completed Operations, exposures are forecasted based upon econometric models for sales by manufacturers for products and local products classes and average hourly earnings of contracting workers for completed operations classes developed by Moody's Analytics. For Products exposure trend detail, see Section E - Trend Data. For Local Products/Completed Operations exposure trend detail, see Section F - Trend Data.

SEVERITY TREND

For Products, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in Section E. For Local Products/Completed Operations, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in Section F. 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.

In selecting severity trend factors for use in calculating the 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 and F. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2006 - 12/31/2019. 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 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 negative frequency trend for Products and have selected a negative frequency trend for Local Products/ Completed Operations as well. 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

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

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.

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
CALCULATION OF PROPOSED CLASS LOSS COSTS --
PRODUCTS

The present class groups for Products classifications are presented in Section E - 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 E - 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 F - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of statewide class loss costs.

SECTION C
CALCULATION OF INDICATIONS
TABLE OF CONTENTS

Determination of Indicated Loss Cost Level Change:

- Products C-2
- Local Products/Completed Operations C-3

NEW JERSEY
 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 $\{(7)-1.00\} \times 100\%$	- 3.7 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE	- 6.1 %
	(SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	
(10)	INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C).....	- 7.1 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	- 7.1 %

- (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 SELECTED 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 AND PREVIOUS MULTISTATE REVISIONS WHICH WERE NOT IMPLEMENTED IN THIS JURISDICTION. (SEE SECTION A - PRODUCTS CLASS GROUP LOSS COST LEVEL CHANGE) .

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

(1) ACCIDENT YEAR ENDING	(2) MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) MULTISTATE \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO	(6) 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)..... + 9.4 %
- (11) SELECTED STATEWIDE MONOLINE CHANGE..... + 9.4 %

(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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NEW JERSEY
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.				
TOP					MULTISTATE COVERAGE IND. OF 0.963 OR - 3.7%			
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				
					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE	
CLASS GROUP								
3	1.020	0.456	1.009	1.013	- 4.9%	- 11.0%	- 11.0%	
4	0.934	0.390	0.974	0.977	- 8.3%	- 3.9%	- 3.9%	
5	1.299	0.127	1.034	1.037	- 2.6%	- 0.3%	- 0.3%	
6	1.020	0.312	1.006	1.010	- 5.2%	- 6.6%	- 6.6%	
7	0.986	0.168	0.998	1.001	- 6.0%	- 11.3%	- 11.3%	
					OVERALL MONOLINE INDICATION - 6.1%	- 7.1%	- 7.1%	

The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs. The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate and previous multistate revisions which were not implemented in this jurisdiction.

* 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.

NEW JERSEY
 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)	(6)	(7)
					INDICATED MULTISTATE MONOLINE CHANGE	INDICATED STATEWIDE MONOLINE CHANGE#*	SELECTED STATEWIDE MONOLINE CHANGE
CLASS GROUP							
1	0.808	0.501	0.899	0.894	- 3.4%	- 1.3%	- 1.1%
2	0.989	0.512	0.994	0.989	+ 7.8%	+ 6.9%	+ 6.4%
11	1.091	0.353	1.031	1.026	+ 12.1%	+ 14.4%	+ 13.9%
12	1.018	1.000	1.018	1.012	+ 10.3%	+ 10.0%	+ 10.1%
13	0.823	0.264	0.950	0.945	+ 2.7%	+ 1.4%	+ 1.4%
			OVERALL MONOLINE	INDICATION	+ 9.3%	+ 9.4%	+ 9.4%

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

* Monoline/Multiline ALCCCL 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		
	1.031	0.324	1.010	1.009		
	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		
New Jersey	0.992	0.454	0.996	0.996	9.4%	9.4%
	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.

NEW JERSEY
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	\$39,820	\$191,964	0.627	0.577	8	0.899
	02 RET.STRS-NTFD/DRG	39,622	173,967	1.022	0.940	8	0.994
	11 COMP. OPS. (LOW)	129,859	658,031	2.351	2.164	21	1.031
	12 COMP. OPS. (MED)	3,671,780	17,774,111	1.309	1.204	309	1.018
	13 COMP. OPS. (HGH)	244,196	1,018,334	0.531	0.489	8	0.950
	TOTAL *	\$4,125,277	\$19,816,407	1.286		354	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$217,203	\$1,195,946	0.578	0.532	52	0.916
	02 RET.STRS-NTFD/DRG	240,683	1,003,489	0.219	0.202	9	1.013
	12 COMP. OPS. (MED)	142,629	684,140	0.459	0.423	8	1.037
	TOTAL *	\$600,515	\$2,883,575	0.406		69	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$36,821	\$220,225	2.225	2.048	3	0.851
	02 RET.STRS-NTFD/DRG	544,028	1,873,882	0.767	0.706	49	0.942
	11 COMP. OPS. (LOW)	160,753	771,648	0.304	0.280	11	0.977
	12 COMP. OPS. (MED)	279,988	1,909,424	0.372	0.342	35	0.964
	13 COMP. OPS. (HGH)	19,456	101,248	0.000	0.000	0	0.900
	TOTAL *	\$1,041,046	\$4,876,427	0.626		98	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$648	\$20,881	10.281	9.462	1	0.897
	11 COMP. OPS. (LOW)	5,190	24,946	0.518	0.477	1	1.030
	12 COMP. OPS. (MED)	191,139	1,037,248	0.480	0.442	10	1.016
	TOTAL *	\$196,977	\$1,083,075	0.514		12	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$319,113	\$1,679,831	1.057	0.973	30	1.017
	12 COMP. OPS. (MED)	8,103,484	43,575,587	1.114	1.025	551	1.004
	13 COMP. OPS. (HGH)	473,708	2,386,972	0.886	0.816	20	0.937
	TOTAL *	\$8,896,305	\$47,642,390	1.100		601	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$294,492	\$1,629,016	0.812		64	
	02 RET.STRS-NTFD/DRG	824,333	3,051,338	0.619		66	
	11 COMP. OPS. (LOW)	614,915	3,134,456	1.129		63	
	12 COMP. OPS. (MED)	12,389,020	64,980,510	1.138		913	
	13 COMP. OPS. (HGH)	737,360	3,506,554	0.745		28	
	TOTAL *	\$14,860,120	\$76,301,874	1.083		1,134	

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

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2019 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	\$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 -- 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 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 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	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>	<u>Factor</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.	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	1.231	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
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

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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 @
Best 3/5	1.000	1.001	1.000	0.999	1.006 *	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					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.	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	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

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	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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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

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	1.006	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

<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>
	0.540	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 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	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						
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	1.080	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 *

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/Ult	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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	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												
	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	1,175,262	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												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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
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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	0.997	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

<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>
	0.587	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) YEAR ENDING QUARTER*	(2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(1) YEAR ENDING QUARTER*	(2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES		
2009	1	0.961	2016	1	1.030
	2	0.966		2	1.030
	3	0.969		3	1.029
	4	0.968		4	1.030
2010	1	0.964	2017	1	1.033
	2	0.962		2	1.034
	3	0.962		3	1.037
	4	0.965		4	1.040
2011	1	0.968	2018	1	1.043
	2	0.973		2	1.047
	3	0.978		3	1.051
	4	0.982		4	1.054
2012	1	0.986	2019	1	1.057
	2	0.990		2	1.060
	3	0.995		3	1.062
	4	1.000		4	1.064
2013	1	1.004	2020	1	1.065
	2	1.006		2	1.059
	3	1.008		3P	1.055
	4	1.010		4P	1.052
2014	1	1.012	2021	1P	1.050
	2	1.016		2P	1.055
	3	1.019		3P	1.058
	4	1.022		4P	1.062
2015	1	1.024	2022	1P	1.067
	2	1.026		2P	1.074
	3	1.027		3P	1.081
	4	1.030		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	PRODUCTS
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 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	\$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:

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

\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	-4.2	.024	.023
12361	2109590	10585019	.83864	.4348	.934	.958	.909	.077	.070	-14.6	.082	.070
12373	79471	663432	.74895	.0997	.982	1.007	.956	.024	.023	-8.0	.025	.023
13049	262153	1197829	.28398	.1275	.915	.938	.890	.057	.051	-5.6	.054	.051
13111	47476	246758	1.07502	.0767	1.013	1.039	.986	.093	.092	-5.2	.097	.092
13112	1824163	8649112	1.05274	.3906	1.025	1.051	.998	.063	.063	-8.7	.069	.063
13621	265660	1758388	1.39833	.1550	1.068	1.095	1.039	.320	.330	-8.3	.360	.330
13670	315674	1673776	2.26414	.1510	1.197	1.228	1.166	.015	.017	30.8	.013	.017
15223	1155803	5965343	1.31734	.3163	1.105	1.133	1.075	.041	.044	33.3	.033	.044
15406	308853	1422620	1.99864	.1388	1.145	1.174	1.114	.048	.053	20.5	.044	.053
16604	1320043	6691105	.57834	.3381	.862	.884	.839	.146	.122	-17.0	.147	.122
51300	341	32241	.00000	.0644	.942	.966	.917	.160	.147	-15.0	.173	.147
51305	25977	73614	.05007	.0668	.943	.967	.918	.960	.880	-14.6	1.030	.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	-10.6	.142	.127
51351	43937	134853	3.66481	.0703	1.194	1.225	1.163	.042	.049	8.9	.045	.049
51352	116305	503950	.49466	.0910	.961	.986	.936	.108	.101	-11.4	.114	.101
51355	157393	818049	.84594	.1079	.990	1.015	.963	.094	.091	-5.2	.096	.091
51356	79244	306665	.02589	.0801	.929	.953	.905	.620	.560	-18.8	.690	.560
51357	7407	23518	3.80602	.0639	1.186	1.216	1.154	.660	.760	43.4	.530	.760
51358	27215	86709	.00000	.0675	.939	.963	.914	.141	.129	-13.4	.149	.129
51359	71710	280441	.12829	.0786	.938	.962	.913	.780	.710	-15.5	.840	.710
51752	610679	3131682	.66985	.2154	.935	.959	.910	.165	.150	-5.7	.159	.150
52002	1621678	8473765	.75300	.3862	.909	.932	.885	.129	.114	-3.4	.118	.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	-31.6	.380	.260
53375	1850458	9565469	1.77973	.4124	1.326	1.360	1.291	.223	.270	8.0	.250	.270
53376	604727	2822401	.80397	.2026	.966	.991	.941	.194	.183	-2.1	.187	.183
53377	2773981	11600402	.96381	.4556	.988	1.013	.962	.195	.188	-10.9	.211	.188
53565	189779	878986	.13684	.1111	.911	.934	.887	.108	.096	-22.6	.124	.096
55371	29058	164571	.00000	.0720	.935	.959	.910	.119	.108	-16.9	.130	.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	-9.7	.155	.140
56759	769283	3481519	.97636	.2295	1.000	1.026	.974	.080	.078	-16.1	.093	.078
56760	1742502	7906593	1.09347	.3717	1.039	1.066	1.012	.098	.099	-6.6	.106	.099
57002	234454	881870	.26439	.1113	.925	.949	.901	.106	.096	-12.7	.110	.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	-9.3	.043	.039
57913	737652	3622690	.70101	.2350	.935	.959	.910	.290	.260	-16.1	.310	.260
59537	319909	1377747	1.94119	.1365	1.135	1.164	1.105	.210	.232	38.1	.168	.232
59647	48067	220490	.29443	.0752	.954	.978	.928	.170	.158	-10.2	.176	.158
59904	10803	49654	6.95191	.0654	1.396	1.432	1.359	.061	.076	15.2	.066	.076
59905	161501	689234	.26891	.1011	.933	.957	.908	.132	.120	-7.7	.130	.120
59925	1152	8023	1.39935	.0630	1.032	1.058	1.004	1.190	1.190	9.2	1.090	1.190
59926	258619	1278712	1.29671	.1316	1.045	1.072	1.018	.450	.460	9.5	.420	.460
59927	41420	407638	.26905	.0857	.944	.968	.919	1.420	1.300	-16.7	1.560	1.300
59963	49453	178167	.00000	.0728	.934	.958	.909	.410	.370	-17.8	.450	.370
59964	197446	1015830	.80818	.1183	.984	1.009	.958	.069	.066	8.2	.061	.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	2.7	.184	.189
10040	852365	4606034	1.44250	.2872	1.120	1.178	1.078	.300	.320	14.3	.280	.320
10070	1887133	10021676	1.04820	.4377	1.016	1.068	.978	.154	.151	7.1	.141	.151
10101	279456	1547054	1.14918	.1601	1.016	1.068	.978	.181	.177	6.6	.166	.177
10111	184481	819743	.21758	.1230	.895	.941	.861	.078	.067	-19.3	.083	.067
10255	2782837	13431884	1.13623	.5037	1.064	1.119	1.024	.147	.151	15.3	.131	.151
10256	11798	56827	4.28117	.0803	1.254	1.319	1.207	.152	.183	24.5	.147	.183
10257	3283252	14617381	.83219	.5232	.907	.954	.873	.169	.148	-11.4	.167	.148
11126	175445	1075547	2.01673	.1364	1.130	1.188	1.088	.022	.024	20.0	.020	.024
11203	8225	34315	.00000	.0789	.912	.959	.878	.520	.460	-14.8	.540	.460
11248	7248	42092	.00000	.0794	.911	.958	.877	.018	.016	-15.8	.019	.016
12391	1646441	7988550	.71215	.3893	.882	.927	.849	.082	.070	-23.1	.091	.070
12509	48408	245333	.09195	.0912	.908	.955	.874	.036	.031	-18.4	.038	.031
12651	706775	3489976	1.00279	.2455	.993	1.044	.956	.530	.510	4.1	.490	.510
12707	387896	1248486	.48076	.1453	.916	.963	.882	.640	.560	-13.8	.650	.560
12797	1215377	5976281	1.11428	.3324	1.031	1.084	.992	.196	.194	14.8	.169	.194
13201	23322	118889	.34331	.0839	.936	.984	.901	.160	.144	-13.8	.167	.144
13204	1383326	6680613	.50247	.3535	.818	.860	.787	1.450	1.140	-18.6	1.400	1.140
13205	336404	1823210	.71463	.1734	.942	.991	.907	.460	.420	-2.3	.430	.420
13314	190	980	.00000	.0770	.914	.961	.880	.016	.014	-17.6	.017	.014
13410	3233592	14733759	.66140	.5250	.818	.860	.787	2.990	2.350	-3.7	2.440	2.350
13412	476604	2511529	1.55631	.2048	1.106	1.163	1.065	1.140	1.210	19.8	1.010	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	-5.8	.154	.145
13930	1150579	5174510	.70132	.3066	.902	.948	.868	.201	.174	-17.5	.211	.174
14068	4262	33469	.00000	.0789	.912	.959	.878	.014	.012	-20.0	.015	.012
14527	416572	1910073	.94726	.1775	.983	1.034	.947	.189	.179	-1.1	.181	.179
14855	47900	296581	.00000	.0941	.897	.943	.863	.154	.133	-17.9	.162	.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	34.2	.079	.106
16527	4965559	23422088	.92100	.6307	.947	.996	.912	.350	.320	-11.1	.360	.320
16705	240402	996982	.43204	.1323	.916	.963	.882	.148	.131	-13.8	.152	.131
16750	346875	1892314	1.60096	.1767	1.098	1.155	1.057	.032	.034	9.7	.031	.034
18205	623010	2834525	1.64423	.2187	1.133	1.191	1.090	.350	.380	22.6	.310	.380
18616	3158356	14247041	1.07727	.5173	1.035	1.088	.996	.590	.590	9.3	.540	.590
18707	16449	85159	8.63627	.0819	1.616	1.699	1.555	.004	.005	66.7	.003	.005
45771	121181	813768	.09364	.1226	.880	.925	.847	.164	.139	-21.0	.176	.139

N

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	-4.3	.047	.045
53907	1848888	7972767	.66862	.3889	.865	.910	.833	.103	.086	-22.5	.111	.086

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

- L - CAPPED DOWN
- U - CAPPED UP
- N - NOT SUBJECT TO CAPPING
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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)	FORMULA CRED. (4)	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	-18.0	.050	.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	29.3	.075	.097
51613	61033	399625	1.04746	.1703	1.427	1.032	1.003	.139	.139	0.7	.138	.139
51666	39820	249138	.00000	.1628	1.260	.911	.885	.101	.089	-13.6	.103	.089
51767	653	3410	.00000	.1502	1.279	.925	.899	.008	.007	-22.2	.009	.007
51833	1568	7777	.00000	.1504	1.279	.925	.899	.060	.054	-25.0	.072	.054
51869	127250	668629	1.04367	.1834	1.421	1.027	.998	.136	.136	-2.9	.140	.136
51889	868	4185	.00000	.1502	1.279	.925	.899	.012	.011	-21.4	.014	.011
51941	1620138	8203676	1.29974	.4342	1.416	1.024	.995	.041	.041	5.1	.039	.041
52469	2178258	10180102	1.09882	.4764	1.312	.949	.922	.104	.096	-11.9	.109	.096
55647	388728	1870267	1.42673	.2373	1.487	1.075	1.045	.062	.065	16.1	.056	.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	-25.0	.040	.030
57257	23300	131596	.79384	.1568	1.394	1.008	.979	.035	.034	-5.6	.036	.034
57410	24740	133575	1.59786	.1569	1.520	1.099	1.068	.162	.173	33.1	.130	.173
58503	39323	150754	1.06577	.1578	1.436	1.038	1.009	.076	.077	26.2	.061	.077
58627	2097	9754	.00000	.1505	1.279	.925	.899	.013	.012	-25.0	.016	.012
59257	135	1705	.00000	.1501	1.279	.925	.899	.013	.012	-20.0	.015	.012
59923	648	15365	13.28435	.1508	3.282	2.373	2.306	.004	.005	0.0	.005	.005

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

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)
15733	8052	54585	.02823	.0364	.934	.984	.931	.037	.034	-10.5	.038	.034
51001	446	6924	.00000	.0274	.942	.993	.940	.450	.420	-8.7	.460	.420
51116	1222545	4176854	1.05542	.4636	1.009	1.063	1.006	.690	.690	21.1	.570	.690
51240	60377	273254	2.24434	.0754	1.065	1.122	1.062	.185	.196	7.7	.182	.196
51241	359839	1683413	.49660	.2670	.843	.888	.840	.260	.218	-27.3	.300	.218
51330	198383	964537	4.59184	.1805	1.623	1.710	1.618	.530	.660	53.5	.430	.660
51370	232485	614066	.00000	.1304	.842	.887	.839	4.570	3.830	-23.4	5.000	3.830
51500	325635	1649620	.99004	.2634	.974	1.026	.971	.119	.116	6.4	.109	.116
51550	26984	78502	2.17714	.0408	1.018	1.073	1.015	.390	.400	11.1	.360	.400
51551	745	42463	1.43195	.0341	.984	1.037	.981	.910	.890	-3.3	.920	.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	-13.1	.198	.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	-2.8	.250	.243
51777	135885	679568	1.13644	.1402	.992	1.045	.989	.078	.077	1.3	.076	.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	-7.6	.158	.146
51877	95110	390908	.27132	.0952	.902	.950	.899	.212	.191	-13.2	.220	.191
51896	679507	3436065	.90198	.4172	.941	.992	.939	.018	.017	-15.0	.020	.017
51900	10643	55855	3.37071	.0366	1.056	1.113	1.053	.095	.100	7.5	.093	.100
51909	83	663	.00000	.0262	.943	.994	.941	.056	.053	-7.0	.057	.053
51926	290188	1234160	1.83254	.2152	1.154	1.216	1.151	.038	.044	10.0	.040	.044
51927	435768	1992520	1.10450	.2989	1.009	1.063	1.006	.131	.132	14.8	.115	.132
51934	30975	617720	.12479	.1309	.858	.904	.856	.125	.107	-24.6	.142	.107
51956	1489747	7355895	.90172	.6003	.928	.978	.926	.221	.205	-16.7	.246	.205
51957	1320055	6661492	1.19457	.5767	1.099	1.158	1.096	.420	.460	15.0	.400	.460
51960	4118	29678	.00000	.0317	.938	.988	.935	.350	.330	-8.3	.360	.330
51982	11270	56054	.00000	.0366	.933	.983	.930	.083	.077	-9.4	.085	.077
51986	37851	256749	.50018	.0726	.935	.985	.932	.103	.096	-10.3	.107	.096
51999	145738	672942	.61095	.1392	.919	.968	.916	.440	.400	-13.0	.460	.400
52075	62549	250262	.24674	.0715	.917	.966	.914	.243	.222	-11.2	.250	.222
52134	2109846	10635756	.94107	.6835	.950	1.001	.947	.630	.600	-14.3	.700	.600
52315	500835	2386459	1.23792	.3357	1.059	1.116	1.056	.260	.270	12.5	.240	.270
52505	59121	184173	3.16342	.0599	1.100	1.159	1.097	.216	.237	16.7	.203	.237
52547	221159	1097930	.64941	.1980	.905	.954	.903	.078	.070	-20.5	.088	.070
52911	941082	4745325	.92428	.4945	.947	.998	.944	.450	.420	-19.2	.520	.420
52967	24175	122326	.42102	.0488	.942	.993	.940	.062	.058	-9.4	.064	.058

