

LOSS COSTS – IMPLEMENTATION

APRIL 12, 2021

GENERAL LIABILITY

LI-GL-2021-170

## CONNECTICUT GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

---

### KEY MESSAGE

Revised overall prospective loss costs for **-0.2%** to be implemented.

---

### UPGRADE TO WORD AND EXCEL DOCUMENTS

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

---

### BACKGROUND

In circular [LI-GL-2021-111](#), we provided you with information about the General Liability loss cost level experience review.

---

### CONSIDERATION OF COVID-19

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

Additionally, due to the impact that the COVID-19 pandemic had on the March 2020 experience, we have decided to remove the experience for that month from our calculations. Therefore, any reference in the loss cost filings to the experience of year ending 3/31/20 actually refers to the 11 months ending 2/29/20.

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

---

### ISO ACTION

We are implementing GL-2021-BGL1, which presents a review of General Liability loss cost experience. Refer to the attachment(s) for complete details.

---

## SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

- An Actuarial Analysis Supplement which provides discussion and analysis of pattern shifts in the data used to derive the advisory loss costs.
- The loss cost exhibits contained in this filing in a Microsoft® Excel workbook.

NOTE: This supplementary information is **not** part of the experience review document and, in states where we are making a filing, is **not** part of the filing.

---

## EFFECTIVE DATE

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

These changes are applicable to all policies effective on or after November 1, 2021.

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

---

## IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of November 1, 2021, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

---

## COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON OCTOBER 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 Filing Number GL-2021-BGL1, NOT this circular number.

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

---

## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

---

## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-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 11-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

## REFERENCE(S)

- [LI-GL-2021-111](#) (03/10/2021) General Liability Basic Limit Experience For 2021 Group 2 Jurisdictions Reviewed By Staff
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

---

## ATTACHMENT(S)

- GL-2021-BGL1
- Actuarial Analysis Supplement
- Manual Pages
- Excel Workbook

---

## FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

---

## COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:  
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

---

## DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

---

## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

---

## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:

Connie Kang  
Actuarial Operations, Casualty  
201-469-2243  
[Connie.Kang@verisk.com](mailto:Connie.Kang@verisk.com)  
[casualtyactuarial@verisk.com](mailto:casualtyactuarial@verisk.com)

- The non-actuarial content of this circular, please contact:  
Vincent Barila  
Production Operations, Compliance and Product Services  
201-469-2751  
[productionoperations@verisk.com](mailto:productionoperations@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

CONNECTICUT GL-2021-BGL1  
BASIC LIMIT LOSS COST LEVEL  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS  
EXECUTIVE SUMMARY

---

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a -0.2% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
  - provides the analyses used to derive these advisory loss costs.
- 

DEFINITION OF  
THE ISO  
ADVISORY  
PROSPECTIVE  
LOSS COSTS

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

---

CONSIDERATION  
OF COVID-19

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

Additionally, due to the impact that the COVID-19 pandemic had on the March 2020 experience, we have decided to remove the experience for that month from our calculations. Therefore, any reference in this filing to the experience of year ending 3/31/2020 actually refers to the 11 months ending 2/29/2020.

We excluded the data from March 2020 as it is extraordinary and not representative of the loss exposure that can be expected in the prospective period that includes all one-year policies written from 11/1/2021 through 11/1/2022, which will be effective through 11/1/2023.

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

---

## LOSS COST LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED *</u>
M&C	- 1.5%	- 1.5%	- 1.5%
OL&T	- 3.2%	0.0%	- 1.4%
Premises/Operations	- 2.6%	- 0.5%	- 1.4%
Products	- 6.3%	- 6.3%	- 6.3%
Local Products/Completed Operations	+18.0%	+18.0%	+18.0%
Products/Completed Operations	+10.4%	+10.4%	+10.4%
GL Overall	- 1.2%	+0.7%	- 0.2%

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

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

---

## INDICATED VS. SELECTED VS. ADJUSTED

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines, except for Owners, Landlords and Tenants, where a change of 0.0% has been selected to temper the effect of the experience for the latest year and to limit swings in loss costs. The adjusted loss cost level changes reflect the COVID-19 related adjustments for OL&T.

---

## CAPPING

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

---

## PRIOR ISO REVISIONS

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

---

## HISTORICAL SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal-accident year data through year ended 3/31/2020 for Premises/Operations.
- Calendar-accident year data through year ended 12/31/2019 for Products/Completed Operations.

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

---

## ADJUSTMENTS TO REPORTED EXPERIENCE

The period of use for this revision is anticipated to begin on 11/1/2021. The Products/Completed Operations portion of this review uses a trend date of 7/1/2021 because of the multistate nature of the review. To adjust the loss and exposure data to levels expected to prevail during the period when the revised indications are assumed to be in effect, historical losses and exposures have been multiplied by trend factors. These trend factors are based on changes in cost, frequency and inflation sensitive exposure bases that are expected to arise between the historical experience period and the prospective period during which the revised loss costs will be in effect. For a summary of the selected annual trend factors, see Section E, Section F and Section G - Trend Summary.

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

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

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

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

## TEN LARGEST COMPANY GROUPS IN ISO DATA BASE

### OTHER LIABILITY (ASLOB 17.0)

1	Chubb Group of Insurance Cos.
2	Travelers Indemnity Co.
3	Continental Casualty Co.
4	Liberty Mutual Insurance Co.
5	Zurich American Insurance Co.
6	XL Specialty Insurance Co.
7	Selective Insurance Co of America
8	Tokio Marine Cos.
9	Fireman's Fund Insurance Co.
10	Great American Insurance Co.

### PRODUCTS LIABILITY (ASLOB 18.0)

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

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2019 for the Annual Statement Line of Business (ASLOB) indicated. ASLOB 17.0 is based on statewide written premium volume while ASLOB 18.0 is based on multistate written premium volume.



SIZE  
OF  
ISO  
DATA  
BASE

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

The market share of ISO participating insurers as measured by Statutory Page 14 Written Premium for the year ending 12/31/2019 is:

Statewide - Other Liability (ASLOB 17.0)	37.1%
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.

This material has been developed exclusively by the staff of Insurance Services Office, Inc.

---

COPYRIGHT  
EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

---

CONNECTICUT  
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2020-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		-0.2%	-0.2%	-0.2%
OL&T		+11.8%	+11.8%	+11.8%
Prem/Ops Combined		+7.7%	+7.7%	+7.7%
Products		+0.9%	+0.9%	+0.9%
Local Products/Completed Ops		+12.8%	+12.8%	+12.8%
Products/Completed Ops Combined		+8.8%	+8.8%	+8.8%
General Liability Overall	11/1/2020	+7.9%	+7.9%	+7.9%

Document: GL-2019-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 1.9%	- 1.9%	- 1.9%
OL&T		+ 2.8%	+ 2.8%	+ 2.8%
Prem/Ops Combined		+ 1.3%	+ 1.3%	+ 1.3%
Products		- 6.8%	- 6.8%	- 6.8%
Local Products/Completed Ops		- 2.2%	- 2.2%	- 2.2%
Products/Completed Ops Combined		- 3.7%	- 3.7%	- 3.7%
General Liability Overall	11/1/2019	+ 0.8%	+ 0.8%	+ 0.8%

Document: GL-2018-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 8.4%	- 8.4%	- 8.4%
OL&T		+ 1.8%	+ 1.8%	+ 1.8%
Prem/Ops Combined		- 2.2%	- 2.2%	- 2.2%
Products		-14.2%	-14.2%	-14.2%
Local Products/Completed Ops		-13.2%	-13.2%	-13.2%
Products/Completed Ops Combined		-13.5%	-13.5%	-13.5%
General Liability Overall	11/1/2018	- 3.6%	- 3.6%	- 3.6%

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

**SECTION A - SCOPE OF REVISION**

• Table of Contents	A-1
• Statewide Loss Cost Level Changes	A-2
• Territory Loss Cost Level Changes	A-3
• Class Group Loss Cost Level Changes	A-4-5
• Explanation of Loss Cost Changes by Class	A-6-7
• Loss Cost % Change by Class	A-8-89

**SECTION B - EXPLANATORY MATERIAL**

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

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

**SECTION C - CALCULATION OF INDICATIONS**

- Table of Contents C-1

Determination of Indicated Loss Cost Level Change:

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

**SECTION D - RELATIVE CHANGE ANALYSIS**

- Table of Contents D-1

Manufacturers and Contractors

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

Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis With Monoline Indicated  
Loss Cost Level Changes by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-24

Products

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

Local Products/Completed Operations

- Basic Limit Relative Change Analysis  
With Monoline Indicated Loss Cost Level Changes by Class Group D-27
- Relative Change Analysis by State D-28
- Summary of Experience Used in Relative Change Analysis D-29-30

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

**SECTION E - SUPPORTING MATERIAL -- PREMISES/OPERATIONS**

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

**SECTION F - SUPPORTING MATERIAL -- PRODUCTS**

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

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

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

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

**SECTION H - CONSIDERATION OF COVID-19**

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

SECTION A  
SCOPE OF REVISION  
TABLE OF CONTENTS

Statewide Loss Cost Level Changes	A-2
Territory Loss Cost Level Changes	A-3
Class Group Loss Cost Level Changes	A-4-5
Explanation of Loss Cost Changes by Class	A-6-7
Loss Cost % Change by Class	A-8-89

# CONNECTICUT

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	- 0.3%	- 5.5%	- 3.8%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 1.5%	- 3.2%	- 2.6%	- 6.3%*	+ 18.0%**	+ 10.4%	- 1.2%
Statewide Selected Monoline Loss Cost Level Change	- 1.5%	0.0%	- 0.5%	- 6.3%*	+ 18.0%	+ 10.4%	+ 0.7%
Adjusted Monoline Loss Cost Level Change (See Sections C and H) @	- 1.5%	-1.4%	- 1.4%	-6.3%	+ 18.0%	+ 10.4%	- 0.2%

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

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

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



CONNECTICUT

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>SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>	<u>ADJUSTED LOSS COST LEVEL CHANGE</u>
501	New Haven	\$ 2,113,078	- 3.7%	- 0.5%	- 0.4%	- 1.9%
503	Stamford and Vicinity	1,981,020	- 1.7%	+ 1.5%	+ 1.5%	- 0.9%
504	Bloomfield, East Hartford, East Haven, Hamden, Milford, Newington, North Haven, Orange, West Hartford, West Haven and Wethersfield	4,455,175	- 3.3%	- 0.1%	- 0.1%	- 1.4%
505	Waterbury and Vicinity	1,236,277	- 0.5%	+ 2.8%	+ 2.8%	+ 1.1%
506	Bridgeport and Vicinity	1,785,546	+ 0.4%	+ 3.7%	+ 3.7%	+ 2.1%
507	Remainder or State	16,300,733	- 3.7%	- 0.5%	- 0.5%	- 1.8%
508	Hartford	1,480,238	- 4.1%	- 0.9%	- 1.0%	- 2.9%
509	New Britain	476,209	- 4.9%	- 1.8%	- 1.8%	- 2.9%
	STATEWIDE TOTAL	\$ 29,828,276	- 3.2%	0.0%	0.0%	- 1.4%

CONNECTICUT  
PREMISES/OPERATIONS  
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	\$ 1,433,392	- 5.3%	- 5.3%	- 4.1%
31	LIGHT CONTRACTING	1,884,803	- 3.9%	- 3.9%	- 2.7%
32	MEDIUM CONTRACTING	5,169,296	- 2.2%	- 2.2%	- 0.9%
33	HEAVY CONTRACTING	1,587,685	- 4.2%	- 4.2%	- 3.1%
34	DEALERS OR DISTRIBUTORS	1,467,596	+ 12.1%	+ 12.1%	+ 9.0%
35	LIGHT MANUFACTURERS	474,668	- 5.2%	- 5.2%	- 7.8%
36	MEDIUM MANUFACTURERS	990,096	- 5.0%	- 5.0%	- 7.7%
37	HEAVY MANUFACTURERS	495,610	- 2.4%	- 2.4%	- 4.9%
38	MISCELLANEOUS OPERATIONS	840,800	+ 1.7%	+ 1.7%	- 1.1%
	TOTAL	\$ 14,343,946	- 1.5%	- 1.5%	- 1.5%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 852,857	- 5.3%	- 2.2%	- 2.5%
02	RESTAURANTS	2,274,434	- 4.8%	- 1.7%	- 2.0%
03	STORES	827,423	- 0.3%	+ 3.0%	+ 2.8%
04	VENDING AND RENTAL	68,341	- 5.6%	- 2.5%	- 2.8%
05	FOOD AND BEVERAGE DISTRIBUTORS	305,623	- 4.7%	- 1.5%	- 1.9%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	499,711	- 2.3%	+ 0.9%	+ 1.2%
07	CLUBS, AMUSEMENTS AND SPORTS	1,895,158	0.0%	+ 3.3%	+ 3.0%
08	HEALTH CARE FACILITIES	584,781	+ 2.5%	+ 5.9%	+ 6.2%
09	HOTELS AND MOTELS	797,524	+ 2.8%	+ 6.2%	+ 6.0%
10	SCHOOLS AND CHURCHES	1,421,524	+ 2.4%	+ 5.8%	+ 5.8%
11	APARTMENTS	5,357,571	- 5.2%	- 2.1%	- 2.0%
12	BUILDINGS AND OFFICES	14,640,294	- 3.8%	- 0.6%	-0.6% @
13	MISCELLANEOUS PREMISES	262,479	+ 0.6%	+ 3.9%	+ 3.4%
16	GOVERNMENTAL SUBDIVISIONS	40,556	- 4.5%	- 1.3%	- 1.8%
	TOTAL	\$ 29,828,276	- 3.2%	0.0%	0.0%

@ 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 -3.4% resulting in an overall OL&T indication of -1.4%.

CONNECTICUT

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

CLASS GROUP	DESCRIPTION	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE LEVEL	INDICATED MULTISTATE LOSS COST LEVEL CHANGE	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL	INDICATED STATEWIDE LOSS COST LEVEL CHANGE	SELECTED STATEWIDE LOSS COST LEVEL CHANGE
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	\$ 30,887,125	- 4.9%	\$ 259,077	- 2.9%	- 2.9%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	39,017,316	- 8.3%	521,802	- 9.8%	- 9.8%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	4,813,738	- 2.6%	424,185	- 5.9%	- 5.9%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	35,560,474	- 5.2%	375,610	- 3.5%	- 3.5%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,547,659	- 6.0%	98,740	- 8.2%	- 8.2%
	PRODUCTS SUBTOTAL	\$ 118,826,312	- 6.1%	\$ 1,679,414	- 6.3%	- 6.3%
01	RETAIL STORES-FOOD OR DRUG			\$ 96,165	+ 5.6%	+ 5.7%
02	RETAIL STORES-NOT FOOD OR DRUG			301,508	+ 10.5%	+ 9.9%
11	COMPLETED OPERATIONS-LOW			205,520	+ 20.5%	+ 20.5%
12	COMPLETED OPERATIONS-MEDIUM			2,921,717	+ 19.1%	+ 19.2%
13	COMPLETED OPERATIONS-HIGH			164,195	+ 15.9%	+ 15.7%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 3,689,105	+ 18.0%	+ 18.0%
	TOTAL			\$ 5,368,519	+ 10.4%	+ 10.4%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -22% relative to current loss costs;
- OL&T classes reflect an upper cap of +25% and a lower cap of -20% relative to current loss costs;  
The COVID-19 related adjustment factors were applied to the capped and rounded loss costs reflecting the selected loss cost level change.  
***Loss costs reflecting the COVID-19 related adjustments are not subject to capping and are rounded using the rules listed below.***
- Products classes reflect an upper cap of +25% and a lower cap of -26% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +43% and a lower cap of -20% relative to current loss costs.

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

M&C: 1.012

OL&T: 0.999

LP/CO: 1.001

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

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

STATE: 06 - CONNECTICUT  
 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	0.249	0.245	1.6	10040	505	0.077	0.074	4.1	10060	508	0.290	0.280	3.6
10010	503	0.135	0.132	2.3	10040	506	0.205	0.196	4.6	10060	509	0.600	0.600	0.0
10010	504	0.205	0.203	1.0	10040	507	0.161	0.161	0.0	10065	501	1.050	1.020	2.9
10010	505	0.101	0.097	4.1	10040	508	0.088	0.088	0.0	10065	503	0.520	0.490	6.1
10010	506	0.270	0.260	3.8	10040	509	0.085	0.086	-1.2	10065	504	0.710	0.690	2.9
10010	507	0.212	0.211	0.5	10042	501	1.460	1.420	2.8	10065	505	0.540	0.510	5.9
10010	508	0.116	0.116	0.0	10042	503	0.720	0.690	4.3	10065	506	0.750	0.700	7.1
10010	509	0.111	0.113	-1.8	10042	504	0.990	0.960	3.1	10065	507	0.590	0.580	1.7
10015	501	29.200	28.200	3.5	10042	505	0.750	0.700	7.1	10065	508	0.430	0.420	2.4
10015	503	13.600	13.000	4.6	10042	506	1.040	0.980	6.1	10065	509	0.910	0.900	1.1
10015	504	21.200	20.600	2.9	10042	507	0.830	0.810	2.5	10066	501	1.070	1.040	2.9
10015	505	11.300	10.600	6.6	10042	508	0.600	0.590	1.7	10066	503	0.530	0.500	6.0
10015	506	18.000	16.800	7.1	10042	509	1.260	1.250	0.8	10066	504	0.720	0.700	2.9
10015	507	19.000	18.500	2.7	10052	501	20.200	19.500	3.6	10066	505	0.550	0.520	5.8
10015	508	8.940	8.750	2.2	10052	503	9.420	8.990	4.8	10066	506	0.770	0.720	6.9
10015	509	6.900	6.840	0.9	10052	504	14.700	14.200	3.5	10066	507	0.600	0.590	1.7
10026	501	2.560	2.470	3.6	10052	505	7.800	7.340	6.3	10066	508	0.440	0.430	2.3
10026	503	1.250	1.200	4.2	10052	506	12.400	11.600	6.9	10066	509	0.920	0.920	0.0
10026	504	1.720	1.670	3.0	10052	507	13.100	12.800	2.3	10070	501	0.143	0.140	2.1
10026	505	1.310	1.230	6.5	10052	508	6.180	6.050	2.1	10070	503	0.077	0.076	1.3
10026	506	1.820	1.710	6.4	10052	509	4.770	4.730	0.8	10070	504	0.118	0.116	1.7
10026	507	1.440	1.410	2.1	10054	501	17.900	17.300	3.5	10070	505	0.058	0.055	5.5
10026	508	1.050	1.030	1.9	10054	503	8.350	7.980	4.6	10070	506	0.154	0.148	4.1
10026	509	2.200	2.190	0.5	10054	504	13.000	12.600	3.2	10070	507	0.121	0.121	0.0
10036	501	0.760	0.700	8.6	10054	505	6.920	6.510	6.3	10070	508	0.066	0.066	0.0
10036	503	1.300	1.210	7.4	10054	506	11.000	10.300	6.8	10070	509	0.064	0.064	0.0
10036	504	1.060	0.980	8.2	10054	507	11.600	11.400	1.8	10071	501	1.260	1.220	3.3
10036	505	1.150	1.050	9.5	10054	508	5.480	5.370	2.0	10071	503	0.620	0.590	5.1
10036	506	1.090	1.010	7.9	10054	509	4.230	4.200	0.7	10071	504	0.850	0.820	3.7
10036	507	0.970	0.890	9.0	10060	501	0.700	0.680	2.9	10071	505	0.640	0.610	4.9
10036	508	1.210	1.110	9.0	10060	503	0.340	0.330	3.0	10071	506	0.900	0.840	7.1
10036	509	0.920	0.820	12.2	10060	504	0.470	0.460	2.2	10071	507	0.710	0.690	2.9
10040	501	0.190	0.187	1.6	10060	505	0.360	0.340	5.9	10071	508	0.520	0.510	2.0
10040	503	0.103	0.101	2.0	10060	506	0.500	0.470	6.4	10071	509	1.080	1.080	0.0
10040	504	0.156	0.155	0.6	10060	507	0.400	0.390	2.6	10072	501	11.500	11.800	-2.5

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

STATE: 06 - CONNECTICUT  
 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
10072	503	10.700	11.000	-2.7	10101	506	0.680	0.640	6.2	10111	509	0.139	0.141	-1.4
10072	504	5.110	5.200	-1.7	10101	507	0.540	0.520	3.8	10113	501	1.420	1.380	2.9
10072	505	6.280	6.330	-0.8	10101	508	0.390	0.380	2.6	10113	503	0.700	0.670	4.5
10072	506	9.100	9.300	-2.2	10101	509	0.820	0.810	1.2	10113	504	0.960	0.930	3.2
10072	507	6.970	7.040	-1.0	10105	501	10.300	9.930	3.7	10113	505	0.730	0.680	7.4
10072	508	15.300	15.400	-0.6	10105	503	5.040	4.820	4.6	10113	506	1.020	0.950	7.4
10072	509	10.100	9.960	1.4	10105	504	6.910	6.710	3.0	10113	507	0.800	0.790	1.3
10073	501	1.180	1.090	8.3	10105	505	5.250	4.940	6.3	10113	508	0.580	0.570	1.8
10073	503	2.020	1.880	7.4	10105	506	7.330	6.880	6.5	10113	509	1.230	1.220	0.8
10073	504	1.640	1.520	7.9	10105	507	5.790	5.670	2.1	10115	501	2.820	2.730	3.3
10073	505	1.790	1.630	9.8	10105	508	4.210	4.130	1.9	10115	503	1.390	1.330	4.5
10073	506	1.700	1.570	8.3	10105	509	8.850	8.800	0.6	10115	504	1.900	1.850	2.7
10073	507	1.510	1.380	9.4	10107	501	3.600	3.320	8.4	10115	505	1.440	1.360	5.9
10073	508	1.880	1.720	9.3	10107	503	6.160	5.750	7.1	10115	506	2.020	1.890	6.9
10073	509	1.430	1.280	11.7	10107	504	5.030	4.650	8.2	10115	507	1.590	1.560	1.9
10075	501	8.730	8.060	8.3	10107	505	5.460	4.980	9.6	10115	508	1.160	1.140	1.8
10075	503	15.000	14.000	7.1	10107	506	5.190	4.790	8.4	10115	509	2.430	2.420	0.4
10075	504	12.200	11.300	8.0	10107	507	4.630	4.220	9.7	10117	501	29.000	28.000	3.6
10075	505	13.300	12.100	9.9	10107	508	5.760	5.270	9.3	10117	503	13.500	12.900	4.7
10075	506	12.600	11.600	8.6	10107	509	4.380	3.910	12.0	10117	504	21.100	20.400	3.4
10075	507	11.200	10.200	9.8	10110	501	99.300	96.000	3.4	10117	505	11.200	10.500	6.7
10075	508	14.000	12.800	9.4	10110	503	46.300	44.300	4.5	10117	506	17.900	16.700	7.2
10075	509	10.600	9.490	11.7	10110	504	72.300	70.000	3.3	10117	507	18.800	18.400	2.2
10100	501	1.870	1.910	-2.1	10110	505	38.400	36.100	6.4	10117	508	8.880	8.690	2.2
10100	503	1.460	1.470	-0.7	10110	506	61.200	57.100	7.2	10117	509	6.850	6.800	0.7
10100	504	1.890	1.930	-2.1	10110	507	64.600	63.000	2.5	10120	501	65.000	62.800	3.5
10100	505	1.310	1.300	0.8	10110	508	30.400	29.800	2.0	10120	503	30.300	29.000	4.5
10100	506	1.350	1.330	1.5	10110	509	23.500	23.300	0.9	10120	504	47.300	45.800	3.3
10100	507	1.640	1.690	-3.0	10111	501	0.310	0.310	0.0	10120	505	25.100	23.600	6.4
10100	508	0.840	0.870	-3.4	10111	503	0.169	0.166	1.8	10120	506	40.000	37.400	7.0
10100	509	2.920	3.060	-4.6	10111	504	0.260	0.250	4.0	10120	507	42.300	41.200	2.7
10101	501	0.950	0.920	3.3	10111	505	0.126	0.121	4.1	10120	508	19.900	19.500	2.1
10101	503	0.470	0.450	4.4	10111	506	0.340	0.320	6.3	10120	509	15.400	15.200	1.3
10101	504	0.640	0.620	3.2	10111	507	0.270	0.260	3.8	10130	501	14.000	13.500	3.7
10101	505	0.480	0.460	4.3	10111	508	0.145	0.145	0.0	10130	503	6.870	6.570	4.6

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

STATE: 06 - CONNECTICUT  
 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
10130	504	9.420	9.150	3.0	10141	507	0.169	0.173	-2.3	10160	501	8.780	8.500	3.3
10130	505	7.160	6.730	6.4	10141	508	0.066	0.068	-2.9	10160	503	4.310	4.120	4.6
10130	506	9.990	9.370	6.6	10141	509	0.151	0.158	-4.4	10160	504	5.910	5.740	3.0
10130	507	7.900	7.730	2.2	10145	501	0.310	0.320	-3.1	10160	505	4.490	4.230	6.1
10130	508	5.730	5.630	1.8	10145	503	0.150	0.151	-0.7	10160	506	6.270	5.880	6.6
10130	509	12.100	12.000	0.8	10145	504	0.520	0.530	-1.9	10160	507	4.960	4.850	2.3
10132	501	12.100	11.700	3.4	10145	505	0.215	0.211	1.9	10160	508	3.600	3.530	2.0
10132	503	5.920	5.660	4.6	10145	506	0.450	0.440	2.3	10160	509	7.570	7.530	0.5
10132	504	8.120	7.880	3.0	10145	507	0.810	0.830	-2.4	10204	501	0.890	0.860	3.5
10132	505	6.170	5.800	6.4	10145	508	0.320	0.330	-3.0	10204	503	0.430	0.420	2.4
10132	506	8.610	8.080	6.6	10145	509	0.730	0.760	-3.9	10204	504	0.600	0.580	3.4
10132	507	6.810	6.660	2.3	10146	501	0.830	0.850	-2.4	10204	505	0.450	0.430	4.7
10132	508	4.940	4.850	1.9	10146	503	0.650	0.660	-1.5	10204	506	0.630	0.590	6.8
10132	509	10.400	10.300	1.0	10146	504	0.840	0.860	-2.3	10204	507	0.500	0.490	2.0
10133	501	17.000	17.400	-2.3	10146	505	0.590	0.580	1.7	10204	508	0.360	0.360	0.0
10133	503	9.420	9.520	-1.1	10146	506	0.600	0.590	1.7	10204	509	0.760	0.760	0.0
10133	504	12.200	12.500	-2.4	10146	507	0.730	0.760	-3.9	10205	501	0.990	0.960	3.1
10133	505	3.240	3.220	0.6	10146	508	0.380	0.390	-2.6	10205	503	0.490	0.460	6.5
10133	506	10.900	10.800	0.9	10146	509	1.300	1.370	-5.1	10205	504	0.670	0.650	3.1
10133	507	10.000	10.400	-3.8	10150	501	1.960	1.900	3.2	10205	505	0.510	0.480	6.2
10133	508	4.140	4.310	-3.9	10150	503	0.960	0.920	4.3	10205	506	0.710	0.660	7.6
10133	509	3.250	3.410	-4.7	10150	504	1.320	1.280	3.1	10205	507	0.560	0.550	1.8
10140	501	0.033	0.033	0.0	10150	505	1.000	0.940	6.4	10205	508	0.410	0.400	2.5
10140	503	0.016	0.016	0.0	10150	506	1.400	1.310	6.9	10205	509	0.850	0.850	0.0
10140	504	0.054	0.055	-1.8	10150	507	1.110	1.080	2.8	10220	501	18.600	18.000	3.3
10140	505	0.022	0.022	0.0	10150	508	0.800	0.790	1.3	10220	503	9.140	8.750	4.5
10140	506	0.047	0.046	2.2	10150	509	1.690	1.680	0.6	10220	504	12.500	12.200	2.5
10140	507	0.085	0.087	-2.3	10151	501	49.300	47.700	3.4	10220	505	9.530	8.970	6.2
10140	508	0.033	0.034	-2.9	10151	503	24.200	23.200	4.3	10220	506	13.300	12.500	6.4
10140	509	0.076	0.079	-3.8	10151	504	33.200	32.200	3.1	10220	507	10.500	10.300	1.9
10141	501	0.065	0.066	-1.5	10151	505	25.200	23.700	6.3	10220	508	7.630	7.500	1.7
10141	503	0.031	0.031	0.0	10151	506	35.200	33.000	6.7	10220	509	16.100	16.000	0.6
10141	504	0.109	0.110	-0.9	10151	507	27.800	27.200	2.2	10255	501	0.280	0.260	7.7
10141	505	0.045	0.044	2.3	10151	508	20.200	19.800	2.0	10255	503	0.480	0.450	6.7
10141	506	0.094	0.092	2.2	10151	509	42.500	42.300	0.5	10255	504	0.390	0.360	8.3

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



STATE: 06 - CONNECTICUT  
 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
10255	505	0.430	0.390	10.3	10315	508	0.620	0.610	1.6	10368	503	13.800	14.200	-2.8
10255	506	0.400	0.370	8.1	10315	509	1.300	1.290	0.8	10368	504	6.600	6.720	-1.8
10255	507	0.360	0.330	9.1	10331	501	39.500	38.300	3.1	10368	505	8.110	8.170	-0.7
10255	508	0.450	0.410	9.8	10331	503	18.500	17.600	5.1	10368	506	11.800	12.000	-1.7
10255	509	0.340	0.300	13.3	10331	504	28.800	27.900	3.2	10368	507	9.010	9.090	-0.9
10256	501	1.030	0.950	8.4	10331	505	15.300	14.400	6.2	10368	508	19.700	19.800	-0.5
10256	503	1.760	1.640	7.3	10331	506	24.400	22.800	7.0	10368	509	13.100	12.900	1.6
10256	504	1.430	1.330	7.5	10331	507	25.700	25.100	2.4	10378	501	40.000	38.700	3.4
10256	505	1.560	1.420	9.9	10331	508	12.100	11.900	1.7	10378	503	18.700	17.900	4.5
10256	506	1.480	1.360	8.8	10331	509	9.360	9.280	0.9	10378	504	29.200	28.200	3.5
10256	507	1.320	1.200	10.0	10332	501	68.200	66.000	3.3	10378	505	15.500	14.600	6.2
10256	508	1.640	1.500	9.3	10332	503	31.800	30.400	4.6	10378	506	24.700	23.100	6.9
10256	509	1.250	1.110	12.6	10332	504	49.700	48.100	3.3	10378	507	26.000	25.400	2.4
10257	501	0.193	0.178	8.4	10332	505	26.400	24.800	6.5	10378	508	12.300	12.000	2.5
10257	503	0.330	0.310	6.5	10332	506	42.100	39.300	7.1	10378	509	9.470	9.390	0.9
10257	504	0.270	0.250	8.0	10332	507	44.400	43.300	2.5	10379	501	18.600	18.000	3.3
10257	505	0.290	0.270	7.4	10332	508	20.900	20.500	2.0	10379	503	8.680	8.290	4.7
10257	506	0.280	0.260	7.7	10332	509	16.100	16.000	0.6	10379	504	13.500	13.100	3.1
10257	507	0.249	0.227	9.7	10352	501	1.090	1.110	-1.8	10379	505	7.190	6.760	6.4
10257	508	0.310	0.280	10.7	10352	503	0.850	0.860	-1.2	10379	506	11.500	10.700	7.5
10257	509	0.235	0.210	11.9	10352	504	1.100	1.130	-2.7	10379	507	12.100	11.800	2.5
10309	501	0.640	0.620	3.2	10352	505	0.760	0.760	0.0	10379	508	5.700	5.570	2.3
10309	503	0.310	0.300	3.3	10352	506	0.780	0.780	0.0	10379	509	4.400	4.360	0.9
10309	504	0.430	0.420	2.4	10352	507	0.960	0.990	-3.0	10380	501	31.700	30.700	3.3
10309	505	0.330	0.310	6.5	10352	508	0.490	0.510	-3.9	10380	503	14.800	14.100	5.0
10309	506	0.460	0.430	7.0	10352	509	1.700	1.780	-4.5	10380	504	23.100	22.400	3.1
10309	507	0.360	0.350	2.9	10367	501	10.200	10.400	-1.9	10380	505	12.300	11.500	7.0
10309	508	0.260	0.260	0.0	10367	503	9.450	9.740	-3.0	10380	506	19.600	18.300	7.1
10309	509	0.550	0.550	0.0	10367	504	4.510	4.600	-2.0	10380	507	20.600	20.100	2.5
10315	501	1.500	1.460	2.7	10367	505	5.550	5.590	-0.7	10380	508	9.720	9.520	2.1
10315	503	0.740	0.710	4.2	10367	506	8.040	8.220	-2.2	10380	509	7.510	7.450	0.8
10315	504	1.010	0.980	3.1	10367	507	6.160	6.220	-1.0	10381	501	27.500	26.600	3.4
10315	505	0.770	0.720	6.9	10367	508	13.500	13.600	-0.7	10381	503	12.800	12.300	4.1
10315	506	1.070	1.010	5.9	10367	509	8.950	8.810	1.6	10381	504	20.000	19.400	3.1
10315	507	0.850	0.830	2.4	10368	501	14.900	15.200	-2.0	10381	505	10.600	10.000	6.0

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

STATE: 06 - CONNECTICUT  
 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
10381	506	16.900	15.800	7.0	11052	509	3.380	3.550	-4.8	11155	504	0.570	0.550	3.6
10381	507	17.900	17.400	2.9	11126	501	0.247	0.239	3.3	11155	505	0.430	0.410	4.9
10381	508	8.420	8.240	2.2	11126	503	0.121	0.116	4.3	11155	506	0.600	0.570	5.3
10381	509	6.500	6.450	0.8	11126	504	0.167	0.162	3.1	11155	507	0.480	0.470	2.1
11007	501	4.340	4.430	-2.0	11126	505	0.126	0.119	5.9	11155	508	0.350	0.340	2.9
11007	503	4.020	4.140	-2.9	11126	506	0.177	0.166	6.6	11155	509	0.730	0.720	1.4
11007	504	1.920	1.960	-2.0	11126	507	0.140	0.137	2.2	11167	501	4.070	4.170	-2.4
11007	505	2.360	2.380	-0.8	11126	508	0.101	0.099	2.0	11167	503	2.260	2.280	-0.9
11007	506	3.420	3.490	-2.0	11126	509	0.213	0.212	0.5	11167	504	2.930	3.000	-2.3
11007	507	2.620	2.640	-0.8	11127	501	0.790	0.780	1.3	11167	505	0.780	0.770	1.3
11007	508	5.730	5.770	-0.7	11127	503	0.430	0.420	2.4	11167	506	2.600	2.590	0.4
11007	509	3.810	3.740	1.9	11127	504	0.650	0.650	0.0	11167	507	2.410	2.490	-3.2
11020	501	1.200	1.160	3.4	11127	505	0.320	0.310	3.2	11167	508	0.990	1.030	-3.9
11020	503	0.590	0.560	5.4	11127	506	0.860	0.820	4.9	11167	509	0.780	0.820	-4.9
11020	504	0.800	0.780	2.6	11127	507	0.680	0.670	1.5	11168	501	21.100	21.600	-2.3
11020	505	0.610	0.580	5.2	11127	508	0.370	0.370	0.0	11168	503	11.700	11.800	-0.8
11020	506	0.850	0.800	6.3	11127	509	0.350	0.360	-2.8	11168	504	15.200	15.600	-2.6
11020	507	0.670	0.660	1.5	11128	501	1.070	1.060	0.9	11168	505	4.020	4.010	0.2
11020	508	0.490	0.480	2.1	11128	503	0.580	0.570	1.8	11168	506	13.500	13.400	0.7
11020	509	1.030	1.020	1.0	11128	504	0.880	0.870	1.1	11168	507	12.500	12.900	-3.1
11039	501	1.020	0.940	8.5	11128	505	0.430	0.420	2.4	11168	508	5.150	5.350	-3.7
11039	503	1.750	1.630	7.4	11128	506	1.160	1.110	4.5	11168	509	4.030	4.240	-5.0
11039	504	1.430	1.320	8.3	11128	507	0.910	0.910	0.0	11201	501	38.000	38.700	-1.8
11039	505	1.550	1.410	9.9	11128	508	0.500	0.500	0.0	11201	503	35.200	36.200	-2.8
11039	506	1.470	1.360	8.1	11128	509	0.480	0.480	0.0	11201	504	16.800	17.100	-1.8
11039	507	1.320	1.200	10.0	11138	501	9.890	9.560	3.5	11201	505	20.700	20.800	-0.5
11039	508	1.640	1.500	9.3	11138	503	4.620	4.410	4.8	11201	506	29.900	30.600	-2.3
11039	509	1.250	1.110	12.6	11138	504	7.200	6.970	3.3	11201	507	22.900	23.100	-0.9
11052	501	17.700	18.100	-2.2	11138	505	3.820	3.600	6.1	11201	508	50.200	50.500	-0.6
11052	503	9.800	9.910	-1.1	11138	506	6.090	5.690	7.0	11201	509	33.300	32.800	1.5
11052	504	12.700	13.000	-2.3	11138	507	6.430	6.270	2.6	11202	501	11.200	11.500	-2.6
11052	505	3.370	3.350	0.6	11138	508	3.030	2.970	2.0	11202	503	10.400	10.700	-2.8
11052	506	11.300	11.200	0.9	11138	509	2.340	2.320	0.9	11202	504	4.970	5.060	-1.8
11052	507	10.400	10.800	-3.7	11155	501	0.850	0.820	3.7	11202	505	6.110	6.150	-0.7
11052	508	4.310	4.480	-3.8	11155	503	0.410	0.400	2.5	11202	506	8.850	9.040	-2.1

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

STATE: 06 - CONNECTICUT  
 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
11202	507	6.780	6.840	-0.9	11208	501	3.810	3.890	-2.1	11212	505	3.260	3.290	-0.9
11202	508	14.800	14.900	-0.7	11208	503	3.530	3.640	-3.0	11212	506	4.730	4.830	-2.1
11202	509	9.850	9.690	1.7	11208	504	1.690	1.720	-1.7	11212	507	3.620	3.650	-0.8
11203	501	1.850	1.820	1.6	11208	505	2.080	2.090	-0.5	11212	508	7.920	7.980	-0.8
11203	503	1.000	0.980	2.0	11208	506	3.010	3.070	-2.0	11212	509	5.260	5.170	1.7
11203	504	1.520	1.510	0.7	11208	507	2.300	2.320	-0.9	11213	501	4.890	4.990	-2.0
11203	505	0.750	0.720	4.2	11208	508	5.040	5.070	-0.6	11213	503	4.530	4.670	-3.0
11203	506	2.000	1.910	4.7	11208	509	3.350	3.290	1.8	11213	504	2.160	2.200	-1.8
11203	507	1.570	1.570	0.0	11209	501	17.900	18.300	-2.2	11213	505	2.660	2.680	-0.7
11203	508	0.860	0.860	0.0	11209	503	16.600	17.100	-2.9	11213	506	3.850	3.940	-2.3
11203	509	0.820	0.840	-2.4	11209	504	7.920	8.070	-1.9	11213	507	2.950	2.980	-1.0
11204	501	1.240	1.200	3.3	11209	505	9.750	9.810	-0.6	11213	508	6.460	6.510	-0.8
11204	503	0.610	0.580	5.2	11209	506	14.100	14.400	-2.1	11213	509	4.290	4.220	1.7
11204	504	0.830	0.810	2.5	11209	507	10.800	10.900	-0.9	11214	501	12.000	12.300	-2.4
11204	505	0.630	0.600	5.0	11209	508	23.700	23.800	-0.4	11214	503	11.200	11.500	-2.6
11204	506	0.880	0.830	6.0	11209	509	15.700	15.500	1.3	11214	504	5.330	5.430	-1.8
11204	507	0.700	0.680	2.9	11210	501	7.630	7.780	-1.9	11214	505	6.550	6.600	-0.8
11204	508	0.510	0.500	2.0	11210	503	7.060	7.280	-3.0	11214	506	9.490	9.700	-2.2
11204	509	1.070	1.060	0.9	11210	504	3.370	3.440	-2.0	11214	507	7.280	7.340	-0.8
11206	501	1.760	1.800	-2.2	11210	505	4.150	4.180	-0.7	11214	508	15.900	16.000	-0.6
11206	503	1.630	1.680	-3.0	11210	506	6.010	6.140	-2.1	11214	509	10.600	10.400	1.9
11206	504	0.780	0.790	-1.3	11210	507	4.610	4.650	-0.9	11222	501	0.203	0.207	-1.9
11206	505	0.960	0.970	-1.0	11210	508	10.100	10.100	0.0	11222	503	0.188	0.193	-2.6
11206	506	1.390	1.420	-2.1	11210	509	6.690	6.580	1.7	11222	504	0.090	0.091	-1.1
11206	507	1.060	1.070	-0.9	11211	501	39.600	40.400	-2.0	11222	505	0.110	0.111	-0.9
11206	508	2.330	2.340	-0.4	11211	503	36.700	37.800	-2.9	11222	506	0.160	0.163	-1.8
11206	509	1.550	1.520	2.0	11211	504	17.500	17.900	-2.2	11222	507	0.122	0.123	-0.8
11207	501	22.300	22.700	-1.8	11211	505	21.600	21.700	-0.5	11222	508	0.270	0.270	0.0
11207	503	20.600	21.200	-2.8	11211	506	31.200	31.900	-2.2	11222	509	0.178	0.175	1.7
11207	504	9.840	10.000	-1.6	11211	507	23.900	24.200	-1.2	11234	501	1.110	1.080	2.8
11207	505	12.100	12.200	-0.8	11211	508	52.400	52.700	-0.6	11234	503	0.550	0.520	5.8
11207	506	17.500	17.900	-2.2	11211	509	34.800	34.200	1.8	11234	504	0.750	0.730	2.7
11207	507	13.400	13.600	-1.5	11212	501	6.000	6.120	-2.0	11234	505	0.570	0.540	5.6
11207	508	29.400	29.600	-0.7	11212	503	5.550	5.720	-3.0	11234	506	0.790	0.750	5.3
11207	509	19.500	19.200	1.6	11212	504	2.650	2.700	-1.9	11234	507	0.630	0.610	3.3

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

STATE: 06 - CONNECTICUT  
 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
11234	508	0.460	0.450	2.2	11274	503	26.000	24.900	4.4	12361	506	0.102	0.100	2.0
11234	509	0.960	0.950	1.1	11274	504	35.700	34.600	3.2	12361	507	0.184	0.188	-2.1
11248	501	0.053	0.049	8.2	11274	505	27.100	25.500	6.3	12361	508	0.072	0.074	-2.7
11248	503	0.091	0.085	7.1	11274	506	37.800	35.500	6.5	12361	509	0.164	0.172	-4.7
11248	504	0.074	0.069	7.2	11274	507	29.900	29.200	2.4	12362	501	0.157	0.154	1.9
11248	505	0.081	0.074	9.5	11274	508	21.700	21.300	1.9	12362	503	0.085	0.083	2.4
11248	506	0.077	0.071	8.5	11274	509	45.600	45.400	0.4	12362	504	0.129	0.128	0.8
11248	507	0.068	0.062	9.7	11288	501	2.760	2.820	-2.1	12362	505	0.063	0.061	3.3
11248	508	0.085	0.078	9.0	11288	503	2.150	2.170	-0.9	12362	506	0.169	0.162	4.3
11248	509	0.065	0.058	12.1	11288	504	2.790	2.850	-2.1	12362	507	0.133	0.133	0.0
11258	501	2.250	2.300	-2.2	11288	505	1.940	1.920	1.0	12362	508	0.073	0.073	0.0
11258	503	1.760	1.770	-0.6	11288	506	1.990	1.960	1.5	12362	509	0.070	0.071	-1.4
11258	504	2.280	2.330	-2.1	11288	507	2.420	2.500	-3.2	12373	501	0.060	0.059	1.7
11258	505	1.580	1.570	0.6	11288	508	1.240	1.290	-3.9	12373	503	0.032	0.032	0.0
11258	506	1.620	1.600	1.2	11288	509	4.310	4.510	-4.4	12373	504	0.049	0.049	0.0
11258	507	1.980	2.040	-2.9	12014	501	0.115	0.106	8.5	12373	505	0.024	0.023	4.3
11258	508	1.010	1.050	-3.8	12014	503	0.197	0.184	7.1	12373	506	0.064	0.062	3.2
11258	509	3.520	3.680	-4.3	12014	504	0.161	0.149	8.1	12373	507	0.051	0.050	2.0
11259	501	2.410	2.470	-2.4	12014	505	0.174	0.159	9.4	12373	508	0.028	0.028	0.0
11259	503	1.880	1.900	-1.1	12014	506	0.166	0.153	8.5	12373	509	0.027	0.027	0.0
11259	504	2.440	2.500	-2.4	12014	507	0.148	0.135	9.6	12374	501	2.430	2.350	3.4
11259	505	1.690	1.680	0.6	12014	508	0.184	0.168	9.5	12374	503	1.190	1.140	4.4
11259	506	1.740	1.720	1.2	12014	509	0.140	0.125	12.0	12374	504	1.640	1.590	3.1
11259	507	2.120	2.190	-3.2	12356	501	4.680	4.530	3.3	12374	505	1.240	1.170	6.0
11259	508	1.090	1.130	-3.5	12356	503	2.300	2.200	4.5	12374	506	1.740	1.630	6.7
11259	509	3.770	3.950	-4.6	12356	504	3.150	3.060	2.9	12374	507	1.370	1.340	2.2
11273	501	55.200	53.400	3.4	12356	505	2.390	2.250	6.2	12374	508	1.000	0.980	2.0
11273	503	27.100	25.900	4.6	12356	506	3.340	3.130	6.7	12374	509	2.100	2.080	1.0
11273	504	37.200	36.100	3.0	12356	507	2.640	2.580	2.3	12375	501	1.200	1.160	3.4
11273	505	28.200	26.600	6.0	12356	508	1.920	1.880	2.1	12375	503	0.590	0.560	5.4
11273	506	39.400	37.000	6.5	12356	509	4.030	4.010	0.5	12375	504	0.800	0.780	2.6
11273	507	31.100	30.500	2.0	12361	501	0.071	0.071	0.0	12375	505	0.610	0.580	5.2
11273	508	22.600	22.200	1.8	12361	503	0.034	0.034	0.0	12375	506	0.850	0.800	6.3
11273	509	47.600	47.300	0.6	12361	504	0.118	0.119	-0.8	12375	507	0.670	0.660	1.5
11274	501	53.000	51.300	3.3	12361	505	0.049	0.048	2.1	12375	508	0.490	0.480	2.1

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

STATE: 06 - CONNECTICUT  
 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
12375	509	1.030	1.020	1.0	12510	504	1.240	1.150	7.8	12707	507	0.870	0.870	0.0
12391	501	0.117	0.116	0.9	12510	505	1.350	1.230	9.8	12707	508	0.480	0.480	0.0
12391	503	0.064	0.062	3.2	12510	506	1.280	1.180	8.5	12707	509	0.460	0.460	0.0
12391	504	0.097	0.096	1.0	12510	507	1.140	1.040	9.6	12797	501	0.216	0.213	1.4
12391	505	0.047	0.046	2.2	12510	508	1.420	1.300	9.2	12797	503	0.117	0.115	1.7
12391	506	0.127	0.122	4.1	12510	509	1.080	0.970	11.3	12797	504	0.178	0.176	1.1
12391	507	0.100	0.100	0.0	12583	501	0.390	0.360	8.3	12797	505	0.087	0.084	3.6
12391	508	0.055	0.055	0.0	12583	503	0.680	0.630	7.9	12797	506	0.234	0.224	4.5
12391	509	0.052	0.053	-1.9	12583	504	0.550	0.510	7.8	12797	507	0.184	0.183	0.5
12393	501	1.590	1.540	3.2	12583	505	0.600	0.550	9.1	12797	508	0.100	0.101	-1.0
12393	503	0.780	0.750	4.0	12583	506	0.570	0.530	7.5	12797	509	0.097	0.098	-1.0
12393	504	1.070	1.040	2.9	12583	507	0.510	0.460	10.9	12805	501	1.280	1.240	3.2
12393	505	0.810	0.760	6.6	12583	508	0.630	0.580	8.6	12805	503	0.630	0.600	5.0
12393	506	1.130	1.060	6.6	12583	509	0.480	0.430	11.6	12805	504	0.860	0.840	2.4
12393	507	0.900	0.880	2.3	12651	501	1.150	1.060	8.5	12805	505	0.650	0.610	6.6
12393	508	0.650	0.640	1.6	12651	503	1.970	1.840	7.1	12805	506	0.910	0.860	5.8
12393	509	1.370	1.360	0.7	12651	504	1.610	1.490	8.1	12805	507	0.720	0.710	1.4
12467	501	0.660	0.640	3.1	12651	505	1.750	1.590	10.1	12805	508	0.520	0.510	2.0
12467	503	0.320	0.310	3.2	12651	506	1.660	1.530	8.5	12805	509	1.100	1.100	0.0
12467	504	0.440	0.430	2.3	12651	507	1.480	1.350	9.6	12841	501	2.120	2.050	3.4
12467	505	0.340	0.320	6.3	12651	508	1.840	1.690	8.9	12841	503	1.040	1.000	4.0
12467	506	0.470	0.440	6.8	12651	509	1.400	1.250	12.0	12841	504	1.430	1.390	2.9
12467	507	0.370	0.360	2.8	12683	501	0.530	0.490	8.2	12841	505	1.090	1.020	6.9
12467	508	0.270	0.270	0.0	12683	503	0.900	0.840	7.1	12841	506	1.520	1.420	7.0
12467	509	0.570	0.570	0.0	12683	504	0.740	0.680	8.8	12841	507	1.200	1.170	2.6
12509	501	0.070	0.065	7.7	12683	505	0.800	0.730	9.6	12841	508	0.870	0.850	2.4
12509	503	0.120	0.112	7.1	12683	506	0.760	0.700	8.6	12841	509	1.830	1.820	0.5
12509	504	0.098	0.091	7.7	12683	507	0.680	0.620	9.7	12927	501	0.370	0.360	2.8
12509	505	0.106	0.097	9.3	12683	508	0.840	0.770	9.1	12927	503	0.182	0.174	4.6
12509	506	0.101	0.093	8.6	12683	509	0.640	0.570	12.3	12927	504	0.250	0.243	2.9
12509	507	0.090	0.082	9.8	12707	501	1.030	1.010	2.0	12927	505	0.190	0.179	6.1
12509	508	0.112	0.103	8.7	12707	503	0.560	0.550	1.8	12927	506	0.260	0.249	4.4
12509	509	0.085	0.076	11.8	12707	504	0.850	0.840	1.2	12927	507	0.209	0.205	2.0
12510	501	0.890	0.820	8.5	12707	505	0.420	0.400	5.0	12927	508	0.152	0.149	2.0
12510	503	1.520	1.420	7.0	12707	506	1.110	1.060	4.7	12927	509	0.320	0.320	0.0

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

STATE: 06 - CONNECTICUT  
 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
13049	501	0.037	0.037	0.0	13204	505	1.750	1.590	10.1	13352	508	0.480	0.470	2.1
13049	503	0.018	0.018	0.0	13204	506	1.660	1.530	8.5	13352	509	1.010	1.010	0.0
13049	504	0.061	0.062	-1.6	13204	507	1.480	1.350	9.6	13410	501	1.610	1.490	8.1
13049	505	0.025	0.025	0.0	13204	508	1.840	1.690	8.9	13410	503	2.760	2.570	7.4
13049	506	0.053	0.052	1.9	13204	509	1.400	1.250	12.0	13410	504	2.250	2.080	8.2
13049	507	0.096	0.098	-2.0	13205	501	0.440	0.410	7.3	13410	505	2.450	2.230	9.9
13049	508	0.037	0.038	-2.6	13205	503	0.760	0.710	7.0	13410	506	2.320	2.140	8.4
13049	509	0.085	0.089	-4.5	13205	504	0.620	0.570	8.8	13410	507	2.070	1.890	9.5
13111	501	2.090	2.130	-1.9	13205	505	0.670	0.610	9.8	13410	508	2.580	2.360	9.3
13111	503	1.630	1.650	-1.2	13205	506	0.640	0.590	8.5	13410	509	1.960	1.750	12.0
13111	504	2.110	2.160	-2.3	13205	507	0.570	0.520	9.6	13412	501	0.540	0.500	8.0
13111	505	1.470	1.460	0.7	13205	508	0.710	0.650	9.2	13412	503	0.930	0.870	6.9
13111	506	1.500	1.490	0.7	13205	509	0.540	0.480	12.5	13412	504	0.760	0.700	8.6
13111	507	1.830	1.890	-3.2	13314	501	0.470	0.460	2.2	13412	505	0.830	0.750	10.7
13111	508	0.940	0.980	-4.1	13314	503	0.233	0.223	4.5	13412	506	0.780	0.720	8.3
13111	509	3.260	3.420	-4.7	13314	504	0.320	0.310	3.2	13412	507	0.700	0.640	9.4
13112	501	0.060	0.061	-1.6	13314	505	0.242	0.228	6.1	13412	508	0.870	0.800	8.7
13112	503	0.029	0.029	0.0	13314	506	0.340	0.320	6.3	13412	509	0.660	0.590	11.9
13112	504	0.101	0.101	0.0	13314	507	0.270	0.260	3.8	13453	501	0.630	0.580	8.6
13112	505	0.041	0.041	0.0	13314	508	0.194	0.191	1.6	13453	503	1.080	1.000	8.0
13112	506	0.087	0.085	2.4	13314	509	0.410	0.410	0.0	13453	504	0.880	0.810	8.6
13112	507	0.156	0.160	-2.5	13351	501	1.150	1.120	2.7	13453	505	0.950	0.870	9.2
13112	508	0.061	0.063	-3.2	13351	503	0.570	0.540	5.6	13453	506	0.910	0.840	8.3
13112	509	0.140	0.146	-4.1	13351	504	0.780	0.750	4.0	13453	507	0.810	0.740	9.5
13201	501	1.020	0.940	8.5	13351	505	0.590	0.560	5.4	13453	508	1.000	0.920	8.7
13201	503	1.740	1.630	6.7	13351	506	0.820	0.770	6.5	13453	509	0.760	0.680	11.8
13201	504	1.420	1.320	7.6	13351	507	0.650	0.640	1.6	13454	501	0.730	0.680	7.4
13201	505	1.540	1.410	9.2	13351	508	0.470	0.460	2.2	13454	503	1.260	1.170	7.7
13201	506	1.470	1.350	8.9	13351	509	0.990	0.990	0.0	13454	504	1.030	0.950	8.4
13201	507	1.310	1.190	10.1	13352	501	1.170	1.140	2.6	13454	505	1.110	1.020	8.8
13201	508	1.630	1.490	9.4	13352	503	0.580	0.550	5.5	13454	506	1.060	0.980	8.2
13201	509	1.240	1.110	11.7	13352	504	0.790	0.770	2.6	13454	507	0.940	0.860	9.3
13204	501	1.150	1.060	8.5	13352	505	0.600	0.570	5.3	13454	508	1.170	1.070	9.3
13204	503	1.970	1.840	7.1	13352	506	0.840	0.790	6.3	13454	509	0.890	0.800	11.2
13204	504	1.610	1.490	8.1	13352	507	0.660	0.650	1.5	13455	501	0.750	0.690	8.7

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

STATE: 06 - CONNECTICUT  
 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
13455	503	1.280	1.190	7.6	13621	506	0.202	0.186	8.6	13716	509	1.550	1.540	0.6
13455	504	1.040	0.960	8.3	13621	507	0.180	0.164	9.8	13720	501	0.960	0.980	-2.0
13455	505	1.130	1.030	9.7	13621	508	0.224	0.205	9.3	13720	503	0.750	0.760	-1.3
13455	506	1.070	0.990	8.1	13621	509	0.171	0.152	12.5	13720	504	0.970	0.990	-2.0
13455	507	0.960	0.870	10.3	13670	501	0.040	0.040	0.0	13720	505	0.680	0.670	1.5
13455	508	1.190	1.090	9.2	13670	503	0.019	0.019	0.0	13720	506	0.690	0.680	1.5
13455	509	0.910	0.810	12.3	13670	504	0.066	0.067	-1.5	13720	507	0.840	0.870	-3.4
13506	501	3.630	3.510	3.4	13670	505	0.027	0.027	0.0	13720	508	0.430	0.450	-4.4
13506	503	1.780	1.700	4.7	13670	506	0.057	0.056	1.8	13720	509	1.500	1.570	-4.5
13506	504	2.440	2.370	3.0	13670	507	0.103	0.105	-1.9	13759	501	0.700	0.680	2.9
13506	505	1.860	1.750	6.3	13670	508	0.040	0.041	-2.4	13759	503	0.340	0.330	3.0
13506	506	2.590	2.430	6.6	13670	509	0.092	0.096	-4.2	13759	504	0.470	0.460	2.2
13506	507	2.050	2.000	2.5	13673	501	1.710	1.740	-1.7	13759	505	0.360	0.340	5.9
13506	508	1.490	1.460	2.1	13673	503	1.330	1.340	-0.7	13759	506	0.500	0.470	6.4
13506	509	3.130	3.110	0.6	13673	504	1.730	1.760	-1.7	13759	507	0.400	0.390	2.6
13507	501	4.370	4.230	3.3	13673	505	1.200	1.190	0.8	13759	508	0.290	0.280	3.6
13507	503	2.140	2.050	4.4	13673	506	1.230	1.210	1.7	13759	509	0.600	0.600	0.0
13507	504	2.940	2.860	2.8	13673	507	1.500	1.540	-2.6	13930	501	0.330	0.330	0.0
13507	505	2.230	2.100	6.2	13673	508	0.770	0.800	-3.8	13930	503	0.181	0.177	2.3
13507	506	3.120	2.930	6.5	13673	509	2.670	2.790	-4.3	13930	504	0.280	0.270	3.7
13507	507	2.470	2.410	2.5	13715	501	0.157	0.154	1.9	13930	505	0.135	0.130	3.8
13507	508	1.790	1.760	1.7	13715	503	0.085	0.083	2.4	13930	506	0.360	0.350	2.9
13507	509	3.770	3.750	0.5	13715	504	0.129	0.128	0.8	13930	507	0.280	0.280	0.0
13590	501	0.550	0.510	7.8	13715	505	0.063	0.061	3.3	13930	508	0.155	0.155	0.0
13590	503	0.950	0.890	6.7	13715	506	0.169	0.162	4.3	13930	509	0.149	0.151	-1.3
13590	504	0.780	0.720	8.3	13715	507	0.133	0.133	0.0	14068	501	0.155	0.150	3.3
13590	505	0.840	0.770	9.1	13715	508	0.073	0.073	0.0	14068	503	0.076	0.073	4.1
13590	506	0.800	0.740	8.1	13715	509	0.070	0.071	-1.4	14068	504	0.104	0.101	3.0
13590	507	0.710	0.650	9.2	13716	501	1.790	1.740	2.9	14068	505	0.079	0.074	6.8
13590	508	0.890	0.810	9.9	13716	503	0.880	0.840	4.8	14068	506	0.110	0.104	5.8
13590	509	0.680	0.600	13.3	13716	504	1.210	1.170	3.4	14068	507	0.087	0.085	2.4
13621	501	0.140	0.129	8.5	13716	505	0.920	0.860	7.0	14068	508	0.063	0.062	1.6
13621	503	0.240	0.224	7.1	13716	506	1.280	1.200	6.7	14068	509	0.133	0.132	0.8
13621	504	0.196	0.181	8.3	13716	507	1.010	0.990	2.0	14101	501	1.810	1.760	2.8
13621	505	0.213	0.194	9.8	13716	508	0.730	0.720	1.4	14101	503	0.890	0.850	4.7

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

STATE: 06 - CONNECTICUT  
 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
14101	504	1.220	1.190	2.5	14527	507	0.540	0.540	0.0	14734	501	1.050	1.020	2.9
14101	505	0.930	0.870	6.9	14527	508	0.300	0.300	0.0	14734	503	0.520	0.490	6.1
14101	506	1.290	1.210	6.6	14527	509	0.280	0.290	-3.4	14734	504	0.710	0.690	2.9
14101	507	1.020	1.000	2.0	14655	501	0.350	0.340	2.9	14734	505	0.540	0.510	5.9
14101	508	0.740	0.730	1.4	14655	503	0.172	0.165	4.2	14734	506	0.750	0.700	7.1
14101	509	1.560	1.550	0.6	14655	504	0.236	0.229	3.1	14734	507	0.590	0.580	1.7
14279	501	0.540	0.490	10.2	14655	505	0.179	0.169	5.9	14734	508	0.430	0.420	2.4
14279	503	0.920	0.860	7.0	14655	506	0.250	0.235	6.4	14734	509	0.910	0.900	1.1
14279	504	0.750	0.690	8.7	14655	507	0.198	0.193	2.6	14855	501	0.246	0.227	8.4
14279	505	0.810	0.740	9.5	14655	508	0.144	0.141	2.1	14855	503	0.420	0.390	7.7
14279	506	0.770	0.710	8.5	14655	509	0.300	0.300	0.0	14855	504	0.340	0.320	6.3
14279	507	0.690	0.630	9.5	14731	501	17.500	18.000	-2.8	14855	505	0.370	0.340	8.8
14279	508	0.860	0.780	10.3	14731	503	9.720	9.830	-1.1	14855	506	0.360	0.330	9.1
14279	509	0.650	0.580	12.1	14731	504	12.600	12.900	-2.3	14855	507	0.320	0.290	10.3
14401	501	2.270	2.320	-2.2	14731	505	3.340	3.330	0.3	14855	508	0.390	0.360	8.3
14401	503	1.770	1.790	-1.1	14731	506	11.200	11.100	0.9	14855	509	0.300	0.270	11.1
14401	504	2.290	2.350	-2.6	14731	507	10.400	10.700	-2.8	14913	501	1.320	1.280	3.1
14401	505	1.590	1.580	0.6	14731	508	4.270	4.450	-4.0	14913	503	0.650	0.620	4.8
14401	506	1.630	1.610	1.2	14731	509	3.350	3.520	-4.8	14913	504	0.890	0.860	3.5
14401	507	1.990	2.050	-2.9	14732	501	1.300	1.330	-2.3	14913	505	0.670	0.630	6.3
14401	508	1.020	1.060	-3.8	14732	503	0.720	0.730	-1.4	14913	506	0.940	0.880	6.8
14401	509	3.540	3.710	-4.6	14732	504	0.930	0.960	-3.1	14913	507	0.740	0.730	1.4
14405	501	2.550	2.600	-1.9	14732	505	0.247	0.246	0.4	14913	508	0.540	0.530	1.9
14405	503	2.360	2.430	-2.9	14732	506	0.830	0.820	1.2	14913	509	1.140	1.130	0.9
14405	504	1.130	1.150	-1.7	14732	507	0.770	0.790	-2.5	15062	501	0.221	0.204	8.3
14405	505	1.390	1.400	-0.7	14732	508	0.320	0.330	-3.0	15062	503	0.380	0.350	8.6
14405	506	2.010	2.050	-2.0	14732	509	0.248	0.260	-4.6	15062	504	0.310	0.290	6.9
14405	507	1.540	1.550	-0.6	14733	501	2.450	2.370	3.4	15062	505	0.340	0.310	9.7
14405	508	3.370	3.390	-0.6	14733	503	1.200	1.150	4.3	15062	506	0.320	0.290	10.3
14405	509	2.240	2.200	1.8	14733	504	1.650	1.600	3.1	15062	507	0.280	0.260	7.7
14527	501	0.640	0.630	1.6	14733	505	1.250	1.180	5.9	15062	508	0.350	0.320	9.4
14527	503	0.350	0.340	2.9	14733	506	1.750	1.640	6.7	15062	509	0.270	0.240	12.5
14527	504	0.530	0.520	1.9	14733	507	1.380	1.350	2.2	15063	501	0.260	0.238	9.2
14527	505	0.260	0.248	4.8	14733	508	1.000	0.990	1.0	15063	503	0.440	0.410	7.3
14527	506	0.690	0.660	4.5	14733	509	2.110	2.100	0.5	15063	504	0.360	0.330	9.1

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



STATE: 06 - CONNECTICUT  
 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
15063	505	0.390	0.360	8.3	15188	508	0.620	0.570	8.8	15405	503	0.250	0.237	5.5
15063	506	0.370	0.340	8.8	15188	509	0.470	0.420	11.9	15405	504	0.207	0.192	7.8
15063	507	0.330	0.300	10.0	15223	501	0.047	0.047	0.0	15405	505	0.225	0.205	9.8
15063	508	0.410	0.380	7.9	15223	503	0.022	0.022	0.0	15405	506	0.214	0.198	8.1
15063	509	0.310	0.280	10.7	15223	504	0.078	0.079	-1.3	15405	507	0.191	0.174	9.8
15070	501	0.340	0.350	-2.9	15223	505	0.032	0.032	0.0	15405	508	0.238	0.217	9.7
15070	503	0.320	0.330	-3.0	15223	506	0.067	0.066	1.5	15405	509	0.181	0.161	12.4
15070	504	0.151	0.154	-1.9	15223	507	0.121	0.124	-2.4	15406	501	0.380	0.350	8.6
15070	505	0.186	0.187	-0.5	15223	508	0.048	0.049	-2.0	15406	503	0.650	0.600	8.3
15070	506	0.270	0.280	-3.6	15223	509	0.109	0.113	-3.5	15406	504	0.530	0.490	8.2
15070	507	0.207	0.208	-0.5	15224	501	1.020	1.040	-1.9	15406	505	0.570	0.520	9.6
15070	508	0.450	0.450	0.0	15224	503	0.790	0.800	-1.2	15406	506	0.550	0.500	10.0
15070	509	0.300	0.300	0.0	15224	504	1.030	1.050	-1.9	15406	507	0.490	0.440	11.4
15123	501	16.900	17.400	-2.9	15224	505	0.710	0.710	0.0	15406	508	0.610	0.550	10.9
15123	503	9.400	9.500	-1.1	15224	506	0.730	0.720	1.4	15406	509	0.460	0.410	12.2
15123	504	12.200	12.500	-2.4	15224	507	0.890	0.920	-3.3	15488	501	0.940	0.870	8.0
15123	505	3.230	3.220	0.3	15224	508	0.460	0.480	-4.2	15488	503	1.620	1.510	7.3
15123	506	10.800	10.800	0.0	15224	509	1.590	1.660	-4.2	15488	504	1.320	1.220	8.2
15123	507	10.000	10.400	-3.8	15314	501	0.850	0.820	3.7	15488	505	1.430	1.310	9.2
15123	508	4.130	4.300	-4.0	15314	503	0.410	0.400	2.5	15488	506	1.360	1.260	7.9
15123	509	3.240	3.400	-4.7	15314	504	0.570	0.550	3.6	15488	507	1.210	1.110	9.0
15124	501	5.930	6.070	-2.3	15314	505	0.430	0.410	4.9	15488	508	1.510	1.380	9.4
15124	503	3.290	3.320	-0.9	15314	506	0.600	0.570	5.3	15488	509	1.150	1.030	11.7
15124	504	4.260	4.370	-2.5	15314	507	0.480	0.470	2.1	15538	501	1.500	1.460	2.7
15124	505	1.130	1.120	0.9	15314	508	0.350	0.340	2.9	15538	503	0.740	0.710	4.2
15124	506	3.790	3.760	0.8	15314	509	0.730	0.720	1.4	15538	504	1.010	0.980	3.1
15124	507	3.500	3.630	-3.6	15404	501	0.101	0.093	8.6	15538	505	0.770	0.720	6.9
15124	508	1.440	1.500	-4.0	15404	503	0.173	0.161	7.5	15538	506	1.070	1.010	5.9
15124	509	1.130	1.190	-5.0	15404	504	0.141	0.130	8.5	15538	507	0.850	0.830	2.4
15188	501	0.390	0.360	8.3	15404	505	0.153	0.139	10.1	15538	508	0.620	0.610	1.6
15188	503	0.670	0.620	8.1	15404	506	0.145	0.134	8.2	15538	509	1.300	1.290	0.8
15188	504	0.540	0.500	8.0	15404	507	0.130	0.118	10.2	15600	501	3.790	3.670	3.3
15188	505	0.590	0.540	9.3	15404	508	0.161	0.148	8.8	15600	503	1.860	1.780	4.5
15188	506	0.560	0.520	7.7	15404	509	0.123	0.110	11.8	15600	504	2.550	2.480	2.8
15188	507	0.500	0.460	8.7	15405	501	0.148	0.137	8.0	15600	505	1.940	1.820	6.6

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

STATE: 06 - CONNECTICUT  
 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
15600	506	2.710	2.540	6.7	15699	509	0.970	0.950	2.1	16005	504	0.068	0.068	0.0
15600	507	2.140	2.090	2.4	15733	501	0.246	0.227	8.4	16005	505	0.034	0.032	6.3
15600	508	1.550	1.530	1.3	15733	503	0.420	0.390	7.7	16005	506	0.090	0.086	4.7
15600	509	3.270	3.250	0.6	15733	504	0.340	0.320	6.3	16005	507	0.071	0.070	1.4
15607	501	0.450	0.460	-2.2	15733	505	0.370	0.340	8.8	16005	508	0.039	0.039	0.0
15607	503	0.410	0.430	-4.7	15733	506	0.360	0.330	9.1	16005	509	0.037	0.038	-2.6
15607	504	0.198	0.201	-1.5	15733	507	0.320	0.290	10.3	16009	501	0.300	0.280	7.1
15607	505	0.243	0.245	-0.8	15733	508	0.390	0.360	8.3	16009	503	0.520	0.480	8.3
15607	506	0.350	0.360	-2.8	15733	509	0.300	0.270	11.1	16009	504	0.420	0.390	7.7
15607	507	0.270	0.270	0.0	15839	501	1.130	1.100	2.7	16009	505	0.460	0.420	9.5
15607	508	0.590	0.590	0.0	15839	503	0.560	0.530	5.7	16009	506	0.440	0.400	10.0
15607	509	0.390	0.390	0.0	15839	504	0.760	0.740	2.7	16009	507	0.390	0.360	8.3
15608	501	0.850	0.820	3.7	15839	505	0.580	0.550	5.5	16009	508	0.480	0.440	9.1
15608	503	0.410	0.400	2.5	15839	506	0.810	0.760	6.6	16009	509	0.370	0.330	12.1
15608	504	0.570	0.550	3.6	15839	507	0.640	0.630	1.6	16402	501	5.610	5.430	3.3
15608	505	0.430	0.410	4.9	15839	508	0.460	0.460	0.0	16402	503	2.750	2.630	4.6
15608	506	0.600	0.570	5.3	15839	509	0.980	0.970	1.0	16402	504	3.770	3.670	2.7
15608	507	0.480	0.470	2.1	15991	501	0.930	0.900	3.3	16402	505	2.870	2.700	6.3
15608	508	0.350	0.340	2.9	15991	503	0.460	0.440	4.5	16402	506	4.000	3.760	6.4
15608	509	0.730	0.720	1.4	15991	504	0.620	0.610	1.6	16402	507	3.160	3.100	1.9
15656	501	25.000	24.200	3.3	15991	505	0.470	0.450	4.4	16402	508	2.300	2.260	1.8
15656	503	12.200	11.700	4.3	15991	506	0.660	0.620	6.5	16402	509	4.830	4.810	0.4
15656	504	16.800	16.300	3.1	15991	507	0.520	0.510	2.0	16403	501	3.550	3.430	3.5
15656	505	12.800	12.000	6.7	15991	508	0.380	0.370	2.7	16403	503	1.740	1.660	4.8
15656	506	17.800	16.700	6.6	15991	509	0.800	0.790	1.3	16403	504	2.390	2.320	3.0
15656	507	14.100	13.800	2.2	15993	501	0.780	0.760	2.6	16403	505	1.810	1.710	5.8
15656	508	10.200	10.000	2.0	15993	503	0.380	0.370	2.7	16403	506	2.530	2.370	6.8
15656	509	21.500	21.400	0.5	15993	504	0.530	0.510	3.9	16403	507	2.000	1.960	2.0
15699	501	1.100	1.130	-2.7	15993	505	0.400	0.380	5.3	16403	508	1.450	1.430	1.4
15699	503	1.020	1.050	-2.9	15993	506	0.560	0.520	7.7	16403	509	3.060	3.040	0.7
15699	504	0.490	0.500	-2.0	15993	507	0.440	0.430	2.3	16404	501	4.470	4.330	3.2
15699	505	0.600	0.610	-1.6	15993	508	0.320	0.320	0.0	16404	503	2.190	2.100	4.3
15699	506	0.870	0.890	-2.2	15993	509	0.680	0.670	1.5	16404	504	3.010	2.920	3.1
15699	507	0.670	0.670	0.0	16005	501	0.083	0.082	1.2	16404	505	2.290	2.150	6.5
15699	508	1.460	1.470	-0.7	16005	503	0.045	0.044	2.3	16404	506	3.190	3.000	6.3

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

STATE: 06 - CONNECTICUT  
 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
16404	507	2.520	2.470	2.0	16604	501	0.235	0.217	8.3	16705	505	0.202	0.194	4.1
16404	508	1.830	1.800	1.7	16604	503	0.400	0.380	5.3	16705	506	0.540	0.520	3.8
16404	509	3.860	3.830	0.8	16604	504	0.330	0.300	10.0	16705	507	0.420	0.420	0.0
16471	501	0.630	0.640	-1.6	16604	505	0.360	0.330	9.1	16705	508	0.232	0.233	-0.4
16471	503	0.580	0.600	-3.3	16604	506	0.340	0.310	9.7	16705	509	0.223	0.226	-1.3
16471	504	0.280	0.280	0.0	16604	507	0.300	0.280	7.1	16750	501	0.410	0.400	2.5
16471	505	0.340	0.350	-2.9	16604	508	0.380	0.340	11.8	16750	503	0.202	0.194	4.1
16471	506	0.500	0.510	-2.0	16604	509	0.290	0.260	11.5	16750	504	0.280	0.270	3.7
16471	507	0.380	0.380	0.0	16670	501	16.400	15.900	3.1	16750	505	0.211	0.198	6.6
16471	508	0.830	0.840	-1.2	16670	503	7.660	7.320	4.6	16750	506	0.290	0.280	3.6
16471	509	0.550	0.540	1.9	16670	504	12.000	11.600	3.4	16750	507	0.233	0.228	2.2
16501	501	0.175	0.173	1.2	16670	505	6.350	5.970	6.4	16750	508	0.169	0.166	1.8
16501	503	0.095	0.093	2.2	16670	506	10.100	9.450	6.9	16750	509	0.360	0.350	2.9
16501	504	0.145	0.143	1.4	16670	507	10.700	10.400	2.9	16751	501	0.410	0.400	2.5
16501	505	0.071	0.068	4.4	16670	508	5.030	4.920	2.2	16751	503	0.202	0.194	4.1
16501	506	0.190	0.182	4.4	16670	509	3.880	3.850	0.8	16751	504	0.280	0.270	3.7
16501	507	0.149	0.149	0.0	16676	501	1.170	1.140	2.6	16751	505	0.211	0.198	6.6
16501	508	0.081	0.082	-1.2	16676	503	0.580	0.550	5.5	16751	506	0.290	0.280	3.6
16501	509	0.078	0.079	-1.3	16676	504	0.790	0.770	2.6	16751	507	0.233	0.228	2.2
16527	501	0.270	0.270	0.0	16676	505	0.600	0.570	5.3	16751	508	0.169	0.166	1.8
16527	503	0.146	0.143	2.1	16676	506	0.840	0.790	6.3	16751	509	0.360	0.350	2.9
16527	504	0.222	0.220	0.9	16676	507	0.660	0.650	1.5	16819	501	1.340	1.240	8.1
16527	505	0.109	0.105	3.8	16676	508	0.480	0.470	2.1	16819	503	2.290	2.140	7.0
16527	506	0.290	0.280	3.6	16676	509	1.010	1.010	0.0	16819	504	1.870	1.730	8.1
16527	507	0.229	0.229	0.0	16694	501	0.460	0.430	7.0	16819	505	2.030	1.850	9.7
16527	508	0.125	0.126	-0.8	16694	503	0.800	0.740	8.1	16819	506	1.930	1.780	8.4
16527	509	0.120	0.122	-1.6	16694	504	0.650	0.600	8.3	16819	507	1.720	1.570	9.6
16588	501	0.140	0.129	8.5	16694	505	0.710	0.640	10.9	16819	508	2.140	1.960	9.2
16588	503	0.240	0.224	7.1	16694	506	0.670	0.620	8.1	16819	509	1.630	1.460	11.6
16588	504	0.196	0.181	8.3	16694	507	0.600	0.550	9.1	16820	501	1.040	0.960	8.3
16588	505	0.213	0.194	9.8	16694	508	0.740	0.680	8.8	16820	503	1.780	1.660	7.2
16588	506	0.202	0.186	8.6	16694	509	0.570	0.510	11.8	16820	504	1.450	1.340	8.2
16588	507	0.180	0.164	9.8	16705	501	0.500	0.490	2.0	16820	505	1.570	1.430	9.8
16588	508	0.224	0.205	9.3	16705	503	0.270	0.270	0.0	16820	506	1.500	1.380	8.7
16588	509	0.171	0.152	12.5	16705	504	0.410	0.410	0.0	16820	507	1.330	1.220	9.0

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

STATE: 06 - CONNECTICUT  
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16820	508	1.660	1.520	9.2	16900	503	2.240	2.250	-0.4	16906	506	2.910	2.860	1.7
16820	509	1.260	1.130	11.5	16900	504	6.310	6.420	-1.7	16906	507	3.490	3.570	-2.2
16881	501	6.450	6.240	3.4	16900	505	4.120	4.080	1.0	16906	508	1.590	1.640	-3.0
16881	503	3.170	3.030	4.6	16900	506	4.330	4.260	1.6	16906	509	2.890	3.020	-4.3
16881	504	4.340	4.220	2.8	16900	507	5.190	5.320	-2.4	16910	501	2.330	2.370	-1.7
16881	505	3.300	3.100	6.5	16900	508	2.360	2.440	-3.3	16910	503	1.340	1.350	-0.7
16881	506	4.610	4.320	6.7	16900	509	4.310	4.490	-4.0	16910	504	3.790	3.850	-1.6
16881	507	3.640	3.560	2.2	16901	501	2.490	2.540	-2.0	16910	505	2.470	2.450	0.8
16881	508	2.640	2.600	1.5	16901	503	1.440	1.440	0.0	16910	506	2.600	2.550	2.0
16881	509	5.560	5.530	0.5	16901	504	4.050	4.120	-1.7	16910	507	3.110	3.190	-2.5
16890	501	0.157	0.145	8.3	16901	505	2.640	2.610	1.1	16910	508	1.420	1.460	-2.7
16890	503	0.270	0.250	8.0	16901	506	2.780	2.730	1.8	16910	509	2.580	2.690	-4.1
16890	504	0.219	0.203	7.9	16901	507	3.330	3.410	-2.3	16911	501	2.110	2.150	-1.9
16890	505	0.238	0.217	9.7	16901	508	1.520	1.560	-2.6	16911	503	1.220	1.220	0.0
16890	506	0.226	0.209	8.1	16901	509	2.760	2.880	-4.2	16911	504	3.430	3.490	-1.7
16890	507	0.202	0.184	9.8	16902	501	2.110	2.150	-1.9	16911	505	2.240	2.220	0.9
16890	508	0.250	0.230	8.7	16902	503	1.220	1.220	0.0	16911	506	2.350	2.310	1.7
16890	509	0.191	0.170	12.4	16902	504	3.430	3.490	-1.7	16911	507	2.820	2.890	-2.4
16891	501	0.171	0.158	8.2	16902	505	2.240	2.220	0.9	16911	508	1.290	1.330	-3.0
16891	503	0.290	0.270	7.4	16902	506	2.350	2.310	1.7	16911	509	2.340	2.440	-4.1
16891	504	0.239	0.221	8.1	16902	507	2.820	2.890	-2.4	16915	501	2.390	2.430	-1.6
16891	505	0.260	0.236	10.2	16902	508	1.290	1.330	-3.0	16915	503	1.380	1.380	0.0
16891	506	0.247	0.227	8.8	16902	509	2.340	2.440	-4.1	16915	504	3.880	3.950	-1.8
16891	507	0.220	0.201	9.5	16905	501	4.090	4.160	-1.7	16915	505	2.540	2.510	1.2
16891	508	0.270	0.250	8.0	16905	503	2.350	2.360	-0.4	16915	506	2.670	2.620	1.9
16891	509	0.208	0.186	11.8	16905	504	6.630	6.750	-1.8	16915	507	3.190	3.270	-2.4
16892	501	0.310	0.290	6.9	16905	505	4.330	4.290	0.9	16915	508	1.460	1.500	-2.7
16892	503	0.530	0.500	6.0	16905	506	4.550	4.480	1.6	16915	509	2.650	2.760	-4.0
16892	504	0.430	0.400	7.5	16905	507	5.450	5.590	-2.5	16916	501	1.990	2.030	-2.0
16892	505	0.470	0.430	9.3	16905	508	2.490	2.560	-2.7	16916	503	1.150	1.150	0.0
16892	506	0.450	0.410	9.8	16905	509	4.530	4.720	-4.0	16916	504	3.240	3.290	-1.5
16892	507	0.400	0.360	11.1	16906	501	2.610	2.660	-1.9	16916	505	2.110	2.090	1.0
16892	508	0.500	0.460	8.7	16906	503	1.500	1.510	-0.7	16916	506	2.220	2.180	1.8
16892	509	0.380	0.340	11.8	16906	504	4.240	4.310	-1.6	16916	507	2.660	2.730	-2.6
16900	501	3.890	3.950	-1.5	16906	505	2.770	2.740	1.1	16916	508	1.210	1.250	-3.2

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

STATE: 06 - CONNECTICUT  
 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
16916	509	2.210	2.300	-3.9	16940	504	10.700	10.900	-1.8	18110	507	0.700	0.680	2.9
16920	501	5.310	5.390	-1.5	16940	505	7.020	6.940	1.2	18110	508	0.510	0.500	2.0
16920	503	3.060	3.070	-0.3	16940	506	7.370	7.250	1.7	18110	509	1.070	1.060	0.9
16920	504	8.610	8.760	-1.7	16940	507	8.830	9.050	-2.4	18205	501	0.440	0.430	2.3
16920	505	5.620	5.560	1.1	16940	508	4.030	4.150	-2.9	18205	503	0.237	0.232	2.2
16920	506	5.910	5.810	1.7	16940	509	7.330	7.640	-4.1	18205	504	0.360	0.360	0.0
16920	507	7.080	7.250	-2.3	16941	501	2.650	2.700	-1.9	18205	505	0.177	0.170	4.1
16920	508	3.230	3.330	-3.0	16941	503	1.530	1.530	0.0	18205	506	0.470	0.450	4.4
16920	509	5.880	6.120	-3.9	16941	504	4.300	4.380	-1.8	18205	507	0.370	0.370	0.0
16921	501	4.850	4.930	-1.6	16941	505	2.810	2.780	1.1	18205	508	0.203	0.204	-0.5
16921	503	2.790	2.800	-0.4	16941	506	2.950	2.900	1.7	18205	509	0.195	0.198	-1.5
16921	504	7.860	8.000	-1.8	16941	507	3.540	3.630	-2.5	18206	501	2.000	1.940	3.1
16921	505	5.140	5.080	1.2	16941	508	1.610	1.660	-3.0	18206	503	0.980	0.940	4.3
16921	506	5.400	5.300	1.9	16941	509	2.940	3.060	-3.9	18206	504	1.350	1.310	3.1
16921	507	6.470	6.630	-2.4	18078	501	0.280	0.280	0.0	18206	505	1.020	0.960	6.2
16921	508	2.950	3.040	-3.0	18078	503	0.154	0.151	2.0	18206	506	1.430	1.340	6.7
16921	509	5.370	5.590	-3.9	18078	504	0.234	0.231	1.3	18206	507	1.130	1.100	2.7
16930	501	3.050	3.100	-1.6	18078	505	0.115	0.110	4.5	18206	508	0.820	0.800	2.5
16930	503	1.760	1.760	0.0	18078	506	0.310	0.290	6.9	18206	509	1.720	1.710	0.6
16930	504	4.950	5.040	-1.8	18078	507	0.241	0.240	0.4	18335	501	1.440	1.400	2.9
16930	505	3.230	3.200	0.9	18078	508	0.132	0.132	0.0	18335	503	0.710	0.680	4.4
16930	506	3.400	3.340	1.8	18078	509	0.127	0.128	-0.8	18335	504	0.970	0.940	3.2
16930	507	4.070	4.170	-2.4	18109	501	1.550	1.500	3.3	18335	505	0.740	0.690	7.2
16930	508	1.860	1.910	-2.6	18109	503	0.760	0.730	4.1	18335	506	1.030	0.970	6.2
16930	509	3.380	3.520	-4.0	18109	504	1.040	1.010	3.0	18335	507	0.810	0.800	1.2
16931	501	3.290	3.350	-1.8	18109	505	0.790	0.740	6.8	18335	508	0.590	0.580	1.7
16931	503	1.900	1.900	0.0	18109	506	1.100	1.040	5.8	18335	509	1.240	1.240	0.0
16931	504	5.340	5.430	-1.7	18109	507	0.870	0.850	2.4	18435	501	1.980	2.020	-2.0
16931	505	3.490	3.450	1.2	18109	508	0.630	0.620	1.6	18435	503	1.540	1.560	-1.3
16931	506	3.660	3.600	1.7	18109	509	1.330	1.320	0.8	18435	504	2.000	2.040	-2.0
16931	507	4.390	4.500	-2.4	18110	501	1.240	1.200	3.3	18435	505	1.390	1.380	0.7
16931	508	2.000	2.060	-2.9	18110	503	0.610	0.580	5.2	18435	506	1.420	1.410	0.7
16931	509	3.640	3.800	-4.2	18110	504	0.830	0.810	2.5	18435	507	1.740	1.790	-2.8
16940	501	6.620	6.730	-1.6	18110	505	0.630	0.600	5.0	18435	508	0.890	0.920	-3.3
16940	503	3.810	3.830	-0.5	18110	506	0.880	0.830	6.0	18435	509	3.090	3.240	-4.6

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

STATE: 06 - CONNECTICUT  
 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
18436	501	1.600	1.630	-1.8	18506	505	0.750	0.680	10.3	18707	508	0.011	0.011	0.0
18436	503	1.250	1.260	-0.8	18506	506	0.710	0.660	7.6	18707	509	0.010	0.011	-9.1
18436	504	1.620	1.650	-1.8	18506	507	0.630	0.580	8.6	18708	501	0.450	0.440	2.3
18436	505	1.120	1.110	0.9	18506	508	0.790	0.720	9.7	18708	503	0.223	0.213	4.7
18436	506	1.150	1.140	0.9	18506	509	0.600	0.540	11.1	18708	504	0.310	0.300	3.3
18436	507	1.400	1.450	-3.4	18507	501	0.740	0.720	2.8	18708	505	0.232	0.218	6.4
18436	508	0.720	0.750	-4.0	18507	503	0.360	0.350	2.9	18708	506	0.320	0.300	6.7
18436	509	2.500	2.610	-4.2	18507	504	0.500	0.490	2.0	18708	507	0.260	0.250	4.0
18437	501	2.060	1.990	3.5	18507	505	0.380	0.360	5.6	18708	508	0.186	0.182	2.2
18437	503	1.010	0.970	4.1	18507	506	0.530	0.500	6.0	18708	509	0.390	0.390	0.0
18437	504	1.390	1.350	3.0	18507	507	0.420	0.410	2.4	18833	501	0.280	0.280	0.0
18437	505	1.050	0.990	6.1	18507	508	0.300	0.300	0.0	18833	503	0.152	0.149	2.0
18437	506	1.470	1.380	6.5	18507	509	0.640	0.640	0.0	18833	504	0.231	0.229	0.9
18437	507	1.160	1.140	1.8	18570	501	7.750	7.500	3.3	18833	505	0.113	0.109	3.7
18437	508	0.840	0.830	1.2	18570	503	3.800	3.640	4.4	18833	506	0.300	0.290	3.4
18437	509	1.780	1.770	0.6	18570	504	5.220	5.070	3.0	18833	507	0.238	0.238	0.0
18438	501	3.960	3.830	3.4	18570	505	3.960	3.730	6.2	18833	508	0.130	0.131	-0.8
18438	503	1.940	1.860	4.3	18570	506	5.530	5.190	6.6	18833	509	0.125	0.127	-1.6
18438	504	2.660	2.590	2.7	18570	507	4.370	4.280	2.1	18834	501	1.170	1.140	2.6
18438	505	2.020	1.900	6.3	18570	508	3.170	3.120	1.6	18834	503	0.580	0.550	5.5
18438	506	2.830	2.650	6.8	18570	509	6.680	6.640	0.6	18834	504	0.790	0.770	2.6
18438	507	2.230	2.180	2.3	18616	501	0.380	0.350	8.6	18834	505	0.600	0.570	5.3
18438	508	1.620	1.590	1.9	18616	503	0.640	0.600	6.7	18834	506	0.840	0.790	6.3
18438	509	3.410	3.390	0.6	18616	504	0.520	0.490	6.1	18834	507	0.660	0.650	1.5
18501	501	1.810	1.850	-2.2	18616	505	0.570	0.520	9.6	18834	508	0.480	0.470	2.1
18501	503	1.420	1.430	-0.7	18616	506	0.540	0.500	8.0	18834	509	1.010	1.010	0.0
18501	504	1.840	1.880	-2.1	18616	507	0.480	0.440	9.1	18911	501	3.710	3.590	3.3
18501	505	1.270	1.270	0.0	18616	508	0.600	0.550	9.1	18911	503	1.820	1.740	4.6
18501	506	1.310	1.290	1.6	18616	509	0.460	0.410	12.2	18911	504	2.500	2.430	2.9
18501	507	1.590	1.640	-3.0	18707	501	0.023	0.023	0.0	18911	505	1.900	1.790	6.1
18501	508	0.820	0.850	-3.5	18707	503	0.013	0.012	8.3	18911	506	2.650	2.490	6.4
18501	509	2.840	2.970	-4.4	18707	504	0.019	0.019	0.0	18911	507	2.090	2.050	2.0
18506	501	0.490	0.450	8.9	18707	505	0.009	0.009	0.0	18911	508	1.520	1.490	2.0
18506	503	0.840	0.790	6.3	18707	506	0.025	0.024	4.2	18911	509	3.200	3.180	0.6
18506	504	0.690	0.640	7.8	18707	507	0.020	0.020	0.0	18912	501	6.990	6.760	3.4

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

STATE: 06 - CONNECTICUT  
 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
18912	503	3.430	3.280	4.6	19795	506	0.870	0.810	7.4	40047	509	15.200	15.000	1.3
18912	504	4.700	4.570	2.8	19795	507	0.690	0.670	3.0	40059	501	22.900	22.200	3.2
18912	505	3.570	3.360	6.2	19795	508	0.500	0.490	2.0	40059	503	10.700	10.200	4.9
18912	506	4.990	4.680	6.6	19795	509	1.050	1.040	1.0	40059	504	16.700	16.200	3.1
18912	507	3.940	3.860	2.1	19796	501	1.420	1.380	2.9	40059	505	8.870	8.340	6.4
18912	508	2.860	2.810	1.8	19796	503	0.700	0.670	4.5	40059	506	14.100	13.200	6.8
18912	509	6.020	5.990	0.5	19796	504	0.960	0.930	3.2	40059	507	14.900	14.600	2.1
18920	501	1.810	1.760	2.8	19796	505	0.730	0.680	7.4	40059	508	7.030	6.880	2.2
18920	503	0.890	0.850	4.7	19796	506	1.020	0.950	7.4	40059	509	5.430	5.380	0.9
18920	504	1.220	1.190	2.5	19796	507	0.800	0.790	1.3	40061	501	12.200	11.800	3.4
18920	505	0.930	0.870	6.9	19796	508	0.580	0.570	1.8	40061	503	5.680	5.420	4.8
18920	506	1.290	1.210	6.6	19796	509	1.230	1.220	0.8	40061	504	8.860	8.570	3.4
18920	507	1.020	1.000	2.0	40045	501	909.000	879.000	3.4	40061	505	4.700	4.420	6.3
18920	508	0.740	0.730	1.4	40045	503	424.000	405.000	4.7	40061	506	7.500	7.000	7.1
18920	509	1.560	1.550	0.6	40045	504	662.000	641.000	3.3	40061	507	7.910	7.720	2.5
19007	501	6.620	6.790	-2.5	40045	505	351.000	331.000	6.0	40061	508	3.730	3.650	2.2
19007	503	3.670	3.710	-1.1	40045	506	560.000	523.000	7.1	40061	509	2.880	2.850	1.1
19007	504	4.760	4.880	-2.5	40045	507	591.000	577.000	2.4	40063	501	407.000	394.000	3.3
19007	505	1.260	1.260	0.0	40045	508	279.000	273.000	2.2	40063	503	190.000	181.000	5.0
19007	506	4.240	4.210	0.7	40045	509	215.000	213.000	0.9	40063	504	296.000	287.000	3.1
19007	507	3.920	4.060	-3.4	40046	501	180.000	174.000	3.4	40063	505	157.000	148.000	6.1
19007	508	1.610	1.680	-4.2	40046	503	83.900	80.100	4.7	40063	506	251.000	234.000	7.3
19007	509	1.270	1.330	-4.5	40046	504	131.000	127.000	3.1	40063	507	265.000	258.000	2.7
19051	501	14.700	15.000	-2.0	40046	505	69.500	65.300	6.4	40063	508	125.000	122.000	2.5
19051	503	8.150	8.230	-1.0	40046	506	111.000	103.000	7.8	40063	509	96.300	95.500	0.8
19051	504	10.600	10.800	-1.9	40046	507	117.000	114.000	2.6	40064	501	120.000	116.000	3.4
19051	505	2.800	2.790	0.4	40046	508	55.000	53.900	2.0	40064	503	55.800	53.300	4.7
19051	506	9.390	9.330	0.6	40046	509	42.500	42.100	1.0	40064	504	87.100	84.300	3.3
19051	507	8.680	8.990	-3.4	40047	501	64.100	62.000	3.4	40064	505	46.300	43.500	6.4
19051	508	3.580	3.720	-3.8	40047	503	29.900	28.600	4.5	40064	506	73.700	68.900	7.0
19051	509	2.810	2.950	-4.7	40047	504	46.700	45.200	3.3	40064	507	77.800	75.900	2.5
19795	501	1.220	1.180	3.4	40047	505	24.800	23.300	6.4	40064	508	36.700	35.900	2.2
19795	503	0.600	0.570	5.3	40047	506	39.500	36.900	7.0	40064	509	28.300	28.100	0.7
19795	504	0.820	0.800	2.5	40047	507	41.700	40.700	2.5	40075	501	91.200	86.900	4.9
19795	505	0.620	0.590	5.1	40047	508	19.600	19.200	2.1	40075	503	73.400	70.000	4.9

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

STATE: 06 - CONNECTICUT  
 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
40075	504	44.200	42.500	4.0	41001	507	0.710	0.690	2.9	41604	501	36.000	34.000	5.9
40075	505	56.800	52.600	8.0	41001	508	0.330	0.330	0.0	41604	503	19.200	17.900	7.3
40075	506	71.200	66.100	7.7	41001	509	0.260	0.260	0.0	41604	504	17.800	16.800	6.0
40075	507	84.100	81.500	3.2	41421	501	1.380	1.310	5.3	41604	505	22.000	20.200	8.9
40075	508	110.000	107.000	2.8	41421	503	0.740	0.690	7.2	41604	506	40.600	37.000	9.7
40075	509	24.700	24.400	1.2	41421	504	0.680	0.650	4.6	41604	507	17.400	16.600	4.8
40101	501	132.000	125.000	5.6	41421	505	0.840	0.780	7.7	41604	508	20.600	19.700	4.6
40101	503	55.100	51.400	7.2	41421	506	1.560	1.420	9.9	41604	509	80.500	78.000	3.2
40101	504	120.000	113.000	6.2	41421	507	0.670	0.640	4.7	41620	501	3.180	3.250	-2.2
40101	505	92.200	84.800	8.7	41421	508	0.790	0.760	3.9	41620	503	2.950	3.040	-3.0
40101	506	65.800	60.000	9.7	41421	509	3.100	3.000	3.3	41620	504	1.410	1.430	-1.4
40101	507	38.200	36.200	5.5	41422	501	0.740	0.700	5.7	41620	505	1.730	1.740	-0.6
40101	508	51.300	49.000	4.7	41422	503	0.390	0.370	5.4	41620	506	2.510	2.560	-2.0
40101	509	112.000	108.000	3.7	41422	504	0.360	0.340	5.9	41620	507	1.920	1.940	-1.0
40102	501	117.000	110.000	6.4	41422	505	0.450	0.410	9.8	41620	508	4.200	4.230	-0.7
40102	503	48.700	45.400	7.3	41422	506	0.830	0.760	9.2	41620	509	2.790	2.750	1.5
40102	504	106.000	100.000	6.0	41422	507	0.360	0.340	5.9	41650	501	92.300	87.300	5.7
40102	505	81.400	74.900	8.7	41422	508	0.420	0.400	5.0	41650	503	49.200	45.900	7.2
40102	506	58.100	53.000	9.6	41422	509	1.650	1.600	3.1	41650	504	45.600	43.100	5.8
40102	507	33.800	32.000	5.6	41510	501	187.000	181.000	3.3	41650	505	56.300	51.700	8.9
40102	508	45.300	43.300	4.6	41510	503	91.500	87.600	4.5	41650	506	104.000	94.900	9.6
40102	509	98.900	95.600	3.5	41510	504	126.000	122.000	3.3	41650	507	44.600	42.500	4.9
40111	501	32.200	31.200	3.2	41510	505	95.400	89.800	6.2	41650	508	52.800	50.600	4.3
40111	503	15.000	14.400	4.2	41510	506	133.000	125.000	6.4	41650	509	206.000	200.000	3.0
40111	504	23.500	22.700	3.5	41510	507	105.000	103.000	1.9	41664	501	138.000	133.000	3.8
40111	505	12.500	11.700	6.8	41510	508	76.400	75.000	1.9	41664	503	64.200	61.400	4.6
40111	506	19.900	18.600	7.0	41510	509	161.000	160.000	0.6	41664	504	100.000	97.000	3.1
40111	507	21.000	20.500	2.4	41603	501	65.600	62.000	5.8	41664	505	53.200	50.100	6.2
40111	508	9.880	9.670	2.2	41603	503	34.900	32.600	7.1	41664	506	84.800	79.200	7.1
40111	509	7.630	7.560	0.9	41603	504	32.400	30.600	5.9	41664	507	89.500	87.300	2.5
41001	501	1.090	1.050	3.8	41603	505	40.000	36.700	9.0	41664	508	42.200	41.300	2.2
41001	503	0.510	0.480	6.2	41603	506	73.800	67.400	9.5	41664	509	32.600	32.300	0.9
41001	504	0.790	0.770	2.6	41603	507	31.700	30.200	5.0	41665	501	16.100	15.600	3.2
41001	505	0.420	0.400	5.0	41603	508	37.500	35.900	4.5	41665	503	7.520	7.180	4.7
41001	506	0.670	0.630	6.3	41603	509	147.000	142.000	3.5	41665	504	11.700	11.400	2.6

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



STATE: 06 - CONNECTICUT  
 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
41665	505	6.230	5.860	6.3	41670	508	1.270	1.250	1.6	41697	503	1.340	1.380	-2.9
41665	506	9.930	9.280	7.0	41670	509	0.980	0.970	1.0	41697	504	0.640	0.650	-1.5
41665	507	10.500	10.200	2.9	41677	501	0.660	0.670	-1.5	41697	505	0.790	0.790	0.0
41665	508	4.940	4.830	2.3	41677	503	0.610	0.630	-3.2	41697	506	1.140	1.160	-1.7
41665	509	3.810	3.780	0.8	41677	504	0.290	0.300	-3.3	41697	507	0.870	0.880	-1.1
41667	501	376.000	364.000	3.3	41677	505	0.360	0.360	0.0	41697	508	1.910	1.920	-0.5
41667	503	176.000	168.000	4.8	41677	506	0.520	0.530	-1.9	41697	509	1.270	1.250	1.6
41667	504	274.000	265.000	3.4	41677	507	0.400	0.400	0.0	41715	501	30.500	28.800	5.9
41667	505	145.000	137.000	5.8	41677	508	0.870	0.870	0.0	41715	503	16.200	15.200	6.6
41667	506	232.000	217.000	6.9	41677	509	0.580	0.570	1.8	41715	504	15.000	14.200	5.6
41667	507	245.000	239.000	2.5	41678	501	289.000	290.000	-0.3	41715	505	18.600	17.100	8.8
41667	508	115.000	113.000	1.8	41678	503	123.000	122.000	0.8	41715	506	34.300	31.300	9.6
41667	509	89.000	88.300	0.8	41678	504	233.000	235.000	-0.9	41715	507	14.700	14.000	5.0
41668	501	353.000	341.000	3.5	41678	505	263.000	257.000	2.3	41715	508	17.400	16.700	4.2
41668	503	165.000	157.000	5.1	41678	506	187.000	181.000	3.3	41715	509	68.100	66.000	3.2
41668	504	257.000	249.000	3.2	41678	507	193.000	196.000	-1.5	41716	501	19.400	18.300	6.0
41668	505	136.000	128.000	6.3	41678	508	123.000	126.000	-2.4	41716	503	10.300	9.640	6.8
41668	506	217.000	203.000	6.9	41678	509	230.000	238.000	-3.4	41716	504	9.570	9.040	5.9
41668	507	229.000	224.000	2.2	41680	501	48.000	45.400	5.7	41716	505	11.800	10.900	8.3
41668	508	108.000	106.000	1.9	41680	503	25.600	23.900	7.1	41716	506	21.800	19.900	9.5
41668	509	83.400	82.700	0.8	41680	504	23.700	22.400	5.8	41716	507	9.370	8.920	5.0
41669	501	2.470	2.390	3.3	41680	505	29.300	26.900	8.9	41716	508	11.100	10.600	4.7
41669	503	1.150	1.100	4.5	41680	506	54.100	49.400	9.5	41716	509	43.400	42.000	3.3
41669	504	1.800	1.740	3.4	41680	507	23.200	22.100	5.0	43151	501	45.300	43.200	4.9
41669	505	0.960	0.900	6.7	41680	508	27.400	26.300	4.2	43151	503	36.500	34.800	4.9
41669	506	1.520	1.420	7.0	41680	509	107.000	104.000	2.9	43151	504	22.000	21.100	4.3
41669	507	1.610	1.570	2.5	41696	501	2.080	2.120	-1.9	43151	505	28.300	26.200	8.0
41669	508	0.760	0.740	2.7	41696	503	1.920	1.980	-3.0	43151	506	35.400	32.900	7.6
41669	509	0.580	0.580	0.0	41696	504	0.920	0.940	-2.1	43151	507	41.800	40.500	3.2
41670	501	4.150	4.020	3.2	41696	505	1.130	1.140	-0.9	43151	508	54.700	53.200	2.8
41670	503	1.940	1.850	4.9	41696	506	1.640	1.670	-1.8	43151	509	12.300	12.100	1.7
41670	504	3.020	2.930	3.1	41696	507	1.250	1.270	-1.6	43152	501	86.600	86.900	-0.3
41670	505	1.610	1.510	6.6	41696	508	2.750	2.760	-0.4	43152	503	36.900	36.700	0.5
41670	506	2.560	2.390	7.1	41696	509	1.820	1.790	1.7	43152	504	69.800	70.200	-0.6
41670	507	2.700	2.630	2.7	41697	501	1.450	1.480	-2.0	43152	505	78.700	77.000	2.2

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

STATE: 06 - CONNECTICUT  
 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
43152	506	55.900	54.200	3.1	43470	509	10.600	10.400	1.9	43628	504	446.000	432.000	3.2
43152	507	57.800	58.500	-1.2	43518	501	59.000	57.100	3.3	43628	505	237.000	223.000	6.3
43152	508	36.900	37.600	-1.9	43518	503	27.600	26.300	4.9	43628	506	378.000	353.000	7.1
43152	509	69.000	71.100	-3.0	43518	504	43.000	41.600	3.4	43628	507	399.000	389.000	2.6
43200	501	173.000	164.000	5.5	43518	505	22.800	21.500	6.0	43628	508	188.000	184.000	2.2
43200	503	139.000	133.000	4.5	43518	506	36.400	34.000	7.1	43628	509	145.000	144.000	0.7
43200	504	83.600	80.500	3.9	43518	507	38.400	37.500	2.4	43629	501	519.000	502.000	3.4
43200	505	108.000	99.600	8.4	43518	508	18.100	17.700	2.3	43629	503	242.000	232.000	4.3
43200	506	135.000	125.000	8.0	43518	509	14.000	13.800	1.4	43629	504	378.000	366.000	3.3
43200	507	159.000	154.000	3.2	43550	501	169.000	161.000	5.0	43629	505	201.000	189.000	6.3
43200	508	208.000	203.000	2.5	43550	503	136.000	130.000	4.6	43629	506	320.000	299.000	7.0
43200	509	46.700	46.200	1.1	43550	504	81.800	78.700	3.9	43629	507	338.000	330.000	2.4
43421	501	47.300	45.100	4.9	43550	505	105.000	97.400	7.8	43629	508	159.000	156.000	1.9
43421	503	38.100	36.300	5.0	43550	506	132.000	122.000	8.2	43629	509	123.000	122.000	0.8
43421	504	22.900	22.100	3.6	43550	507	156.000	151.000	3.3	43760	501	17.300	16.700	3.6
43421	505	29.500	27.300	8.1	43550	508	204.000	198.000	3.0	43760	503	8.080	7.710	4.8
43421	506	36.900	34.300	7.6	43550	509	45.600	45.200	0.9	43760	504	12.600	12.200	3.3
43421	507	43.600	42.300	3.1	43551	501	93.600	89.200	4.9	43760	505	6.690	6.290	6.4
43421	508	57.100	55.500	2.9	43551	503	75.300	71.900	4.7	43760	506	10.700	9.960	7.4
43421	509	12.800	12.700	0.8	43551	504	45.400	43.700	3.9	43760	507	11.300	11.000	2.7
43422	501	248.000	236.000	5.1	43551	505	58.400	54.000	8.1	43760	508	5.300	5.190	2.1
43422	503	200.000	191.000	4.7	43551	506	73.100	67.900	7.7	43760	509	4.090	4.060	0.7
43422	504	120.000	116.000	3.4	43551	507	86.300	83.700	3.1	43822	501	9.630	9.820	-1.9
43422	505	155.000	143.000	8.4	43551	508	113.000	110.000	2.7	43822	503	8.910	9.180	-2.9
43422	506	194.000	180.000	7.8	43551	509	25.300	25.100	0.8	43822	504	4.260	4.340	-1.8
43422	507	229.000	222.000	3.2	43626	501	47.200	45.600	3.5	43822	505	5.240	5.270	-0.6
43422	508	300.000	291.000	3.1	43626	503	22.000	21.000	4.8	43822	506	7.590	7.750	-2.1
43422	509	67.100	66.500	0.9	43626	504	34.300	33.200	3.3	43822	507	5.810	5.870	-1.0
43470	501	12.100	12.300	-1.6	43626	505	18.200	17.200	5.8	43822	508	12.700	12.800	-0.8
43470	503	11.200	11.500	-2.6	43626	506	29.100	27.100	7.4	43822	509	8.450	8.310	1.7
43470	504	5.350	5.450	-1.8	43626	507	30.700	29.900	2.7	43840	501	0.118	0.121	-2.5
43470	505	6.580	6.630	-0.8	43626	508	14.400	14.100	2.1	43840	503	0.110	0.113	-2.7
43470	506	9.530	9.740	-2.2	43626	509	11.200	11.100	0.9	43840	504	0.052	0.053	-1.9
43470	507	7.310	7.370	-0.8	43628	501	613.000	593.000	3.4	43840	505	0.064	0.065	-1.5
43470	508	16.000	16.100	-0.6	43628	503	286.000	273.000	4.8	43840	506	0.093	0.095	-2.1

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

STATE: 06 - CONNECTICUT  
 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
43840	507	0.071	0.072	-1.4	44070	501	14.900	14.400	3.5	44101	505	1.970	1.940	1.5
43840	508	0.156	0.157	-0.6	44070	503	6.970	6.660	4.7	44101	506	3.160	3.090	2.3
43840	509	0.104	0.102	2.0	44070	504	10.900	10.500	3.8	44101	507	4.410	4.500	-2.0
43860	501	7.570	7.730	-2.1	44070	505	5.770	5.430	6.3	44101	508	2.210	2.270	-2.6
43860	503	7.010	7.230	-3.0	44070	506	9.200	8.590	7.1	44101	509	2.040	2.120	-3.8
43860	504	3.350	3.410	-1.8	44070	507	9.710	9.470	2.5	44102	501	1.810	1.830	-1.1
43860	505	4.120	4.150	-0.7	44070	508	4.570	4.480	2.0	44102	503	1.900	1.900	0.0
43860	506	5.970	6.100	-2.1	44070	509	3.530	3.500	0.9	44102	504	2.210	2.240	-1.3
43860	507	4.570	4.620	-1.1	44071	501	16.600	16.100	3.1	44102	505	1.540	1.510	2.0
43860	508	10.000	10.100	-1.0	44071	503	7.750	7.400	4.7	44102	506	2.460	2.410	2.1
43860	509	6.650	6.540	1.7	44071	504	12.100	11.700	3.4	44102	507	3.440	3.510	-2.0
43889	501	2.710	2.760	-1.8	44071	505	6.420	6.040	6.3	44102	508	1.730	1.770	-2.3
43889	503	2.510	2.580	-2.7	44071	506	10.200	9.560	6.7	44102	509	1.590	1.650	-3.6
43889	504	1.200	1.220	-1.6	44071	507	10.800	10.500	2.9	44103	501	1.600	1.620	-1.2
43889	505	1.470	1.480	-0.7	44071	508	5.090	4.980	2.2	44103	503	1.680	1.680	0.0
43889	506	2.130	2.180	-2.3	44071	509	3.930	3.900	0.8	44103	504	1.960	1.980	-1.0
43889	507	1.640	1.650	-0.6	44072	501	11.500	11.100	3.6	44103	505	1.360	1.340	1.5
43889	508	3.580	3.600	-0.6	44072	503	5.350	5.110	4.7	44103	506	2.180	2.130	2.3
43889	509	2.380	2.340	1.7	44072	504	8.350	8.080	3.3	44103	507	3.040	3.100	-1.9
44009	501	20.700	21.200	-2.4	44072	505	4.430	4.170	6.2	44103	508	1.530	1.560	-1.9
44009	503	11.500	11.600	-0.9	44072	506	7.070	6.600	7.1	44103	509	1.410	1.460	-3.4
44009	504	14.800	15.200	-2.6	44072	507	7.460	7.280	2.5	44104	501	0.670	0.680	-1.5
44009	505	3.940	3.920	0.5	44072	508	3.510	3.440	2.0	44104	503	0.710	0.710	0.0
44009	506	13.200	13.100	0.8	44072	509	2.710	2.690	0.7	44104	504	0.820	0.830	-1.2
44009	507	12.200	12.700	-3.9	44100	501	2.230	2.250	-0.9	44104	505	0.570	0.560	1.8
44009	508	5.030	5.240	-4.0	44100	503	2.340	2.340	0.0	44104	506	0.920	0.890	3.4
44009	509	3.950	4.150	-4.8	44100	504	2.720	2.760	-1.4	44104	507	1.280	1.300	-1.5
44069	501	50.400	48.800	3.3	44100	505	1.890	1.860	1.6	44104	508	0.640	0.660	-3.0
44069	503	23.500	22.500	4.4	44100	506	3.030	2.960	2.4	44104	509	0.590	0.610	-3.3
44069	504	36.700	35.500	3.4	44100	507	4.230	4.320	-2.1	44108	501	0.790	0.800	-1.2
44069	505	19.500	18.300	6.6	44100	508	2.120	2.180	-2.8	44108	503	0.830	0.830	0.0
44069	506	31.100	29.000	7.2	44100	509	1.960	2.040	-3.9	44108	504	0.960	0.980	-2.0
44069	507	32.800	32.000	2.5	44101	501	2.320	2.340	-0.9	44108	505	0.670	0.660	1.5
44069	508	15.400	15.100	2.0	44101	503	2.440	2.440	0.0	44108	506	1.070	1.050	1.9
44069	509	11.900	11.800	0.8	44101	504	2.830	2.870	-1.4	44108	507	1.500	1.530	-2.0

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

STATE: 06 - CONNECTICUT  
 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
44108	508	0.750	0.770	-2.6	44276	503	186.000	178.000	4.5	44315	506	12.600	11.800	6.8
44108	509	0.690	0.720	-4.2	44276	504	112.000	108.000	3.7	44315	507	13.300	13.000	2.3
44109	501	2.000	2.010	-0.5	44276	505	144.000	134.000	7.5	44315	508	6.270	6.140	2.1
44109	503	2.100	2.100	0.0	44276	506	181.000	168.000	7.7	44315	509	4.840	4.800	0.8
44109	504	2.440	2.470	-1.2	44276	507	214.000	207.000	3.4	44427	501	479.000	451.000	6.2
44109	505	1.690	1.660	1.8	44276	508	280.000	272.000	2.9	44427	503	199.000	186.000	7.0
44109	506	2.720	2.650	2.6	44276	509	62.600	62.000	1.0	44427	504	434.000	410.000	5.9
44109	507	3.790	3.870	-2.1	44277	501	150.000	143.000	4.9	44427	505	333.000	307.000	8.5
44109	508	1.900	1.950	-2.6	44277	503	121.000	115.000	5.2	44427	506	238.000	217.000	9.7
44109	509	1.760	1.820	-3.3	44277	504	72.800	70.000	4.0	44427	507	138.000	131.000	5.3
44110	501	2.040	2.060	-1.0	44277	505	93.600	86.700	8.0	44427	508	185.000	177.000	4.5
44110	503	2.150	2.150	0.0	44277	506	117.000	109.000	7.3	44427	509	405.000	391.000	3.6
44110	504	2.490	2.530	-1.6	44277	507	139.000	134.000	3.7	44428	501	481.000	454.000	5.9
44110	505	1.730	1.700	1.8	44277	508	181.000	176.000	2.8	44428	503	200.000	187.000	7.0
44110	506	2.780	2.720	2.2	44277	509	40.600	40.200	1.0	44428	504	437.000	413.000	5.8
44110	507	3.880	3.960	-2.0	44280	501	0.660	0.670	-1.5	44428	505	335.000	308.000	8.8
44110	508	1.950	1.990	-2.0	44280	503	0.610	0.630	-3.2	44428	506	239.000	218.000	9.6
44110	509	1.800	1.870	-3.7	44280	504	0.290	0.300	-3.3	44428	507	139.000	132.000	5.3
44111	501	1.250	1.260	-0.8	44280	505	0.360	0.360	0.0	44428	508	187.000	178.000	5.1
44111	503	1.320	1.320	0.0	44280	506	0.520	0.530	-1.9	44428	509	407.000	393.000	3.6
44111	504	1.530	1.550	-1.3	44280	507	0.400	0.400	0.0	44429	501	7.210	6.800	6.0
44111	505	1.060	1.050	1.0	44280	508	0.870	0.870	0.0	44429	503	3.000	2.800	7.1
44111	506	1.710	1.670	2.4	44280	509	0.580	0.570	1.8	44429	504	6.540	6.190	5.7
44111	507	2.380	2.430	-2.1	44311	501	30.500	29.500	3.4	44429	505	5.020	4.620	8.7
44111	508	1.190	1.220	-2.5	44311	503	14.200	13.600	4.4	44429	506	3.590	3.270	9.8
44111	509	1.100	1.150	-4.3	44311	504	22.200	21.500	3.3	44429	507	2.080	1.970	5.6
44112	501	0.740	0.750	-1.3	44311	505	11.800	11.100	6.3	44429	508	2.800	2.670	4.9
44112	503	0.780	0.780	0.0	44311	506	18.800	17.500	7.4	44429	509	6.100	5.900	3.4
44112	504	0.910	0.920	-1.1	44311	507	19.800	19.300	2.6	44430	501	5.020	4.730	6.1
44112	505	0.630	0.620	1.6	44311	508	9.330	9.130	2.2	44430	503	2.090	1.950	7.2
44112	506	1.010	0.990	2.0	44311	509	7.210	7.140	1.0	44430	504	4.550	4.300	5.8
44112	507	1.410	1.440	-2.1	44315	501	20.500	19.800	3.5	44430	505	3.490	3.210	8.7
44112	508	0.710	0.730	-2.7	44315	503	9.550	9.120	4.7	44430	506	2.490	2.270	9.7
44112	509	0.650	0.680	-4.4	44315	504	14.900	14.400	3.5	44430	507	1.450	1.370	5.8
44276	501	232.000	221.000	5.0	44315	505	7.910	7.440	6.3	44430	508	1.940	1.860	4.3

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

STATE: 06 - CONNECTICUT  
 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
44430	509	4.240	4.100	3.4	44435	504	291.000	275.000	5.8	44439	507	138.000	131.000	5.3
44431	501	16.000	15.100	6.0	44435	505	223.000	205.000	8.8	44439	508	185.000	177.000	4.5
44431	503	6.670	6.220	7.2	44435	506	159.000	145.000	9.7	44439	509	403.000	390.000	3.3
44431	504	14.500	13.700	5.8	44435	507	92.500	87.700	5.5	44440	501	395.000	372.000	6.2
44431	505	11.200	10.300	8.7	44435	508	124.000	119.000	4.2	44440	503	164.000	153.000	7.2
44431	506	7.960	7.270	9.5	44435	509	271.000	262.000	3.4	44440	504	358.000	339.000	5.6
44431	507	4.620	4.380	5.5	44436	501	374.000	353.000	5.9	44440	505	275.000	253.000	8.7
44431	508	6.210	5.930	4.7	44436	503	156.000	145.000	7.6	44440	506	196.000	179.000	9.5
44431	509	13.500	13.100	3.1	44436	504	340.000	321.000	5.9	44440	507	114.000	108.000	5.6
44432	501	5.080	4.790	6.1	44436	505	261.000	240.000	8.7	44440	508	153.000	146.000	4.8
44432	503	2.110	1.970	7.1	44436	506	186.000	170.000	9.4	44440	509	334.000	323.000	3.4
44432	504	4.610	4.350	6.0	44436	507	108.000	102.000	5.9	45190	501	4.600	4.320	6.5
44432	505	3.540	3.250	8.9	44436	508	145.000	139.000	4.3	45190	503	1.980	1.840	7.6
44432	506	2.520	2.300	9.6	44436	509	316.000	306.000	3.3	45190	504	2.860	2.690	6.3
44432	507	1.470	1.390	5.8	44437	501	310.000	292.000	6.2	45190	505	4.770	4.370	9.2
44432	508	1.970	1.880	4.8	44437	503	129.000	120.000	7.5	45190	506	4.720	4.290	10.0
44432	509	4.290	4.150	3.4	44437	504	281.000	266.000	5.6	45190	507	4.830	4.580	5.5
44433	501	162.000	152.000	6.6	44437	505	216.000	199.000	8.5	45190	508	4.150	3.950	5.1
44433	503	67.300	62.800	7.2	44437	506	154.000	141.000	9.2	45190	509	1.870	1.800	3.9
44433	504	147.000	139.000	5.8	44437	507	89.500	84.900	5.4	45191	501	3.260	3.070	6.2
44433	505	113.000	104.000	8.7	44437	508	120.000	115.000	4.3	45191	503	1.410	1.310	7.6
44433	506	80.400	73.400	9.5	44437	509	262.000	254.000	3.1	45191	504	2.030	1.910	6.3
44433	507	46.700	44.300	5.4	44438	501	245.000	231.000	6.1	45191	505	3.390	3.100	9.4
44433	508	62.700	59.900	4.7	44438	503	102.000	95.100	7.3	45191	506	3.350	3.050	9.8
44433	509	137.000	132.000	3.8	44438	504	222.000	210.000	5.7	45191	507	3.430	3.250	5.5
44434	501	309.000	292.000	5.8	44438	505	171.000	157.000	8.9	45191	508	2.950	2.810	5.0
44434	503	129.000	120.000	7.5	44438	506	122.000	111.000	9.9	45191	509	1.320	1.280	3.1
44434	504	281.000	265.000	6.0	44438	507	70.700	67.100	5.4	45192	501	3.820	3.590	6.4
44434	505	216.000	198.000	9.1	44438	508	95.000	90.700	4.7	45192	503	1.650	1.530	7.8
44434	506	154.000	140.000	10.0	44438	509	207.000	200.000	3.5	45192	504	2.370	2.230	6.3
44434	507	89.300	84.700	5.4	44439	501	477.000	450.000	6.0	45192	505	3.960	3.620	9.4
44434	508	120.000	115.000	4.3	44439	503	199.000	185.000	7.6	45192	506	3.920	3.560	10.1
44434	509	262.000	253.000	3.6	44439	504	433.000	409.000	5.9	45192	507	4.010	3.800	5.5
44435	501	320.000	302.000	6.0	44439	505	332.000	306.000	8.5	45192	508	3.440	3.280	4.9
44435	503	133.000	124.000	7.3	44439	506	237.000	216.000	9.7	45192	509	1.550	1.490	4.0

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

STATE: 06 - CONNECTICUT  
 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
45193	501	2.250	2.120	6.1	45450	505	18.200	16.900	7.7	45900	508	0.177	0.174	1.7
45193	503	0.970	0.900	7.8	45450	506	22.800	21.200	7.5	45900	509	0.370	0.370	0.0
45193	504	1.400	1.320	6.1	45450	507	27.000	26.200	3.1	45901	501	0.370	0.360	2.8
45193	505	2.340	2.140	9.3	45450	508	35.300	34.300	2.9	45901	503	0.182	0.174	4.6
45193	506	2.310	2.100	10.0	45450	509	7.910	7.840	0.9	45901	504	0.250	0.243	2.9
45193	507	2.360	2.240	5.4	45678	501	0.710	0.720	-1.4	45901	505	0.190	0.179	6.1
45193	508	2.030	1.940	4.6	45678	503	0.660	0.680	-2.9	45901	506	0.260	0.249	4.4
45193	509	0.910	0.880	3.4	45678	504	0.310	0.320	-3.1	45901	507	0.209	0.205	2.0
45210	501	2.850	2.680	6.3	45678	505	0.390	0.390	0.0	45901	508	0.152	0.149	2.0
45210	503	1.230	1.140	7.9	45678	506	0.560	0.570	-1.8	45901	509	0.320	0.320	0.0
45210	504	1.770	1.660	6.6	45678	507	0.430	0.430	0.0	45937	501	0.390	0.370	5.4
45210	505	2.960	2.710	9.2	45678	508	0.940	0.940	0.0	45937	503	0.310	0.300	3.3
45210	506	2.930	2.660	10.2	45678	509	0.620	0.610	1.6	45937	504	0.189	0.182	3.8
45210	507	2.990	2.840	5.3	45771	501	0.440	0.410	7.3	45937	505	0.243	0.225	8.0
45210	508	2.570	2.450	4.9	45771	503	0.750	0.700	7.1	45937	506	0.300	0.280	7.1
45210	509	1.160	1.120	3.6	45771	504	0.610	0.570	7.0	45937	507	0.360	0.350	2.9
45334	501	99.500	94.800	5.0	45771	505	0.670	0.610	9.8	45937	508	0.470	0.460	2.2
45334	503	80.000	76.400	4.7	45771	506	0.630	0.590	6.8	45937	509	0.105	0.104	1.0
45334	504	48.200	46.400	3.9	45771	507	0.570	0.520	9.6	46004	501	87.700	82.900	5.8
45334	505	62.000	57.400	8.0	45771	508	0.700	0.640	9.4	46004	503	46.700	43.600	7.1
45334	506	77.600	72.100	7.6	45771	509	0.540	0.480	12.5	46004	504	43.300	40.900	5.9
45334	507	91.700	88.900	3.1	45819	501	0.143	0.132	8.3	46004	505	53.500	49.100	9.0
45334	508	120.000	117.000	2.6	45819	503	0.245	0.228	7.5	46004	506	98.800	90.200	9.5
45334	509	26.900	26.600	1.1	45819	504	0.200	0.185	8.1	46004	507	42.400	40.300	5.2
45380	501	0.290	0.270	7.4	45819	505	0.217	0.198	9.6	46004	508	50.100	48.000	4.4
45380	503	0.490	0.460	6.5	45819	506	0.206	0.190	8.4	46004	509	196.000	190.000	3.2
45380	504	0.400	0.370	8.1	45819	507	0.184	0.168	9.5	46005	501	70.200	66.300	5.9
45380	505	0.440	0.400	10.0	45819	508	0.229	0.209	9.6	46005	503	37.400	34.900	7.2
45380	506	0.420	0.380	10.5	45819	509	0.174	0.155	12.3	46005	504	34.600	32.700	5.8
45380	507	0.370	0.340	8.8	45900	501	0.430	0.420	2.4	46005	505	42.800	39.300	8.9
45380	508	0.460	0.420	9.5	45900	503	0.212	0.203	4.4	46005	506	79.000	72.200	9.4
45380	509	0.350	0.310	12.9	45900	504	0.290	0.280	3.6	46005	507	33.900	32.300	5.0
45450	501	29.300	27.900	5.0	45900	505	0.221	0.208	6.2	46005	508	40.100	38.400	4.4
45450	503	23.500	22.500	4.4	45900	506	0.310	0.290	6.9	46005	509	157.000	152.000	3.3
45450	504	14.200	13.600	4.4	45900	507	0.244	0.239	2.1	46112	501	0.520	0.490	6.1

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

STATE: 06 - CONNECTICUT  
 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
46112	503	0.217	0.202	7.4	46427	506	127.000	123.000	3.3	46607	509	41.700	43.000	-3.0
46112	504	0.470	0.450	4.4	46427	507	131.000	133.000	-1.5	46622	501	28.100	28.700	-2.1
46112	505	0.360	0.330	9.1	46427	508	83.900	85.500	-1.9	46622	503	26.000	26.800	-3.0
46112	506	0.260	0.236	10.2	46427	509	157.000	162.000	-3.1	46622	504	12.400	12.700	-2.4
46112	507	0.150	0.143	4.9	46603	501	12.400	12.400	0.0	46622	505	15.300	15.400	-0.6
46112	508	0.202	0.193	4.7	46603	503	5.270	5.240	0.6	46622	506	22.200	22.600	-1.8
46112	509	0.440	0.430	2.3	46603	504	9.980	10.000	-0.2	46622	507	17.000	17.100	-0.6
46202	501	5.840	5.490	6.4	46603	505	11.200	11.000	1.8	46622	508	37.100	37.400	-0.8
46202	503	2.520	2.340	7.7	46603	506	7.980	7.750	3.0	46622	509	24.700	24.300	1.6
46202	504	3.630	3.410	6.5	46603	507	8.250	8.360	-1.3	46700	501	347.000	331.000	4.8
46202	505	6.060	5.550	9.2	46603	508	5.270	5.370	-1.9	46700	503	279.000	267.000	4.5
46202	506	6.000	5.450	10.1	46603	509	9.850	10.200	-3.4	46700	504	168.000	162.000	3.7
46202	507	6.130	5.810	5.5	46604	501	14.300	14.300	0.0	46700	505	216.000	200.000	8.0
46202	508	5.270	5.020	5.0	46604	503	6.090	6.040	0.8	46700	506	271.000	252.000	7.5
46202	509	2.370	2.290	3.5	46604	504	11.500	11.600	-0.9	46700	507	320.000	310.000	3.2
46362	501	1,009.000	1,013.000	-0.4	46604	505	13.000	12.700	2.4	46700	508	419.000	408.000	2.7
46362	503	430.000	427.000	0.7	46604	506	9.210	8.940	3.0	46700	509	93.900	93.000	1.0
46362	504	814.000	819.000	-0.6	46604	507	9.520	9.650	-1.3	46911	501	93.300	90.300	3.3
46362	505	918.000	897.000	2.3	46604	508	6.080	6.190	-1.8	46911	503	43.600	41.600	4.8
46362	506	651.000	632.000	3.0	46604	509	11.400	11.700	-2.6	46911	504	68.000	65.800	3.3
46362	507	674.000	683.000	-1.3	46606	501	38.000	38.200	-0.5	46911	505	36.100	33.900	6.5
46362	508	430.000	438.000	-1.8	46606	503	16.200	16.100	0.6	46911	506	57.500	53.700	7.1
46362	509	804.000	829.000	-3.0	46606	504	30.700	30.900	-0.6	46911	507	60.700	59.200	2.5
46426	501	147.000	148.000	-0.7	46606	505	34.600	33.800	2.4	46911	508	28.600	28.000	2.1
46426	503	62.900	62.400	0.8	46606	506	24.600	23.800	3.4	46911	509	22.100	21.900	0.9
46426	504	119.000	120.000	-0.8	46606	507	25.400	25.700	-1.2	46912	501	171.000	165.000	3.6
46426	505	134.000	131.000	2.3	46606	508	16.200	16.500	-1.8	46912	503	79.800	76.200	4.7
46426	506	95.200	92.400	3.0	46606	509	30.300	31.300	-3.2	46912	504	124.000	120.000	3.3
46426	507	98.400	99.700	-1.3	46607	501	52.300	52.500	-0.4	46912	505	66.100	62.200	6.3
46426	508	62.900	64.000	-1.7	46607	503	22.300	22.200	0.5	46912	506	105.000	98.400	6.7
46426	509	117.000	121.000	-3.3	46607	504	42.200	42.400	-0.5	46912	507	111.000	108.000	2.8
46427	501	197.000	198.000	-0.5	46607	505	47.600	46.500	2.4	46912	508	52.400	51.300	2.1
46427	503	84.000	83.400	0.7	46607	506	33.800	32.800	3.0	46912	509	40.400	40.100	0.7
46427	504	159.000	160.000	-0.6	46607	507	34.900	35.400	-1.4	47050	501	2.630	2.680	-1.9
46427	505	179.000	175.000	2.3	46607	508	22.300	22.700	-1.8	47050	503	2.440	2.510	-2.8

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

STATE: 06 - CONNECTICUT  
 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
47050	504	1.160	1.190	-2.5	47420	507	5.470	5.330	2.6	47475	501	13.800	13.100	5.3
47050	505	1.430	1.440	-0.7	47420	508	2.570	2.520	2.0	47475	503	7.380	6.890	7.1
47050	506	2.070	2.120	-2.4	47420	509	1.990	1.970	1.0	47475	504	6.840	6.460	5.9
47050	507	1.590	1.600	-0.6	47469	501	13.800	13.100	5.3	47475	505	8.440	7.750	8.9
47050	508	3.480	3.500	-0.6	47469	503	7.380	6.890	7.1	47475	506	15.600	14.200	9.9
47050	509	2.310	2.270	1.8	47469	504	6.840	6.460	5.9	47475	507	6.690	6.370	5.0
47221	501	381.000	363.000	5.0	47469	505	8.440	7.750	8.9	47475	508	7.910	7.580	4.4
47221	503	306.000	292.000	4.8	47469	506	15.600	14.200	9.9	47475	509	31.000	30.000	3.3
47221	504	185.000	178.000	3.9	47469	507	6.690	6.370	5.0	47476	501	13.800	13.100	5.3
47221	505	237.000	220.000	7.7	47469	508	7.910	7.580	4.4	47476	503	7.380	6.890	7.1
47221	506	297.000	276.000	7.6	47469	509	31.000	30.000	3.3	47476	504	6.840	6.460	5.9
47221	507	351.000	340.000	3.2	47471	501	12.000	11.300	6.2	47476	505	8.440	7.750	8.9
47221	508	460.000	447.000	2.9	47471	503	6.400	5.970	7.2	47476	506	15.600	14.200	9.9
47221	509	103.000	102.000	1.0	47471	504	5.930	5.600	5.9	47476	507	6.690	6.370	5.0
47318	501	38.400	37.100	3.5	47471	505	7.320	6.720	8.9	47476	508	7.910	7.580	4.4
47318	503	17.900	17.100	4.7	47471	506	13.500	12.300	9.8	47476	509	31.000	30.000	3.3
47318	504	27.900	27.000	3.3	47471	507	5.800	5.520	5.1	47477	501	18.500	17.500	5.7
47318	505	14.800	14.000	5.7	47471	508	6.860	6.570	4.4	47477	503	9.840	9.180	7.2
47318	506	23.600	22.100	6.8	47471	509	26.800	26.000	3.1	47477	504	9.120	8.610	5.9
47318	507	25.000	24.300	2.9	47473	501	15.700	14.800	6.1	47477	505	11.300	10.300	9.7
47318	508	11.800	11.500	2.6	47473	503	8.360	7.810	7.0	47477	506	20.800	19.000	9.5
47318	509	9.080	9.000	0.9	47473	504	7.750	7.320	5.9	47477	507	8.920	8.490	5.1
47367	501	0.660	0.670	-1.5	47473	505	9.570	8.790	8.9	47477	508	10.600	10.100	5.0
47367	503	0.610	0.630	-3.2	47473	506	17.700	16.100	9.9	47477	509	41.300	40.000	3.2
47367	504	0.290	0.300	-3.3	47473	507	7.580	7.220	5.0	47478	501	19.400	18.300	6.0
47367	505	0.360	0.360	0.0	47473	508	8.970	8.600	4.3	47478	503	10.300	9.640	6.8
47367	506	0.520	0.530	-1.9	47473	509	35.100	34.000	3.2	47478	504	9.570	9.040	5.9
47367	507	0.400	0.400	0.0	47474	501	17.500	16.600	5.4	47478	505	11.800	10.900	8.3
47367	508	0.870	0.870	0.0	47474	503	9.350	8.720	7.2	47478	506	21.800	19.900	9.5
47367	509	0.580	0.570	1.8	47474	504	8.660	8.180	5.9	47478	507	9.370	8.920	5.0
47420	501	8.400	8.130	3.3	47474	505	10.700	9.820	9.0	47478	508	11.100	10.600	4.7
47420	503	3.920	3.750	4.5	47474	506	19.800	18.000	10.0	47478	509	43.400	42.000	3.3
47420	504	6.120	5.920	3.4	47474	507	8.480	8.070	5.1	48039	501	122.000	117.000	4.3
47420	505	3.250	3.060	6.2	47474	508	10.000	9.610	4.1	48039	503	98.500	94.000	4.8
47420	506	5.180	4.840	7.0	47474	509	39.200	38.000	3.2	48039	504	59.300	57.100	3.9

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



STATE: 06 - CONNECTICUT  
 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
48039	505	76.300	70.700	7.9	48558	508	14.000	13.700	2.2	48808	503	3.140	3.000	4.7
48039	506	95.500	88.800	7.5	48558	509	10.800	10.700	0.9	48808	504	4.300	4.180	2.9
48039	507	113.000	109.000	3.7	48600	501	295.000	296.000	-0.3	48808	505	3.270	3.070	6.5
48039	508	148.000	144.000	2.8	48600	503	126.000	125.000	0.8	48808	506	4.560	4.280	6.5
48039	509	33.100	32.800	0.9	48600	504	238.000	239.000	-0.4	48808	507	3.610	3.530	2.3
48206	501	125.000	121.000	3.3	48600	505	268.000	262.000	2.3	48808	508	2.620	2.570	1.9
48206	503	58.200	55.600	4.7	48600	506	190.000	185.000	2.7	48808	509	5.510	5.480	0.5
48206	504	90.900	87.900	3.4	48600	507	197.000	199.000	-1.0	48925	501	958.000	927.000	3.3
48206	505	48.200	45.400	6.2	48600	508	126.000	128.000	-1.6	48925	503	447.000	427.000	4.7
48206	506	76.900	71.800	7.1	48600	509	235.000	242.000	-2.9	48925	504	698.000	675.000	3.4
48206	507	81.200	79.200	2.5	48636	501	1.810	1.910	-5.2	48925	505	370.000	349.000	6.0
48206	508	38.200	37.400	2.1	48636	503	1.350	1.440	-6.3	48925	506	591.000	552.000	7.1
48206	509	29.500	29.300	0.7	48636	504	1.500	1.590	-5.7	48925	507	623.000	608.000	2.5
48441	501	0.520	0.510	2.0	48636	505	2.040	2.140	-4.7	48925	508	294.000	287.000	2.4
48441	503	0.245	0.234	4.7	48636	506	1.300	1.390	-6.5	48925	509	227.000	225.000	0.9
48441	504	0.380	0.370	2.7	48636	507	1.790	1.880	-4.8	49005	501	0.450	0.460	-2.2
48441	505	0.203	0.191	6.3	48636	508	2.410	2.530	-4.7	49005	503	0.410	0.430	-4.7
48441	506	0.320	0.300	6.7	48636	509	1.720	1.770	-2.8	49005	504	0.198	0.201	-1.5
48441	507	0.340	0.330	3.0	48637	501	40.000	38.700	3.4	49005	505	0.243	0.245	-0.8
48441	508	0.161	0.157	2.5	48637	503	18.700	17.900	4.5	49005	506	0.350	0.360	-2.8
48441	509	0.124	0.123	0.8	48637	504	29.200	28.200	3.5	49005	507	0.270	0.270	0.0
48557	501	52.400	50.700	3.4	48637	505	15.500	14.600	6.2	49005	508	0.590	0.590	0.0
48557	503	24.500	23.400	4.7	48637	506	24.700	23.100	6.9	49005	509	0.390	0.390	0.0
48557	504	38.200	36.900	3.5	48637	507	26.000	25.400	2.4	49111	501	9.770	9.460	3.3
48557	505	20.300	19.100	6.3	48637	508	12.300	12.000	2.5	49111	503	4.790	4.590	4.4
48557	506	32.300	30.200	7.0	48637	509	9.470	9.390	0.9	49111	504	6.580	6.390	3.0
48557	507	34.100	33.300	2.4	48638	501	19.900	19.200	3.6	49111	505	5.000	4.700	6.4
48557	508	16.100	15.700	2.5	48638	503	9.280	8.860	4.7	49111	506	6.970	6.540	6.6
48557	509	12.400	12.300	0.8	48638	504	14.500	14.000	3.6	49111	507	5.510	5.390	2.2
48558	501	45.600	44.100	3.4	48638	505	7.680	7.230	6.2	49111	508	4.000	3.930	1.8
48558	503	21.300	20.300	4.9	48638	506	12.200	11.400	7.0	49111	509	8.420	8.370	0.6
48558	504	33.200	32.100	3.4	48638	507	12.900	12.600	2.4	49181	501	40.000	38.100	5.0
48558	505	17.600	16.600	6.0	48638	508	6.090	5.960	2.2	49181	503	32.200	30.700	4.9
48558	506	28.100	26.200	7.3	48638	509	4.700	4.660	0.9	49181	504	19.400	18.600	4.3
48558	507	29.600	28.900	2.4	48808	501	6.390	6.180	3.4	49181	505	24.900	23.100	7.8

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

STATE: 06 - CONNECTICUT  
 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
49181	506	31.200	29.000	7.6	49239	509	0.260	0.234	11.1	49619	504	1.580	1.620	-2.5
49181	507	36.900	35.700	3.4	49292	501	2.930	2.790	5.0	49619	505	0.420	0.420	0.0
49181	508	48.300	46.900	3.0	49292	503	2.350	2.250	4.4	49619	506	1.410	1.400	0.7
49181	509	10.800	10.700	0.9	49292	504	1.420	1.360	4.4	49619	507	1.300	1.350	-3.7
49183	501	48.800	46.500	4.9	49292	505	1.820	1.690	7.7	49619	508	0.540	0.560	-3.6
49183	503	39.200	37.400	4.8	49292	506	2.280	2.120	7.5	49619	509	0.420	0.440	-4.5
49183	504	23.600	22.700	4.0	49292	507	2.700	2.620	3.1	49763	501	14.300	14.700	-2.7
49183	505	30.400	28.100	8.2	49292	508	3.530	3.430	2.9	49763	503	7.940	8.020	-1.0
49183	506	38.100	35.400	7.6	49292	509	0.790	0.780	1.3	49763	504	10.300	10.600	-2.8
49183	507	45.000	43.600	3.2	49333	501	21.500	20.400	5.4	49763	505	2.730	2.720	0.4
49183	508	58.900	57.200	3.0	49333	503	17.300	16.500	4.8	49763	506	9.150	9.090	0.7
49183	509	13.200	13.100	0.8	49333	504	10.400	10.000	4.0	49763	507	8.460	8.760	-3.4
49184	501	103.000	98.000	5.1	49333	505	13.400	12.400	8.1	49763	508	3.490	3.630	-3.9
49184	503	82.800	79.000	4.8	49333	506	16.700	15.600	7.1	49763	509	2.730	2.880	-5.2
49184	504	49.900	48.000	4.0	49333	507	19.800	19.200	3.1	49801	501	335.000	320.000	4.7
49184	505	64.100	59.400	7.9	49333	508	25.900	25.200	2.8	49801	503	270.000	258.000	4.7
49184	506	80.300	74.600	7.6	49333	509	5.800	5.750	0.9	49801	504	163.000	156.000	4.5
49184	507	94.900	92.000	3.2	49617	501	1.390	1.430	-2.8	49801	505	209.000	194.000	7.7
49184	508	124.000	121.000	2.5	49617	503	0.770	0.780	-1.3	49801	506	262.000	243.000	7.8
49184	509	27.800	27.600	0.7	49617	504	1.000	1.030	-2.9	49801	507	309.000	300.000	3.0
49185	501	93.600	89.200	4.9	49617	505	0.270	0.260	3.8	49801	508	405.000	394.000	2.8
49185	503	75.300	71.900	4.7	49617	506	0.890	0.890	0.0	49801	509	90.700	89.900	0.9
49185	504	45.400	43.700	3.9	49617	507	0.820	0.850	-3.5	49802	501	29.700	28.300	4.9
49185	505	58.400	54.000	8.1	49617	508	0.340	0.350	-2.9	49802	503	23.900	22.800	4.8
49185	506	73.100	67.900	7.7	49617	509	0.270	0.280	-3.6	49802	504	14.400	13.900	3.6
49185	507	86.300	83.700	3.1	49618	501	1.170	1.200	-2.5	49802	505	18.500	17.200	7.6
49185	508	113.000	110.000	2.7	49618	503	0.650	0.660	-1.5	49802	506	23.200	21.600	7.4
49185	509	25.300	25.100	0.8	49618	504	0.840	0.860	-2.3	49802	507	27.400	26.600	3.0
49239	501	0.216	0.199	8.5	49618	505	0.223	0.222	0.5	49802	508	35.900	34.900	2.9
49239	503	0.370	0.340	8.8	49618	506	0.750	0.740	1.4	49802	509	8.040	7.970	0.9
49239	504	0.300	0.280	7.1	49618	507	0.690	0.720	-4.2	49803	501	52.700	50.200	5.0
49239	505	0.330	0.300	10.0	49618	508	0.290	0.300	-3.3	49803	503	42.400	40.400	5.0
49239	506	0.310	0.290	6.9	49618	509	0.224	0.235	-4.7	49803	504	25.500	24.600	3.7
49239	507	0.280	0.250	12.0	49619	501	2.200	2.260	-2.7	49803	505	32.800	30.400	7.9
49239	508	0.350	0.320	9.4	49619	503	1.220	1.240	-1.6	49803	506	41.100	38.200	7.6

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

STATE: 06 - CONNECTICUT  
 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
49803	507	48.600	47.100	3.2	50017	501	0.169	0.184	-8.2	51005	505	0.014	0.015	-6.7
49803	508	63.600	61.800	2.9	50017	503	0.154	0.170	-9.4	51005	506	0.009	0.010	-10.0
49803	509	14.200	14.100	0.7	50017	504	0.146	0.158	-7.6	51005	507	0.013	0.013	0.0
49840	501	2.710	2.760	-1.8	50017	505	0.236	0.250	-5.6	51005	508	0.017	0.018	-5.6
49840	503	2.510	2.580	-2.7	50017	506	0.150	0.166	-9.6	51005	509	0.012	0.012	0.0
49840	504	1.200	1.220	-1.6	50017	507	0.162	0.175	-7.4	51116	501	0.157	0.165	-4.8
49840	505	1.470	1.480	-0.7	50017	508	0.143	0.156	-8.3	51116	503	0.117	0.125	-6.4
49840	506	2.130	2.180	-2.3	50017	509	0.187	0.195	-4.1	51116	504	0.130	0.138	-5.8
49840	507	1.640	1.650	-0.6	50045	501	0.390	0.420	-7.1	51116	505	0.177	0.186	-4.8
49840	508	3.580	3.600	-0.6	50045	503	0.350	0.390	-10.3	51116	506	0.113	0.121	-6.6
49840	509	2.380	2.340	1.7	50045	504	0.330	0.360	-8.3	51116	507	0.155	0.163	-4.9
49870	501	401.000	387.000	3.6	50045	505	0.540	0.580	-6.9	51116	508	0.209	0.220	-5.0
49870	503	187.000	179.000	4.5	50045	506	0.340	0.380	-10.5	51116	509	0.149	0.153	-2.6
49870	504	292.000	282.000	3.5	50045	507	0.370	0.400	-7.5	51201	501	0.058	0.063	-7.9
49870	505	155.000	146.000	6.2	50045	508	0.330	0.360	-8.3	51201	503	0.053	0.059	-10.2
49870	506	247.000	231.000	6.9	50045	509	0.430	0.450	-4.4	51201	504	0.050	0.055	-9.1
49870	507	261.000	254.000	2.8	50047	501	0.043	0.047	-8.5	51201	505	0.081	0.088	-8.0
49870	508	123.000	120.000	2.5	50047	503	0.040	0.044	-9.1	51201	506	0.052	0.057	-8.8
49870	509	94.800	94.000	0.9	50047	504	0.038	0.041	-7.3	51201	507	0.056	0.060	-6.7
50010	501	0.340	0.370	-8.1	50047	505	0.061	0.065	-6.2	51201	508	0.050	0.054	-7.4
50010	503	0.310	0.340	-8.8	50047	506	0.039	0.043	-9.3	51201	509	0.065	0.068	-4.4
50010	504	0.290	0.320	-9.4	50047	507	0.042	0.045	-6.7	51205	501	0.178	0.193	-7.8
50010	505	0.480	0.510	-5.9	50047	508	0.037	0.040	-7.5	51205	503	0.162	0.179	-9.5
50010	506	0.300	0.330	-9.1	50047	509	0.048	0.050	-4.0	51205	504	0.154	0.166	-7.2
50010	507	0.330	0.350	-5.7	51001	501	0.062	0.065	-4.6	51205	505	0.248	0.270	-8.1
50010	508	0.290	0.310	-6.5	51001	503	0.046	0.049	-6.1	51205	506	0.158	0.174	-9.2
50010	509	0.380	0.390	-2.6	51001	504	0.051	0.055	-7.3	51205	507	0.170	0.184	-7.6
50015	501	0.222	0.241	-7.9	51001	505	0.070	0.073	-4.1	51205	508	0.151	0.164	-7.9
50015	503	0.202	0.224	-9.8	51001	506	0.045	0.048	-6.3	51205	509	0.197	0.206	-4.4
50015	504	0.192	0.207	-7.2	51001	507	0.061	0.064	-4.7	51206	501	0.028	0.030	-6.7
50015	505	0.310	0.330	-6.1	51001	508	0.083	0.087	-4.6	51206	503	0.025	0.028	-10.7
50015	506	0.198	0.218	-9.2	51001	509	0.059	0.061	-3.3	51206	504	0.024	0.026	-7.7
50015	507	0.212	0.230	-7.8	51005	501	0.013	0.013	0.0	51206	505	0.039	0.042	-7.1
50015	508	0.188	0.204	-7.8	51005	503	0.010	0.010	0.0	51206	506	0.025	0.027	-7.4
50015	509	0.246	0.260	-5.4	51005	504	0.011	0.011	0.0	51206	507	0.027	0.029	-6.9

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

STATE: 06 - CONNECTICUT  
 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
51206	508	0.024	0.026	-7.7	51224	503	0.197	0.210	-6.2	51250	506	0.206	0.220	-6.4
51206	509	0.031	0.032	-3.1	51224	504	0.219	0.232	-5.6	51250	507	0.280	0.300	-6.7
51210	501	0.108	0.115	-6.1	51224	505	0.300	0.310	-3.2	51250	508	0.380	0.400	-5.0
51210	503	0.081	0.087	-6.9	51224	506	0.190	0.203	-6.4	51250	509	0.270	0.280	-3.6
51210	504	0.090	0.096	-6.2	51224	507	0.260	0.270	-3.7	51251	501	0.060	0.066	-9.1
51210	505	0.123	0.129	-4.7	51224	508	0.350	0.370	-5.4	51251	503	0.055	0.061	-9.8
51210	506	0.078	0.083	-6.0	51224	509	0.250	0.260	-3.8	51251	504	0.052	0.056	-7.1
51210	507	0.107	0.113	-5.3	51230	501	0.045	0.047	-4.3	51251	505	0.084	0.091	-7.7
51210	508	0.145	0.152	-4.6	51230	503	0.033	0.036	-8.3	51251	506	0.054	0.059	-8.5
51210	509	0.103	0.106	-2.8	51230	504	0.037	0.039	-5.1	51251	507	0.058	0.063	-7.9
51220	501	0.370	0.390	-5.1	51230	505	0.051	0.053	-3.8	51251	508	0.051	0.056	-8.9
51220	503	0.280	0.300	-6.7	51230	506	0.032	0.034	-5.9	51251	509	0.067	0.070	-4.3
51220	504	0.310	0.330	-6.1	51230	507	0.044	0.047	-6.4	51252	501	0.212	0.230	-7.8
51220	505	0.420	0.440	-4.5	51230	508	0.060	0.063	-4.8	51252	503	0.193	0.214	-9.8
51220	506	0.270	0.290	-6.9	51230	509	0.043	0.044	-2.3	51252	504	0.183	0.198	-7.6
51220	507	0.370	0.390	-5.1	51240	501	0.700	0.760	-7.9	51252	505	0.300	0.320	-6.3
51220	508	0.500	0.520	-3.8	51240	503	0.640	0.710	-9.9	51252	506	0.189	0.208	-9.1
51220	509	0.350	0.360	-2.8	51240	504	0.610	0.660	-7.6	51252	507	0.203	0.219	-7.3
51221	501	0.207	0.218	-5.0	51240	505	0.980	1.060	-7.5	51252	508	0.180	0.195	-7.7
51221	503	0.154	0.165	-6.7	51240	506	0.620	0.690	-10.1	51252	509	0.234	0.245	-4.5
51221	504	0.172	0.182	-5.5	51240	507	0.670	0.730	-8.2	51253	501	0.180	0.196	-8.2
51221	505	0.233	0.245	-4.9	51240	508	0.600	0.650	-7.7	51253	503	0.164	0.182	-9.9
51221	506	0.149	0.159	-6.3	51240	509	0.780	0.810	-3.7	51253	504	0.156	0.169	-7.7
51221	507	0.205	0.215	-4.7	51241	501	2.080	2.270	-8.4	51253	505	0.250	0.270	-7.4
51221	508	0.280	0.290	-3.4	51241	503	1.900	2.100	-9.5	51253	506	0.161	0.177	-9.0
51221	509	0.197	0.202	-2.5	51241	504	1.800	1.950	-7.7	51253	507	0.173	0.187	-7.5
51222	501	0.250	0.270	-7.4	51241	505	2.910	3.130	-7.0	51253	508	0.153	0.166	-7.8
51222	503	0.188	0.201	-6.5	51241	506	1.860	2.050	-9.3	51253	509	0.200	0.209	-4.3
51222	504	0.209	0.222	-5.9	51241	507	2.000	2.160	-7.4	51254	501	0.056	0.061	-8.2
51222	505	0.280	0.300	-6.7	51241	508	1.770	1.920	-7.8	51254	503	0.051	0.057	-10.5
51222	506	0.181	0.193	-6.2	51241	509	2.310	2.410	-4.1	51254	504	0.049	0.053	-7.5
51222	507	0.249	0.260	-4.2	51250	501	0.290	0.300	-3.3	51254	505	0.079	0.085	-7.1
51222	508	0.340	0.350	-2.9	51250	503	0.214	0.228	-6.1	51254	506	0.050	0.055	-9.1
51222	509	0.239	0.246	-2.8	51250	504	0.237	0.250	-5.2	51254	507	0.054	0.058	-6.9
51224	501	0.260	0.280	-7.1	51250	505	0.320	0.340	-5.9	51254	508	0.048	0.052	-7.7

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

STATE: 06 - CONNECTICUT  
 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
51254	509	0.062	0.065	-4.6	51330	504	0.092	0.097	-5.2	51351	507	0.770	0.840	-8.3
51255	501	0.720	0.770	-6.5	51330	505	0.125	0.131	-4.6	51351	508	0.510	0.540	-5.6
51255	503	0.540	0.580	-6.9	51330	506	0.079	0.085	-7.1	51351	509	0.840	0.890	-5.6
51255	504	0.600	0.640	-6.3	51330	507	0.109	0.115	-5.2	51352	501	0.830	0.920	-9.8
51255	505	0.820	0.860	-4.7	51330	508	0.147	0.155	-5.2	51352	503	0.480	0.530	-9.4
51255	506	0.520	0.560	-7.1	51330	509	0.105	0.108	-2.8	51352	504	0.550	0.600	-8.3
51255	507	0.720	0.750	-4.0	51333	501	0.036	0.038	-5.3	51352	505	0.510	0.550	-7.3
51255	508	0.970	1.020	-4.9	51333	503	0.027	0.029	-6.9	51352	506	0.770	0.840	-8.3
51255	509	0.690	0.710	-2.8	51333	504	0.030	0.032	-6.3	51352	507	1.060	1.150	-7.8
51300	501	0.400	0.440	-9.1	51333	505	0.041	0.043	-4.7	51352	508	0.690	0.740	-6.8
51300	503	0.231	0.250	-7.6	51333	506	0.026	0.028	-7.1	51352	509	1.150	1.210	-5.0
51300	504	0.270	0.290	-6.9	51333	507	0.036	0.038	-5.3	51355	501	0.570	0.620	-8.1
51300	505	0.245	0.260	-5.8	51333	508	0.048	0.051	-5.9	51355	503	0.320	0.360	-11.1
51300	506	0.370	0.410	-9.8	51333	509	0.034	0.035	-2.9	51355	504	0.370	0.410	-9.8
51300	507	0.510	0.560	-8.9	51340	501	0.058	0.063	-7.9	51355	505	0.350	0.370	-5.4
51300	508	0.340	0.360	-5.6	51340	503	0.052	0.058	-10.3	51355	506	0.520	0.570	-8.8
51300	509	0.560	0.590	-5.1	51340	504	0.050	0.054	-7.4	51355	507	0.720	0.780	-7.7
51305	501	0.400	0.440	-9.1	51340	505	0.081	0.087	-6.9	51355	508	0.470	0.510	-7.8
51305	503	0.231	0.250	-7.6	51340	506	0.051	0.057	-10.5	51355	509	0.790	0.830	-4.8
51305	504	0.270	0.290	-6.9	51340	507	0.055	0.060	-8.3	51356	501	0.610	0.670	-9.0
51305	505	0.245	0.260	-5.8	51340	508	0.049	0.053	-7.5	51356	503	0.350	0.390	-10.3
51305	506	0.370	0.410	-9.8	51340	509	0.064	0.067	-4.5	51356	504	0.400	0.440	-9.1
51305	507	0.510	0.560	-8.9	51350	501	0.680	0.750	-9.3	51356	505	0.370	0.400	-7.5
51305	508	0.340	0.360	-5.6	51350	503	0.390	0.430	-9.3	51356	506	0.560	0.620	-9.7
51305	509	0.560	0.590	-5.1	51350	504	0.450	0.490	-8.2	51356	507	0.780	0.840	-7.1
51315	501	0.140	0.129	8.5	51350	505	0.410	0.440	-6.8	51356	508	0.510	0.550	-7.3
51315	503	0.240	0.224	7.1	51350	506	0.620	0.680	-8.8	51356	509	0.850	0.890	-4.5
51315	504	0.196	0.181	8.3	51350	507	0.860	0.930	-7.5	51357	501	0.199	0.184	8.2
51315	505	0.213	0.194	9.8	51350	508	0.560	0.610	-8.2	51357	503	0.340	0.320	6.3
51315	506	0.202	0.186	8.6	51350	509	0.940	0.990	-5.1	51357	504	0.280	0.260	7.7
51315	507	0.180	0.164	9.8	51351	501	0.610	0.670	-9.0	51357	505	0.300	0.280	7.1
51315	508	0.224	0.205	9.3	51351	503	0.350	0.380	-7.9	51357	506	0.290	0.260	11.5
51315	509	0.171	0.152	12.5	51351	504	0.400	0.440	-9.1	51357	507	0.260	0.233	11.6
51330	501	0.110	0.116	-5.2	51351	505	0.370	0.400	-7.5	51357	508	0.320	0.290	10.3
51330	503	0.082	0.088	-6.8	51351	506	0.560	0.610	-8.2	51357	509	0.242	0.216	12.0