U

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)
53121	47390	174454	.17124	.0582	.922	.972	.920	.440	.400	-13.0	.460	.400
53333	69975	370139	1.75810	.0917	1.041	1.097	1.038	.239	.248	16.4	.213	.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	-8.6	.035	.032
53732	1411236	7154969	1.11488	.5937	1.055	1.112	1.052	.450	.470	2.2	.460	.470
53733	5096705	22599302	.81988	.8201	.847	.893	.845	.270	.228	-12.3	.260	.228
54077	769511	3620447	.96800	.4295	.968	1.020	.965	.400	.390	5.4	.370	.390
55010	72243	365370	.29155	.0909	.907	.956	.905	1.080	.980	-10.9	1.100	.980
55011	370467	1898394	1.48094	.2895	1.117	1.177	1.114	1.570	1.750	38.9	1.260	1.750
55012	52827	247263	.64948	.0709	.946	.997	.944	1.180	1.110	-5.1	1.170	1.110
55013	414966	1849042	1.01755	.2845	.982	1.035	.979	1.140	1.120	13.1	.990	1.120
55214	959	4971	.00000	.0270	.942	.993	.940	.088	.083	-6.7	.089	.083
55715	46661	206667	.00000	.0639	.907	.956	.905	.224	.203	-13.2	.234	.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	-22.0	.100	.078
56390	478727	1390360	1.50143	.2341	1.093	1.152	1.090	.640	.700	11.1	.630	.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	-8.3	.360	.330
56699	171556	1044473	2.08047	.1911	1.181	1.244	1.177	.057	.067	31.4	.051	.067
56916	819088	3653754	1.16091	.4316	1.052	1.109	1.050	.205	.215	15.0	.187	.215
57090	86632	607742	1.46258	.1294	1.032	1.087	1.029	.660	.680	7.9	.630	.680
57401	11639	43733	.00000	.0343	.935	.985	.932	.096	.089	-9.2	.098	.089
57403	527	3093	.00000	.0267	.943	.994	.941	.035	.033	-8.3	.036	.033
57572	79833	400995	.46914	.0968	.920	.969	.917	.108	.099	5.3	.094	.099
57600	40798	235251	.88846	.0689	.963	1.015	.961	.034	.033	0.0	.033	.033
57611	52210	280654	.00000	.0767	.894	.942	.891	.062	.055	-14.1	.064	.055
57690	340010	1377594	.76664	.2325	.922	.972	.920	.490	.450	-11.8	.510	.450
57716	216298	1139474	.65988	.2034	.906	.955	.904	.082	.074	-14.9	.087	.074
57725	974870	4265239	.72039	.4687	.852	.898	.850	.088	.075	-17.6	.091	.075
57726	71927	300610	2.67684	.0801	1.105	1.164	1.102	.021	.023	21.1	.019	.023
57810	4121	20777	.00000	.0300	.939	.989	.936	.107	.100	-8.3	.109	.100
57871	169156	405893	.74131	.0976	.946	.997	.944	.118	.111	-4.3	.116	.111
57998	27911	140214	.16269	.0520	.927	.977	.925	.058	.054	-8.5	.059	.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	-2.2	1.830	1.790
58096	1117352	7424465	1.37825	.6025	1.215	1.280	1.211	1.230	1.490	43.3	1.040	1.490

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: 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)	FORMULA CRED. ER (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	-6.1	.082	.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	-21.7	.830	.650
58575	11569	66716	.00000	.0386	.931	.981	.928	.120	.111	-9.8	.123	.111
58663	1340596	6043546	.29212	.5533	.594	.626	.592	1.280	.950	-40.3	1.590	.950
58802	51642	212588	1.39011	.0649	.996	1.050	.994	.480	.480	6.7	.450	.480
58837	7651	39505	1.81187	.0335	.997	1.051	.995	.162	.161	-2.4	.165	.161
58840	4386	18632	.41064	.0296	.952	1.003	.949	.127	.121	9.0	.111	.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	-8.4	.131	.120
58922	1177602	5186281	1.16121	.5161	1.068	1.125	1.065	.168	.179	-4.3	.187	.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	-7.1	.056	.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	33.8	.077	.103
59378	0	18	.00000	.0261	.943	.994	.941	.150	.141	-7.2	.152	.141
59481	75084	415448	1.04688	.0992	.976	1.028	.973	.099	.096	9.1	.088	.096
59701	1412	55279	5.39244	.0365	1.130	1.191	1.127	.290	.330	35.2	.244	.330
59713	301763	1548246	1.38248	.2522	1.073	1.131	1.070	.310	.330	0.0	.330	.330
59722	62318	297369	.06894	.0795	.897	.945	.894	.031	.028	-12.5	.032	.028
59723	16196	91896	.00000	.0433	.927	.977	.925	.037	.034	-10.5	.038	.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	-10.6	.066	.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	-7.2	.152	.141
59775	0	0	.00000	.0000	.000	.000	.000	.188	.178	-5.8	.189	.178
59798	919213	3825907	.85201	.4426	.917	.966	.914	.500	.460	0.0	.460	.460
59886	16350	102900	.00000	.0453	.925	.975	.923	.108	.100	-10.7	.112	.100
59889	13663	85035	4.93982	.0420	1.135	1.196	1.132	.165	.187	22.2	.153	.187
59914	833217	4058659	1.06610	.4567	1.013	1.067	1.010	.680	.690	11.3	.620	.690
59915	167755	772943	.44403	.1538	.888	.936	.886	.750	.660	-15.4	.780	.660
59917	109027	505380	2.45413	.1136	1.137	1.198	1.134	.205	.232	40.6	.165	.232
59931	211163	843839	.40513	.1639	.876	.923	.873	.550	.480	-18.6	.590	.480
59932	4051	174717	.00000	.0582	.912	.961	.909	.880	.800	-14.0	.930	.800
59947	14807	89363	.00000	.0428	.927	.977	.925	.320	.300	-9.1	.330	.300
59955	20556	108932	.01373	.0464	.924	.974	.922	.143	.132	-10.2	.147	.132
59970	19383	102003	.00000	.0451	.925	.975	.923	.183	.169	-7.1	.182	.169

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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)
59975	649105	2901760	.63112	.3784	.841	.886	.838	.227	.190	-21.8	.243	.190
59984	32409	132588	.00000	.0507	.919	.968	.916	.053	.049	-10.9	.055	.049
59988	1129	8238	.00000	.0277	.942	.993	.940	.059	.055	-8.3	.060	.055
59989	8	29	.00000	.0261	.943	.994	.941	.044	.041	-8.9	.045	.041

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 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	-29.2	.650	.460	
50010	49671	218067	.02500	.1539	.744	.829	.778	.490	.380	-34.5	.580	.380	
51205	2143	7130	.00000	.0988	.788	.878	.824	.071	.059	-28.9	.083	.059	
51206	1587	26418	.00000	.1041	.783	.873	.819	.390	.320	-28.9	.450	.320	
51220	122840	460220	.50185	.2094	.796	.887	.832	2.280	1.900	-26.4	2.580	1.900	
51221	570114	2736188	1.01641	.5110	.947	1.056	.990	1.780	1.760	-9.3	1.940	1.760	
51222	126927	1080087	1.81917	.3231	1.180	1.315	1.233	3.670	4.530	45.2	3.120	4.530	
51224	1353265	6680482	1.02576	.7056	.981	1.094	1.026	1.450	1.490	12.0	1.330	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	-26.7	.101	.074	L
51254	19299	32713	.00000	.1058	.782	.872	.818	.039	.032	-28.9	.045	.032	
51333	102841	474485	.94083	.2125	.888	.990	.929	.340	.320	3.2	.310	.320	
51958	268697	1429238	.83362	.3738	.859	.958	.899	.410	.370	-5.1	.390	.370	
51970	913979	4040737	.55760	.5987	.685	.764	.717	.238	.177	-29.2	.250	.177	L
52433	74549	317597	.17622	.1776	.750	.836	.784	1.020	.800	-33.3	1.200	.800	
52581	0	661207	.05274	.2502	.669	.746	.700	2.950	2.190	-40.5	3.680	2.190	L
52744	43103	53036	.00000	.1114	.777	.866	.812	.081	.066	-29.8	.094	.066	
53077	144444	1026293	1.31064	.3146	1.012	1.128	1.058	.207	.219	11.2	.197	.219	
55597	0	0	.00000	.0000	.000	.000	.000	1.790	1.680	-5.6	1.780	1.680	
55918	153	980	.00000	.0970	.789	.880	.825	2.740	2.260	-29.2	3.190	2.260	
55919	0	0	.00000	.0000	.000	.000	.000	3.650	3.420	-6.0	3.640	3.420	
56912	818420	3814709	.91351	.5859	.897	1.000	.938	.090	.084	0.0	.084	.084	
57146	420618	1867239	1.17156	.4276	1.001	1.116	1.047	.720	.750	11.9	.670	.750	
58737	38392	239144	.64736	.1590	.838	.934	.876	.630	.550	-25.7	.740	.550	
59601	217658	650093	.97752	.2481	.900	1.003	.941	2.370	2.230	-3.5	2.310	2.230	
59660	521744	2476677	.83849	.4888	.857	.955	.896	1.180	1.060	-7.0	1.140	1.060	
59724	36166	145375	.00566	.1357	.756	.843	.791	.019	.015	-31.8	.022	.015	
59725	638057	2935214	1.61422	.5268	1.264	1.409	1.322	.116	.145	39.4	.104	.145	U
59750	7518	37992	.00000	.1073	.780	.870	.816	.222	.181	-24.6	.240	.181	
59781	396583	2103615	1.79404	.4530	1.291	1.439	1.350	.068	.085	11.8	.076	.085	U
59782	369230	1665440	1.57975	.4040	1.159	1.292	1.212	.460	.560	14.3	.490	.560	