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

STATE: 06 - CONNECTICUT  
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51358	501	0.480	0.440	9.1	51400	505	0.290	0.310	-6.5	51517	508	0.300	0.300	0.0
51358	503	0.820	0.770	6.5	51400	506	0.186	0.199	-6.5	51517	509	0.196	0.193	1.6
51358	504	0.670	0.620	8.1	51400	507	0.260	0.270	-3.7	51550	501	0.160	0.174	-8.0
51358	505	0.730	0.660	10.6	51400	508	0.340	0.360	-5.6	51550	503	0.146	0.162	-9.9
51358	506	0.690	0.640	7.8	51400	509	0.246	0.250	-1.6	51550	504	0.138	0.150	-8.0
51358	507	0.620	0.560	10.7	51401	501	0.380	0.400	-5.0	51550	505	0.224	0.241	-7.1
51358	508	0.770	0.700	10.0	51401	503	0.280	0.300	-6.7	51550	506	0.143	0.157	-8.9
51358	509	0.580	0.520	11.5	51401	504	0.320	0.340	-5.9	51550	507	0.153	0.166	-7.8
51359	501	0.420	0.390	7.7	51401	505	0.430	0.450	-4.4	51550	508	0.136	0.147	-7.5
51359	503	0.720	0.670	7.5	51401	506	0.270	0.290	-6.9	51550	509	0.177	0.185	-4.3
51359	504	0.590	0.540	9.3	51401	507	0.380	0.400	-5.0	51551	501	0.056	0.061	-8.2
51359	505	0.640	0.580	10.3	51401	508	0.510	0.530	-3.8	51551	503	0.051	0.056	-8.9
51359	506	0.610	0.560	8.9	51401	509	0.360	0.370	-2.7	51551	504	0.048	0.052	-7.7
51359	507	0.540	0.490	10.2	51500	501	0.130	0.141	-7.8	51551	505	0.078	0.084	-7.1
51359	508	0.670	0.620	8.1	51500	503	0.118	0.131	-9.9	51551	506	0.050	0.055	-9.1
51359	509	0.510	0.460	10.9	51500	504	0.112	0.121	-7.4	51551	507	0.053	0.058	-8.6
51370	501	0.680	0.750	-9.3	51500	505	0.181	0.195	-7.2	51551	508	0.047	0.051	-7.8
51370	503	0.620	0.690	-10.1	51500	506	0.115	0.127	-9.4	51551	509	0.062	0.064	-3.1
51370	504	0.590	0.640	-7.8	51500	507	0.124	0.134	-7.5	51552	501	0.096	0.105	-8.6
51370	505	0.960	1.030	-6.8	51500	508	0.110	0.119	-7.6	51552	503	0.088	0.097	-9.3
51370	506	0.610	0.670	-9.0	51500	509	0.143	0.150	-4.7	51552	504	0.083	0.090	-7.8
51370	507	0.660	0.710	-7.0	51516	501	0.197	0.201	-2.0	51552	505	0.135	0.145	-6.9
51370	508	0.580	0.630	-7.9	51516	503	0.183	0.188	-2.7	51552	506	0.086	0.095	-9.5
51370	509	0.760	0.790	-3.8	51516	504	0.087	0.089	-2.2	51552	507	0.092	0.100	-8.0
51380	501	0.068	0.075	-9.3	51516	505	0.107	0.108	-0.9	51552	508	0.082	0.089	-7.9
51380	503	0.062	0.069	-10.1	51516	506	0.155	0.159	-2.5	51552	509	0.107	0.111	-3.6
51380	504	0.059	0.064	-7.8	51516	507	0.119	0.120	-0.8	51553	501	0.172	0.187	-8.0
51380	505	0.096	0.103	-6.8	51516	508	0.260	0.260	0.0	51553	503	0.156	0.173	-9.8
51380	506	0.061	0.067	-9.0	51516	509	0.173	0.170	1.8	51553	504	0.148	0.160	-7.5
51380	507	0.066	0.071	-7.0	51517	501	0.224	0.228	-1.8	51553	505	0.240	0.260	-7.7
51380	508	0.058	0.063	-7.9	51517	503	0.207	0.213	-2.8	51553	506	0.153	0.168	-8.9
51380	509	0.076	0.079	-3.8	51517	504	0.099	0.101	-2.0	51553	507	0.164	0.178	-7.9
51400	501	0.260	0.270	-3.7	51517	505	0.122	0.122	0.0	51553	508	0.146	0.158	-7.6
51400	503	0.193	0.206	-6.3	51517	506	0.176	0.180	-2.2	51553	509	0.190	0.199	-4.5
51400	504	0.215	0.228	-5.7	51517	507	0.135	0.136	-0.7	51554	501	0.016	0.018	-11.1

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

STATE: 06 - CONNECTICUT  
 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
51554	503	0.015	0.016	-6.3	51613	506	0.123	0.136	-9.6	51703	509	0.067	0.069	-2.9
51554	504	0.014	0.015	-6.7	51613	507	0.132	0.143	-7.7	51734	501	0.133	0.140	-5.0
51554	505	0.023	0.024	-4.2	51613	508	0.117	0.127	-7.9	51734	503	0.099	0.106	-6.6
51554	506	0.015	0.016	-6.3	51613	509	0.153	0.160	-4.4	51734	504	0.110	0.117	-6.0
51554	507	0.016	0.017	-5.9	51625	501	0.057	0.060	-5.0	51734	505	0.150	0.157	-4.5
51554	508	0.014	0.015	-6.7	51625	503	0.042	0.045	-6.7	51734	506	0.096	0.102	-5.9
51554	509	0.018	0.019	-5.3	51625	504	0.047	0.050	-6.0	51734	507	0.131	0.138	-5.1
51575	501	0.181	0.200	-9.5	51625	505	0.064	0.067	-4.5	51734	508	0.177	0.186	-4.8
51575	503	0.104	0.115	-9.6	51625	506	0.041	0.044	-6.8	51734	509	0.126	0.130	-3.1
51575	504	0.120	0.131	-8.4	51625	507	0.056	0.059	-5.1	51741	501	0.360	0.400	-10.0
51575	505	0.111	0.119	-6.7	51625	508	0.076	0.080	-5.0	51741	503	0.330	0.370	-10.8
51575	506	0.167	0.183	-8.7	51625	509	0.054	0.056	-3.6	51741	504	0.320	0.340	-5.9
51575	507	0.231	0.250	-7.6	51666	501	0.290	0.320	-9.4	51741	505	0.510	0.550	-7.3
51575	508	0.151	0.162	-6.8	51666	503	0.165	0.182	-9.3	51741	506	0.330	0.360	-8.3
51575	509	0.250	0.260	-3.8	51666	504	0.190	0.207	-8.2	51741	507	0.350	0.380	-7.9
51576	501	0.310	0.340	-8.8	51666	505	0.175	0.189	-7.4	51741	508	0.310	0.340	-8.8
51576	503	0.280	0.310	-9.7	51666	506	0.260	0.290	-10.3	51741	509	0.400	0.420	-4.8
51576	504	0.270	0.290	-6.9	51666	507	0.370	0.400	-7.5	51752	501	0.310	0.340	-8.8
51576	505	0.430	0.460	-6.5	51666	508	0.240	0.260	-7.7	51752	503	0.280	0.310	-9.7
51576	506	0.270	0.300	-10.0	51666	509	0.400	0.420	-4.8	51752	504	0.270	0.290	-6.9
51576	507	0.290	0.320	-9.4	51702	501	0.170	0.180	-5.6	51752	505	0.430	0.460	-6.5
51576	508	0.260	0.280	-7.1	51702	503	0.127	0.136	-6.6	51752	506	0.270	0.300	-10.0
51576	509	0.340	0.360	-5.6	51702	504	0.142	0.150	-5.3	51752	507	0.290	0.320	-9.4
51600	501	0.210	0.228	-7.9	51702	505	0.193	0.202	-4.5	51752	508	0.260	0.280	-7.1
51600	503	0.191	0.212	-9.9	51702	506	0.123	0.131	-6.1	51752	509	0.340	0.360	-5.6
51600	504	0.181	0.196	-7.7	51702	507	0.169	0.177	-4.5	51767	501	0.084	0.093	-9.7
51600	505	0.290	0.320	-9.4	51702	508	0.228	0.239	-4.6	51767	503	0.048	0.053	-9.4
51600	506	0.187	0.206	-9.2	51702	509	0.162	0.167	-3.0	51767	504	0.056	0.061	-8.2
51600	507	0.201	0.217	-7.4	51703	501	0.071	0.075	-5.3	51767	505	0.051	0.055	-7.3
51600	508	0.178	0.193	-7.8	51703	503	0.053	0.056	-5.4	51767	506	0.077	0.085	-9.4
51600	509	0.232	0.243	-4.5	51703	504	0.059	0.062	-4.8	51767	507	0.107	0.116	-7.8
51613	501	0.138	0.151	-8.6	51703	505	0.080	0.084	-4.8	51767	508	0.070	0.075	-6.7
51613	503	0.126	0.140	-10.0	51703	506	0.051	0.054	-5.6	51767	509	0.117	0.123	-4.9
51613	504	0.120	0.129	-7.0	51703	507	0.070	0.073	-4.1	51777	501	0.290	0.320	-9.4
51613	505	0.193	0.208	-7.2	51703	508	0.094	0.099	-5.1	51777	503	0.167	0.185	-9.7

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

STATE: 06 - CONNECTICUT  
 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
51777	504	0.193	0.210	-8.1	51809	507	0.560	0.610	-8.2	51853	501	0.170	0.180	-5.6
51777	505	0.178	0.192	-7.3	51809	508	0.500	0.540	-7.4	51853	503	0.127	0.136	-6.6
51777	506	0.270	0.290	-6.9	51809	509	0.650	0.680	-4.4	51853	504	0.142	0.150	-5.3
51777	507	0.370	0.400	-7.5	51833	501	0.440	0.480	-8.3	51853	505	0.193	0.202	-4.5
51777	508	0.243	0.260	-6.5	51833	503	0.250	0.280	-10.7	51853	506	0.123	0.131	-6.1
51777	509	0.410	0.430	-4.7	51833	504	0.290	0.320	-9.4	51853	507	0.169	0.177	-4.5
51790	501	0.490	0.540	-9.3	51833	505	0.270	0.290	-6.9	51853	508	0.228	0.239	-4.6
51790	503	0.280	0.310	-9.7	51833	506	0.400	0.440	-9.1	51853	509	0.162	0.167	-3.0
51790	504	0.320	0.350	-8.6	51833	507	0.560	0.600	-6.7	51854	501	0.380	0.400	-5.0
51790	505	0.300	0.320	-6.3	51833	508	0.370	0.390	-5.1	51854	503	0.290	0.300	-3.3
51790	506	0.450	0.490	-8.2	51833	509	0.610	0.640	-4.7	51854	504	0.320	0.340	-5.9
51790	507	0.620	0.670	-7.5	51850	501	0.270	0.280	-3.6	51854	505	0.430	0.450	-4.4
51790	508	0.410	0.440	-6.8	51850	503	0.199	0.213	-6.6	51854	506	0.280	0.290	-3.4
51790	509	0.680	0.710	-4.2	51850	504	0.222	0.235	-5.5	51854	507	0.380	0.400	-5.0
51796	501	0.133	0.145	-8.3	51850	505	0.300	0.320	-6.3	51854	508	0.510	0.540	-5.6
51796	503	0.121	0.134	-9.7	51850	506	0.192	0.205	-6.3	51854	509	0.360	0.370	-2.7
51796	504	0.115	0.124	-7.3	51850	507	0.260	0.280	-7.1	51855	501	0.400	0.420	-4.8
51796	505	0.186	0.200	-7.0	51850	508	0.360	0.370	-2.7	51855	503	0.300	0.320	-6.3
51796	506	0.118	0.130	-9.2	51850	509	0.250	0.260	-3.8	51855	504	0.330	0.350	-5.7
51796	507	0.127	0.138	-8.0	51851	501	0.181	0.191	-5.2	51855	505	0.450	0.480	-6.3
51796	508	0.113	0.122	-7.4	51851	503	0.135	0.144	-6.2	51855	506	0.290	0.310	-6.5
51796	509	0.147	0.154	-4.5	51851	504	0.150	0.159	-5.7	51855	507	0.400	0.420	-4.8
51808	501	0.470	0.510	-7.8	51851	505	0.204	0.214	-4.7	51855	508	0.540	0.560	-3.6
51808	503	0.430	0.480	-10.4	51851	506	0.130	0.139	-6.5	51855	509	0.380	0.390	-2.6
51808	504	0.410	0.440	-6.8	51851	507	0.179	0.188	-4.8	51856	501	0.220	0.233	-5.6
51808	505	0.660	0.710	-7.0	51851	508	0.241	0.250	-3.6	51856	503	0.165	0.176	-6.2
51808	506	0.420	0.460	-8.7	51851	509	0.172	0.177	-2.8	51856	504	0.183	0.194	-5.7
51808	507	0.450	0.490	-8.2	51852	501	0.420	0.450	-6.7	51856	505	0.249	0.260	-4.2
51808	508	0.400	0.440	-9.1	51852	503	0.320	0.340	-5.9	51856	506	0.159	0.170	-6.5
51808	509	0.520	0.550	-5.5	51852	504	0.350	0.370	-5.4	51856	507	0.218	0.229	-4.8
51809	501	0.590	0.640	-7.8	51852	505	0.480	0.500	-4.0	51856	508	0.290	0.310	-6.5
51809	503	0.530	0.590	-10.2	51852	506	0.310	0.330	-6.1	51856	509	0.210	0.216	-2.8
51809	504	0.510	0.550	-7.3	51852	507	0.420	0.440	-4.5	51857	501	0.380	0.400	-5.0
51809	505	0.820	0.880	-6.8	51852	508	0.570	0.590	-3.4	51857	503	0.280	0.300	-6.7
51809	506	0.520	0.580	-10.3	51852	509	0.400	0.410	-2.4	51857	504	0.310	0.330	-6.1

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



STATE: 06 - CONNECTICUT  
 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
51857	505	0.430	0.450	-4.4	51896	508	0.058	0.062	-6.5	51927	503	0.073	0.081	-9.9
51857	506	0.270	0.290	-6.9	51896	509	0.075	0.078	-3.8	51927	504	0.070	0.075	-6.7
51857	507	0.370	0.390	-5.1	51900	501	0.330	0.360	-8.3	51927	505	0.113	0.121	-6.6
51857	508	0.500	0.530	-5.7	51900	503	0.188	0.207	-9.2	51927	506	0.072	0.079	-8.9
51857	509	0.360	0.370	-2.7	51900	504	0.217	0.236	-8.1	51927	507	0.077	0.084	-8.3
51869	501	0.157	0.170	-7.6	51900	505	0.200	0.215	-7.0	51927	508	0.069	0.074	-6.8
51869	503	0.143	0.158	-9.5	51900	506	0.300	0.330	-9.1	51927	509	0.089	0.093	-4.3
51869	504	0.135	0.147	-8.2	51900	507	0.420	0.450	-6.7	51934	501	0.163	0.178	-8.4
51869	505	0.219	0.236	-7.2	51900	508	0.270	0.290	-6.9	51934	503	0.149	0.165	-9.7
51869	506	0.140	0.154	-9.1	51900	509	0.450	0.480	-6.3	51934	504	0.141	0.153	-7.8
51869	507	0.150	0.162	-7.4	51909	501	0.241	0.250	-3.6	51934	505	0.228	0.246	-7.3
51869	508	0.133	0.144	-7.6	51909	503	0.180	0.192	-6.3	51934	506	0.146	0.160	-8.8
51869	509	0.173	0.181	-4.4	51909	504	0.200	0.212	-5.7	51934	507	0.157	0.169	-7.1
51877	501	0.880	0.960	-8.3	51909	505	0.270	0.290	-6.9	51934	508	0.139	0.151	-7.9
51877	503	0.800	0.890	-10.1	51909	506	0.174	0.186	-6.5	51934	509	0.181	0.189	-4.2
51877	504	0.760	0.830	-8.4	51909	507	0.239	0.250	-4.4	51941	501	0.148	0.162	-8.6
51877	505	1.230	1.330	-7.5	51909	508	0.320	0.340	-5.9	51941	503	0.135	0.150	-10.0
51877	506	0.790	0.870	-9.2	51909	509	0.230	0.236	-2.5	51941	504	0.128	0.139	-7.9
51877	507	0.840	0.910	-7.7	51919	501	0.146	0.159	-8.2	51941	505	0.207	0.223	-7.2
51877	508	0.750	0.810	-7.4	51919	503	0.133	0.148	-10.1	51941	506	0.132	0.146	-9.6
51877	509	0.980	1.020	-3.9	51919	504	0.127	0.137	-7.3	51941	507	0.142	0.154	-7.8
51889	501	0.145	0.158	-8.2	51919	505	0.205	0.220	-6.8	51941	508	0.126	0.137	-8.0
51889	503	0.132	0.146	-9.6	51919	506	0.131	0.144	-9.0	51941	509	0.164	0.172	-4.7
51889	504	0.125	0.136	-8.1	51919	507	0.140	0.152	-7.9	51942	501	0.237	0.260	-8.8
51889	505	0.203	0.218	-6.9	51919	508	0.124	0.135	-8.1	51942	503	0.216	0.240	-10.0
51889	506	0.129	0.142	-9.2	51919	509	0.162	0.170	-4.7	51942	504	0.205	0.222	-7.7
51889	507	0.139	0.151	-7.9	51926	501	0.149	0.162	-8.0	51942	505	0.330	0.360	-8.3
51889	508	0.123	0.134	-8.2	51926	503	0.136	0.151	-9.9	51942	506	0.211	0.233	-9.4
51889	509	0.161	0.168	-4.2	51926	504	0.129	0.140	-7.9	51942	507	0.227	0.246	-7.7
51896	501	0.068	0.074	-8.1	51926	505	0.208	0.224	-7.1	51942	508	0.202	0.219	-7.8
51896	503	0.062	0.068	-8.8	51926	506	0.133	0.146	-8.9	51942	509	0.260	0.270	-3.7
51896	504	0.059	0.063	-6.3	51926	507	0.143	0.155	-7.7	51956	501	0.640	0.700	-8.6
51896	505	0.095	0.102	-6.9	51926	508	0.127	0.137	-7.3	51956	503	0.580	0.650	-10.8
51896	506	0.060	0.067	-10.4	51926	509	0.165	0.173	-4.6	51956	504	0.550	0.600	-8.3
51896	507	0.065	0.070	-7.1	51927	501	0.081	0.088	-8.0	51956	505	0.900	0.960	-6.3

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

STATE: 06 - CONNECTICUT  
 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
51956	506	0.570	0.630	-9.5	51960	509	0.075	0.078	-3.8	51999	504	0.124	0.134	-7.5
51956	507	0.610	0.660	-7.6	51970	501	0.290	0.320	-9.4	51999	505	0.201	0.216	-6.9
51956	508	0.540	0.590	-8.5	51970	503	0.270	0.300	-10.0	51999	506	0.128	0.141	-9.2
51956	509	0.710	0.740	-4.1	51970	504	0.260	0.280	-7.1	51999	507	0.138	0.149	-7.4
51957	501	0.560	0.610	-8.2	51970	505	0.410	0.440	-6.8	51999	508	0.122	0.132	-7.6
51957	503	0.510	0.570	-10.5	51970	506	0.260	0.290	-10.3	51999	509	0.159	0.166	-4.2
51957	504	0.490	0.530	-7.5	51970	507	0.280	0.310	-9.7	52002	501	0.126	0.137	-8.0
51957	505	0.790	0.850	-7.1	51970	508	0.250	0.270	-7.4	52002	503	0.115	0.127	-9.4
51957	506	0.500	0.550	-9.1	51970	509	0.330	0.340	-2.9	52002	504	0.109	0.118	-7.6
51957	507	0.540	0.590	-8.5	51982	501	0.087	0.094	-7.4	52002	505	0.176	0.190	-7.4
51957	508	0.480	0.520	-7.7	51982	503	0.079	0.088	-10.2	52002	506	0.112	0.124	-9.7
51957	509	0.630	0.650	-3.1	51982	504	0.075	0.081	-7.4	52002	507	0.121	0.131	-7.6
51958	501	0.500	0.550	-9.1	51982	505	0.121	0.131	-7.6	52002	508	0.107	0.116	-7.8
51958	503	0.460	0.510	-9.8	51982	506	0.077	0.085	-9.4	52002	509	0.140	0.146	-4.1
51958	504	0.430	0.470	-8.5	51982	507	0.083	0.090	-7.8	52075	501	0.210	0.222	-5.4
51958	505	0.700	0.760	-7.9	51982	508	0.074	0.080	-7.5	52075	503	0.157	0.168	-6.5
51958	506	0.450	0.490	-8.2	51982	509	0.096	0.100	-4.0	52075	504	0.174	0.185	-5.9
51958	507	0.480	0.520	-7.7	51985	501	0.184	0.188	-2.1	52075	505	0.237	0.249	-4.8
51958	508	0.430	0.460	-6.5	51985	503	0.170	0.176	-3.4	52075	506	0.151	0.162	-6.8
51958	509	0.560	0.580	-3.4	51985	504	0.081	0.083	-2.4	52075	507	0.208	0.218	-4.6
51959	501	0.510	0.560	-8.9	51985	505	0.100	0.101	-1.0	52075	508	0.280	0.290	-3.4
51959	503	0.470	0.520	-9.6	51985	506	0.145	0.148	-2.0	52075	509	0.200	0.205	-2.4
51959	504	0.440	0.480	-8.3	51985	507	0.111	0.112	-0.9	52076	501	0.250	0.270	-7.4
51959	505	0.720	0.770	-6.5	51985	508	0.243	0.245	-0.8	52076	503	0.189	0.202	-6.4
51959	506	0.460	0.500	-8.0	51985	509	0.162	0.159	1.9	52076	504	0.210	0.223	-5.8
51959	507	0.490	0.530	-7.5	51986	501	0.340	0.370	-8.1	52076	505	0.290	0.300	-3.3
51959	508	0.440	0.470	-6.4	51986	503	0.310	0.340	-8.8	52076	506	0.182	0.195	-6.7
51959	509	0.570	0.600	-5.0	51986	504	0.290	0.320	-9.4	52076	507	0.250	0.260	-3.8
51960	501	0.068	0.074	-8.1	51986	505	0.480	0.510	-5.9	52076	508	0.340	0.350	-2.9
51960	503	0.062	0.068	-8.8	51986	506	0.300	0.330	-9.1	52076	509	0.241	0.248	-2.8
51960	504	0.059	0.063	-6.3	51986	507	0.330	0.350	-5.7	52109	501	0.032	0.035	-8.6
51960	505	0.095	0.102	-6.9	51986	508	0.290	0.310	-6.5	52109	503	0.029	0.032	-9.4
51960	506	0.060	0.067	-10.4	51986	509	0.380	0.390	-2.6	52109	504	0.028	0.030	-6.7
51960	507	0.065	0.070	-7.1	51999	501	0.144	0.156	-7.7	52109	505	0.045	0.048	-6.3
51960	508	0.058	0.062	-6.5	51999	503	0.131	0.145	-9.7	52109	506	0.028	0.031	-9.7

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

STATE: 06 - CONNECTICUT  
 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
52109	507	0.031	0.033	-6.1	52341	501	0.052	0.055	-5.5	52402	505	0.045	0.048	-6.3
52109	508	0.027	0.029	-6.9	52341	503	0.039	0.041	-4.9	52402	506	0.028	0.031	-9.7
52109	509	0.035	0.037	-5.4	52341	504	0.043	0.046	-6.5	52402	507	0.031	0.033	-6.1
52134	501	0.420	0.460	-8.7	52341	505	0.058	0.061	-4.9	52402	508	0.027	0.029	-6.9
52134	503	0.380	0.430	-11.6	52341	506	0.037	0.040	-7.5	52402	509	0.035	0.037	-5.4
52134	504	0.370	0.400	-7.5	52341	507	0.051	0.054	-5.6	52432	501	0.158	0.172	-8.1
52134	505	0.590	0.640	-7.8	52341	508	0.069	0.072	-4.2	52432	503	0.144	0.159	-9.4
52134	506	0.380	0.410	-7.3	52341	509	0.049	0.051	-3.9	52432	504	0.137	0.148	-7.4
52134	507	0.400	0.440	-9.1	52342	501	0.150	0.158	-5.1	52432	505	0.221	0.238	-7.1
52134	508	0.360	0.390	-7.7	52342	503	0.112	0.119	-5.9	52432	506	0.141	0.155	-9.0
52134	509	0.470	0.490	-4.1	52342	504	0.124	0.132	-6.1	52432	507	0.151	0.164	-7.9
52137	501	0.083	0.087	-4.6	52342	505	0.169	0.177	-4.5	52432	508	0.134	0.146	-8.2
52137	503	0.062	0.066	-6.1	52342	506	0.108	0.115	-6.1	52432	509	0.175	0.183	-4.4
52137	504	0.069	0.073	-5.5	52342	507	0.148	0.156	-5.1	52433	501	0.144	0.157	-8.3
52137	505	0.093	0.098	-5.1	52342	508	0.200	0.210	-4.8	52433	503	0.131	0.146	-10.3
52137	506	0.060	0.064	-6.2	52342	509	0.143	0.147	-2.7	52433	504	0.125	0.135	-7.4
52137	507	0.082	0.086	-4.7	52343	501	0.091	0.096	-5.2	52433	505	0.202	0.217	-6.9
52137	508	0.110	0.116	-5.2	52343	503	0.068	0.073	-6.8	52433	506	0.129	0.142	-9.2
52137	509	0.079	0.081	-2.5	52343	504	0.076	0.080	-5.0	52433	507	0.138	0.150	-8.0
52150	501	0.780	0.850	-8.2	52343	505	0.103	0.108	-4.6	52433	508	0.123	0.133	-7.5
52150	503	0.710	0.790	-10.1	52343	506	0.066	0.070	-5.7	52433	509	0.160	0.167	-4.2
52150	504	0.670	0.730	-8.2	52343	507	0.090	0.095	-5.3	52435	501	0.181	0.197	-8.1
52150	505	1.090	1.170	-6.8	52343	508	0.122	0.128	-4.7	52435	503	0.165	0.183	-9.8
52150	506	0.690	0.760	-9.2	52343	509	0.087	0.089	-2.2	52435	504	0.157	0.169	-7.1
52150	507	0.740	0.810	-8.6	52401	501	0.280	0.300	-6.7	52435	505	0.250	0.270	-7.4
52150	508	0.660	0.720	-8.3	52401	503	0.211	0.225	-6.2	52435	506	0.161	0.178	-9.6
52150	509	0.860	0.900	-4.4	52401	504	0.235	0.249	-5.6	52435	507	0.173	0.188	-8.0
52315	501	0.380	0.420	-9.5	52401	505	0.320	0.330	-3.0	52435	508	0.154	0.167	-7.8
52315	503	0.218	0.241	-9.5	52401	506	0.204	0.217	-6.0	52435	509	0.201	0.210	-4.3
52315	504	0.250	0.270	-7.4	52401	507	0.280	0.290	-3.4	52438	501	0.131	0.142	-7.7
52315	505	0.232	0.250	-7.2	52401	508	0.380	0.400	-5.0	52438	503	0.119	0.132	-9.8
52315	506	0.350	0.380	-7.9	52401	509	0.270	0.280	-3.6	52438	504	0.113	0.122	-7.4
52315	507	0.480	0.520	-7.7	52402	501	0.032	0.035	-8.6	52438	505	0.183	0.197	-7.1
52315	508	0.320	0.340	-5.9	52402	503	0.029	0.032	-9.4	52438	506	0.117	0.128	-8.6
52315	509	0.530	0.560	-5.4	52402	504	0.028	0.030	-6.7	52438	507	0.125	0.136	-8.1

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

STATE: 06 - CONNECTICUT  
 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
52438	508	0.111	0.121	-8.3	52547	503	0.183	0.195	-6.2	52744	506	1.540	1.690	-8.9
52438	509	0.145	0.152	-4.6	52547	504	0.203	0.216	-6.0	52744	507	2.140	2.310	-7.4
52440	501	0.205	0.224	-8.5	52547	505	0.280	0.290	-3.4	52744	508	1.400	1.500	-6.7
52440	503	0.187	0.207	-9.7	52547	506	0.176	0.188	-6.4	52744	509	2.330	2.450	-4.9
52440	504	0.178	0.192	-7.3	52547	507	0.242	0.250	-3.2	52767	501	0.224	0.236	-5.1
52440	505	0.290	0.310	-6.5	52547	508	0.330	0.340	-2.9	52767	503	0.167	0.179	-6.7
52440	506	0.183	0.202	-9.4	52547	509	0.233	0.239	-2.5	52767	504	0.186	0.197	-5.6
52440	507	0.197	0.213	-7.5	52581	501	1.610	1.760	-8.5	52767	505	0.250	0.270	-7.4
52440	508	0.174	0.189	-7.9	52581	503	1.470	1.630	-9.8	52767	506	0.161	0.172	-6.4
52440	509	0.228	0.238	-4.2	52581	504	1.400	1.510	-7.3	52767	507	0.222	0.233	-4.7
52467	501	0.190	0.207	-8.2	52581	505	2.250	2.430	-7.4	52767	508	0.300	0.310	-3.2
52467	503	0.173	0.192	-9.9	52581	506	1.440	1.580	-8.9	52767	509	0.213	0.219	-2.7
52467	504	0.164	0.178	-7.9	52581	507	1.550	1.670	-7.2	52911	501	0.090	0.098	-8.2
52467	505	0.270	0.290	-6.9	52581	508	1.370	1.490	-8.1	52911	503	0.082	0.091	-9.9
52467	506	0.169	0.186	-9.1	52581	509	1.790	1.870	-4.3	52911	504	0.078	0.084	-7.1
52467	507	0.182	0.197	-7.6	52619	501	0.113	0.123	-8.1	52911	505	0.126	0.136	-7.4
52467	508	0.161	0.175	-8.0	52619	503	0.103	0.114	-9.6	52911	506	0.080	0.089	-10.1
52467	509	0.210	0.220	-4.5	52619	504	0.098	0.106	-7.5	52911	507	0.086	0.094	-8.5
52469	501	0.066	0.072	-8.3	52619	505	0.158	0.170	-7.1	52911	508	0.077	0.083	-7.2
52469	503	0.060	0.067	-10.4	52619	506	0.101	0.111	-9.0	52911	509	0.100	0.104	-3.8
52469	504	0.057	0.062	-8.1	52619	507	0.108	0.117	-7.7	52967	501	0.034	0.037	-8.1
52469	505	0.093	0.100	-7.0	52619	508	0.096	0.104	-7.7	52967	503	0.031	0.034	-8.8
52469	506	0.059	0.065	-9.2	52619	509	0.125	0.131	-4.6	52967	504	0.029	0.032	-9.4
52469	507	0.064	0.069	-7.2	52660	501	0.234	0.239	-2.1	52967	505	0.047	0.051	-7.8
52469	508	0.056	0.061	-8.2	52660	503	0.217	0.223	-2.7	52967	506	0.030	0.033	-9.1
52469	509	0.074	0.077	-3.9	52660	504	0.104	0.105	-1.0	52967	507	0.032	0.035	-8.6
52505	501	0.330	0.360	-8.3	52660	505	0.127	0.128	-0.8	52967	508	0.029	0.031	-6.5
52505	503	0.300	0.330	-9.1	52660	506	0.184	0.188	-2.1	52967	509	0.038	0.039	-2.6
52505	504	0.290	0.310	-6.5	52660	507	0.141	0.143	-1.4	53001	501	0.330	0.360	-8.3
52505	505	0.460	0.500	-8.0	52660	508	0.310	0.310	0.0	53001	503	0.300	0.330	-9.1
52505	506	0.290	0.320	-9.4	52660	509	0.205	0.202	1.5	53001	504	0.290	0.310	-6.5
52505	507	0.320	0.340	-5.9	52744	501	1.680	1.850	-9.2	53001	505	0.460	0.500	-8.0
52505	508	0.280	0.300	-6.7	52744	503	0.960	1.060	-9.4	53001	506	0.300	0.330	-9.1
52505	509	0.370	0.380	-2.6	52744	504	1.110	1.210	-8.3	53001	507	0.320	0.340	-5.9
52547	501	0.245	0.260	-5.8	52744	505	1.020	1.100	-7.3	53001	508	0.280	0.310	-9.7

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

STATE: 06 - CONNECTICUT  
 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
53001	509	0.370	0.380	-2.6	53147	504	0.031	0.033	-6.1	53374	507	0.560	0.610	-8.2
53077	501	0.159	0.173	-8.1	53147	505	0.043	0.045	-4.4	53374	508	0.370	0.400	-7.5
53077	503	0.145	0.161	-9.9	53147	506	0.027	0.029	-6.9	53374	509	0.610	0.650	-6.2
53077	504	0.138	0.149	-7.4	53147	507	0.038	0.039	-2.6	53375	501	0.235	0.260	-9.6
53077	505	0.223	0.240	-7.1	53147	508	0.051	0.053	-3.8	53375	503	0.134	0.148	-9.5
53077	506	0.142	0.156	-9.0	53147	509	0.036	0.037	-2.7	53375	504	0.155	0.169	-8.3
53077	507	0.153	0.165	-7.3	53229	501	0.212	0.224	-5.4	53375	505	0.143	0.154	-7.1
53077	508	0.135	0.147	-8.2	53229	503	0.158	0.169	-6.5	53375	506	0.216	0.237	-8.9
53077	509	0.176	0.184	-4.3	53229	504	0.176	0.187	-5.9	53375	507	0.300	0.320	-6.3
53095	501	0.109	0.119	-8.4	53229	505	0.239	0.250	-4.4	53375	508	0.195	0.210	-7.1
53095	503	0.099	0.110	-10.0	53229	506	0.153	0.163	-6.1	53375	509	0.330	0.340	-2.9
53095	504	0.094	0.102	-7.8	53229	507	0.210	0.220	-4.5	53376	501	0.380	0.410	-7.3
53095	505	0.153	0.164	-6.7	53229	508	0.280	0.300	-6.7	53376	503	0.216	0.238	-9.2
53095	506	0.097	0.107	-9.3	53229	509	0.202	0.207	-2.4	53376	504	0.249	0.270	-7.8
53095	507	0.105	0.113	-7.1	53271	501	0.081	0.089	-9.0	53376	505	0.229	0.247	-7.3
53095	508	0.093	0.101	-7.9	53271	503	0.074	0.082	-9.8	53376	506	0.350	0.380	-7.9
53095	509	0.121	0.126	-4.0	53271	504	0.070	0.076	-7.9	53376	507	0.480	0.520	-7.7
53096	501	0.152	0.165	-7.9	53271	505	0.114	0.122	-6.6	53376	508	0.310	0.340	-8.8
53096	503	0.138	0.153	-9.8	53271	506	0.073	0.080	-8.7	53376	509	0.520	0.550	-5.5
53096	504	0.131	0.142	-7.7	53271	507	0.078	0.084	-7.1	53377	501	0.390	0.420	-7.1
53096	505	0.212	0.229	-7.4	53271	508	0.069	0.075	-8.0	53377	503	0.221	0.243	-9.1
53096	506	0.135	0.149	-9.4	53271	509	0.090	0.094	-4.3	53377	504	0.250	0.280	-10.7
53096	507	0.145	0.158	-8.2	53333	501	0.208	0.220	-5.5	53377	505	0.235	0.250	-6.0
53096	508	0.129	0.140	-7.9	53333	503	0.156	0.166	-6.0	53377	506	0.350	0.390	-10.3
53096	509	0.168	0.176	-4.5	53333	504	0.173	0.184	-6.0	53377	507	0.490	0.530	-7.5
53121	501	0.430	0.470	-8.5	53333	505	0.235	0.247	-4.9	53377	508	0.320	0.340	-5.9
53121	503	0.390	0.440	-11.4	53333	506	0.150	0.160	-6.2	53377	509	0.530	0.560	-5.4
53121	504	0.370	0.400	-7.5	53333	507	0.206	0.217	-5.1	53403	501	0.243	0.270	-10.0
53121	505	0.600	0.650	-7.7	53333	508	0.280	0.290	-3.4	53403	503	0.139	0.154	-9.7
53121	506	0.380	0.420	-9.5	53333	509	0.198	0.204	-2.9	53403	504	0.161	0.175	-8.0
53121	507	0.410	0.450	-8.9	53374	501	0.440	0.490	-10.2	53403	505	0.148	0.160	-7.5
53121	508	0.370	0.400	-7.5	53374	503	0.250	0.280	-10.7	53403	506	0.224	0.246	-8.9
53121	509	0.480	0.500	-4.0	53374	504	0.290	0.320	-9.4	53403	507	0.310	0.340	-8.8
53147	501	0.038	0.040	-5.0	53374	505	0.270	0.290	-6.9	53403	508	0.203	0.218	-6.9
53147	503	0.028	0.030	-6.7	53374	506	0.410	0.450	-8.9	53403	509	0.340	0.360	-5.6

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

STATE: 06 - CONNECTICUT  
 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
53425	501	0.196	0.207	-5.3	53731	505	0.074	0.080	-7.5	53803	508	0.630	0.660	-4.5
53425	503	0.147	0.157	-6.4	53731	506	0.047	0.052	-9.6	53803	509	0.450	0.460	-2.2
53425	504	0.163	0.173	-5.8	53731	507	0.051	0.055	-7.3	53907	501	0.159	0.173	-8.1
53425	505	0.222	0.233	-4.7	53731	508	0.045	0.049	-8.2	53907	503	0.144	0.160	-10.0
53425	506	0.141	0.151	-6.6	53731	509	0.059	0.061	-3.3	53907	504	0.137	0.148	-7.4
53425	507	0.194	0.204	-4.9	53732	501	0.360	0.390	-7.7	53907	505	0.222	0.239	-7.1
53425	508	0.260	0.280	-7.1	53732	503	0.330	0.360	-8.3	53907	506	0.141	0.156	-9.6
53425	509	0.187	0.192	-2.6	53732	504	0.310	0.340	-8.8	53907	507	0.152	0.165	-7.9
53565	501	0.280	0.310	-9.7	53732	505	0.500	0.540	-7.4	53907	508	0.135	0.146	-7.5
53565	503	0.162	0.179	-9.5	53732	506	0.320	0.350	-8.6	53907	509	0.176	0.184	-4.3
53565	504	0.187	0.204	-8.3	53732	507	0.350	0.370	-5.4	54012	501	0.118	0.121	-2.5
53565	505	0.173	0.186	-7.0	53732	508	0.310	0.330	-6.1	54012	503	0.110	0.113	-2.7
53565	506	0.260	0.290	-10.3	53732	509	0.400	0.420	-4.8	54012	504	0.052	0.053	-1.9
53565	507	0.360	0.390	-7.7	53733	501	0.235	0.260	-9.6	54012	505	0.064	0.065	-1.5
53565	508	0.236	0.250	-5.6	53733	503	0.214	0.237	-9.7	54012	506	0.093	0.095	-2.1
53565	509	0.390	0.410	-4.9	53733	504	0.203	0.219	-7.3	54012	507	0.071	0.072	-1.4
53631	501	0.050	0.055	-9.1	53733	505	0.330	0.350	-5.7	54012	508	0.156	0.157	-0.6
53631	503	0.046	0.051	-9.8	53733	506	0.209	0.230	-9.1	54012	509	0.104	0.102	2.0
53631	504	0.043	0.047	-8.5	53733	507	0.225	0.243	-7.4	54077	501	0.217	0.236	-8.1
53631	505	0.070	0.076	-7.9	53733	508	0.199	0.216	-7.9	54077	503	0.198	0.219	-9.6
53631	506	0.045	0.049	-8.2	53733	509	0.260	0.270	-3.7	54077	504	0.188	0.203	-7.4
53631	507	0.048	0.052	-7.7	53734	501	1.180	1.210	-2.5	54077	505	0.300	0.330	-9.1
53631	508	0.043	0.046	-6.5	53734	503	1.100	1.130	-2.7	54077	506	0.193	0.213	-9.4
53631	509	0.056	0.058	-3.4	53734	504	0.520	0.530	-1.9	54077	507	0.208	0.225	-7.6
53632	501	0.058	0.063	-7.9	53734	505	0.640	0.650	-1.5	54077	508	0.184	0.200	-8.0
53632	503	0.052	0.058	-10.3	53734	506	0.930	0.950	-2.1	54077	509	0.240	0.250	-4.0
53632	504	0.050	0.054	-7.4	53734	507	0.710	0.720	-1.4	55010	501	0.650	0.710	-8.5
53632	505	0.081	0.087	-6.9	53734	508	1.560	1.570	-0.6	55010	503	0.600	0.660	-9.1
53632	506	0.051	0.057	-10.5	53734	509	1.040	1.020	2.0	55010	504	0.570	0.610	-6.6
53632	507	0.055	0.060	-8.3	53803	501	0.470	0.490	-4.1	55010	505	0.920	0.990	-7.1
53632	508	0.049	0.053	-7.5	53803	503	0.350	0.370	-5.4	55010	506	0.580	0.640	-9.4
53632	509	0.064	0.067	-4.5	53803	504	0.390	0.410	-4.9	55010	507	0.630	0.680	-7.4
53731	501	0.053	0.058	-8.6	53803	505	0.530	0.550	-3.6	55010	508	0.560	0.600	-6.7
53731	503	0.048	0.053	-9.4	53803	506	0.340	0.360	-5.6	55010	509	0.730	0.760	-3.9
53731	504	0.046	0.049	-6.1	53803	507	0.460	0.490	-6.1	55011	501	0.177	0.193	-8.3

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

STATE: 06 - CONNECTICUT  
 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
55011	503	0.161	0.179	-10.1	55371	506	1.040	1.140	-8.8	55648	509	0.043	0.045	-4.4
55011	504	0.153	0.166	-7.8	55371	507	1.440	1.560	-7.7	55649	501	0.046	0.050	-8.0
55011	505	0.247	0.270	-8.5	55371	508	0.940	1.010	-6.9	55649	503	0.042	0.047	-10.6
55011	506	0.158	0.174	-9.2	55371	509	1.570	1.650	-4.8	55649	504	0.040	0.043	-7.0
55011	507	0.170	0.184	-7.6	55426	501	0.215	0.227	-5.3	55649	505	0.064	0.069	-7.2
55011	508	0.150	0.163	-8.0	55426	503	0.161	0.172	-6.4	55649	506	0.041	0.045	-8.9
55011	509	0.196	0.205	-4.4	55426	504	0.179	0.190	-5.8	55649	507	0.044	0.048	-8.3
55012	501	0.211	0.230	-8.3	55426	505	0.243	0.260	-6.5	55649	508	0.039	0.042	-7.1
55012	503	0.192	0.213	-9.9	55426	506	0.155	0.166	-6.6	55649	509	0.051	0.053	-3.8
55012	504	0.182	0.197	-7.6	55426	507	0.213	0.224	-4.9	55715	501	0.340	0.370	-8.1
55012	505	0.290	0.320	-9.4	55426	508	0.290	0.300	-3.3	55715	503	0.310	0.340	-8.8
55012	506	0.188	0.207	-9.2	55426	509	0.205	0.211	-2.8	55715	504	0.290	0.320	-9.4
55012	507	0.202	0.219	-7.8	55597	501	0.043	0.046	-6.5	55715	505	0.470	0.510	-7.8
55012	508	0.179	0.194	-7.7	55597	503	0.039	0.043	-9.3	55715	506	0.300	0.330	-9.1
55012	509	0.234	0.244	-4.1	55597	504	0.037	0.040	-7.5	55715	507	0.320	0.350	-8.6
55013	501	0.177	0.187	-5.3	55597	505	0.060	0.064	-6.2	55715	508	0.290	0.310	-6.5
55013	503	0.132	0.141	-6.4	55597	506	0.038	0.042	-9.5	55715	509	0.380	0.390	-2.6
55013	504	0.147	0.156	-5.8	55597	507	0.041	0.044	-6.8	55716	501	0.490	0.530	-7.5
55013	505	0.200	0.210	-4.8	55597	508	0.036	0.039	-7.7	55716	503	0.450	0.490	-8.2
55013	506	0.128	0.137	-6.6	55597	509	0.047	0.049	-4.1	55716	504	0.420	0.460	-8.7
55013	507	0.176	0.184	-4.3	55647	501	0.085	0.093	-8.6	55716	505	0.680	0.740	-8.1
55013	508	0.237	0.249	-4.8	55647	503	0.078	0.086	-9.3	55716	506	0.440	0.480	-8.3
55013	509	0.169	0.173	-2.3	55647	504	0.074	0.080	-7.5	55716	507	0.470	0.510	-7.8
55214	501	0.171	0.186	-8.1	55647	505	0.119	0.129	-7.8	55716	508	0.420	0.450	-6.7
55214	503	0.156	0.173	-9.8	55647	506	0.076	0.084	-9.5	55716	509	0.540	0.570	-5.3
55214	504	0.148	0.160	-7.5	55647	507	0.082	0.089	-7.9	55717	501	0.280	0.300	-6.7
55214	505	0.239	0.260	-8.1	55647	508	0.073	0.079	-7.6	55717	503	0.212	0.227	-6.6
55214	506	0.152	0.168	-9.5	55647	509	0.095	0.099	-4.0	55717	504	0.236	0.250	-5.6
55214	507	0.164	0.177	-7.3	55648	501	0.039	0.042	-7.1	55717	505	0.320	0.340	-5.9
55214	508	0.145	0.157	-7.6	55648	503	0.035	0.039	-10.3	55717	506	0.205	0.219	-6.4
55214	509	0.189	0.198	-4.5	55648	504	0.033	0.036	-8.3	55717	507	0.280	0.300	-6.7
55371	501	1.130	1.240	-8.9	55648	505	0.054	0.058	-6.9	55717	508	0.380	0.400	-5.0
55371	503	0.650	0.710	-8.5	55648	506	0.034	0.038	-10.5	55717	509	0.270	0.280	-3.6
55371	504	0.750	0.810	-7.4	55648	507	0.037	0.040	-7.5	55718	501	0.280	0.290	-3.4
55371	505	0.690	0.740	-6.8	55648	508	0.033	0.036	-8.3	55718	503	0.206	0.220	-6.4

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

STATE: 06 - CONNECTICUT  
 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
55718	504	0.229	0.243	-5.8	56040	507	0.018	0.019	-5.3	56202	501	0.121	0.131	-7.6
55718	505	0.310	0.330	-6.1	56040	508	0.016	0.017	-5.9	56202	503	0.110	0.122	-9.8
55718	506	0.199	0.212	-6.1	56040	509	0.020	0.021	-4.8	56202	504	0.104	0.113	-8.0
55718	507	0.270	0.290	-6.9	56041	501	0.121	0.131	-7.6	56202	505	0.169	0.182	-7.1
55718	508	0.370	0.390	-5.1	56041	503	0.110	0.122	-9.8	56202	506	0.108	0.119	-9.2
55718	509	0.260	0.270	-3.7	56041	504	0.104	0.113	-8.0	56202	507	0.116	0.125	-7.2
55802	501	0.290	0.320	-9.4	56041	505	0.169	0.182	-7.1	56202	508	0.102	0.111	-8.1
55802	503	0.167	0.185	-9.7	56041	506	0.108	0.119	-9.2	56202	509	0.134	0.140	-4.3
55802	504	0.193	0.210	-8.1	56041	507	0.116	0.125	-7.2	56390	501	0.211	0.230	-8.3
55802	505	0.178	0.192	-7.3	56041	508	0.102	0.111	-8.1	56390	503	0.192	0.213	-9.9
55802	506	0.270	0.290	-6.9	56041	509	0.134	0.140	-4.3	56390	504	0.182	0.197	-7.6
55802	507	0.370	0.400	-7.5	56042	501	0.152	0.165	-7.9	56390	505	0.290	0.320	-9.4
55802	508	0.243	0.260	-6.5	56042	503	0.138	0.153	-9.8	56390	506	0.188	0.207	-9.2
55802	509	0.410	0.430	-4.7	56042	504	0.131	0.142	-7.7	56390	507	0.202	0.219	-7.8
55918	501	0.194	0.211	-8.1	56042	505	0.212	0.229	-7.4	56390	508	0.179	0.194	-7.7
55918	503	0.177	0.196	-9.7	56042	506	0.135	0.149	-9.4	56390	509	0.234	0.244	-4.1
55918	504	0.168	0.181	-7.2	56042	507	0.145	0.158	-8.2	56391	501	0.181	0.197	-8.1
55918	505	0.270	0.290	-6.9	56042	508	0.129	0.140	-7.9	56391	503	0.165	0.183	-9.8
55918	506	0.173	0.190	-8.9	56042	509	0.168	0.176	-4.5	56391	504	0.157	0.169	-7.1
55918	507	0.186	0.201	-7.5	56170	501	0.193	0.204	-5.4	56391	505	0.250	0.270	-7.4
55918	508	0.165	0.179	-7.8	56170	503	0.144	0.154	-6.5	56391	506	0.161	0.178	-9.6
55918	509	0.215	0.225	-4.4	56170	504	0.160	0.170	-5.9	56391	507	0.173	0.188	-8.0
55919	501	0.026	0.029	-10.3	56170	505	0.218	0.228	-4.4	56391	508	0.154	0.167	-7.8
55919	503	0.024	0.027	-11.1	56170	506	0.139	0.148	-6.1	56391	509	0.201	0.210	-4.3
55919	504	0.023	0.025	-8.0	56170	507	0.191	0.200	-4.5	56427	501	0.290	0.320	-9.4
55919	505	0.037	0.040	-7.5	56170	508	0.260	0.270	-3.7	56427	503	0.270	0.290	-6.9
55919	506	0.024	0.026	-7.7	56170	509	0.184	0.189	-2.6	56427	504	0.250	0.270	-7.4
55919	507	0.025	0.027	-7.4	56171	501	0.095	0.100	-5.0	56427	505	0.410	0.440	-6.8
55919	508	0.022	0.024	-8.3	56171	503	0.071	0.076	-6.6	56427	506	0.260	0.290	-10.3
55919	509	0.029	0.031	-6.5	56171	504	0.079	0.083	-4.8	56427	507	0.280	0.300	-6.7
56040	501	0.018	0.020	-10.0	56171	505	0.107	0.112	-4.5	56427	508	0.248	0.270	-8.1
56040	503	0.017	0.018	-5.6	56171	506	0.068	0.073	-6.8	56427	509	0.320	0.340	-5.9
56040	504	0.016	0.017	-5.9	56171	507	0.094	0.098	-4.1	56488	501	0.490	0.540	-9.3
56040	505	0.026	0.028	-7.1	56171	508	0.126	0.133	-5.3	56488	503	0.280	0.310	-9.7
56040	506	0.016	0.018	-11.1	56171	509	0.090	0.093	-3.2	56488	504	0.320	0.350	-8.6

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



STATE: 06 - CONNECTICUT  
 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
56488	505	0.300	0.320	-6.3	56652	508	0.320	0.330	-3.0	56758	503	0.104	0.115	-9.6
56488	506	0.450	0.490	-8.2	56652	509	0.226	0.232	-2.6	56758	504	0.099	0.107	-7.5
56488	507	0.620	0.670	-7.5	56653	501	0.229	0.242	-5.4	56758	505	0.159	0.171	-7.0
56488	508	0.410	0.440	-6.8	56653	503	0.171	0.183	-6.6	56758	506	0.102	0.112	-8.9
56488	509	0.680	0.710	-4.2	56653	504	0.190	0.202	-5.9	56758	507	0.109	0.118	-7.6
56567	501	0.200	0.211	-5.2	56653	505	0.260	0.270	-3.7	56758	508	0.097	0.105	-7.6
56567	503	0.149	0.159	-6.3	56653	506	0.165	0.176	-6.2	56758	509	0.126	0.132	-4.5
56567	504	0.166	0.176	-5.7	56653	507	0.227	0.238	-4.6	56759	501	0.117	0.127	-7.9
56567	505	0.226	0.237	-4.6	56653	508	0.310	0.320	-3.1	56759	503	0.106	0.118	-10.2
56567	506	0.144	0.154	-6.5	56653	509	0.218	0.224	-2.7	56759	504	0.101	0.109	-7.3
56567	507	0.198	0.208	-4.8	56654	501	0.117	0.124	-5.6	56759	505	0.163	0.176	-7.4
56567	508	0.270	0.280	-3.6	56654	503	0.087	0.093	-6.5	56759	506	0.104	0.115	-9.6
56567	509	0.190	0.195	-2.6	56654	504	0.097	0.103	-5.8	56759	507	0.112	0.121	-7.4
56650	501	0.610	0.650	-6.2	56654	505	0.132	0.139	-5.0	56759	508	0.099	0.107	-7.5
56650	503	0.460	0.490	-6.1	56654	506	0.084	0.090	-6.7	56759	509	0.129	0.135	-4.4
56650	504	0.510	0.540	-5.6	56654	507	0.116	0.122	-4.9	56760	501	0.167	0.182	-8.2
56650	505	0.690	0.720	-4.2	56654	508	0.156	0.164	-4.9	56760	503	0.152	0.169	-10.1
56650	506	0.440	0.470	-6.4	56654	509	0.112	0.115	-2.6	56760	504	0.145	0.157	-7.6
56650	507	0.610	0.640	-4.7	56690	501	0.250	0.280	-10.7	56760	505	0.234	0.250	-6.4
56650	508	0.820	0.860	-4.7	56690	503	0.145	0.159	-8.8	56760	506	0.149	0.164	-9.1
56650	509	0.580	0.600	-3.3	56690	504	0.167	0.182	-8.2	56760	507	0.160	0.174	-8.0
56651	501	0.330	0.350	-5.7	56690	505	0.154	0.166	-7.2	56760	508	0.142	0.154	-7.8
56651	503	0.248	0.270	-8.1	56690	506	0.232	0.250	-7.2	56760	509	0.186	0.194	-4.1
56651	504	0.280	0.290	-3.4	56690	507	0.320	0.350	-8.6	56805	501	0.220	0.240	-8.3
56651	505	0.380	0.390	-2.6	56690	508	0.210	0.226	-7.1	56805	503	0.201	0.222	-9.5
56651	506	0.239	0.260	-8.1	56690	509	0.350	0.370	-5.4	56805	504	0.191	0.206	-7.3
56651	507	0.330	0.350	-5.7	56699	501	0.134	0.146	-8.2	56805	505	0.310	0.330	-6.1
56651	508	0.440	0.470	-6.4	56699	503	0.122	0.136	-10.3	56805	506	0.196	0.216	-9.3
56651	509	0.320	0.330	-3.0	56699	504	0.116	0.126	-7.9	56805	507	0.211	0.229	-7.9
56652	501	0.238	0.250	-4.8	56699	505	0.188	0.202	-6.9	56805	508	0.187	0.203	-7.9
56652	503	0.178	0.190	-6.3	56699	506	0.120	0.132	-9.1	56805	509	0.244	0.260	-6.2
56652	504	0.197	0.209	-5.7	56699	507	0.129	0.139	-7.2	56806	501	0.156	0.170	-8.2
56652	505	0.270	0.280	-3.6	56699	508	0.114	0.124	-8.1	56806	503	0.142	0.157	-9.6
56652	506	0.171	0.183	-6.6	56699	509	0.149	0.155	-3.9	56806	504	0.135	0.146	-7.5
56652	507	0.235	0.247	-4.9	56758	501	0.114	0.124	-8.1	56806	505	0.218	0.235	-7.2

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

STATE: 06 - CONNECTICUT  
 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
56806	506	0.139	0.153	-9.2	56910	509	0.107	0.112	-4.5	56916	504	0.500	0.540	-7.4
56806	507	0.149	0.162	-8.0	56911	501	0.172	0.182	-5.5	56916	505	0.690	0.720	-4.2
56806	508	0.132	0.144	-8.3	56911	503	0.129	0.137	-5.8	56916	506	0.440	0.470	-6.4
56806	509	0.173	0.181	-4.4	56911	504	0.143	0.152	-5.9	56916	507	0.600	0.630	-4.8
56807	501	0.155	0.168	-7.7	56911	505	0.195	0.204	-4.4	56916	508	0.810	0.850	-4.7
56807	503	0.141	0.156	-9.6	56911	506	0.124	0.133	-6.8	56916	509	0.580	0.590	-1.7
56807	504	0.134	0.145	-7.6	56911	507	0.171	0.179	-4.5	56917	501	0.176	0.185	-4.9
56807	505	0.216	0.233	-7.3	56911	508	0.230	0.241	-4.6	56917	503	0.131	0.140	-6.4
56807	506	0.138	0.152	-9.2	56911	509	0.164	0.168	-2.4	56917	504	0.146	0.155	-5.8
56807	507	0.148	0.160	-7.5	56912	501	0.139	0.147	-5.4	56917	505	0.198	0.208	-4.8
56807	508	0.131	0.142	-7.7	56912	503	0.104	0.111	-6.3	56917	506	0.127	0.135	-5.9
56807	509	0.171	0.179	-4.5	56912	504	0.116	0.123	-5.7	56917	507	0.174	0.183	-4.9
56808	501	0.202	0.220	-8.2	56912	505	0.158	0.165	-4.2	56917	508	0.234	0.246	-4.9
56808	503	0.184	0.204	-9.8	56912	506	0.101	0.107	-5.6	56917	509	0.167	0.172	-2.9
56808	504	0.175	0.189	-7.4	56912	507	0.138	0.145	-4.8	56918	501	0.084	0.089	-5.6
56808	505	0.280	0.300	-6.7	56912	508	0.186	0.196	-5.1	56918	503	0.063	0.067	-6.0
56808	506	0.180	0.198	-9.1	56912	509	0.133	0.136	-2.2	56918	504	0.070	0.074	-5.4
56808	507	0.194	0.210	-7.6	56913	501	0.114	0.120	-5.0	56918	505	0.095	0.100	-5.0
56808	508	0.172	0.186	-7.5	56913	503	0.085	0.091	-6.6	56918	506	0.061	0.065	-6.2
56808	509	0.224	0.234	-4.3	56913	504	0.094	0.100	-6.0	56918	507	0.084	0.088	-4.5
56900	501	0.194	0.211	-8.1	56913	505	0.128	0.135	-5.2	56918	508	0.113	0.118	-4.2
56900	503	0.177	0.196	-9.7	56913	506	0.082	0.087	-5.7	56918	509	0.080	0.083	-3.6
56900	504	0.168	0.181	-7.2	56913	507	0.113	0.118	-4.2	56919	501	0.215	0.227	-5.3
56900	505	0.270	0.290	-6.9	56913	508	0.152	0.159	-4.4	56919	503	0.161	0.172	-6.4
56900	506	0.173	0.190	-8.9	56913	509	0.108	0.111	-2.7	56919	504	0.179	0.190	-5.8
56900	507	0.186	0.201	-7.5	56915	501	0.670	0.710	-5.6	56919	505	0.243	0.260	-6.5
56900	508	0.165	0.179	-7.8	56915	503	0.500	0.540	-7.4	56919	506	0.155	0.166	-6.6
56900	509	0.215	0.225	-4.4	56915	504	0.560	0.590	-5.1	56919	507	0.213	0.224	-4.9
56910	501	0.097	0.106	-8.5	56915	505	0.760	0.800	-5.0	56919	508	0.290	0.300	-3.3
56910	503	0.088	0.098	-10.2	56915	506	0.490	0.520	-5.8	56919	509	0.205	0.211	-2.8
56910	504	0.084	0.091	-7.7	56915	507	0.670	0.700	-4.3	56920	501	0.196	0.207	-5.3
56910	505	0.135	0.146	-7.5	56915	508	0.900	0.940	-4.3	56920	503	0.147	0.157	-6.4
56910	506	0.086	0.095	-9.5	56915	509	0.640	0.660	-3.0	56920	504	0.163	0.173	-5.8
56910	507	0.093	0.101	-7.9	56916	501	0.610	0.640	-4.7	56920	505	0.222	0.233	-4.7
56910	508	0.082	0.089	-7.9	56916	503	0.450	0.480	-6.3	56920	506	0.141	0.151	-6.6

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

STATE: 06 - CONNECTICUT  
 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
56920	507	0.194	0.204	-4.9	57146	501	0.200	0.211	-5.2	57403	505	0.360	0.390	-7.7
56920	508	0.260	0.280	-7.1	57146	503	0.149	0.159	-6.3	57403	506	0.550	0.600	-8.3
56920	509	0.187	0.192	-2.6	57146	504	0.166	0.176	-5.7	57403	507	0.760	0.820	-7.3
56980	501	0.168	0.183	-8.2	57146	505	0.226	0.237	-4.6	57403	508	0.500	0.530	-5.7
56980	503	0.153	0.170	-10.0	57146	506	0.144	0.154	-6.5	57403	509	0.830	0.870	-4.6
56980	504	0.145	0.157	-7.6	57146	507	0.198	0.208	-4.8	57410	501	0.051	0.055	-7.3
56980	505	0.235	0.250	-6.0	57146	508	0.270	0.280	-3.6	57410	503	0.046	0.051	-9.8
56980	506	0.150	0.165	-9.1	57146	509	0.190	0.195	-2.6	57410	504	0.044	0.048	-8.3
56980	507	0.161	0.174	-7.5	57202	501	0.149	0.162	-8.0	57410	505	0.071	0.077	-7.8
56980	508	0.143	0.155	-7.7	57202	503	0.136	0.151	-9.9	57410	506	0.045	0.050	-10.0
56980	509	0.186	0.195	-4.6	57202	504	0.129	0.140	-7.9	57410	507	0.049	0.053	-7.5
57001	501	0.058	0.063	-7.9	57202	505	0.208	0.224	-7.1	57410	508	0.043	0.047	-8.5
57001	503	0.052	0.058	-10.3	57202	506	0.133	0.146	-8.9	57410	509	0.056	0.059	-5.1
57001	504	0.050	0.054	-7.4	57202	507	0.143	0.155	-7.7	57411	501	0.048	0.051	-5.9
57001	505	0.081	0.087	-6.9	57202	508	0.127	0.137	-7.3	57411	503	0.036	0.038	-5.3
57001	506	0.051	0.057	-10.5	57202	509	0.165	0.173	-4.6	57411	504	0.040	0.042	-4.8
57001	507	0.055	0.060	-8.3	57257	501	0.185	0.201	-8.0	57411	505	0.054	0.057	-5.3
57001	508	0.049	0.053	-7.5	57257	503	0.168	0.187	-10.2	57411	506	0.035	0.037	-5.4
57001	509	0.064	0.067	-4.5	57257	504	0.160	0.173	-7.5	57411	507	0.048	0.050	-4.0
57002	501	0.037	0.041	-9.8	57257	505	0.260	0.280	-7.1	57411	508	0.064	0.068	-5.9
57002	503	0.034	0.038	-10.5	57257	506	0.165	0.182	-9.3	57411	509	0.046	0.047	-2.1
57002	504	0.032	0.035	-8.6	57257	507	0.177	0.192	-7.8	57572	501	0.030	0.032	-6.3
57002	505	0.052	0.056	-7.1	57257	508	0.157	0.171	-8.2	57572	503	0.027	0.030	-10.0
57002	506	0.033	0.037	-10.8	57257	509	0.205	0.214	-4.2	57572	504	0.026	0.028	-7.1
57002	507	0.036	0.039	-7.7	57401	501	0.105	0.114	-7.9	57572	505	0.042	0.045	-6.7
57002	508	0.032	0.034	-5.9	57401	503	0.096	0.106	-9.4	57572	506	0.027	0.029	-6.9
57002	509	0.041	0.043	-4.7	57401	504	0.091	0.098	-7.1	57572	507	0.029	0.031	-6.5
57090	501	0.320	0.330	-3.0	57401	505	0.147	0.158	-7.0	57572	508	0.025	0.027	-7.4
57090	503	0.235	0.250	-6.0	57401	506	0.094	0.103	-8.7	57572	509	0.033	0.035	-5.7
57090	504	0.260	0.280	-7.1	57401	507	0.101	0.109	-7.3	57600	501	0.089	0.097	-8.2
57090	505	0.360	0.370	-2.7	57401	508	0.089	0.097	-8.2	57600	503	0.081	0.090	-10.0
57090	506	0.227	0.243	-6.6	57401	509	0.116	0.122	-4.9	57600	504	0.077	0.083	-7.2
57090	507	0.310	0.330	-6.1	57403	501	0.600	0.660	-9.1	57600	505	0.124	0.134	-7.5
57090	508	0.420	0.440	-4.5	57403	503	0.340	0.380	-10.5	57600	506	0.079	0.087	-9.2
57090	509	0.300	0.310	-3.2	57403	504	0.400	0.430	-7.0	57600	507	0.085	0.092	-7.6

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

STATE: 06 - CONNECTICUT  
 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
57600	508	0.075	0.082	-8.5	57716	503	0.048	0.051	-5.9	57800	506	0.160	0.176	-9.1
57600	509	0.098	0.103	-4.9	57716	504	0.053	0.056	-5.4	57800	507	0.172	0.186	-7.5
57611	501	0.103	0.109	-5.5	57716	505	0.072	0.075	-4.0	57800	508	0.153	0.166	-7.8
57611	503	0.077	0.082	-6.1	57716	506	0.046	0.049	-6.1	57800	509	0.199	0.208	-4.3
57611	504	0.086	0.091	-5.5	57716	507	0.063	0.066	-4.5	57808	501	0.053	0.056	-5.4
57611	505	0.117	0.122	-4.1	57716	508	0.085	0.089	-4.5	57808	503	0.040	0.043	-7.0
57611	506	0.074	0.080	-7.5	57716	509	0.061	0.062	-1.6	57808	504	0.044	0.047	-6.4
57611	507	0.102	0.107	-4.7	57725	501	0.139	0.147	-5.4	57808	505	0.060	0.063	-4.8
57611	508	0.138	0.145	-4.8	57725	503	0.104	0.111	-6.3	57808	506	0.038	0.041	-7.3
57611	509	0.098	0.101	-3.0	57725	504	0.116	0.123	-5.7	57808	507	0.053	0.055	-3.6
57625	501	0.780	0.850	-8.2	57725	505	0.158	0.165	-4.2	57808	508	0.071	0.075	-5.3
57625	503	0.710	0.790	-10.1	57725	506	0.101	0.107	-5.6	57808	509	0.051	0.052	-1.9
57625	504	0.680	0.730	-6.8	57725	507	0.138	0.145	-4.8	57809	501	0.055	0.058	-5.2
57625	505	1.090	1.180	-7.6	57725	508	0.186	0.196	-5.1	57809	503	0.041	0.044	-6.8
57625	506	0.700	0.770	-9.1	57725	509	0.133	0.136	-2.2	57809	504	0.046	0.049	-6.1
57625	507	0.750	0.810	-7.4	57726	501	0.108	0.115	-6.1	57809	505	0.062	0.065	-4.6
57625	508	0.660	0.720	-8.3	57726	503	0.081	0.087	-6.9	57809	506	0.040	0.042	-4.8
57625	509	0.870	0.900	-3.3	57726	504	0.090	0.096	-6.2	57809	507	0.055	0.057	-3.5
57651	501	0.095	0.103	-7.8	57726	505	0.123	0.129	-4.7	57809	508	0.074	0.077	-3.9
57651	503	0.086	0.096	-10.4	57726	506	0.078	0.083	-6.0	57809	509	0.052	0.054	-3.7
57651	504	0.082	0.089	-7.9	57726	507	0.107	0.113	-5.3	57810	501	0.053	0.056	-5.4
57651	505	0.133	0.143	-7.0	57726	508	0.145	0.152	-4.6	57810	503	0.040	0.043	-7.0
57651	506	0.085	0.093	-8.6	57726	509	0.103	0.106	-2.8	57810	504	0.044	0.047	-6.4
57651	507	0.091	0.098	-7.1	57798	501	0.048	0.052	-7.7	57810	505	0.060	0.063	-4.8
57651	508	0.081	0.087	-6.9	57798	503	0.044	0.049	-10.2	57810	506	0.038	0.041	-7.3
57651	509	0.105	0.110	-4.5	57798	504	0.042	0.045	-6.7	57810	507	0.053	0.055	-3.6
57690	501	0.134	0.142	-5.6	57798	505	0.067	0.072	-6.9	57810	508	0.071	0.075	-5.3
57690	503	0.100	0.107	-6.5	57798	506	0.043	0.047	-8.5	57810	509	0.051	0.052	-1.9
57690	504	0.112	0.118	-5.1	57798	507	0.046	0.050	-8.0	57871	501	0.064	0.067	-4.5
57690	505	0.152	0.159	-4.4	57798	508	0.041	0.044	-6.8	57871	503	0.048	0.051	-5.9
57690	506	0.097	0.103	-5.8	57798	509	0.053	0.056	-5.4	57871	504	0.053	0.056	-5.4
57690	507	0.133	0.140	-5.0	57800	501	0.180	0.196	-8.2	57871	505	0.072	0.075	-4.0
57690	508	0.179	0.188	-4.8	57800	503	0.164	0.181	-9.4	57871	506	0.046	0.049	-6.1
57690	509	0.128	0.131	-2.3	57800	504	0.155	0.168	-7.7	57871	507	0.063	0.066	-4.5
57716	501	0.064	0.067	-4.5	57800	505	0.250	0.270	-7.4	57871	508	0.085	0.089	-4.5

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

STATE: 06 - CONNECTICUT  
 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
57871	509	0.061	0.062	-1.6	58009	504	0.073	0.077	-5.2	58057	507	0.172	0.186	-7.5
57913	501	0.233	0.250	-6.8	58009	505	0.099	0.104	-4.8	58057	508	0.153	0.166	-7.8
57913	503	0.212	0.235	-9.8	58009	506	0.063	0.068	-7.4	58057	509	0.199	0.208	-4.3
57913	504	0.201	0.218	-7.8	58009	507	0.087	0.091	-4.4	58058	501	0.161	0.176	-8.5
57913	505	0.320	0.350	-8.6	58009	508	0.117	0.123	-4.9	58058	503	0.147	0.163	-9.8
57913	506	0.207	0.228	-9.2	58009	509	0.084	0.086	-2.3	58058	504	0.140	0.151	-7.3
57913	507	0.223	0.241	-7.5	58010	501	0.239	0.260	-8.1	58058	505	0.225	0.243	-7.4
57913	508	0.197	0.214	-7.9	58010	503	0.218	0.242	-9.9	58058	506	0.144	0.158	-8.9
57913	509	0.260	0.270	-3.7	58010	504	0.207	0.224	-7.6	58058	507	0.155	0.167	-7.2
57997	501	0.260	0.270	-3.7	58010	505	0.330	0.360	-8.3	58058	508	0.137	0.149	-8.1
57997	503	0.244	0.250	-2.4	58010	506	0.213	0.235	-9.4	58058	509	0.179	0.187	-4.3
57997	504	0.116	0.119	-2.5	58010	507	0.229	0.248	-7.7	58095	501	0.227	0.247	-8.1
57997	505	0.143	0.144	-0.7	58010	508	0.203	0.221	-8.1	58095	503	0.207	0.229	-9.6
57997	506	0.207	0.212	-2.4	58010	509	0.270	0.280	-3.6	58095	504	0.196	0.212	-7.5
57997	507	0.159	0.160	-0.6	58020	501	0.640	0.710	-9.9	58095	505	0.320	0.340	-5.9
57997	508	0.350	0.350	0.0	58020	503	0.370	0.410	-9.8	58095	506	0.202	0.223	-9.4
57997	509	0.231	0.227	1.8	58020	504	0.420	0.460	-8.7	58095	507	0.218	0.236	-7.6
57998	501	0.103	0.112	-8.0	58020	505	0.390	0.420	-7.1	58095	508	0.193	0.209	-7.7
57998	503	0.094	0.104	-9.6	58020	506	0.590	0.650	-9.2	58095	509	0.250	0.260	-3.8
57998	504	0.089	0.096	-7.3	58020	507	0.820	0.880	-6.8	58096	501	0.300	0.330	-9.1
57998	505	0.144	0.155	-7.1	58020	508	0.530	0.570	-7.0	58096	503	0.270	0.300	-10.0
57998	506	0.092	0.101	-8.9	58020	509	0.890	0.940	-5.3	58096	504	0.260	0.280	-7.1
57998	507	0.099	0.107	-7.5	58056	501	0.290	0.310	-6.5	58096	505	0.420	0.450	-6.7
57998	508	0.088	0.095	-7.4	58056	503	0.260	0.290	-10.3	58096	506	0.270	0.300	-10.0
57998	509	0.114	0.119	-4.2	58056	504	0.247	0.270	-8.5	58096	507	0.290	0.310	-6.5
57999	501	0.088	0.093	-5.4	58056	505	0.400	0.430	-7.0	58096	508	0.260	0.280	-7.1
57999	503	0.066	0.070	-5.7	58056	506	0.250	0.280	-10.7	58096	509	0.330	0.350	-5.7
57999	504	0.073	0.077	-5.2	58056	507	0.270	0.300	-10.0	58301	501	0.067	0.071	-5.6
57999	505	0.099	0.104	-4.8	58056	508	0.242	0.260	-6.9	58301	503	0.050	0.054	-7.4
57999	506	0.063	0.068	-7.4	58056	509	0.320	0.330	-3.0	58301	504	0.056	0.059	-5.1
57999	507	0.087	0.091	-4.4	58057	501	0.180	0.196	-8.2	58301	505	0.076	0.080	-5.0
57999	508	0.117	0.123	-4.9	58057	503	0.164	0.181	-9.4	58301	506	0.048	0.052	-7.7
57999	509	0.084	0.086	-2.3	58057	504	0.155	0.168	-7.7	58301	507	0.067	0.070	-4.3
58009	501	0.088	0.093	-5.4	58057	505	0.250	0.270	-7.4	58301	508	0.090	0.094	-4.3
58009	503	0.066	0.070	-5.7	58057	506	0.160	0.176	-9.1	58301	509	0.064	0.066	-3.0

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

STATE: 06 - CONNECTICUT  
 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
58302	501	0.081	0.089	-9.0	58456	505	0.057	0.058	-1.7	58503	508	0.107	0.116	-7.8
58302	503	0.074	0.082	-9.8	58456	506	0.083	0.085	-2.4	58503	509	0.140	0.146	-4.1
58302	504	0.070	0.076	-7.9	58456	507	0.064	0.064	0.0	58532	501	0.163	0.177	-7.9
58302	505	0.114	0.122	-6.6	58456	508	0.139	0.140	-0.7	58532	503	0.148	0.164	-9.8
58302	506	0.073	0.080	-8.7	58456	509	0.092	0.091	1.1	58532	504	0.141	0.152	-7.2
58302	507	0.078	0.084	-7.1	58457	501	0.153	0.156	-1.9	58532	505	0.227	0.245	-7.3
58302	508	0.069	0.075	-8.0	58457	503	0.141	0.146	-3.4	58532	506	0.145	0.160	-9.4
58302	509	0.090	0.094	-4.3	58457	504	0.067	0.069	-2.9	58532	507	0.156	0.169	-7.7
58397	501	0.470	0.510	-7.8	58457	505	0.083	0.084	-1.2	58532	508	0.138	0.150	-8.0
58397	503	0.430	0.480	-10.4	58457	506	0.120	0.123	-2.4	58532	509	0.180	0.188	-4.3
58397	504	0.410	0.440	-6.8	58457	507	0.092	0.093	-1.1	58559	501	0.033	0.036	-8.3
58397	505	0.660	0.710	-7.0	58457	508	0.202	0.203	-0.5	58559	503	0.030	0.034	-11.8
58397	506	0.420	0.460	-8.7	58457	509	0.134	0.132	1.5	58559	504	0.029	0.031	-6.5
58397	507	0.450	0.490	-8.2	58458	501	0.197	0.201	-2.0	58559	505	0.046	0.050	-8.0
58397	508	0.400	0.440	-9.1	58458	503	0.183	0.188	-2.7	58559	506	0.030	0.033	-9.1
58397	509	0.520	0.550	-5.5	58458	504	0.087	0.089	-2.2	58559	507	0.032	0.034	-5.9
58408	501	0.155	0.158	-1.9	58458	505	0.107	0.108	-0.9	58559	508	0.028	0.031	-9.7
58408	503	0.144	0.148	-2.7	58458	506	0.155	0.159	-2.5	58559	509	0.037	0.038	-2.6
58408	504	0.069	0.070	-1.4	58458	507	0.119	0.120	-0.8	58560	501	0.080	0.087	-8.0
58408	505	0.084	0.085	-1.2	58458	508	0.260	0.260	0.0	58560	503	0.073	0.081	-9.9
58408	506	0.122	0.125	-2.4	58458	509	0.173	0.170	1.8	58560	504	0.069	0.075	-8.0
58408	507	0.094	0.095	-1.1	58459	501	0.237	0.241	-1.7	58560	505	0.112	0.120	-6.7
58408	508	0.205	0.206	-0.5	58459	503	0.219	0.226	-3.1	58560	506	0.071	0.079	-10.1
58408	509	0.136	0.134	1.5	58459	504	0.105	0.107	-1.9	58560	507	0.077	0.083	-7.2
58409	501	0.197	0.201	-2.0	58459	505	0.129	0.130	-0.8	58560	508	0.068	0.074	-8.1
58409	503	0.183	0.188	-2.7	58459	506	0.187	0.191	-2.1	58560	509	0.089	0.093	-4.3
58409	504	0.087	0.089	-2.2	58459	507	0.143	0.144	-0.7	58575	501	0.103	0.112	-8.0
58409	505	0.107	0.108	-0.9	58459	508	0.310	0.310	0.0	58575	503	0.094	0.104	-9.6
58409	506	0.155	0.159	-2.5	58459	509	0.208	0.204	2.0	58575	504	0.089	0.096	-7.3
58409	507	0.119	0.120	-0.8	58503	501	0.126	0.137	-8.0	58575	505	0.144	0.155	-7.1
58409	508	0.260	0.260	0.0	58503	503	0.115	0.127	-9.4	58575	506	0.092	0.101	-8.9
58409	509	0.173	0.170	1.8	58503	504	0.109	0.118	-7.6	58575	507	0.099	0.107	-7.5
58456	501	0.105	0.107	-1.9	58503	505	0.176	0.190	-7.4	58575	508	0.088	0.095	-7.4
58456	503	0.097	0.100	-3.0	58503	506	0.112	0.124	-9.7	58575	509	0.114	0.119	-4.2
58456	504	0.047	0.047	0.0	58503	507	0.121	0.131	-7.6	58627	501	0.330	0.360	-8.3

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

STATE: 06 - CONNECTICUT  
 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
58627	503	0.300	0.330	-9.1	58737	506	0.190	0.210	-9.5	58802	509	0.112	0.117	-4.3
58627	504	0.290	0.310	-6.5	58737	507	0.205	0.222	-7.7	58813	501	0.203	0.215	-5.6
58627	505	0.460	0.500	-8.0	58737	508	0.181	0.197	-8.1	58813	503	0.152	0.162	-6.2
58627	506	0.290	0.320	-9.4	58737	509	0.237	0.247	-4.0	58813	504	0.169	0.179	-5.6
58627	507	0.320	0.340	-5.9	58756	501	0.083	0.087	-4.6	58813	505	0.230	0.241	-4.6
58627	508	0.280	0.300	-6.7	58756	503	0.062	0.066	-6.1	58813	506	0.146	0.156	-6.4
58627	509	0.370	0.380	-2.6	58756	504	0.069	0.073	-5.5	58813	507	0.201	0.211	-4.7
58663	501	0.440	0.470	-6.4	58756	505	0.093	0.098	-5.1	58813	508	0.270	0.280	-3.6
58663	503	0.330	0.350	-5.7	58756	506	0.060	0.064	-6.2	58813	509	0.194	0.199	-2.5
58663	504	0.370	0.390	-5.1	58756	507	0.082	0.086	-4.7	58822	501	0.280	0.300	-6.7
58663	505	0.500	0.520	-3.8	58756	508	0.110	0.116	-5.2	58822	503	0.250	0.280	-10.7
58663	506	0.320	0.340	-5.9	58756	509	0.079	0.081	-2.5	58822	504	0.240	0.260	-7.7
58663	507	0.440	0.460	-4.3	58757	501	0.720	0.780	-7.7	58822	505	0.390	0.420	-7.1
58663	508	0.590	0.620	-4.8	58757	503	0.660	0.730	-9.6	58822	506	0.248	0.270	-8.1
58663	509	0.420	0.430	-2.3	58757	504	0.620	0.670	-7.5	58822	507	0.270	0.290	-6.9
58682	501	0.290	0.320	-9.4	58757	505	1.010	1.080	-6.5	58822	508	0.236	0.260	-9.2
58682	503	0.270	0.300	-10.0	58757	506	0.640	0.710	-9.9	58822	509	0.310	0.320	-3.1
58682	504	0.250	0.280	-10.7	58757	507	0.690	0.750	-8.0	58837	501	0.410	0.430	-4.7
58682	505	0.410	0.440	-6.8	58757	508	0.610	0.660	-7.6	58837	503	0.300	0.330	-9.1
58682	506	0.260	0.290	-10.3	58757	509	0.800	0.830	-3.6	58837	504	0.340	0.360	-5.6
58682	507	0.280	0.310	-9.7	58759	501	0.089	0.097	-8.2	58837	505	0.460	0.480	-4.2
58682	508	0.250	0.270	-7.4	58759	503	0.081	0.090	-10.0	58837	506	0.290	0.310	-6.5
58682	509	0.330	0.340	-2.9	58759	504	0.077	0.083	-7.2	58837	507	0.400	0.420	-4.8
58713	501	0.186	0.205	-9.3	58759	505	0.124	0.134	-7.5	58837	508	0.540	0.570	-5.3
58713	503	0.107	0.117	-8.5	58759	506	0.079	0.087	-9.2	58837	509	0.390	0.400	-2.5
58713	504	0.123	0.134	-8.2	58759	507	0.085	0.092	-7.6	58840	501	0.122	0.129	-5.4
58713	505	0.113	0.122	-7.4	58759	508	0.075	0.082	-8.5	58840	503	0.091	0.098	-7.1
58713	506	0.171	0.188	-9.0	58759	509	0.098	0.103	-4.9	58840	504	0.102	0.108	-5.6
58713	507	0.237	0.260	-8.8	58802	501	0.101	0.110	-8.2	58840	505	0.138	0.145	-4.8
58713	508	0.155	0.166	-6.6	58802	503	0.092	0.102	-9.8	58840	506	0.088	0.094	-6.4
58713	509	0.260	0.270	-3.7	58802	504	0.087	0.095	-8.4	58840	507	0.121	0.127	-4.7
58737	501	0.214	0.232	-7.8	58802	505	0.141	0.152	-7.2	58840	508	0.163	0.171	-4.7
58737	503	0.194	0.216	-10.2	58802	506	0.090	0.099	-9.1	58840	509	0.116	0.120	-3.3
58737	504	0.185	0.200	-7.5	58802	507	0.097	0.105	-7.6	58873	501	0.195	0.205	-4.9
58737	505	0.300	0.320	-6.3	58802	508	0.086	0.093	-7.5	58873	503	0.145	0.155	-6.5

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

STATE: 06 - CONNECTICUT  
 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
58873	504	0.162	0.171	-5.3	59005	507	0.116	0.125	-7.2	59223	501	0.201	0.213	-5.6
58873	505	0.220	0.231	-4.8	59005	508	0.102	0.111	-8.1	59223	503	0.150	0.161	-6.8
58873	506	0.140	0.150	-6.7	59005	509	0.134	0.140	-4.3	59223	504	0.167	0.178	-6.2
58873	507	0.193	0.202	-4.5	59057	501	0.890	0.970	-8.2	59223	505	0.228	0.239	-4.6
58873	508	0.260	0.270	-3.7	59057	503	0.810	0.900	-10.0	59223	506	0.145	0.155	-6.5
58873	509	0.185	0.190	-2.6	59057	504	0.770	0.840	-8.3	59223	507	0.200	0.209	-4.3
58903	501	0.064	0.069	-7.2	59057	505	1.250	1.340	-6.7	59223	508	0.270	0.280	-3.6
58903	503	0.058	0.064	-9.4	59057	506	0.800	0.880	-9.1	59223	509	0.192	0.197	-2.5
58903	504	0.055	0.060	-8.3	59057	507	0.860	0.930	-7.5	59257	501	0.033	0.035	-5.7
58903	505	0.089	0.096	-7.3	59057	508	0.760	0.820	-7.3	59257	503	0.030	0.033	-9.1
58903	506	0.057	0.063	-9.5	59057	509	0.990	1.030	-3.9	59257	504	0.028	0.030	-6.7
58903	507	0.061	0.066	-7.6	59058	501	0.580	0.630	-7.9	59257	505	0.045	0.049	-8.2
58903	508	0.054	0.059	-8.5	59058	503	0.530	0.580	-8.6	59257	506	0.029	0.032	-9.4
58903	509	0.071	0.074	-4.1	59058	504	0.500	0.540	-7.4	59257	507	0.031	0.034	-8.8
58904	501	0.049	0.053	-7.5	59058	505	0.810	0.870	-6.9	59257	508	0.028	0.030	-6.7
58904	503	0.044	0.049	-10.2	59058	506	0.520	0.570	-8.8	59257	509	0.036	0.038	-5.3
58904	504	0.042	0.046	-8.7	59058	507	0.550	0.600	-8.3	59306	501	0.204	0.222	-8.1
58904	505	0.068	0.073	-6.8	59058	508	0.490	0.530	-7.5	59306	503	0.186	0.206	-9.7
58904	506	0.044	0.048	-8.3	59058	509	0.640	0.670	-4.5	59306	504	0.177	0.191	-7.3
58904	507	0.047	0.051	-7.8	59188	501	1.270	1.400	-9.3	59306	505	0.290	0.310	-6.5
58904	508	0.041	0.045	-8.9	59188	503	0.730	0.810	-9.9	59306	506	0.182	0.200	-9.0
58904	509	0.054	0.057	-5.3	59188	504	0.840	0.920	-8.7	59306	507	0.195	0.212	-8.0
58922	501	0.320	0.340	-5.9	59188	505	0.780	0.840	-7.1	59306	508	0.173	0.188	-8.0
58922	503	0.242	0.260	-6.9	59188	506	1.170	1.290	-9.3	59306	509	0.226	0.236	-4.2
58922	504	0.270	0.290	-6.9	59188	507	1.620	1.760	-8.0	59378	501	0.131	0.138	-5.1
58922	505	0.370	0.380	-2.6	59188	508	1.060	1.140	-7.0	59378	503	0.098	0.104	-5.8
58922	506	0.233	0.249	-6.4	59188	509	1.770	1.860	-4.8	59378	504	0.109	0.115	-5.2
58922	507	0.320	0.340	-5.9	59189	501	1.750	1.930	-9.3	59378	505	0.148	0.155	-4.5
58922	508	0.430	0.450	-4.4	59189	503	1.000	1.100	-9.1	59378	506	0.094	0.101	-6.9
58922	509	0.310	0.320	-3.1	59189	504	1.160	1.260	-7.9	59378	507	0.130	0.136	-4.4
59005	501	0.121	0.131	-7.6	59189	505	1.070	1.150	-7.0	59378	508	0.175	0.184	-4.9
59005	503	0.110	0.122	-9.8	59189	506	1.610	1.760	-8.5	59378	509	0.125	0.128	-2.3
59005	504	0.104	0.113	-8.0	59189	507	2.230	2.410	-7.5	59481	501	0.550	0.600	-8.3
59005	505	0.169	0.182	-7.1	59189	508	1.460	1.560	-6.4	59481	503	0.500	0.550	-9.1
59005	506	0.108	0.119	-9.2	59189	509	2.420	2.550	-5.1	59481	504	0.470	0.510	-7.8

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



STATE: 06 - CONNECTICUT  
 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
59481	505	0.770	0.830	-7.2	59647	508	0.490	0.530	-7.5	59713	503	0.310	0.340	-8.8
59481	506	0.490	0.540	-9.3	59647	509	0.820	0.870	-5.7	59713	504	0.290	0.320	-9.4
59481	507	0.530	0.570	-7.0	59660	501	0.380	0.410	-7.3	59713	505	0.480	0.510	-5.9
59481	508	0.470	0.510	-7.8	59660	503	0.350	0.380	-7.9	59713	506	0.300	0.330	-9.1
59481	509	0.610	0.640	-4.7	59660	504	0.330	0.360	-8.3	59713	507	0.330	0.350	-5.7
59482	501	1.330	1.460	-8.9	59660	505	0.530	0.570	-7.0	59713	508	0.290	0.310	-6.5
59482	503	0.760	0.840	-9.5	59660	506	0.340	0.370	-8.1	59713	509	0.380	0.390	-2.6
59482	504	0.880	0.960	-8.3	59660	507	0.360	0.390	-7.7	59722	501	0.176	0.192	-8.3
59482	505	0.810	0.870	-6.9	59660	508	0.320	0.350	-8.6	59722	503	0.160	0.178	-10.1
59482	506	1.220	1.340	-9.0	59660	509	0.420	0.440	-4.5	59722	504	0.152	0.165	-7.9
59482	507	1.690	1.830	-7.7	59661	501	0.186	0.203	-8.4	59722	505	0.246	0.270	-8.9
59482	508	1.110	1.190	-6.7	59661	503	0.170	0.188	-9.6	59722	506	0.157	0.173	-9.2
59482	509	1.840	1.940	-5.2	59661	504	0.161	0.174	-7.5	59722	507	0.169	0.183	-7.7
59537	501	0.141	0.149	-5.4	59661	505	0.260	0.280	-7.1	59722	508	0.150	0.162	-7.4
59537	503	0.105	0.113	-7.1	59661	506	0.166	0.183	-9.3	59722	509	0.195	0.204	-4.4
59537	504	0.117	0.124	-5.6	59661	507	0.179	0.193	-7.3	59723	501	0.066	0.072	-8.3
59537	505	0.160	0.167	-4.2	59661	508	0.158	0.172	-8.1	59723	503	0.060	0.067	-10.4
59537	506	0.102	0.109	-6.4	59661	509	0.207	0.216	-4.2	59723	504	0.057	0.062	-8.1
59537	507	0.140	0.147	-4.8	59693	501	0.031	0.034	-8.8	59723	505	0.093	0.100	-7.0
59537	508	0.188	0.198	-5.1	59693	503	0.028	0.031	-9.7	59723	506	0.059	0.065	-9.2
59537	509	0.134	0.138	-2.9	59693	504	0.027	0.029	-6.9	59723	507	0.064	0.069	-7.2
59601	501	0.207	0.225	-8.0	59693	505	0.044	0.047	-6.4	59723	508	0.056	0.061	-8.2
59601	503	0.188	0.209	-10.0	59693	506	0.028	0.031	-9.7	59723	509	0.074	0.077	-3.9
59601	504	0.179	0.193	-7.3	59693	507	0.030	0.032	-6.3	59724	501	0.102	0.111	-8.1
59601	505	0.290	0.310	-6.5	59693	508	0.026	0.029	-10.3	59724	503	0.093	0.103	-9.7
59601	506	0.184	0.203	-9.4	59693	509	0.035	0.036	-2.8	59724	504	0.088	0.095	-7.4
59601	507	0.198	0.215	-7.9	59701	501	0.015	0.016	-6.3	59724	505	0.142	0.153	-7.2
59601	508	0.176	0.191	-7.9	59701	503	0.014	0.015	-6.7	59724	506	0.091	0.100	-9.0
59601	509	0.229	0.239	-4.2	59701	504	0.013	0.014	-7.1	59724	507	0.097	0.105	-7.6
59647	501	0.590	0.650	-9.2	59701	505	0.021	0.022	-4.5	59724	508	0.086	0.094	-8.5
59647	503	0.340	0.370	-8.1	59701	506	0.013	0.015	-13.3	59724	509	0.113	0.118	-4.2
59647	504	0.390	0.430	-9.3	59701	507	0.014	0.015	-6.7	59725	501	0.127	0.138	-8.0
59647	505	0.360	0.390	-7.7	59701	508	0.013	0.014	-7.1	59725	503	0.115	0.128	-10.2
59647	506	0.550	0.600	-8.3	59701	509	0.017	0.017	0.0	59725	504	0.110	0.119	-7.6
59647	507	0.760	0.820	-7.3	59713	501	0.340	0.370	-8.1	59725	505	0.177	0.191	-7.3

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

STATE: 06 - CONNECTICUT  
 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
59725	506	0.113	0.124	-8.9	59751	509	0.036	0.037	-2.7	59782	504	0.113	0.120	-5.8
59725	507	0.121	0.132	-8.3	59773	501	0.075	0.083	-9.6	59782	505	0.154	0.161	-4.3
59725	508	0.108	0.117	-7.7	59773	503	0.043	0.048	-10.4	59782	506	0.098	0.105	-6.7
59725	509	0.140	0.147	-4.8	59773	504	0.050	0.054	-7.4	59782	507	0.135	0.141	-4.3
59726	501	0.092	0.100	-8.0	59773	505	0.046	0.049	-6.1	59782	508	0.182	0.191	-4.7
59726	503	0.084	0.093	-9.7	59773	506	0.069	0.076	-9.2	59782	509	0.130	0.133	-2.3
59726	504	0.080	0.086	-7.0	59773	507	0.096	0.104	-7.7	59783	501	0.133	0.140	-5.0
59726	505	0.129	0.139	-7.2	59773	508	0.063	0.067	-6.0	59783	503	0.099	0.106	-6.6
59726	506	0.082	0.091	-9.9	59773	509	0.104	0.110	-5.5	59783	504	0.110	0.117	-6.0
59726	507	0.088	0.096	-8.3	59774	501	0.062	0.068	-8.8	59783	505	0.150	0.157	-4.5
59726	508	0.078	0.085	-8.2	59774	503	0.036	0.039	-7.7	59783	506	0.096	0.102	-5.9
59726	509	0.102	0.107	-4.7	59774	504	0.041	0.045	-8.9	59783	507	0.131	0.138	-5.1
59738	501	0.290	0.320	-9.4	59774	505	0.038	0.041	-7.3	59783	508	0.177	0.186	-4.8
59738	503	0.270	0.300	-10.0	59774	506	0.057	0.063	-9.5	59783	509	0.126	0.130	-3.1
59738	504	0.250	0.280	-10.7	59774	507	0.079	0.085	-7.1	59784	501	0.102	0.107	-4.7
59738	505	0.410	0.440	-6.8	59774	508	0.052	0.055	-5.5	59784	503	0.076	0.081	-6.2
59738	506	0.260	0.290	-10.3	59774	509	0.086	0.090	-4.4	59784	504	0.084	0.090	-6.7
59738	507	0.280	0.310	-9.7	59775	501	0.080	0.088	-9.1	59784	505	0.115	0.120	-4.2
59738	508	0.250	0.270	-7.4	59775	503	0.046	0.050	-8.0	59784	506	0.073	0.078	-6.4
59738	509	0.330	0.340	-2.9	59775	504	0.053	0.057	-7.0	59784	507	0.101	0.106	-4.7
59750	501	0.105	0.111	-5.4	59775	505	0.049	0.052	-5.8	59784	508	0.136	0.142	-4.2
59750	503	0.078	0.084	-7.1	59775	506	0.073	0.080	-8.7	59784	509	0.097	0.099	-2.0
59750	504	0.087	0.093	-6.5	59775	507	0.101	0.110	-8.2	59790	501	0.227	0.247	-8.1
59750	505	0.119	0.124	-4.0	59775	508	0.066	0.071	-7.0	59790	503	0.207	0.229	-9.6
59750	506	0.076	0.081	-6.2	59775	509	0.110	0.116	-5.2	59790	504	0.196	0.212	-7.5
59750	507	0.104	0.109	-4.6	59781	501	0.091	0.096	-5.2	59790	505	0.320	0.340	-5.9
59750	508	0.140	0.147	-4.8	59781	503	0.068	0.073	-6.8	59790	506	0.202	0.223	-9.4
59750	509	0.100	0.103	-2.9	59781	504	0.076	0.080	-5.0	59790	507	0.218	0.236	-7.6
59751	501	0.038	0.040	-5.0	59781	505	0.103	0.108	-4.6	59790	508	0.193	0.209	-7.7
59751	503	0.028	0.030	-6.7	59781	506	0.066	0.070	-5.7	59790	509	0.250	0.260	-3.8
59751	504	0.031	0.033	-6.1	59781	507	0.090	0.095	-5.3	59798	501	0.350	0.370	-5.4
59751	505	0.043	0.045	-4.4	59781	508	0.122	0.128	-4.7	59798	503	0.260	0.280	-7.1
59751	506	0.027	0.029	-6.9	59781	509	0.087	0.089	-2.2	59798	504	0.290	0.310	-6.5
59751	507	0.038	0.039	-2.6	59782	501	0.136	0.144	-5.6	59798	505	0.390	0.410	-4.9
59751	508	0.051	0.053	-3.8	59782	503	0.102	0.108	-5.6	59798	506	0.249	0.270	-7.8

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

STATE: 06 - CONNECTICUT  
 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
59798	507	0.340	0.360	-5.6	59892	501	0.133	0.140	-5.0	59915	505	0.340	0.350	-2.9
59798	508	0.460	0.490	-6.1	59892	503	0.099	0.106	-6.6	59915	506	0.215	0.229	-6.1
59798	509	0.330	0.340	-2.9	59892	504	0.110	0.117	-6.0	59915	507	0.300	0.310	-3.2
59806	501	0.248	0.260	-4.6	59892	505	0.150	0.157	-4.5	59915	508	0.400	0.420	-4.8
59806	503	0.185	0.198	-6.6	59892	506	0.096	0.102	-5.9	59915	509	0.280	0.290	-3.4
59806	504	0.206	0.219	-5.9	59892	507	0.131	0.138	-5.1	59917	501	0.055	0.058	-5.2
59806	505	0.280	0.290	-3.4	59892	508	0.177	0.186	-4.8	59917	503	0.041	0.044	-6.8
59806	506	0.179	0.191	-6.3	59892	509	0.126	0.130	-3.1	59917	504	0.046	0.049	-6.1
59806	507	0.246	0.260	-5.4	59904	501	0.090	0.095	-5.3	59917	505	0.062	0.065	-4.6
59806	508	0.330	0.350	-5.7	59904	503	0.067	0.071	-5.6	59917	506	0.040	0.042	-4.8
59806	509	0.236	0.243	-2.9	59904	504	0.074	0.079	-6.3	59917	507	0.055	0.057	-3.5
59867	501	0.260	0.280	-7.1	59904	505	0.101	0.106	-4.7	59917	508	0.074	0.077	-3.9
59867	503	0.233	0.260	-10.4	59904	506	0.065	0.069	-5.8	59917	509	0.052	0.054	-3.7
59867	504	0.221	0.239	-7.5	59904	507	0.089	0.093	-4.3	59923	501	0.023	0.025	-8.0
59867	505	0.360	0.380	-5.3	59904	508	0.120	0.126	-4.8	59923	503	0.021	0.023	-8.7
59867	506	0.228	0.250	-8.8	59904	509	0.085	0.088	-3.4	59923	504	0.020	0.022	-9.1
59867	507	0.245	0.270	-9.3	59905	501	0.160	0.174	-8.0	59923	505	0.032	0.035	-8.6
59867	508	0.217	0.236	-8.1	59905	503	0.146	0.162	-9.9	59923	506	0.021	0.023	-8.7
59867	509	0.280	0.300	-6.7	59905	504	0.138	0.150	-8.0	59923	507	0.022	0.024	-8.3
59886	501	0.035	0.038	-7.9	59905	505	0.224	0.241	-7.1	59923	508	0.020	0.021	-4.8
59886	503	0.031	0.035	-11.4	59905	506	0.143	0.157	-8.9	59923	509	0.026	0.027	-3.7
59886	504	0.030	0.032	-6.3	59905	507	0.153	0.166	-7.8	59925	501	0.430	0.400	7.5
59886	505	0.048	0.052	-7.7	59905	508	0.136	0.147	-7.5	59925	503	0.740	0.690	7.2
59886	506	0.031	0.034	-8.8	59905	509	0.177	0.185	-4.3	59925	504	0.600	0.560	7.1
59886	507	0.033	0.036	-8.3	59914	501	0.940	1.020	-7.8	59925	505	0.650	0.600	8.3
59886	508	0.029	0.032	-9.4	59914	503	0.860	0.950	-9.5	59925	506	0.620	0.570	8.8
59886	509	0.038	0.040	-5.0	59914	504	0.810	0.880	-8.0	59925	507	0.550	0.510	7.8
59889	501	0.248	0.270	-8.1	59914	505	1.310	1.410	-7.1	59925	508	0.690	0.630	9.5
59889	503	0.142	0.157	-9.6	59914	506	0.840	0.920	-8.7	59925	509	0.530	0.470	12.8
59889	504	0.164	0.178	-7.9	59914	507	0.900	0.970	-7.2	59926	501	0.370	0.340	8.8
59889	505	0.151	0.163	-7.4	59914	508	0.800	0.870	-8.0	59926	503	0.630	0.590	6.8
59889	506	0.228	0.250	-8.8	59914	509	1.040	1.090	-4.6	59926	504	0.510	0.470	8.5
59889	507	0.320	0.340	-5.9	59915	501	0.300	0.310	-3.2	59926	505	0.560	0.510	9.8
59889	508	0.207	0.222	-6.8	59915	503	0.223	0.238	-6.3	59926	506	0.530	0.490	8.2
59889	509	0.340	0.360	-5.6	59915	504	0.247	0.260	-5.0	59926	507	0.470	0.430	9.3

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

STATE: 06 - CONNECTICUT  
 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
59926	508	0.590	0.540	9.3	59947	503	0.067	0.071	-5.6	59970	506	0.087	0.093	-6.5
59926	509	0.450	0.400	12.5	59947	504	0.074	0.079	-6.3	59970	507	0.119	0.125	-4.8
59927	501	0.246	0.227	8.4	59947	505	0.101	0.106	-4.7	59970	508	0.161	0.169	-4.7
59927	503	0.420	0.390	7.7	59947	506	0.065	0.069	-5.8	59970	509	0.115	0.118	-2.5
59927	504	0.340	0.320	6.3	59947	507	0.089	0.093	-4.3	59973	501	0.260	0.280	-7.1
59927	505	0.370	0.340	8.8	59947	508	0.120	0.126	-4.8	59973	503	0.237	0.260	-8.8
59927	506	0.360	0.330	9.1	59947	509	0.085	0.088	-3.4	59973	504	0.225	0.244	-7.8
59927	507	0.320	0.290	10.3	59955	501	0.054	0.059	-8.5	59973	505	0.360	0.390	-7.7
59927	508	0.390	0.360	8.3	59955	503	0.049	0.055	-10.9	59973	506	0.232	0.260	-10.8
59927	509	0.300	0.270	11.1	59955	504	0.047	0.051	-7.8	59973	507	0.249	0.270	-7.8
59931	501	0.420	0.460	-8.7	59955	505	0.076	0.082	-7.3	59973	508	0.221	0.240	-7.9
59931	503	0.380	0.430	-11.6	59955	506	0.048	0.053	-9.4	59973	509	0.290	0.300	-3.3
59931	504	0.370	0.400	-7.5	59955	507	0.052	0.056	-7.1	59975	501	0.169	0.178	-5.1
59931	505	0.590	0.640	-7.8	59955	508	0.046	0.050	-8.0	59975	503	0.126	0.135	-6.7
59931	506	0.380	0.410	-7.3	59955	509	0.060	0.063	-4.8	59975	504	0.140	0.149	-6.0
59931	507	0.400	0.440	-9.1	59963	501	0.400	0.440	-9.1	59975	505	0.191	0.200	-4.5
59931	508	0.360	0.390	-7.7	59963	503	0.370	0.410	-9.8	59975	506	0.122	0.130	-6.2
59931	509	0.470	0.490	-4.1	59963	504	0.350	0.380	-7.9	59975	507	0.167	0.175	-4.6
59932	501	0.450	0.500	-10.0	59963	505	0.560	0.610	-8.2	59975	508	0.225	0.237	-5.1
59932	503	0.410	0.460	-10.9	59963	506	0.360	0.400	-10.0	59975	509	0.161	0.165	-2.4
59932	504	0.390	0.430	-9.3	59963	507	0.390	0.420	-7.1	59977	501	0.096	0.102	-5.9
59932	505	0.640	0.680	-5.9	59963	508	0.340	0.370	-8.1	59977	503	0.072	0.077	-6.5
59932	506	0.410	0.450	-8.9	59963	509	0.450	0.470	-4.3	59977	504	0.080	0.085	-5.9
59932	507	0.440	0.470	-6.4	59964	501	0.950	1.030	-7.8	59977	505	0.109	0.114	-4.4
59932	508	0.390	0.420	-7.1	59964	503	0.860	0.950	-9.5	59977	506	0.069	0.074	-6.8
59932	509	0.500	0.530	-5.7	59964	504	0.820	0.880	-6.8	59977	507	0.096	0.100	-4.0
59941	501	0.142	0.154	-7.8	59964	505	1.320	1.420	-7.0	59977	508	0.129	0.135	-4.4
59941	503	0.129	0.143	-9.8	59964	506	0.840	0.930	-9.7	59977	509	0.092	0.094	-2.1
59941	504	0.123	0.133	-7.5	59964	507	0.910	0.980	-7.1	59984	501	0.071	0.077	-7.8
59941	505	0.198	0.213	-7.0	59964	508	0.800	0.870	-8.0	59984	503	0.065	0.072	-9.7
59941	506	0.126	0.139	-9.4	59964	509	1.050	1.090	-3.7	59984	504	0.062	0.067	-7.5
59941	507	0.136	0.147	-7.5	59970	501	0.121	0.127	-4.7	59984	505	0.099	0.107	-7.5
59941	508	0.120	0.131	-8.4	59970	503	0.090	0.096	-6.2	59984	506	0.063	0.070	-10.0
59941	509	0.157	0.164	-4.3	59970	504	0.100	0.106	-5.7	59984	507	0.068	0.074	-8.1
59947	501	0.090	0.095	-5.3	59970	505	0.136	0.143	-4.9	59984	508	0.060	0.066	-9.1

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

STATE: 06 - CONNECTICUT  
 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
59984	509	0.079	0.082	-3.7	60010	504	103.000	105.000	-1.9	60015	507	87.600	90.200	-2.9
59985	501	0.280	0.300	-6.7	60010	505	104.000	103.000	1.0	60015	508	124.000	128.000	-3.1
59985	503	0.250	0.280	-10.7	60010	506	113.000	111.000	1.8	60015	509	106.000	111.000	-4.5
59985	504	0.241	0.260	-7.3	60010	507	72.400	74.500	-2.8	60016	501	149.000	153.000	-2.6
59985	505	0.390	0.420	-7.1	60010	508	102.000	106.000	-3.8	60016	503	68.300	68.800	-0.7
59985	506	0.248	0.270	-8.1	60010	509	87.500	91.600	-4.5	60016	504	140.000	142.000	-1.4
59985	507	0.270	0.290	-6.9	60011	501	126.000	129.000	-2.3	60016	505	141.000	140.000	0.7
59985	508	0.237	0.260	-8.8	60011	503	57.700	58.200	-0.9	60016	506	153.000	151.000	1.3
59985	509	0.310	0.320	-3.1	60011	504	118.000	120.000	-1.7	60016	507	98.400	101.000	-2.6
59986	501	0.213	0.232	-8.2	60011	505	119.000	118.000	0.8	60016	508	139.000	144.000	-3.5
59986	503	0.194	0.215	-9.8	60011	506	129.000	128.000	0.8	60016	509	119.000	125.000	-4.8
59986	504	0.184	0.199	-7.5	60011	507	83.200	85.700	-2.9	60035	501	177.000	178.000	-0.6
59986	505	0.300	0.320	-6.3	60011	508	118.000	122.000	-3.3	60035	503	75.500	74.900	0.8
59986	506	0.190	0.209	-9.1	60011	509	101.000	105.000	-3.8	60035	504	143.000	144.000	-0.7
59986	507	0.204	0.221	-7.7	60012	501	208.000	212.000	-1.9	60035	505	161.000	157.000	2.5
59986	508	0.181	0.196	-7.7	60012	503	94.900	95.600	-0.7	60035	506	114.000	111.000	2.7
59986	509	0.236	0.246	-4.1	60012	504	194.000	198.000	-2.0	60035	507	118.000	120.000	-1.7
59988	501	0.043	0.045	-4.4	60012	505	196.000	195.000	0.5	60035	508	75.400	76.800	-1.8
59988	503	0.032	0.034	-5.9	60012	506	213.000	210.000	1.4	60035	509	141.000	145.000	-2.8
59988	504	0.036	0.038	-5.3	60012	507	137.000	141.000	-2.8	61000	501	109.000	111.000	-1.8
59988	505	0.049	0.051	-3.9	60012	508	194.000	200.000	-3.0	61000	503	49.700	50.100	-0.8
59988	506	0.031	0.033	-6.1	60012	509	165.000	173.000	-4.6	61000	504	102.000	104.000	-1.9
59988	507	0.043	0.045	-4.4	60013	501	178.000	182.000	-2.2	61000	505	103.000	102.000	1.0
59988	508	0.057	0.060	-5.0	60013	503	81.300	81.900	-0.7	61000	506	111.000	110.000	0.9
59988	509	0.041	0.042	-2.4	60013	504	166.000	170.000	-2.4	61000	507	71.700	73.800	-2.8
59989	501	0.037	0.041	-9.8	60013	505	168.000	167.000	0.6	61000	508	101.000	105.000	-3.8
59989	503	0.034	0.038	-10.5	60013	506	182.000	180.000	1.1	61000	509	86.600	90.600	-4.4
59989	504	0.032	0.035	-8.6	60013	507	117.000	121.000	-3.3	61212	501	90.300	95.500	-5.4
59989	505	0.052	0.056	-7.1	60013	508	166.000	172.000	-3.5	61212	503	38.600	40.300	-4.2
59989	506	0.033	0.037	-10.8	60013	509	142.000	148.000	-4.1	61212	504	73.000	77.200	-5.4
59989	507	0.036	0.039	-7.7	60015	501	133.000	136.000	-2.2	61212	505	82.200	84.600	-2.8
59989	508	0.032	0.034	-5.9	60015	503	60.700	61.200	-0.8	61212	506	58.300	59.600	-2.2
59989	509	0.041	0.043	-4.7	60015	504	124.000	127.000	-2.4	61212	507	60.300	64.300	-6.2
60010	501	110.000	112.000	-1.8	60015	505	125.000	125.000	0.0	61212	508	38.600	41.300	-6.5
60010	503	50.200	50.600	-0.8	60015	506	136.000	134.000	1.5	61212	509	72.000	78.200	-7.9

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

STATE: 06 - CONNECTICUT  
 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
61216	501	101.000	106.000	-4.7	61224	505	129.000	140.000	-7.9	62000	508	29.300	31.400	-6.7
61216	503	42.800	44.700	-4.3	61224	506	90.900	98.300	-7.5	62000	509	54.700	59.400	-7.9
61216	504	80.900	85.600	-5.5	61224	507	94.500	106.000	-10.8	62001	501	54.200	54.400	-0.4
61216	505	91.200	93.900	-2.9	61224	508	60.200	68.100	-11.6	62001	503	23.100	23.000	0.4
61216	506	64.800	66.200	-2.1	61224	509	113.000	129.000	-12.4	62001	504	43.700	44.000	-0.7
61216	507	67.000	71.400	-6.2	61225	501	196.000	219.000	-10.5	62001	505	49.300	48.200	2.3
61216	508	42.800	45.800	-6.6	61225	503	83.600	92.200	-9.3	62001	506	35.000	34.000	2.9
61216	509	79.900	86.800	-7.9	61225	504	158.000	177.000	-10.7	62001	507	36.200	36.700	-1.4
61217	501	91.300	96.500	-5.4	61225	505	178.000	194.000	-8.2	62001	508	23.100	23.500	-1.7
61217	503	39.000	40.700	-4.2	61225	506	127.000	136.000	-6.6	62001	509	43.200	44.600	-3.1
61217	504	73.600	77.900	-5.5	61225	507	131.000	147.000	-10.9	62002	501	24.700	24.800	-0.4
61217	505	83.000	85.400	-2.8	61225	508	83.600	94.600	-11.6	62002	503	10.500	10.500	0.0
61217	506	58.900	60.200	-2.2	61225	509	157.000	179.000	-12.3	62002	504	20.000	20.100	-0.5
61217	507	60.900	65.000	-6.3	61226	501	330.000	349.000	-5.4	62002	505	22.500	22.000	2.3
61217	508	39.000	41.700	-6.5	61226	503	141.000	147.000	-4.1	62002	506	16.000	15.500	3.2
61217	509	72.800	79.000	-7.8	61226	504	266.000	282.000	-5.7	62002	507	16.500	16.700	-1.2
61218	501	62.300	65.900	-5.5	61226	505	300.000	309.000	-2.9	62002	508	10.500	10.700	-1.9
61218	503	26.600	27.800	-4.3	61226	506	213.000	218.000	-2.3	62002	509	19.700	20.300	-3.0
61218	504	50.400	53.200	-5.3	61226	507	220.000	235.000	-6.4	62003	501	78.000	78.300	-0.4
61218	505	56.700	58.400	-2.9	61226	508	141.000	151.000	-6.6	62003	503	33.300	33.000	0.9
61218	506	40.300	41.100	-1.9	61226	509	263.000	285.000	-7.7	62003	504	62.900	63.300	-0.6
61218	507	41.600	44.400	-6.3	61227	501	302.000	319.000	-5.3	62003	505	70.900	69.400	2.2
61218	508	26.600	28.500	-6.7	61227	503	129.000	135.000	-4.4	62003	506	50.300	48.900	2.9
61218	509	49.700	53.900	-7.8	61227	504	243.000	258.000	-5.8	62003	507	52.100	52.800	-1.3
61223	501	443.000	445.000	-0.4	61227	505	275.000	282.000	-2.5	62003	508	33.300	33.900	-1.8
61223	503	189.000	188.000	0.5	61227	506	195.000	199.000	-2.0	62003	509	62.200	64.100	-3.0
61223	504	358.000	360.000	-0.6	61227	507	201.000	215.000	-6.5	63010	501	198.000	202.000	-2.0
61223	505	403.000	394.000	2.3	61227	508	128.000	138.000	-7.2	63010	503	90.300	91.000	-0.8
61223	506	286.000	278.000	2.9	61227	509	240.000	261.000	-8.0	63010	504	185.000	188.000	-1.6
61223	507	296.000	300.000	-1.3	62000	501	68.700	72.600	-5.4	63010	505	186.000	185.000	0.5
61223	508	189.000	192.000	-1.6	62000	503	29.300	30.600	-4.2	63010	506	203.000	200.000	1.5
61223	509	353.000	364.000	-3.0	62000	504	55.400	58.600	-5.5	63010	507	130.000	134.000	-3.0
61224	501	141.000	158.000	-10.8	62000	505	62.400	64.300	-3.0	63010	508	184.000	191.000	-3.7
61224	503	60.200	66.500	-9.5	62000	506	44.400	45.300	-2.0	63010	509	157.000	165.000	-4.8
61224	504	114.000	127.000	-10.2	62000	507	45.800	48.900	-6.3	63011	501	247.000	252.000	-2.0

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

STATE: 06 - CONNECTICUT  
 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
63011	503	113.000	114.000	-0.9	63216	506	115.000	112.000	2.7	64075	509	9.270	8.950	3.6
63011	504	231.000	236.000	-2.1	63216	507	119.000	121.000	-1.7	65007	501	157.000	158.000	-0.6
63011	505	233.000	232.000	0.4	63216	508	76.200	77.600	-1.8	65007	503	66.900	66.500	0.6
63011	506	253.000	250.000	1.2	63216	509	142.000	147.000	-3.4	65007	504	127.000	127.000	0.0
63011	507	163.000	168.000	-3.0	63217	501	183.000	177.000	3.4	65007	505	143.000	140.000	2.1
63011	508	231.000	239.000	-3.3	63217	503	85.200	81.400	4.7	65007	506	101.000	98.300	2.7
63011	509	197.000	206.000	-4.4	63217	504	133.000	129.000	3.1	65007	507	105.000	106.000	-0.9
63012	501	351.000	359.000	-2.2	63217	505	70.600	66.400	6.3	65007	508	66.900	68.100	-1.8
63012	503	161.000	162.000	-0.6	63217	506	113.000	105.000	7.6	65007	509	125.000	129.000	-3.1
63012	504	329.000	335.000	-1.8	63217	507	119.000	116.000	2.6	66122	501	67.500	67.800	-0.4
63012	505	332.000	329.000	0.9	63217	508	56.000	54.800	2.2	66122	503	28.800	28.600	0.7
63012	506	360.000	355.000	1.4	63217	509	43.200	42.800	0.9	66122	504	54.500	54.800	-0.5
63012	507	232.000	238.000	-2.5	63218	501	61.500	59.500	3.4	66122	505	61.400	60.000	2.3
63012	508	328.000	339.000	-3.2	63218	503	28.700	27.400	4.7	66122	506	43.600	42.300	3.1
63012	509	280.000	293.000	-4.4	63218	504	44.800	43.300	3.5	66122	507	45.100	45.700	-1.3
63013	501	333.000	340.000	-2.1	63218	505	23.800	22.400	6.2	66122	508	28.800	29.300	-1.7
63013	503	152.000	153.000	-0.7	63218	506	37.900	35.400	7.1	66122	509	53.800	55.500	-3.1
63013	504	311.000	317.000	-1.9	63218	507	40.000	39.000	2.6	66123	501	37.100	37.200	-0.3
63013	505	314.000	312.000	0.6	63218	508	18.800	18.400	2.2	66123	503	15.800	15.700	0.6
63013	506	341.000	336.000	1.5	63218	509	14.600	14.400	1.4	66123	504	29.900	30.100	-0.7
63013	507	219.000	226.000	-3.1	64074	501	32.500	30.500	6.6	66123	505	33.700	33.000	2.1
63013	508	311.000	321.000	-3.1	64074	503	14.000	13.000	7.7	66123	506	23.900	23.200	3.0
63013	509	265.000	277.000	-4.3	64074	504	20.200	19.000	6.3	66123	507	24.800	25.100	-1.2
63215	501	258.000	259.000	-0.4	64074	505	33.700	30.800	9.4	66123	508	15.800	16.100	-1.9
63215	503	110.000	109.000	0.9	64074	506	33.300	30.300	9.9	66123	509	29.600	30.500	-3.0
63215	504	208.000	209.000	-0.5	64074	507	34.100	32.300	5.6	66309	501	108.000	109.000	-0.9
63215	505	234.000	229.000	2.2	64074	508	29.300	27.900	5.0	66309	503	46.300	45.900	0.9
63215	506	166.000	162.000	2.5	64074	509	13.200	12.700	3.9	66309	504	87.500	88.000	-0.6
63215	507	172.000	174.000	-1.1	64075	501	22.900	21.500	6.5	66309	505	98.600	96.400	2.3
63215	508	110.000	112.000	-1.8	64075	503	9.850	9.170	7.4	66309	506	70.000	67.900	3.1
63215	509	205.000	212.000	-3.3	64075	504	14.200	13.300	6.8	66309	507	72.400	73.300	-1.2
63216	501	179.000	180.000	-0.6	64075	505	23.700	21.700	9.2	66309	508	46.200	47.100	-1.9
63216	503	76.300	75.700	0.8	64075	506	23.500	21.300	10.3	66309	509	86.400	89.100	-3.0
63216	504	144.000	145.000	-0.7	64075	507	24.000	22.700	5.7	66561	501	251.000	252.000	-0.4
63216	505	163.000	159.000	2.5	64075	508	20.600	19.700	4.6	66561	503	107.000	106.000	0.9

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

STATE: 06 - CONNECTICUT  
 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
66561	504	203.000	204.000	-0.5	67510	507	21.900	20.800	5.3	67635	501	143.000	143.000	0.0
66561	505	228.000	223.000	2.2	67510	508	25.900	24.800	4.4	67635	503	60.900	60.400	0.8
66561	506	162.000	157.000	3.2	67510	509	101.000	98.000	3.1	67635	504	115.000	116.000	-0.9
66561	507	168.000	170.000	-1.2	67511	501	48.900	46.300	5.6	67635	505	130.000	127.000	2.4
66561	508	107.000	109.000	-1.8	67511	503	26.100	24.300	7.4	67635	506	92.100	89.400	3.0
66561	509	200.000	206.000	-2.9	67511	504	24.200	22.800	6.1	67635	507	95.200	96.500	-1.3
67017	501	233.000	234.000	-0.4	67511	505	29.800	27.400	8.8	67635	508	60.800	61.900	-1.8
67017	503	99.400	98.700	0.7	67511	506	55.100	50.300	9.5	67635	509	114.000	117.000	-2.6
67017	504	188.000	189.000	-0.5	67511	507	23.600	22.500	4.9	68001	501	436.000	437.000	-0.2
67017	505	212.000	207.000	2.4	67511	508	28.000	26.800	4.5	68001	503	186.000	184.000	1.1
67017	506	150.000	146.000	2.7	67511	509	109.000	106.000	2.8	68001	504	352.000	353.000	-0.3
67017	507	156.000	158.000	-1.3	67512	501	210.000	198.000	6.1	68001	505	396.000	387.000	2.3
67017	508	99.300	101.000	-1.7	67512	503	112.000	104.000	7.7	68001	506	281.000	273.000	2.9
67017	509	186.000	192.000	-3.1	67512	504	103.000	97.800	5.3	68001	507	291.000	295.000	-1.4
67508	501	111.000	105.000	5.7	67512	505	128.000	117.000	9.4	68001	508	186.000	189.000	-1.6
67508	503	59.000	55.100	7.1	67512	506	236.000	216.000	9.3	68001	509	347.000	358.000	-3.1
67508	504	54.700	51.700	5.8	67512	507	101.000	96.400	4.8	68439	501	560.000	563.000	-0.5
67508	505	67.600	62.000	9.0	67512	508	120.000	115.000	4.3	68439	503	239.000	237.000	0.8
67508	506	125.000	114.000	9.6	67512	509	469.000	454.000	3.3	68439	504	452.000	454.000	-0.4
67508	507	53.500	51.000	4.9	67513	501	133.000	126.000	5.6	68439	505	510.000	498.000	2.4
67508	508	63.300	60.700	4.3	67513	503	70.900	66.100	7.3	68439	506	362.000	351.000	3.1
67508	509	248.000	240.000	3.3	67513	504	65.600	62.000	5.8	68439	507	374.000	379.000	-1.3
67509	501	81.200	76.800	5.7	67513	505	81.100	74.400	9.0	68439	508	239.000	243.000	-1.6
67509	503	43.300	40.400	7.2	67513	506	150.000	137.000	9.5	68439	509	446.000	460.000	-3.0
67509	504	40.100	37.900	5.8	67513	507	64.200	61.200	4.9	68500	501	24.200	24.700	-2.0
67509	505	49.500	45.500	8.8	67513	508	76.000	72.800	4.4	68500	503	11.000	11.100	-0.9
67509	506	91.500	83.600	9.4	67513	509	297.000	288.000	3.1	68500	504	22.600	23.000	-1.7
67509	507	39.300	37.400	5.1	67634	501	202.000	202.000	0.0	68500	505	22.800	22.600	0.9
67509	508	46.400	44.500	4.3	67634	503	86.000	85.400	0.7	68500	506	24.800	24.400	1.6
67509	509	182.000	176.000	3.4	67634	504	163.000	164.000	-0.6	68500	507	15.900	16.400	-3.0
67510	501	45.200	42.800	5.6	67634	505	183.000	179.000	2.2	68500	508	22.500	23.300	-3.4
67510	503	24.100	22.500	7.1	67634	506	130.000	126.000	3.2	68500	509	19.200	20.100	-4.5
67510	504	22.300	21.100	5.7	67634	507	135.000	136.000	-0.7	68604	501	10.500	10.500	0.0
67510	505	27.600	25.300	9.1	67634	508	86.000	87.500	-1.7	68604	503	4.460	4.430	0.7
67510	506	51.000	46.500	9.7	67634	509	161.000	166.000	-3.0	68604	504	8.440	8.490	-0.6

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



STATE: 06 - CONNECTICUT  
 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
68604	505	9.520	9.300	2.4	68703	508	8.520	8.670	-1.7	91125	503	4.530	4.570	-0.9
68604	506	6.750	6.560	2.9	68703	509	15.900	16.400	-3.0	91125	504	4.530	4.570	-0.9
68604	507	6.980	7.080	-1.4	68706	501	85.600	86.000	-0.5	91125	505	4.530	4.570	-0.9
68604	508	4.460	4.540	-1.8	68706	503	36.500	36.200	0.8	91125	506	4.530	4.570	-0.9
68604	509	8.340	8.600	-3.0	68706	504	69.100	69.400	-0.4	91125	507	4.530	4.570	-0.9
68606	501	40.900	41.100	-0.5	68706	505	77.900	76.100	2.4	91125	508	4.530	4.570	-0.9
68606	503	17.400	17.300	0.6	68706	506	55.300	53.600	3.2	91125	509	4.530	4.570	-0.9
68606	504	33.000	33.200	-0.6	68706	507	57.100	57.900	-1.4	91127	501	3.680	3.840	-4.2
68606	505	37.200	36.400	2.2	68706	508	36.500	37.200	-1.9	91127	503	3.680	3.840	-4.2
68606	506	26.400	25.600	3.1	68706	509	68.200	70.400	-3.1	91127	504	3.680	3.840	-4.2
68606	507	27.300	27.700	-1.4	68707	501	84.700	85.000	-0.4	91127	505	3.680	3.840	-4.2
68606	508	17.400	17.800	-2.2	68707	503	36.100	35.800	0.8	91127	506	3.680	3.840	-4.2
68606	509	32.600	33.600	-3.0	68707	504	68.300	68.700	-0.6	91127	507	3.680	3.840	-4.2
68607	501	32.300	32.500	-0.6	68707	505	77.000	75.300	2.3	91127	508	3.680	3.840	-4.2
68607	503	13.800	13.700	0.7	68707	506	54.600	53.000	3.0	91127	509	3.680	3.840	-4.2
68607	504	26.100	26.200	-0.4	68707	507	56.500	57.300	-1.4	91130	501	2.450	2.520	-2.8
68607	505	29.400	28.800	2.1	68707	508	36.100	36.800	-1.9	91130	503	2.450	2.520	-2.8
68607	506	20.900	20.300	3.0	68707	509	67.500	69.600	-3.0	91130	504	2.450	2.520	-2.8
68607	507	21.600	21.900	-1.4	90089	501	7.520	7.590	-0.9	91130	505	2.450	2.520	-2.8
68607	508	13.800	14.000	-1.4	90089	503	7.520	7.590	-0.9	91130	506	2.450	2.520	-2.8
68607	509	25.800	26.600	-3.0	90089	504	7.520	7.590	-0.9	91130	507	2.450	2.520	-2.8
68702	501	26.600	26.700	-0.4	90089	505	7.520	7.590	-0.9	91130	508	2.450	2.520	-2.8
68702	503	11.400	11.300	0.9	90089	506	7.520	7.590	-0.9	91130	509	2.450	2.520	-2.8
68702	504	21.500	21.600	-0.5	90089	507	7.520	7.590	-0.9	91135	501	0.680	0.700	-2.9
68702	505	24.200	23.700	2.1	90089	508	7.520	7.590	-0.9	91135	503	0.680	0.700	-2.9
68702	506	17.200	16.700	3.0	90089	509	7.520	7.590	-0.9	91135	504	0.680	0.700	-2.9
68702	507	17.800	18.000	-1.1	91111	501	5.470	5.700	-4.0	91135	505	0.680	0.700	-2.9
68702	508	11.400	11.600	-1.7	91111	503	5.470	5.700	-4.0	91135	506	0.680	0.700	-2.9
68702	509	21.200	21.900	-3.2	91111	504	5.470	5.700	-4.0	91135	507	0.680	0.700	-2.9
68703	501	20.000	20.100	-0.5	91111	505	5.470	5.700	-4.0	91135	508	0.680	0.700	-2.9
68703	503	8.520	8.460	0.7	91111	506	5.470	5.700	-4.0	91135	509	0.680	0.700	-2.9
68703	504	16.100	16.200	-0.6	91111	507	5.470	5.700	-4.0	91150	501	3.480	3.620	-3.9
68703	505	18.200	17.800	2.2	91111	508	5.470	5.700	-4.0	91150	503	3.480	3.620	-3.9
68703	506	12.900	12.500	3.2	91111	509	5.470	5.700	-4.0	91150	504	3.480	3.620	-3.9
68703	507	13.300	13.500	-1.5	91125	501	4.530	4.570	-0.9	91150	505	3.480	3.620	-3.9

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

STATE: 06 - CONNECTICUT  
 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
91150	506	3.480	3.620	-3.9	91177	509	6.850	6.910	-0.9	91250	504	6.390	6.660	-4.1
91150	507	3.480	3.620	-3.9	91179	501	6.870	6.940	-1.0	91250	505	6.390	6.660	-4.1
91150	508	3.480	3.620	-3.9	91179	503	6.870	6.940	-1.0	91250	506	6.390	6.660	-4.1
91150	509	3.480	3.620	-3.9	91179	504	6.870	6.940	-1.0	91250	507	6.390	6.660	-4.1
91155	501	7.720	8.040	-4.0	91179	505	6.870	6.940	-1.0	91250	508	6.390	6.660	-4.1
91155	503	7.720	8.040	-4.0	91179	506	6.870	6.940	-1.0	91250	509	6.390	6.660	-4.1
91155	504	7.720	8.040	-4.0	91179	507	6.870	6.940	-1.0	91265	501	29.900	30.800	-2.9
91155	505	7.720	8.040	-4.0	91179	508	6.870	6.940	-1.0	91265	503	29.900	30.800	-2.9
91155	506	7.720	8.040	-4.0	91179	509	6.870	6.940	-1.0	91265	504	29.900	30.800	-2.9
91155	507	7.720	8.040	-4.0	91190	501	3.690	3.720	-0.8	91265	505	29.900	30.800	-2.9
91155	508	7.720	8.040	-4.0	91190	503	3.690	3.720	-0.8	91265	506	29.900	30.800	-2.9
91155	509	7.720	8.040	-4.0	91190	504	3.690	3.720	-0.8	91265	507	29.900	30.800	-2.9
91160	501	1.820	1.830	-0.5	91190	505	3.690	3.720	-0.8	91265	508	29.900	30.800	-2.9
91160	503	1.820	1.830	-0.5	91190	506	3.690	3.720	-0.8	91265	509	29.900	30.800	-2.9
91160	504	1.820	1.830	-0.5	91190	507	3.690	3.720	-0.8	91266	501	15.800	16.300	-3.1
91160	505	1.820	1.830	-0.5	91190	508	3.690	3.720	-0.8	91266	503	15.800	16.300	-3.1
91160	506	1.820	1.830	-0.5	91190	509	3.690	3.720	-0.8	91266	504	15.800	16.300	-3.1
91160	507	1.820	1.830	-0.5	91200	501	1.400	1.440	-2.8	91266	505	15.800	16.300	-3.1
91160	508	1.820	1.830	-0.5	91200	503	1.400	1.440	-2.8	91266	506	15.800	16.300	-3.1
91160	509	1.820	1.830	-0.5	91200	504	1.400	1.440	-2.8	91266	507	15.800	16.300	-3.1
91175	501	1.570	1.580	-0.6	91200	505	1.400	1.440	-2.8	91266	508	15.800	16.300	-3.1
91175	503	1.570	1.580	-0.6	91200	506	1.400	1.440	-2.8	91266	509	15.800	16.300	-3.1
91175	504	1.570	1.580	-0.6	91200	507	1.400	1.440	-2.8	91302	501	27.900	28.600	-2.4
91175	505	1.570	1.580	-0.6	91200	508	1.400	1.440	-2.8	91302	503	27.900	28.600	-2.4
91175	506	1.570	1.580	-0.6	91200	509	1.400	1.440	-2.8	91302	504	27.900	28.600	-2.4
91175	507	1.570	1.580	-0.6	91235	501	4.240	4.420	-4.1	91302	505	27.900	28.600	-2.4
91175	508	1.570	1.580	-0.6	91235	503	4.240	4.420	-4.1	91302	506	27.900	28.600	-2.4
91175	509	1.570	1.580	-0.6	91235	504	4.240	4.420	-4.1	91302	507	27.900	28.600	-2.4
91177	501	6.850	6.910	-0.9	91235	505	4.240	4.420	-4.1	91302	508	27.900	28.600	-2.4
91177	503	6.850	6.910	-0.9	91235	506	4.240	4.420	-4.1	91302	509	27.900	28.600	-2.4
91177	504	6.850	6.910	-0.9	91235	507	4.240	4.420	-4.1	91315	501	8.460	8.700	-2.8
91177	505	6.850	6.910	-0.9	91235	508	4.240	4.420	-4.1	91315	503	8.460	8.700	-2.8
91177	506	6.850	6.910	-0.9	91235	509	4.240	4.420	-4.1	91315	504	8.460	8.700	-2.8
91177	507	6.850	6.910	-0.9	91250	501	6.390	6.660	-4.1	91315	505	8.460	8.700	-2.8
91177	508	6.850	6.910	-0.9	91250	503	6.390	6.660	-4.1	91315	506	8.460	8.700	-2.8

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

STATE: 06 - CONNECTICUT  
 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
91315	507	8.460	8.700	-2.8	91343	501	1.730	1.750	-1.1	91507	505	4.780	4.820	-0.8
91315	508	8.460	8.700	-2.8	91343	503	1.730	1.750	-1.1	91507	506	4.780	4.820	-0.8
91315	509	8.460	8.700	-2.8	91343	504	1.730	1.750	-1.1	91507	507	4.780	4.820	-0.8
91324	501	18.800	19.400	-3.1	91343	505	1.730	1.750	-1.1	91507	508	4.780	4.820	-0.8
91324	503	18.800	19.400	-3.1	91343	506	1.730	1.750	-1.1	91507	509	4.780	4.820	-0.8
91324	504	18.800	19.400	-3.1	91343	507	1.730	1.750	-1.1	91523	501	73.700	74.400	-0.9
91324	505	18.800	19.400	-3.1	91343	508	1.730	1.750	-1.1	91523	503	73.700	74.400	-0.9
91324	506	18.800	19.400	-3.1	91343	509	1.730	1.750	-1.1	91523	504	73.700	74.400	-0.9
91324	507	18.800	19.400	-3.1	91405	501	14.300	14.700	-2.7	91523	505	73.700	74.400	-0.9
91324	508	18.800	19.400	-3.1	91405	503	14.300	14.700	-2.7	91523	506	73.700	74.400	-0.9
91324	509	18.800	19.400	-3.1	91405	504	14.300	14.700	-2.7	91523	507	73.700	74.400	-0.9
91340	501	12.300	12.600	-2.4	91405	505	14.300	14.700	-2.7	91523	508	73.700	74.400	-0.9
91340	503	12.300	12.600	-2.4	91405	506	14.300	14.700	-2.7	91523	509	73.700	74.400	-0.9
91340	504	12.300	12.600	-2.4	91405	507	14.300	14.700	-2.7	91547	501	0.420	0.420	0.0
91340	505	12.300	12.600	-2.4	91405	508	14.300	14.700	-2.7	91547	503	0.420	0.420	0.0
91340	506	12.300	12.600	-2.4	91405	509	14.300	14.700	-2.7	91547	504	0.420	0.420	0.0
91340	507	12.300	12.600	-2.4	91436	501	8.890	8.970	-0.9	91547	505	0.420	0.420	0.0
91340	508	12.300	12.600	-2.4	91436	503	8.890	8.970	-0.9	91547	506	0.420	0.420	0.0
91340	509	12.300	12.600	-2.4	91436	504	8.890	8.970	-0.9	91547	507	0.420	0.420	0.0
91341	501	7.850	7.930	-1.0	91436	505	8.890	8.970	-0.9	91547	508	0.420	0.420	0.0
91341	503	7.850	7.930	-1.0	91436	506	8.890	8.970	-0.9	91547	509	0.420	0.420	0.0
91341	504	7.850	7.930	-1.0	91436	507	8.890	8.970	-0.9	91551	501	2.600	2.620	-0.8
91341	505	7.850	7.930	-1.0	91436	508	8.890	8.970	-0.9	91551	503	2.600	2.620	-0.8
91341	506	7.850	7.930	-1.0	91436	509	8.890	8.970	-0.9	91551	504	2.600	2.620	-0.8
91341	507	7.850	7.930	-1.0	91481	501	32.400	32.700	-0.9	91551	505	2.600	2.620	-0.8
91341	508	7.850	7.930	-1.0	91481	503	32.400	32.700	-0.9	91551	506	2.600	2.620	-0.8
91341	509	7.850	7.930	-1.0	91481	504	32.400	32.700	-0.9	91551	507	2.600	2.620	-0.8
91342	501	11.300	11.600	-2.6	91481	505	32.400	32.700	-0.9	91551	508	2.600	2.620	-0.8
91342	503	11.300	11.600	-2.6	91481	506	32.400	32.700	-0.9	91551	509	2.600	2.620	-0.8
91342	504	11.300	11.600	-2.6	91481	507	32.400	32.700	-0.9	91555	501	2.560	2.660	-3.8
91342	505	11.300	11.600	-2.6	91481	508	32.400	32.700	-0.9	91555	503	2.560	2.660	-3.8
91342	506	11.300	11.600	-2.6	91481	509	32.400	32.700	-0.9	91555	504	2.560	2.660	-3.8
91342	507	11.300	11.600	-2.6	91507	501	4.780	4.820	-0.8	91555	505	2.560	2.660	-3.8
91342	508	11.300	11.600	-2.6	91507	503	4.780	4.820	-0.8	91555	506	2.560	2.660	-3.8
91342	509	11.300	11.600	-2.6	91507	504	4.780	4.820	-0.8	91555	507	2.560	2.660	-3.8

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

STATE: 06 - CONNECTICUT  
 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
91555	508	2.560	2.660	-3.8	91590	503	6.010	6.060	-0.8	91641	506	2.270	2.340	-3.0
91555	509	2.560	2.660	-3.8	91590	504	6.010	6.060	-0.8	91641	507	2.270	2.340	-3.0
91560	501	8.740	9.010	-3.0	91590	505	6.010	6.060	-0.8	91641	508	2.270	2.340	-3.0
91560	503	8.740	9.010	-3.0	91590	506	6.010	6.060	-0.8	91641	509	2.270	2.340	-3.0
91560	504	8.740	9.010	-3.0	91590	507	6.010	6.060	-0.8	91666	501	1.620	1.640	-1.2
91560	505	8.740	9.010	-3.0	91590	508	6.010	6.060	-0.8	91666	503	1.620	1.640	-1.2
91560	506	8.740	9.010	-3.0	91590	509	6.010	6.060	-0.8	91666	504	1.620	1.640	-1.2
91560	507	8.740	9.010	-3.0	91606	501	24.000	24.700	-2.8	91666	505	1.620	1.640	-1.2
91560	508	8.740	9.010	-3.0	91606	503	24.000	24.700	-2.8	91666	506	1.620	1.640	-1.2
91560	509	8.740	9.010	-3.0	91606	504	24.000	24.700	-2.8	91666	507	1.620	1.640	-1.2
91562	501	5.780	5.840	-1.0	91606	505	24.000	24.700	-2.8	91666	508	1.620	1.640	-1.2
91562	503	5.780	5.840	-1.0	91606	506	24.000	24.700	-2.8	91666	509	1.620	1.640	-1.2
91562	504	5.780	5.840	-1.0	91606	507	24.000	24.700	-2.8	91722	501	7.350	7.570	-2.9
91562	505	5.780	5.840	-1.0	91606	508	24.000	24.700	-2.8	91722	503	7.350	7.570	-2.9
91562	506	5.780	5.840	-1.0	91606	509	24.000	24.700	-2.8	91722	504	7.350	7.570	-2.9
91562	507	5.780	5.840	-1.0	91629	501	4.900	5.040	-2.8	91722	505	7.350	7.570	-2.9
91562	508	5.780	5.840	-1.0	91629	503	4.900	5.040	-2.8	91722	506	7.350	7.570	-2.9
91562	509	5.780	5.840	-1.0	91629	504	4.900	5.040	-2.8	91722	507	7.350	7.570	-2.9
91577	501	20.700	20.900	-1.0	91629	505	4.900	5.040	-2.8	91722	508	7.350	7.570	-2.9
91577	503	20.700	20.900	-1.0	91629	506	4.900	5.040	-2.8	91722	509	7.350	7.570	-2.9
91577	504	20.700	20.900	-1.0	91629	507	4.900	5.040	-2.8	91746	501	5.780	5.840	-1.0
91577	505	20.700	20.900	-1.0	91629	508	4.900	5.040	-2.8	91746	503	5.780	5.840	-1.0
91577	506	20.700	20.900	-1.0	91629	509	4.900	5.040	-2.8	91746	504	5.780	5.840	-1.0
91577	507	20.700	20.900	-1.0	91636	501	8.390	8.650	-3.0	91746	505	5.780	5.840	-1.0
91577	508	20.700	20.900	-1.0	91636	503	8.390	8.650	-3.0	91746	506	5.780	5.840	-1.0
91577	509	20.700	20.900	-1.0	91636	504	8.390	8.650	-3.0	91746	507	5.780	5.840	-1.0
91580	501	11.500	11.900	-3.4	91636	505	8.390	8.650	-3.0	91746	508	5.780	5.840	-1.0
91580	503	11.500	11.900	-3.4	91636	506	8.390	8.650	-3.0	91746	509	5.780	5.840	-1.0
91580	504	11.500	11.900	-3.4	91636	507	8.390	8.650	-3.0	91805	501	0.360	0.370	-2.7
91580	505	11.500	11.900	-3.4	91636	508	8.390	8.650	-3.0	91805	503	0.360	0.370	-2.7
91580	506	11.500	11.900	-3.4	91636	509	8.390	8.650	-3.0	91805	504	0.360	0.370	-2.7
91580	507	11.500	11.900	-3.4	91641	501	2.270	2.340	-3.0	91805	505	0.360	0.370	-2.7
91580	508	11.500	11.900	-3.4	91641	503	2.270	2.340	-3.0	91805	506	0.360	0.370	-2.7
91580	509	11.500	11.900	-3.4	91641	504	2.270	2.340	-3.0	91805	507	0.360	0.370	-2.7
91590	501	6.010	6.060	-0.8	91641	505	2.270	2.340	-3.0	91805	508	0.360	0.370	-2.7

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

STATE: 06 - CONNECTICUT  
 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
91805	509	0.360	0.370	-2.7	92102	504	8.080	8.150	-0.9	92446	507	10.200	10.300	-1.0
92053	501	0.890	0.900	-1.1	92102	505	8.080	8.150	-0.9	92446	508	10.200	10.300	-1.0
92053	503	0.890	0.900	-1.1	92102	506	8.080	8.150	-0.9	92446	509	10.200	10.300	-1.0
92053	504	0.890	0.900	-1.1	92102	507	8.080	8.150	-0.9	92447	501	8.920	9.000	-0.9
92053	505	0.890	0.900	-1.1	92102	508	8.080	8.150	-0.9	92447	503	8.920	9.000	-0.9
92053	506	0.890	0.900	-1.1	92102	509	8.080	8.150	-0.9	92447	504	8.920	9.000	-0.9
92053	507	0.890	0.900	-1.1	92215	501	6.080	6.340	-4.1	92447	505	8.920	9.000	-0.9
92053	508	0.890	0.900	-1.1	92215	503	6.080	6.340	-4.1	92447	506	8.920	9.000	-0.9
92053	509	0.890	0.900	-1.1	92215	504	6.080	6.340	-4.1	92447	507	8.920	9.000	-0.9
92054	501	0.310	0.310	0.0	92215	505	6.080	6.340	-4.1	92447	508	8.920	9.000	-0.9
92054	503	0.310	0.310	0.0	92215	506	6.080	6.340	-4.1	92447	509	8.920	9.000	-0.9
92054	504	0.310	0.310	0.0	92215	507	6.080	6.340	-4.1	92451	501	4.240	4.420	-4.1
92054	505	0.310	0.310	0.0	92215	508	6.080	6.340	-4.1	92451	503	4.240	4.420	-4.1
92054	506	0.310	0.310	0.0	92215	509	6.080	6.340	-4.1	92451	504	4.240	4.420	-4.1
92054	507	0.310	0.310	0.0	92338	501	3.100	3.130	-1.0	92451	505	4.240	4.420	-4.1
92054	508	0.310	0.310	0.0	92338	503	3.100	3.130	-1.0	92451	506	4.240	4.420	-4.1
92054	509	0.310	0.310	0.0	92338	504	3.100	3.130	-1.0	92451	507	4.240	4.420	-4.1
92055	501	8.580	8.660	-0.9	92338	505	3.100	3.130	-1.0	92451	508	4.240	4.420	-4.1
92055	503	8.580	8.660	-0.9	92338	506	3.100	3.130	-1.0	92451	509	4.240	4.420	-4.1
92055	504	8.580	8.660	-0.9	92338	507	3.100	3.130	-1.0	92453	501	5.650	5.700	-0.9
92055	505	8.580	8.660	-0.9	92338	508	3.100	3.130	-1.0	92453	503	5.650	5.700	-0.9
92055	506	8.580	8.660	-0.9	92338	509	3.100	3.130	-1.0	92453	504	5.650	5.700	-0.9
92055	507	8.580	8.660	-0.9	92445	501	4.810	4.950	-2.8	92453	505	5.650	5.700	-0.9
92055	508	8.580	8.660	-0.9	92445	503	4.810	4.950	-2.8	92453	506	5.650	5.700	-0.9
92055	509	8.580	8.660	-0.9	92445	504	4.810	4.950	-2.8	92453	507	5.650	5.700	-0.9
92101	501	13.400	13.500	-0.7	92445	505	4.810	4.950	-2.8	92453	508	5.650	5.700	-0.9
92101	503	13.400	13.500	-0.7	92445	506	4.810	4.950	-2.8	92453	509	5.650	5.700	-0.9
92101	504	13.400	13.500	-0.7	92445	507	4.810	4.950	-2.8	92478	501	2.790	2.820	-1.1
92101	505	13.400	13.500	-0.7	92445	508	4.810	4.950	-2.8	92478	503	2.790	2.820	-1.1
92101	506	13.400	13.500	-0.7	92445	509	4.810	4.950	-2.8	92478	504	2.790	2.820	-1.1
92101	507	13.400	13.500	-0.7	92446	501	10.200	10.300	-1.0	92478	505	2.790	2.820	-1.1
92101	508	13.400	13.500	-0.7	92446	503	10.200	10.300	-1.0	92478	506	2.790	2.820	-1.1
92101	509	13.400	13.500	-0.7	92446	504	10.200	10.300	-1.0	92478	507	2.790	2.820	-1.1
92102	501	8.080	8.150	-0.9	92446	505	10.200	10.300	-1.0	92478	508	2.790	2.820	-1.1
92102	503	8.080	8.150	-0.9	92446	506	10.200	10.300	-1.0	92478	509	2.790	2.820	-1.1

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

STATE: 06 - CONNECTICUT  
 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
92593	501	55.700	58.100	-4.1	94225	505	15.300	15.500	-1.3	94404	508	7.570	7.640	-0.9
92593	503	55.700	58.100	-4.1	94225	506	15.300	15.500	-1.3	94404	509	7.570	7.640	-0.9
92593	504	55.700	58.100	-4.1	94225	507	15.300	15.500	-1.3	94569	501	5.110	5.160	-1.0
92593	505	55.700	58.100	-4.1	94225	508	15.300	15.500	-1.3	94569	503	5.110	5.160	-1.0
92593	506	55.700	58.100	-4.1	94225	509	15.300	15.500	-1.3	94569	504	5.110	5.160	-1.0
92593	507	55.700	58.100	-4.1	94276	501	7.990	8.070	-1.0	94569	505	5.110	5.160	-1.0
92593	508	55.700	58.100	-4.1	94276	503	7.990	8.070	-1.0	94569	506	5.110	5.160	-1.0
92593	509	55.700	58.100	-4.1	94276	504	7.990	8.070	-1.0	94569	507	5.110	5.160	-1.0
92663	501	1.140	1.170	-2.6	94276	505	7.990	8.070	-1.0	94569	508	5.110	5.160	-1.0
92663	503	1.140	1.170	-2.6	94276	506	7.990	8.070	-1.0	94569	509	5.110	5.160	-1.0
92663	504	1.140	1.170	-2.6	94276	507	7.990	8.070	-1.0	94590	501	22.000	22.300	-1.3
92663	505	1.140	1.170	-2.6	94276	508	7.990	8.070	-1.0	94590	503	22.000	22.300	-1.3
92663	506	1.140	1.170	-2.6	94276	509	7.990	8.070	-1.0	94590	504	22.000	22.300	-1.3
92663	507	1.140	1.170	-2.6	94304	501	5.420	5.650	-4.1	94590	505	22.000	22.300	-1.3
92663	508	1.140	1.170	-2.6	94304	503	5.420	5.650	-4.1	94590	506	22.000	22.300	-1.3
92663	509	1.140	1.170	-2.6	94304	504	5.420	5.650	-4.1	94590	507	22.000	22.300	-1.3
94007	501	19.100	19.300	-1.0	94304	505	5.420	5.650	-4.1	94590	508	22.000	22.300	-1.3
94007	503	19.100	19.300	-1.0	94304	506	5.420	5.650	-4.1	94590	509	22.000	22.300	-1.3
94007	504	19.100	19.300	-1.0	94304	507	5.420	5.650	-4.1	94617	501	6.960	7.020	-0.9
94007	505	19.100	19.300	-1.0	94304	508	5.420	5.650	-4.1	94617	503	6.960	7.020	-0.9
94007	506	19.100	19.300	-1.0	94304	509	5.420	5.650	-4.1	94617	504	6.960	7.020	-0.9
94007	507	19.100	19.300	-1.0	94381	501	10.200	10.600	-3.8	94617	505	6.960	7.020	-0.9
94007	508	19.100	19.300	-1.0	94381	503	10.200	10.600	-3.8	94617	506	6.960	7.020	-0.9
94007	509	19.100	19.300	-1.0	94381	504	10.200	10.600	-3.8	94617	507	6.960	7.020	-0.9
94099	501	4.360	4.400	-0.9	94381	505	10.200	10.600	-3.8	94617	508	6.960	7.020	-0.9
94099	503	4.360	4.400	-0.9	94381	506	10.200	10.600	-3.8	94617	509	6.960	7.020	-0.9
94099	504	4.360	4.400	-0.9	94381	507	10.200	10.600	-3.8	95124	501	2.570	2.590	-0.8
94099	505	4.360	4.400	-0.9	94381	508	10.200	10.600	-3.8	95124	503	2.570	2.590	-0.8
94099	506	4.360	4.400	-0.9	94381	509	10.200	10.600	-3.8	95124	504	2.570	2.590	-0.8
94099	507	4.360	4.400	-0.9	94404	501	7.570	7.640	-0.9	95124	505	2.570	2.590	-0.8
94099	508	4.360	4.400	-0.9	94404	503	7.570	7.640	-0.9	95124	506	2.570	2.590	-0.8
94099	509	4.360	4.400	-0.9	94404	504	7.570	7.640	-0.9	95124	507	2.570	2.590	-0.8
94225	501	15.300	15.500	-1.3	94404	505	7.570	7.640	-0.9	95124	508	2.570	2.590	-0.8
94225	503	15.300	15.500	-1.3	94404	506	7.570	7.640	-0.9	95124	509	2.570	2.590	-0.8
94225	504	15.300	15.500	-1.3	94404	507	7.570	7.640	-0.9	95233	501	5.510	5.560	-0.9

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

STATE: 06 - CONNECTICUT  
 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
95233	503	5.510	5.560	-0.9	95357	506	2.450	2.520	-2.8	95505	509	4.720	4.860	-2.9
95233	504	5.510	5.560	-0.9	95357	507	2.450	2.520	-2.8	95620	501	3.350	3.380	-0.9
95233	505	5.510	5.560	-0.9	95357	508	2.450	2.520	-2.8	95620	503	3.350	3.380	-0.9
95233	506	5.510	5.560	-0.9	95357	509	2.450	2.520	-2.8	95620	504	3.350	3.380	-0.9
95233	507	5.510	5.560	-0.9	95410	501	7.710	7.780	-0.9	95620	505	3.350	3.380	-0.9
95233	508	5.510	5.560	-0.9	95410	503	7.710	7.780	-0.9	95620	506	3.350	3.380	-0.9
95233	509	5.510	5.560	-0.9	95410	504	7.710	7.780	-0.9	95620	507	3.350	3.380	-0.9
95305	501	5.980	6.040	-1.0	95410	505	7.710	7.780	-0.9	95620	508	3.350	3.380	-0.9
95305	503	5.980	6.040	-1.0	95410	506	7.710	7.780	-0.9	95620	509	3.350	3.380	-0.9
95305	504	5.980	6.040	-1.0	95410	507	7.710	7.780	-0.9	95625	501	13.300	13.700	-2.9
95305	505	5.980	6.040	-1.0	95410	508	7.710	7.780	-0.9	95625	503	13.300	13.700	-2.9
95305	506	5.980	6.040	-1.0	95410	509	7.710	7.780	-0.9	95625	504	13.300	13.700	-2.9
95305	507	5.980	6.040	-1.0	95455	501	10.100	10.400	-2.9	95625	505	13.300	13.700	-2.9
95305	508	5.980	6.040	-1.0	95455	503	10.100	10.400	-2.9	95625	506	13.300	13.700	-2.9
95305	509	5.980	6.040	-1.0	95455	504	10.100	10.400	-2.9	95625	507	13.300	13.700	-2.9
95306	501	9.620	9.910	-2.9	95455	505	10.100	10.400	-2.9	95625	508	13.300	13.700	-2.9
95306	503	9.620	9.910	-2.9	95455	506	10.100	10.400	-2.9	95625	509	13.300	13.700	-2.9
95306	504	9.620	9.910	-2.9	95455	507	10.100	10.400	-2.9	95647	501	5.110	5.330	-4.1
95306	505	9.620	9.910	-2.9	95455	508	10.100	10.400	-2.9	95647	503	5.110	5.330	-4.1
95306	506	9.620	9.910	-2.9	95455	509	10.100	10.400	-2.9	95647	504	5.110	5.330	-4.1
95306	507	9.620	9.910	-2.9	95487	501	4.140	4.170	-0.7	95647	505	5.110	5.330	-4.1
95306	508	9.620	9.910	-2.9	95487	503	4.140	4.170	-0.7	95647	506	5.110	5.330	-4.1
95306	509	9.620	9.910	-2.9	95487	504	4.140	4.170	-0.7	95647	507	5.110	5.330	-4.1
95310	501	14.300	14.400	-0.7	95487	505	4.140	4.170	-0.7	95647	508	5.110	5.330	-4.1
95310	503	14.300	14.400	-0.7	95487	506	4.140	4.170	-0.7	95647	509	5.110	5.330	-4.1
95310	504	14.300	14.400	-0.7	95487	507	4.140	4.170	-0.7	96053	501	3.880	4.050	-4.2
95310	505	14.300	14.400	-0.7	95487	508	4.140	4.170	-0.7	96053	503	3.880	4.050	-4.2
95310	506	14.300	14.400	-0.7	95487	509	4.140	4.170	-0.7	96053	504	3.880	4.050	-4.2
95310	507	14.300	14.400	-0.7	95505	501	4.720	4.860	-2.9	96053	505	3.880	4.050	-4.2
95310	508	14.300	14.400	-0.7	95505	503	4.720	4.860	-2.9	96053	506	3.880	4.050	-4.2
95310	509	14.300	14.400	-0.7	95505	504	4.720	4.860	-2.9	96053	507	3.880	4.050	-4.2
95357	501	2.450	2.520	-2.8	95505	505	4.720	4.860	-2.9	96053	508	3.880	4.050	-4.2
95357	503	2.450	2.520	-2.8	95505	506	4.720	4.860	-2.9	96053	509	3.880	4.050	-4.2
95357	504	2.450	2.520	-2.8	95505	507	4.720	4.860	-2.9	96317	501	2.540	2.610	-2.7
95357	505	2.450	2.520	-2.8	95505	508	4.720	4.860	-2.9	96317	503	2.540	2.610	-2.7

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

STATE: 06 - CONNECTICUT  
 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
96317	504	2.540	2.610	-2.7	96611	507	2.820	2.900	-2.8	97050	501	6.650	6.840	-2.8
96317	505	2.540	2.610	-2.7	96611	508	2.820	2.900	-2.8	97050	503	6.650	6.840	-2.8
96317	506	2.540	2.610	-2.7	96611	509	2.820	2.900	-2.8	97050	504	6.650	6.840	-2.8
96317	507	2.540	2.610	-2.7	96702	501	7.690	7.760	-0.9	97050	505	6.650	6.840	-2.8
96317	508	2.540	2.610	-2.7	96702	503	7.690	7.760	-0.9	97050	506	6.650	6.840	-2.8
96317	509	2.540	2.610	-2.7	96702	504	7.690	7.760	-0.9	97050	507	6.650	6.840	-2.8
96408	501	6.680	6.740	-0.9	96702	505	7.690	7.760	-0.9	97050	508	6.650	6.840	-2.8
96408	503	6.680	6.740	-0.9	96702	506	7.690	7.760	-0.9	97050	509	6.650	6.840	-2.8
96408	504	6.680	6.740	-0.9	96702	507	7.690	7.760	-0.9	97111	501	9.220	9.310	-1.0
96408	505	6.680	6.740	-0.9	96702	508	7.690	7.760	-0.9	97111	503	9.220	9.310	-1.0
96408	506	6.680	6.740	-0.9	96702	509	7.690	7.760	-0.9	97111	504	9.220	9.310	-1.0
96408	507	6.680	6.740	-0.9	96816	501	7.210	7.280	-1.0	97111	505	9.220	9.310	-1.0
96408	508	6.680	6.740	-0.9	96816	503	7.210	7.280	-1.0	97111	506	9.220	9.310	-1.0
96408	509	6.680	6.740	-0.9	96816	504	7.210	7.280	-1.0	97111	507	9.220	9.310	-1.0
96409	501	6.180	6.230	-0.8	96816	505	7.210	7.280	-1.0	97111	508	9.220	9.310	-1.0
96409	503	6.180	6.230	-0.8	96816	506	7.210	7.280	-1.0	97111	509	9.220	9.310	-1.0
96409	504	6.180	6.230	-0.8	96816	507	7.210	7.280	-1.0	97220	501	0.660	0.680	-2.9
96409	505	6.180	6.230	-0.8	96816	508	7.210	7.280	-1.0	97220	503	0.660	0.680	-2.9
96409	506	6.180	6.230	-0.8	96816	509	7.210	7.280	-1.0	97220	504	0.660	0.680	-2.9
96409	507	6.180	6.230	-0.8	96872	501	9.010	9.280	-2.9	97220	505	0.660	0.680	-2.9
96409	508	6.180	6.230	-0.8	96872	503	9.010	9.280	-2.9	97220	506	0.660	0.680	-2.9
96409	509	6.180	6.230	-0.8	96872	504	9.010	9.280	-2.9	97220	507	0.660	0.680	-2.9
96410	501	5.420	5.470	-0.9	96872	505	9.010	9.280	-2.9	97220	508	0.660	0.680	-2.9
96410	503	5.420	5.470	-0.9	96872	506	9.010	9.280	-2.9	97220	509	0.660	0.680	-2.9
96410	504	5.420	5.470	-0.9	96872	507	9.010	9.280	-2.9	97222	501	2.810	2.930	-4.1
96410	505	5.420	5.470	-0.9	96872	508	9.010	9.280	-2.9	97222	503	2.810	2.930	-4.1
96410	506	5.420	5.470	-0.9	96872	509	9.010	9.280	-2.9	97222	504	2.810	2.930	-4.1
96410	507	5.420	5.470	-0.9	97047	501	8.570	8.810	-2.7	97222	505	2.810	2.930	-4.1
96410	508	5.420	5.470	-0.9	97047	503	8.570	8.810	-2.7	97222	506	2.810	2.930	-4.1
96410	509	5.420	5.470	-0.9	97047	504	8.570	8.810	-2.7	97222	507	2.810	2.930	-4.1
96611	501	2.820	2.900	-2.8	97047	505	8.570	8.810	-2.7	97222	508	2.810	2.930	-4.1
96611	503	2.820	2.900	-2.8	97047	506	8.570	8.810	-2.7	97222	509	2.810	2.930	-4.1
96611	504	2.820	2.900	-2.8	97047	507	8.570	8.810	-2.7	97223	501	4.240	4.420	-4.1
96611	505	2.820	2.900	-2.8	97047	508	8.570	8.810	-2.7	97223	503	4.240	4.420	-4.1
96611	506	2.820	2.900	-2.8	97047	509	8.570	8.810	-2.7	97223	504	4.240	4.420	-4.1