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

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SECTION F

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	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL				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 TREND		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			SEVERITY TREND	FREQUENCY TREND	=	\$100,000	
			BAISC LIMIT LOSSES AND ALAE*	BASIC LIMIT DEVELOPMENT FACTOR#	UNALLOCATED LOSS ADJ. FACTOR				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 DED COVERAGE	12/31/2017						\$71,753,010		
		12/31/2018						66,698,778		
		12/31/2019						63,050,626		
	TOTAL OCCURRENCE	12/31/2017						\$355,978,064		
		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.

NEW JERSEY

Local Products/Completed Operations
 Subline Code 336
 Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	1.500
35	Not Applicable	--
36	Service Policy	1.357
37	Industrial/Processing Policy	1.277
38	Contractors Policy	1.121

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

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

NEW JERSEY

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	1.015	0.9600	1.015	4,000,000
27 to 39 Months	0.999	0.999	0.7683	0.999	31,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From			<u>Factor</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	1.015	0.999	1.000		1.014

(a) See Section G - Multistate Premium Development.

(b) See Section G - Statewide Premium Development.

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

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

NEW JERSEY
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	29,343,601	28,952,013	28,938,249	28,935,453	28,932,576	28,932,343	28,932,343	28,932,344
12/31/2013	32,375,328	32,920,388	32,834,317	32,829,003	32,830,918	32,830,918	32,830,899	
12/31/2014	35,269,266	35,838,795	35,816,275	35,807,530	35,802,993	35,795,432		
12/31/2015	35,752,019	36,436,003	36,406,495	36,400,683	36,386,072			
12/31/2016	34,053,773	34,598,048	34,560,278	34,550,432				
12/31/2017	31,754,850	31,781,995	31,730,416					
12/31/2018	30,215,124	30,600,278						
12/31/2019	30,338,913							

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	0.987	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.017	0.997	1.000	1.000	1.000	1.000	
12/31/2014	1.016	0.999	1.000	1.000	1.000		
12/31/2015	1.019	0.999	1.000	1.000			
12/31/2016	1.016	0.999	1.000				
12/31/2017	1.001	0.998					
12/31/2018	1.013						
12/31/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.015	0.999

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	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
1.016

39:27
0.999

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
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LOCAL PRODUCTS

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NEW JERSEY

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	3.602	0.4244	2.638	350,000
27 to 39 Months	1.447	1.994	0.7835	1.876	390,000
39 to 51 Months	1.064	1.202	0.8794	1.185	420,000
51 to 63 Months	1.000	1.056	0.8984	1.050	460,000
63 to 75 Months	0.979	0.953	0.9016	0.956	510,000
75 to 87 Months	0.986	0.992	0.8999	0.991	550,000
87 to 99 Months	0.985	0.996	0.8899	0.995	610,000
99 to 111 Months	0.996	1.000	0.8849	1.000	660,000
111 to 123 Months	0.990	1.000	0.8760	0.999	730,000
123 to 135 Months	0.996	1.000	0.8792	1.000	800,000
135 to 147 Months	0.999	1.000	0.8837	1.000	880,000
147 to 159 Months	0.999	1.000	0.8693	1.000	970,000
159 to 171 Months	0.999	1.014	0.8303	1.011	1,100,000
171 to 183 Months	1.000	1.000	0.7614	1.000	1,200,000
183 to 195 Months	1.000	1.000	0.7656	1.000	1,300,000
195 to 207 Months	0.999	1.000	0.7443	1.000	1,400,000
207 to 219 Months	1.000	1.000	0.7317	1.000	1,600,000
219 to 231 Months	1.000	1.000	0.5949	1.000	1,700,000
231 to 243 Months	1.000	1.000	0.3939	1.000	1,900,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										
	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			1.185	1.050	0.956	0.991	0.995	1.000	0.999	1.000	1.000
12/31/2018		1.876	1.185	1.050	0.956	0.991	0.995	1.000	0.999	1.000	1.000
12/31/2019	2.638	1.876	1.185	1.050	0.956	0.991	0.995	1.000	0.999	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2017	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.185
12/31/2018	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.222
12/31/2019	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000		5.863

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

NEW JERSEY

Completed Operations
Bodily Injury
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) 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.

<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>
	0.487	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	200,755	1,056,295	0.296	312,664	513,419	1.014	520,600
12/31/2018	142,508	2,027,117	0.421	853,416	995,924	1.014	1,009,859
12/31/2019	7,087	3,911,963	0.487	1,905,126	1,912,213	1.014	1,938,981

(A) See Section G - Multistate Loss Development.

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

NEW JERSEY

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) 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.

<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>
	0.503	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	1,201,144	6,985,401	0.357	2,493,789	3,694,933	1.034	3,820,551
12/31/2018	456,547	6,587,763	0.437	2,878,852	3,335,399	1.034	3,448,788
12/31/2019	193,049	3,969,601	0.503	1,996,709	2,189,758	1.034	2,264,198

(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
 NEW JERSEY
 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	84,174	347,202	909,229	1,101,244	1,299,494	1,358,284	1,326,836	1,344,521	1,231,122	1,231,122	1,231,122
12/31/2001	7,010	373,135	797,619	1,233,932	1,204,530	1,130,927	1,178,667	1,174,162	1,173,062	1,163,162	1,163,162
12/31/2002	298,070	926,929	1,290,388	1,475,028	1,779,728	1,760,264	1,796,067	1,869,007	1,869,670	1,818,183	1,818,188
12/31/2003	76,005	405,882	625,398	817,491	970,502	998,498	1,003,490	951,490	948,490	948,490	948,490
12/31/2004	285,402	500,119	1,105,540	1,218,089	1,365,018	1,421,176	1,366,168	1,351,168	1,349,168	1,341,168	1,336,168
12/31/2005	398,743	868,948	1,284,320	1,660,561	1,568,637	1,639,574	1,711,518	1,505,018	1,497,518	1,543,438	1,532,267
12/31/2006	233,716	552,153	1,701,220	2,251,195	2,436,465	2,382,455	2,554,284	2,539,284	2,539,284	2,539,284	2,539,285
12/31/2007	342,919	1,067,378	1,759,912	2,232,269	2,277,521	2,366,624	2,381,921	2,375,861	2,390,861	2,405,564	2,405,564
12/31/2008	242,971	816,579	1,354,723	1,694,023	1,804,665	1,767,165	1,747,323	1,742,323	1,742,323	1,742,323	1,742,323
12/31/2009	261,310	600,584	1,432,779	1,743,512	1,852,046	1,647,848	1,626,025	1,686,224	1,680,925	1,675,925	1,675,924
12/31/2010	290,479	678,656	1,390,882	1,713,152	1,766,645	1,732,543	1,732,543	1,732,543	1,732,543	1,732,543	1,732,543
12/31/2011	244,820	851,659	1,484,111	1,918,293	1,784,587	1,688,276	1,672,087	1,657,087	1,657,087		
12/31/2012	325,063	561,823	1,193,071	1,388,498	1,707,047	1,592,397	1,523,397	1,507,397			
12/31/2013	313,669	555,827	907,505	1,521,788	1,690,180	1,662,080	1,658,481				
12/31/2014	147,085	374,128	964,458	1,207,141	1,273,934	1,189,132					
12/31/2015	199,646	666,947	1,237,376	1,339,477	1,340,877						
12/31/2016	99,186	488,156	861,038	1,025,099							
12/31/2017	107,616	256,619	606,092								
12/31/2018	51,265	449,602									
12/31/2019	199,107										
<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	1,231,122	1,231,122	1,231,122	1,231,122	1,231,122	1,231,122	1,231,122	1,231,122	1,234,572	1,231,122	
12/31/2001	1,163,063	1,165,062	1,165,062	1,165,062	1,165,062	1,165,062	1,265,062	1,265,062			
12/31/2002	1,819,185	1,818,262	1,918,260	1,921,260	1,921,260	1,968,260	1,968,260				
12/31/2003	948,490	948,490	988,490	988,491	988,491	948,991					
12/31/2004	1,336,168	1,336,169	1,336,168	1,336,168	1,336,168						
12/31/2005	1,504,968	1,504,967	1,504,967	1,504,967							
12/31/2006	2,539,284	2,539,284	2,539,284								
12/31/2007	2,405,564	2,405,564									
12/31/2008	1,742,323										