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



STATE: 06 - CONNECTICUT  
 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
97223	505	4.240	4.420	-4.1	97651	508	11.900	12.300	-3.3	98002	503	1.660	1.710	-2.9
97223	506	4.240	4.420	-4.1	97651	509	11.900	12.300	-3.3	98002	504	1.660	1.710	-2.9
97223	507	4.240	4.420	-4.1	97652	501	10.300	10.600	-2.8	98002	505	1.660	1.710	-2.9
97223	508	4.240	4.420	-4.1	97652	503	10.300	10.600	-2.8	98002	506	1.660	1.710	-2.9
97223	509	4.240	4.420	-4.1	97652	504	10.300	10.600	-2.8	98002	507	1.660	1.710	-2.9
97308	501	1.220	1.260	-3.2	97652	505	10.300	10.600	-2.8	98002	508	1.660	1.710	-2.9
97308	503	1.220	1.260	-3.2	97652	506	10.300	10.600	-2.8	98002	509	1.660	1.710	-2.9
97308	504	1.220	1.260	-3.2	97652	507	10.300	10.600	-2.8	98003	501	1.700	1.720	-1.2
97308	505	1.220	1.260	-3.2	97652	508	10.300	10.600	-2.8	98003	503	1.700	1.720	-1.2
97308	506	1.220	1.260	-3.2	97652	509	10.300	10.600	-2.8	98003	504	1.700	1.720	-1.2
97308	507	1.220	1.260	-3.2	97653	501	5.450	5.500	-0.9	98003	505	1.700	1.720	-1.2
97308	508	1.220	1.260	-3.2	97653	503	5.450	5.500	-0.9	98003	506	1.700	1.720	-1.2
97308	509	1.220	1.260	-3.2	97653	504	5.450	5.500	-0.9	98003	507	1.700	1.720	-1.2
97447	501	4.020	4.140	-2.9	97653	505	5.450	5.500	-0.9	98003	508	1.700	1.720	-1.2
97447	503	4.020	4.140	-2.9	97653	506	5.450	5.500	-0.9	98003	509	1.700	1.720	-1.2
97447	504	4.020	4.140	-2.9	97653	507	5.450	5.500	-0.9	98090	501	0.229	0.231	-0.9
97447	505	4.020	4.140	-2.9	97653	508	5.450	5.500	-0.9	98090	503	0.229	0.231	-0.9
97447	506	4.020	4.140	-2.9	97653	509	5.450	5.500	-0.9	98090	504	0.229	0.231	-0.9
97447	507	4.020	4.140	-2.9	97654	501	9.500	9.590	-0.9	98090	505	0.229	0.231	-0.9
97447	508	4.020	4.140	-2.9	97654	503	9.500	9.590	-0.9	98090	506	0.229	0.231	-0.9
97447	509	4.020	4.140	-2.9	97654	504	9.500	9.590	-0.9	98090	507	0.229	0.231	-0.9
97650	501	6.370	6.430	-0.9	97654	505	9.500	9.590	-0.9	98090	508	0.229	0.231	-0.9
97650	503	6.370	6.430	-0.9	97654	506	9.500	9.590	-0.9	98090	509	0.229	0.231	-0.9
97650	504	6.370	6.430	-0.9	97654	507	9.500	9.590	-0.9	98091	501	0.249	0.250	-0.4
97650	505	6.370	6.430	-0.9	97654	508	9.500	9.590	-0.9	98091	503	0.249	0.250	-0.4
97650	506	6.370	6.430	-0.9	97654	509	9.500	9.590	-0.9	98091	504	0.249	0.250	-0.4
97650	507	6.370	6.430	-0.9	97655	501	9.180	9.460	-3.0	98091	505	0.249	0.250	-0.4
97650	508	6.370	6.430	-0.9	97655	503	9.180	9.460	-3.0	98091	506	0.249	0.250	-0.4
97650	509	6.370	6.430	-0.9	97655	504	9.180	9.460	-3.0	98091	507	0.249	0.250	-0.4
97651	501	11.900	12.300	-3.3	97655	505	9.180	9.460	-3.0	98091	508	0.249	0.250	-0.4
97651	503	11.900	12.300	-3.3	97655	506	9.180	9.460	-3.0	98091	509	0.249	0.250	-0.4
97651	504	11.900	12.300	-3.3	97655	507	9.180	9.460	-3.0	98092	501	0.750	0.760	-1.3
97651	505	11.900	12.300	-3.3	97655	508	9.180	9.460	-3.0	98092	503	0.750	0.760	-1.3
97651	506	11.900	12.300	-3.3	97655	509	9.180	9.460	-3.0	98092	504	0.750	0.760	-1.3
97651	507	11.900	12.300	-3.3	98002	501	1.660	1.710	-2.9	98092	505	0.750	0.760	-1.3

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

STATE: 06 - CONNECTICUT  
 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
98092	506	0.750	0.760	-1.3	98154	509	7.430	7.660	-3.0	98161	504	10.600	10.900	-2.8
98092	507	0.750	0.760	-1.3	98155	501	10.400	10.700	-2.8	98161	505	10.600	10.900	-2.8
98092	508	0.750	0.760	-1.3	98155	503	10.400	10.700	-2.8	98161	506	10.600	10.900	-2.8
98092	509	0.750	0.760	-1.3	98155	504	10.400	10.700	-2.8	98161	507	10.600	10.900	-2.8
98111	501	1.070	1.120	-4.5	98155	505	10.400	10.700	-2.8	98161	508	10.600	10.900	-2.8
98111	503	1.070	1.120	-4.5	98155	506	10.400	10.700	-2.8	98161	509	10.600	10.900	-2.8
98111	504	1.070	1.120	-4.5	98155	507	10.400	10.700	-2.8	98163	501	11.100	11.400	-2.6
98111	505	1.070	1.120	-4.5	98155	508	10.400	10.700	-2.8	98163	503	11.100	11.400	-2.6
98111	506	1.070	1.120	-4.5	98155	509	10.400	10.700	-2.8	98163	504	11.100	11.400	-2.6
98111	507	1.070	1.120	-4.5	98157	501	6.650	6.850	-2.9	98163	505	11.100	11.400	-2.6
98111	508	1.070	1.120	-4.5	98157	503	6.650	6.850	-2.9	98163	506	11.100	11.400	-2.6
98111	509	1.070	1.120	-4.5	98157	504	6.650	6.850	-2.9	98163	507	11.100	11.400	-2.6
98152	501	5.600	5.760	-2.8	98157	505	6.650	6.850	-2.9	98163	508	11.100	11.400	-2.6
98152	503	5.600	5.760	-2.8	98157	506	6.650	6.850	-2.9	98163	509	11.100	11.400	-2.6
98152	504	5.600	5.760	-2.8	98157	507	6.650	6.850	-2.9	98164	501	3.580	3.730	-4.0
98152	505	5.600	5.760	-2.8	98157	508	6.650	6.850	-2.9	98164	503	3.580	3.730	-4.0
98152	506	5.600	5.760	-2.8	98157	509	6.650	6.850	-2.9	98164	504	3.580	3.730	-4.0
98152	507	5.600	5.760	-2.8	98159	501	4.460	4.590	-2.8	98164	505	3.580	3.730	-4.0
98152	508	5.600	5.760	-2.8	98159	503	4.460	4.590	-2.8	98164	506	3.580	3.730	-4.0
98152	509	5.600	5.760	-2.8	98159	504	4.460	4.590	-2.8	98164	507	3.580	3.730	-4.0
98153	501	6.300	6.490	-2.9	98159	505	4.460	4.590	-2.8	98164	508	3.580	3.730	-4.0
98153	503	6.300	6.490	-2.9	98159	506	4.460	4.590	-2.8	98164	509	3.580	3.730	-4.0
98153	504	6.300	6.490	-2.9	98159	507	4.460	4.590	-2.8	98257	501	2.570	2.590	-0.8
98153	505	6.300	6.490	-2.9	98159	508	4.460	4.590	-2.8	98257	503	2.570	2.590	-0.8
98153	506	6.300	6.490	-2.9	98159	509	4.460	4.590	-2.8	98257	504	2.570	2.590	-0.8
98153	507	6.300	6.490	-2.9	98160	501	9.440	9.730	-3.0	98257	505	2.570	2.590	-0.8
98153	508	6.300	6.490	-2.9	98160	503	9.440	9.730	-3.0	98257	506	2.570	2.590	-0.8
98153	509	6.300	6.490	-2.9	98160	504	9.440	9.730	-3.0	98257	507	2.570	2.590	-0.8
98154	501	7.430	7.660	-3.0	98160	505	9.440	9.730	-3.0	98257	508	2.570	2.590	-0.8
98154	503	7.430	7.660	-3.0	98160	506	9.440	9.730	-3.0	98257	509	2.570	2.590	-0.8
98154	504	7.430	7.660	-3.0	98160	507	9.440	9.730	-3.0	98303	501	20.900	21.500	-2.8
98154	505	7.430	7.660	-3.0	98160	508	9.440	9.730	-3.0	98303	503	20.900	21.500	-2.8
98154	506	7.430	7.660	-3.0	98160	509	9.440	9.730	-3.0	98303	504	20.900	21.500	-2.8
98154	507	7.430	7.660	-3.0	98161	501	10.600	10.900	-2.8	98303	505	20.900	21.500	-2.8
98154	508	7.430	7.660	-3.0	98161	503	10.600	10.900	-2.8	98303	506	20.900	21.500	-2.8

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

STATE: 06 - CONNECTICUT  
 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
98303	507	20.900	21.500	-2.8	98308	501	1.980	2.000	-1.0	98413	505	25.100	25.300	-0.8
98303	508	20.900	21.500	-2.8	98308	503	1.980	2.000	-1.0	98413	506	25.100	25.300	-0.8
98303	509	20.900	21.500	-2.8	98308	504	1.980	2.000	-1.0	98413	507	25.100	25.300	-0.8
98304	501	9.530	9.620	-0.9	98308	505	1.980	2.000	-1.0	98413	508	25.100	25.300	-0.8
98304	503	9.530	9.620	-0.9	98308	506	1.980	2.000	-1.0	98413	509	25.100	25.300	-0.8
98304	504	9.530	9.620	-0.9	98308	507	1.980	2.000	-1.0	98414	501	23.000	23.200	-0.9
98304	505	9.530	9.620	-0.9	98308	508	1.980	2.000	-1.0	98414	503	23.000	23.200	-0.9
98304	506	9.530	9.620	-0.9	98308	509	1.980	2.000	-1.0	98414	504	23.000	23.200	-0.9
98304	507	9.530	9.620	-0.9	98309	501	10.500	10.800	-2.8	98414	505	23.000	23.200	-0.9
98304	508	9.530	9.620	-0.9	98309	503	10.500	10.800	-2.8	98414	506	23.000	23.200	-0.9
98304	509	9.530	9.620	-0.9	98309	504	10.500	10.800	-2.8	98414	507	23.000	23.200	-0.9
98305	501	6.880	7.070	-2.7	98309	505	10.500	10.800	-2.8	98414	508	23.000	23.200	-0.9
98305	503	6.880	7.070	-2.7	98309	506	10.500	10.800	-2.8	98414	509	23.000	23.200	-0.9
98305	504	6.880	7.070	-2.7	98309	507	10.500	10.800	-2.8	98415	501	3.020	3.050	-1.0
98305	505	6.880	7.070	-2.7	98309	508	10.500	10.800	-2.8	98415	503	3.020	3.050	-1.0
98305	506	6.880	7.070	-2.7	98309	509	10.500	10.800	-2.8	98415	504	3.020	3.050	-1.0
98305	507	6.880	7.070	-2.7	98344	501	1.920	1.970	-2.5	98415	505	3.020	3.050	-1.0
98305	508	6.880	7.070	-2.7	98344	503	1.920	1.970	-2.5	98415	506	3.020	3.050	-1.0
98305	509	6.880	7.070	-2.7	98344	504	1.920	1.970	-2.5	98415	507	3.020	3.050	-1.0
98306	501	17.700	18.200	-2.7	98344	505	1.920	1.970	-2.5	98415	508	3.020	3.050	-1.0
98306	503	17.700	18.200	-2.7	98344	506	1.920	1.970	-2.5	98415	509	3.020	3.050	-1.0
98306	504	17.700	18.200	-2.7	98344	507	1.920	1.970	-2.5	98423	501	7.180	7.250	-1.0
98306	505	17.700	18.200	-2.7	98344	508	1.920	1.970	-2.5	98423	503	7.180	7.250	-1.0
98306	506	17.700	18.200	-2.7	98344	509	1.920	1.970	-2.5	98423	504	7.180	7.250	-1.0
98306	507	17.700	18.200	-2.7	98405	501	3.160	3.250	-2.8	98423	505	7.180	7.250	-1.0
98306	508	17.700	18.200	-2.7	98405	503	3.160	3.250	-2.8	98423	506	7.180	7.250	-1.0
98306	509	17.700	18.200	-2.7	98405	504	3.160	3.250	-2.8	98423	507	7.180	7.250	-1.0
98307	501	3.020	3.050	-1.0	98405	505	3.160	3.250	-2.8	98423	508	7.180	7.250	-1.0
98307	503	3.020	3.050	-1.0	98405	506	3.160	3.250	-2.8	98423	509	7.180	7.250	-1.0
98307	504	3.020	3.050	-1.0	98405	507	3.160	3.250	-2.8	98424	501	12.200	12.300	-0.8
98307	505	3.020	3.050	-1.0	98405	508	3.160	3.250	-2.8	98424	503	12.200	12.300	-0.8
98307	506	3.020	3.050	-1.0	98405	509	3.160	3.250	-2.8	98424	504	12.200	12.300	-0.8
98307	507	3.020	3.050	-1.0	98413	501	25.100	25.300	-0.8	98424	505	12.200	12.300	-0.8
98307	508	3.020	3.050	-1.0	98413	503	25.100	25.300	-0.8	98424	506	12.200	12.300	-0.8
98307	509	3.020	3.050	-1.0	98413	504	25.100	25.300	-0.8	98424	507	12.200	12.300	-0.8

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

STATE: 06 - CONNECTICUT  
 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	508	12.200	12.300	-0.8	98449	503	6.180	6.230	-0.8	98555	506	4.360	4.400	-0.9
98424	509	12.200	12.300	-0.8	98449	504	6.180	6.230	-0.8	98555	507	4.360	4.400	-0.9
98425	501	5.000	5.050	-1.0	98449	505	6.180	6.230	-0.8	98555	508	4.360	4.400	-0.9
98425	503	5.000	5.050	-1.0	98449	506	6.180	6.230	-0.8	98555	509	4.360	4.400	-0.9
98425	504	5.000	5.050	-1.0	98449	507	6.180	6.230	-0.8	98597	501	0.980	0.990	-1.0
98425	505	5.000	5.050	-1.0	98449	508	6.180	6.230	-0.8	98597	503	0.980	0.990	-1.0
98425	506	5.000	5.050	-1.0	98449	509	6.180	6.230	-0.8	98597	504	0.980	0.990	-1.0
98425	507	5.000	5.050	-1.0	98482	501	6.620	6.680	-0.9	98597	505	0.980	0.990	-1.0
98425	508	5.000	5.050	-1.0	98482	503	6.620	6.680	-0.9	98597	506	0.980	0.990	-1.0
98425	509	5.000	5.050	-1.0	98482	504	6.620	6.680	-0.9	98597	507	0.980	0.990	-1.0
98426	501	4.420	4.460	-0.9	98482	505	6.620	6.680	-0.9	98597	508	0.980	0.990	-1.0
98426	503	4.420	4.460	-0.9	98482	506	6.620	6.680	-0.9	98597	509	0.980	0.990	-1.0
98426	504	4.420	4.460	-0.9	98482	507	6.620	6.680	-0.9	98598	501	0.340	0.340	0.0
98426	505	4.420	4.460	-0.9	98482	508	6.620	6.680	-0.9	98598	503	0.340	0.340	0.0
98426	506	4.420	4.460	-0.9	98482	509	6.620	6.680	-0.9	98598	504	0.340	0.340	0.0
98426	507	4.420	4.460	-0.9	98483	501	9.780	9.870	-0.9	98598	505	0.340	0.340	0.0
98426	508	4.420	4.460	-0.9	98483	503	9.780	9.870	-0.9	98598	506	0.340	0.340	0.0
98426	509	4.420	4.460	-0.9	98483	504	9.780	9.870	-0.9	98598	507	0.340	0.340	0.0
98427	501	4.300	4.340	-0.9	98483	505	9.780	9.870	-0.9	98598	508	0.340	0.340	0.0
98427	503	4.300	4.340	-0.9	98483	506	9.780	9.870	-0.9	98598	509	0.340	0.340	0.0
98427	504	4.300	4.340	-0.9	98483	507	9.780	9.870	-0.9	98601	501	11.200	11.300	-0.9
98427	505	4.300	4.340	-0.9	98483	508	9.780	9.870	-0.9	98601	503	11.200	11.300	-0.9
98427	506	4.300	4.340	-0.9	98483	509	9.780	9.870	-0.9	98601	504	11.200	11.300	-0.9
98427	507	4.300	4.340	-0.9	98502	501	9.360	9.450	-1.0	98601	505	11.200	11.300	-0.9
98427	508	4.300	4.340	-0.9	98502	503	9.360	9.450	-1.0	98601	506	11.200	11.300	-0.9
98427	509	4.300	4.340	-0.9	98502	504	9.360	9.450	-1.0	98601	507	11.200	11.300	-0.9
98429	501	2.190	2.250	-2.7	98502	505	9.360	9.450	-1.0	98601	508	11.200	11.300	-0.9
98429	503	2.190	2.250	-2.7	98502	506	9.360	9.450	-1.0	98601	509	11.200	11.300	-0.9
98429	504	2.190	2.250	-2.7	98502	507	9.360	9.450	-1.0	98624	501	1.760	1.780	-1.1
98429	505	2.190	2.250	-2.7	98502	508	9.360	9.450	-1.0	98624	503	1.760	1.780	-1.1
98429	506	2.190	2.250	-2.7	98502	509	9.360	9.450	-1.0	98624	504	1.760	1.780	-1.1
98429	507	2.190	2.250	-2.7	98555	501	4.360	4.400	-0.9	98624	505	1.760	1.780	-1.1
98429	508	2.190	2.250	-2.7	98555	503	4.360	4.400	-0.9	98624	506	1.760	1.780	-1.1
98429	509	2.190	2.250	-2.7	98555	504	4.360	4.400	-0.9	98624	507	1.760	1.780	-1.1
98449	501	6.180	6.230	-0.8	98555	505	4.360	4.400	-0.9	98624	508	1.760	1.780	-1.1

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

STATE: 06 - CONNECTICUT  
 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
98624	509	1.760	1.780	-1.1	98677	504	30.500	30.700	-0.7	98710	507	6.120	6.180	-1.0
98636	501	5.210	5.430	-4.1	98677	505	30.500	30.700	-0.7	98710	508	6.120	6.180	-1.0
98636	503	5.210	5.430	-4.1	98677	506	30.500	30.700	-0.7	98710	509	6.120	6.180	-1.0
98636	504	5.210	5.430	-4.1	98677	507	30.500	30.700	-0.7	98751	501	8.130	8.380	-3.0
98636	505	5.210	5.430	-4.1	98677	508	30.500	30.700	-0.7	98751	503	8.130	8.380	-3.0
98636	506	5.210	5.430	-4.1	98677	509	30.500	30.700	-0.7	98751	504	8.130	8.380	-3.0
98636	507	5.210	5.430	-4.1	98678	501	27.100	27.300	-0.7	98751	505	8.130	8.380	-3.0
98636	508	5.210	5.430	-4.1	98678	503	27.100	27.300	-0.7	98751	506	8.130	8.380	-3.0
98636	509	5.210	5.430	-4.1	98678	504	27.100	27.300	-0.7	98751	507	8.130	8.380	-3.0
98640	501	193.000	195.000	-1.0	98678	505	27.100	27.300	-0.7	98751	508	8.130	8.380	-3.0
98640	503	193.000	195.000	-1.0	98678	506	27.100	27.300	-0.7	98751	509	8.130	8.380	-3.0
98640	504	193.000	195.000	-1.0	98678	507	27.100	27.300	-0.7	98805	501	7.990	8.070	-1.0
98640	505	193.000	195.000	-1.0	98678	508	27.100	27.300	-0.7	98805	503	7.990	8.070	-1.0
98640	506	193.000	195.000	-1.0	98678	509	27.100	27.300	-0.7	98805	504	7.990	8.070	-1.0
98640	507	193.000	195.000	-1.0	98699	501	8.800	8.890	-1.0	98805	505	7.990	8.070	-1.0
98640	508	193.000	195.000	-1.0	98699	503	8.800	8.890	-1.0	98805	506	7.990	8.070	-1.0
98640	509	193.000	195.000	-1.0	98699	504	8.800	8.890	-1.0	98805	507	7.990	8.070	-1.0
98658	501	10.800	11.100	-2.7	98699	505	8.800	8.890	-1.0	98805	508	7.990	8.070	-1.0
98658	503	10.800	11.100	-2.7	98699	506	8.800	8.890	-1.0	98805	509	7.990	8.070	-1.0
98658	504	10.800	11.100	-2.7	98699	507	8.800	8.890	-1.0	98806	501	4.860	5.060	-4.0
98658	505	10.800	11.100	-2.7	98699	508	8.800	8.890	-1.0	98806	503	4.860	5.060	-4.0
98658	506	10.800	11.100	-2.7	98699	509	8.800	8.890	-1.0	98806	504	4.860	5.060	-4.0
98658	507	10.800	11.100	-2.7	98705	501	15.200	15.700	-3.2	98806	505	4.860	5.060	-4.0
98658	508	10.800	11.100	-2.7	98705	503	15.200	15.700	-3.2	98806	506	4.860	5.060	-4.0
98658	509	10.800	11.100	-2.7	98705	504	15.200	15.700	-3.2	98806	507	4.860	5.060	-4.0
98659	501	1.920	1.980	-3.0	98705	505	15.200	15.700	-3.2	98806	508	4.860	5.060	-4.0
98659	503	1.920	1.980	-3.0	98705	506	15.200	15.700	-3.2	98806	509	4.860	5.060	-4.0
98659	504	1.920	1.980	-3.0	98705	507	15.200	15.700	-3.2	98810	501	9.700	9.970	-2.7
98659	505	1.920	1.980	-3.0	98705	508	15.200	15.700	-3.2	98810	503	9.700	9.970	-2.7
98659	506	1.920	1.980	-3.0	98705	509	15.200	15.700	-3.2	98810	504	9.700	9.970	-2.7
98659	507	1.920	1.980	-3.0	98710	501	6.120	6.180	-1.0	98810	505	9.700	9.970	-2.7
98659	508	1.920	1.980	-3.0	98710	503	6.120	6.180	-1.0	98810	506	9.700	9.970	-2.7
98659	509	1.920	1.980	-3.0	98710	504	6.120	6.180	-1.0	98810	507	9.700	9.970	-2.7
98677	501	30.500	30.700	-0.7	98710	505	6.120	6.180	-1.0	98810	508	9.700	9.970	-2.7
98677	503	30.500	30.700	-0.7	98710	506	6.120	6.180	-1.0	98810	509	9.700	9.970	-2.7

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

STATE: 06 - CONNECTICUT  
 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
98813	501	9.360	9.620	-2.7	98949	505	1.840	1.890	-2.6	99004	508	7.780	8.000	-2.8
98813	503	9.360	9.620	-2.7	98949	506	1.840	1.890	-2.6	99004	509	7.780	8.000	-2.8
98813	504	9.360	9.620	-2.7	98949	507	1.840	1.890	-2.6	99080	501	2.100	2.120	-0.9
98813	505	9.360	9.620	-2.7	98949	508	1.840	1.890	-2.6	99080	503	2.100	2.120	-0.9
98813	506	9.360	9.620	-2.7	98949	509	1.840	1.890	-2.6	99080	504	2.100	2.120	-0.9
98813	507	9.360	9.620	-2.7	98967	501	6.230	6.290	-1.0	99080	505	2.100	2.120	-0.9
98813	508	9.360	9.620	-2.7	98967	503	6.230	6.290	-1.0	99080	506	2.100	2.120	-0.9
98813	509	9.360	9.620	-2.7	98967	504	6.230	6.290	-1.0	99080	507	2.100	2.120	-0.9
98820	501	15.300	15.400	-0.6	98967	505	6.230	6.290	-1.0	99080	508	2.100	2.120	-0.9
98820	503	15.300	15.400	-0.6	98967	506	6.230	6.290	-1.0	99080	509	2.100	2.120	-0.9
98820	504	15.300	15.400	-0.6	98967	507	6.230	6.290	-1.0	99111	501	3.050	3.070	-0.7
98820	505	15.300	15.400	-0.6	98967	508	6.230	6.290	-1.0	99111	503	3.050	3.070	-0.7
98820	506	15.300	15.400	-0.6	98967	509	6.230	6.290	-1.0	99111	504	3.050	3.070	-0.7
98820	507	15.300	15.400	-0.6	98993	501	9.970	10.400	-4.1	99111	505	3.050	3.070	-0.7
98820	508	15.300	15.400	-0.6	98993	503	9.970	10.400	-4.1	99111	506	3.050	3.070	-0.7
98820	509	15.300	15.400	-0.6	98993	504	9.970	10.400	-4.1	99111	507	3.050	3.070	-0.7
98884	501	3.970	4.010	-1.0	98993	505	9.970	10.400	-4.1	99111	508	3.050	3.070	-0.7
98884	503	3.970	4.010	-1.0	98993	506	9.970	10.400	-4.1	99111	509	3.050	3.070	-0.7
98884	504	3.970	4.010	-1.0	98993	507	9.970	10.400	-4.1	99163	501	7.270	7.330	-0.8
98884	505	3.970	4.010	-1.0	98993	508	9.970	10.400	-4.1	99163	503	7.270	7.330	-0.8
98884	506	3.970	4.010	-1.0	98993	509	9.970	10.400	-4.1	99163	504	7.270	7.330	-0.8
98884	507	3.970	4.010	-1.0	99003	501	2.960	2.990	-1.0	99163	505	7.270	7.330	-0.8
98884	508	3.970	4.010	-1.0	99003	503	2.960	2.990	-1.0	99163	506	7.270	7.330	-0.8
98884	509	3.970	4.010	-1.0	99003	504	2.960	2.990	-1.0	99163	507	7.270	7.330	-0.8
98914	501	1.310	1.350	-3.0	99003	505	2.960	2.990	-1.0	99163	508	7.270	7.330	-0.8
98914	503	1.310	1.350	-3.0	99003	506	2.960	2.990	-1.0	99165	501	1.590	1.610	-1.2
98914	504	1.310	1.350	-3.0	99003	507	2.960	2.990	-1.0	99165	503	1.590	1.610	-1.2
98914	505	1.310	1.350	-3.0	99003	508	2.960	2.990	-1.0	99165	504	1.590	1.610	-1.2
98914	506	1.310	1.350	-3.0	99003	509	2.960	2.990	-1.0	99165	505	1.590	1.610	-1.2
98914	507	1.310	1.350	-3.0	99004	501	7.780	8.000	-2.8	99165	506	1.590	1.610	-1.2
98914	508	1.310	1.350	-3.0	99004	503	7.780	8.000	-2.8	99165	507	1.590	1.610	-1.2
98914	509	1.310	1.350	-3.0	99004	504	7.780	8.000	-2.8	99165	508	1.590	1.610	-1.2
98949	501	1.840	1.890	-2.6	99004	505	7.780	8.000	-2.8	99165	509	1.590	1.610	-1.2
98949	503	1.840	1.890	-2.6	99004	506	7.780	8.000	-2.8	99220	501	2.890	2.970	-2.7
98949	504	1.840	1.890	-2.6	99004	507	7.780	8.000	-2.8					

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

STATE: 06 - CONNECTICUT  
 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
99220	503	2.890	2.970	-2.7	99310	506	6.090	6.150	-1.0	99505	509	8.430	8.790	-4.1
99220	504	2.890	2.970	-2.7	99310	507	6.090	6.150	-1.0	99506	501	10.400	10.800	-3.7
99220	505	2.890	2.970	-2.7	99310	508	6.090	6.150	-1.0	99506	503	10.400	10.800	-3.7
99220	506	2.890	2.970	-2.7	99310	509	6.090	6.150	-1.0	99506	504	10.400	10.800	-3.7
99220	507	2.890	2.970	-2.7	99315	501	17.900	18.100	-1.1	99506	505	10.400	10.800	-3.7
99220	508	2.890	2.970	-2.7	99315	503	17.900	18.100	-1.1	99506	506	10.400	10.800	-3.7
99220	509	2.890	2.970	-2.7	99315	504	17.900	18.100	-1.1	99506	507	10.400	10.800	-3.7
99222	501	5.420	5.580	-2.9	99315	505	17.900	18.100	-1.1	99506	508	10.400	10.800	-3.7
99222	503	5.420	5.580	-2.9	99315	506	17.900	18.100	-1.1	99506	509	10.400	10.800	-3.7
99222	504	5.420	5.580	-2.9	99315	507	17.900	18.100	-1.1	99507	501	9.050	9.430	-4.0
99222	505	5.420	5.580	-2.9	99315	508	17.900	18.100	-1.1	99507	503	9.050	9.430	-4.0
99222	506	5.420	5.580	-2.9	99315	509	17.900	18.100	-1.1	99507	504	9.050	9.430	-4.0
99222	507	5.420	5.580	-2.9	99321	501	17.400	17.500	-0.6	99507	505	9.050	9.430	-4.0
99222	508	5.420	5.580	-2.9	99321	503	17.400	17.500	-0.6	99507	506	9.050	9.430	-4.0
99222	509	5.420	5.580	-2.9	99321	504	17.400	17.500	-0.6	99507	507	9.050	9.430	-4.0
99223	501	0.450	0.450	0.0	99321	505	17.400	17.500	-0.6	99507	508	9.050	9.430	-4.0
99223	503	0.450	0.450	0.0	99321	506	17.400	17.500	-0.6	99507	509	9.050	9.430	-4.0
99223	504	0.450	0.450	0.0	99321	507	17.400	17.500	-0.6	99570	501	4.860	5.060	-4.0
99223	505	0.450	0.450	0.0	99321	508	17.400	17.500	-0.6	99570	503	4.860	5.060	-4.0
99223	506	0.450	0.450	0.0	99321	509	17.400	17.500	-0.6	99570	504	4.860	5.060	-4.0
99223	507	0.450	0.450	0.0	99471	501	1.310	1.350	-3.0	99570	505	4.860	5.060	-4.0
99223	508	0.450	0.450	0.0	99471	503	1.310	1.350	-3.0	99570	506	4.860	5.060	-4.0
99223	509	0.450	0.450	0.0	99471	504	1.310	1.350	-3.0	99570	507	4.860	5.060	-4.0
99303	501	24.400	24.600	-0.8	99471	505	1.310	1.350	-3.0	99570	508	4.860	5.060	-4.0
99303	503	24.400	24.600	-0.8	99471	506	1.310	1.350	-3.0	99570	509	4.860	5.060	-4.0
99303	504	24.400	24.600	-0.8	99471	507	1.310	1.350	-3.0	99571	501	1.180	1.230	-4.1
99303	505	24.400	24.600	-0.8	99471	508	1.310	1.350	-3.0	99571	503	1.180	1.230	-4.1
99303	506	24.400	24.600	-0.8	99471	509	1.310	1.350	-3.0	99571	504	1.180	1.230	-4.1
99303	507	24.400	24.600	-0.8	99505	501	8.430	8.790	-4.1	99571	505	1.180	1.230	-4.1
99303	508	24.400	24.600	-0.8	99505	503	8.430	8.790	-4.1	99571	506	1.180	1.230	-4.1
99303	509	24.400	24.600	-0.8	99505	504	8.430	8.790	-4.1	99571	507	1.180	1.230	-4.1
99310	501	6.090	6.150	-1.0	99505	505	8.430	8.790	-4.1	99571	508	1.180	1.230	-4.1
99310	503	6.090	6.150	-1.0	99505	506	8.430	8.790	-4.1	99571	509	1.180	1.230	-4.1
99310	504	6.090	6.150	-1.0	99505	507	8.430	8.790	-4.1	99572	501	2.300	2.400	-4.2
99310	505	6.090	6.150	-1.0	99505	508	8.430	8.790	-4.1	99572	503	2.300	2.400	-4.2

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

STATE: 06 - CONNECTICUT  
 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
99572	504	2.300	2.400	-4.2	99614	507	7.550	7.770	-2.8	99746	501	4.160	4.200	-1.0
99572	505	2.300	2.400	-4.2	99614	508	7.550	7.770	-2.8	99746	503	4.160	4.200	-1.0
99572	506	2.300	2.400	-4.2	99614	509	7.550	7.770	-2.8	99746	504	4.160	4.200	-1.0
99572	507	2.300	2.400	-4.2	99620	501	0.840	0.850	-1.2	99746	505	4.160	4.200	-1.0
99572	508	2.300	2.400	-4.2	99620	503	0.840	0.850	-1.2	99746	506	4.160	4.200	-1.0
99572	509	2.300	2.400	-4.2	99620	504	0.840	0.850	-1.2	99746	507	4.160	4.200	-1.0
99573	501	2.200	2.290	-3.9	99620	505	0.840	0.850	-1.2	99746	508	4.160	4.200	-1.0
99573	503	2.200	2.290	-3.9	99620	506	0.840	0.850	-1.2	99746	509	4.160	4.200	-1.0
99573	504	2.200	2.290	-3.9	99620	507	0.840	0.850	-1.2	99760	501	0.480	0.480	0.0
99573	505	2.200	2.290	-3.9	99620	508	0.840	0.850	-1.2	99760	503	0.480	0.480	0.0
99573	506	2.200	2.290	-3.9	99620	509	0.840	0.850	-1.2	99760	504	0.480	0.480	0.0
99573	507	2.200	2.290	-3.9	99650	501	2.300	2.400	-4.2	99760	505	0.480	0.480	0.0
99573	508	2.200	2.290	-3.9	99650	503	2.300	2.400	-4.2	99760	506	0.480	0.480	0.0
99573	509	2.200	2.290	-3.9	99650	504	2.300	2.400	-4.2	99760	507	0.480	0.480	0.0
99600	501	3.380	3.480	-2.9	99650	505	2.300	2.400	-4.2	99760	508	0.480	0.480	0.0
99600	503	3.380	3.480	-2.9	99650	506	2.300	2.400	-4.2	99760	509	0.480	0.480	0.0
99600	504	3.380	3.480	-2.9	99650	507	2.300	2.400	-4.2	99777	501	16.800	17.300	-2.9
99600	505	3.380	3.480	-2.9	99650	508	2.300	2.400	-4.2	99777	503	16.800	17.300	-2.9
99600	506	3.380	3.480	-2.9	99650	509	2.300	2.400	-4.2	99777	504	16.800	17.300	-2.9
99600	507	3.380	3.480	-2.9	99709	501	5.670	5.910	-4.1	99777	505	16.800	17.300	-2.9
99600	508	3.380	3.480	-2.9	99709	503	5.670	5.910	-4.1	99777	506	16.800	17.300	-2.9
99600	509	3.380	3.480	-2.9	99709	504	5.670	5.910	-4.1	99777	507	16.800	17.300	-2.9
99613	501	15.400	15.500	-0.6	99709	505	5.670	5.910	-4.1	99777	508	16.800	17.300	-2.9
99613	503	15.400	15.500	-0.6	99709	506	5.670	5.910	-4.1	99777	509	16.800	17.300	-2.9
99613	504	15.400	15.500	-0.6	99709	507	5.670	5.910	-4.1	99793	501	5.280	5.330	-0.9
99613	505	15.400	15.500	-0.6	99709	508	5.670	5.910	-4.1	99793	503	5.280	5.330	-0.9
99613	506	15.400	15.500	-0.6	99709	509	5.670	5.910	-4.1	99793	504	5.280	5.330	-0.9
99613	507	15.400	15.500	-0.6	99718	501	2.460	2.480	-0.8	99793	505	5.280	5.330	-0.9
99613	508	15.400	15.500	-0.6	99718	503	2.460	2.480	-0.8	99793	506	5.280	5.330	-0.9
99613	509	15.400	15.500	-0.6	99718	504	2.460	2.480	-0.8	99793	507	5.280	5.330	-0.9
99614	501	7.550	7.770	-2.8	99718	505	2.460	2.480	-0.8	99793	508	5.280	5.330	-0.9
99614	503	7.550	7.770	-2.8	99718	506	2.460	2.480	-0.8	99793	509	5.280	5.330	-0.9
99614	504	7.550	7.770	-2.8	99718	507	2.460	2.480	-0.8	99826	501	1.920	1.970	-2.5
99614	505	7.550	7.770	-2.8	99718	508	2.460	2.480	-0.8	99826	503	1.920	1.970	-2.5
99614	506	7.550	7.770	-2.8	99718	509	2.460	2.480	-0.8	99826	504	1.920	1.970	-2.5

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



STATE: 06 - CONNECTICUT  
 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
99826	505	1.920	1.970	-2.5	99938	508	5.590	5.640	-0.9	99953	503	15.300	15.800	-3.2
99826	506	1.920	1.970	-2.5	99938	509	5.590	5.640	-0.9	99953	504	15.300	15.800	-3.2
99826	507	1.920	1.970	-2.5	99943	501	16.200	16.400	-1.2	99953	505	15.300	15.800	-3.2
99826	508	1.920	1.970	-2.5	99943	503	16.200	16.400	-1.2	99953	506	15.300	15.800	-3.2
99826	509	1.920	1.970	-2.5	99943	504	16.200	16.400	-1.2	99953	507	15.300	15.800	-3.2
99827	501	0.750	0.760	-1.3	99943	505	16.200	16.400	-1.2	99953	508	15.300	15.800	-3.2
99827	503	0.750	0.760	-1.3	99943	506	16.200	16.400	-1.2	99953	509	15.300	15.800	-3.2
99827	504	0.750	0.760	-1.3	99943	507	16.200	16.400	-1.2	99954	501	11.200	11.500	-2.6
99827	505	0.750	0.760	-1.3	99943	508	16.200	16.400	-1.2	99954	503	11.200	11.500	-2.6
99827	506	0.750	0.760	-1.3	99943	509	16.200	16.400	-1.2	99954	504	11.200	11.500	-2.6
99827	507	0.750	0.760	-1.3	99946	501	12.100	12.200	-0.8	99954	505	11.200	11.500	-2.6
99827	508	0.750	0.760	-1.3	99946	503	12.100	12.200	-0.8	99954	506	11.200	11.500	-2.6
99827	509	0.750	0.760	-1.3	99946	504	12.100	12.200	-0.8	99954	507	11.200	11.500	-2.6
99851	501	3.070	3.100	-1.0	99946	505	12.100	12.200	-0.8	99954	508	11.200	11.500	-2.6
99851	503	3.070	3.100	-1.0	99946	506	12.100	12.200	-0.8	99954	509	11.200	11.500	-2.6
99851	504	3.070	3.100	-1.0	99946	507	12.100	12.200	-0.8	99955	501	14.000	14.400	-2.8
99851	505	3.070	3.100	-1.0	99946	508	12.100	12.200	-0.8	99955	503	14.000	14.400	-2.8
99851	506	3.070	3.100	-1.0	99946	509	12.100	12.200	-0.8	99955	504	14.000	14.400	-2.8
99851	507	3.070	3.100	-1.0	99948	501	12.000	12.500	-4.0	99955	505	14.000	14.400	-2.8
99851	508	3.070	3.100	-1.0	99948	503	12.000	12.500	-4.0	99955	506	14.000	14.400	-2.8
99851	509	3.070	3.100	-1.0	99948	504	12.000	12.500	-4.0	99955	507	14.000	14.400	-2.8
99917	501	4.970	5.020	-1.0	99948	505	12.000	12.500	-4.0	99955	508	14.000	14.400	-2.8
99917	503	4.970	5.020	-1.0	99948	506	12.000	12.500	-4.0	99955	509	14.000	14.400	-2.8
99917	504	4.970	5.020	-1.0	99948	507	12.000	12.500	-4.0	99963	501	1.200	1.210	-0.8
99917	505	4.970	5.020	-1.0	99948	508	12.000	12.500	-4.0	99963	503	1.200	1.210	-0.8
99917	506	4.970	5.020	-1.0	99948	509	12.000	12.500	-4.0	99963	504	1.200	1.210	-0.8
99917	507	4.970	5.020	-1.0	99952	501	14.200	14.600	-2.7	99963	505	1.200	1.210	-0.8
99917	508	4.970	5.020	-1.0	99952	503	14.200	14.600	-2.7	99963	506	1.200	1.210	-0.8
99917	509	4.970	5.020	-1.0	99952	504	14.200	14.600	-2.7	99963	507	1.200	1.210	-0.8
99938	501	5.590	5.640	-0.9	99952	505	14.200	14.600	-2.7	99963	508	1.200	1.210	-0.8
99938	503	5.590	5.640	-0.9	99952	506	14.200	14.600	-2.7	99963	509	1.200	1.210	-0.8
99938	504	5.590	5.640	-0.9	99952	507	14.200	14.600	-2.7	99969	501	5.250	5.400	-2.8
99938	505	5.590	5.640	-0.9	99952	508	14.200	14.600	-2.7	99969	503	5.250	5.400	-2.8
99938	506	5.590	5.640	-0.9	99952	509	14.200	14.600	-2.7	99969	504	5.250	5.400	-2.8
99938	507	5.590	5.640	-0.9	99953	501	15.300	15.800	-3.2	99969	505	5.250	5.400	-2.8

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

STATE: 06 - CONNECTICUT  
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99969	506	5.250	5.400	-2.8										
99969	507	5.250	5.400	-2.8										
99969	508	5.250	5.400	-2.8										
99969	509	5.250	5.400	-2.8										
99975	501	12.400	12.800	-3.1										
99975	503	12.400	12.800	-3.1										
99975	504	12.400	12.800	-3.1										
99975	505	12.400	12.800	-3.1										
99975	506	12.400	12.800	-3.1										
99975	507	12.400	12.800	-3.1										
99975	508	12.400	12.800	-3.1										
99975	509	12.400	12.800	-3.1										
99988	501	4.630	4.770	-2.9										
99988	503	4.630	4.770	-2.9										
99988	504	4.630	4.770	-2.9										
99988	505	4.630	4.770	-2.9										
99988	506	4.630	4.770	-2.9										
99988	507	4.630	4.770	-2.9										
99988	508	4.630	4.770	-2.9										
99988	509	4.630	4.770	-2.9										

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

STATE: 06 - CONNECTICUT  
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	0.189	0.195	-3.1	11259	0.128	0.135	-5.2	13759	0.160	0.128	25.0
10026	0.024	0.019	26.3	11288	0.092	0.085	8.2	13930	0.174	0.201	-13.4
10040	0.320	0.300	6.7	12014	0.051	0.040	27.5	14068	0.012	0.014	-14.3
10042	0.500	0.400	25.0	12356	0.040	0.028	42.9 U	14101	0.055	0.043	27.9
10060	0.091	0.071	28.2	12361	0.070	0.077	-9.1	14279	0.116	0.085	36.5
10065	0.052	0.037	40.5 U	12373	0.023	0.024	-4.2	14401	0.130	0.127	2.4
10066	0.051	0.040	27.5	12374	0.077	0.070	10.0	14527	0.179	0.189	-5.3
10070	0.151	0.154	-1.9	12375	0.040	0.049	-18.4	14855	0.133	0.154	-13.6
10071	0.133	0.101	31.7	12391	0.070	0.082	-14.6	14913	0.142	0.108	31.5
10073	0.480	0.460	4.3	12509	0.031	0.036	-13.9	15223	0.044	0.041	7.3
10075	0.225	0.158	42.4 U	12510	0.033	0.026	26.9	15224	0.071	0.066	7.6
10100	0.081	0.060	35.0	12651	0.510	0.530	-3.8	15406	0.053	0.048	10.4
10101	0.177	0.181	-2.2	12707	0.560	0.640	-12.5	15538	0.022	0.017	29.4
10107	0.260	0.198	31.3	12797	0.194	0.196	-1.0	15600	0.101	0.071	42.3 U
10111	0.067	0.078	-14.1	12805	0.219	0.155	41.3	15608	0.011	0.009	22.2
10115	0.084	0.063	33.3	13049	0.051	0.057	-10.5	15733	0.034	0.037	-8.1
10140	0.022	0.021	4.8	13111	0.092	0.093	-1.1	15839	0.035	0.028	25.0
10141	0.023	0.023	0.0	13112	0.063	0.063	0.0	15991	0.088	0.065	35.4
10145	0.012	0.012	0.0	13201	0.144	0.160	-10.0	15993	0.050	0.039	28.2
10146	0.021	0.018	16.7	13204	1.140	1.450	-21.4	16005	0.031	0.034	-8.8
10255	0.151	0.147	2.7	13205	0.420	0.460	-8.7	16009	0.106	0.094	12.8
10256	0.183	0.152	20.4	13314	0.014	0.016	-12.5	16403	0.260	0.186	39.8 U
10257	0.148	0.169	-12.4	13351	0.080	0.056	42.9 U	16527	0.320	0.350	-8.6
10309	0.024	0.019	26.3	13352	0.051	0.040	27.5	16604	0.122	0.146	-16.4
10352	0.062	0.062	0.0	13410	2.350	2.990	-21.4	16676	0.018	0.014	28.6
11020	0.155	0.117	32.5	13412	1.210	1.140	6.1	16705	0.131	0.148	-11.5
11039	0.077	0.065	18.5	13506	0.080	0.061	31.1	16750	0.034	0.032	6.3
11126	0.024	0.022	9.1	13507	0.162	0.132	22.7	16900	0.074	0.070	5.7
11127	0.010	0.007	42.9	13590	0.670	0.740	-9.5	16901	0.096	0.108	-11.1
11128	0.087	0.066	31.8	13621	0.330	0.320	3.1	16902	0.058	0.064	-9.4
11203	0.460	0.520	-11.5	13670	0.017	0.015	13.3	16905	0.074	0.070	5.7
11204	1.920	1.530	25.5	13673	0.023	0.019	21.1	16906	0.096	0.108	-11.1
11234	0.076	0.058	31.0	13715	0.145	0.165	-12.1	16910	0.057	0.055	3.6
11248	0.016	0.018	-11.1	13716	0.155	0.131	18.3	16911	0.059	0.059	0.0
11258	0.129	0.141	-8.5	13720	0.078	0.067	16.4	16915	0.054	0.053	1.9

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

STATE: 06 - CONNECTICUT  
 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	0.054	0.052	3.8	51116	0.690	0.690	0.0	51666	0.089	0.101	-11.9
16920	0.123	0.117	5.1	51205	0.059	0.071	-16.9	51734	0.350	0.310	12.9
16921	0.047	0.050	-6.0	51206	0.320	0.390	-17.9	51741	0.243	0.260	-6.5
16930	0.156	0.154	1.3	51220	1.900	2.280	-16.7	51752	0.150	0.165	-9.1
16931	0.085	0.078	9.0	51221	1.760	1.780	-1.1	51767	0.007	0.008	-12.5
16940	0.048	0.051	-5.9	51222	4.530	3.670	23.4	51777	0.077	0.078	-1.3
16941	0.090	0.096	-6.2	51224	1.490	1.450	2.8	51808	0.680	0.730	-6.8
18078	0.156	0.127	22.8	51230	0.740	0.790	-6.3	51809	0.146	0.153	-4.6
18109	0.038	0.029	31.0	51240	0.196	0.185	5.9	51833	0.054	0.060	-10.0
18110	0.047	0.035	34.3	51241	0.218	0.260	-16.2	51869	0.136	0.136	0.0
18205	0.380	0.350	8.6	51252	0.074	0.100	-26.0 L	51877	0.191	0.212	-9.9
18206	0.122	0.091	34.1	51254	0.032	0.039	-17.9	51889	0.011	0.012	-8.3
18335	0.023	0.018	27.8	51300	0.147	0.160	-8.1	51896	0.017	0.018	-5.6
18435	0.075	0.068	10.3	51305	0.880	0.960	-8.3	51900	0.100	0.095	5.3
18436	0.139	0.151	-7.9	51315	0.096	0.106	-9.4	51909	0.053	0.056	-5.4
18501	0.015	0.015	0.0	51330	0.660	0.530	24.5 U	51926	0.044	0.038	15.8
18506	0.009	0.007	28.6	51333	0.320	0.340	-5.9	51927	0.132	0.131	0.8
18507	0.010	0.008	25.0	51350	0.127	0.135	-5.9	51934	0.107	0.125	-14.4
18616	0.590	0.590	0.0	51351	0.049	0.042	16.7	51941	0.041	0.041	0.0
18707	0.005	0.004	25.0 U	51352	0.101	0.108	-6.5	51956	0.205	0.221	-7.2
18708	0.024	0.017	41.2 U	51355	0.091	0.094	-3.2	51957	0.460	0.420	9.5
18834	0.159	0.125	27.2	51356	0.560	0.620	-9.7	51958	0.370	0.410	-9.8
18911	0.026	0.020	30.0	51357	0.760	0.660	15.2	51960	0.330	0.350	-5.7
18912	0.039	0.029	34.5	51358	0.129	0.141	-8.5	51970	0.177	0.238	-25.6 L
18920	0.023	0.018	27.8	51359	0.710	0.780	-9.0	51982	0.077	0.083	-7.2
45771	0.139	0.164	-15.2	51370	3.830	4.570	-16.2	51986	0.096	0.103	-6.8
45819	0.088	0.074	18.9	51380	0.041	0.044	-6.8	51999	0.400	0.440	-9.1
45900	0.043	0.052	-17.3	51500	0.116	0.119	-2.5	52002	0.114	0.129	-11.6
45901	0.045	0.049	-8.2	51550	0.400	0.390	2.6	52075	0.222	0.243	-8.6
49239	0.460	0.600	-23.3	51551	0.890	0.910	-2.2	52134	0.600	0.630	-4.8
49617	0.227	0.173	31.2	51552	0.152	0.159	-4.4	52315	0.270	0.260	3.8
49618	0.090	0.064	40.6	51575	0.021	0.020	5.0	52433	0.800	1.020	-21.6
49619	0.143	0.107	33.6	51576	0.097	0.093	4.3	52469	0.096	0.104	-7.7
50010	0.380	0.490	-22.4	51600	0.172	0.191	-9.9	52505	0.237	0.216	9.7
51001	0.420	0.450	-6.7	51613	0.139	0.139	0.0	52547	0.070	0.078	-10.3

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

STATE: 06 - CONNECTICUT  
 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	2.950	-25.8 L	56391	0.300	0.320	-6.3	58397	0.650	0.740	-12.2
52744	0.066	0.081	-18.5	56427	0.119	0.125	-4.8	58503	0.077	0.076	1.3
52911	0.420	0.450	-6.7	56488	0.038	0.034	11.8	58575	0.111	0.120	-7.5
52967	0.058	0.062	-6.5	56690	0.330	0.350	-5.7	58627	0.012	0.013	-7.7
53001	0.300	0.330	-9.1	56699	0.067	0.057	17.5	58663	0.950	1.280	-25.8 L
53077	0.219	0.207	5.8	56758	0.140	0.148	-5.4	58737	0.550	0.630	-12.7
53121	0.400	0.440	-9.1	56759	0.078	0.080	-2.5	58802	0.480	0.480	0.0
53333	0.248	0.239	3.8	56760	0.099	0.098	1.0	58837	0.161	0.162	-0.6
53374	0.260	0.310	-16.1	56912	0.084	0.090	-6.7	58840	0.121	0.127	-4.7
53375	0.270	0.223	21.1 U	56916	0.215	0.205	4.9	58873	0.027	0.030	-10.0
53376	0.183	0.194	-5.7	57001	0.027	0.023	17.4	58904	0.120	0.128	-6.2
53377	0.188	0.195	-3.6	57002	0.096	0.106	-9.4	58922	0.179	0.168	6.5
53565	0.096	0.108	-11.1	57090	0.680	0.660	3.0	59005	0.089	0.096	-7.3
53631	0.021	0.022	-4.5	57146	0.750	0.720	4.2	59188	0.052	0.055	-5.5
53632	0.032	0.034	-5.9	57257	0.034	0.035	-2.9	59189	0.280	0.300	-6.7
53732	0.470	0.450	4.4	57401	0.089	0.096	-7.3	59223	0.103	0.088	17.0
53733	0.228	0.270	-15.6	57403	0.033	0.035	-5.7	59257	0.012	0.013	-7.7
53907	0.086	0.103	-16.5	57410	0.173	0.162	6.8	59378	0.141	0.150	-6.0
54077	0.390	0.400	-2.5	57572	0.099	0.108	-8.3	59481	0.096	0.099	-3.0
55010	0.980	1.080	-9.3	57600	0.033	0.034	-2.9	59537	0.232	0.210	10.5
55011	1.750	1.570	11.5	57611	0.055	0.062	-11.3	59601	2.230	2.370	-5.9
55012	1.110	1.180	-5.9	57651	0.039	0.041	-4.9	59647	0.158	0.170	-7.1
55013	1.120	1.140	-1.8	57690	0.450	0.490	-8.2	59660	1.060	1.180	-10.2
55214	0.083	0.088	-5.7	57716	0.074	0.082	-9.8	59701	0.330	0.290	13.8
55371	0.108	0.119	-9.2	57725	0.075	0.088	-14.8	59713	0.330	0.310	6.5
55597	1.680	1.790	-6.1	57726	0.023	0.021	9.5	59722	0.028	0.031	-9.7
55647	0.065	0.062	4.8	57810	0.100	0.107	-6.5	59723	0.034	0.037	-8.1
55715	0.203	0.224	-9.4	57871	0.111	0.118	-5.9	59724	0.015	0.019	-21.1
55716	0.490	0.520	-5.8	57913	0.260	0.290	-10.3	59725	0.145	0.116	25.0 U
55802	0.011	0.009	22.2 U	57998	0.054	0.058	-6.9	59726	0.023	0.024	-4.2
55918	2.260	2.740	-17.5	57999	0.070	0.071	-1.4	59738	0.059	0.064	-7.8
55919	3.420	3.650	-6.3	58095	1.790	1.990	-10.1	59750	0.181	0.222	-18.5
56040	0.030	0.033	-9.1	58096	1.490	1.230	21.1	59773	0.026	0.028	-7.1
56202	0.078	0.089	-12.4	58301	0.077	0.088	-12.5	59774	0.141	0.150	-6.0
56390	0.700	0.640	9.4	58302	0.051	0.055	-7.3	59775	0.178	0.188	-5.3

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

STATE: 06 - CONNECTICUT  
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	0.085	0.068	25.0 U	91341	4.540	3.680	23.4	96409	12.200	9.900	23.2
59782	0.560	0.460	21.7	91342	3.720	3.130	18.8	96410	11.300	9.260	22.0
59798	0.460	0.500	-8.0	91343	1.450	1.260	15.1	96611	1.140	1.050	8.6
59886	0.100	0.108	-7.4	91436	2.900	2.500	16.0	97221	1.540	1.440	6.9
59889	0.187	0.165	13.3	91507	3.720	3.300	12.7	97222	1.670	1.590	5.0
59904	0.076	0.061	24.6 U	91551	0.830	0.710	16.9	97223	3.490	3.680	-5.2
59905	0.120	0.132	-9.1	91555	1.280	1.100	16.4	97447	6.080	4.700	29.4
59914	0.690	0.680	1.5	91560	4.460	3.830	16.4	97650	4.600	3.900	17.9
59915	0.660	0.750	-12.0	91577	3.990	3.140	27.1	97651	5.220	4.140	26.1
59917	0.232	0.205	13.2	91746	8.790	6.940	26.7	97652	4.890	3.420	43.0 U
59923	0.005	0.004	25.0 U	92053	0.560	0.460	21.7	97653	3.340	2.870	16.4
59925	1.190	1.190	0.0	92054	0.201	0.201	0.0	97654	3.880	3.410	13.8
59926	0.460	0.450	2.2	92055	0.175	0.175	0.0	97655	5.290	5.090	3.9
59927	1.300	1.420	-8.5	92101	3.740	3.150	18.7	98002	1.010	0.900	12.2
59931	0.480	0.550	-12.7	92102	4.260	3.280	29.9	98152	0.790	0.570	38.6
59932	0.800	0.880	-9.1	92215	3.480	2.860	21.7	98157	0.340	0.370	-8.1
59947	0.300	0.320	-6.3	92338	2.190	1.770	23.7	98163	0.280	0.280	0.0
59955	0.132	0.143	-7.7	92446	2.110	1.940	8.8	98164	0.083	0.086	-3.5
59963	0.370	0.410	-9.8	92447	1.970	1.680	17.3	98303	5.340	5.300	0.8
59964	0.066	0.069	-4.3	92451	2.670	2.210	20.8	98304	4.030	3.170	27.1
59970	0.169	0.183	-7.7	92478	1.940	1.690	14.8	98305	1.820	1.440	26.4
59975	0.190	0.227	-16.3	94007	5.490	4.530	21.2	98306	0.830	0.750	10.7
59984	0.049	0.053	-7.5	94276	4.800	4.330	10.9	98307	0.470	0.460	2.2
59988	0.055	0.059	-6.8	94381	14.900	10.900	36.7	98308	1.140	0.970	17.5
59989	0.041	0.044	-6.8	94404	7.500	5.550	35.1	98309	1.680	1.260	33.3
91111	5.740	5.010	14.6	94569	5.530	4.420	25.1	98344	0.550	0.510	7.8
91125	2.300	2.390	-3.8	95124	1.300	0.910	42.9 U	98449	16.400	14.800	10.8
91127	1.330	1.350	-1.5	95310	2.060	1.520	35.5	98482	9.360	7.330	27.7
91150	7.080	6.060	16.8	95410	3.140	2.770	13.4	98483	20.200	17.500	15.4
91155	31.600	25.800	22.5	95455	2.570	1.800	42.8 U	98502	3.700	3.030	22.1
91235	3.110	3.320	-6.3	95505	2.740	2.190	25.1	98636	3.890	3.400	14.4
91265	3.450	3.330	3.6	95625	5.680	4.250	33.6	98659	0.500	0.510	-2.0
91266	1.380	1.100	25.5	95647	9.790	8.280	18.2	98677	9.760	8.250	18.3
91280	4.660	3.260	42.9 U	96053	4.620	3.990	15.8	98678	14.600	12.600	15.9
91340	7.640	6.880	11.0	96408	10.600	9.570	10.8	98805	1.430	1.100	30.0

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

STATE: 06 - CONNECTICUT  
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	4.700	4.060	15.8								
98813	1.830	1.600	14.4								
98820	4.480	3.770	18.8								
98884	3.110	2.450	26.9								
98914	0.750	0.760	-1.3								
98949	0.400	0.410	-2.4								
98967	10.700	7.940	34.8								
98993	4.990	5.770	-13.5								
99003	0.900	0.850	5.9								
99004	1.760	1.550	13.5								
99080	7.580	7.120	6.5								
99163	0.600	0.610	-1.6								
99315	3.280	2.580	27.1								
99321	2.350	2.050	14.6								
99613	3.140	2.670	17.6								
99650	1.060	0.880	20.5								
99746	4.200	3.470	21.0								
99803	17.300	14.800	16.9								
99826	0.630	0.520	21.2								
99827	0.600	0.540	11.1								
99946	3.510	3.020	16.2								
99948	21.600	19.200	12.5								
99952	17.300	15.100	14.6								
99953	11.400	11.200	1.8								
99954	9.410	9.840	-4.4								
99955	10.700	10.400	2.9								
99969	3.880	2.720	42.6 U								

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

SECTION B  
EXPLANATORY MATERIAL  
TABLE OF CONTENTS

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



METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

INTRODUCTION

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

---

STEP 1:  
DETERMINATION  
OF INDICATED  
LOSS COST  
LEVEL CHANGES

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

---

STEP 2:  
DISTRIBUTION OF  
BASIC LIMIT LOSS  
COST LEVEL  
INDICATION

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

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

---

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 3:  
APPLICATION OF  
PERCENTAGE  
CHANGES

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

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

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

---

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

OBJECTIVE	<p>The objective of this procedure is to determine the indicated loss cost level change. This procedure answers the question: What percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs will be used?</p>
DESCRIPTION	<p>This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level (see definition, below). This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The latest three accident years are weighted 20%-30%-50%, with the highest weight going to the most recent accident year.</p> <p>For Premises/Operations, in order to minimize the impact of random variation in the observed losses, the average experience ratio is then credibility-weighted with the expected experience ratio, which reflects trend and the relative adequacy of current loss costs. This credibility-weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form.</p> <p>For Products/Completed Operations, the average experience ratio is the indicated multistate advisory loss cost level change, in decimal form. Products/Completed Operations data is assumed to be fully credible.</p>
EXPERIENCE BASE	<p>The experience used in this review is the latest available simplified data as reported under the ISO Commercial Statistical Plan. The data is aggregated on an accident year basis. The review is conducted on \$100,000 basic limit basis - indemnity losses are limited to \$100,000 per occurrence. Also, bodily injury and property damage deductible data is included. In addition, fringe losses (Coverage B) are included.</p> <p>Due to the impact that the COVID-19 pandemic had on the March 2020 experience, we have decided to remove the experience for that month from our calculations. Therefore, any reference in this filing to the experience of year ending 3/31/2020 actually refers to the 11 months ending 2/29/2020.</p>

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

AGGREGATE  
LOSS  
COSTS

The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs and deductible discounts were used during the experience period. They are calculated by extending the exposures at the current ISO loss costs. Where appropriate, certain reported data elements have been adjusted prior to being used in the calculations. The \$100,000 basic limit loss costs are used. Inflation-sensitive exposures are adjusted to a prospective level using exposure trend. Exposures are trended to one year beyond the assumed effective date. Accident year exposures are also developed to account for changes due to exposure audits.

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.

The standard procedure used in GL loss cost experience filings is to trend accident year losses from the average date of coverage to one year beyond an assumed effective date. For the latest year in this review, the month of March has been excluded. The trending period for severity and frequency trend in this review assumes a one year period of coverage for all years including 4/1/19 to 3/31/20 for the latest year. Given that the month of March was excluded for the latest year, this causes a 0.5 month shortfall in the frequency and severity trend period for the latest year. The impact of this was determined to not be material.

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

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

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

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.
---------------------------------	---

---

CREDIBILITY	For Premises/Operations, credibility is based upon the number of occurrences for all years in the experience period. Products/Completed Operations data is assumed to be fully credible. The procedure for assigning credibility is outlined in Credibility Standards in this section.
-------------	--

---

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.
---	---

---

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

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

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

PRODUCTS(Cont'd)

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

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

---

LOCAL PRODUCTS/  
COMPLETED  
OPERATIONS

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

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

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

---

EXPLANATORY NOTES TO DETERMINATION OF INDICATED  
LOSS COST LEVEL CHANGE

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

The loss cost level indication is based upon a review of the latest three years of basic limit experience of companies reporting to Insurance Services Office, Inc. For Premises/Operations, data for accident years ending March 31, 2018, 2019 and 2020 are weighted 20%, 30% and 50% respectively. For Products/Completed Operations, multistate data for accident years ending December 31, 2017, 2018 and 2019 are weighted 20%, 30% and 50% respectively.

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

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



## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### OBJECTIVES

The objectives of this procedure are to:

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

### EXPERIENCE BASE

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

### SIMULTANEOUS DETERMINATION OF RATING VARIABLE RELATIVE CHANGES

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

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

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

### RATING VARIABLES USED

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

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

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

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

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

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

$j^{\text{th}}$  class group and  $k^{\text{th}}$  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  $i^{\text{th}}$  type of policy;

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

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

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

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

and  $j^{\text{th}}$  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  $i^{\text{th}}$  type of policy;

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

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

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

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

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

$j^{\text{th}}$  class group and  $k^{\text{th}}$  state;

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

$n$  is the number of class groups in the analysis;

$p$  is the number of states in the analysis;

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE (Cont'd)

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

---

### APPLICATION OF CREDIBILITY

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

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

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

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

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

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

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

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

W is the credibility-weighted relative change.

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

---

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### MULTILINE CONSIDERATIONS

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

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

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

---

### MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

---

### MONOLINE INDICATIONS -- PRODUCTS

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

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

---

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

---

EXPLANATORY NOTES TO  
IMPLICIT PACKAGE MODIFICATION FACTORS

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

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



## EXPLANATION OF EXPOSURE DEVELOPMENT

### IMPORTANCE OF APPLICATION

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

---

### APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of June 30, 2020. Products/Completed Operations data is evaluated as of March 31, 2020.

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

The immature experience reported as of 15 and 27 months for accident years ending 3/31/2020 and 3/31/2019 must be adjusted to an ultimate exposure development basis. This adjustment is accomplished through the use of an exposure development factor. Exposures are assumed to be mature at 39 months. Exposure development factors are based on experience evaluated as of March 31, 2020 for Premises/ Operations and March 31, 2020 for Products/Completed Operations.

The Premises/Operations and the Local Products/Completed Operations exposure development factors used in this revision are based on statewide and multistate experience. The Products exposure development factors are based on multistate experience. The exposure development factors are based on total limits premium. Using premium rather than exposures eliminates distortions that may arise because of changing distributions of data by class. The exposure development factors used are the 'best 3 of 5.' This is calculated by taking the exposure development ratios for the latest five years, dropping the highest and lowest ratios and then averaging the remaining three ratios. For Premises/Operations and Local Products/Completed Operations, the state ratios are then credibility-weighted with the multistate ratios using a Bayesian credibility procedure.

## EXPLANATION OF EXPOSURE DEVELOPMENT

### APPLICATION OF EXPOSURE DEVELOPMENT FACTORS (Cont'd)

Section E - Calculation of Exposure Development Factors displays the calculation of the credibility-weighted exposure development factors for Premises/Operations. State and multistate data are used in the calculation. Products exposure development is based on multistate data, as shown in Section F - Multistate Exposure Development. Section G - Calculation of Exposure Development Factors displays the calculation of the credibility-weighted exposure development factors for Local Products/Completed Operations. State and multistate data are used in the calculation.

---

## EXPLANATION OF LOSS DEVELOPMENT

### IMPORTANCE OF APPLICATION

The application of loss development factors reflects the important ratemaking concept that all of the losses for a particular accident year have not been finally determined at the time the experience is compiled.

---

### APPLICATION OF LOSS DEVELOPMENT FACTORS

The incurred losses and allocated loss adjustment expenses underlying the Premises/Operations statewide loss cost level indications were evaluated as of June 30, 2020. Products/Completed Operations data is evaluated as of March 31, 2020.

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

The immature experience reported as of 15, 27 and 39 months for accident years ending 3/31/2020, 3/31/2019 and 3/31/2018 must be adjusted to an ultimate settlement basis. This adjustment is accomplished through the use of a loss development factor.

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

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

## EXPLANATION OF LOSS DEVELOPMENT

### APPLICATION OF LOSS DEVELOPMENT FACTORS (Cont'd)

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

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

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

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

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

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

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

---

## EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

### OBJECTIVE

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

Traditional development procedures customarily used for losses apply a loss development factor to reported losses at various evaluation points. For example, a '15-month to ultimate' factor would be applied to the losses for accident year ended March 31, 2020 evaluated as of June 30, 2020. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

---

### INCREMENTAL ALAE PERCENTAGES

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

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

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

---

## EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

### DESCRIPTION OF METHODOLOGY

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

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

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

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

---

### APPLICATION

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

These calculations are shown in Section E - Loss Development.

---

## EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

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

## EXPLANATION OF MODIFIED BONDY METHOD

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

Accident Year	171 to 183 Months	183 to 195 Months	195 to 207 Months	207 to 219 Months	219 to 231 Months	231 to 243 Months	243 Months To Ultimate
2000	A	G	L	P	S	U	Z*
2001	B	H	M	Q	T	Y*	
2002	C	I	N	R	X*	Y*	
2003	D	J	O	W*	X*	Y*	
2004	E	K	V*	W*	X*	Y*	
2005	F						
Best 3 out of 5#	BTOF1	BTOF2	BTOF3	BTOF4	BTOF5	BTOF6	

\* Calculated using the Modified Bondy Procedure.

# The 'Best 3 out of 5' loss development ratio is calculated by taking the sum of the latest 5 years' link ratios and subtracting out both the highest and lowest link ratio and then dividing the result by 3.

The link ratios represented by the letters A through U are calculated directly from the reported data. The links represented by V through Z are calculated using the following formulae:

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

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

---

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

---

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

---

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

---

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

Once all link ratios have been determined, the development factors can then be calculated. The 243 months to ultimate development factor is equal to Z as defined above. The 231 months to ultimate factor is then determined by multiplying Z by the 231 to 243 month 'Best 3 out of 5' years' link ratio. All other 'to ultimate' development factors are calculated in the same manner.



## UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

BACKGROUND	Allocated loss adjustment expense is reported on a unit transaction basis with the loss records and is thus included with indemnity loss data. Since the prospective loss costs include all loss adjustment expenses, we must load for unallocated loss adjustment expense.
IMPORTANCE OF APPLICATION	The unallocated loss adjustment expense factor is necessary to account for loss adjustment expenses which cannot be allocated to a particular claim.
METHODOLOGY FOR LIABILITY COVERAGES	<p>Calculation of the unallocated loss adjustment expense factor is based on multistate data for ISO member and subscriber companies (see Multistate review of ULAE Experience in Sections E, F, and G). The adjustment is calculated by using unallocated expenses as a percent of losses and allocated expenses.</p> <p>Starting with the 2011 review, experience for CMP Liability has been included with the data used to select the ULAE factor.</p> <p>For this review the factor is 1.080.</p>

## EXPLANATION OF TREND CALCULATION

### EXPOSURE TREND

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

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

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

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

---

### SEVERITY TREND

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

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

SEVERITY  
TREND  
(Cont'd)

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

---

FREQUENCY  
TREND

The historical occurrence frequency data are displayed in the Trend Data exhibits in Sections E, F, and G. For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2006 - 12/31/2019. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2006 - 12/31/2019. The Premises/Operations experience includes occurrences arising from fringe coverages. In this review, multistate number of occurrences contained in the frequency trend exhibits are based on paid amounts developed to ultimate using paid development factors.

Historically, frequency trend for Premises/Operations and Products/Completed Operations has been quite volatile, often cyclical in nature. As a result, an exponential curve did not fit the data well over a long term. Given the frequency trend pattern, however, we are continuing to select a negative frequency trend for Owners, Landlords and Tenants, Products and Local Products/Completed Operations. For Manufacturers and Contractors, we have selected 0.0%. These selections are consistent with a measured approach toward frequency trend selections, which reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes.

---

### CREDIBILITY STANDARDS

The following rule is used in calculating the partial credibility used in determination of the indicated statewide loss cost level change for Manufacturers and Contractors:

$$z = \sqrt{\frac{\text{Total number of occurrences during three year experience period}}{6,500}}$$

The rule for Owners, Landlords and Tenants is:

$$z = \sqrt{\frac{\text{Total number of occurrences during three year experience period}}{6,000}}$$

These standards are based on 90% confidence of being within 7% of the actual value.

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

For Manufacturers and Contractors:

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

For Owners, Landlords and Tenants:

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

For Products:

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{20,000}}$$

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

### CREDIBILITY STANDARDS

For the Local Products/Completed Operations relative change analysis, the full credibility standards used are as follows:

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{15,000}}$$

This full credibility standard applies for each type of policy and class group. It is based on 95% confidence of being within 5% of the actual value.

For Local Products/Completed Operations, the full credibility standard below applies for each state.

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{5,500}}$$

It is based on 90% confidence of being within 7% of the actual value, i.e. the same criteria used in determination of statewide loss cost level changes for Premises/Operations.

These credibility standards reflect occurrence severity and occurrence frequency variations for bodily injury and property damage combined.

EXPLANATORY NOTES TO CLASS GROUPS  
AND DIFFERENTIALS -- PREMISES/OPERATIONS

The present CGL class groups and countrywide differentials for Premises/Operations classifications are presented in Section E - Class Groups and Differentials. Class groups 14 and 39 are A-rated class groups and are not reviewed in this document. Class groups 1-14 and 16 are considered OL&T, while class groups 30-39 are considered M&C.

Differentials are reviewed on a periodic basis. The most recent differential review was completed in 2009 and filed with the 2009 revisions.

EXPLANATORY NOTES TO CLASS GROUPS AND  
CALCULATION OF PROPOSED CLASS LOSS COSTS --  
PRODUCTS

The present class groups for Products classifications are presented in Section F - Class Groups and Calculation of Proposed Class Loss Costs. Class group 21 is an A-rated class group and is not reviewed in this document.

Multistate proposed Products class loss costs are calculated as the product of the class index, the class group relative change, the multistate loss cost level change and a 'build back' factor to ensure that the selected multistate overall change is achieved. Capping is performed by comparing the proposed loss costs to the present multistate loss costs. The class index is determined using credibility weighted experience ratios, where a Bayesian credibility procedure is used. See Section F - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of multistate class loss costs.

EXPLANATORY NOTES TO CLASS GROUPS AND  
CALCULATION OF PROPOSED CLASS LOSS COSTS --  
LOCAL PRODUCTS/COMPLETED OPERATIONS

The present class groups for Local Products/Completed Operations classifications are presented in Section G - Class Groups and Calculation of Proposed Class Loss Costs. Class groups 21 and 22 are A-rated class groups and are not reviewed in this document.

Statewide proposed Local Products/Completed Operations class loss costs are calculated as the product of the class index, the class group relative change, the statewide loss cost level change and a 'build back' factor to ensure that the selected statewide overall change is achieved. In order to increase credibility, multistate experience is used in determining the class index. The class group relative change used is also multistate. Capping is performed by comparing the proposed loss costs to the present statewide loss costs. The class index is determined using credibility weighted experience ratios, where a Bayesian credibility procedure is used. See Section G - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of statewide class loss costs.



SECTION C  
CALCULATION OF INDICATIONS  
TABLE OF CONTENTS

Determination of Indicated Loss Cost Level Change:

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

CONNECTICUT  
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
03/31/2018	\$14,389,994	\$15,273,685	0.20	1.061	426
03/31/2019	14,880,929	14,680,318	0.30	0.987	414
03/31/2020	14,339,639	12,402,774	0.50	0.865	347

(7)	WEIGHTED EXPERIENCE RATIO .....	0.941
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.039
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS) .....	0.43
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 - (9)}} .....	0.997
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100% .....	- 0.3 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	- 1.5 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE .....	- 1.5 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2021. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.039). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.039) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2022).

CONNECTICUT  
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
03/31/2018	\$34,161,262	\$35,608,656	0.20	1.042	925
03/31/2019	34,821,741	33,032,245	0.30	0.949	874
03/31/2020	29,834,235	23,971,817	0.50	0.804	724

(7)	WEIGHTED EXPERIENCE RATIO .....	0.895
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.037
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS) .....	0.65
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 -(9)}} .....	0.945
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100% .....	- 5.5 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	- 3.2 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE .....	0.0 %
(14)	STATEWIDE ADJUSTED MONOLINE CHANGE@ .....	- 1.4 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2021. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.037). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.037) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2022).

@ 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.

CONNECTICUT  
PRODUCTS  
SUBLINE CODE 336  
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMITS INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2017	\$116,442,960	\$122,766,765	0.20	1.054	2,085
12/31/2018	114,595,571	112,493,565	0.30	0.982	1,864
12/31/2019	118,873,835	108,853,141	0.50	0.916	1,881
(7)	WEIGHTED EXPERIENCE RATIO .....				0.963
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7)-1.00 }X 100% .....				- 3.7 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE ..... (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)				- 6.1 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C) .....				- 6.3 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE .....				- 6.3 %

- (A) THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF MULTISTATE REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND MULTISTATE \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION F - CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.
- (B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2021.
- (C) THE INDICATED STATEWIDE PRODUCTS CHANGE IS CALCULATED BY DETERMINING THE EFFECT, ON STATEWIDE LOSS COST LEVELS, OF IMPLEMENTING THE INDICATED MULTISTATE LOSS COSTS. THE DIFFERENCE BETWEEN THE INDICATED MULTISTATE CHANGE AND THE INDICATED STATEWIDE CHANGE IS A RESULT OF A DIFFERENCE IN THE DISTRIBUTION OF RISKS BY CLASS IN THIS JURISDICTION VERSUS THE MULTISTATE. (SEE SECTION A - PRODUCTS CLASS GROUP LOSS COST LEVEL CHANGE) .