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	4.125	2.619	1.211	1.180	1.045	0.977	1.013	0.916	1.000	1.000	1.000
12/31/2001	53.229	2.138	1.547	0.976	0.939	1.042	0.996	0.999	0.992	1.000	1.000
12/31/2002	3.110	1.392	1.143	1.207	0.989	1.020	1.041	1.000	0.972	1.000	1.001
12/31/2003	5.340	1.541	1.307	1.187	1.029	1.005	0.948	0.997	1.000	1.000	1.000
12/31/2004	1.752	2.211	1.102	1.121	1.041	0.961	0.989	0.999	0.994	0.996	1.000
12/31/2005	2.179	1.478	1.293	0.945	1.045	1.044	0.879	0.995	1.031	0.993	0.982
12/31/2006	2.362	3.081	1.323	1.082	0.978	1.072	0.994	1.000	1.000	1.000	1.000
12/31/2007	3.113	1.649	1.268	1.020	1.039	1.006	0.997	1.006	1.006	1.000	1.000
12/31/2008	3.361	1.659	1.250	1.065	0.979	0.989	0.997	1.000	1.000	1.000	1.000
12/31/2009	2.298	2.386	1.217	1.062	0.890	0.987	1.037	0.997	0.997	1.000	
12/31/2010	2.336	2.049	1.232	1.031	0.981	1.000	1.000	1.000	1.000		
12/31/2011	3.479	1.743	1.293	0.930	0.946	0.990	0.991	1.000			
12/31/2012	1.728	2.124	1.164	1.229	0.933	0.957	0.989				
12/31/2013	1.772	1.633	1.677	1.111	0.983	0.998					
12/31/2014	2.544	2.578	1.252	1.055	0.933						
12/31/2015	3.341	1.855	1.083	1.001							
12/31/2016	4.922	1.764	1.191								
12/31/2017	2.385	2.362									
12/31/2018	8.770										
3 Yr Mean	5.359	1.994	1.175	1.056	0.950	0.982	0.993	0.999	0.999	1.000	1.000
Best 3/5	3.602	1.994	1.202	1.056	0.953	0.992	0.996	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	1.003	0.997
12/31/2001	1.002	1.000	1.000	1.000	1.000	1.086	1.000	1.000 *
12/31/2002	0.999	1.055	1.002	1.000	1.024	1.000	1.000 *	1.000 *
12/31/2003	1.000	1.042	1.000	1.000	0.960	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	0.995 @	1.029 @	1.002 @	0.997 @
Best 3/5	1.000	1.014	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.953	0.992	0.996	1.000	1.000	1.000	1.000
12/31/2016				1.056	0.953	0.992	0.996	1.000	1.000	1.000	1.000
12/31/2017			1.202	1.056	0.953	0.992	0.996	1.000	1.000	1.000	1.000
12/31/2018		1.994	1.202	1.056	0.953	0.992	0.996	1.000	1.000	1.000	1.000
12/31/2019	3.602	1.994	1.202	1.056	0.953	0.992	0.996	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	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.955
12/31/2016	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.008
12/31/2017	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.212
12/31/2018	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.417
12/31/2019	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	8.704

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

COMPLETED OPERATIONS (Subline Code 336)
 FULL COVERAGE
 NEW JERSEY
 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	638	39,562	225,531	481,744	475,680	503,169	507,407	509,004	509,114	509,614	509,520
12/31/2001	1,109	44,689	251,869	587,465	747,034	819,810	867,621	865,889	866,759	856,790	857,422
12/31/2002	16,006	167,427	352,850	580,037	720,801	852,777	873,485	915,773	942,383	944,847	948,728
12/31/2003	4,578	70,625	242,431	399,681	505,759	556,277	590,030	591,526	600,696	606,714	606,714
12/31/2004	47,654	123,546	286,166	522,027	915,743	1,225,534	1,493,344	1,501,752	1,521,968	1,524,353	1,528,019
12/31/2005	24,320	126,415	413,698	742,451	945,547	1,088,753	1,329,950	1,336,144	1,420,725	1,432,372	1,500,895
12/31/2006	26,363	123,912	425,062	682,079	852,264	955,187	979,837	993,401	1,004,576	1,004,576	1,004,576
12/31/2007	54,187	172,755	503,182	844,143	964,149	1,011,738	1,015,247	1,024,316	1,033,667	1,043,915	1,043,915
12/31/2008	18,719	130,520	456,361	691,042	875,976	911,740	926,573	931,005	931,005	931,005	931,005
12/31/2009	16,810	77,460	337,290	667,361	1,094,053	1,202,520	1,202,384	1,231,078	1,295,410	1,340,220	1,355,749
12/31/2010	48,642	121,173	404,283	838,566	1,115,871	1,299,478	1,306,383	1,311,210	1,329,829	1,329,829	
12/31/2011	11,677	120,718	347,670	654,993	785,962	866,284	887,329	888,344	888,344		
12/31/2012	12,384	82,784	250,180	495,928	734,963	791,287	745,093	750,133			
12/31/2013	16,118	122,926	381,748	680,639	810,488	881,769	922,481				
12/31/2014	11,128	63,811	281,600	425,491	555,821	579,729					
12/31/2015	23,865	141,494	367,843	564,544	646,171						
12/31/2016	10,462	84,211	303,431	455,884							
12/31/2017	7,754	60,219	196,905								
12/31/2018	85,510	147,704									
12/31/2019	7,087										

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	511,785	514,200	516,477	516,906	514,773	512,875	512,363	519,412	538,810
12/31/2001	859,648	860,952	861,381	860,687	858,789	857,909	860,163	861,062	
12/31/2002	958,386	969,068	971,967	998,928	1,037,381	1,142,305	1,188,563		
12/31/2003	606,714	606,714	606,714	607,471	627,051	637,033			
12/31/2004	1,539,316	1,563,754	1,576,976	1,576,976	1,576,976				
12/31/2005	1,531,703	1,553,012	1,553,012	1,553,012					
12/31/2006	1,004,576	1,008,406	1,008,406						
12/31/2007	1,047,745	1,047,745							
12/31/2008	931,005								

COMPLETED OPERATIONS (Subline Code 336)
 FULL COVERAGE
 NEW JERSEY
 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	738,852	983,028	1,326,396	1,518,983	1,814,411	1,895,277	2,117,366	2,233,476	2,275,577	2,512,077	2,548,802
12/31/2001	706,572	1,040,935	1,340,102	1,370,492	1,566,902	1,754,942	1,728,141	1,960,125	2,063,252	2,015,778	1,995,732
12/31/2002	919,249	1,325,031	1,601,453	1,815,295	2,168,276	2,098,841	2,227,383	2,507,297	2,588,460	2,478,382	2,705,632
12/31/2003	758,880	1,120,685	1,345,212	1,382,308	1,437,921	1,389,305	1,564,275	1,526,767	1,493,739	1,674,860	1,803,321
12/31/2004	2,269,549	2,673,151	3,004,735	3,675,923	3,810,499	4,024,906	4,304,913	4,490,377	4,806,940	4,658,606	5,019,721
12/31/2005	2,188,444	2,475,785	3,229,185	3,788,585	4,105,093	4,332,291	4,627,215	4,740,121	4,861,147	4,946,850	5,205,191
12/31/2006	1,289,312	2,252,373	3,214,711	3,507,060	3,767,006	3,824,450	3,723,855	3,912,069	4,325,835	4,675,149	5,254,944
12/31/2007	2,644,033	3,501,698	4,221,348	4,089,840	4,133,346	4,177,726	4,397,715	4,780,973	4,964,455	5,424,548	5,810,119
12/31/2008	2,913,923	3,473,350	4,094,558	4,423,411	4,592,960	4,899,997	5,211,249	5,854,503	6,323,129	6,709,762	7,090,952
12/31/2009	1,998,345	2,253,379	3,030,746	3,233,431	3,427,412	3,824,969	4,088,487	4,783,219	5,164,232	5,840,346	5,916,174
12/31/2010	2,252,135	2,956,331	3,442,376	3,635,115	4,088,397	4,475,622	4,644,603	5,122,416	5,586,926	5,774,847	
12/31/2011	2,390,431	3,068,366	3,291,525	3,646,612	4,182,586	4,157,284	4,620,932	4,986,172	5,126,235		
12/31/2012	1,782,980	2,220,179	2,365,540	2,688,218	2,963,247	3,243,181	3,391,675	3,479,571			
12/31/2013	2,040,627	2,711,046	3,250,500	3,310,683	3,607,343	3,741,714	3,992,404				
12/31/2014	1,773,128	2,483,119	2,418,993	2,846,026	2,887,105	3,326,767					
12/31/2015	1,765,048	2,510,875	3,107,388	3,374,247	3,513,027						
12/31/2016	2,070,814	2,737,078	2,885,558	3,506,819							
12/31/2017	1,896,492	2,269,610	2,732,703								
12/31/2018	1,880,436	2,722,692									
12/31/2019	1,245,383										
<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	2,724,001	2,657,737	2,657,836	2,622,737	2,622,362	2,622,362	2,622,362	2,622,362	2,622,362		
12/31/2001	1,978,782	2,013,777	2,022,777	2,042,777	2,042,777	2,112,777	2,112,777	2,097,777			
12/31/2002	2,715,083	2,850,142	2,725,139	2,775,139	2,842,644	2,853,564	2,943,572				
12/31/2003	2,051,697	2,084,615	2,011,680	1,996,680	1,997,406	1,998,926					
12/31/2004	5,318,230	5,497,427	5,448,997	5,419,312	5,463,390						
12/31/2005	5,534,485	5,567,944	5,691,675	6,140,827							
12/31/2006	5,414,522	5,412,578	5,501,698								
12/31/2007	6,165,848	6,403,569									
12/31/2008	7,210,580										