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2017	\$343,117,584	\$355,978,064	0.20	1.037	6,339
12/31/2018	347,173,733	367,885,430	0.30	1.060	6,253
12/31/2019	352,822,245	393,194,740	0.50	1.114	6,100

(7)	WEIGHTED EXPERIENCE RATIO.....	1.082
-----	--------------------------------	-------

(8) INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE  
 $\{ (7) - 1.00 \} \times 100\% \dots\dots\dots + 8.2 \%$

(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)..... + 18.0 %

(11) SELECTED STATEWIDE MONOLINE CHANGE..... + 18.0 %

(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

#### TABLE OF CONTENTS

##### Manufacturers and Contractors

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

##### Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis  
With Monoline Indicated Loss Cost Level Changes  
by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-24

##### Products

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

##### Local Products/Completed Operations

- Basic Limit Relative Change Analysis  
With Monoline Indicated Loss Cost Level Changes by Class Group D-27
- Relative Change Analysis by State D-28
- Summary of Experience Used in Relative Change Analysis D-29-30

CONNECTICUT  
MANUFACTURERS AND CONTRACTORS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 0.997 OR - 0.3%		
TOP							
10	1.015	0.206	1.003	0.987			
33	0.912	0.028	0.997	0.981			
34	0.298	0.068	0.921	0.906			
35	0.372	0.012	0.988	0.972			
36	0.308	0.088	0.902	0.887			
37	1.170	0.076	1.012	0.995			
38	1.472	0.216	1.087	1.069			
					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE	
CLASS GROUP							
30	0.683	0.106	0.960	0.963	- 5.3%	- 5.3%	
31	0.845	0.155	0.974	0.977	- 3.9%	- 3.9%	
32	0.962	0.202	0.992	0.995	- 2.2%	- 2.2%	
33	0.742	0.096	0.972	0.974	- 4.2%	- 4.2%	
34	3.360	0.106	1.137	1.140	+ 12.1%	+ 12.1%	
35	0.198	0.024	0.962	0.964	- 5.2%	- 5.2%	
36	0.540	0.060	0.964	0.966	- 5.0%	- 5.0%	
37	0.780	0.040	0.990	0.992	- 2.4%	- 2.4%	
38	1.510	0.076	1.032	1.034	+ 1.7%	+ 1.7%	
					OVERALL MONOLINE INDICATION - 1.5%	- 1.5%	
					-----	-----	

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

CONNECTICUT  
MANUFACTURERS AND CONTRACTORS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$519,934	\$2,440,005	0.630	0.648	47	0.950
	31 LIGHT CONTRACTING	480,890	2,800,741	0.753	0.776	126	0.964
	32 MEDIUM CONTRCTING	3,131,017	16,066,996	0.924	0.951	424	0.981
	33 HEAVY CONTRACTING	716,569	3,948,947	0.579	0.596	52	0.961
	34 DEALER OR DISTRIB	139,338	721,159	3.607	3.712	47	1.125
	35 LGT. MANUFACTURER	102,335	420,805	0.032	0.033	1	0.951
	36 MED. MANUFACTURER	210,289	1,189,425	0.363	0.374	15	0.953
	37 HVY. MANUFACTURER	79,361	430,383	1.471	1.514	8	0.979
	38 MISC. OPERATION	315,531	1,447,056	2.136	2.198	47	1.021
	TOTAL *	\$5,695,264	\$29,465,517	0.943		767	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$10,974	\$45,686	0.000	0.000	0	0.958
	32 MEDIUM CONTRCTING	11,339	49,796	0.000	0.000	0	0.976
	33 HEAVY CONTRACTING	73,690	340,518	0.594	0.612	2	0.956
	38 MISC. OPERATION	75,752	444,673	1.636	1.684	13	1.015
	TOTAL *	\$171,755	\$880,673	0.977		15	
34 MULT MERCANTILE	30 SERVICE	\$32,727	\$164,715	0.000	0.000	0	0.872
	32 MEDIUM CONTRCTING	91,309	401,773	0.723	0.744	4	0.901
	34 DEALER OR DISTRIB	549,480	2,783,628	0.827	0.852	73	1.033
	38 MISC. OPERATION	52,350	236,921	1.313	1.351	8	0.937
	TOTAL *	\$725,866	\$3,587,037	0.812		85	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$36,607	\$136,440	0.140	0.144	1	0.949
	32 MEDIUM CONTRCTING	99,105	597,555	0.408	0.420	2	0.967
	TOTAL *	\$135,712	\$733,995	0.336		3	
36 MULT SERVICES	30 SERVICE	\$43,819	\$280,564	0.510	0.525	18	0.854
	31 LIGHT CONTRACTING	96,181	833,858	0.205	0.211	5	0.866
	32 MEDIUM CONTRCTING	71,517	292,933	0.000	0.000	0	0.882
	33 HEAVY CONTRACTING	54,119	210,825	0.000	0.000	0	0.864
	34 DEALER OR DISTRIB	765,507	2,657,155	1.059	1.090	83	1.011
	36 MED. MANUFACTURER	3,859	18,022	1.279	1.316	2	0.857
	38 MISC. OPERATION	241,836	1,078,102	0.363	0.374	32	0.917
	TOTAL *	\$1,276,838	\$5,371,459	0.740		140	



CONNECTICUT  
MANUFACTURERS AND CONTRACTORS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$429	\$2,325	0.000	0.000	0	0.972
	32 MEDIUM CONTRCTING	77,346	375,731	1.784	1.836	12	0.990
	33 HEAVY CONTRACTING	85,331	392,153	0.216	0.223	6	0.970
	34 DEALER OR DISTRIB	13,271	62,944	3.705	3.814	3	1.135
	35 LGT. MANUFACTURER	372,333	1,244,137	0.270	0.278	10	0.960
	36 MED. MANUFACTURER	775,948	4,438,091	0.655	0.674	49	0.962
	37 HVY. MANUFACTURER	416,249	2,337,319	0.753	0.775	21	0.988
	38 MISC. OPERATION	34,081	215,476	1.999	2.057	4	1.030
	TOTAL *	\$1,774,988	\$9,068,176	0.674		105	
38 MULT CONTRACTORS	30 SERVICE	\$836,912	\$4,254,269	0.995	1.024	138	1.029
	31 LIGHT CONTRACTING	1,259,722	6,255,703	1.255	1.292	305	1.044
	32 MEDIUM CONTRCTING	1,687,663	8,810,798	1.379	1.420	297	1.063
	33 HEAVY CONTRACTING	657,976	3,441,455	1.334	1.373	107	1.042
	38 MISC. OPERATION	121,250	407,873	0.011	0.011	0	1.106
	TOTAL *	\$4,563,523	\$23,170,098	1.232		847	
TOTAL ALL TOP	30 SERVICE	\$1,433,392	\$7,139,553	0.825		203	
	31 LIGHT CONTRACTING	1,884,803	10,074,753	1.044		437	
	32 MEDIUM CONTRCTING	5,169,296	26,595,582	1.057		739	
	33 HEAVY CONTRACTING	1,587,685	8,333,898	0.853		167	
	34 DEALER OR DISTRIB	1,467,596	6,224,886	1.238		206	
	35 LGT. MANUFACTURER	474,668	1,664,942	0.218		11	
	36 MED. MANUFACTURER	990,096	5,645,538	0.595		66	
	37 HVY. MANUFACTURER	495,610	2,767,702	0.868		29	
	38 MISC. OPERATION	840,800	3,830,101	1.218		104	
	TOTAL *	\$14,343,946	\$72,276,955	0.972		1,962	

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

CONNECTICUT  
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 0.945 OR - 5.5%			
TOP								
10	1.113	0.262	1.028	1.028				
31	0.869	0.097	0.987	0.986				
32	1.340	0.191	1.057	1.057				
33	0.933	0.215	0.985	0.985				
34	0.887	0.202	0.976	0.976				
35	0.595	0.125	0.937	0.937				
36	0.628	0.119	0.946	0.946				
					(5) INDICATED MONOLINE CHANGE		(6) SELECTED MONOLINE CHANGE	
CLASS GROUP								
01	0.739	0.092	0.973	0.978	-	5.3%	-	2.2%
02	0.840	0.136	0.977	0.982	-	4.8%	-	1.7%
03	1.289	0.091	1.023	1.029	-	0.3%	+	3.0%
04	0.103	0.014	0.969	0.974	-	5.6%	-	2.5%
05	0.541	0.034	0.979	0.985	-	4.7%	-	1.5%
06	0.946	0.053	0.997	1.003	-	2.3%	+	0.9%
07	1.268	0.119	1.029	1.034		0.0%	+	3.3%
08	2.148	0.061	1.048	1.054	+	2.5%	+	5.9%
09	1.555	0.123	1.056	1.062	+	2.8%	+	6.2%
10	1.455	0.128	1.049	1.055	+	2.4%	+	5.8%
11	0.842	0.177	0.970	0.976	-	5.2%	-	2.1%
12	0.955	0.327	0.985	0.991	-	3.8%	-	0.6%
13	1.831	0.061	1.038	1.043	+	0.6%	+	3.9%
16	0.382	0.018	0.983	0.988	-	4.5%	-	1.3%
OVERALL MONOLINE INDICATION					-	3.2%		0.0%
-----					-----		-----	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

	(1)	(2)	(3)	(4)	(5)	(6)
	BAILEY					
TERRITORY	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATED	SELECTED
	RELATIV.	Z	RELATIV.	RELATIV.	MONOLINE CHG.	MONOLINE CHG.
501	0.985	0.116	0.998	1.002	- 3.7%	- 0.5%
503	1.092	0.121	1.011	1.014	- 1.7%	+ 1.5%
504	0.983	0.194	0.997	1.000	- 3.3%	- 0.1%
505	1.281	0.098	1.025	1.028	- 0.5%	+ 2.8%
506	1.272	0.131	1.032	1.036	+ 0.4%	+ 3.7%
507	0.968	0.349	0.989	0.992	- 3.7%	- 0.5%
508	0.877	0.118	0.985	0.988	- 4.1%	- 0.9%
509	0.600	0.054	0.973	0.976	- 4.9%	- 1.8%

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$10,923	\$28,880	0.000	0.000	0	1.007
	02 RESTAURANTS	4,364	30,111	0.000	0.000	0	1.011
	03 STORES	7,989	70,712	0.005	0.005	1	1.060
	04 VENDING & RENTAL	265	1,895	0.227	0.237	1	1.003
	05 FOOD & BEV. DIST.	0	17	0.000	0.000	0	1.014
	06 NON-FOOD&BEV.DIST	1,735	10,783	0.000	0.000	0	1.032
	07 CLUBS, AMSMT&SPRTS	11,048	349,424	0.652	0.683	10	1.065
	08 HEALTH CARE FACIL	925	2,458	0.000	0.000	0	1.085
	09 HOTELS AND MOTELS	525	45,729	0.000	0.000	0	1.093
	10 SCHLS & CHURCHES	17,142	69,967	1.095	1.145	1	1.086
	11 APARTMENTS	801,235	2,478,533	0.913	0.956	54	1.005
	12 BUILDINGS&OFFICES	256,059	1,465,464	2.510	2.626	74	1.020
	13 MISC. PREMISES	0	472	0.000	0.000	0	1.074
	16 GOVT SUBDIVISIONS	11,673	85,749	0.000	0.000	0	1.018
	TOTAL *	\$1,123,883	\$4,640,194	1.246		141	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$6,837	\$103,699	0.291	0.304	2	1.049
	TOTAL *	\$6,837	\$103,699	0.291		2	
32 MULT APARTMENT	11 APARTMENTS	\$235,288	\$1,265,589	0.225	0.235	6	1.033
	12 BUILDINGS&OFFICES	107,739	426,583	1.281	1.340	6	1.049
	TOTAL *	\$343,027	\$1,692,172	0.557		12	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$333,765	\$1,806,779	0.618	0.646	38	0.977
	13 MISC. PREMISES	174	825	0.000	0.000	0	1.029
	TOTAL *	\$333,939	\$1,807,604	0.618		38	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$41,950	\$843,435	0.787	0.823	26	0.956
	02 RESTAURANTS	34,389	255,239	0.448	0.469	7	0.960
	03 STORES	12,035	60,922	0.469	0.490	1	1.006
	05 FOOD & BEV. DIST.	2,589	8,195	0.000	0.000	0	0.962
	06 NON-FOOD&BEV.DIST	7,504	39,906	0.000	0.000	0	0.980
	12 BUILDINGS&OFFICES	10,223	52,159	0.000	0.000	0	0.968
	TOTAL *	\$108,690	\$1,259,856	0.497		34	

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		501	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY		CLASS GROUP				RELATIV.		
35 MULT INSTITUT.		08 HEALTH CARE FACIL	\$69,700	\$292,368	0.419	0.438	7	0.989
		10 SCHLS & CHURCHES	76,196	388,988	0.930	0.973	8	0.990
		TOTAL *	\$145,896	\$681,356	0.686		15	
36 MULT SERVICES		03 STORES	\$331	\$2,010	0.000	0.000	0	0.975
		04 VENDING & RENTAL	344	909	0.000	0.000	0	0.923
		07 CLUBS,AMSMT&SPRTS	28,476	293,117	0.201	0.211	1	0.980
		08 HEALTH CARE FACIL	0	11,247	0.000	0.000	0	0.998
		10 SCHLS & CHURCHES	1,722	6,285	0.000	0.000	0	0.999
		12 BUILDINGS&OFFICES	19,933	115,001	0.166	0.173	1	0.938
		13 MISC. PREMISES	0	9,077	0.056	0.058	1	0.988
		TOTAL *	\$50,806	\$437,646	0.178		3	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$52,873	\$872,315	0.624		26	
		02 RESTAURANTS	38,753	285,350	0.397		7	
		03 STORES	20,355	133,644	0.279		2	
		04 VENDING & RENTAL	609	2,804	0.099		1	
		05 FOOD & BEV. DIST.	2,589	8,212	0.000		0	
		06 NON-FOOD&BEV.DIST	9,239	50,689	0.000		0	
		07 CLUBS,AMSMT&SPRTS	39,524	642,541	0.327		11	
		08 HEALTH CARE FACIL	70,625	306,073	0.413		7	
		09 HOTELS AND MOTELS	7,362	149,428	0.270		2	
		10 SCHLS & CHURCHES	95,060	465,240	0.943		9	
		11 APARTMENTS	1,036,523	3,744,122	0.757		60	
		12 BUILDINGS&OFFICES	727,719	3,865,986	1.361		119	
		13 MISC. PREMISES	174	10,374	0.000		1	
		16 GOVT SUBDIVISIONS	11,673	85,749	0.000		0	
		TOTAL *	\$2,113,078	\$10,622,527	0.929		245	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 503

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,481	\$15,504	0.000	0.000	0	1.020
	02 RESTAURANTS	23,973	153,082	0.784	0.820	7	1.024
	03 STORES	4,100	44,742	0.033	0.034	2	1.073
	04 VENDING & RENTAL	2,463	5,523	0.000	0.000	0	1.016
	05 FOOD & BEV. DIST.	1,293	13,268	0.000	0.000	0	1.027
	06 NON-FOOD&BEV.DIST	9,121	28,569	0.058	0.061	1	1.045
	07 CLUBS, AMSMT&SPRTS	40,655	212,297	0.511	0.534	2	1.078
	08 HEALTH CARE FACIL	1,692	38,012	4.809	5.032	1	1.098
	09 HOTELS AND MOTELS	16,243	119,969	2.171	2.271	8	1.107
	10 SCHLS & CHURCHES	23,539	133,104	1.715	1.794	7	1.100
	11 APARTMENTS	86,962	325,805	0.502	0.525	6	1.017
	12 BUILDINGS&OFFICES	222,969	1,464,457	1.407	1.472	30	1.033
	13 MISC. PREMISES	1,346	8,226	0.000	0.000	0	1.088
	TOTAL *	\$435,837	\$2,562,558	1.104		64	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$35,051	\$149,250	2.666	2.790	10	1.062
	TOTAL *	\$35,051	\$149,250	2.666		10	
32 MULT APARTMENT	11 APARTMENTS	\$140,814	\$565,941	2.687	2.812	23	1.046
	12 BUILDINGS&OFFICES	179,755	551,981	1.815	1.899	17	1.062
	TOTAL *	\$320,569	\$1,117,922	2.198		40	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$743,863	\$3,846,870	0.540	0.565	57	0.989
	13 MISC. PREMISES	2,081	6,930	0.000	0.000	0	1.042
	TOTAL *	\$745,944	\$3,853,800	0.539		57	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$20,771	\$98,210	0.096	0.100	1	0.968
	02 RESTAURANTS	120,872	693,459	1.486	1.555	32	0.972
	03 STORES	47,325	270,093	0.030	0.031	4	1.018
	04 VENDING & RENTAL	601	3,110	0.000	0.000	0	0.964
	05 FOOD & BEV. DIST.	3,369	15,389	0.000	0.000	0	0.974
	06 NON-FOOD&BEV.DIST	34,819	183,298	0.683	0.715	4	0.992
	12 BUILDINGS&OFFICES	8,191	176,683	0.653	0.683	8	0.980
	TOTAL *	\$235,948	\$1,440,242	0.899		49	

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      503

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$32,950	\$133,227	1.405	1.470	1	1.001
	10 SCHLS & CHURCHES	57,765	325,087	0.522	0.546	19	1.002
	12 BUILDINGS&OFFICES	6,647	36,723	4.279	4.477	4	0.941
	TOTAL *	\$97,362	\$495,037	1.077		24	
36 MULT SERVICES	03 STORES	\$16,674	\$58,062	0.000	0.000	0	0.987
	04 VENDING & RENTAL	3,921	12,283	0.000	0.000	0	0.934
	07 CLUBS, AMSMT&SPRTS	68,139	407,714	0.792	0.829	20	0.992
	10 SCHLS & CHURCHES	305	473	0.000	0.000	0	1.012
	12 BUILDINGS&OFFICES	15,083	80,793	0.021	0.022	1	0.950
	13 MISC. PREMISES	6,187	37,405	0.000	0.000	0	1.001
	TOTAL *	\$110,309	\$596,730	0.492		21	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$22,252	\$113,714	0.090		1	
	02 RESTAURANTS	144,845	846,541	1.370		39	
	03 STORES	68,099	372,897	0.023		6	
	04 VENDING & RENTAL	6,985	20,916	0.000		0	
	05 FOOD & BEV. DIST.	4,662	28,657	0.000		0	
	06 NON-FOOD&BEV.DIST	43,940	211,867	0.553		5	
	07 CLUBS, AMSMT&SPRTS	108,794	620,011	0.687		22	
	08 HEALTH CARE FACIL	34,642	171,239	1.571		2	
	09 HOTELS AND MOTELS	51,294	269,219	2.509		18	
	10 SCHLS & CHURCHES	81,609	458,664	0.864		26	
	11 APARTMENTS	227,776	891,746	1.853		29	
	12 BUILDINGS&OFFICES	1,176,508	6,157,507	0.914		117	
	13 MISC. PREMISES	9,614	52,561	0.000		0	
	TOTAL *	\$1,981,020	\$10,215,539	1.036		265	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$21,177	\$179,923	1.775	1.857	8	1.005
	02 RESTAURANTS	11,943	203,169	1.073	1.123	5	1.010
	03 STORES	7,130	66,668	1.587	1.661	6	1.058
	04 VENDING & RENTAL	1,582	7,026	0.000	0.000	0	1.001
	05 FOOD & BEV. DIST.	38,359	170,019	0.033	0.035	1	1.012
	06 NON-FOOD&BEV.DIST	14,633	81,840	1.752	1.833	2	1.031
	07 CLUBS, AMSMT&SPRTS	120,672	648,316	1.029	1.076	20	1.063
	08 HEALTH CARE FACIL	12,540	34,901	8.821	9.230	3	1.083
	09 HOTELS AND MOTELS	6,144	65,291	0.783	0.819	3	1.092
	10 SCHLS & CHURCHES	25,342	194,332	2.513	2.630	16	1.085
	11 APARTMENTS	274,277	1,348,179	1.607	1.681	42	1.003
	12 BUILDINGS&OFFICES	699,732	3,813,768	0.707	0.740	87	1.018
	13 MISC. PREMISES	174	2,860	0.000	0.000	0	1.073
	TOTAL *	\$1,233,705	\$6,816,292	1.076		193	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$58,935	\$272,067	0.934	0.977	14	1.047
	TOTAL *	\$58,935	\$272,067	0.934		14	
32 MULT APARTMENT	11 APARTMENTS	\$557,316	\$3,120,612	0.948	0.992	68	1.031
	12 BUILDINGS&OFFICES	381,985	1,564,140	0.726	0.760	40	1.047
	TOTAL *	\$939,301	\$4,684,752	0.858		108	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$880,110	\$4,512,631	1.181	1.236	129	0.976
	13 MISC. PREMISES	1,087	3,991	0.000	0.000	0	1.028
	TOTAL *	\$881,197	\$4,516,622	1.180		129	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$72,502	\$455,109	0.904	0.946	19	0.954
	02 RESTAURANTS	310,781	2,099,785	0.573	0.600	52	0.958
	03 STORES	73,523	495,790	0.428	0.447	11	1.004
	04 VENDING & RENTAL	1,085	3,689	0.000	0.000	0	0.950
	05 FOOD & BEV. DIST.	30,918	158,496	0.041	0.043	3	0.961
	06 NON-FOOD&BEV.DIST	63,521	317,724	0.385	0.403	7	0.978
	12 BUILDINGS&OFFICES	291,951	1,676,773	0.808	0.845	41	0.967
	TOTAL *	\$844,281	\$5,207,366	0.636		133	



CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      504

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 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	\$84,324	\$345,182	0.537	0.561	8	0.987
	10 SCHLS & CHURCHES	125,464	920,840	0.880	0.920	52	0.988
	12 BUILDINGS&OFFICES	4,103	21,739	1.243	1.300	1	0.928
	TOTAL *	\$213,891	\$1,287,761	0.751		61	
36 MULT SERVICES	03 STORES	\$25,064	\$56,978	2.072	2.168	7	0.973
	04 VENDING & RENTAL	7,680	38,793	0.472	0.494	1	0.921
	07 CLUBS, AMSMT&SPRTS	107,074	697,890	0.410	0.429	12	0.978
	08 HEALTH CARE FACIL	0	2,637	0.000	0.000	0	0.996
	12 BUILDINGS&OFFICES	131,634	634,821	0.577	0.603	15	0.937
	13 MISC. PREMISES	12,413	88,518	3.346	3.501	7	0.987
	TOTAL *	\$283,865	\$1,519,637	0.764		42	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$93,679	\$635,032	1.101		27	
	02 RESTAURANTS	322,724	2,302,954	0.592		57	
	03 STORES	105,717	619,436	0.896		24	
	04 VENDING & RENTAL	10,347	49,508	0.351		1	
	05 FOOD & BEV. DIST.	69,277	328,515	0.037		4	
	06 NON-FOOD&BEV.DIST	78,154	399,564	0.641		9	
	07 CLUBS, AMSMT&SPRTS	227,746	1,346,206	0.738		32	
	08 HEALTH CARE FACIL	96,864	382,720	1.609		11	
	09 HOTELS AND MOTELS	65,079	337,358	0.920		17	
	10 SCHLS & CHURCHES	150,806	1,115,172	1.154		68	
	11 APARTMENTS	831,593	4,468,791	1.165		110	
	12 BUILDINGS&OFFICES	2,389,515	12,223,872	0.891		313	
	13 MISC. PREMISES	13,674	95,369	3.038		7	
	TOTAL *	\$4,455,175	\$24,304,497	0.930		680	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 505

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$39,316	\$157,969	0.881	0.922	6	1.034
	02 RESTAURANTS	740	1,916	0.000	0.000	0	1.038
	03 STORES	2,613	18,608	4.560	4.771	1	1.088
	04 VENDING & RENTAL	263	3,321	0.000	0.000	0	1.029
	05 FOOD & BEV. DIST.	197	402	58.953	61.685	1	1.041
	06 NON-FOOD&BEV.DIST	363	6,106	0.120	0.126	1	1.060
	07 CLUBS, AMSMT&SPRTS	5,915	26,365	6.380	6.676	3	1.093
	08 HEALTH CARE FACIL	2,266	12,024	0.000	0.000	0	1.114
	09 HOTELS AND MOTELS	0	22,214	2.581	2.700	1	1.122
	10 SCHLS & CHURCHES	13,321	69,834	1.110	1.162	1	1.115
	11 APARTMENTS	110,267	528,751	0.935	0.978	6	1.031
	12 BUILDINGS&OFFICES	196,294	972,649	0.778	0.814	15	1.047
	13 MISC. PREMISES	1,164	28,029	0.750	0.785	3	1.103
	TOTAL *	\$372,719	\$1,848,188	0.986		38	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$26,398	\$139,321	4.155	4.348	18	1.076
	TOTAL *	\$26,398	\$139,321	4.155		18	
32 MULT APARTMENT	11 APARTMENTS	\$131,508	\$610,938	0.818	0.856	10	1.060
	12 BUILDINGS&OFFICES	97,974	357,066	2.994	3.132	13	1.076
	TOTAL *	\$229,482	\$968,004	1.747		23	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$305,488	\$1,526,941	1.172	1.226	55	1.003
	13 MISC. PREMISES	142	674	0.000	0.000	0	1.056
	TOTAL *	\$305,630	\$1,527,615	1.171		55	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$29,664	\$131,282	1.043	1.092	6	0.981
	02 RESTAURANTS	48,147	280,849	0.656	0.687	7	0.985
	03 STORES	27,805	124,347	0.133	0.139	1	1.032
	04 VENDING & RENTAL	348	800	0.000	0.000	0	0.977
	05 FOOD & BEV. DIST.	34	607	0.000	0.000	0	0.988
	06 NON-FOOD&BEV.DIST	5,531	28,142	0.616	0.644	2	1.006
	12 BUILDINGS&OFFICES	53,904	233,978	0.700	0.732	4	0.994
	TOTAL *	\$165,433	\$800,005	0.649		20	

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		505	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 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		\$53,143	\$280,453	1.817	1.901	3	1.015
	10 SCHLS & CHURCHES		38,873	269,936	0.731	0.765	13	1.016
	12 BUILDINGS&OFFICES		1,585	8,485	4.392	4.595	2	0.954
	TOTAL *		\$93,601	\$558,874	1.409		18	
36 MULT SERVICES	03 STORES		\$185	\$6,373	0.000	0.000	0	1.001
	04 VENDING & RENTAL		607	4,509	0.000	0.000	0	0.947
	07 CLUBS,AMSMT&SPRTS		14,494	67,584	2.753	2.880	3	1.006
	09 HOTELS AND MOTELS		1,762	14,323	0.000	0.000	0	1.032
	10 SCHLS & CHURCHES		614	1,511	0.000	0.000	0	1.026
	12 BUILDINGS&OFFICES		24,984	54,802	0.027	0.028	0	0.963
	13 MISC. PREMISES		368	16,236	0.258	0.270	1	1.014
	TOTAL *		\$43,014	\$165,338	0.945		4	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$68,980	\$289,251	0.951		12	
	02 RESTAURANTS		48,887	282,765	0.647		7	
	03 STORES		30,603	149,328	0.510		2	
	04 VENDING & RENTAL		1,218	8,630	0.000		0	
	05 FOOD & BEV. DIST.		231	1,009	50.276		1	
	06 NON-FOOD&BEV.DIST		5,894	34,248	0.585		3	
	07 CLUBS,AMSMT&SPRTS		20,409	93,949	3.804		6	
	08 HEALTH CARE FACIL		55,409	292,477	1.742		3	
	09 HOTELS AND MOTELS		28,160	175,858	3.895		19	
	10 SCHLS & CHURCHES		52,808	341,281	0.818		14	
	11 APARTMENTS		241,775	1,139,689	0.871		16	
	12 BUILDINGS&OFFICES		680,229	3,153,921	1.248		89	
	13 MISC. PREMISES		1,674	44,939	0.579		4	
	TOTAL *		\$1,236,277	\$6,007,345	1.226		176	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$62	\$5,206	0.000	0.000	0	1.041
	02 RESTAURANTS	7,111	97,515	2.089	2.186	6	1.046
	03 STORES	752	13,116	18.316	19.165	3	1.096
	04 VENDING & RENTAL	101	626	0.000	0.000	0	1.037
	05 FOOD & BEV. DIST.	1,033	2,221	0.000	0.000	0	1.049
	06 NON-FOOD&BEV.DIST	716	11,286	0.014	0.015	1	1.067
	07 CLUBS, AMSMT&SPRTS	35,008	172,031	2.792	2.921	16	1.101
	08 HEALTH CARE FACIL	2,487	117,552	0.044	0.046	2	1.122
	09 HOTELS AND MOTELS	7,590	46,322	6.134	6.419	8	1.130
	10 SCHLS & CHURCHES	40,940	427,139	2.890	3.024	14	1.123
	11 APARTMENTS	142,303	961,426	0.492	0.515	7	1.039
	12 BUILDINGS&OFFICES	236,189	1,843,872	0.820	0.858	41	1.055
	13 MISC. PREMISES	0	3,834	0.000	0.000	0	1.111
	TOTAL *	\$474,292	\$3,702,146	1.170		98	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$13,783	\$172,187	0.486	0.508	4	1.084
	TOTAL *	\$13,783	\$172,187	0.486		4	
32 MULT APARTMENT	11 APARTMENTS	\$217,340	\$1,021,323	0.770	0.806	18	1.068
	12 BUILDINGS&OFFICES	150,994	692,792	1.248	1.306	26	1.084
	TOTAL *	\$368,334	\$1,714,115	0.966		44	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$472,784	\$2,464,405	1.194	1.249	89	1.010
	13 MISC. PREMISES	330	748	0.000	0.000	0	1.064
	TOTAL *	\$473,114	\$2,465,153	1.193		89	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$4,959	\$58,263	3.217	3.367	8	0.988
	02 RESTAURANTS	105,828	625,365	0.998	1.045	12	0.992
	03 STORES	15,153	68,458	2.211	2.314	13	1.040
	04 VENDING & RENTAL	105	605	0.000	0.000	0	0.984
	05 FOOD & BEV. DIST.	7,574	41,212	0.215	0.225	0	0.995
	06 NON-FOOD&BEV.DIST	73,814	238,663	1.786	1.869	2	1.013
	12 BUILDINGS&OFFICES	53,400	228,269	0.278	0.291	4	1.001
	TOTAL *	\$260,833	\$1,260,835	1.163		39	

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      506

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 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	\$38,559	\$165,224	1.413	1.479	6	1.022
	10 SCHLS & CHURCHES	106,691	569,029	1.213	1.269	17	1.023
	12 BUILDINGS&OFFICES	2,644	13,541	8.788	9.195	2	0.961
	13 MISC. PREMISES	176	648	0.000	0.000	0	1.012
	TOTAL *	\$148,070	\$748,442	1.399		25	
36 MULT SERVICES	03 STORES	\$643	\$3,012	0.000	0.000	0	1.008
	04 VENDING & RENTAL	1,500	24,867	0.000	0.000	0	0.954
	07 CLUBS, AMSMT&SPRTS	20,664	145,956	3.325	3.479	6	1.013
	10 SCHLS & CHURCHES	1,083	3,459	0.000	0.000	0	1.033
	12 BUILDINGS&OFFICES	22,091	95,113	3.911	4.093	6	0.970
	13 MISC. PREMISES	1,139	1,822	29.497	30.864	1	1.022
	TOTAL *	\$47,120	\$274,229	4.005		13	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$5,021	\$63,469	3.178		8	
	02 RESTAURANTS	112,939	722,880	1.067		18	
	03 STORES	16,548	84,586	2.857		16	
	04 VENDING & RENTAL	1,706	26,098	0.000		0	
	05 FOOD & BEV. DIST.	8,607	43,433	0.189		0	
	06 NON-FOOD&BEV.DIST	74,530	249,949	1.769		3	
	07 CLUBS, AMSMT&SPRTS	55,672	317,987	2.990		22	
	08 HEALTH CARE FACIL	41,046	282,776	1.330		8	
	09 HOTELS AND MOTELS	21,373	218,509	2.492		12	
	10 SCHLS & CHURCHES	148,714	999,627	1.666		31	
	11 APARTMENTS	359,643	1,982,749	0.660		25	
	12 BUILDINGS&OFFICES	938,102	5,337,992	1.142		168	
	13 MISC. PREMISES	1,645	7,052	20.424		1	
	TOTAL *	\$1,785,546	\$10,337,107	1.222		312	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 507

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$137,315	\$853,200	0.469	0.490	15	0.997
	02 RESTAURANTS	114,281	719,487	0.502	0.525	9	1.001
	03 STORES	70,619	465,668	2.178	2.279	23	1.049
	04 VENDING & RENTAL	1,328	13,304	0.000	0.000	0	0.993
	05 FOOD & BEV. DIST.	124,426	551,746	0.162	0.169	5	1.004
	06 NON-FOOD&BEV.DIST	36,795	383,947	1.073	1.123	10	1.022
	07 CLUBS, AMSMT&SPRTS	535,507	3,004,334	1.968	2.059	106	1.055
	08 HEALTH CARE FACIL	17,407	125,002	1.158	1.212	9	1.074
	09 HOTELS AND MOTELS	112,286	1,339,005	1.385	1.449	75	1.083
	10 SCHLS & CHURCHES	218,830	1,208,384	1.611	1.686	37	1.076
	11 APARTMENTS	623,550	3,990,121	0.649	0.679	63	0.995
	12 BUILDINGS&OFFICES	1,687,775	12,988,192	0.807	0.844	265	1.010
	13 MISC. PREMISES	40,895	423,060	1.960	2.051	25	1.064
	16 GOVT SUBDIVISIONS	0	33,450	1.058	1.107	3	1.008
	TOTAL *	\$3,721,014	\$26,098,900	1.012		645	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$458,385	\$2,597,785	0.837	0.876	83	1.039
	TOTAL *	\$458,385	\$2,597,785	0.837		83	
32 MULT APARTMENT	11 APARTMENTS	\$1,505,612	\$7,380,566	1.260	1.318	212	1.023
	12 BUILDINGS&OFFICES	1,846,413	7,177,787	1.189	1.244	173	1.039
	TOTAL *	\$3,352,025	\$14,558,353	1.221		385	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$3,297,531	\$17,278,558	0.823	0.862	413	0.968
	13 MISC. PREMISES	10,740	55,407	0.000	0.000	0	1.019
	TOTAL *	\$3,308,271	\$17,333,965	0.821		413	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$447,187	\$2,484,017	0.571	0.598	60	0.947
	02 RESTAURANTS	1,414,363	8,343,171	0.677	0.709	175	0.951
	03 STORES	419,856	2,220,986	1.137	1.189	67	0.996
	04 VENDING & RENTAL	13,309	47,053	0.000	0.000	0	0.943
	05 FOOD & BEV. DIST.	92,038	515,177	1.237	1.295	8	0.953
	06 NON-FOOD&BEV.DIST	242,495	1,468,216	0.712	0.745	18	0.970
	12 BUILDINGS&OFFICES	712,233	4,429,803	0.881	0.922	94	0.959
	TOTAL *	\$3,341,481	\$19,508,423	0.779		422	

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      507

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$97,819	\$340,226	0.136	0.143	3	0.961
	08 HEALTH CARE FACIL	182,582	805,588	1.780	1.862	19	0.979
	10 SCHLS & CHURCHES	454,444	2,530,018	0.876	0.917	92	0.980
	12 BUILDINGS&OFFICES	38,886	189,574	0.879	0.920	6	0.920
	16 GOVT SUBDIVISIONS	28,883	728,373	0.372	0.389	3	0.918
	TOTAL *	\$802,614	\$4,593,779	0.974		123	
36 MULT SERVICES	03 STORES	\$50,009	\$220,304	1.908	1.996	8	0.965
	04 VENDING & RENTAL	32,210	174,496	0.036	0.038	1	0.914
	07 CLUBS,AMSMT&SPRTS	787,216	3,748,792	0.354	0.370	46	0.970
	08 HEALTH CARE FACIL	0	6,259	0.000	0.000	0	0.988
	09 HOTELS AND MOTELS	5,148	21,063	0.000	0.000	0	0.996
	10 SCHLS & CHURCHES	5,644	33,946	0.000	0.000	0	0.990
	12 BUILDINGS&OFFICES	292,480	1,572,107	0.712	0.745	51	0.929
	13 MISC. PREMISES	144,236	735,135	1.078	1.128	22	0.979
	TOTAL *	\$1,316,943	\$6,512,102	0.561		128	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$584,502	\$3,337,217	0.547		75	
	02 RESTAURANTS	1,528,644	9,062,658	0.664		184	
	03 STORES	540,484	2,906,958	1.344		98	
	04 VENDING & RENTAL	46,847	234,853	0.025		1	
	05 FOOD & BEV. DIST.	216,464	1,066,923	0.619		13	
	06 NON-FOOD&BEV.DIST	279,290	1,852,163	0.760		28	
	07 CLUBS,AMSMT&SPRTS	1,420,542	7,093,352	0.948		155	
	08 HEALTH CARE FACIL	199,989	936,849	1.726		28	
	09 HOTELS AND MOTELS	575,819	3,957,853	0.936		158	
	10 SCHLS & CHURCHES	678,918	3,772,348	1.106		129	
	11 APARTMENTS	2,129,162	11,370,687	1.081		275	
	12 BUILDINGS&OFFICES	7,875,318	43,636,021	0.907		1,002	
	13 MISC. PREMISES	195,871	1,213,602	1.203		47	
	16 GOVT SUBDIVISIONS	28,883	761,823	0.372		6	
	TOTAL *	\$16,300,733	\$91,203,307	0.925		2,199	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 508

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$5,678	\$20,359	0.000	0.000	0	0.993
	02 RESTAURANTS	9,211	92,581	0.000	0.000	0	0.998
	03 STORES	969	4,694	0.000	0.000	0	1.045
	04 VENDING & RENTAL	114	1,325	0.000	0.000	0	0.989
	05 FOOD & BEV. DIST.	2,590	13,275	0.000	0.000	0	1.000
	06 NON-FOOD&BEV.DIST	2,311	17,622	0.000	0.000	0	1.018
	07 CLUBS, AMSMT&SPRTS	3,188	26,157	2.778	2.907	4	1.051
	08 HEALTH CARE FACIL	9,342	39,518	1.905	1.993	8	1.070
	09 HOTELS AND MOTELS	12,692	77,410	1.489	1.557	8	1.078
	10 SCHLS & CHURCHES	81,522	471,579	0.468	0.490	4	1.072
	11 APARTMENTS	133,175	470,303	1.072	1.122	7	0.991
	12 BUILDINGS&OFFICES	171,691	1,666,444	0.891	0.932	27	1.006
	13 MISC. PREMISES	164	274	0.000	0.000	0	1.060
	TOTAL *	\$432,647	\$2,901,541	0.877		58	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$35,745	\$182,143	4.531	4.741	40	1.034
	TOTAL *	\$35,745	\$182,143	4.531		40	
32 MULT APARTMENT	11 APARTMENTS	\$268,611	\$1,520,740	0.682	0.713	26	1.019
	12 BUILDINGS&OFFICES	18,118	82,611	0.381	0.399	4	1.035
	TOTAL *	\$286,729	\$1,603,351	0.663		30	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$408,587	\$2,201,647	0.739	0.773	38	0.964
	13 MISC. PREMISES	621	4,051	7.550	7.900	1	1.015
	TOTAL *	\$409,208	\$2,205,698	0.749		39	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$6,425	\$45,088	1.061	1.110	4	0.943
	02 RESTAURANTS	50,938	360,285	1.272	1.331	21	0.947
	03 STORES	39,814	155,531	0.001	0.001	1	0.992
	04 VENDING & RENTAL	0	8	0.000	0.000	0	0.939
	05 FOOD & BEV. DIST.	1,007	6,527	5.920	6.195	1	0.949
	06 NON-FOOD&BEV.DIST	5,464	28,336	0.350	0.366	2	0.967
	12 BUILDINGS&OFFICES	29,513	122,922	0.540	0.565	2	0.955
	TOTAL *	\$133,161	\$718,697	0.717		31	



CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      508

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.				
		03/31/2020 AGGREGATE	2016 - 2020	FIVE YEAR		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	EXPERIENCE	RELATIV.	OCCURRENCES	RELATIV.
		CURRENT LEVEL	CURRENT LEVEL	RATIO			
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$42,174	\$186,724	0.340	0.356	2	0.975
	10 SCHLS & CHURCHES	53,472	337,385	1.099	1.150	12	0.976
	12 BUILDINGS&OFFICES	11,130	60,175	0.000	0.000	0	0.917
	13 MISC. PREMISES	0	560	0.000	0.000	0	0.966
	TOTAL *	\$106,776	\$584,844	0.685		14	
36 MULT SERVICES	03 STORES	\$1,519	\$28,552	0.014	0.015	0	0.962
	04 VENDING & RENTAL	42	1,028	0.259	0.271	1	0.910
	07 CLUBS,AMSMT&SPRTS	7,868	54,199	0.310	0.324	3	0.967
	08 HEALTH CARE FACIL	79	385	0.000	0.000	0	0.984
	10 SCHLS & CHURCHES	391	410	0.539	0.564	1	0.986
	12 BUILDINGS&OFFICES	27,319	152,648	2.777	2.905	29	0.926
	13 MISC. PREMISES	38,754	216,353	0.141	0.148	7	0.975
	TOTAL *	\$75,972	\$453,575	1.106		41	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$12,103	\$65,447	0.563		4	
	02 RESTAURANTS	60,149	452,866	1.077		21	
	03 STORES	42,302	188,777	0.001		1	
	04 VENDING & RENTAL	156	2,361	0.070		1	
	05 FOOD & BEV. DIST.	3,597	19,802	1.657		1	
	06 NON-FOOD&BEV.DIST	7,775	45,958	0.246		2	
	07 CLUBS,AMSMT&SPRTS	11,056	80,356	1.021		7	
	08 HEALTH CARE FACIL	51,595	226,627	0.623		10	
	09 HOTELS AND MOTELS	48,437	259,553	3.734		48	
	10 SCHLS & CHURCHES	135,385	809,374	0.718		17	
	11 APARTMENTS	401,786	1,991,043	0.811		33	
	12 BUILDINGS&OFFICES	666,358	4,286,447	0.831		100	
	13 MISC. PREMISES	39,539	221,238	0.257		8	
	TOTAL *	\$1,480,238	\$8,649,849	0.872		253	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 509

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$10,670	\$15,330	0.000	0.000	0	0.981
	02 RESTAURANTS	1,468	2,326	0.000	0.000	0	0.986
	03 STORES	295	417	0.000	0.000	0	1.033
	06 NON-FOOD&BEV.DIST	0	2,482	0.000	0.000	0	1.006
	07 CLUBS, AMSMT&SPRTS	848	3,472	0.000	0.000	0	1.038
	08 HEALTH CARE FACIL	6,527	21,846	0.000	0.000	0	1.057
	10 SCHLS & CHURCHES	19,449	88,690	0.000	0.000	0	1.059
	11 APARTMENTS	52,301	209,931	0.777	0.813	4	0.979
	12 BUILDINGS&OFFICES	34,538	264,418	0.778	0.814	4	0.994
	TOTAL *	\$126,096	\$608,912	0.536		8	
32 MULT APARTMENT	11 APARTMENTS	\$77,012	\$499,161	0.837	0.876	15	1.007
	12 BUILDINGS&OFFICES	39,310	178,696	0.167	0.175	1	1.022
	TOTAL *	\$116,322	\$677,857	0.611		16	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$68,379	\$414,287	0.639	0.669	14	0.952
	TOTAL *	\$68,379	\$414,287	0.639		14	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$2,777	\$20,006	7.501	7.849	1	0.932
	02 RESTAURANTS	16,025	104,784	0.350	0.366	2	0.935
	03 STORES	3,020	17,291	0.491	0.514	1	0.980
	05 FOOD & BEV. DIST.	196	6,966	3.438	3.597	2	0.938
	06 NON-FOOD&BEV.DIST	889	8,763	1.820	1.905	1	0.955
	12 BUILDINGS&OFFICES	30,914	120,800	0.060	0.062	2	0.943
	TOTAL *	\$53,821	\$278,610	0.596		9	

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		509	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 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		\$28,084	\$122,470	0.000	0.000	0	0.963
	10 SCHLS & CHURCHES		58,775	269,954	0.071	0.074	2	0.965
	12 BUILDINGS&OFFICES		0	16,024	0.000	0.000	0	0.906
	TOTAL *		\$86,859	\$408,448	0.048		2	
36 MULT SERVICES	03 STORES		\$0	\$746	0.000	0.000	0	0.950
	04 VENDING & RENTAL		473	2,218	0.000	0.000	0	0.899
	07 CLUBS, AMSMT&SPRTS		10,567	39,347	0.000	0.000	0	0.955
	08 HEALTH CARE FACIL		0	1,879	0.000	0.000	0	0.973
	12 BUILDINGS&OFFICES		13,404	52,911	4.696	4.914	5	0.914
	13 MISC. PREMISES		288	1,047	0.000	0.000	0	0.963
	TOTAL *		\$24,732	\$98,148	2.545		5	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$13,447	\$35,336	1.549		1	
	02 RESTAURANTS		17,493	107,110	0.321		2	
	03 STORES		3,315	18,454	0.448		1	
	04 VENDING & RENTAL		473	2,218	0.000		0	
	05 FOOD & BEV. DIST.		196	6,966	3.438		2	
	06 NON-FOOD&BEV.DIST		889	11,245	1.820		1	
	07 CLUBS, AMSMT&SPRTS		11,415	42,819	0.000		0	
	08 HEALTH CARE FACIL		34,611	146,195	0.000		0	
	10 SCHLS & CHURCHES		78,224	358,644	0.053		2	
	11 APARTMENTS		129,313	709,092	0.813		19	
	12 BUILDINGS&OFFICES		186,545	1,047,136	0.761		26	
	13 MISC. PREMISES		288	1,047	0.000		0	
	TOTAL *		\$476,209	\$2,486,262	0.591		54	

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

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 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)	\$226,622	\$1,276,371	0.603		29	
	02 RESTAURANTS	173,091	1,300,187	0.600		27	
	03 STORES	94,467	684,625	2.021		36	
	04 VENDING & RENTAL	6,116	33,020	0.010		1	
	05 FOOD & BEV. DIST.	167,898	750,948	0.197		7	
	06 NON-FOOD&BEV.DIST	65,674	542,635	1.001		15	
	07 CLUBS, AMSMT&SPRTS	752,841	4,442,396	1.794		161	
	08 HEALTH CARE FACIL	53,186	391,313	2.948		23	
	09 HOTELS AND MOTELS	155,480	1,715,940	1.679		103	
	10 SCHLS & CHURCHES	440,085	2,663,029	1.469		80	
	11 APARTMENTS	2,224,070	10,313,049	0.889		189	
	12 BUILDINGS&OFFICES	3,505,247	24,479,264	0.952		543	
	13 MISC. PREMISES	43,743	466,755	1.852		28	
	16 GOVT SUBDIVISIONS	11,673	119,199	0.000		3	
	TOTAL *	\$7,920,193	\$49,178,731	1.053		1,245	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$635,134	\$3,616,452	1.279		171	
	TOTAL *	\$635,134	\$3,616,452	1.279		171	
32 MULT APARTMENT	11 APARTMENTS	\$3,133,501	\$15,984,870	1.078		378	
	12 BUILDINGS&OFFICES	2,822,288	11,031,656	1.216		280	
	TOTAL *	\$5,955,789	\$27,016,526	1.144		658	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$6,510,507	\$34,052,118	0.865		833	
	13 MISC. PREMISES	15,175	72,626	0.309		1	
	TOTAL *	\$6,525,682	\$34,124,744	0.864		834	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$626,235	\$4,135,410	0.688		125	
	02 RESTAURANTS	2,101,343	12,762,937	0.732		308	
	03 STORES	638,531	3,413,418	0.868		99	
	04 VENDING & RENTAL	15,448	55,265	0.000		0	
	05 FOOD & BEV. DIST.	137,725	752,569	0.896		14	
	06 NON-FOOD&BEV.DIST	434,037	2,313,048	0.829		36	
	12 BUILDINGS&OFFICES	1,190,329	7,041,387	0.789		155	
	TOTAL *	\$5,143,648	\$30,474,034	0.767		737	

CONNECTICUT  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP				RELATIV.		
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$97,819	\$340,226	0.136		3	
	08 HEALTH CARE FACIL	531,516	2,331,236	1.150		46	
	10 SCHLS & CHURCHES	971,680	5,611,237	0.855		215	
	12 BUILDINGS&OFFICES	64,995	346,261	1.507		15	
	13 MISC. PREMISES	176	1,208	0.000		0	
	16 GOVT SUBDIVISIONS	28,883	728,373	0.372		3	
	TOTAL *	\$1,695,069	\$9,358,541	0.922		282	
36 MULT SERVICES	03 STORES	\$94,425	\$376,037	1.561		15	
	04 VENDING & RENTAL	46,777	259,103	0.103		3	
	07 CLUBS,AMSMT&SPRTS	1,044,498	5,454,599	0.472		91	
	08 HEALTH CARE FACIL	79	22,407	0.000		0	
	09 HOTELS AND MOTELS	6,910	35,386	0.000		0	
	10 SCHLS & CHURCHES	9,759	46,084	0.022		1	
	12 BUILDINGS&OFFICES	546,928	2,758,196	0.939		108	
	13 MISC. PREMISES	203,385	1,105,593	1.161		39	
	TOTAL *	\$1,952,761	\$10,057,405	0.715		257	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$852,857	\$5,411,781	0.665		154	
	02 RESTAURANTS	2,274,434	14,063,124	0.722		335	
	03 STORES	827,423	4,474,080	1.079		150	
	04 VENDING & RENTAL	68,341	347,388	0.071		4	
	05 FOOD & BEV. DIST.	305,623	1,503,517	0.512		21	
	06 NON-FOOD&BEV.DIST	499,711	2,855,683	0.851		51	
	07 CLUBS,AMSMT&SPRTS	1,895,158	10,237,221	0.980		255	
	08 HEALTH CARE FACIL	584,781	2,744,956	1.313		69	
	09 HOTELS AND MOTELS	797,524	5,367,778	1.346		274	
	10 SCHLS & CHURCHES	1,421,524	8,320,350	1.039		296	
	11 APARTMENTS	5,357,571	26,297,919	1.000		567	
	12 BUILDINGS&OFFICES	14,640,294	79,708,882	0.953		1,934	
	13 MISC. PREMISES	262,479	1,646,182	1.227		68	
	16 GOVT SUBDIVISIONS	40,556	847,572	0.265		6	
	TOTAL *	\$29,828,276	\$163,826,433	0.956		4,184	

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

CONNECTICUT  
PRODUCTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 0.963 OR - 3.7%			
TOP								
10	0.928	0.343	0.975	0.975				
34	1.065	0.357	1.023	1.023				
36	1.147	0.179	1.025	1.025				
37	1.002	0.474	1.001	1.001				
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE	
3	1.020	0.456	1.009	1.013	- 4.9%	- 2.9%	- 2.9%	
4	0.934	0.390	0.974	0.977	- 8.3%	- 9.8%	- 9.8%	
5	1.299	0.127	1.034	1.037	- 2.6%	- 5.9%	- 5.9%	
6	1.020	0.312	1.006	1.010	- 5.2%	- 3.5%	- 3.5%	
7	0.986	0.168	0.998	1.001	- 6.0%	- 8.2%	- 8.2%	
			OVERALL MONOLINE	INDICATION	- 6.1%	- 6.3%	- 6.3%	
			-----	-----	-----	-----	-----	

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

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

MULTISTATE  
PRODUCTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----  
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(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.

CONNECTICUT  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 1.082 OR + 8.2%		
TOP							
10	1.013	0.781	1.010	1.009			
34	1.059	0.502	1.029	1.028			
36	0.921	0.535	0.957	0.956			
37	1.062	0.143	1.009	1.008			
38	0.996	0.991	0.996	0.995			
					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE
CLASS GROUP							
1	0.808	0.501	0.899	0.894	- 3.4%	+ 5.6%	+ 5.7%
2	0.989	0.512	0.994	0.989	+ 7.8%	+ 10.5%	+ 9.9%
11	1.091	0.353	1.031	1.026	+ 12.1%	+ 20.5%	+ 20.5%
12	1.018	1.000	1.018	1.012	+ 10.3%	+ 19.1%	+ 19.2%
13	0.823	0.264	0.950	0.945	+ 2.7%	+ 15.9%	+ 15.7%
			OVERALL MONOLINE INDICATION		+ 9.3%	+ 18.0%	+ 18.0%

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

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



MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS \*

STATE	(1) BAILEY FORMULA RELATIV	(2) CREDIBILITY Z	(3) Z-WTD RELATIV	(4) BALANCED RELATIV.	(5) INDICATED ** MONOLINE CHG.	(6) SELECTED MONOLINE CHG.
Connecticut	1.280	0.407	1.106	1.105	18.0%	18.0%
	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		
	0.992	0.454	0.996	0.996		
	0.989	0.469	0.995	0.995		
	0.975	0.380	0.990	0.990		
	0.935	0.230	0.985	0.984		
	0.888	0.133	0.984	0.984		
	0.926	0.238	0.982	0.982		
	0.971	0.595	0.983	0.982		
	0.684	0.055	0.979	0.979		
	0.895	0.190	0.979	0.979		
	0.930	0.383	0.973	0.972		
	0.812	0.165	0.966	0.966		
	0.866	0.237	0.967	0.966		
	0.734	0.160	0.952	0.951		
	0.859	0.336	0.950	0.950		
	0.896	0.470	0.950	0.949		
	0.876	0.406	0.948	0.947		
	0.918	0.645	0.946	0.946		
	0.887	0.489	0.943	0.943		
	0.776	0.230	0.943	0.943		
	0.822	0.300	0.943	0.943		
	0.796	0.267	0.941	0.941		
	0.088	0.035	0.919	0.918		
	0.644	0.196	0.917	0.917		
	0.757	0.314	0.916	0.916		
	0.796	0.387	0.916	0.915		
	0.619	0.293	0.869	0.869		

\* Sorted by balanced relative change.

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

CONNECTICUT  
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	\$12,531	\$62,097	3.154	2.903	3	0.971
	02 RET.STRS-NTFD/DRG	12,505	53,821	0.950	0.875	5	1.074
	11 COMP. OPS. (LOW)	71,651	267,200	1.027	0.946	5	1.114
	12 COMP. OPS. (MED)	1,340,627	6,341,537	0.798	0.735	76	1.099
	13 COMP. OPS. (HGH)	83,814	391,856	2.426	2.233	3	1.026
	TOTAL *	\$1,521,128	\$7,116,511	0.919		92	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$75,405	\$399,573	1.796	1.653	52	0.989
	02 RET.STRS-NTFD/DRG	51,085	262,847	3.155	2.904	8	1.094
	12 COMP. OPS. (MED)	20,664	98,630	0.353	0.325	3	1.120
	TOTAL *	\$147,154	\$761,050	2.065		63	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$8,229	\$42,176	0.042	0.039	0	0.920
	02 RET.STRS-NTFD/DRG	237,918	762,264	1.392	1.281	47	1.017
	11 COMP. OPS. (LOW)	41,788	189,123	0.534	0.491	6	1.055
	12 COMP. OPS. (MED)	39,997	267,123	1.941	1.787	14	1.041
	13 COMP. OPS. (HGH)	8,494	37,868	1.721	1.584	1	0.972
	TOTAL *	\$336,426	\$1,298,554	1.326		68	
37 MULT INDUST/PROC.	11 COMP. OPS. (LOW)	\$367	\$2,226	0.000	0.000	0	1.112
	12 COMP. OPS. (MED)	48,355	219,129	7.139	6.570	6	1.097
	TOTAL *	\$48,722	\$221,355	7.085		6	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$91,714	\$371,983	0.143	0.131	3	1.098
	12 COMP. OPS. (MED)	1,472,074	7,072,559	1.788	1.645	190	1.084
	13 COMP. OPS. (HGH)	71,887	374,793	1.504	1.384	5	1.012
	TOTAL *	\$1,635,675	\$7,819,335	1.683		198	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$96,165	\$503,846	1.823		55	
	02 RET.STRS-NTFD/DRG	301,508	1,078,932	1.673		60	
	11 COMP. OPS. (LOW)	205,520	830,532	0.530		14	
	12 COMP. OPS. (MED)	2,921,717	13,998,978	1.414		289	
	13 COMP. OPS. (HGH)	164,195	804,517	1.986		9	
	TOTAL *	\$3,689,105	\$17,216,805	1.422		427	

MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

-----  
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$2,438,315	\$11,481,124	0.912		601	
	02 RET.STRS-NTFD/DRG	2,987,973	14,421,548	1.083		495	
	11 COMP. OPS. (LOW)	5,121,852	24,832,256	1.466		645	
	12 COMP. OPS. (MED)	99,545,324	453,611,463	1.119		7,145	
	13 COMP. OPS. (HGH)	7,985,186	36,362,548	0.800		270	
	TOTAL *	\$118,078,650	\$540,708,939	1.107		9,156	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$8,416,670	\$39,973,133	0.852		2,982	
	02 RET.STRS-NTFD/DRG	5,558,740	26,332,002	1.248		672	
	12 COMP. OPS. (MED)	2,448,906	11,647,654	1.126		132	
	TOTAL *	\$16,424,316	\$77,952,789	1.027		3,786	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$848,644	\$4,334,228	1.308		191	
	02 RET.STRS-NTFD/DRG	14,186,650	58,805,129	0.951		2,767	
	11 COMP. OPS. (LOW)	3,222,726	15,414,850	1.074		482	
	12 COMP. OPS. (MED)	4,896,101	24,401,807	1.098		800	
	13 COMP. OPS. (HGH)	1,067,475	5,473,142	0.781		63	
	TOTAL *	\$24,221,596	\$108,429,156	1.002		4,303	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$18,708	\$99,531	0.356		1	
	11 COMP. OPS. (LOW)	112,068	571,925	1.066		19	
	12 COMP. OPS. (MED)	3,758,700	19,361,968	1.170		289	
	13 COMP. OPS. (HGH)	42,554	250,368	0.000		0	
	TOTAL *	\$3,932,030	\$20,283,792	1.150		309	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$10,091,456	\$49,007,588	1.071		731	
	12 COMP. OPS. (MED)	164,631,197	819,983,232	1.102		13,301	
	13 COMP. OPS. (HGH)	14,387,699	69,460,015	0.947		720	
	TOTAL *	\$189,110,352	\$938,450,835	1.089		14,752	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$11,722,337	\$55,888,016	0.896		3,775	
	02 RET.STRS-NTFD/DRG	22,733,363	99,558,679	1.041		3,934	
	11 COMP. OPS. (LOW)	18,548,102	89,826,619	1.180		1,877	
	12 COMP. OPS. (MED)	275,280,228	1,329,006,124	1.109		21,667	
	13 COMP. OPS. (HGH)	23,482,914	111,546,073	0.888		1,053	
	TOTAL *	\$351,766,944	\$1,685,825,511	1.087		32,306	

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

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

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

CONNECTICUT  
MANUFACTURERS AND CONTRACTORS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL  
COMBINED SINGLE LIMIT

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	03/31/2018	\$5,416,085		1.000		1.077				\$5,833,124
	03/31/2019	5,900,501		1.000		1.043				6,154,223
	03/31/2020	5,515,667		1.014		1.018				5,693,558
MULTILINE	03/31/2018	\$7,741,602		1.000		1.070		1.033		\$8,556,870
	03/31/2019	8,115,201		1.000		1.041		1.033		8,726,706
	03/31/2020	8,037,997		1.014		1.020		1.040		8,646,081
TOTAL	03/31/2018									\$14,389,994
	03/31/2019									14,880,929
	03/31/2020									14,339,639

+ 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 11/01/2021 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.

CONNECTICUT  
MANUFACTURERS AND CONTRACTORS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2018	\$3,853,067		1.081		1.080		1.251		1.000		\$5,627,472
		03/31/2019	3,205,630		1.512		1.080		1.197		1.000		6,265,895
		03/31/2020	1,642,174		2.567		1.080		1.145		1.000		5,212,839
BI	ALAE	03/31/2018	\$2,381,906				1.080		1.251		1.000		\$3,218,146
		03/31/2019	1,606,297				1.080		1.197		1.000		2,076,557
		03/31/2020	2,009,138				1.080		1.145		1.000		2,484,500
PD	B/L INDEMNITY	03/31/2018	\$2,595,599		1.044		1.080		1.251		1.000		\$3,661,164
		03/31/2019	3,015,780		1.114		1.080		1.197		1.000		4,343,129
		03/31/2020	2,096,625		1.244		1.080		1.145		1.000		3,225,302
PD	ALAE	03/31/2018	\$633,829				1.080		1.251		1.000		\$856,354
		03/31/2019	1,210,185				1.080		1.197		1.000		1,564,479
		03/31/2020	804,885				1.080		1.145		1.000		995,321
MED PAY#	B/L INDEMNITY	03/31/2018	\$31,767				1.080		1.251		1.000		\$42,920
		03/31/2019	33,920				1.080		1.197		1.000		43,850
		03/31/2020	57,101				1.080		1.145		1.000		70,611
FRINGE	B/L INDEMNITY	03/31/2018	\$81,104		1.104		1.080		1.000		1.000		\$96,702
		03/31/2019	1,278		1.234		1.080		1.000		1.000		1,703
		03/31/2020	2,000		1.635		1.080		1.000		1.000		3,532
FRINGE	ALAE	03/31/2018	\$54,941				1.080		1.000		1.000		\$59,336
		03/31/2019	1,003				1.080		1.000		1.000		1,083
		03/31/2020	3,129				1.080		1.000		1.000		3,379
	TOTAL FULL COVERAGE	03/31/2018											\$13,562,093
		03/31/2019											14,296,696
		03/31/2020											11,995,484

\* 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.

CONNECTICUT  
MANUFACTURERS AND CONTRACTORS  
OCCURRENCE  
DED COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2018	\$702,481		1.170		1.080		1.251		1.000		\$1,110,456
		03/31/2019	103,876		1.578		1.080		1.197		1.000		211,904
		03/31/2020	25,000		2.581		1.080		1.145		1.000		79,792
BI	ALAE	03/31/2018	\$200,710				1.080		1.251		1.000		\$271,175
		03/31/2019	70,379				1.080		1.197		1.000		90,983
		03/31/2020	30,725				1.080		1.145		1.000		37,995
PD	B/L INDEMNITY	03/31/2018	\$181,030		1.039		1.080		1.251		1.000		\$254,125
		03/31/2019	48,772		1.075		1.080		1.197		1.000		67,779
		03/31/2020	154,825		1.212		1.080		1.145		1.000		232,045
PD	ALAE	03/31/2018	\$41,130				1.080		1.251		1.000		\$55,570
		03/31/2019	10,021				1.080		1.197		1.000		12,955
		03/31/2020	46,465				1.080		1.145		1.000		57,459
MED PAY#	B/L INDEMNITY	03/31/2018	\$15,000				1.080		1.251		1.000		\$20,266
		03/31/2019	0				1.080		1.197		1.000		0
		03/31/2020	0				1.080		1.145		1.000		0
	TOTAL DED COVERAGE	03/31/2018											\$1,711,593
		03/31/2019											383,622
		03/31/2020											407,290
	TOTAL	03/31/2018											\$15,273,685
		03/31/2019											14,680,318
		03/31/2020											12,402,774

\* 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.

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	03/31/2018	\$10,720,531		1.000		1.011				\$10,838,457
	03/31/2019	10,669,504		1.000		1.008				10,754,860
	03/31/2020	7,858,813		1.002		1.006				7,921,778
MULTILINE	03/31/2018	\$26,812,291		1.000		1.015		0.857		\$23,322,805
	03/31/2019	27,967,835		1.000		1.010		0.852		24,066,881
	03/31/2020	25,519,040		1.002		1.007		0.851		21,912,457
TOTAL	03/31/2018									\$34,161,262
	03/31/2019									34,821,741
	03/31/2020									29,834,235

+ 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 11/01/2021 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.



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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2018	\$17,507,774		1.013		1.080		1.251		0.975		\$23,362,863
		03/31/2019	14,230,561		1.232		1.080		1.197		0.980		22,211,440
		03/31/2020	7,528,024		1.724		1.080		1.145		0.985		15,808,248
BI	ALAE	03/31/2018	\$5,752,231				1.080		1.251		0.975		\$7,577,431
		03/31/2019	5,894,826				1.080		1.197		0.980		7,468,183
		03/31/2020	4,416,872				1.080		1.145		0.985		5,379,975
PD	B/L INDEMNITY	03/31/2018	\$915,529		0.989		1.080		1.313		0.975		\$1,251,877
		03/31/2019	739,119		1.156		1.080		1.244		0.980		1,124,974
		03/31/2020	514,057		1.331		1.080		1.179		0.985		858,150
PD	ALAE	03/31/2018	\$268,608				1.080		1.313		0.975		\$371,374
		03/31/2019	293,096				1.080		1.244		0.980		385,905
		03/31/2020	193,952				1.080		1.179		0.985		243,259
MED PAY#	B/L INDEMNITY	03/31/2018	\$570,320				1.080		1.251		0.975		\$751,284
		03/31/2019	530,297				1.080		1.197		0.980		671,836
		03/31/2020	549,194				1.080		1.145		0.985		668,946
FRINGE	B/L INDEMNITY	03/31/2018	\$244,712		1.075		1.080		1.000		0.975		\$277,008
		03/31/2019	174,800		1.265		1.080		1.000		0.980		234,036
		03/31/2020	41,553		1.623		1.080		1.000		0.985		71,743
FRINGE	ALAE	03/31/2018	\$835,699				1.080		1.000		0.975		\$879,991
		03/31/2019	242,241				1.080		1.000		0.980		256,388
		03/31/2020	115,136				1.080		1.000		0.985		122,482
	TOTAL FULL COVERAGE	03/31/2018											\$34,471,828
		03/31/2019											32,352,761
		03/31/2020											23,152,803

\* 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2018	\$607,666		1.050		1.080		1.251		0.975		\$840,504
		03/31/2019	307,252		1.251		1.080		1.197		0.980		486,963
		03/31/2020	256,400		1.800		1.080		1.145		0.985		562,155
BI	ALAE	03/31/2018	\$219,204				1.080		1.251		0.975		\$288,758
		03/31/2019	101,982				1.080		1.197		0.980		129,202
		03/31/2020	149,056				1.080		1.145		0.985		181,558
PD	B/L INDEMNITY	03/31/2018	0		1.151		1.080		1.313		0.975		\$0
		03/31/2019	28,403		1.247		1.080		1.244		0.980		46,634
		03/31/2020	28,834		1.470		1.080		1.179		0.985		53,161
PD	ALAE	03/31/2018	0				1.080		1.313		0.975		\$0
		03/31/2019	6,321				1.080		1.244		0.980		8,323
		03/31/2020	10,459				1.080		1.179		0.985		13,118
MED PAY#	B/L INDEMNITY	03/31/2018	\$5,743				1.080		1.251		0.975		\$7,565
		03/31/2019	6,601				1.080		1.197		0.980		8,363
		03/31/2020	7,407				1.080		1.145		0.985		9,022
	TOTAL DED COVERAGE	03/31/2018											\$1,136,828
		03/31/2019											679,484
		03/31/2020											819,014
	TOTAL	03/31/2018											\$35,608,656
		03/31/2019											33,032,245
		03/31/2020											23,971,817

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

CONNECTICUT  
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	1.038
34	Mercantile Policy	1.107
35	Institutional Policy	0.691
36	Service Policy	1.072
37	Industrial/Processing Policy	1.008
38	Contractors Policy	1.049

- (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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	1.000
32	Apartment House Policy	0.813
33	Office Policy	0.777
34	Mercantile Policy	0.940
35	Institutional Policy	0.942
36	Service Policy	0.928
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.

CONNECTICUT  
PREMISES/OPERATIONS  
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.023	1.011	0.7579	1.014	30,000,000
27 to 39 Months	1.001	0.999	0.6644	1.000	48,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2017			1.000		1.000
12/31/2018		1.000	1.000		1.000
12/31/2019	1.014	1.000	1.000		1.014

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

CONNECTICUT  
PREMISES/OPERATIONS  
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.005	1.001	0.6591	1.002	83,000,000
27 to 39 Months	1.001	1.000	0.5379	1.000	125,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2017			1.000		1.000
12/31/2018		1.000	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)  $\{(3) \times (4)\} + \{(2) \times \{1.000-(4)\}\}$

CONNECTICUT  
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	28,951,424	27,559,000	27,574,909	27,569,200	27,570,002	27,569,150	27,569,150	27,569,150
12/31/2013	28,298,688	29,273,355	29,215,345	29,202,741	29,202,247	29,202,259	29,202,199	
12/31/2014	29,952,232	30,395,036	30,361,454	30,377,852	30,372,845	30,372,746		
12/31/2015	32,251,022	32,785,558	32,741,016	32,733,512	32,733,414			
12/31/2016	31,103,840	31,410,950	31,402,037	31,396,748				
12/31/2017	30,605,630	30,818,903	30,801,254					
12/31/2018	32,202,571	32,472,714						
12/31/2019	34,120,759							

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	0.952	1.001	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.034	0.998	1.000	1.000	1.000	1.000	
12/31/2014	1.015	0.999	1.001	1.000	1.000		
12/31/2015	1.017	0.999	1.000	1.000			
12/31/2016	1.010	1.000	1.000				
12/31/2017	1.007	0.999					
12/31/2018	1.008						
12/31/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.011	0.999

CONNECTICUT  
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	37,869,765	37,730,625	37,718,351	37,730,648	37,765,125	37,765,161	37,765,161	37,765,161
12/31/2013	39,634,690	39,556,446	39,571,692	39,679,924	39,688,357	39,688,359	39,688,359	
12/31/2014	43,387,342	43,509,068	43,502,615	43,521,028	43,521,979	43,521,979		
12/31/2015	46,831,150	46,838,702	46,834,682	46,826,687	46,827,093			
12/31/2016	48,154,673	48,216,360	48,157,280	48,158,724				
12/31/2017	50,543,115	50,426,866	50,402,010					
12/31/2018	61,771,812	61,863,070						
12/31/2019	58,078,196							

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	0.996	1.000	1.000	1.001	1.000	1.000	1.000
12/31/2013	0.998	1.000	1.003	1.000	1.000	1.000	
12/31/2014	1.003	1.000	1.000	1.000	1.000		
12/31/2015	1.000	1.000	1.000	1.000			
12/31/2016	1.001	0.999	1.000				
12/31/2017	0.998	1.000					
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  
27:15      39:27  
1.023      1.001

MULTISTATE  
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	1,783,438,869	1,784,825,771	1,784,860,705	1,784,651,645	1,782,527,901	1,785,279,434	1,785,278,468	1,785,259,616
12/31/2013	1,892,858,812	1,900,905,228	1,911,617,119	1,910,397,774	1,914,288,718	1,914,279,061	1,914,259,502	
12/31/2014	2,048,588,680	2,068,638,655	2,064,796,627	2,067,991,874	2,067,781,181	2,067,749,698		
12/31/2015	2,190,901,147	2,190,624,503	2,194,917,255	2,193,846,167	2,193,779,530			
12/31/2016	2,229,362,213	2,238,158,983	2,240,530,931	2,240,473,695				
12/31/2017	2,248,784,336	2,268,405,965	2,267,557,714					
12/31/2018	2,302,161,751	2,308,326,153						
12/31/2019	2,337,335,108							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2012	1.001	1.000	1.000	0.999	1.002	1.000	1.000
12/31/2013	1.004	1.006	0.999	1.002	1.000	1.000	
12/31/2014	1.010	0.998	1.002	1.000	1.000		
12/31/2015	1.000	1.002	1.000	1.000			
12/31/2016	1.004	1.001	1.000				
12/31/2017	1.009	1.000					
12/31/2018	1.003						

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

# LOSS DEVELOPMENT DATA TABLE OF CONTENTS

<u>Manufacturers and Contractors</u>		<u>Owners, Landlords and Tenants</u>	
Calculation of State Loss Development Factors	E-17-21	Calculation of State Loss Development Factors	E-22-26
State BI Indemnity	E-27-28	State BI Indemnity	E-35-36
State BI ALAE	E-29-30	State BI ALAE	E-37-38
State PD Indemnity	E-31-32	State PD Indemnity	E-39-40
State PD ALAE	E-33-34	State PD ALAE	E-41-42
Multistate BI Indemnity-Full	E-43-44	Multistate BI Indemnity-Full	E-59-60
Multistate BI Indemnity-Ded	E-45-46	Multistate BI Indemnity-Ded	E-61-62
Multistate BI ALAE	E-47-48	Multistate BI ALAE	E-63-64
Multistate PD Indemnity-Full	E-49-50	Multistate PD Indemnity-Full	E-65-66
Multistate PD Indemnity-Ded	E-51-52	Multistate PD Indemnity-Ded	E-67-68
Multistate PD ALAE	E-53-54	Multistate PD ALAE	E-69-70
Multistate Fringe Indemnity-Full	E-55-56	Multistate Fringe Indemnity-Full	E-71-72
Multistate Fringe ALAE	E-57-58	Multistate Fringe ALAE	E-73-74

CONNECTICUT

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	1.738	0.6845	1.698	1,500,000
27 to 39 Months	1.306	1.428	0.7595	1.399	1,800,000
39 to 51 Months	1.079	1.067	0.8309	1.069	2,100,000
51 to 63 Months	1.014	1.021	0.8231	1.020	2,500,000
63 to 75 Months	0.994	0.991	0.7896	0.992	2,900,000
75 to 87 Months	0.995	0.998	0.7400	0.997	3,500,000
87 to 99 Months	0.999	0.998	0.7084	0.998	4,000,000
99 to 111 Months	1.000	0.995	0.6864	0.997	4,800,000
111 to 123 Months	0.998	1.000	0.6502	0.999	5,600,000
123 to 135 Months	1.000	1.000	0.6333	1.000	6,600,000
135 to 147 Months	1.000	1.000	0.5820	1.000	7,800,000
147 to 159 Months	1.001	1.000	0.5235	1.000	9,200,000
159 to 171 Months	1.000	1.000	0.4769	1.000	10,900,000
171 to 183 Months	1.000	1.000	0.4507	1.000	12,900,000
183 to 195 Months	1.000	1.000	0.4248	1.000	15,200,000
195 to 207 Months	1.001	1.000	0.3763	1.001	18,000,000
207 to 219 Months	1.001	1.000	0.3435	1.001	21,300,000
219 to 231 Months	1.001	1.000	0.2381	1.001	25,100,000
231 to 243 Months	1.001	1.000	0.1221	1.001	29,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2017			1.069	1.020	0.992	0.997	0.998	0.997	0.999	1.000	1.000	
12/31/2018		1.399	1.069	1.020	0.992	0.997	0.998	0.997	0.999	1.000	1.000	
12/31/2019	1.698	1.399	1.069	1.020	0.992	0.997	0.998	0.997	0.999	1.000	1.000	
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2017	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.081
12/31/2018	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.512
12/31/2019	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		2.567

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

CONNECTICUT

Premises/Operations

Manufacturers & Contractors  
Bodily Injury  
Full and Deductible Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0684	0.0656	0.6845	0.0665	1,500,000
27 to 39 Months	0.0935	0.0920	0.7595	0.0923	1,800,000
39 to 51 Months	0.0790	0.0411	0.8309	0.0475	2,100,000
51 to 63 Months	0.0483	0.0236	0.8231	0.0280	2,500,000
63 to 75 Months	0.0230	0.0146	0.7896	0.0163	2,900,000
75 to 87 Months	0.0162	0.0029	0.7400	0.0064	3,500,000
87 to 99 Months	0.0054	0.0045	0.7084	0.0047	4,000,000
99 to 111 Months	0.0027	-0.0009	0.6864	0.0002	4,800,000
111 to 123 Months	0.0027	0.0003	0.6502	0.0011	5,600,000
123 to 135 Months	0.0009	0.0000	0.6333	0.0003	6,600,000
135 to 147 Months	0.0011	0.0000	0.5820	0.0005	7,800,000
147 to 159 Months	0.0015	0.0000	0.5235	0.0007	9,200,000
159 to 171 Months	0.0008	0.0020	0.4769	0.0014	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>
	0.266	0.200	0.107	0.060	0.032	0.015	0.009
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.004	0.004	0.003	0.003	0.002	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	1,606,061	7,250,877	0.107	775,845	2,381,906
3/31/2019	387,987	6,091,541	0.200	1,218,310	1,606,297
3/31/2020	92,642	7,204,871	0.266	1,916,496	2,009,138

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	85,832	1,073,627	0.107	114,878	200,710
3/31/2019	37,617	163,813	0.200	32,762	70,379
3/31/2020	9,997	77,925	0.266	20,728	30,725

(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)}}

CONNECTICUT

Premises/Operations

Manufacturers & Contractors

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	1.126	1.110	0.6233	1.116	2,800,000
27 to 39 Months	1.049	1.079	0.6253	1.068	2,900,000
39 to 51 Months	1.021	1.026	0.6642	1.024	3,000,000
51 to 63 Months	1.007	0.983	0.6701	0.991	3,200,000
63 to 75 Months	1.005	1.011	0.6564	1.009	3,300,000
75 to 87 Months	1.009	1.005	0.6467	1.006	3,400,000
87 to 99 Months	1.006	0.999	0.6538	1.001	3,600,000
99 to 111 Months	1.004	1.000	0.6456	1.001	3,700,000
111 to 123 Months	1.004	1.000	0.6244	1.002	3,900,000
123 to 135 Months	1.003	1.000	0.6123	1.001	4,100,000
135 to 147 Months	1.001	1.000	0.6094	1.000	4,200,000
147 to 159 Months	1.002	1.000	0.6065	1.001	4,400,000
159 to 171 Months	1.002	1.000	0.6157	1.001	4,600,000
171 to 183 Months	1.001	1.000	0.5935	1.000	4,800,000
183 to 195 Months	1.001	1.000	0.5690	1.000	5,000,000
195 to 207 Months	1.001	1.000	0.5575	1.000	5,200,000
207 to 219 Months	1.001	1.000	0.5767	1.000	5,400,000
219 to 231 Months	1.001	1.000	0.4792	1.001	5,700,000
231 to 243 Months	1.001	1.000	0.3041	1.001	5,900,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From					75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51									
12/31/2017			1.024	0.991	1.009	1.006	1.001	1.001	1.001	1.002	1.001	1.000	
12/31/2018		1.068	1.024	0.991	1.009	1.006	1.001	1.001	1.001	1.002	1.001	1.000	
12/31/2019	1.116	1.068	1.024	0.991	1.009	1.006	1.001	1.001	1.001	1.002	1.001	1.000	
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243			Factor
12/31/2017	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.004			1.044
12/31/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.004			1.114
12/31/2019	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.004			1.244

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

CONNECTICUT

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 <sub>i</sub> )
15 to 27 Months	0.0413	0.0471	0.6233	0.0449	2,800,000
27 to 39 Months	0.0422	0.0471	0.6253	0.0453	2,900,000
39 to 51 Months	0.0477	0.0461	0.6642	0.0466	3,000,000
51 to 63 Months	0.0359	0.0200	0.6701	0.0253	3,200,000
63 to 75 Months	0.0207	0.0015	0.6564	0.0081	3,300,000
75 to 87 Months	0.0101	0.0060	0.6467	0.0075	3,400,000
87 to 99 Months	0.0098	0.0007	0.6538	0.0039	3,600,000
99 to 111 Months	0.0074	0.0037	0.6456	0.0050	3,700,000
111 to 123 Months	0.0082	0.0113	0.6244	0.0102	3,900,000
123 to 135 Months	0.0052	0.0000	0.6123	0.0020	4,100,000
135 to 147 Months	0.0026	0.0000	0.6094	0.0010	4,200,000
147 to 159 Months	0.0047	0.0000	0.6065	0.0019	4,400,000
159 to 171 Months	0.0046	0.0000	0.6157	0.0018	4,600,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.203	0.158	0.113	0.067	0.041	0.033	0.026
<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	0.017	0.007	0.005	0.004	0.002	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	262,666	3,284,614	0.113	371,163	633,829
3/31/2019	445,449	4,840,081	0.158	764,736	1,210,185
3/31/2020	97,350	3,485,409	0.203	707,535	804,885

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	18,932	196,416	0.113	22,198	41,130
3/31/2019	1,066	56,674	0.158	8,955	10,021
3/31/2020	4,413	207,158	0.203	42,052	46,465

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

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

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.706	0.526	0.363	0.232	0.126	0.073	0.036
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.018	0.006	0.004	0.002	0.002	0.001	0.000

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	17,522	103,083	0.363	37,419	54,941
3/31/2019	0	1,907	0.526	1,003	1,003
3/31/2020	0	4,432	0.706	3,129	3,129

(A) See Section E - Multistate Loss Development.

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



CONNECTICUT

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	1.400	0.9294	1.400	1,700,000
27 to 39 Months	1.199	1.217	0.9418	1.216	2,100,000
39 to 51 Months	1.056	1.017	0.9412	1.019	2,700,000
51 to 63 Months	1.004	1.009	0.9282	1.009	3,400,000
63 to 75 Months	0.995	0.992	0.8995	0.992	4,300,000
75 to 87 Months	0.995	0.995	0.8663	0.995	5,400,000
87 to 99 Months	0.996	0.998	0.8131	0.998	6,900,000
99 to 111 Months	0.998	1.000	0.7844	1.000	8,700,000
111 to 123 Months	0.999	0.999	0.7131	0.999	11,100,000
123 to 135 Months	1.000	1.000	0.6685	1.000	14,000,000
135 to 147 Months	1.001	1.000	0.5748	1.000	17,800,000
147 to 159 Months	1.000	1.000	0.5161	1.000	22,600,000
159 to 171 Months	1.000	1.000	0.4426	1.000	28,800,000
171 to 183 Months	1.001	1.000	0.3984	1.001	36,500,000
183 to 195 Months	1.000	1.000	0.3235	1.000	46,600,000
195 to 207 Months	1.000	1.000	0.2662	1.000	59,300,000
207 to 219 Months	1.000	1.000	0.2171	1.000	75,700,000
219 to 231 Months	1.000	1.000	0.1291	1.000	96,500,000
231 to 243 Months	1.000	1.000	0.0567	1.000	123,400,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From					75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51									
12/31/2017			1.019	1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000		
12/31/2018		1.216	1.019	1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000		
12/31/2019	1.400	1.216	1.019	1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000		
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243			Factor
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.013
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.232
12/31/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.724

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

CONNECTICUT

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 <sub>i</sub> )
15 to 27 Months	0.0635	0.0598	0.9294	0.0601	1,700,000
27 to 39 Months	0.0806	0.0740	0.9418	0.0744	2,100,000
39 to 51 Months	0.0573	0.0307	0.9412	0.0322	2,700,000
51 to 63 Months	0.0288	0.0199	0.9282	0.0206	3,400,000
63 to 75 Months	0.0110	-0.0024	0.8995	-0.0011	4,300,000
75 to 87 Months	0.0068	0.0038	0.8663	0.0042	5,400,000
87 to 99 Months	0.0037	0.0032	0.8131	0.0033	6,900,000
99 to 111 Months	0.0015	0.0010	0.7844	0.0011	8,700,000
111 to 123 Months	0.0027	0.0007	0.7131	0.0013	11,100,000
123 to 135 Months	0.0011	-0.0002	0.6685	0.0003	14,000,000
135 to 147 Months	0.0009	0.0000	0.5748	0.0004	17,800,000
147 to 159 Months	0.0009	0.0000	0.5161	0.0004	22,600,000
159 to 171 Months	0.0004	0.0000	0.4426	0.0002	28,800,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.197	0.137	0.063	0.031	0.010	0.011	0.007
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.004	0.003	0.001	0.001	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	3,952,700	28,563,905	0.063	1,799,531	5,752,231
3/31/2019	2,286,877	26,335,349	0.137	3,607,949	5,894,826
3/31/2020	603,792	19,355,714	0.197	3,813,080	4,416,872

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	168,349	807,218	0.063	50,855	219,204
3/31/2019	30,181	524,089	0.137	71,801	101,982
3/31/2020	34,547	581,260	0.197	114,509	149,056

(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)}}

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants

Property Damage

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.159	1.149	0.6507	1.152	1,000,000
27 to 39 Months	1.079	1.217	0.6556	1.169	1,100,000
39 to 51 Months	1.038	0.948	0.6475	0.980	1,300,000
51 to 63 Months	1.009	0.960	0.5700	0.981	1,500,000
63 to 75 Months	1.004	1.004	0.4625	1.004	1,600,000
75 to 87 Months	1.008	0.999	0.4764	1.004	1,900,000
87 to 99 Months	1.007	1.000	0.4614	1.004	2,200,000
99 to 111 Months	1.003	1.000	0.4535	1.002	2,400,000
111 to 123 Months	1.001	1.000	0.4277	1.001	2,700,000
123 to 135 Months	1.001	1.000	0.3868	1.001	3,200,000
135 to 147 Months	1.001	1.000	0.3416	1.001	3,600,000
147 to 159 Months	0.999	1.000	0.2813	0.999	4,100,000
159 to 171 Months	1.002	1.000	0.2515	1.001	4,700,000
171 to 183 Months	1.001	1.000	0.2574	1.001	5,400,000
183 to 195 Months	1.002	1.000	0.2459	1.002	6,000,000
195 to 207 Months	1.001	1.000	0.2076	1.001	6,900,000
207 to 219 Months	1.001	1.000	0.1929	1.001	7,900,000
219 to 231 Months	1.001	1.000	0.1266	1.001	9,000,000
231 to 243 Months	1.001	1.000	0.0743	1.001	10,300,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From					75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51									
12/31/2017			0.980	0.981	1.004	1.004	1.004	1.004	1.002	1.001	1.001	1.001	
12/31/2018		1.169	0.980	0.981	1.004	1.004	1.004	1.004	1.002	1.001	1.001	1.001	
12/31/2019	1.152	1.169	0.980	0.981	1.004	1.004	1.004	1.004	1.002	1.001	1.001	1.001	
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243			Factor
12/31/2017	0.999	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.004			0.989
12/31/2018	0.999	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.004			1.156
12/31/2019	0.999	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.004			1.331

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

CONNECTICUT

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 <sub>i</sub> )
15 to 27 Months	0.0734	0.0423	0.6507	0.0532	1,000,000
27 to 39 Months	0.0811	0.0367	0.6556	0.0520	1,100,000
39 to 51 Months	0.0655	0.0181	0.6475	0.0348	1,300,000
51 to 63 Months	0.0427	0.0127	0.5700	0.0256	1,500,000
63 to 75 Months	0.0359	0.0152	0.4625	0.0264	1,600,000
75 to 87 Months	0.0116	0.0023	0.4764	0.0071	1,900,000
87 to 99 Months	0.0172	0.0036	0.4614	0.0109	2,200,000
99 to 111 Months	0.0093	0.0006	0.4535	0.0054	2,400,000
111 to 123 Months	0.0104	0.0000	0.4277	0.0060	2,700,000
123 to 135 Months	0.0071	0.0000	0.3868	0.0043	3,200,000
135 to 147 Months	0.0081	0.0000	0.3416	0.0054	3,600,000
147 to 159 Months	-0.0004	0.0000	0.2813	-0.0003	4,100,000
159 to 171 Months	0.0023	0.0000	0.2515	0.0017	4,700,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.232	0.179	0.127	0.092	0.067	0.040	0.033
<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	0.017	0.011	0.007	0.001	0.002	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	84,561	1,449,169	0.127	184,047	268,608
3/31/2019	129,625	913,238	0.179	163,471	293,096
3/31/2020	22,570	738,705	0.232	171,382	193,952

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	0	0	0.127	0	0
3/31/2019	165	34,396	0.179	6,156	6,321
3/31/2020	846	41,435	0.232	9,613	10,459

(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)}}

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.2120
27 to 39 Months	0.1940
39 to 51 Months	0.1766
51 to 63 Months	0.1406
63 to 75 Months	0.1083
75 to 87 Months	0.0944
87 to 99 Months	0.0316
99 to 111 Months	0.0188
111 to 123 Months	0.0057
123 to 135 Months	0.0015
135 to 147 Months	0.0020
147 to 159 Months	0.0019
159 to 171 Months	0.0074
171 to Ultimate	A multistate ratio of 0.0000 has been used.

  

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.995	0.783	0.589	0.412	0.271	0.163	0.069
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.037	0.018	0.013	0.011	0.009	0.007	0.000

A.Y.E.	Reported ALAE as of 6/30/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2018	455,440	645,599	0.589	380,259	835,699
3/31/2019	18,186	286,148	0.783	224,055	242,241
3/31/2020	16,775	98,855	0.995	98,361	115,136

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,449,396	3,079,715	4,167,718	4,375,890	4,503,399	4,217,947	4,241,380	4,196,781	4,236,781	4,230,781	4,130,781
12/31/2001	1,915,588	2,496,560	3,570,093	4,107,662	4,036,754	3,803,501	3,768,033	3,768,033	3,713,033	3,713,033	3,713,033
12/31/2002	1,235,386	2,043,830	2,714,077	3,268,941	3,388,679	3,231,604	3,204,104	3,204,104	3,204,104	3,204,104	3,254,104
12/31/2003	1,772,115	2,927,101	4,341,064	4,243,806	3,916,031	3,917,816	3,841,798	3,849,286	3,849,286	3,849,286	3,849,286
12/31/2004	1,424,975	2,793,536	4,779,928	4,363,511	4,208,882	4,080,863	4,065,864	4,076,864	4,076,864	4,076,864	4,076,864
12/31/2005	1,412,137	2,176,255	2,980,293	3,125,110	2,804,429	2,679,429	2,679,429	2,679,429	2,647,479	2,647,479	2,647,479
12/31/2006	1,700,676	2,789,303	3,219,279	3,350,811	3,191,794	3,097,472	3,142,472	3,197,472	3,202,010	3,202,010	3,202,010
12/31/2007	1,530,409	2,822,510	3,946,601	4,486,427	4,335,160	4,363,463	4,331,005	4,346,005	4,246,005	4,246,005	4,246,005
12/31/2008	1,397,441	2,264,428	2,758,880	3,374,244	3,447,327	3,480,432	3,465,431	3,462,931	3,412,931	3,412,931	3,412,931
12/31/2009	1,184,020	2,066,057	3,448,152	3,686,608	3,831,301	3,699,345	3,605,015	3,638,954	3,638,957	3,738,954	3,638,956
12/31/2010	1,256,247	2,173,323	3,418,376	3,387,920	3,440,773	3,349,134	3,355,273	3,355,270	3,355,270	3,355,270	
12/31/2011	2,058,537	2,244,743	3,722,696	3,749,656	3,816,378	3,594,935	3,567,526	3,512,526	3,562,558		
12/31/2012	1,071,279	1,760,462	2,283,760	2,401,745	2,651,574	2,765,977	2,793,372	2,781,571			
12/31/2013	1,502,370	2,432,743	3,121,036	3,476,006	3,520,697	3,599,896	3,599,896				
12/31/2014	1,968,707	3,151,920	4,737,833	4,898,540	4,707,996	4,605,493					
12/31/2015	1,067,029	1,903,855	3,229,291	3,256,407	3,359,850						
12/31/2016	774,017	1,572,002	2,352,702	2,672,271							
12/31/2017	1,343,753	2,208,652	2,675,453								
12/31/2018	1,136,228	2,028,558									
12/31/2019	1,967,265										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	4,130,781	4,130,781	4,130,781	4,130,781	4,130,781	4,130,781	4,130,781	4,130,781	4,130,781
12/31/2001	3,713,033	3,713,033	3,713,033	3,713,033	3,713,033	3,713,033	3,713,033	3,813,033	
12/31/2002	3,304,104	3,314,428	3,314,428	3,299,635	3,299,635	3,299,635	3,399,635		
12/31/2003	3,849,286	3,849,286	3,849,286	3,849,286	3,849,286	3,849,286			
12/31/2004	4,076,864	4,076,864	4,076,864	4,076,864	4,076,864				
12/31/2005	2,659,138	2,659,138	2,659,138	2,659,138					
12/31/2006	3,202,010	3,202,010	3,204,610						
12/31/2007	4,246,005	4,246,005							
12/31/2008	3,413,182								

PREMISES/OPERATIONS (Subline Code 334)

MANUFACTURERS AND CONTRACTORS

FULL COVERAGE

CONNECTICUT

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

<u>A.Y.E.</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	2.125	1.353	1.050	1.029	0.937	1.006	0.989	1.010	0.999	0.976	1.000
12/31/2001	1.303	1.430	1.151	0.983	0.942	0.991	1.000	0.985	1.000	1.000	1.000
12/31/2002	1.654	1.328	1.204	1.037	0.954	0.991	1.000	1.000	1.000	1.016	1.015
12/31/2003	1.652	1.483	0.978	0.923	1.000	0.981	1.002	1.000	1.000	1.000	1.000
12/31/2004	1.960	1.711	0.913	0.965	0.970	0.996	1.003	1.000	1.000	1.000	1.000
12/31/2005	1.541	1.369	1.049	0.897	0.955	1.000	1.000	0.988	1.000	1.000	1.004
12/31/2006	1.640	1.154	1.041	0.953	0.970	1.015	1.018	1.001	1.000	1.000	1.000
12/31/2007	1.844	1.398	1.137	0.966	1.007	0.993	1.003	0.977	1.000	1.000	1.000
12/31/2008	1.620	1.218	1.223	1.022	1.010	0.996	0.999	0.986	1.000	1.000	1.000
12/31/2009	1.745	1.669	1.069	1.039	0.966	0.975	1.009	1.000	1.027	0.973	
12/31/2010	1.730	1.573	0.991	1.016	0.973	1.002	1.000	1.000	1.000		
12/31/2011	1.090	1.658	1.007	1.018	0.942	0.992	0.985	1.014			
12/31/2012	1.643	1.297	1.052	1.104	1.043	1.010	0.996				
12/31/2013	1.619	1.283	1.114	1.013	1.022	1.000					
12/31/2014	1.601	1.503	1.034	0.961	0.978						
12/31/2015	1.784	1.696	1.008	1.032							
12/31/2016	2.031	1.497	1.136								
12/31/2017	1.644	1.211									
12/31/2018	1.785										
3 Yr Mean	1.820	1.468	1.059	1.002	1.014	1.001	0.994	1.005	1.009	0.991	1.000
Best 3/5	1.738	1.428	1.067	1.021	0.991	0.998	0.998	0.995	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.027	1.000 *			
12/31/2002	1.003	1.000	0.996	1.000	1.000	1.030	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.001									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000 @	1.010 @	1.014 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					0.991	0.998	0.998	0.995	1.000	1.000	1.000
12/31/2016				1.021	0.991	0.998	0.998	0.995	1.000	1.000	1.000
12/31/2017			1.067	1.021	0.991	0.998	0.998	0.995	1.000	1.000	1.000
12/31/2018		1.428	1.067	1.021	0.991	0.998	0.998	0.995	1.000	1.000	1.000
12/31/2019	1.738	1.428	1.067	1.021	0.991	0.998	0.998	0.995	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.982
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.003
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.070
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.528
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.655

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
CONNECTICUT  
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	243,108	376,044	791,431	1,178,262	1,198,627	1,223,262	1,234,764	1,222,576	1,233,819	1,246,124	1,231,984
12/31/2001	272,511	353,818	671,083	1,025,404	1,376,172	1,466,311	1,470,720	1,455,629	1,456,062	1,456,105	1,456,105
12/31/2002	97,708	259,012	521,248	648,040	713,611	801,221	780,553	779,173	779,350	779,350	779,350
12/31/2003	125,589	487,043	1,039,748	1,111,478	1,302,319	1,425,642	1,507,421	1,539,099	1,544,025	1,544,025	1,544,025
12/31/2004	76,015	266,673	673,972	1,076,387	1,166,554	1,262,822	1,273,356	1,278,853	1,283,741	1,283,741	1,283,741
12/31/2005	155,736	370,722	547,932	845,659	997,574	1,167,370	1,224,445	1,242,792	1,281,815	1,487,982	1,547,847
12/31/2006	239,308	538,727	753,554	856,556	955,200	930,369	903,357	916,217	911,679	911,679	911,679
12/31/2007	160,271	324,558	1,005,953	1,234,896	1,421,623	1,653,322	1,574,609	1,618,448	1,627,868	1,627,868	1,626,118
12/31/2008	54,641	249,392	527,072	979,076	1,744,275	2,192,050	2,190,077	2,191,417	2,169,771	2,169,771	2,169,813
12/31/2009	105,793	200,487	724,679	1,249,030	1,772,936	2,134,867	2,040,203	2,092,867	2,091,045	2,139,692	2,139,691
12/31/2010	156,721	338,962	742,999	1,211,063	1,958,610	1,843,811	2,060,527	1,844,925	1,763,143	1,767,785	
12/31/2011	301,380	615,781	1,020,839	1,415,152	1,577,653	1,781,466	1,754,815	1,785,361	1,823,381		
12/31/2012	456,135	408,459	884,819	1,041,128	1,475,725	1,576,661	1,604,038	1,649,688			
12/31/2013	271,069	558,738	1,216,949	1,339,958	1,507,654	1,626,866	1,671,977				
12/31/2014	314,658	862,545	1,381,820	1,465,852	1,592,107	1,619,083					
12/31/2015	131,785	851,341	1,537,566	2,194,527	2,009,950						
12/31/2016	153,838	315,908	761,394	1,089,820							
12/31/2017	337,977	699,467	962,168								
12/31/2018	182,565	375,549									
12/31/2019	153,536										

<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	1,231,984	1,231,984	1,231,984	1,231,984	1,231,984	1,231,984	1,231,984	1,231,984	1,231,984
12/31/2001	1,456,105	1,456,105	1,456,105	1,478,754	1,494,905	1,524,396	1,553,021	1,589,510	
12/31/2002	812,826	844,478	909,929	1,007,324	1,036,815	1,065,440	1,090,204		
12/31/2003	1,544,025	1,544,025	1,544,025	1,544,025	1,544,025	1,544,025			
12/31/2004	1,283,741	1,283,741	1,283,741	1,283,741	1,283,741				
12/31/2005	1,577,895	1,540,548	1,564,741	1,564,741					
12/31/2006	911,679	911,679	911,673						
12/31/2007	1,625,957	1,625,957							
12/31/2008	2,169,820								



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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	132,936	415,387	386,831	20,365	24,635	11,502	-12,188	11,243	12,305	-14,140	0	0	0
12/31/2001	81,307	317,265	354,321	350,768	90,139	4,409	-15,091	433	43	0	0	0	0
12/31/2002	161,304	262,236	126,792	65,571	87,610	-20,668	-1,380	177	0	0	33,476	31,652	65,451
12/31/2003	361,454	552,705	71,730	190,841	123,323	81,779	31,678	4,926	0	0	0	0	0
12/31/2004	190,658	407,299	402,415	90,167	96,268	10,534	5,497	4,888	0	0	0	0	0
12/31/2005	214,986	177,210	297,727	151,915	169,796	57,075	18,347	39,023	206,167	59,865	30,048	-37,347	24,193
12/31/2006	299,419	214,827	103,002	98,644	-24,831	-27,012	12,860	-4,538	0	0	0	0	-6
12/31/2007	164,287	681,395	228,943	186,727	231,699	-78,713	43,839	9,420	0	-1,750	-161	0	
12/31/2008	194,751	277,680	452,004	765,199	447,775	-1,973	1,340	-21,646	0	42	7		
12/31/2009	94,694	524,192	524,351	523,906	361,931	-94,664	52,664	-1,822	48,647	-1			
12/31/2010	182,241	404,037	468,064	747,547	-114,799	216,716	-215,602	-81,782	4,642				
12/31/2011	314,401	405,058	394,313	162,501	203,813	-26,651	30,546	38,020					
12/31/2012	-47,676	476,360	156,309	434,597	100,936	27,377	45,650						
12/31/2013	287,669	658,211	123,009	167,696	119,212	45,111							
12/31/2014	547,887	519,275	84,032	126,255	26,976								
12/31/2015	719,556	686,225	656,961	-184,577									
12/31/2016	162,070	445,486	328,426										
12/31/2017	361,490	262,701											
12/31/2018	192,984												

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0210	0.0655	0.0610	0.0032	0.0039	0.0018	-0.0019	0.0018	0.0019	-0.0022	0.0000	0.0000	0.0000
12/31/2001	0.0136	0.0529	0.0591	0.0585	0.0150	0.0007	-0.0025	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0302	0.0491	0.0238	0.0123	0.0164	-0.0039	-0.0003	0.0000	0.0000	0.0000	0.0063	0.0059	0.0123
12/31/2003	0.0614	0.0938	0.0122	0.0324	0.0209	0.0139	0.0054	0.0008	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0263	0.0562	0.0556	0.0124	0.0133	0.0015	0.0008	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0524	0.0432	0.0726	0.0371	0.0414	0.0139	0.0045	0.0095	0.0503	0.0146	0.0073	-0.0091	0.0059
12/31/2006	0.0461	0.0330	0.0158	0.0152	-0.0038	-0.0042	0.0020	-0.0007	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0186	0.0772	0.0259	0.0212	0.0262	-0.0089	0.0050	0.0011	0.0000	-0.0002	0.0000	0.0000	
12/31/2008	0.0312	0.0445	0.0724	0.1226	0.0718	-0.0003	0.0002	-0.0035	0.0000	0.0000	0.0000		
12/31/2009	0.0148	0.0819	0.0819	0.0818	0.0565	-0.0148	0.0082	-0.0003	0.0076	0.0000			
12/31/2010	0.0313	0.0694	0.0804	0.1284	-0.0197	0.0372	-0.0370	-0.0140	0.0008				
12/31/2011	0.0506	0.0651	0.0634	0.0261	0.0328	-0.0043	0.0049	0.0061					
12/31/2012	-0.0095	0.0945	0.0310	0.0862	0.0200	0.0054	0.0091						
12/31/2013	0.0486	0.1112	0.0208	0.0283	0.0201	0.0076							
12/31/2014	0.0713	0.0675	0.0109	0.0164	0.0035								
12/31/2015	0.1288	0.1229	0.1176	-0.0330									
12/31/2016	0.0353	0.0972	0.0716										
12/31/2017	0.0825	0.0599											
12/31/2018	0.0432												

Best 3/5	0.0656	0.0920	0.0411	0.0236	0.0146	0.0029	0.0045	-0.0009	0.0003	0.0000	0.0000	0.0000	0.0020
----------	--------	--------	--------	--------	--------	--------	--------	---------	--------	--------	--------	--------	--------

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
CONNECTICUT  
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	1,892,359	2,335,771	2,615,591	2,430,261	2,415,929	2,494,535	2,512,030	2,624,530	2,577,830	2,580,330	2,580,330
12/31/2001	2,739,066	2,749,695	2,844,713	2,724,548	2,729,518	2,629,517	2,701,609	2,666,909	2,666,909	2,666,909	2,666,909
12/31/2002	1,370,028	1,685,993	1,826,739	1,966,052	1,986,772	2,107,716	2,094,492	2,122,492	2,112,106	2,112,106	2,112,106
12/31/2003	1,500,171	1,746,789	1,793,466	1,803,979	1,781,336	1,704,841	1,797,336	1,772,336	1,772,336	1,772,337	1,772,065
12/31/2004	1,732,881	2,220,455	2,261,574	2,584,861	2,584,474	2,651,312	2,752,662	2,710,126	2,710,126	2,710,126	2,715,577
12/31/2005	1,728,672	2,272,072	2,424,067	2,608,940	2,526,969	2,503,869	2,515,744	2,520,743	2,520,743	2,521,017	2,521,017
12/31/2006	1,604,120	1,831,678	1,820,162	2,147,708	2,182,918	2,050,668	2,050,668	2,049,268	2,049,268	2,049,268	2,049,268
12/31/2007	1,519,938	1,649,185	1,868,209	2,006,668	2,129,484	2,173,926	2,129,926	2,129,925	2,124,925	2,124,925	2,124,925
12/31/2008	1,885,225	1,989,428	2,055,013	2,158,155	2,264,156	2,281,446	2,262,866	2,277,866	2,302,866	2,402,866	2,377,866
12/31/2009	1,719,427	1,835,121	1,847,017	1,812,212	1,967,886	2,048,287	2,014,786	2,018,808	2,017,553	1,947,553	1,947,553
12/31/2010	1,853,094	2,219,484	2,126,488	2,091,337	2,101,125	2,162,625	2,162,375	2,162,375	2,162,375	2,162,375	
12/31/2011	2,376,217	2,477,103	2,547,414	2,552,324	2,516,722	2,520,519	2,569,171	2,558,516	2,558,484		
12/31/2012	1,692,462	1,862,086	2,042,219	2,076,697	1,928,199	2,065,990	2,065,990	2,053,490			
12/31/2013	1,325,731	1,444,042	1,688,025	1,673,127	1,631,893	1,637,393	1,660,385				
12/31/2014	2,035,176	2,513,450	2,748,554	2,746,351	2,743,134	2,697,151					
12/31/2015	1,679,713	1,772,742	1,890,516	2,080,689	2,054,409						
12/31/2016	1,254,188	1,292,253	1,295,657	1,376,820							
12/31/2017	1,453,140	1,774,102	1,913,268								
12/31/2018	1,924,850	2,029,346									
12/31/2019	1,498,469										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,577,830	2,577,830	2,580,330	2,580,330	2,577,830	2,577,830	2,577,830	2,577,830	2,577,830
12/31/2001	2,666,909	2,666,909	2,666,909	2,666,909	2,666,909	2,666,909	2,666,909	2,666,909	
12/31/2002	2,112,106	2,112,106	2,112,106	2,112,106	2,112,106	2,112,106	2,111,462		
12/31/2003	1,772,065	1,772,065	1,772,065	1,772,065	1,772,065	1,782,065			
12/31/2004	2,715,577	2,715,577	2,715,577	2,715,577	2,715,577				
12/31/2005	2,521,017	2,521,017	2,521,017	2,521,017					
12/31/2006	2,134,767	2,134,767	2,134,767						
12/31/2007	2,124,925	2,124,925							
12/31/2008	2,377,866								

PREMISES/OPERATIONS (Subline Code 334)

MANUFACTURERS AND CONTRACTORS

FULL COVERAGE

CONNECTICUT

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

<u>A.Y.E.</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	1.234	1.120	0.929	0.994	1.033	1.007	1.045	0.982	1.001	1.000	0.999
12/31/2001	1.004	1.035	0.958	1.002	0.963	1.027	0.987	1.000	1.000	1.000	1.000
12/31/2002	1.231	1.083	1.076	1.011	1.061	0.994	1.013	0.995	1.000	1.000	1.000
12/31/2003	1.164	1.027	1.006	0.987	0.957	1.054	0.986	1.000	1.000	1.000	1.000
12/31/2004	1.281	1.019	1.143	1.000	1.026	1.038	0.985	1.000	1.000	1.002	1.000
12/31/2005	1.314	1.067	1.076	0.969	0.991	1.005	1.002	1.000	1.000	1.000	1.000
12/31/2006	1.142	0.994	1.180	1.016	0.939	1.000	0.999	1.000	1.000	1.000	1.042
12/31/2007	1.085	1.133	1.074	1.061	1.021	0.980	1.000	0.998	1.000	1.000	1.000
12/31/2008	1.055	1.033	1.050	1.049	1.008	0.992	1.007	1.011	1.043	0.990	1.000
12/31/2009	1.067	1.006	0.981	1.086	1.041	0.984	1.002	0.999	0.965	1.000	
12/31/2010	1.198	0.958	0.983	1.005	1.029	1.000	1.000	1.000	1.000		
12/31/2011	1.042	1.028	1.002	0.986	1.002	1.019	0.996	1.000			
12/31/2012	1.100	1.097	1.017	0.928	1.071	1.000	0.994				
12/31/2013	1.089	1.169	0.991	0.975	1.003	1.014					
12/31/2014	1.235	1.094	0.999	0.999	0.983						
12/31/2015	1.055	1.066	1.101	0.987							
12/31/2016	1.030	1.003	1.063								
12/31/2017	1.221	1.078									
12/31/2018	1.054										
3 Yr Mean	1.102	1.049	1.054	0.987	1.019	1.011	0.997	1.000	1.003	0.997	1.014
Best 3/5	1.110	1.079	1.026	0.983	1.011	1.005	0.999	1.000	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.006	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.002 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					1.011	1.005	0.999	1.000	1.000	1.000	1.000
12/31/2016				0.983	1.011	1.005	0.999	1.000	1.000	1.000	1.000
12/31/2017			1.026	0.983	1.011	1.005	0.999	1.000	1.000	1.000	1.000
12/31/2018		1.079	1.026	0.983	1.011	1.005	0.999	1.000	1.000	1.000	1.000
12/31/2019	1.110	1.079	1.026	0.983	1.011	1.005	0.999	1.000	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.015
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.998
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.024
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.105
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.226

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
CONNECTICUT  
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	269,970	330,397	438,459	502,502	495,113	490,645	548,135	615,565	644,227	652,994	653,135
12/31/2001	249,480	176,303	309,226	291,833	348,613	368,062	381,778	379,921	379,921	379,921	379,921
12/31/2002	86,046	150,152	194,887	367,949	457,240	557,780	563,099	596,069	624,243	624,982	624,982
12/31/2003	87,702	314,794	313,635	496,547	515,168	774,421	963,072	978,286	979,681	979,681	979,681
12/31/2004	430,119	433,475	343,022	525,826	643,163	816,968	833,979	915,185	915,185	915,185	915,185
12/31/2005	106,569	408,575	459,662	547,098	750,352	987,456	977,911	978,599	979,736	979,736	979,736
12/31/2006	139,483	127,876	218,181	455,060	685,403	658,071	676,451	676,451	676,451	676,451	676,451
12/31/2007	89,471	179,286	263,628	425,847	776,886	891,916	971,116	980,195	1,628,173	2,227,238	999,974
12/31/2008	66,157	87,649	230,486	294,015	394,976	423,469	488,966	495,503	495,503	495,503	495,503
12/31/2009	90,557	97,948	251,709	397,734	506,999	614,706	628,745	661,095	697,109	806,331	881,334
12/31/2010	358,726	731,778	745,848	880,290	252,998	248,588	261,079	261,079	261,079	261,079	
12/31/2011	86,145	134,554	522,060	722,455	771,778	778,347	806,348	806,346	801,889		
12/31/2012	150,826	233,607	288,247	353,773	435,987	770,855	770,893	765,893			
12/31/2013	120,588	281,053	1,352,420	1,619,083	1,842,400	1,852,999	1,899,035				
12/31/2014	218,607	462,433	722,474	658,689	691,976	625,790					
12/31/2015	246,396	557,212	697,017	870,094	917,316						
12/31/2016	105,233	212,752	263,279	359,763							
12/31/2017	77,642	110,641	187,715								
12/31/2018	540,996	358,352									
12/31/2019	84,507										

<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	651,484	651,484	653,271	653,239	651,484	651,484	651,484	651,484	651,484
12/31/2001	379,921	379,921	379,921	379,921	379,921	379,921	379,921	379,921	
12/31/2002	624,982	624,982	624,982	624,982	624,982	624,982	624,982		
12/31/2003	979,681	979,681	979,681	979,681	979,681	988,417			
12/31/2004	915,185	915,185	915,185	915,185	915,185				
12/31/2005	979,736	979,736	979,736	979,736					
12/31/2006	694,255	708,326	715,940						
12/31/2007	999,974	999,974							
12/31/2008	495,503								

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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	60,427	108,062	64,043	-7,389	-4,468	57,490	67,430	28,662	8,767	141	-1,651	0	1,787
12/31/2001	-73,177	132,923	-17,393	56,780	19,449	13,716	-1,857	0	0	0	0	0	0
12/31/2002	64,106	44,735	173,062	89,291	100,540	5,319	32,970	28,174	739	0	0	0	0
12/31/2003	227,092	-1,159	182,912	18,621	259,253	188,651	15,214	1,395	0	0	0	0	0
12/31/2004	3,356	-90,453	182,804	117,337	173,805	17,011	81,206	0	0	0	0	0	0
12/31/2005	302,006	51,087	87,436	203,254	237,104	-9,545	688	1,137	0	0	0	0	0
12/31/2006	-11,607	90,305	236,879	230,343	-27,332	18,380	0	0	0	0	17,804	14,071	7,614
12/31/2007	89,815	84,342	162,219	351,039	115,030	79,200	9,079	647,978	599,065	-1,227,264	0	0	0
12/31/2008	21,492	142,837	63,529	100,961	28,493	65,497	6,537	0	0	0	0	0	0
12/31/2009	7,391	153,761	146,025	109,265	107,707	14,039	32,350	36,014	109,222	75,003	0	0	0
12/31/2010	373,052	14,070	134,442	-627,292	-4,410	12,491	0	0	0	0	0	0	0
12/31/2011	48,409	387,506	200,395	49,323	6,569	28,001	-2	-4,457	0	0	0	0	0
12/31/2012	82,781	54,640	65,526	82,214	334,868	38	-5,000	0	0	0	0	0	0
12/31/2013	160,465	1,071,367	266,663	223,317	10,599	46,036	0	0	0	0	0	0	0
12/31/2014	243,826	260,041	-63,785	33,287	-66,186	0	0	0	0	0	0	0	0
12/31/2015	310,816	139,805	173,077	47,222	0	0	0	0	0	0	0	0	0
12/31/2016	107,519	50,527	96,484	0	0	0	0	0	0	0	0	0	0
12/31/2017	32,999	77,074	0	0	0	0	0	0	0	0	0	0	0
12/31/2018	-182,644	0	0	0	0	0	0	0	0	0	0	0	0

	Incremental Percentages												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	0.0224	0.0400	0.0237	-0.0027	-0.0017	0.0213	0.0250	0.0106	0.0032	0.0001	-0.0006	0.0000	0.0007
12/31/2001	-0.0193	0.0351	-0.0046	0.0150	0.0051	0.0036	-0.0005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0206	0.0144	0.0555	0.0286	0.0323	0.0017	0.0106	0.0090	0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2003	0.0872	-0.0004	0.0702	0.0071	0.0995	0.0724	0.0058	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0008	-0.0229	0.0463	0.0297	0.0440	0.0043	0.0206	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0756	0.0128	0.0219	0.0509	0.0593	-0.0024	0.0002	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	-0.0039	0.0305	0.0800	0.0778	-0.0092	0.0062	0.0000	0.0000	0.0000	0.0000	0.0060	0.0048	0.0026
12/31/2007	0.0277	0.0260	0.0500	0.1082	0.0355	0.0244	0.0028	0.1998	0.1847	-0.3784	0.0000	0.0000	0.0000
12/31/2008	0.0071	0.0475	0.0211	0.0336	0.0095	0.0218	0.0022	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2009	0.0023	0.0479	0.0455	0.0341	0.0336	0.0044	0.0101	0.0112	0.0340	0.0234	0.0000	0.0000	0.0000
12/31/2010	0.1410	0.0053	0.0508	-0.2371	-0.0017	0.0047	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2011	0.0155	0.1242	0.0642	0.0158	0.0021	0.0090	0.0000	-0.0014	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2012	0.0295	0.0195	0.0233	0.0293	0.1193	0.0000	-0.0018	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2013	0.0627	0.4188	0.1043	0.0873	0.0041	0.0180	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2014	0.0608	0.0648	-0.0159	0.0083	-0.0165	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2015	0.0988	0.0445	0.0550	0.0150	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2016	0.0667	0.0313	0.0598	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2017	0.0137	0.0321	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	-0.0573	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	0.0471	0.0471	0.0461	0.0200	0.0015	0.0060	0.0007	0.0037	0.0113	0.0000	0.0000	0.0000	0.0000
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
CONNECTICUT  
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	5,077,616	6,717,355	8,355,896	7,856,309	7,713,403	7,417,472	7,300,520	7,391,519	7,414,028	7,414,019	7,414,019
12/31/2001	4,877,622	6,376,058	7,175,126	7,232,460	7,164,027	6,920,580	6,988,957	6,964,966	6,964,957	6,889,957	6,889,957
12/31/2002	3,359,128	5,494,658	6,987,649	6,844,596	6,606,133	6,806,434	6,829,574	6,783,886	6,782,885	6,782,885	6,682,885
12/31/2003	5,353,756	7,457,665	9,261,153	8,334,569	8,194,300	7,915,985	7,832,735	7,809,788	7,934,688	7,934,688	7,934,688
12/31/2004	5,284,505	6,668,620	7,656,212	7,957,281	7,716,450	7,747,132	7,729,960	7,672,460	7,683,643	7,668,643	7,668,643
12/31/2005	5,425,398	7,534,569	8,757,128	8,735,864	8,461,301	8,612,200	8,432,200	8,433,158	8,473,158	8,618,158	8,569,658
12/31/2006	3,890,966	5,719,742	7,260,958	7,231,868	6,709,997	6,598,286	6,648,970	6,649,090	6,647,970	6,634,459	6,632,959
12/31/2007	4,906,526	7,849,006	8,895,601	9,190,845	9,467,231	9,320,392	9,085,372	9,092,719	9,094,219	9,016,719	9,005,719
12/31/2008	5,518,046	7,146,999	8,743,539	9,037,580	8,665,613	8,509,222	8,397,722	8,399,222	8,419,122	8,419,122	8,419,122
12/31/2009	7,616,853	11,175,495	11,717,669	11,539,603	11,617,341	11,397,135	10,985,000	10,899,441	10,789,441	10,791,941	10,889,441
12/31/2010	5,331,403	6,715,555	8,907,937	8,722,185	8,385,958	8,365,231	8,353,086	8,355,086	8,375,097	8,488,097	
12/31/2011	8,809,304	12,112,671	13,456,856	13,273,187	13,054,574	12,455,998	12,451,773	12,391,897	12,380,096		
12/31/2012	5,541,455	7,305,421	8,533,858	8,701,160	9,274,427	9,221,539	9,205,376	9,195,927			
12/31/2013	7,440,479	10,733,363	12,483,413	13,046,047	13,535,000	13,302,248	13,149,939				
12/31/2014	8,582,723	11,858,569	14,679,781	15,850,963	15,675,096	15,646,749					
12/31/2015	9,432,805	12,594,319	15,374,633	15,064,593	15,058,040						
12/31/2016	6,214,293	10,292,793	13,187,968	12,986,535							
12/31/2017	7,468,549	11,072,614	13,188,009								
12/31/2018	8,706,681	11,618,930									
12/31/2019	8,586,280										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	7,414,019	7,414,019	7,414,019	7,414,019	7,414,019	7,414,019	7,414,019	7,414,019	7,414,019		
12/31/2001	6,889,957	6,889,957	6,889,957	6,889,957	6,889,957	6,889,957	6,889,957	6,889,957			
12/31/2002	6,682,885	6,682,885	6,682,885	6,682,885	6,682,885	6,682,885	6,682,885				
12/31/2003	7,934,688	7,934,688	7,934,688	7,934,688	7,934,688	7,934,688					
12/31/2004	7,670,143	7,668,643	7,668,643	7,668,643	7,668,643						
12/31/2005	8,468,158	8,568,158	8,568,158	8,568,158							
12/31/2006	6,632,959	6,632,959	6,640,459								
12/31/2007	9,005,719	9,005,719									
12/31/2008	8,419,122										

PREMISES/OPERATIONS (Subline Code 334)

OWNERS, LANDLORDS AND TENANTS

FULL COVERAGE

CONNECTICUT

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

<u>A.Y.E.</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	1.323	1.244	0.940	0.982	0.962	0.984	1.012	1.003	1.000	1.000	1.000
12/31/2001	1.307	1.125	1.008	0.991	0.966	1.010	0.997	1.000	0.989	1.000	1.000
12/31/2002	1.636	1.272	0.980	0.965	1.030	1.003	0.993	1.000	1.000	0.985	1.000
12/31/2003	1.393	1.242	0.900	0.983	0.966	0.989	0.997	1.016	1.000	1.000	1.000
12/31/2004	1.262	1.148	1.039	0.970	1.004	0.998	0.993	1.001	0.998	1.000	1.000
12/31/2005	1.389	1.162	0.998	0.969	1.018	0.979	1.000	1.005	1.017	0.994	0.988
12/31/2006	1.470	1.269	0.996	0.928	0.983	1.008	1.000	1.000	0.998	1.000	1.000
12/31/2007	1.600	1.133	1.033	1.030	0.984	0.975	1.001	1.000	0.991	0.999	1.000
12/31/2008	1.295	1.223	1.034	0.959	0.982	0.987	1.000	1.002	1.000	1.000	1.000
12/31/2009	1.467	1.049	0.985	1.007	0.981	0.964	0.992	0.990	1.000	1.009	
12/31/2010	1.260	1.326	0.979	0.961	0.998	0.999	1.000	1.002	1.013		
12/31/2011	1.375	1.111	0.986	0.984	0.954	1.000	0.995	0.999			
12/31/2012	1.318	1.168	1.020	1.066	0.994	0.998	0.999				
12/31/2013	1.443	1.163	1.045	1.037	0.983	0.989					
12/31/2014	1.382	1.238	1.080	0.989	0.998						
12/31/2015	1.335	1.221	0.980	1.000							
12/31/2016	1.656	1.281	0.985								
12/31/2017	1.483	1.191									
12/31/2018	1.334										
3 Yr Mean	1.491	1.231	1.015	1.009	0.992	0.996	0.998	0.997	1.004	1.003	1.000
Best 3/5	1.400	1.217	1.017	1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000

<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.012	1.000	1.000								
12/31/2006	1.000	1.001									
12/31/2007	1.000										
3 Yr Mean	1.004	1.000	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					0.992	0.995	0.998	1.000	0.999	1.000	1.000
12/31/2016				1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000
12/31/2017			1.017	1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000
12/31/2018		1.217	1.017	1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000
12/31/2019	1.400	1.217	1.017	1.009	0.992	0.995	0.998	1.000	0.999	1.000	1.000

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.984
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.993
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.010
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.229
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.721

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
CONNECTICUT  
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	792,230	1,239,165	1,950,310	1,934,839	2,480,220	1,982,944	1,981,939	2,200,984	2,239,894	2,240,734	2,240,734
12/31/2001	488,792	897,765	1,247,762	1,626,591	1,634,141	1,792,771	1,783,278	1,799,704	1,799,705	1,753,999	1,742,762
12/31/2002	401,681	919,606	1,650,126	1,680,981	2,027,727	2,082,572	2,144,737	2,105,279	2,128,439	2,128,436	2,119,815
12/31/2003	1,092,723	1,820,852	2,559,863	2,195,572	2,335,930	2,429,283	2,477,864	2,591,123	2,622,562	2,645,914	2,639,702
12/31/2004	664,533	1,068,087	2,034,118	2,315,057	2,119,411	2,166,939	2,107,708	2,122,859	2,127,271	2,131,563	2,131,563
12/31/2005	387,870	1,217,384	2,205,426	2,842,647	2,313,562	2,389,291	2,386,432	2,420,641	2,460,906	2,494,646	2,464,645
12/31/2006	438,705	1,104,434	2,092,885	2,271,147	2,455,451	2,435,498	2,462,393	2,465,747	2,464,003	2,467,244	2,467,244
12/31/2007	459,075	1,359,760	2,284,251	2,602,583	2,967,699	3,133,539	2,990,782	3,040,103	3,045,224	3,058,648	3,061,030
12/31/2008	407,798	1,430,139	2,260,194	2,657,453	3,177,543	2,981,686	2,968,588	3,013,649	3,034,702	3,033,453	3,033,453
12/31/2009	735,042	1,597,369	2,763,729	3,301,179	3,857,301	3,992,185	4,099,048	4,400,314	4,134,014	4,144,014	4,136,297
12/31/2010	455,203	982,167	2,400,512	2,445,922	2,721,208	2,839,773	2,923,677	2,952,242	2,975,778	3,020,757	
12/31/2011	1,018,340	2,357,233	3,493,157	4,122,026	4,505,206	4,199,896	4,197,313	4,214,267	4,230,851		
12/31/2012	622,794	1,739,178	2,916,248	3,355,698	3,783,270	3,634,035	3,642,668	3,689,060			
12/31/2013	801,087	2,047,492	3,415,506	4,032,163	4,238,502	4,200,620	4,268,551				
12/31/2014	928,332	2,510,348	4,003,337	4,594,921	5,031,367	5,157,078					
12/31/2015	1,013,708	2,579,318	4,238,376	4,481,641	4,849,012						
12/31/2016	826,229	1,858,868	3,719,010	4,389,146							
12/31/2017	851,186	1,873,616	2,920,737								
12/31/2018	1,307,912	2,560,792									
12/31/2019	763,402										

<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	2,240,734	2,240,734	2,240,734	2,240,734	2,240,734	2,240,734	2,240,734	2,240,734	2,240,734
12/31/2001	1,742,762	1,742,762	1,742,762	1,742,762	1,742,762	1,742,762	1,742,762	1,742,762	
12/31/2002	2,119,815	2,119,815	2,119,815	2,119,815	2,119,815	2,119,815	2,119,815		
12/31/2003	2,639,702	2,639,702	2,639,702	2,639,702	2,639,702	2,639,702			
12/31/2004	2,131,563	2,131,563	2,131,563	2,131,563	2,131,563				
12/31/2005	2,449,004	2,469,004	2,469,003	2,499,003					
12/31/2006	2,467,244	2,467,244	2,468,062						
12/31/2007	3,061,118	3,061,118							
12/31/2008	3,033,453								



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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	446,935	711,145	-15,471	545,381	-497,276	-1,005	219,045	38,910	840	0	0	0	0
12/31/2001	408,973	349,997	378,829	7,550	158,630	-9,493	16,426	1	-45,706	-11,237	0	0	0
12/31/2002	517,925	730,520	30,855	346,746	54,845	62,165	-39,458	23,160	-3	-8,621	0	0	0
12/31/2003	728,129	739,011	-364,291	140,358	93,353	48,581	113,259	31,439	23,352	-6,212	0	0	0
12/31/2004	403,554	966,031	280,939	-195,646	47,528	-59,231	15,151	4,412	4,292	0	0	0	0
12/31/2005	829,514	988,042	637,221	-529,085	75,729	-2,859	34,209	40,265	33,740	-30,001	-15,641	20,000	-1
12/31/2006	665,729	988,451	178,262	184,304	-19,953	26,895	3,354	-1,744	3,241	0	0	0	818
12/31/2007	900,685	924,491	318,332	365,116	165,840	-142,757	49,321	5,121	13,424	2,382	88	0	
12/31/2008	1,022,341	830,055	397,259	520,090	-195,857	-13,098	45,061	21,053	-1,249	0	0		
12/31/2009	862,327	1,166,360	537,450	556,122	134,884	106,863	301,266	-266,300	10,000	-7,717			
12/31/2010	526,964	1,418,345	45,410	275,286	118,565	83,904	28,565	23,536	44,979				
12/31/2011	1,338,893	1,135,924	628,869	383,180	-305,310	-2,583	16,954	16,584					
12/31/2012	1,116,384	1,177,070	439,450	427,572	-149,235	8,633	46,392						
12/31/2013	1,246,405	1,368,014	616,657	206,339	-37,882	67,931							
12/31/2014	1,582,016	1,492,989	591,584	436,446	125,711								
12/31/2015	1,565,610	1,659,058	243,265	367,371									
12/31/2016	1,032,639	1,860,142	670,136										
12/31/2017	1,022,430	1,047,121											
12/31/2018	1,252,880												

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0436	0.0694	-0.0015	0.0532	-0.0485	-0.0001	0.0214	0.0038	0.0001	0.0000	0.0000	0.0000	0.0000
12/31/2001	0.0454	0.0389	0.0421	0.0008	0.0176	-0.0011	0.0018	0.0000	-0.0051	-0.0012	0.0000	0.0000	0.0000
12/31/2002	0.0565	0.0796	0.0034	0.0378	0.0060	0.0068	-0.0043	0.0025	0.0000	-0.0009	0.0000	0.0000	0.0000
12/31/2003	0.0684	0.0694	-0.0342	0.0132	0.0088	0.0046	0.0106	0.0030	0.0022	-0.0006	0.0000	0.0000	0.0000
12/31/2004	0.0405	0.0969	0.0282	-0.0196	0.0048	-0.0059	0.0015	0.0004	0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0673	0.0802	0.0517	-0.0429	0.0061	-0.0002	0.0028	0.0033	0.0027	-0.0024	-0.0013	0.0016	0.0000
12/31/2006	0.0658	0.0977	0.0176	0.0182	-0.0020	0.0027	0.0003	-0.0002	0.0003	0.0000	0.0000	0.0000	0.0001
12/31/2007	0.0708	0.0727	0.0250	0.0287	0.0130	-0.0112	0.0039	0.0004	0.0011	0.0002	0.0000	0.0000	
12/31/2008	0.0844	0.0685	0.0328	0.0429	-0.0162	-0.0011	0.0037	0.0017	-0.0001	0.0000	0.0000		
12/31/2009	0.0588	0.0795	0.0366	0.0379	0.0092	0.0073	0.0205	-0.0181	0.0007	-0.0005			
12/31/2010	0.0443	0.1192	0.0038	0.0231	0.0100	0.0071	0.0024	0.0020	0.0038				
12/31/2011	0.0788	0.0668	0.0370	0.0225	-0.0180	-0.0002	0.0010	0.0010					
12/31/2012	0.0820	0.0864	0.0323	0.0314	-0.0110	0.0006	0.0034						
12/31/2013	0.0692	0.0759	0.0342	0.0115	-0.0021	0.0038							
12/31/2014	0.0734	0.0692	0.0274	0.0202	0.0058								
12/31/2015	0.0725	0.0768	0.0113	0.0170									
12/31/2016	0.0497	0.0896	0.0323										
12/31/2017	0.0495	0.0507											
12/31/2018	0.0572												

Best 3/5	0.0598	0.0740	0.0307	0.0199	-0.0024	0.0038	0.0032	0.0010	0.0007	-0.0002	0.0000	0.0000	0.0000
----------	--------	--------	--------	--------	---------	--------	--------	--------	--------	---------	--------	--------	--------

PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
CONNECTICUT  
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	859,691	857,511	905,081	912,607	883,707	882,207	884,707	827,207	827,207	826,207	826,207
12/31/2001	301,017	354,039	515,023	578,147	478,147	478,147	478,147	478,147	478,147	478,147	478,147
12/31/2002	271,331	302,973	360,326	359,326	550,198	568,806	583,806	583,806	588,806	588,806	588,806
12/31/2003	476,349	653,826	661,013	626,922	691,922	680,922	670,173	746,298	746,298	746,298	746,298
12/31/2004	425,685	571,559	546,210	649,633	661,708	644,369	631,868	631,868	626,368	626,368	626,368
12/31/2005	309,558	310,887	350,136	343,136	499,386	514,386	514,386	599,386	499,386	499,386	499,386
12/31/2006	377,693	418,374	467,222	506,122	503,127	453,127	453,127	453,127	453,127	453,127	453,127
12/31/2007	746,489	623,123	666,555	638,055	651,905	659,972	659,972	659,972	659,972	659,972	659,972
12/31/2008	662,252	586,138	635,865	658,440	710,440	652,440	754,940	754,940	754,940	754,940	754,940
12/31/2009	493,109	629,783	550,120	611,914	606,120	603,620	603,620	603,620	603,620	603,620	603,620
12/31/2010	496,357	638,716	594,922	561,872	684,372	659,371	659,371	659,371	659,371	659,371	
12/31/2011	876,114	838,985	842,900	833,795	749,295	730,854	728,354	728,354	729,532		
12/31/2012	335,614	452,164	444,036	370,014	350,014	496,875	496,875	492,875			
12/31/2013	537,347	409,950	470,165	451,175	501,165	501,165	468,665				
12/31/2014	442,615	541,865	615,773	565,845	525,491	544,288					
12/31/2015	602,956	725,461	1,007,011	971,600	976,600						
12/31/2016	915,637	954,810	764,985	870,577							
12/31/2017	402,310	413,698	565,568								
12/31/2018	544,537	654,570									
12/31/2019	541,073										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	826,207	826,207	826,207	826,207	826,207	826,207	826,207	826,207	826,207
12/31/2001	478,147	478,147	478,147	478,147	478,147	478,147	478,147	478,147	
12/31/2002	588,806	588,806	583,806	583,806	583,806	583,806	583,806		
12/31/2003	746,298	746,298	746,298	746,298	746,298	746,298			
12/31/2004	626,368	626,368	626,368	626,368	626,368				
12/31/2005	499,386	499,386	499,386	499,386					
12/31/2006	453,127	453,127	453,127						
12/31/2007	652,472	652,472							
12/31/2008	754,940								

PREMISES/OPERATIONS (Subline Code 334)

OWNERS, LANDLORDS AND TENANTS

FULL COVERAGE

CONNECTICUT

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

<u>A.Y.E.</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	0.997	1.055	1.008	0.968	0.998	1.003	0.935	1.000	0.999	1.000	1.000
12/31/2001	1.176	1.455	1.123	0.827	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2002	1.117	1.189	0.997	1.531	1.034	1.026	1.000	1.009	1.000	1.000	1.000
12/31/2003	1.373	1.011	0.948	1.104	0.984	0.984	1.114	1.000	1.000	1.000	1.000
12/31/2004	1.343	0.956	1.189	1.019	0.974	0.981	1.000	0.991	1.000	1.000	1.000
12/31/2005	1.004	1.126	0.980	1.455	1.030	1.000	1.165	0.833	1.000	1.000	1.000
12/31/2006	1.108	1.117	1.083	0.994	0.901	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	0.835	1.070	0.957	1.022	1.012	1.000	1.000	1.000	1.000	1.000	0.989
12/31/2008	0.885	1.085	1.036	1.079	0.918	1.157	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.277	0.874	1.112	0.991	0.996	1.000	1.000	1.000	1.000	1.000	
12/31/2010	1.287	0.931	0.944	1.218	0.963	1.000	1.000	1.000	1.000		
12/31/2011	0.958	1.005	0.989	0.899	0.975	0.997	1.000	1.002			
12/31/2012	1.347	0.982	0.833	0.946	1.420	1.000	0.992				
12/31/2013	0.763	1.147	0.960	1.111	1.000	0.935					
12/31/2014	1.224	1.136	0.919	0.929	1.036						
12/31/2015	1.203	1.388	0.965	1.005							
12/31/2016	1.043	0.801	1.138								
12/31/2017	1.028	1.367									
12/31/2018	1.202										
3 Yr Mean	1.091	1.185	1.007	1.015	1.152	0.977	0.997	1.001	1.000	1.000	0.996
Best 3/5	1.149	1.217	0.948	0.960	1.004	0.999	1.000	1.000	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2002	1.000	0.992	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					1.004	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2016				0.960	1.004	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2017			0.948	0.960	1.004	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2018		1.217	0.948	0.960	1.004	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2019	1.149	1.217	0.948	0.960	1.004	0.999	1.000	1.000	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.003
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.963
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.913
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.111
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.276

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	62,514	51,545	64,634	108,396	98,967	99,990	106,693	108,958	108,958	108,958	108,958
12/31/2001	13,708	21,691	108,195	79,435	76,036	88,768	88,768	88,768	88,768	88,768	88,768
12/31/2002	11,244	27,816	36,875	93,320	188,873	351,050	387,446	422,358	455,789	455,789	457,779
12/31/2003	32,059	160,365	306,222	378,725	414,899	426,249	435,877	464,709	450,772	466,098	466,290
12/31/2004	29,586	84,589	91,900	119,133	159,210	198,653	229,616	245,547	238,047	238,047	238,047
12/31/2005	10,071	11,184	82,550	91,171	204,756	282,355	793,892	1,157,616	1,175,769	1,176,672	1,176,672
12/31/2006	59,456	73,499	206,826	178,051	252,396	240,902	296,112	327,042	327,042	327,042	327,042
12/31/2007	29,531	154,898	149,049	171,725	186,606	181,694	203,231	198,561	199,814	200,021	200,247
12/31/2008	73,501	103,119	101,274	115,311	155,515	176,639	177,390	177,390	177,390	177,390	177,390
12/31/2009	97,055	207,802	160,346	343,822	281,964	281,197	281,197	285,668	285,668	285,668	285,668
12/31/2010	84,233	163,706	170,643	173,964	184,207	187,823	187,828	190,148	190,148	190,148	
12/31/2011	192,912	126,470	167,032	202,620	217,009	234,643	240,769	260,897	268,073		
12/31/2012	42,471	96,387	131,352	144,953	147,295	247,294	244,458	196,640			
12/31/2013	65,235	60,925	50,822	54,283	62,657	72,682	102,811				
12/31/2014	45,027	112,069	162,001	156,614	154,706	154,706					
12/31/2015	99,539	294,282	453,062	540,248	645,234						
12/31/2016	68,318	102,898	123,409	149,214							
12/31/2017	74,023	76,690	95,603								
12/31/2018	65,376	67,310									
12/31/2019	47,543										

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	108,958	108,958	108,958	108,958	108,958	108,958	108,958	108,958	108,958
12/31/2001	88,768	88,768	88,768	88,768	88,768	88,768	88,768	88,768	
12/31/2002	515,777	467,358	358,802	358,802	358,802	358,802	358,802		
12/31/2003	466,290	466,290	466,290	466,290	466,290	466,290			
12/31/2004	238,047	238,047	238,047	238,047	238,047				
12/31/2005	1,176,672	1,176,672	1,176,672	1,176,672					
12/31/2006	327,042	327,042	327,042						
12/31/2007	200,247	200,247							
12/31/2008	177,390								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	-10,969	13,089	43,762	-9,429	1,023	6,703	2,265	0	0	0	0	0	0
12/31/2001	7,983	86,504	-28,760	-3,399	12,732	0	0	0	0	0	0	0	0
12/31/2002	16,572	9,059	56,445	95,553	162,177	36,396	34,912	33,431	0	1,990	57,998	-48,419	-108,556
12/31/2003	128,306	145,857	72,503	36,174	11,350	9,628	28,832	-13,937	15,326	192	0	0	0
12/31/2004	55,003	7,311	27,233	40,077	39,443	30,963	15,931	-7,500	0	0	0	0	0
12/31/2005	1,113	71,366	8,621	113,585	77,599	511,537	363,724	18,153	903	0	0	0	0
12/31/2006	14,043	133,327	-28,775	74,345	-11,494	55,210	30,930	0	0	0	0	0	0
12/31/2007	125,367	-5,849	22,676	14,881	-4,912	21,537	-4,670	1,253	207	226	0	0	0
12/31/2008	29,618	-1,845	14,037	40,204	21,124	751	0	0	0	0	0	0	0
12/31/2009	110,747	-47,456	183,476	-61,858	-767	0	4,471	0	0	0	0	0	0
12/31/2010	79,473	6,937	3,321	10,243	3,616	5	2,320	0	0	0	0	0	0
12/31/2011	-66,442	40,562	35,588	14,389	17,634	6,126	20,128	7,176	0	0	0	0	0
12/31/2012	53,916	34,965	13,601	2,342	99,999	-2,836	-47,818	0	0	0	0	0	0
12/31/2013	-4,310	-10,103	3,461	8,374	10,025	30,129	0	0	0	0	0	0	0
12/31/2014	67,042	49,932	-5,387	-1,908	0	0	0	0	0	0	0	0	0
12/31/2015	194,743	158,780	87,186	104,986	0	0	0	0	0	0	0	0	0
12/31/2016	34,580	20,511	25,805	0	0	0	0	0	0	0	0	0	0
12/31/2017	2,667	18,913	0	0	0	0	0	0	0	0	0	0	0
12/31/2018	1,934	0	0	0	0	0	0	0	0	0	0	0	0

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	-0.0133	0.0158	0.0529	-0.0114	0.0012	0.0081	0.0027	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2001	0.0135	0.1466	-0.0488	-0.0058	0.0216	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0168	0.0092	0.0573	0.0969	0.1645	0.0369	0.0354	0.0339	0.0000	0.0020	0.0588	-0.0491	-0.1101
12/31/2003	0.0933	0.1060	0.0527	0.0263	0.0083	0.0070	0.0210	-0.0101	0.0111	0.0001	0.0000	0.0000	0.0000
12/31/2004	0.0875	0.0116	0.0433	0.0637	0.0627	0.0492	0.0253	-0.0119	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0012	0.0771	0.0093	0.1227	0.0838	0.5525	0.3929	0.0196	0.0010	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0291	0.2766	-0.0597	0.1543	-0.0238	0.1146	0.0642	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.1754	-0.0082	0.0317	0.0208	-0.0069	0.0301	-0.0065	0.0018	0.0003	0.0003	0.0000	0.0000	
12/31/2008	0.0347	-0.0022	0.0165	0.0471	0.0248	0.0009	0.0000	0.0000	0.0000	0.0000	0.0000		
12/31/2009	0.1811	-0.0776	0.3001	-0.1012	-0.0013	0.0000	0.0073	0.0000	0.0000	0.0000			
12/31/2010	0.1164	0.0102	0.0049	0.0150	0.0053	0.0000	0.0034	0.0000	0.0000				
12/31/2011	-0.0733	0.0447	0.0393	0.0159	0.0195	0.0068	0.0222	0.0079					
12/31/2012	0.1079	0.0700	0.0272	0.0047	0.2001	-0.0057	-0.0957						
12/31/2013	-0.0090	-0.0211	0.0072	0.0175	0.0209	0.0628							
12/31/2014	0.0971	0.0723	-0.0078	-0.0028	0.0000								
12/31/2015	0.1879	0.1532	0.0841	0.1013									
12/31/2016	0.0268	0.0159	0.0200										
12/31/2017	0.0031	0.0220											
12/31/2018	0.0024												

Best 3/5	0.0423	0.0367	0.0181	0.0127	0.0152	0.0023	0.0036	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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

\$100,000 Basic Limit Losses as of:

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	1.001	0.998	1.001	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/Ult	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:											
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	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										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	14,095,428	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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	2.215	1.441	1.155	0.798	1.043	1.090	0.977	0.987	0.992	1.002	1.002
12/31/2001	1.823	1.417	0.932	1.085	1.037	0.979	0.965	1.018	1.009	0.999	1.007
12/31/2002	1.799	1.281	1.120	1.053	0.990	0.970	0.999	0.982	0.996	1.006	1.060
12/31/2003	1.525	1.415	1.122	0.931	0.946	0.991	0.996	1.004	1.008	1.026	1.007
12/31/2004	1.753	1.524	0.991	1.010	0.968	1.008	0.988	0.987	0.977	1.000	1.002
12/31/2005	1.615	1.347	1.041	1.020	0.986	0.990	0.984	0.987	1.008	1.000	1.006
12/31/2006	1.545	1.170	1.074	1.052	0.980	1.015	0.991	1.003	0.993	1.010	0.995
12/31/2007	1.432	1.352	1.077	1.031	0.988	1.005	1.019	0.998	1.006	0.996	1.006
12/31/2008	1.295	1.297	1.082	1.027	1.020	0.991	1.000	0.993	1.005	1.002	1.003
12/31/2009	1.467	1.161	1.097	1.029	1.042	1.000	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.	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/Ult	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												

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0453	0.0855	0.0768	0.0469	0.0274	0.0267	-0.0066	0.0069	0.0002	0.0037	0.0068	0.0004	0.0008
12/31/2001	0.0647	0.0889	0.0814	0.0496	0.0244	0.0112	0.0068	0.0077	-0.0013	0.0013	0.0011	0.0007	0.0004
12/31/2002	0.0684	0.0744	0.0842	0.0403	0.0288	0.0125	0.0012	0.0066	0.0031	0.0000	0.0018	0.0016	0.0012
12/31/2003	0.0641	0.0911	0.0826	0.0399	0.0334	0.0092	0.0040	0.0051	0.0037	-0.0006	0.0022	0.0003	0.0000
12/31/2004	0.0587	0.0838	0.0673	0.0421	0.0257	0.0064	0.0032	0.0067	0.0024	-0.0003	0.0002	0.0001	0.0001
12/31/2005	0.0573	0.1049	0.0784	0.0469	0.0231	0.0119	0.0085	0.0036	0.0020	0.0041	0.0000	0.0047	0.0019
12/31/2006	0.0655	0.0910	0.0632	0.0429	0.0171	0.0226	0.0103	0.0028	0.0070	0.0011	0.0024	0.0041	0.0011
12/31/2007	0.0618	0.1080	0.0698	0.0449	0.0196	0.0089	0.0076	0.0036	0.0028	0.0016	0.0007	-0.0007	
12/31/2008	0.0731	0.0846	0.0817	0.0481	0.0247	0.0163	0.0037	0.0037	0.0006	0.0000	0.0031		
12/31/2009	0.0634	0.0847	0.1155	0.0531	0.0218	0.0169	0.0077	0.0036	0.0043	-0.0016			
12/31/2010	0.0783	0.1057	0.0793	0.0590	0.0215	0.0135	0.0097	0.0009	0.0011				
12/31/2011	0.0682	0.0947	0.0857	0.0439	0.0429	0.0199	0.0036	0.0004					
12/31/2012	0.0687	0.1020	0.0763	0.0555	0.0246	0.0183	0.0049						
12/31/2013	0.0709	0.0984	0.0833	0.0476	0.0230	0.0089							
12/31/2014	0.0695	0.1096	0.0928	0.0354	0.0202								
12/31/2015	0.0655	0.0919	0.0773	0.0535									
12/31/2016	0.0701	0.0888	0.0763										
12/31/2017	0.0752	0.0901											
12/31/2018	0.0652												

Best 3/5	0.0684	0.0935	0.0790	0.0483	0.0230	0.0162	0.0054	0.0027	0.0027	0.0009	0.0011	0.0015	0.0008
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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								

PREMISES/OPERATIONS (Subline Code 334)

MANUFACTURERS AND CONTRACTORS

FULL COVERAGE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.148	1.061	1.048	1.012	1.001	1.003	1.005	0.999	1.007	0.999	1.001
12/31/2001	1.120	1.083	1.020	1.006	1.007	1.000	1.002	1.007	1.001	1.004	0.999
12/31/2002	1.123	1.033	1.026	1.009	1.004	1.002	0.998	1.006	1.004	0.999	1.001
12/31/2003	1.109	1.056	1.026	1.011	1.008	1.000	1.002	0.999	1.001	1.002	1.003
12/31/2004	1.117	0.998	1.015	1.009	0.994	1.003	1.000	1.006	1.000	1.003	1.001
12/31/2005	1.089	1.021	1.024	1.009	1.004	0.998	1.004	1.000	1.012	1.001	0.997
12/31/2006	1.075	1.026	1.019	1.021	1.009	1.014	1.001	1.007	1.004	1.000	1.005
12/31/2007	1.096	1.031	1.015	1.008	1.011	0.997	1.006	1.005	0.999	1.004	1.002
12/31/2008	1.094	1.025	1.020	1.015	1.004	1.002	1.006	1.004	1.007	1.009	1.001
12/31/2009	1.093	1.033	1.017	1.004	1.004	1.008	1.007	1.005	1.006	1.003	
12/31/2010	1.090	1.018	1.010	1.002	1.002	1.004	1.004	0.999	1.002		
12/31/2011	1.070	1.034	0.999	1.004	1.004	1.011	1.004	1.004			
12/31/2012	1.071	1.029	1.019	1.004	1.011	1.011	1.007				
12/31/2013	1.093	1.035	1.018	1.017	1.003	1.007					
12/31/2014	1.106	1.048	1.046	1.010	1.009						
12/31/2015	1.118	1.077	1.026	1.008							
12/31/2016	1.132	1.043	1.015								
12/31/2017	1.129	1.055									
12/31/2018	1.133										
3 Yr Mean	1.131	1.058	1.029	1.012	1.008	1.010	1.005	1.003	1.005	1.005	1.003
Best 3/5	1.126	1.049	1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.997	0.998	1.000	1.001	1.000	1.003	1.002	1.001			
12/31/2001	1.002	1.003	1.002	1.000	1.001	1.001	1.001	1.001 *			
12/31/2002	1.003	1.005	0.999	1.001	1.002	1.001	1.001 *	1.001 *			
12/31/2003	0.999	1.002	1.002	1.003	1.001	1.001 *	1.001 *	1.001 *			
12/31/2004	1.001	1.002	1.000	1.000	1.001 *	1.001 *	1.001 *	1.001 *			
12/31/2005	1.006	1.001	1.000								
12/31/2006	1.003	1.000									
12/31/2007	1.001										
3 Yr Mean	1.003	1.001	1.001	1.001	1.001 @	1.002 @	1.002 @	1.001 @			
Best 3/5	1.002	1.002	1.001	1.001	1.001 *	1.001 *	1.001 *	1.001 *			

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/Ult	FACTORS
12/31/2015	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.047
12/31/2016	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.054
12/31/2017	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.076
12/31/2018	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.129
12/31/2019	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.271

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:											
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	19,424,526	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										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	29,179,053	29,395,701	29,463,037	29,416,114	29,296,923	29,294,924	29,308,103	29,328,202	29,315,835		
12/31/2001	29,356,911	29,626,759	29,511,079	29,401,616	29,399,085	29,434,758	29,434,757	29,432,030			
12/31/2002	24,523,821	24,560,355	24,414,443	24,384,944	24,369,373	24,213,439	24,200,751				
12/31/2003	25,255,845	25,189,486	25,264,064	25,268,006	25,330,507	25,340,279					
12/31/2004	26,241,938	26,258,130	26,353,633	26,377,240	26,356,141						
12/31/2005	25,718,884	25,729,701	25,699,852	25,589,036							
12/31/2006	28,423,232	28,389,418	28,489,017								
12/31/2007	30,439,812	30,496,007									
12/31/2008	30,818,352										

PREMISES/OPERATIONS (Subline Code 334)

MANUFACTURERS AND CONTRACTORS

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.161	1.132	1.111	0.999	1.017	0.991	1.010	1.004	1.019	0.989	1.001
12/31/2001	1.146	1.081	1.037	1.006	1.034	1.022	1.026	1.009	0.999	1.000	1.000
12/31/2002	1.188	0.992	1.038	1.021	1.027	1.004	1.018	1.002	1.006	1.000	1.009
12/31/2003	1.076	1.057	1.064	1.023	1.040	1.009	0.992	1.000	1.003	0.996	1.001
12/31/2004	1.202	1.073	1.028	1.014	0.993	1.002	1.019	1.004	1.012	1.008	0.995
12/31/2005	1.192	1.045	1.020	0.989	1.000	1.003	1.014	1.002	1.014	1.000	1.003
12/31/2006	1.087	1.005	1.023	0.986	1.011	1.005	1.008	1.007	1.007	0.999	1.008
12/31/2007	1.145	1.063	1.005	0.985	1.020	1.001	1.003	1.010	1.007	1.002	1.004
12/31/2008	1.087	1.043	0.992	1.018	0.996	0.995	1.003	1.011	1.006	1.003	0.999
12/31/2009	1.021	1.041	1.004	0.998	1.007	0.992	1.016	1.003	1.001	1.002	
12/31/2010	1.058	1.040	1.020	0.995	1.015	1.003	1.011	1.003	0.999		
12/31/2011	1.094	1.021	0.996	1.012	1.003	1.013	1.004	0.999			
12/31/2012	1.110	1.055	1.007	1.002	1.004	1.007	1.000				
12/31/2013	1.030	1.051	0.987	1.000	0.989	1.006					
12/31/2014	1.110	1.014	1.025	1.009	1.007						
12/31/2015	1.126	1.036	1.016	1.003							
12/31/2016	1.145	1.034	0.993								
12/31/2017	1.174	1.036									
12/31/2018	1.092										
3 Yr Mean	1.137	1.035	1.011	1.004	1.000	1.009	1.005	1.002	1.002	1.002	1.004
Best 3/5	1.127	1.035	1.005	1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.007	1.002	0.998	0.996	1.000	1.000	1.001	1.000
12/31/2001	1.009	0.996	0.996	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.	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/Ult	FACTORS
12/31/2015	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.028
12/31/2016	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.033
12/31/2017	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.039
12/31/2018	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.075
12/31/2019	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.212

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	63,178,101	63,609,201	63,410,256	63,357,891	63,456,048	63,579,681	63,874,257	63,880,294	64,033,138
12/31/2001	55,485,547	55,353,348	55,326,868	55,879,243	55,893,527	56,276,040	56,369,621	57,514,521	
12/31/2002	43,775,916	43,853,982	44,962,702	44,913,365	44,973,770	45,850,253	46,006,335		
12/31/2003	36,498,620	37,123,779	37,342,147	37,684,610	37,884,968	38,235,336			
12/31/2004	41,098,473	41,698,907	43,436,877	43,855,173	44,343,307				
12/31/2005	43,977,899	45,298,184	45,594,826	45,671,220					
12/31/2006	45,059,055	45,821,176	46,378,815						
12/31/2007	47,705,377	48,328,090							
12/31/2008	44,253,153								



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

A.Y.E.	27: 15	39: 27	51: 39	Increments		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.	27: 15	39: 27	51: 39	Incremental Percentages		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
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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

\$100,000 Basic Limit Losses as of:

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	16,986,380	16,844,868	16,896,629	16,921,628	16,961,633	16,934,798	17,034,798	17,034,818	17,034,798
12/31/2001	14,910,842	15,016,167	14,908,186	14,808,186	14,808,162	14,808,162	14,808,161	15,015,993	
12/31/2002	13,035,787	12,904,608	12,940,324	12,922,924	12,922,924	12,922,934	13,130,756		
12/31/2003	10,972,695	11,072,695	11,083,927	11,085,695	11,195,695	11,469,557			
12/31/2004	18,476,778	18,371,778	18,371,778	18,371,778	18,371,778				
12/31/2005	15,501,383	15,496,382	15,498,873	15,498,873					
12/31/2006	16,212,385	16,213,093	16,205,660						
12/31/2007	13,279,285	13,275,785							
12/31/2008	10,523,782								

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS

FULL COVERAGE

MULTISTATE

FRINGE COVERAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.284	1.348	1.010	1.025	1.022	1.013	0.995	1.003	0.978	1.014	0.998
12/31/2001	1.436	1.117	1.001	0.997	1.049	1.002	0.968	1.012	1.006	0.982	1.020
12/31/2002	1.190	1.068	1.080	0.972	1.001	0.982	0.987	1.006	0.981	0.989	1.008
12/31/2003	1.100	1.370	1.068	1.050	0.881	0.962	1.012	0.982	1.005	1.000	0.983
12/31/2004	1.568	1.048	1.088	0.954	0.977	0.962	1.009	1.000	0.993	0.992	1.009
12/31/2005	1.249	1.143	0.974	0.912	0.994	1.013	0.999	0.995	0.985	1.001	0.988
12/31/2006	1.228	1.039	1.030	0.961	0.974	1.000	1.014	1.002	1.001	1.001	0.993
12/31/2007	1.241	1.003	0.982	0.956	0.990	0.997	0.982	0.985	1.000	1.009	1.008
12/31/2008	1.126	1.094	1.011	0.953	1.020	0.950	0.975	1.000	1.004	0.997	0.999
12/31/2009	1.183	1.025	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.	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/Ult	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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	2,068,296	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										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	15,729,847	15,807,975	15,818,627	15,844,928	15,944,038	15,842,032	15,867,032	15,952,817	16,137,804
12/31/2001	15,740,215	16,773,960	15,847,092	15,781,702	15,794,923	15,794,923	15,794,922	15,794,922	
12/31/2002	13,065,590	13,104,245	13,163,453	13,175,919	13,175,925	13,175,925	13,175,925		
12/31/2003	12,707,949	12,707,949	12,721,717	12,721,888	12,929,064	12,934,018			
12/31/2004	22,236,211	22,834,181	22,834,181	22,834,181	22,833,931				
12/31/2005	17,893,235	17,915,355	17,936,154	17,941,983					
12/31/2006	16,132,585	16,136,099	16,136,569						
12/31/2007	12,381,348	12,421,843							
12/31/2008	16,089,812								

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

A.Y.E.	27: 15	39: 27	51: 39	Increments		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.	27: 15	39: 27	51: 39	Incremental Percentages		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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.313	1.106	1.039	0.996	0.990	0.988	0.995	0.999	0.998	0.999	1.000
12/31/2001	1.232	1.145	1.054	1.001	0.984	0.992	0.991	0.998	0.998	1.002	1.000
12/31/2002	1.283	1.191	1.058	0.988	0.987	0.990	0.997	0.997	1.001	0.999	0.999
12/31/2003	1.358	1.168	0.993	0.974	0.991	0.986	0.995	0.997	1.001	1.000	0.999
12/31/2004	1.331	1.051	1.022	1.001	0.986	0.995	0.998	0.998	0.999	1.001	1.001
12/31/2005	1.161	1.132	1.040	0.978	0.989	0.990	0.996	0.998	0.999	0.999	1.000
12/31/2006	1.273	1.125	1.018	0.985	0.984	0.993	0.993	1.000	0.998	1.000	0.999
12/31/2007	1.253	1.122	1.020	0.982	0.990	0.991	0.998	0.998	0.999	1.000	1.001
12/31/2008	1.290	1.114	1.007	0.984	0.987	0.994	0.994	0.998	0.998	1.000	1.001
12/31/2009	1.291	1.107	1.011	0.984	0.993	0.991	0.995	0.998	1.000	1.000	
12/31/2010	1.259	1.107	1.011	0.984	0.994	0.995	0.996	0.999	1.000		
12/31/2011	1.295	1.115	1.010	0.984	0.992	0.992	0.999	0.999			
12/31/2012	1.310	1.092	1.012	0.996	0.994	0.998	0.998				
12/31/2013	1.261	1.115	1.039	1.008	0.996	0.998					
12/31/2014	1.314	1.180	1.068	1.007	0.997						
12/31/2015	1.365	1.205	1.062	1.008							
12/31/2016	1.440	1.213	1.068								
12/31/2017	1.447	1.219									
12/31/2018	1.396										
3 Yr Mean	1.428	1.212	1.066	1.008	0.996	0.996	0.998	0.999	0.999	1.000	1.000
Best 3/5	1.400	1.199	1.056	1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001

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

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

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2016				1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2017			1.056	1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2018		1.199	1.056	1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2019	1.400	1.199	1.056	1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001

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

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/Ult	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
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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

\$100,000 Basic Limit Losses as of:

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	45,099,553	45,252,597	45,493,947	45,498,186	45,608,289	45,646,138	45,685,635	45,758,119	45,786,966
12/31/2001	42,549,860	42,838,161	42,576,575	42,619,854	42,639,324	42,808,059	42,845,615	42,863,633	
12/31/2002	39,582,744	39,572,877	39,837,875	39,792,065	40,004,983	40,064,849	39,831,793		
12/31/2003	39,074,099	39,042,273	39,027,625	39,089,942	39,203,043	39,260,664			
12/31/2004	37,548,094	37,547,675	37,650,752	37,687,791	37,697,300				
12/31/2005	33,789,158	33,738,371	33,648,286	33,707,678					
12/31/2006	34,067,156	34,049,201	34,101,402						
12/31/2007	37,951,648	37,968,389							
12/31/2008	39,879,891								

PREMISES/OPERATIONS (Subline Code 334)

OWNERS, LANDLORDS AND TENANTS

FULL COVERAGE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.067	1.046	1.039	1.016	0.992	0.996	0.994	1.019	1.002	1.004	0.999
12/31/2001	1.134	1.085	1.016	1.013	1.019	1.002	1.019	1.012	1.006	1.005	1.006
12/31/2002	1.104	1.079	1.061	1.025	1.012	1.005	1.007	1.000	1.004	1.011	1.003
12/31/2003	1.090	1.063	1.043	1.054	1.003	1.006	0.992	1.005	1.002	1.003	1.004
12/31/2004	1.155	1.021	1.030	1.058	0.992	0.998	1.000	1.016	1.015	1.001	1.000
12/31/2005	1.135	1.051	1.045	1.014	1.005	0.998	1.009	1.004	1.007	0.988	1.003
12/31/2006	1.025	1.078	1.036	1.013	1.018	1.015	1.005	1.011	1.001	1.008	1.001
12/31/2007	1.135	1.035	1.047	0.984	0.998	1.032	1.020	1.002	1.002	0.998	0.995
12/31/2008	1.085	1.052	1.004	1.011	1.019	0.995	0.981	1.010	0.999	1.001	1.008
12/31/2009	1.122	1.071	1.001	1.011	1.008	0.999	1.009	1.004	1.008	1.004	
12/31/2010	1.114	1.013	1.030	0.991	0.999	1.013	1.011	0.997	1.000		
12/31/2011	1.068	1.027	1.004	1.012	1.002	1.009	1.008	1.003			
12/31/2012	1.059	1.052	1.009	1.007	1.001	1.014	1.003				
12/31/2013	1.118	1.021	1.034	1.006	1.026	1.002					
12/31/2014	1.006	1.055	1.033	1.017	1.008						
12/31/2015	1.092	1.123	1.066	1.008							
12/31/2016	1.186	1.077	1.046								
12/31/2017	1.226	1.105									
12/31/2018	1.200										
3 Yr Mean	1.204	1.102	1.048	1.010	1.012	1.008	1.007	1.001	1.002	1.001	1.001
Best 3/5	1.159	1.079	1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.003	1.005	1.000	1.002	1.001	1.001	1.002	1.001			
12/31/2001	1.007	0.994	1.001	1.000	1.004	1.001	1.000	1.001 *			
12/31/2002	1.000	1.007	0.999	1.005	1.001	0.994	1.001 *	1.001 *			
12/31/2003	0.999	1.000	1.002	1.003	1.001	1.001 *	1.001 *	1.001 *			
12/31/2004	1.000	1.003	1.001	1.000	1.002 *	1.001 *	1.001 *	1.001 *			
12/31/2005	0.998	0.997	1.002								
12/31/2006	0.999	1.002									
12/31/2007	1.000										
3 Yr Mean	0.999	1.001	1.002	1.003	1.002 @	0.999 @	1.001 @	1.001 @			
Best 3/5	0.999	1.002	1.001	1.002	1.001 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2016				1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2017			1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2018		1.079	1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2019	1.159	1.079	1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001

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

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:											
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	1,737,831	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										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,268,622	2,265,247	2,265,556	2,265,557	2,265,556	2,265,556	2,365,556	2,370,556	2,370,556
12/31/2001	2,986,825	3,009,103	2,884,102	2,884,102	2,898,565	2,998,566	3,003,565	3,003,565	
12/31/2002	1,948,194	1,948,194	1,948,194	1,948,194	2,048,194	2,044,916	2,044,694		
12/31/2003	2,581,914	2,681,915	2,689,815	2,978,916	2,986,812	2,986,812			
12/31/2004	3,052,565	3,054,440	3,054,340	3,054,440	3,054,340				
12/31/2005	2,446,608	2,442,805	2,447,227	2,447,371					
12/31/2006	2,647,800	2,728,171	2,738,171						
12/31/2007	2,012,689	2,019,071							
12/31/2008	2,054,850								

PREMISES/OPERATIONS (Subline Code 334)

OWNERS, LANDLORDS AND TENANTS

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

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 *

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/Ult	FACTORS
12/31/2015	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.068
12/31/2016	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.089
12/31/2017	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.151
12/31/2018	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.247
12/31/2019	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.470

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	24,781,643	25,177,274	25,348,248	25,381,790	25,338,190	25,393,761	25,437,438	25,452,427	25,494,880
12/31/2001	42,185,495	42,504,057	42,477,752	42,665,477	42,777,254	42,805,588	42,833,085	42,869,305	
12/31/2002	30,503,449	30,639,580	30,583,763	30,649,212	30,702,795	30,759,921	30,747,452		
12/31/2003	23,923,149	23,949,453	23,950,015	23,990,406	24,014,589	24,033,969			
12/31/2004	27,861,191	28,228,058	28,498,791	28,504,787	28,659,809				
12/31/2005	28,227,975	28,253,464	28,325,064	28,392,561					
12/31/2006	24,452,669	24,339,176	24,619,110						
12/31/2007	26,563,024	26,446,111							
12/31/2008	33,051,589								



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

A.Y.E.	27: 15	39: 27	51: 39	Increments		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:

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	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										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	34,079,835	33,976,985	34,076,985	34,077,985	34,166,985	34,166,986	34,266,985	34,271,486	34,271,487
12/31/2001	29,522,192	29,821,692	29,814,167	29,866,605	29,876,401	30,003,901	29,999,502	30,099,501	
12/31/2002	16,647,860	16,733,823	16,742,724	16,722,021	16,822,019	16,922,019	16,922,044		
12/31/2003	12,350,953	12,352,950	12,342,950	12,442,950	12,442,950	12,442,950			
12/31/2004	17,967,534	17,948,233	17,981,707	18,097,692	18,097,695				
12/31/2005	21,520,492	21,620,492	21,525,991	21,426,491					
12/31/2006	22,999,225	22,999,225	23,205,472						
12/31/2007	20,602,276	20,615,522							
12/31/2008	16,461,542								

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

FULL COVERAGE

MULTISTATE

FRINGE COVERAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>
12/31/2000	0.997	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.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					0.997	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.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS
12/31/2015	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.008
12/31/2016	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.035
12/31/2017	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.075
12/31/2018	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.265
12/31/2019	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.623

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	38,410,269	38,403,764	38,406,060	38,395,007	38,388,580	38,388,581	38,388,581	38,400,716	38,467,567
12/31/2001	34,671,732	34,686,924	34,778,221	34,789,199	34,791,211	34,794,001	34,802,798	34,838,968	
12/31/2002	18,172,933	18,972,505	21,093,321	21,068,974	21,174,044	21,719,555	21,715,031		
12/31/2003	31,354,920	31,337,065	31,337,065	31,337,066	31,337,066	31,337,066			
12/31/2004	21,935,034	21,734,340	21,797,171	21,935,054	22,067,354				
12/31/2005	28,592,610	30,199,444	30,669,601	29,577,342					
12/31/2006	25,325,060	25,502,387	25,708,316						
12/31/2007	19,962,708	20,015,180							
12/31/2008	18,918,696								

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

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

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

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

(3) <u>FREQUENCY TREND</u>	<u>M&amp;C</u>	<u>OL&amp;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) YEAR ENDING QUARTER*		(2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES	(3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES	(1) YEAR ENDING QUARTER*		(2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES	(3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES
2009	1	0.961	22.128	2016	1	1.030	25.313
	2	0.966	22.349		2	1.030	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).