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.330	1.349	1.145	1.194	1.045	1.117	1.055	1.019	1.104	1.015	1.069
12/31/2001	1.473	1.287	1.023	1.143	1.120	0.985	1.134	1.053	0.977	0.990	0.992
12/31/2002	1.441	1.209	1.134	1.194	0.968	1.061	1.126	1.032	0.957	1.092	1.003
12/31/2003	1.477	1.200	1.028	1.040	0.966	1.126	0.976	0.978	1.121	1.077	1.138
12/31/2004	1.178	1.124	1.223	1.037	1.056	1.070	1.043	1.070	0.969	1.078	1.059
12/31/2005	1.131	1.304	1.173	1.084	1.055	1.068	1.024	1.026	1.018	1.052	1.063
12/31/2006	1.747	1.427	1.091	1.074	1.015	0.974	1.051	1.106	1.081	1.124	1.030
12/31/2007	1.324	1.206	0.969	1.011	1.011	1.053	1.087	1.038	1.093	1.071	1.061
12/31/2008	1.192	1.179	1.080	1.038	1.067	1.064	1.123	1.080	1.061	1.057	1.017
12/31/2009	1.128	1.345	1.067	1.060	1.116	1.069	1.170	1.080	1.131	1.013	
12/31/2010	1.313	1.164	1.056	1.125	1.095	1.038	1.103	1.091	1.034		
12/31/2011	1.284	1.073	1.108	1.147	0.994	1.112	1.079	1.028			
12/31/2012	1.245	1.065	1.136	1.102	1.094	1.046	1.026				
12/31/2013	1.329	1.199	1.019	1.090	1.037	1.067					
12/31/2014	1.400	0.974	1.177	1.014	1.152						
12/31/2015	1.423	1.238	1.086	1.041							
12/31/2016	1.322	1.054	1.215								
12/31/2017	1.197	1.204									
12/31/2018	1.448										
3 Yr Mean	1.322	1.165	1.159	1.048	1.094	1.075	1.069	1.066	1.075	1.047	1.036
Best 3/5	1.382	1.152	1.133	1.078	1.075	1.061	1.102	1.066	1.078	1.060	1.050

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.976	1.000	0.987	1.000	1.000	1.000	1.000	1.000			
12/31/2001	1.018	1.004	1.010	1.000	1.034	1.000	0.993	1.001 *			
12/31/2002	1.050	0.956	1.018	1.024	1.004	1.032	1.001 *	1.001 *			
12/31/2003	1.016	0.965	0.993	1.000	1.001	1.001 *	1.001 *	1.001 *			
12/31/2004	1.034	0.991	0.995	1.008	1.001 *	1.001 *	1.001 *	1.001 *			
12/31/2005	1.006	1.022	1.079								
12/31/2006	1.000	1.016									
12/31/2007	1.039										
3 Yr Mean	1.015	1.010	1.022	1.011	1.013 @	1.011 @	0.997 @	1.000 @			
Best 3/5	1.019	0.991	1.008	1.003	1.002 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.075	1.061	1.102	1.066	1.078	1.060	1.050
12/31/2016				1.078	1.075	1.061	1.102	1.066	1.078	1.060	1.050
12/31/2017			1.133	1.078	1.075	1.061	1.102	1.066	1.078	1.060	1.050
12/31/2018		1.152	1.133	1.078	1.075	1.061	1.102	1.066	1.078	1.060	1.050
12/31/2019	1.382	1.152	1.133	1.078	1.075	1.061	1.102	1.066	1.078	1.060	1.050

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	1.019	0.991	1.008	1.003	1.002	1.001	1.001	1.001	1.004*	1.656
12/31/2016	1.019	0.991	1.008	1.003	1.002	1.001	1.001	1.001	1.004*	1.785
12/31/2017	1.019	0.991	1.008	1.003	1.002	1.001	1.001	1.001	1.004*	2.023
12/31/2018	1.019	0.991	1.008	1.003	1.002	1.001	1.001	1.001	1.004*	2.330
12/31/2019	1.019	0.991	1.008	1.003	1.002	1.001	1.001	1.001	1.004*	3.220

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

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

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	66,067	153,312	319,599	492,762	578,967	740,811	940,521	974,386	1,004,713	1,121,363	1,242,872
12/31/2001	167,247	288,715	351,310	423,344	560,118	661,462	778,577	851,217	1,070,128	1,316,128	1,362,516
12/31/2002	117,000	166,508	276,948	451,904	672,606	839,459	1,087,000	1,213,209	1,332,772	1,371,850	1,488,047
12/31/2003	51,369	173,918	351,098	542,498	709,778	864,855	1,051,134	1,162,022	1,246,955	1,312,726	1,381,763
12/31/2004	149,008	279,026	772,926	1,231,877	1,474,675	1,838,342	2,313,313	2,726,813	2,987,905	3,383,028	4,050,346
12/31/2005	144,415	282,632	679,911	1,207,019	1,933,230	2,554,507	2,820,003	2,998,828	3,299,865	4,094,435	4,163,072
12/31/2006	104,066	261,776	566,296	917,241	1,414,442	1,734,639	1,882,236	2,045,862	2,363,027	2,736,476	3,584,536
12/31/2007	226,290	483,380	993,855	1,404,087	1,771,698	1,981,677	2,164,476	2,656,069	3,232,680	4,189,221	4,780,906
12/31/2008	298,977	901,364	1,442,833	2,233,173	2,690,773	2,981,631	3,324,583	3,992,070	4,676,325	5,027,155	5,541,105
12/31/2009	196,861	370,159	687,276	1,175,260	1,473,206	1,690,686	2,178,494	3,113,900	3,347,382	3,692,485	4,120,897
12/31/2010	242,208	736,294	1,012,970	1,468,772	2,366,827	2,333,749	2,753,631	3,072,112	3,644,274	3,866,331	
12/31/2011	221,331	574,665	1,339,043	1,658,797	2,068,578	2,177,290	2,824,113	3,227,626	3,463,926		
12/31/2012	181,476	392,524	791,195	1,182,435	1,874,319	2,194,904	2,334,282	2,528,111			
12/31/2013	253,758	1,256,971	2,098,426	2,563,410	3,548,062	3,820,847	4,029,242				
12/31/2014	229,454	489,896	906,005	1,273,026	1,736,354	2,282,355					
12/31/2015	262,348	863,064	1,299,176	1,960,538	2,258,454						
12/31/2016	299,356	592,616	1,008,163	1,396,014							
12/31/2017	259,791	514,522	1,061,976								
12/31/2018	136,457	430,515									
12/31/2019	191,282										

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	1,463,897	1,475,545	1,495,720	1,502,617	1,504,926	1,504,926	1,504,926	1,504,926	1,504,926
12/31/2001	1,434,863	1,337,306	1,344,238	1,350,100	1,355,038	1,369,066	1,386,322	1,386,322	
12/31/2002	1,737,796	1,965,994	2,012,534	2,053,308	2,054,562	2,054,932	2,054,932		
12/31/2003	1,671,027	1,840,079	1,685,989	1,675,423	1,675,770	1,674,250			
12/31/2004	4,258,367	4,794,193	4,895,836	4,724,579	4,801,795				
12/31/2005	4,549,204	4,921,163	5,067,734	5,321,106					
12/31/2006	3,641,802	3,913,817	3,905,717						
12/31/2007	5,083,053	5,380,787							
12/31/2008	5,762,927								

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

A.Y.E.	\$100,000 Basic Limit Losses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	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							
12/31/2007	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 *			

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					0.979	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	1.072	1.000		
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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	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								

A.Y.E	Link Ratios: 171 to Ultimate											
	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	*	1.001	*	1.001	*	1.004	*
12/31/2005	0.987											
Best 3/5	1.005	1.001	1.001	*	1.001	*	1.001	*	1.001	*	1.004	*

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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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.	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	1.389	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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 *			

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					1.040	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.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	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.	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	1.586	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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					1.053	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.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	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								

A.Y.E	Link Ratios: 171 to Ultimate							
	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	*	*
12/31/2002	1.024	1.019	1.010	0.998	1.001	*	*	*
12/31/2003	1.020	1.005	1.016	1.004	*	1.001	*	*
12/31/2004	1.005	1.003	1.005	*	1.004	*	1.001	*
12/31/2005	1.018							
Best 3/5	1.016	1.009	1.006	*	1.002	*	1.001	*

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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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.	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	1.282	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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	0.998	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 *

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					0.993	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.	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	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	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.	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	1.697	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	1.000
12/31/2010	0.773	0.890	0.958	1.021	1.000	1.000	0.979	1.000	1.000	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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.	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	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.	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	1.004	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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
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												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	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

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:

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	1,979,021	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										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	2,955,411	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	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.	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	1.073	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
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 *

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					1.023	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.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	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

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	1.650	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	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

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	0.991	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 *

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					1.071	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

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	0.994	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)
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 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	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												

A.Y.E	Incremental Percentages												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	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	2016	1	1.030
	2	0.966		2	1.030
	3	0.969		3	1.029
	4	0.968		4	1.030
2010	1	0.964	2017	1	1.033
	2	0.962		2	1.034
	3	0.962		3	1.037
	4	0.965		4	1.040
2011	1	0.968	2018	1	1.043
	2	0.973		2	1.047
	3	0.978		3	1.051
	4	0.982		4	1.054
2012	1	0.986	2019	1	1.057
	2	0.990		2	1.060
	3	0.995		3	1.062
	4	1.000		4	1.064
2013	1	1.004	2020	1	1.065
	2	1.006		2	1.059
	3	1.008		3P	1.055
	4	1.010		4P	1.052
2014	1	1.012	2021	1P	1.050
	2	1.016		2P	1.055
	3	1.019		3P	1.058
	4	1.022		4P	1.062
2015	1	1.024	2022	1P	1.067
	2	1.026		2P	1.074
	3	1.027		3P	1.081
	4	1.030		4P	1.088

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 Ending	(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)		
				10 Year	8 Year	6 Year
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 ALCCL weighted class group experience ratio, where $\tilde{X}_{monoline}$ (X - tilde monoline) is weighted based on Monoline/Multiline ALCCL for the latest year only.

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

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" equals the selected state monoline loss cost level change.
The off balance factor of 0.998 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 * 1.092

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	223565	959476	1.68470	.3293	1.140	1.323	1.277	27.5	0.069	0.088
10145	72673	448118	.84412	.2183	.867	1.006	.971	0.0	0.017	0.017
10146	13258	51272	2.03607	.1031	.993	1.152	1.112	12.5	0.024	0.027
10352	35460	157031	.68939	.1370	.848	.984	.950	-4.5	0.089	0.085
11039	544655	2330218	1.11774	.5143	.999	1.159	1.119	12.2	0.098	0.110
11258	31051	91962	.00000	.1165	.771	.894	.863	-14.7	0.340	0.290
11259	291	1792	.00000	.0863	.798	.926	.894	-10.8	0.260	0.232
11288	70635	430754	1.06817	.2139	.915	1.061	1.024	2.3	0.088	0.090
12374	423802	1439043	.98933	.4082	.921	1.068	1.031	3.1	0.131	0.135
12375	114822	799155	.25736	.2981	.690	.800	.772	-20.0	0.060	0.048 L
13673	299495	2318182	1.11960	.5131	1.000	1.160	1.120	12.5	0.016	0.018
13720	35783	201198	1.54860	.1504	.975	1.131	1.092	9.6	0.094	0.103
14401	51703	225435	.82401	.1576	.865	1.003	.968	-3.3	0.122	0.118
15224	120106	574090	.98807	.2490	.902	1.046	1.010	1.0	0.099	0.100
16900	596139	2828668	.91668	.5585	.897	1.041	1.005	0.9	0.114	0.115
16901	3382410	10649308	.71771	.8183	.746	.865	.835	-16.5	0.224	0.187
16902	402988	704428	.48861	.2782	.766	.889	.858	-14.2	0.190	0.163
16905								0.9	0.114	0.115
16906								-16.5	0.224	0.187
16910	3596340	16286487	.87726	.8724	.877	1.017	.982	-2.4	0.084	0.082
16911	274762	1262555	.80195	.3814	.846	.981	.947	-5.1	0.079	0.075
16915	99382	452100	.82903	.2193	.863	1.001	.966	-2.7	0.073	0.071
16916	1360644	5299231	.88335	.6959	.880	1.021	.986	-1.2	0.081	0.080
16920	18235	85655	.98567	.1144	.886	1.028	.992	-0.6	0.181	0.180
16921	2434	5600	.00000	.0876	.797	.925	.893	-11.0	0.091	0.081
16930	110992	441697	.77204	.2167	.851	.987	.953	-4.7	0.192	0.183
16931	46794	182408	1.21631	.1448	.923	1.071	1.034	3.5	0.085	0.088
16940	1882	4437	.00000	.0872	.797	.925	.893	-10.9	0.092	0.082
16941	34867	97208	.17191	.1182	.790	.916	.884	-11.9	0.134	0.118
18435	494679	2010062	.99822	.4808	.933	1.082	1.044	3.8	0.079	0.082
18436	30685	84119	.00000	.1139	.774	.898	.867	-13.4	0.247	0.214
18501	486032	2071315	.83017	.4876	.852	.988	.954	-4.8	0.021	0.020
45900	139432	353571	.00187	.1937	.704	.817	.789	-20.0	0.095	0.076 L
49617	512370	2682535	1.30332	.5464	1.108	1.285	1.240	23.9	0.180	0.223
57001	35145	231969	1.62744	.1595	.993	1.152	1.112	10.7	0.028	0.031

X-TILDE: .891 X-TILDE (MONOLINE): .862 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 * 1.092

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	10395	38146	.00000	.0628	1.114	1.101	1.185	18.2	0.033	0.039
10042	2014668	7710444	1.02231	.5529	1.097	1.084	1.167	16.3	0.490	0.570
10060	2332	15404	.00000	.0598	1.118	1.105	1.190	19.0	0.079	0.094
10065	33099	180380	10.27050	.0815	1.929	1.906	2.052	31.8	0.044	0.058 U
10066	5639	22008	.00000	.0607	1.117	1.104	1.189	19.0	0.084	0.100
10071	834473	3584411	1.08735	.3780	1.151	1.137	1.224	22.3	0.139	0.170
10073	15400503	57956226	.87434	.8989	.906	.895	.964	-2.9	0.690	0.670
10075	1198	4714	16.91260	.0583	2.106	2.081	2.241	32.2	0.242	0.320 U
10107	19082	142198	.70050	.0766	1.152	1.138	1.225	22.6	0.310	0.380
10115	104117	384900	.97408	.1071	1.166	1.152	1.240	24.2	0.120	0.149
10309	44344	197755	.12374	.0837	1.100	1.087	1.170	17.2	0.029	0.034
11020	14492	41930	.74756	.0633	1.161	1.147	1.235	25.6	0.207	0.260
11127	87746	517511	1.27883	.1229	1.200	1.186	1.277	30.0	0.010	0.013
11128	50882	197645	.83352	.0837	1.159	1.145	1.233	23.1	0.108	0.133
11204	67015	122057	.01868	.0739	1.103	1.090	1.174	17.6	2.330	2.740
11234	45704	173434	.73969	.0806	1.153	1.139	1.226	22.6	0.106	0.130
12014	39637	180181	.43371	.0815	1.128	1.115	1.201	19.4	0.062	0.074
12356	9508	52824	2.61966	.0648	1.282	1.267	1.364	31.9	0.047	0.062 U
12510	5750	36946	.00000	.0627	1.115	1.102	1.187	17.9	0.039	0.046
12805	1651043	5852756	1.28713	.4881	1.237	1.222	1.316	31.7	0.205	0.270
13351	1269491	5829198	1.61779	.4871	1.398	1.381	1.487	33.3	0.063	0.084 U
13352	13118	37589	.00000	.0628	1.114	1.101	1.185	18.3	0.071	0.084
13506	192091	560360	.88767	.1279	1.151	1.137	1.224	22.7	0.110	0.135
13507	79259	284989	.00494	.0947	1.077	1.064	1.146	15.4	0.260	0.300
13716	1312010	3939309	.80785	.3982	1.037	1.025	1.104	10.3	0.224	0.247
13759	31107	157553	.01219	.0785	1.097	1.084	1.167	16.6	0.187	0.218
14101	16088	90074	.20354	.0697	1.120	1.107	1.192	19.4	0.067	0.080
14279	200104	758577	1.22375	.1503	1.194	1.180	1.271	27.2	0.103	0.131
14913	105719	476951	.85696	.1181	1.150	1.136	1.223	22.3	0.184	0.225
15538	12382	106557	.42102	.0719	1.134	1.121	1.207	20.8	0.024	0.029
15600	8552	47689	2.36657	.0641	1.265	1.250	1.346	33.3	0.138	0.184 U
15608	3114	22466	.00000	.0607	1.117	1.104	1.189	18.8	0.016	0.019
15839	41018	200505	.18726	.0841	1.105	1.092	1.176	17.1	0.041	0.048
15991	68211	265009	1.24642	.0922	1.194	1.180	1.271	27.3	0.110	0.140
15993	12524	47284	.31343	.0640	1.133	1.120	1.206	20.0	0.070	0.084
16403	123426	504235	1.68923	.1213	1.250	1.235	1.330	29.9	0.231	0.300 U
16676	1906	6633	.00000	.0586	1.119	1.106	1.191	17.4	0.023	0.027

X-TILDE: .980 X-TILDE (MONOLINE): 1.012 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 * 1.092

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					WIDE		
	ALCCL	ALCCL	EXPERIENCE		ER		FACTOR	CHANGE	OCCUR	OCCUR
	(1)	(2)	RATIO	(4)	(5)	(6)	(7)	(8)	(9)	(10)
18078	132566	585047	.33780	.1307	1.078	1.065	1.147	14.8	0.270	0.310
18109	971	3237	.65647	.0581	1.158	1.144	1.232	24.0	0.050	0.062
18110	85002	365979	1.08687	.1048	1.178	1.164	1.253	25.0	0.052	0.065
18206	599483	3007355	1.14489	.3420	1.174	1.160	1.249	25.2	0.151	0.189
18335	16226	51208	.00000	.0646	1.112	1.099	1.183	17.9	0.028	0.033
18506	43	273	.00000	.0577	1.121	1.108	1.193	22.2	0.009	0.011
18507	1734	9300	.45151	.0589	1.146	1.132	1.219	25.0	0.012	0.015
18708	14376	65315	8.90380	.0665	1.702	1.682	1.811	33.3	0.021	0.028 U
18834	12178	39493	.00000	.0630	1.114	1.101	1.185	18.7	0.203	0.241
18911	7468	41302	.28425	.0632	1.132	1.119	1.205	21.4	0.028	0.034
18912	2032	6706	1.11930	.0586	1.185	1.171	1.261	26.5	0.049	0.062
18920	711	4303	.41831	.0583	1.144	1.130	1.217	22.6	0.031	0.038
45819	977035	3459146	.78007	.3705	1.038	1.026	1.105	10.7	0.112	0.124
49618	713	2686	2.00372	.0581	1.236	1.221	1.315	31.3	0.083	0.109
49619	284441	1170485	1.07721	.1933	1.168	1.154	1.243	24.1	0.170	0.211

X-TILDE: .980 X-TILDE (MONOLINE): 1.012 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 * 1.092

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	1.120	12.0	0.750	0.840
92054	0	3	.00000	.1250	.791	.830	.930	-5.9	0.340	0.320
92055	962	3196	.00000	.1255	.791	.830	.930	-7.1	0.280	0.260
95124	1158598	5364814	1.40598	.5404	1.175	1.233	1.381	33.3	1.140	1.520
98303	181941	363703	.28997	.1755	.797	.836	.937	-6.3	10.100	9.460
98304	3770947	15065040	1.03869	.7527	1.005	1.055	1.182	18.1	4.360	5.150
98305	4210544	17548383	1.02530	.7788	.999	1.048	1.174	17.4	2.070	2.430
98306	8401	63016	.71626	.1342	.879	.922	1.033	3.1	0.960	0.990
98307	2501	9954	.18766	.1265	.814	.854	.957	-4.6	0.650	0.620
98308	632669	2955716	.96315	.4158	.929	.975	1.092	9.2	1.190	1.300
98309	39088	123092	1.97372	.1428	1.057	1.109	1.243	24.3	2.510	3.120
98344	74690	337662	.63857	.1721	.859	.901	1.009	1.1	0.900	0.910
98449	2137765	13169555	.86444	.7281	.875	.918	1.029	2.9	20.600	21.200
98805	284489	1238651	1.35678	.2760	1.029	1.080	1.210	20.8	1.440	1.740
98813	665220	2006280	.90271	.3460	.904	.949	1.063	6.2	3.070	3.260
98967	1799720	8339739	1.15457	.6361	1.064	1.116	1.250	25.4	9.330	11.700
99003	60455	252016	.50527	.1606	.840	.881	.987	-1.2	1.630	1.610
99826	51604	216804	1.22185	.1558	.954	1.001	1.122	12.5	0.720	0.810
99827	105366	468640	.74652	.1890	.875	.918	1.029	2.5	0.790	0.810
99948	4448470	14197320	.88344	.7420	.889	.933	1.045	4.5	35.400	37.000
99952	821159	2049750	.89950	.3496	.903	.948	1.062	6.1	23.100	24.500
99953	308838	1270589	.54588	.2793	.804	.844	.946	-5.5	12.800	12.100
99954	290067	859815	.27440	.2357	.756	.793	.888	-11.0	15.500	13.800
99955	1260157	3922902	.71268	.4731	.814	.854	.957	-4.5	11.200	10.700

X-TILDE: .982 X-TILDE (MONOLINE): .953 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 * 1.092

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	2384894	12167763	.82641	.4003	.888	.965	1.063	6.4	6.760	7.190
91150	1456761	6405288	.84259	.2741	.905	.984	1.084	8.3	6.710	7.270
91155	5061852	25253350	.96576	.5700	.950	1.033	1.138	13.9	30.200	34.400
91340	31223116	118173738	.84838	.8571	.860	.935	1.030	2.8	10.600	10.900
91341	11484940	56686319	.96407	.7440	.955	1.038	1.144	14.5	4.490	5.140
91342	15579933	56072729	.91916	.7419	.922	1.002	1.104	10.3	4.560	5.030
91343	481620	2241836	.67400	.1440	.892	.970	1.069	7.1	1.840	1.970
91436	287902	1463825	.65044	.1144	.897	.975	1.074	7.5	2.660	2.860
91507	45504	200444	.03062	.0616	.874	.950	1.047	4.8	4.380	4.590
91551	1052770	4783689	.81380	.2285	.903	.982	1.082	7.8	0.770	0.830
91555	173517	924711	.59929	.0926	.899	.977	1.076	7.9	1.260	1.360
91560	17514169	65434580	.89549	.7699	.903	.982	1.082	8.2	5.390	5.830
91577	2380187	10081409	1.08284	.3600	.985	1.071	1.180	18.1	3.530	4.170
91746	3250510	16902421	1.03609	.4752	.980	1.065	1.173	17.3	5.090	5.970
92101	609711	2703568	.86154	.1607	.918	.998	1.100	10.1	3.380	3.720
92102	547938	3142958	1.35832	.1760	1.005	1.092	1.203	20.2	3.260	3.920
92215	12365789	47978018	.94882	.7117	.943	1.025	1.129	13.0	4.010	4.530
92338	4537022	24917952	.98583	.5668	.961	1.045	1.151	15.1	1.790	2.060
92446	694095	1774578	.26432	.1265	.845	.918	1.011	1.3	2.360	2.390
92447	41248	246335	.56732	.0636	.906	.985	1.085	8.6	1.870	2.030
92451	3710146	15676288	.94417	.4577	.936	1.017	1.121	12.1	2.730	3.060
92478	20392185	86546479	.87755	.8151	.887	.964	1.062	6.0	2.150	2.280
94007	13551156	47943092	.94309	.7115	.939	1.021	1.125	12.5	6.330	7.120
94276	2252676	9466861	.72518	.3471	.858	.933	1.028	2.8	5.630	5.790
94569	3497785	16298928	1.01404	.4667	.969	1.053	1.160	16.1	4.420	5.130
95410	8386063	34870687	.84872	.6440	.877	.953	1.050	4.9	3.450	3.620
95455	812133	3049183	2.24236	.1728	1.156	1.257	1.385	33.9	2.330	3.120 U
95505	103213	553749	1.42882	.0770	.968	1.052	1.159	16.0	2.380	2.760
95625	2176361	9185172	1.24147	.3410	1.036	1.126	1.241	24.2	4.130	5.130
95647	27210697	163251023	.91398	.8921	.916	.996	1.097	9.8	5.430	5.960
96053	703601	2771838	.72645	.1631	.896	.974	1.073	7.2	4.720	5.060
96410	1892186	8357797	.96650	.3224	.941	1.023	1.127	12.5	9.690	10.900
96611	446704	1656120	.21839	.1219	.843	.916	1.009	1.1	1.800	1.820
97447	8779020	41520559	1.03613	.6819	1.002	1.089	1.200	20.1	5.230	6.280
97650	563468	2150339	.81629	.1407	.913	.992	1.093	9.3	4.540	4.960
97651	488355	1693930	1.31869	.1234	.977	1.062	1.170	17.0	5.250	6.140
97652	67256	297996	6.65931	.0659	1.307	1.421	1.566	33.9	4.490	6.010 U

X-TILDE: .908 X-TILDE (MONOLINE): .920 PI-TILDE: .0033020
 TAU SQUARED: .03000 SIGMA SQUARED: 629739.98264

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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 * 1.092

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					WIDE		
	ALCCL	ALCCL	EXPERIENCE		ER		FACTOR	CHANGE	OCCUR	OCCUR
	(1)	(2)	RATIO	(4)	(5)	(6)	(7)	(8)	(9)	(10)
97653	1095292	4113929	.79201	.2079	.901	.979	1.079	7.9	3.550	3.830
97654	105265	441113	.25524	.0721	.881	.958	1.056	5.6	3.940	4.160
97655	1635702	7867958	.53192	.3109	.806	.876	.965	-3.6	5.020	4.840
98002	44599	245724	.00000	.0636	.870	.946	1.042	4.4	1.130	1.180
98482	26100550	116336482	.99882	.8552	.989	1.075	1.184	18.4	7.760	9.190
98483	33042699	159239361	.89091	.8897	.895	.973	1.072	7.1	19.600	21.000
98502	512526	2061015	1.05399	.1373	.946	1.028	1.133	13.4	4.560	5.170
98636	2787120	10572118	.81355	.3700	.886	.963	1.061	6.1	4.410	4.680
98677	4715991	22744209	.90626	.5453	.917	.997	1.099	9.5	10.500	11.500
98678	2898232	14320999	.85947	.4368	.899	.977	1.076	7.6	13.200	14.200
98806	831563	3867294	.76805	.2000	.897	.975	1.074	7.5	4.160	4.470
98820	3726383	17477836	.90958	.4831	.920	1.000	1.102	10.2	3.740	4.120
98884	2795828	12276982	1.06722	.4022	.985	1.071	1.180	18.2	2.250	2.660
99004	49586	191744	.09161	.0612	.878	.954	1.051	5.0	2.180	2.290
99080	2188777	6564691	.55415	.2783	.825	.897	.988	-0.9	11.700	11.600
99315	1348360	6651186	1.12482	.2806	.984	1.070	1.179	18.1	2.100	2.480
99321	2486949	11071982	.81948	.3798	.888	.965	1.063	6.4	2.800	2.980
99613	1670606	7243120	.87131	.2957	.912	.991	1.092	9.3	2.700	2.950
99650	599151	3186615	.97049	.1775	.937	1.018	1.122	12.3	1.140	1.280
99746	4445561	19686219	.94660	.5111	.938	1.020	1.124	12.5	3.750	4.220

X-TILDE: .908 X-TILDE (MONOLINE): .920 PI-TILDE: .0033020
 TAU SQUARED: .03000 SIGMA SQUARED: 629739.98264

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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 * 1.092

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	103829	162512	.05379	.1518	.683	.871	.894	-10.5	3.630	3.250
91127	1132549	4239268	.63172	.5829	.700	.893	.917	-8.1	1.720	1.580
91235	478424	2299352	.51093	.4499	.667	.851	.874	-12.6	3.980	3.480
91265	41670	111011	.36466	.1406	.735	.937	.962	-3.7	4.030	3.880
91266	270555	1054296	1.10339	.3083	.890	1.135	1.165	16.7	1.320	1.540
91280	7717	61123	3.28487	.1295	1.118	1.426	1.464	33.9	3.830	5.130 U
94381	1682048	7209203	1.04766	.6956	.971	1.239	1.272	27.0	11.500	14.600
94404	160015	436075	1.59215	.2069	.960	1.224	1.256	25.6	6.100	7.660
95310	1010208	1674290	1.22455	.3869	.961	1.226	1.258	25.8	2.870	3.610
96408	1999600	7440848	.77884	.7019	.784	1.000	1.026	2.5	15.900	16.300
96409	3087708	10647992	.90022	.7682	.876	1.117	1.147	14.7	15.600	17.900
97221	1327457	5395438	.73833	.6355	.759	.968	.994	-0.5	1.970	1.960
97222	6857809	19701705	.73997	.8576	.748	.954	.979	-2.0	3.570	3.500
97223	4775469	20199276	.65459	.8605	.674	.860	.883	-11.6	4.810	4.250
98152	591614	3010243	1.16138	.5075	.981	1.251	1.284	27.8	0.790	1.010
98157	60557	303089	.00000	.1810	.651	.830	.852	-14.0	0.430	0.370
98163	4558	7244	.00000	.1171	.702	.895	.919	-9.4	0.320	0.290
98164	40465	82716	.00000	.1343	.689	.879	.902	-9.9	0.142	0.128
98659	27	589	.00000	.1155	.704	.898	.922	-7.7	0.780	0.720
98914	430	2907	.00000	.1161	.703	.897	.921	-7.6	1.180	1.090
98949	9721	25026	.00000	.1212	.699	.892	.916	-8.8	0.680	0.620
98993	3349313	7741742	.53944	.7097	.614	.783	.804	-19.6	10.300	8.280
99163	5021	13659	.00000	.1186	.701	.894	.918	-8.2	0.730	0.670
99803	36588	79898	1.06397	.1337	.831	1.060	1.088	8.9	16.900	18.400
99946	4550112	15221307	.83094	.8240	.825	1.052	1.080	8.0	4.390	4.740
99969	1552275	4425261	1.23288	.5924	1.055	1.346	1.382	34.0	4.500	6.030 U

X-TILDE: .792 X-TILDE (MONOLINE): .784 PI-TILDE: .0068836
 TAU SQUARED: .03000 SIGMA SQUARED: 113438.02212

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