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.



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

<u>TYPE OF CLASS</u>	<u>VOLUME</u> <sup>2</sup>	<u>INFLATION TREND</u> <sup>3</sup>
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% <sup>4</sup>

<sup>1</sup> 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.

<sup>2</sup> 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.

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

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

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

YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES	YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES
2009	1	1.066	0.986	0.947	0.931	0.919	0.940	2016	1	0.920	0.902	0.999	1.061	1.027	1.058
	2	1.069	0.986	0.950	0.936	0.930	0.942		2	0.913	0.901	0.999	1.063	1.030	1.064
	3	1.066	0.985	0.952	0.937	0.942	0.944		3	0.907	0.899	0.998	1.064	1.034	1.071
	4	1.061	0.986	0.956	0.936	0.953	0.947		4	0.900	0.899	0.998	1.065	1.038	1.077
2010	1	1.051	0.984	0.957	0.936	0.962	0.949	2017	1	0.895	0.897	0.999	1.066	1.042	1.086
	2	1.039	0.983	0.956	0.937	0.966	0.953		2	0.888	0.893	0.997	1.068	1.046	1.092
	3	1.027	0.982	0.953	0.940	0.968	0.955		3	0.882	0.890	0.995	1.071	1.048	1.100
	4	1.015	0.982	0.949	0.943	0.970	0.957		4	0.875	0.887	0.992	1.075	1.050	1.108
2011	1	1.006	0.987	0.947	0.948	0.973	0.960	2018	1	0.869	0.885	0.991	1.078	1.052	1.114
	2	1.001	0.994	0.949	0.955	0.977	0.964		2	0.866	0.882	0.994	1.082	1.054	1.120
	3	1.000	1.002	0.955	0.965	0.981	0.968		3	0.864	0.878	0.993	1.086	1.055	1.126
	4	1.000	1.008	0.965	0.975	0.985	0.973		4	0.866	0.871	0.993	1.090	1.056	1.131
2012	1	1.001	1.011	0.976	0.984	0.990	0.980	2019	1	0.868	0.862	0.991	1.095	1.055	1.136
	2	1.001	1.009	0.988	0.991	0.993	0.986		2	0.869	0.857	0.984	1.100	1.055	1.142
	3	1.000	1.005	0.994	0.996	0.997	0.993		3	0.872	0.852	0.984	1.105	1.056	1.147
	4	1.000	1.000	1.000	1.000	1.000	1.000		4	0.872	0.851	0.979	1.110	1.060	1.153
2013	1	0.998	0.994	1.005	1.004	1.001	1.005	2020	1	0.870	0.848	0.976	1.113	1.063	1.160
	2	0.994	0.989	1.006	1.008	1.001	1.009		2	0.869	0.842	0.961	1.117	1.066	1.166
	3	0.988	0.985	1.009	1.012	1.001	1.013		3P	0.869	0.836	0.944	1.124	1.071	1.173
	4	0.981	0.979	1.010	1.015	1.002	1.017		4P	0.869	0.831	0.931	1.133	1.075	1.177
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1P	0.865	0.827	0.918	1.144	1.080	1.181
	2	0.962	0.959	1.012	1.024	1.006	1.028		2P	0.861	0.826	0.922	1.152	1.087	1.183
	3	0.954	0.950	1.013	1.030	1.009	1.032		3P	0.855	0.824	0.922	1.159	1.093	1.187
	4	0.947	0.940	1.013	1.038	1.013	1.036		4P	0.851	0.823	0.922	1.166	1.100	1.192
2015	1	0.940	0.931	1.011	1.045	1.017	1.038	2022	1P	0.849	0.823	0.922	1.172	1.107	1.198
	2	0.936	0.923	1.007	1.050	1.021	1.042		2P	0.848	0.823	0.922	1.179	1.114	1.204
	3	0.930	0.914	1.004	1.054	1.023	1.047		3P	0.849	0.824	0.923	1.186	1.121	1.211
	4	0.924	0.906	1.001	1.058	1.025	1.052		4P	0.850	0.825	0.924	1.193	1.129	1.219

Change In Exposures\*

Average Annual Trend Factor

7/1/2017 to 7/1/2022 (2022:4/2017:4)	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%
--	-------	-------	-------	-------	-------	-------	--	-------	-------	-------	------	------	------

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

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.

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.

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.

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 Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
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 Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2010	\$ 164,506,430	15,426	\$ 10,664	\$ 10,808		
12/31/2010	168,280,881	15,959	10,545	11,089		
6/30/2011	173,462,691	16,045	10,811	11,377		
12/31/2011	175,727,650	15,857	11,082	11,673		
6/30/2012	168,884,528	15,193	11,116	11,976	\$ 12,538	
12/31/2012	180,436,874	14,269	12,645	12,287	12,803	
6/30/2013	182,169,716	13,708	13,289	12,606	13,074	
12/31/2013	176,023,937	12,921	13,623	12,934	13,351	
6/30/2014	181,686,031	12,562	14,463	13,270	13,633	\$ 14,279
12/31/2014	182,337,985	12,383	14,725	13,615	13,921	14,480
6/30/2015	185,774,109	12,099	15,355	13,969	14,215	14,684
12/31/2015	182,745,933	12,174	15,011	14,332	14,516	14,890
6/30/2016	179,002,296	12,353	14,491	14,704	14,823	15,099
12/31/2016	185,125,760	12,622	14,667	15,086	15,136	15,312
6/30/2017	185,275,600	12,555	14,757	15,478	15,456	15,527
12/31/2017	197,498,509	12,344	16,000	15,880	15,783	15,745
6/30/2018	196,287,419	12,411	15,816	16,293	16,117	15,966
12/31/2018	198,589,420	12,277	16,176	16,716	16,458	16,191
6/30/2019	196,386,466	12,074	16,265	17,151	16,806	16,418
12/31/2019	210,157,592	11,931	17,614	17,597	17,161	16,649
Goodness of Fit Statistic, R-Squared:				0.893	0.808	0.695
Average Annual Severity Trend (10 yr)				+ 5.3%		
Average Annual Severity Trend ( 8 yr)				+ 4.3%		
Average Annual Severity Trend ( 6 yr)				+ 2.8%		
Selected Annual Severity Trend				+ 4.5%		

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

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

(See Section B- Explanation of Trend Calculation).

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

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

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

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

(See Section B- Explanation of Trend Calculation).

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2010	\$ 629,669,934	19,244	\$ 32,720	\$ 32,673		
12/31/2010	663,135,928	19,596	33,840	33,452		
6/30/2011	684,690,593	19,929	34,356	34,249		
12/31/2011	678,946,473	19,079	35,586	35,066		
6/30/2012	615,328,807	16,889	36,434	35,901	\$ 35,602	
12/31/2012	585,802,474	16,014	36,581	36,757	36,482	
6/30/2013	614,696,504	16,768	36,659	37,633	37,383	
12/31/2013	665,157,050	17,677	37,628	38,530	38,307	
6/30/2014	741,540,944	18,910	39,214	39,448	39,254	\$ 39,323
12/31/2014	741,267,087	18,073	41,015	40,388	40,224	40,289
6/30/2015	728,574,942	17,567	41,474	41,351	41,218	41,279
12/31/2015	762,926,569	17,792	42,880	42,337	42,237	42,293
6/30/2016	728,464,822	16,702	43,615	43,346	43,281	43,332
12/31/2016	744,000,830	16,787	44,320	44,379	44,351	44,397
6/30/2017	775,640,537	17,503	44,315	45,436	45,447	45,487
12/31/2017	806,376,189	17,878	45,104	46,519	46,570	46,605
6/30/2018	870,473,437	18,652	46,669	47,628	47,721	47,750
12/31/2018	882,520,966	18,051	48,890	48,763	48,900	48,923
6/30/2019	832,221,030	16,673	49,914	49,925	50,109	50,125
12/31/2019	822,052,311	15,252	53,898	51,115	51,347	51,356
Goodness of Fit Statistic, R-Squared:				0.981	0.969	0.942
Average Annual Severity Trend (10 yr)				+ 4.8%		
Average Annual Severity Trend ( 8 yr)				+ 5.0%		
Average Annual Severity Trend ( 6 yr)				+ 5.0%		
Selected Annual Severity Trend				+ 4.5%		

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

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

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

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

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

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



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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2010	\$ 42,818,549	556	\$ 77,012	\$ 89,839		
12/31/2010	34,027,052	520	65,437	87,846		
6/30/2011	40,240,950	469	85,802	85,897		
12/31/2011	50,093,985	416	120,418	83,991		
6/30/2012	38,520,728	346	111,332	82,128	\$ 85,957	
12/31/2012	31,127,986	338	92,095	80,306	83,603	
6/30/2013	31,057,570	382	81,303	78,524	81,313	
12/31/2013	32,207,509	413	77,984	76,782	79,087	
6/30/2014	35,697,762	475	75,153	75,078	76,921	\$ 66,138
12/31/2014	31,369,382	514	61,030	73,413	74,814	65,777
6/30/2015	38,785,792	602	64,428	71,784	72,766	65,418
12/31/2015	41,647,739	686	60,711	70,191	70,773	65,060
6/30/2016	38,144,204	704	54,182	68,634	68,835	64,705
12/31/2016	35,977,283	644	55,865	67,111	66,950	64,351
6/30/2017	34,558,971	575	60,103	65,622	65,116	64,000
12/31/2017	44,115,599	552	79,920	64,166	63,333	63,650
6/30/2018	55,391,961	550	100,713	62,743	61,599	63,303
12/31/2018	39,909,191	519	76,896	61,350	59,912	62,957
6/30/2019	21,774,753	453	48,068	59,989	58,271	62,613
12/31/2019	21,007,800	418	50,258	58,658	56,675	62,271
Goodness of Fit Statistic, R-Squared:				0.268	0.283	0.008
Average Annual Severity Trend (10 yr)				- 4.4%		
Average Annual Severity Trend ( 8 yr)				- 5.4%		
Average Annual Severity Trend ( 6 yr)				- 1.1%		
Selected Annual Severity Trend				0.0%		

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

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

(See Section B- Explanation of Trend Calculation).

PREMISES/OPERATIONS  
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES<sup>1</sup>

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> <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)</u> <sup>2</sup>
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%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

PREMISES/OPERATIONS  
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES<sup>1</sup>

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 <u>at Ultimate<sup>1</sup></u>	(4) Occurrence Frequency <u>(3)/(2)<sup>2</sup></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%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

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

CLASS GROUP 01

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

CLASS GROUP 02

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

CLASS GROUP 03

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

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

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

CLASS GROUP 04

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

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

\*Base Class

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

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

\*Base Class

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

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

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

CLASS GROUP 14

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

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

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

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

CLASS GROUP 16

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

\*

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

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



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

\*Base Class

CLASS GROUP 32 (cont'd)

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

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

CLASS GROUP 33

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

\*

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

CLASS GROUP 34

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

\*

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

\*Base Class

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

\*

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

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

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

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

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

\*Base Class

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

## CLASS EXCEPTIONS

# The following class exceptions apply by state:

### Class Group 10

47469 Not valid for New Jersey

### Class Group 13

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

### Class Group 14

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

### Class Group 32

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

### Class Group 33

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

### Class Group 35

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

### Class Group 38

41620 Not valid for New York

### Class Group 39

93169 Valid only for Louisiana

SECTION F  
SUPPORTING MATERIAL -- PRODUCTS  
TABLE OF CONTENTS

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

MULTISTATE  
PRODUCTS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL

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

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

# AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDING FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2021 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION F - AVERAGE ANNUAL EXPOSURE TRENDS.

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



MULTISTATE  
PRODUCTS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$13,317,992		1.060		1.080		1.159		0.927		\$16,380,665
		12/31/2018	10,669,526		1.424		1.080		1.126		0.941		17,386,289
		12/31/2019	6,620,070		2.022		1.080		1.093		0.956		15,105,863
BI	ALAE	12/31/2017	\$18,459,984				1.080		1.159		0.927		\$21,419,940
		12/31/2018	23,747,125				1.080		1.126		0.941		27,174,578
		12/31/2019	16,285,287				1.080		1.093		0.956		18,377,957
PD	B/L INDEMNITY	12/31/2017	\$20,162,666		1.151		1.080		1.307		0.927		\$30,367,033
		12/31/2018	16,580,016		1.248		1.080		1.239		0.941		26,054,588
		12/31/2019	16,506,584		1.475		1.080		1.174		0.956		29,512,022
PD	ALAE	12/31/2017	\$27,470,488				1.080		1.307		0.927		\$35,945,576
		12/31/2018	21,846,053				1.080		1.239		0.941		27,507,915
		12/31/2019	25,484,940				1.080		1.174		0.956		30,891,099
	TOTAL FULL COVERAGE	12/31/2017											\$104,113,214
		12/31/2018											98,123,370
		12/31/2019											93,886,941

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

MULTISTATE  
PRODUCTS  
OCCURRENCE  
DED COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$2,028,526		1.232		1.080		1.159		0.927		\$2,899,868
		12/31/2018	727,870		1.511		1.080		1.126		0.941		1,258,549
		12/31/2019	1,091,312		2.311		1.080		1.093		0.956		2,846,103
BI	ALAE	12/31/2017	\$2,934,253				1.080		1.159		0.927		\$3,404,744
		12/31/2018	1,634,129				1.080		1.126		0.941		1,869,985
		12/31/2019	2,878,267				1.080		1.093		0.956		3,248,126
PD	B/L INDEMNITY	12/31/2017	\$3,569,417		1.090		1.080		1.307		0.927		\$5,090,997
		12/31/2018	3,429,400		1.175		1.080		1.239		0.941		5,073,886
		12/31/2019	2,172,707		1.475		1.080		1.174		0.956		3,884,570
PD	ALAE	12/31/2017	\$5,546,696				1.080		1.307		0.927		\$7,257,941
		12/31/2018	4,898,283				1.080		1.239		0.941		6,167,776
		12/31/2019	4,114,570				1.080		1.174		0.956		4,987,400
	TOTAL DED COVERAGE	12/31/2017											\$18,653,550
		12/31/2018											14,370,195
		12/31/2019											14,966,199
	TOTAL	12/31/2017											\$122,766,765
		12/31/2018											112,493,565
		12/31/2019											108,853,141

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

MULTISTATE  
Products  
Subline Code 336  
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy		
Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.847
35	Not Applicable	--
36	Service Policy	0.917
37	Industrial/Processing Policy	0.874
38	Not Applicable	--

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

MULTISTATE  
PRODUCTS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	294,313,614	285,975,423	285,815,807	285,269,021	285,284,369	285,284,593	285,282,473	285,279,383
12/31/2013	291,676,148	294,092,380	293,024,503	292,993,448	292,997,136	292,997,660	292,991,699	
12/31/2014	300,498,902	305,693,324	305,523,656	305,500,483	305,413,400	305,407,279		
12/31/2015	301,748,313	302,072,614	301,879,697	301,787,976	301,658,526			
12/31/2016	289,649,613	289,162,594	289,281,526	289,341,443				
12/31/2017	285,437,455	286,447,433	286,303,524					
12/31/2018	283,304,260	282,999,859						
12/31/2019	282,263,230							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2012	0.972	0.999	0.998	1.000	1.000	1.000	1.000
12/31/2013	1.008	0.996	1.000	1.000	1.000	1.000	
12/31/2014	1.017	0.999	1.000	1.000	1.000		
12/31/2015	1.001	0.999	1.000	1.000			
12/31/2016	0.998	1.000	1.000				
12/31/2017	1.004	0.999					
12/31/2018	0.999						

Average Best 3 of 5

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

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

## MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

### TABLE OF CONTENTS

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

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

\$100,000 Basic Limit Losses as of:

<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	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										

<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	15,492,521	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 *			

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/Ult	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

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 *

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/Ult	FACTORS
12/31/2015	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.067
12/31/2016	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.095
12/31/2017	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.232
12/31/2018	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.511
12/31/2019	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	2.311

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

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

Allocated Expenses as of:											
<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	1,141,242	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										

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

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

Increments													
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	2,989,868	3,690,397	3,592,703	1,474,993	1,209,432	2,449,530	712,393	1,133,744	743,139	184,106	329,550	349,041	384,139
12/31/2001	3,453,641	3,100,736	2,024,589	3,126,550	1,644,406	1,769,152	1,655,226	374,582	-28,074	336,825	297,808	341,032	279,261
12/31/2002	2,202,392	4,326,456	4,378,828	3,129,417	3,012,130	227,462	752,930	513,369	455,975	274,309	2,453,884	-80,315	-26,339
12/31/2003	2,742,066	4,563,373	5,605,263	4,009,158	1,663,261	449,666	956,660	-292,292	953,357	1,152,861	-63,892	261,587	-667,751
12/31/2004	1,779,211	3,460,887	4,276,374	2,732,696	-204,511	1,306,929	825,533	888,995	1,193,640	147,717	156,065	123,540	129,515
12/31/2005	1,876,025	2,591,826	2,550,159	2,280,021	2,044,749	43,897	326,626	213,613	430,527	-30,578	129,022	91,992	51,630
12/31/2006	4,570,296	2,286,053	2,987,932	1,959,639	1,726,859	2,635,434	1,310,961	-984,045	81,493	16,909	13,200	174,114	81,517
12/31/2007	4,574,202	3,864,606	3,813,834	3,265,168	1,752,144	1,163,838	227,389	227,324	4,327,058	7,225	102,767	419,232	
12/31/2008	2,406,182	3,857,263	6,024,881	4,191,975	2,177,225	-110,896	418,929	346,412	170,834	150,461	274,702		
12/31/2009	2,355,440	4,423,500	2,830,259	2,407,438	1,064,553	43,522	289,081	1,734	118,358	180,818			
12/31/2010	3,603,540	4,053,519	5,398,782	2,060,092	794,776	177,930	174,475	122,325	278,650				
12/31/2011	3,005,266	4,477,233	3,480,632	2,078,367	1,347,256	1,077,787	-163,431	525,529					
12/31/2012	5,142,014	8,108,100	4,983,587	3,559,020	2,906,945	455,996	942,175						
12/31/2013	3,412,302	3,845,239	2,935,655	2,245,152	963,159	781,209							
12/31/2014	2,560,628	4,020,050	4,020,771	2,707,141	1,313,594								
12/31/2015	2,209,949	3,063,919	4,123,463	2,953,442									
12/31/2016	1,924,477	4,397,551	3,485,193										
12/31/2017	2,264,192	4,588,225											
12/31/2018	3,201,620												

Incremental Percentages													
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0969	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

A.Y.E.	183:171	195:183	207:195	Link Ratios 219:207	231:219	243:231	Ult:243
12/31/2000	1.006	1.010	1.009	1.007	1.014	1.007	1.033 *
12/31/2001	1.015	1.010	1.015	1.008	1.008	1.008 *	1.033 *
12/31/2002	0.968	1.006	1.023	1.014	1.009 *	1.008 *	1.033 *
12/31/2003	1.004	1.002	1.003	1.009 *	1.009 *	1.008 *	1.033 *
12/31/2004	1.014	0.995	1.005 *	1.009 *	1.009 *	1.008 *	1.033 *
12/31/2005	1.004						
Best 3/5	1.007	1.006	1.009 *	1.009 *	1.009 *	1.008 *	1.033 *

171 to Ultimate Factor: 1.084

	Cumulative Incremental Factors						
Months-to-Ultimate	<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
Months-to-Ultimate	<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

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	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:

<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	9,442,453	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										
<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	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

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 *

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/Ult	FACTORS
12/31/2015	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.090
12/31/2016	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.121
12/31/2017	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.151
12/31/2018	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.248
12/31/2019	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.475

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

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	881,981	1,403,398	1,852,970	1,697,543	1,785,874	1,955,489	2,343,312	2,529,715	2,673,661	2,888,667	2,958,533
12/31/2001	1,655,036	1,846,021	2,447,574	2,733,510	2,661,869	2,972,417	3,420,201	3,992,819	4,235,048	4,353,126	4,501,760
12/31/2002	792,779	1,413,278	1,684,193	2,099,656	2,690,430	2,814,672	2,966,986	3,081,315	3,682,598	3,669,629	3,668,830
12/31/2003	1,084,908	1,076,791	1,011,567	1,154,325	1,208,991	1,352,096	1,708,264	1,723,839	1,748,735	1,891,159	2,146,041
12/31/2004	698,423	1,285,503	1,590,908	1,341,501	1,211,530	1,263,277	1,250,828	1,220,525	1,323,174	1,420,512	1,420,706
12/31/2005	1,676,537	2,785,909	2,745,447	3,135,472	3,014,131	2,884,907	3,239,455	3,252,628	3,344,161	3,265,944	3,217,114
12/31/2006	2,709,173	3,828,126	4,450,110	4,142,996	4,085,655	4,220,634	4,658,488	4,730,271	4,856,970	4,985,919	5,020,003
12/31/2007	3,147,987	2,934,228	2,794,920	2,895,503	3,112,600	3,148,951	3,143,182	3,394,358	3,510,333	3,526,243	3,646,779
12/31/2008	2,296,149	2,532,105	3,008,852	3,125,863	2,919,539	2,977,845	3,144,737	3,232,876	3,243,072	3,163,285	3,270,284
12/31/2009	3,451,977	3,425,352	2,994,398	3,053,973	3,222,320	3,442,737	3,351,690	3,477,798	3,516,547	3,704,094	3,758,463
12/31/2010	1,964,884	2,830,798	3,057,448	2,849,819	2,837,586	2,948,116	2,975,358	2,895,560	2,945,573	3,180,473	
12/31/2011	3,184,589	3,208,492	3,039,215	3,044,912	3,222,783	3,135,788	3,099,706	3,099,229	3,104,205		
12/31/2012	2,644,430	2,762,516	2,902,587	2,810,472	2,922,504	2,700,270	2,713,625	2,747,281			
12/31/2013	3,491,847	3,527,426	3,640,383	3,595,202	3,547,940	3,622,641	3,584,464				
12/31/2014	2,971,920	3,952,572	4,092,912	4,219,687	4,255,953	4,259,286					
12/31/2015	2,289,847	2,368,540	2,762,369	2,902,685	3,017,091						
12/31/2016	2,185,048	2,514,756	2,265,683	2,420,753							
12/31/2017	1,861,919	2,388,729	2,887,762								
12/31/2018	2,278,343	3,221,640									
12/31/2019	2,099,509										

  

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

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

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

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	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										

<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	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

	Increments												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	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		960,007								
12/31/2015	2,749,711	3,303,652	2,368,496	2,584,698									
12/31/2016	5,820,529	6,405,926	2,687,245										
12/31/2017	2,121,894	3,446,642											
12/31/2018	2,173,802												

	Incremental Percentages												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	0.0392	0.0781	0.1272	0.0778	0.1045	0.0846	0.0300	0.0202	0.0276	0.0146	0.0172	0.0117	0.0054
12/31/2001	0.0455	0.0801	0.1069	0.1084	0.0577	0.0855	0.0452	0.0418	-0.0256	0.0064	0.0153	0.0146	0.0160
12/31/2002	0.0732	0.1127	0.0677	0.0697	0.0439	0.0283	0.0699	-0.0208	0.0039	0.0191	0.0133	0.0105	0.0071
12/31/2003	0.0706	0.0838	0.1263	0.0605	0.0603	0.0567	0.0350	0.0327	0.0322	0.0257	0.0404	0.0063	0.0212
12/31/2004	0.0662	0.1213	0.1105	0.1058	0.0793	0.0608	0.0461	0.0537	0.0464	0.0297	0.0406	0.0137	0.0018
12/31/2005	0.0949	0.1309	0.0014	0.0466	0.0508	0.0903	0.0652	0.0462	0.0470	0.0454	0.0342	0.0432	0.0150
12/31/2006	0.0665	0.1022	0.0916	0.0611	0.0650	0.0451	0.0706	0.1000	0.0190	0.0254	0.0033	0.0064	0.0031
12/31/2007	0.0498	0.0533	0.0870	0.0592	0.0533	0.0364	0.0608	0.0308	0.0488	0.0314	0.0191	0.0099	
12/31/2008	0.0727	0.0965	0.0809	0.0754	0.0597	0.0357	0.0230	0.0156	0.0191	0.0069	0.0149		
12/31/2009	0.1194	0.1507	0.0817	0.0774	0.0880	0.0229	0.0344	0.0358	0.0146	0.0089			
12/31/2010	0.0821	0.1259	0.1353	0.1171	0.0535	0.0346	0.0115	0.0158	0.0097				
12/31/2011	0.0647	0.1096	0.0982	0.0879	0.0812	0.0435	0.0368	0.0179					
12/31/2012	0.1259	0.1397	0.1846	0.0512	0.0642	0.1089	0.1513						
12/31/2013	0.0960	0.1003	0.1117	0.0761	0.0597	0.0904							
12/31/2014	0.0760	0.0894	0.0755	0.0633	0.0281								
12/31/2015	0.0868	0.1042	0.0747	0.0816									
12/31/2016		0.1537	0.0710										
12/31/2017	0.0530	0.0860											
12/31/2018	0.0737												

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

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

A.Y.E.	183:171	195:183	207:195	Link Ratios 219:207	231:219	243:231	Ult:243
12/31/2000	0.997	1.012	1.000	0.999	1.000	1.000	1.000 *
12/31/2001	1.002	0.999	1.001	1.000	1.000	1.000 *	1.000 *
12/31/2002	1.006	1.002	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2003	1.002	0.996	1.002	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.007	1.000	1.000 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	0.988						
Best 3/5	1.003	1.000	1.000 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.003

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.587	0.508	0.410	0.323	0.249	0.190	0.134
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.102	0.081	0.063	0.041	0.018	0.008	0.000

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	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	
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).

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.

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)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2010	\$28,291,286	1,148	\$24,644	\$25,701		
12/31/2011	25,844,845	1,059	24,405	26,878		
12/31/2012	31,873,158	967	32,961	28,109	\$30,230	
12/31/2013	22,587,522	799	28,270	29,396	31,118	
12/31/2014	19,951,081	615	32,441	30,742	32,031	\$31,838
12/31/2015	17,652,233	522	33,817	32,149	32,971	32,873
12/31/2016	17,181,212	542	31,700	33,622	33,939	33,941
12/31/2017	17,419,555	497	35,049	35,161	34,935	35,044
12/31/2018	15,015,252	416	36,094	36,771	35,961	36,182
12/31/2019	16,484,532	431	38,247	38,455	37,016	37,358
Goodness of Fit Statistic, R-Squared:				0.778	0.602	0.737
Average Annual Severity Trend (10 yr)				+ 4.6%		
Average Annual Severity Trend ( 8 yr)				+ 2.9%		
Average Annual Severity Trend ( 6 yr)				+ 3.2%		
Selected Annual Severity Trend				+ 3.0%		

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
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 Ultimate <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)<sup>2</sup></u>
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%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

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

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

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

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

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

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

$K$  = The number of classes within the class group.

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

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

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes (Cont'd)

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

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

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

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

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

Note:  $\tilde{X}$  (X - tilde) is the 5 year Monoline/Multiline ALCCCL weighted class group experience ratio, where  $\tilde{X}_{monoline}$  (X - tilde monoline) is weighted based on Monoline/Multiline ALCCCL for the latest year only.

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

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)  
where "SWRL" is the selected multistate monoline loss cost level change.  
The off balance factor of 0.998 results from capping.

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes (Cont'd)

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

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.013 \* .937

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
10140	308391	1357387	1.33556	.1355	1.052	1.079	1.024	.021	.022	4.8	.021	.022
10141	515125	2463807	1.15508	.1872	1.035	1.062	1.008	.023	.023	0.0	.023	.023
12361	2109590	10585019	.83864	.4348	.934	.958	.909	.077	.070	-9.1	.077	.070
12373	79471	663432	.74895	.0997	.982	1.007	.956	.024	.023	-4.2	.024	.023
13049	262153	1197829	.28398	.1275	.915	.938	.890	.057	.051	-10.5	.057	.051
13111	47476	246758	1.07502	.0767	1.013	1.039	.986	.093	.092	-1.1	.093	.092
13112	1824163	8649112	1.05274	.3906	1.025	1.051	.998	.063	.063	0.0	.063	.063
13621	265660	1758388	1.39833	.1550	1.068	1.095	1.039	.320	.330	3.1	.320	.330
13670	315674	1673776	2.26414	.1510	1.197	1.228	1.166	.015	.017	13.3	.015	.017
15223	1155803	5965343	1.31734	.3163	1.105	1.133	1.075	.041	.044	7.3	.041	.044
15406	308853	1422620	1.99864	.1388	1.145	1.174	1.114	.048	.053	10.4	.048	.053
16604	1320043	6691105	.57834	.3381	.862	.884	.839	.146	.122	-16.4	.146	.122
51300	341	32241	.00000	.0644	.942	.966	.917	.160	.147	-8.1	.160	.147
51305	25977	73614	.05007	.0668	.943	.967	.918	.960	.880	-8.3	.960	.880
51315	885488	4145799	.68617	.2548	.926	.950	.902	.106	.096	-9.4	.106	.096
51350	148733	884134	.64448	.1114	.967	.992	.942	.135	.127	-5.9	.135	.127
51351	43937	134853	3.66481	.0703	1.194	1.225	1.163	.042	.049	16.7	.042	.049
51352	116305	503950	.49466	.0910	.961	.986	.936	.108	.101	-6.5	.108	.101
51355	157393	818049	.84594	.1079	.990	1.015	.963	.094	.091	-3.2	.094	.091
51356	79244	306665	.02589	.0801	.929	.953	.905	.620	.560	-9.7	.620	.560
51357	7407	23518	3.80602	.0639	1.186	1.216	1.154	.660	.760	15.2	.660	.760
51358	27215	86709	.00000	.0675	.939	.963	.914	.141	.129	-8.5	.141	.129
51359	71710	280441	.12829	.0786	.938	.962	.913	.780	.710	-9.0	.780	.710
51752	610679	3131682	.66985	.2154	.935	.959	.910	.165	.150	-9.1	.165	.150
52002	1621678	8473765	.75300	.3862	.909	.932	.885	.129	.114	-11.6	.129	.114
53001	2324615	11759021	.86029	.4587	.940	.964	.915	.330	.300	-9.1	.330	.300
53374	6541650	28930150	.77796	.6653	.855	.877	.832	.310	.260	-16.1	.310	.260
53375	1850458	9565469	1.77973	.4124	1.326	1.360	1.291	.223	.270	21.1	.223	.270
53376	604727	2822401	.80397	.2026	.966	.991	.941	.194	.183	-5.7	.194	.183
53377	2773981	11600402	.96381	.4556	.988	1.013	.962	.195	.188	-3.6	.195	.188
53565	189779	878986	.13684	.1111	.911	.934	.887	.108	.096	-11.1	.108	.096
55371	29058	164571	.00000	.0720	.935	.959	.910	.119	.108	-9.2	.119	.108
56488	86699	315411	2.59004	.0806	1.135	1.164	1.105	.034	.038	11.8	.034	.038
56758	140707	542786	.58214	.0931	.968	.993	.943	.148	.140	-5.4	.148	.140
56759	769283	3481519	.97636	.2295	1.000	1.026	.974	.080	.078	-2.5	.080	.078
56760	1742502	7906593	1.09347	.3717	1.039	1.066	1.012	.098	.099	1.0	.098	.099
57002	234454	881870	.26439	.1113	.925	.949	.901	.106	.096	-9.4	.106	.096

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.013 \* .937

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
57651	188321	826165	.77245	.1084	.982	1.007	.956	.041	.039	-4.9	.041	.039
57913	737652	3622690	.70101	.2350	.935	.959	.910	.290	.260	-10.3	.290	.260
59537	319909	1377747	1.94119	.1365	1.135	1.164	1.105	.210	.232	10.5	.210	.232
59647	48067	220490	.29443	.0752	.954	.978	.928	.170	.158	-7.1	.170	.158
59904	10803	49654	6.95191	.0654	1.396	1.432	1.359	.061	.076	24.6	.061	.076
59905	161501	689234	.26891	.1011	.933	.957	.908	.132	.120	-9.1	.132	.120
59925	1152	8023	1.39935	.0630	1.032	1.058	1.004	1.190	1.190	0.0	1.190	1.190
59926	258619	1278712	1.29671	.1316	1.045	1.072	1.018	.450	.460	2.2	.450	.460
59927	41420	407638	.26905	.0857	.944	.968	.919	1.420	1.300	-8.5	1.420	1.300
59963	49453	178167	.00000	.0728	.934	.958	.909	.410	.370	-9.8	.410	.370
59964	197446	1015830	.80818	.1183	.984	1.009	.958	.069	.066	-4.3	.069	.066

U

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
10010	151008	784135	1.11300	.1211	1.005	1.057	.968	.195	.189	-3.1	.195	.189
10040	852365	4606034	1.44250	.2872	1.120	1.178	1.078	.300	.320	6.7	.300	.320
10070	1887133	10021676	1.04820	.4377	1.016	1.068	.978	.154	.151	-1.9	.154	.151
10101	279456	1547054	1.14918	.1601	1.016	1.068	.978	.181	.177	-2.2	.181	.177
10111	184481	819743	.21758	.1230	.895	.941	.861	.078	.067	-14.1	.078	.067
10255	2782837	13431884	1.13623	.5037	1.064	1.119	1.024	.147	.151	2.7	.147	.151
10256	11798	56827	4.28117	.0803	1.254	1.319	1.207	.152	.183	20.4	.152	.183
10257	3283252	14617381	.83219	.5232	.907	.954	.873	.169	.148	-12.4	.169	.148
11126	175445	1075547	2.01673	.1364	1.130	1.188	1.088	.022	.024	9.1	.022	.024
11203	8225	34315	.00000	.0789	.912	.959	.878	.520	.460	-11.5	.520	.460
11248	7248	42092	.00000	.0794	.911	.958	.877	.018	.016	-11.1	.018	.016
12391	1646441	7988550	.71215	.3893	.882	.927	.849	.082	.070	-14.6	.082	.070
12509	48408	245333	.09195	.0912	.908	.955	.874	.036	.031	-13.9	.036	.031
12651	706775	3489976	1.00279	.2455	.993	1.044	.956	.530	.510	-3.8	.530	.510
12707	387896	1248486	.48076	.1453	.916	.963	.882	.640	.560	-12.5	.640	.560
12797	1215377	5976281	1.11428	.3324	1.031	1.084	.992	.196	.194	-1.0	.196	.194
13201	23322	118889	.34331	.0839	.936	.984	.901	.160	.144	-10.0	.160	.144
13204	1383326	6680613	.50247	.3535	.818	.860	.787	1.450	1.140	-21.4	1.450	1.140
13205	336404	1823210	.71463	.1734	.942	.991	.907	.460	.420	-8.7	.460	.420
13314	190	980	.00000	.0770	.914	.961	.880	.016	.014	-12.5	.016	.014
13410	3233592	14733759	.66140	.5250	.818	.860	.787	2.990	2.350	-21.4	2.990	2.350
13412	476604	2511529	1.55631	.2048	1.106	1.163	1.065	1.140	1.210	6.1	1.140	1.210
13590	4433561	20513435	.89973	.6010	.936	.984	.901	.740	.670	-9.5	.740	.670
13715	2040709	10039939	.81740	.4381	.914	.961	.880	.165	.145	-12.1	.165	.145
13930	1150579	5174510	.70132	.3066	.902	.948	.868	.201	.174	-13.4	.201	.174
14068	4262	33469	.00000	.0789	.912	.959	.878	.014	.012	-14.3	.014	.012
14527	416572	1910073	.94726	.1775	.983	1.034	.947	.189	.179	-5.3	.189	.179
14855	47900	296581	.00000	.0941	.897	.943	.863	.154	.133	-13.6	.154	.133
16005	356806	1876025	.75419	.1759	.949	.998	.914	.034	.031	-8.8	.034	.031
16009	36466	195859	3.08022	.0884	1.175	1.236	1.131	.094	.106	12.8	.094	.106
16527	4965559	23422088	.92100	.6307	.947	.996	.912	.350	.320	-8.6	.350	.320
16705	240402	996982	.43204	.1323	.916	.963	.882	.148	.131	-11.5	.148	.131
16750	346875	1892314	1.60096	.1767	1.098	1.155	1.057	.032	.034	6.3	.032	.034
18205	623010	2834525	1.64423	.2187	1.133	1.191	1.090	.350	.380	8.6	.350	.380
18616	3158356	14247041	1.07727	.5173	1.035	1.088	.996	.590	.590	0.0	.590	.590
18707	16449	85159	8.63627	.0819	1.616	1.699	1.555	.004	.005	25.0	.004	.005
45771	121181	813768	.09364	.1226	.880	.925	.847	.164	.139	-15.2	.164	.139

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  
 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)
45901	530844	2160693	.84208	.1891	.962	1.012	.926	.049	.045	-8.2	.049	.045
53907	1848888	7972767	.66862	.3889	.865	.910	.833	.103	.086	-16.5	.103	.086

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

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



LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 05

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
51380	1414	7163	.32947	.1504	1.329	.961	.934	.044	.041	-6.8	.044	.041
51575	201799	1031278	1.30798	.2005	1.466	1.060	1.030	.020	.021	5.0	.020	.021
51576	234866	1047315	1.41600	.2012	1.487	1.075	1.045	.093	.097	4.3	.093	.097
51613	61033	399625	1.04746	.1703	1.427	1.032	1.003	.139	.139	0.0	.139	.139
51666	39820	249138	.00000	.1628	1.260	.911	.885	.101	.089	-11.9	.101	.089
51767	653	3410	.00000	.1502	1.279	.925	.899	.008	.007	-12.5	.008	.007
51833	1568	7777	.00000	.1504	1.279	.925	.899	.060	.054	-10.0	.060	.054
51869	127250	668629	1.04367	.1834	1.421	1.027	.998	.136	.136	0.0	.136	.136
51889	868	4185	.00000	.1502	1.279	.925	.899	.012	.011	-8.3	.012	.011
51941	1620138	8203676	1.29974	.4342	1.416	1.024	.995	.041	.041	0.0	.041	.041
52469	2178258	10180102	1.09882	.4764	1.312	.949	.922	.104	.096	-7.7	.104	.096
55647	388728	1870267	1.42673	.2373	1.487	1.075	1.045	.062	.065	4.8	.062	.065
55802	16342	105317	5.95377	.1554	2.197	1.589	1.544	.009	.011	22.2	.009	.011
56040	1057	3246	.00000	.1502	1.279	.925	.899	.033	.030	-9.1	.033	.030
57257	23300	131596	.79384	.1568	1.394	1.008	.979	.035	.034	-2.9	.035	.034
57410	24740	133575	1.59786	.1569	1.520	1.099	1.068	.162	.173	6.8	.162	.173
58503	39323	150754	1.06577	.1578	1.436	1.038	1.009	.076	.077	1.3	.076	.077
58627	2097	9754	.00000	.1505	1.279	.925	.899	.013	.012	-7.7	.013	.012
59257	135	1705	.00000	.1501	1.279	.925	.899	.013	.012	-7.7	.013	.012
59923	648	15365	13.28435	.1508	3.282	2.373	2.306	.004	.005	25.0	.004	.005

U

U

X-TILDE: 1.229 X-TILDE (MONOLINE): 1.383 PI-TILDE: .0070485

TAU SQUARED: .03000 SIGMA SQUARED: 490006.24567

L - CAPPED DOWN

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)
15733	8052	54585	.02823	.0364	.934	.984	.931	.037	.034	-8.1	.037	.034
51001	446	6924	.00000	.0274	.942	.993	.940	.450	.420	-6.7	.450	.420
51116	1222545	4176854	1.05542	.4636	1.009	1.063	1.006	.690	.690	0.0	.690	.690
51240	60377	273254	2.24434	.0754	1.065	1.122	1.062	.185	.196	5.9	.185	.196
51241	359839	1683413	.49660	.2670	.843	.888	.840	.260	.218	-16.2	.260	.218
51330	198383	964537	4.59184	.1805	1.623	1.710	1.618	.530	.660	24.5	.530	.660
51370	232485	614066	.00000	.1304	.842	.887	.839	4.570	3.830	-16.2	4.570	3.830
51500	325635	1649620	.99004	.2634	.974	1.026	.971	.119	.116	-2.5	.119	.116
51550	26984	78502	2.17714	.0408	1.018	1.073	1.015	.390	.400	2.6	.390	.400
51551	745	42463	1.43195	.0341	.984	1.037	.981	.910	.890	-2.2	.910	.890
51552	1	18020	.63474	.0295	.959	1.011	.957	.159	.152	-4.4	.159	.152
51600	122517	610400	.47794	.1298	.905	.954	.903	.191	.172	-9.9	.191	.172
51734	15286	52995	5.55247	.0361	1.134	1.195	1.131	.310	.350	12.9	.310	.350
51741	117002	699860	.75425	.1432	.938	.988	.935	.260	.243	-6.5	.260	.243
51777	135885	679568	1.13644	.1402	.992	1.045	.989	.078	.077	-1.3	.078	.077
51808	255554	845621	.79609	.1641	.940	.991	.938	.730	.680	-6.8	.730	.680
51809	36855	143150	.73839	.0526	.956	1.007	.953	.153	.146	-4.6	.153	.146
51877	95110	390908	.27132	.0952	.902	.950	.899	.212	.191	-9.9	.212	.191
51896	679507	3436065	.90198	.4172	.941	.992	.939	.018	.017	-5.6	.018	.017
51900	10643	55855	3.37071	.0366	1.056	1.113	1.053	.095	.100	5.3	.095	.100
51909	83	663	.00000	.0262	.943	.994	.941	.056	.053	-5.4	.056	.053
51926	290188	1234160	1.83254	.2152	1.154	1.216	1.151	.038	.044	15.8	.038	.044
51927	435768	1992520	1.10450	.2989	1.009	1.063	1.006	.131	.132	0.8	.131	.132
51934	30975	617720	.12479	.1309	.858	.904	.856	.125	.107	-14.4	.125	.107
51956	1489747	7355895	.90172	.6003	.928	.978	.926	.221	.205	-7.2	.221	.205
51957	1320055	6661492	1.19457	.5767	1.099	1.158	1.096	.420	.460	9.5	.420	.460
51960	4118	29678	.00000	.0317	.938	.988	.935	.350	.330	-5.7	.350	.330
51982	11270	56054	.00000	.0366	.933	.983	.930	.083	.077	-7.2	.083	.077
51986	37851	256749	.50018	.0726	.935	.985	.932	.103	.096	-6.8	.103	.096
51999	145738	672942	.61095	.1392	.919	.968	.916	.440	.400	-9.1	.440	.400
52075	62549	250262	.24674	.0715	.917	.966	.914	.243	.222	-8.6	.243	.222
52134	2109846	10635756	.94107	.6835	.950	1.001	.947	.630	.600	-4.8	.630	.600
52315	500835	2386459	1.23792	.3357	1.059	1.116	1.056	.260	.270	3.8	.260	.270
52505	59121	184173	3.16342	.0599	1.100	1.159	1.097	.216	.237	9.7	.216	.237
52547	221159	1097930	.64941	.1980	.905	.954	.903	.078	.070	-10.3	.078	.070
52911	941082	4745325	.92428	.4945	.947	.998	.944	.450	.420	-6.7	.450	.420
52967	24175	122326	.42102	.0488	.942	.993	.940	.062	.058	-6.5	.062	.058

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

L - CAPPED DOWN  
 U - CAPPED UP  
 N - NOT SUBJECT TO CAPPING  
 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	-9.1	.440	.400
53333	69975	370139	1.75810	.0917	1.041	1.097	1.038	.239	.248	3.8	.239	.248
53631	441	1721	.00000	.0264	.943	.994	.941	.022	.021	-4.5	.022	.021
53632	326	5578	.00000	.0271	.942	.993	.940	.034	.032	-5.9	.034	.032
53732	1411236	7154969	1.11488	.5937	1.055	1.112	1.052	.450	.470	4.4	.450	.470
53733	5096705	22599302	.81988	.8201	.847	.893	.845	.270	.228	-15.6	.270	.228
54077	769511	3620447	.96800	.4295	.968	1.020	.965	.400	.390	-2.5	.400	.390
55010	72243	365370	.29155	.0909	.907	.956	.905	1.080	.980	-9.3	1.080	.980
55011	370467	1898394	1.48094	.2895	1.117	1.177	1.114	1.570	1.750	11.5	1.570	1.750
55012	52827	247263	.64948	.0709	.946	.997	.944	1.180	1.110	-5.9	1.180	1.110
55013	414966	1849042	1.01755	.2845	.982	1.035	.979	1.140	1.120	-1.8	1.140	1.120
55214	959	4971	.00000	.0270	.942	.993	.940	.088	.083	-5.7	.088	.083
55715	46661	206667	.00000	.0639	.907	.956	.905	.224	.203	-9.4	.224	.203
55716	40073	164037	.64652	.0563	.950	1.001	.947	.520	.490	-5.8	.520	.490
56202	107879	1043086	.48264	.1909	.876	.923	.873	.089	.078	-12.4	.089	.078
56390	478727	1390360	1.50143	.2341	1.093	1.152	1.090	.640	.700	9.4	.640	.700
56391	708736	3848129	.87814	.4439	.928	.978	.926	.320	.300	-6.3	.320	.300
56427	21176	79498	.52927	.0410	.951	1.002	.948	.125	.119	-4.8	.125	.119
56690	3365	15250	.00000	.0290	.940	.991	.938	.350	.330	-5.7	.350	.330
56699	171556	1044473	2.08047	.1911	1.181	1.244	1.177	.057	.067	17.5	.057	.067
56916	819088	3653754	1.16091	.4316	1.052	1.109	1.050	.205	.215	4.9	.205	.215
57090	86632	607742	1.46258	.1294	1.032	1.087	1.029	.660	.680	3.0	.660	.680
57401	11639	43733	.00000	.0343	.935	.985	.932	.096	.089	-7.3	.096	.089
57403	527	3093	.00000	.0267	.943	.994	.941	.035	.033	-5.7	.035	.033
57572	79833	400995	.46914	.0968	.920	.969	.917	.108	.099	-8.3	.108	.099
57600	40798	235251	.88846	.0689	.963	1.015	.961	.034	.033	-2.9	.034	.033
57611	52210	280654	.00000	.0767	.894	.942	.891	.062	.055	-11.3	.062	.055
57690	340010	1377594	.76664	.2325	.922	.972	.920	.490	.450	-8.2	.490	.450
57716	216298	1139474	.65988	.2034	.906	.955	.904	.082	.074	-9.8	.082	.074
57725	974870	4265239	.72039	.4687	.852	.898	.850	.088	.075	-14.8	.088	.075
57726	71927	300610	2.67684	.0801	1.105	1.164	1.102	.021	.023	9.5	.021	.023
57810	4121	20777	.00000	.0300	.939	.989	.936	.107	.100	-6.5	.107	.100
57871	169156	405893	.74131	.0976	.946	.997	.944	.118	.111	-5.9	.118	.111
57998	27911	140214	.16269	.0520	.927	.977	.925	.058	.054	-6.9	.058	.054
57999	6991	32569	1.34634	.0322	.981	1.034	.979	.071	.070	-1.4	.071	.070
58095	1796480	8427893	.86446	.6319	.903	.952	.901	1.990	1.790	-10.1	1.990	1.790
58096	1117352	7424465	1.37825	.6025	1.215	1.280	1.211	1.230	1.490	21.1	1.230	1.490

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

L - CAPPED DOWN  
 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)
58301	107936	360140	.00000	.0901	.881	.928	.878	.088	.077	-12.5	.088	.077
58302	65390	256588	.47500	.0726	.933	.983	.930	.055	.051	-7.3	.055	.051
58397	1543566	5900480	.81021	.5475	.882	.929	.879	.740	.650	-12.2	.740	.650
58575	11569	66716	.00000	.0386	.931	.981	.928	.120	.111	-7.5	.120	.111
58663	1340596	6043546	.29212	.5533	.594	.626	.592	1.280	.950	-25.8	1.280	.950
58802	51642	212588	1.39011	.0649	.996	1.050	.994	.480	.480	0.0	.480	.480
58837	7651	39505	1.81187	.0335	.997	1.051	.995	.162	.161	-0.6	.162	.161
58840	4386	18632	.41064	.0296	.952	1.003	.949	.127	.121	-4.7	.127	.121
58873	242688	1044614	.58838	.1911	.896	.944	.893	.030	.027	-10.0	.030	.027
58904	425	21752	.00000	.0302	.939	.989	.936	.128	.120	-6.2	.128	.120
58922	1177602	5186281	1.16121	.5161	1.068	1.125	1.065	.168	.179	6.5	.168	.179
59005	280655	1231800	.79205	.2149	.931	.981	.928	.096	.089	-7.3	.096	.089
59188	315	1037	.00000	.0263	.943	.994	.941	.055	.052	-5.5	.055	.052
59189	4388	16891	.00000	.0293	.940	.991	.938	.300	.280	-6.7	.300	.280
59223	153229	712658	2.36372	1.1451	1.171	1.234	1.168	.088	.103	17.0	.088	.103
59378	0	18	.00000	.0261	.943	.994	.941	.150	.141	-6.0	.150	.141
59481	75084	415448	1.04688	.0992	.976	1.028	.973	.099	.096	-3.0	.099	.096
59701	1412	55279	5.39244	.0365	1.130	1.191	1.127	.290	.330	13.8	.290	.330
59713	301763	1548246	1.38248	.2522	1.073	1.131	1.070	.310	.330	6.5	.310	.330
59722	62318	297369	.06894	.0795	.897	.945	.894	.031	.028	-9.7	.031	.028
59723	16196	91896	.00000	.0433	.927	.977	.925	.037	.034	-8.1	.037	.034
59726	86627	635036	1.04701	.1335	.979	1.032	.977	.024	.023	-4.2	.024	.023
59738	14791	80067	.00000	.0411	.929	.979	.926	.064	.059	-7.8	.064	.059
59773	0	0	.00000	.0000	.969	1.000	.946	.028	.026	-7.1	.028	.026
59774	728	2250	.00000	.0265	.943	.994	.941	.150	.141	-6.0	.150	.141
59775	0	0	.00000	.0000	.000	.000	.000	.188	.178	-5.3	.188	.178
59798	919213	3825907	.85201	.4426	.917	.966	.914	.500	.460	-8.0	.500	.460
59886	16350	102900	.00000	.0453	.925	.975	.923	.108	.100	-7.4	.108	.100
59889	13663	85035	4.93982	.0420	1.135	1.196	1.132	.165	.187	13.3	.165	.187
59914	833217	4058659	1.06610	.4567	1.013	1.067	1.010	.680	.690	1.5	.680	.690
59915	167755	772943	.44403	.1538	.888	.936	.886	.750	.660	-12.0	.750	.660
59917	109027	505380	2.45413	.1136	1.137	1.198	1.134	.205	.232	13.2	.205	.232
59931	211163	843839	.40513	.1639	.876	.923	.873	.550	.480	-12.7	.550	.480
59932	4051	174717	.00000	.0582	.912	.961	.909	.880	.800	-9.1	.880	.800
59947	14807	89363	.00000	.0428	.927	.977	.925	.320	.300	-6.3	.320	.300
59955	20556	108932	.01373	.0464	.924	.974	.922	.143	.132	-7.7	.143	.132
59970	19383	102003	.00000	.0451	.925	.975	.923	.183	.169	-7.7	.183	.169

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
59975	649105	2901760	.63112	.3784	.841	.886	.838	.227	.190	-16.3	.227	.190
59984	32409	132588	.00000	.0507	.919	.968	.916	.053	.049	-7.5	.053	.049
59988	1129	8238	.00000	.0277	.942	.993	.940	.059	.055	-6.8	.059	.055
59989	8	29	.00000	.0261	.943	.994	.941	.044	.041	-6.8	.044	.041

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 07

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.001 \* .937

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
49239	68656	407622	.17301	.1980	.735	.819	.768	.600	.460	-23.3	.600	.460	
50010	49671	218067	.02500	.1539	.744	.829	.778	.490	.380	-22.4	.490	.380	
51205	2143	7130	.00000	.0988	.788	.878	.824	.071	.059	-16.9	.071	.059	
51206	1587	26418	.00000	.1041	.783	.873	.819	.390	.320	-17.9	.390	.320	
51220	122840	460220	.50185	.2094	.796	.887	.832	2.280	1.900	-16.7	2.280	1.900	
51221	570114	2736188	1.01641	.5110	.947	1.056	.990	1.780	1.760	-1.1	1.780	1.760	
51222	126927	1080087	1.81917	.3231	1.180	1.315	1.233	3.670	4.530	23.4	3.670	4.530	
51224	1353265	6680482	1.02576	.7056	.981	1.094	1.026	1.450	1.490	2.8	1.450	1.490	
51230	0	0	.00000	.0000	.000	.000	.000	.790	.740	-6.3	.790	.740	
51252	1340785	7000162	.44814	.7148	.570	.635	.596	.100	.074	-26.0	.100	.074	L
51254	19299	32713	.00000	.1058	.782	.872	.818	.039	.032	-17.9	.039	.032	
51333	102841	474485	.94083	.2125	.888	.990	.929	.340	.320	-5.9	.340	.320	
51958	268697	1429238	.83362	.3738	.859	.958	.899	.410	.370	-9.8	.410	.370	
51970	913979	4040737	.55760	.5987	.685	.764	.717	.238	.177	-25.6	.238	.177	L
52433	74549	317597	.17622	.1776	.750	.836	.784	1.020	.800	-21.6	1.020	.800	
52581	0	661207	.05274	.2502	.669	.746	.700	2.950	2.190	-25.8	2.950	2.190	L
52744	43103	53036	.00000	.1114	.777	.866	.812	.081	.066	-18.5	.081	.066	
53077	144444	1026293	1.31064	.3146	1.012	1.128	1.058	.207	.219	5.8	.207	.219	
55597	0	0	.00000	.0000	.000	.000	.000	1.790	1.680	-6.1	1.790	1.680	
55918	153	980	.00000	.0970	.789	.880	.825	2.740	2.260	-17.5	2.740	2.260	
55919	0	0	.00000	.0000	.000	.000	.000	3.650	3.420	-6.3	3.650	3.420	
56912	818420	3814709	.91351	.5859	.897	1.000	.938	.090	.084	-6.7	.090	.084	
57146	420618	1867239	1.17156	.4276	1.001	1.116	1.047	.720	.750	4.2	.720	.750	
58737	38392	239144	.64736	.1590	.838	.934	.876	.630	.550	-12.7	.630	.550	
59601	217658	650093	.97752	.2481	.900	1.003	.941	2.370	2.230	-5.9	2.370	2.230	
59660	521744	2476677	.83849	.4888	.857	.955	.896	1.180	1.060	-10.2	1.180	1.060	
59724	36166	145375	.00566	.1357	.756	.843	.791	.019	.015	-21.1	.019	.015	
59725	638057	2935214	1.61422	.5268	1.264	1.409	1.322	.116	.145	25.0	.116	.145	U
59750	7518	37992	.00000	.1073	.780	.870	.816	.222	.181	-18.5	.222	.181	
59781	396583	2103615	1.79404	.4530	1.291	1.439	1.350	.068	.085	25.0	.068	.085	U
59782	369230	1665440	1.57975	.4040	1.159	1.292	1.212	.460	.560	21.7	.460	.560	

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

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

SECTION G  
SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS  
TABLE OF CONTENTS

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

MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	\$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*	X BASIC LIMIT DEVELOPMENT FACTOR#	X UNALLOCATED LOSS ADJ. FACTOR	X SEVERITY TREND	X FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$21,540,297	1.009	1.080	1.276	0.975		\$29,191,529
		12/31/2018	17,520,205	1.387	1.080	1.216	0.980		31,268,226
		12/31/2019	13,512,262	2.592	1.080	1.158	0.985		43,139,519
BI	ALAE	12/31/2017	\$19,026,077		1.080	1.276	0.975		\$25,563,970
		12/31/2018	20,610,527		1.080	1.216	0.980		26,526,045
		12/31/2019	33,352,552		1.080	1.158	0.985		41,086,355
PD	B/L INDEMNITY	12/31/2017	\$71,047,950	1.392	1.080	1.246	0.975		\$129,715,338
		12/31/2018	70,305,733	1.533	1.080	1.193	0.980		136,073,036
		12/31/2019	60,803,344	1.876	1.080	1.141	0.985		138,488,962
PD	ALAE	12/31/2017	\$76,029,976		1.080	1.246	0.975		\$99,754,218
		12/31/2018	84,993,896		1.080	1.193	0.980		107,319,345
		12/31/2019	88,506,878		1.080	1.141	0.985		107,429,277
TOTAL									
	FULL COVERAGE	12/31/2017							\$284,225,054
		12/31/2018							301,186,652
		12/31/2019							330,144,113

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

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

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

CONNECTICUT

Local Products/Completed Operations  
Subline Code 336  
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.983
35	Not Applicable	--
36	Service Policy	1.276
37	Industrial/Processing Policy	0.815
38	Contractors Policy	0.859

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

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

CONNECTICUT

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	1.006	0.8569	1.007	4,000,000
27 to 39 Months	0.999	0.999	0.4433	0.999	31,000,000
Accident Year Ending	Exposure Development From				
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2017			1.000		1.000
12/31/2018		0.999	1.000		0.999
12/31/2019	1.007	0.999	1.000		1.006

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

CONNECTICUT  
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2012	7,550,618	7,114,079	7,097,815	7,025,535	7,025,553	7,025,553	7,025,553	7,025,553
12/31/2013	7,786,575	7,865,937	7,669,417	7,669,991	7,670,052	7,670,052	7,670,052	
12/31/2014	8,464,235	8,383,623	8,365,459	8,363,983	8,363,992	8,363,992		
12/31/2015	8,354,647	8,524,169	8,522,765	8,523,113	8,523,121			
12/31/2016	8,347,017	8,438,649	8,436,449	8,436,008				
12/31/2017	7,803,664	7,724,850	7,716,856					
12/31/2018	7,798,741	7,932,965						
12/31/2019	8,233,805							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2012	0.942	0.998	0.990	1.000	1.000	1.000	1.000
12/31/2013	1.010	0.975	1.000	1.000	1.000	1.000	
12/31/2014	0.990	0.998	1.000	1.000	1.000		
12/31/2015	1.020	1.000	1.000	1.000			
12/31/2016	1.011	1.000	1.000				
12/31/2017	0.990	0.999					
12/31/2018	1.017						
12/31/2019							

Average Best 3 of 5

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

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

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA  
TABLE OF CONTENTS

COMPLETED OPERATIONS

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

LOCAL PRODUCTS

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

CONNECTICUT

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	13.513	0.0868	2.934	350,000
27 to 39 Months	1.447	1.739	0.4902	1.590	390,000
39 to 51 Months	1.064	1.102	0.6407	1.088	420,000
51 to 63 Months	1.000	0.988	0.6462	0.992	460,000
63 to 75 Months	0.979	1.069	0.6920	1.041	510,000
75 to 87 Months	0.986	0.994	0.6986	0.992	550,000
87 to 99 Months	0.985	1.000	0.6978	0.995	610,000
99 to 111 Months	0.996	1.000	0.6395	0.999	660,000
111 to 123 Months	0.990	1.000	0.5768	0.996	730,000
123 to 135 Months	0.996	1.000	0.4335	0.998	800,000
135 to 147 Months	0.999	1.000	0.3675	0.999	880,000
147 to 159 Months	0.999	1.000	0.3122	0.999	970,000
159 to 171 Months	0.999	1.000	0.3007	0.999	1,100,000
171 to 183 Months	1.000	1.000	0.3664	1.000	1,200,000
183 to 195 Months	1.000	1.000	0.3505	1.000	1,300,000
195 to 207 Months	0.999	1.000	0.3373	0.999	1,400,000
207 to 219 Months	1.000	1.000	0.1640	1.000	1,600,000
219 to 231 Months	1.000	1.000	0.1038	1.000	1,700,000
231 to 243 Months	1.000	1.000	0.0312	1.000	1,900,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2017			1.088	0.992	1.041	0.992	0.995	0.999	0.996	0.998	0.999	
12/31/2018		1.590	1.088	0.992	1.041	0.992	0.995	0.999	0.996	0.998	0.999	
12/31/2019	2.934	1.590	1.088	0.992	1.041	0.992	0.995	0.999	0.996	0.998	0.999	
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2017	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.097
12/31/2018	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.744
12/31/2019	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		5.117

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



CONNECTICUT

Completed Operations  
Bodily Injury  
Full Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0659
27 to 39 Months	0.1252
39 to 51 Months	0.1103
51 to 63 Months	0.0804
63 to 75 Months	0.0482
75 to 87 Months	0.0212
87 to 99 Months	0.0053
99 to 111 Months	0.0111
111 to 123 Months	0.0046
123 to 135 Months	0.0008
135 to 147 Months	0.0067
147 to 159 Months	0.0041
159 to 171 Months	0.0032
171 to Ultimate	A multistate link ratio factor of 1.014 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.487	0.421	0.296	0.186	0.105	0.057	0.036
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.030	0.019	0.015	0.014	0.007	0.003	0.000

A.Y.E	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	39,650	293,440	0.296	86,858	126,508	1.014	128,276
12/31/2018	26,312	279,688	0.421	117,749	144,061	1.014	146,075
12/31/2019	0	1,252,271	0.487	609,856	609,856	1.014	618,392

(A) See Section G - Multistate Loss Development.

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

CONNECTICUT

Completed Operations  
Property Damage  
Full Coverage  
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.232	1.346	0.6610	1.307	1,000,000
27 to 39 Months	1.117	0.992	0.6432	1.037	1,100,000
39 to 51 Months	1.060	1.026	0.6112	1.039	1,100,000
51 to 63 Months	1.041	1.037	0.6307	1.038	1,200,000
63 to 75 Months	1.040	1.013	0.5910	1.024	1,300,000
75 to 87 Months	1.030	1.008	0.6680	1.015	1,400,000
87 to 99 Months	1.023	1.006	0.6714	1.012	1,500,000
99 to 111 Months	1.041	1.001	0.7071	1.013	1,600,000
111 to 123 Months	1.017	1.001	0.6758	1.006	1,700,000
123 to 135 Months	1.020	1.003	0.6133	1.010	1,900,000
135 to 147 Months	1.011	1.002	0.5412	1.006	2,000,000
147 to 159 Months	1.010	1.000	0.4941	1.005	2,200,000
159 to 171 Months	1.006	1.000	0.4520	1.003	2,300,000
171 to 183 Months	1.008	1.000	0.4071	1.005	2,500,000
183 to 195 Months	1.003	1.000	0.3357	1.002	2,700,000
195 to 207 Months	1.002	1.000	0.3114	1.001	2,900,000
207 to 219 Months	1.003	1.000	0.2784	1.002	3,100,000
219 to 231 Months	1.002	1.000	0.2136	1.002	3,300,000
231 to 243 Months	1.001	1.000	0.1290	1.001	3,500,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2017			1.039	1.038	1.024	1.015	1.012	1.013	1.006	1.010	1.006	
12/31/2018		1.037	1.039	1.038	1.024	1.015	1.012	1.013	1.006	1.010	1.006	
12/31/2019	1.307	1.037	1.039	1.038	1.024	1.015	1.012	1.013	1.006	1.010	1.006	

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.005	1.003	1.005	1.002	1.001	1.002	1.002	1.001	1.001	1.201
12/31/2018	1.005	1.003	1.005	1.002	1.001	1.002	1.002	1.001	1.001	1.245
12/31/2019	1.005	1.003	1.005	1.002	1.001	1.002	1.002	1.001	1.001	1.627

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

CONNECTICUT

Completed Operations  
Property Damage  
Full Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0663
27 to 39 Months	0.0797
39 to 51 Months	0.0832
51 to 63 Months	0.0578
63 to 75 Months	0.0470
75 to 87 Months	0.0315
87 to 99 Months	0.0251
99 to 111 Months	0.0267
111 to 123 Months	0.0235
123 to 135 Months	0.0256
135 to 147 Months	0.0150
147 to 159 Months	0.0134
159 to 171 Months	0.0082
171 to Ultimate	A multistate link ratio factor of 1.034 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.503	0.437	0.357	0.274	0.216	0.169	0.137
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.112	0.086	0.062	0.037	0.022	0.008	0.000

A.Y.E	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	267,294	1,120,360	0.357	399,968	667,262	1.034	689,941
12/31/2018	483,115	2,655,603	0.437	1,160,499	1,643,614	1.034	1,699,490
12/31/2019	89,590	2,836,815	0.503	1,426,918	1,516,508	1.034	1,568,058

(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  
CONNECTICUT  
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	111,120	53,620	134,750	140,750	161,251	61,251	61,250	61,250	61,250	61,250	61,250
12/31/2001	8,806	44,126	136,625	32,125	32,125	50,625	135,625	135,625	135,625	135,625	135,625
12/31/2002	3,500	54,000	120,599	132,000	132,000	117,000	117,000	117,000	117,000	117,000	117,000
12/31/2003	199,315	298,562	608,861	589,914	584,914	559,914	459,914	459,914	459,914	459,914	459,924
12/31/2004	166,501	78,614	106,114	214,919	133,614	119,614	119,614	124,614	124,614	124,614	124,614
12/31/2005	45,675	105,378	108,377	98,377	108,377	104,376	109,376	109,376	109,376	109,376	109,376
12/31/2006	35,399	115,170	186,700	343,700	303,700	308,700	308,700	249,070	239,070	239,070	239,070
12/31/2007	159,275	191,171	190,926	206,333	91,775	91,775	91,775	91,775	91,775	91,775	91,775
12/31/2008	31,542	106,542	175,500	145,500	85,500	85,500	80,500	155,500	180,500	180,500	180,500
12/31/2009	101,798	175,000	195,925	345,925	340,028	340,028	340,028	340,028	340,028	340,028	340,028
12/31/2010	190,240	333,974	330,475	455,475	549,808	584,515	574,515	474,515	474,515	474,515	
12/31/2011	123,288	314,986	452,178	373,968	337,369	356,369	356,369	356,369	356,369		
12/31/2012	114,009	523,843	656,169	562,669	438,669	477,778	477,778	477,778			
12/31/2013	115,103	219,900	253,398	353,326	525,718	440,718	354,833				
12/31/2014	72,254	115,837	301,914	200,024	181,248	208,274					
12/31/2015	7,502	154,500	186,236	286,913	331,798						
12/31/2016	1	97,005	260,812	275,000							
12/31/2017	23,250	123,563	173,779								
12/31/2018	10,016	146,510									
12/31/2019	105,500										

  

<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	61,250	61,250	61,250	61,250	61,250	61,250	61,250	61,250	61,250
12/31/2001	135,625	135,625	135,625	135,625	135,625	135,625	135,625	135,625	
12/31/2002	117,000	117,000	117,000	117,000	117,000	117,000	117,000		
12/31/2003	459,914	459,914	459,914	459,914	459,914	459,914			
12/31/2004	124,614	124,614	124,614	124,614	124,614				
12/31/2005	109,376	109,376	109,376	109,376					
12/31/2006	239,070	239,070	239,070						
12/31/2007	91,775	91,775							
12/31/2008	180,500								

COMPLETED OPERATIONS (Subline Code 336)  
 FULL COVERAGE  
 CONNECTICUT  
 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	0.483	2.513	1.045	1.146	0.380	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2001	5.011	3.096	0.235	1.000	1.576	2.679	1.000	1.000	1.000	1.000	1.000
12/31/2002	15.429	2.233	1.095	1.000	0.886	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.498	2.039	0.969	0.992	0.957	0.821	1.000	1.000	1.000	1.000	1.000
12/31/2004	0.472	1.350	2.025	0.622	0.895	1.000	1.042	1.000	1.000	1.000	1.000
12/31/2005	2.307	1.028	0.908	1.102	0.963	1.048	1.000	1.000	1.000	1.000	1.000
12/31/2006	3.253	1.621	1.841	0.884	1.016	1.000	0.807	0.960	1.000	1.000	1.000
12/31/2007	1.200	0.999	1.081	0.445	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	3.378	1.647	0.829	0.588	1.000	0.942	1.932	1.161	1.000	1.000	1.000
12/31/2009	1.719	1.120	1.766	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	1.756	0.990	1.378	1.207	1.063	0.983	0.826	1.000	1.000		
12/31/2011	2.555	1.436	0.827	0.902	1.056	1.000	1.000	1.000			
12/31/2012	4.595	1.253	0.858	0.780	1.089	1.000	1.000				
12/31/2013	1.910	1.152	1.394	1.488	0.838	0.805					
12/31/2014	1.603	2.606	0.663	0.906	1.149						
12/31/2015	20.595	1.205	1.541	1.156							
12/31/2016	97005.0	2.689	1.054								
12/31/2017	5.315	1.406									
12/31/2018	14.628										

3 Yr Mean	32341.6	1.767	1.086	1.183	1.025	0.935	0.942	1.000	1.000	1.000	1.000
-----------	---------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

Best 3/5	13.513	1.739	1.102	0.988	1.069	0.994	1.000	1.000	1.000	1.000	1.000
----------	--------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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

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

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

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					1.069	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2016				0.988	1.069	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2017			1.102	0.988	1.069	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2018		1.739	1.102	0.988	1.069	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2019	13.513	1.739	1.102	0.988	1.069	0.994	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.063
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.050
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.157
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.012
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	27.187

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

COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
CONNECTICUT  
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	17,668	30,185	48,551	78,330	141,377	154,558	136,198	136,198	136,198	138,404	138,404
12/31/2001	1,934	15,196	41,380	26,954	26,954	37,480	43,385	60,451	61,608	61,608	61,608
12/31/2002	0	2,525	39,428	66,136	73,468	73,605	73,605	73,605	73,605	73,605	73,605
12/31/2003	390,212	51,212	170,334	381,738	431,588	442,656	447,353	447,353	447,353	447,353	447,353
12/31/2004	7,142	17,835	28,045	48,527	60,395	61,133	61,133	61,133	61,133	61,133	61,133
12/31/2005	128	7,069	8,477	8,477	20,772	26,835	26,835	26,835	26,835	26,835	26,835
12/31/2006	0	4,939	53,181	83,697	97,929	101,349	111,583	83,743	83,747	83,747	83,747
12/31/2007	3,602	11,917	17,917	43,056	34,673	34,673	34,673	34,673	34,673	34,673	34,673
12/31/2008	2,924	8,138	28,215	62,618	99,589	128,067	133,583	214,351	201,578	204,435	204,435
12/31/2009	1,400	10,567	17,050	43,102	124,214	124,422	124,422	124,422	125,355	124,586	124,586
12/31/2010	99,023	160,137	277,130	357,693	494,572	560,923	753,338	642,218	850,416	850,416	
12/31/2011	1,449	12,612	79,274	165,321	197,265	212,252	196,481	194,290	194,290		
12/31/2012	11,397	76,232	169,882	230,972	245,065	237,621	237,621	237,621			
12/31/2013	35,299	47,088	91,541	146,502	284,952	490,719	435,974				
12/31/2014	6,653	17,867	72,084	144,043	197,646	202,251					
12/31/2015	0	8,767	54,779	99,582	106,545						
12/31/2016	0	81,870	121,864	379,622							
12/31/2017	101	796	21,646								
12/31/2018	201	26,312									
12/31/2019	0										

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	138,404	138,404	138,404	138,404	138,404	138,404	138,404	138,404	138,404
12/31/2001	61,608	61,608	61,608	61,608	61,608	61,608	61,608	61,608	
12/31/2002	73,605	73,605	73,605	73,605	73,605	73,605	73,605		
12/31/2003	447,353	447,353	447,353	447,353	447,353	447,353			
12/31/2004	61,133	61,133	61,133	61,133	61,133				
12/31/2005	26,835	26,835	26,835	26,835					
12/31/2006	83,747	83,747	83,747						
12/31/2007	34,673	34,673							
12/31/2008	204,435								

COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
CONNECTICUT  
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	178,492	206,051	391,052	395,070	415,070	417,763	413,464	413,464	513,464	515,519	515,519
12/31/2001	170,272	307,207	312,846	311,524	358,573	296,830	303,531	295,024	380,024	376,623	385,024
12/31/2002	225,945	270,235	415,011	352,160	292,660	283,660	284,361	274,361	309,960	314,861	374,861
12/31/2003	325,281	433,129	399,564	476,602	531,082	724,425	633,592	646,691	655,092	715,092	633,592
12/31/2004	227,945	316,461	277,470	381,910	380,660	390,668	396,759	405,160	486,722	430,722	430,722
12/31/2005	295,103	396,027	457,353	572,352	758,564	684,163	692,565	707,777	632,717	632,717	652,316
12/31/2006	367,881	479,814	623,511	861,985	790,710	800,710	776,384	806,324	808,357	808,357	808,357
12/31/2007	643,769	672,439	631,605	623,544	668,045	672,106	678,890	669,923	669,923	676,479	682,194
12/31/2008	558,566	790,210	983,696	934,625	851,637	812,872	837,772	862,772	869,328	868,793	868,793
12/31/2009	1,231,996	1,562,368	1,798,966	1,554,051	1,492,151	1,452,051	1,477,051	1,468,607	1,464,322	1,468,724	1,368,721
12/31/2010	1,038,599	1,272,823	1,229,206	1,229,260	1,208,062	1,201,185	1,207,562	1,206,277	1,210,679	1,210,676	
12/31/2011	873,636	1,123,295	1,170,295	1,156,097	1,147,220	1,181,775	1,182,492	1,186,892	1,186,889		
12/31/2012	639,655	643,044	554,302	533,307	569,963	644,680	674,983	684,977			
12/31/2013	835,863	984,276	887,719	962,240	977,240	990,642	970,640				
12/31/2014	464,111	430,468	478,042	310,906	331,035	326,167					
12/31/2015	400,659	718,443	711,120	776,235	799,995						
12/31/2016	318,837	542,712	540,079	557,962							
12/31/2017	569,219	721,861	715,091								
12/31/2018	1,061,601	1,132,715									
12/31/2019	763,842										

<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	515,519	515,519	586,947	586,947	586,947	518,342	518,342	518,342	518,342
12/31/2001	445,024	377,811	377,811	377,811	377,811	377,811	377,811	377,811	
12/31/2002	299,861	299,861	299,861	299,861	299,861	299,861	299,861		
12/31/2003	633,592	633,592	633,592	633,592	633,592	633,592			
12/31/2004	430,722	430,722	430,722	430,722	430,722				
12/31/2005	652,316	652,316	652,316	652,316					
12/31/2006	814,072	814,072	814,071						
12/31/2007	682,194	682,193							
12/31/2008	883,792								

COMPLETED OPERATIONS (Subline Code 336)  
 FULL COVERAGE  
 CONNECTICUT  
 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	1.154	1.898	1.010	1.051	1.006	0.990	1.000	1.242	1.004	1.000	1.000
12/31/2001	1.804	1.018	0.996	1.151	0.828	1.023	0.972	1.288	0.991	1.022	1.156
12/31/2002	1.196	1.536	0.849	0.831	0.969	1.002	0.965	1.130	1.016	1.191	0.800
12/31/2003	1.332	0.923	1.193	1.114	1.364	0.875	1.021	1.013	1.092	0.886	1.000
12/31/2004	1.388	0.877	1.376	0.997	1.026	1.016	1.021	1.201	0.885	1.000	1.000
12/31/2005	1.342	1.155	1.251	1.325	0.902	1.012	1.022	0.894	1.000	1.031	1.000
12/31/2006	1.304	1.299	1.382	0.917	1.013	0.970	1.039	1.003	1.000	1.000	1.007
12/31/2007	1.045	0.939	0.987	1.071	1.006	1.010	0.987	1.000	1.010	1.008	1.000
12/31/2008	1.415	1.245	0.950	0.911	0.954	1.031	1.030	1.008	0.999	1.000	1.017
12/31/2009	1.268	1.151	0.864	0.960	0.973	1.017	0.994	0.997	1.003	0.932	
12/31/2010	1.226	0.966	1.000	0.983	0.994	1.005	0.999	1.004	1.000		
12/31/2011	1.286	1.042	0.988	0.992	1.030	1.001	1.004	1.000			
12/31/2012	1.005	0.862	0.962	1.069	1.131	1.047	1.015				
12/31/2013	1.178	0.902	1.084	1.016	1.014	0.980					
12/31/2014	0.928	1.111	0.650	1.065	0.985						
12/31/2015	1.793	0.990	1.092	1.031							
12/31/2016	1.702	0.995	1.033								
12/31/2017	1.268	0.991									
12/31/2018	1.067										
3 Yr Mean	1.346	0.992	0.925	1.037	1.043	1.009	1.006	1.000	1.001	0.980	1.008
Best 3/5	1.346	0.992	1.026	1.037	1.013	1.008	1.006	1.001	1.001	1.003	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.000	1.139	1.000	1.000	0.883	1.000	1.000	1.000			
12/31/2001	0.849	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

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					1.013	1.008	1.006	1.001	1.001	1.003	1.002
12/31/2016				1.037	1.013	1.008	1.006	1.001	1.001	1.003	1.002
12/31/2017			1.026	1.037	1.013	1.008	1.006	1.001	1.001	1.003	1.002
12/31/2018		0.992	1.026	1.037	1.013	1.008	1.006	1.001	1.001	1.003	1.002
12/31/2019	1.346	0.992	1.026	1.037	1.013	1.008	1.006	1.001	1.001	1.003	1.002

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*	1.034
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.073
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.101
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.092
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.470

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



COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
CONNECTICUT  
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	3,668	10,008	15,030	37,560	38,079	45,671	45,671	45,671	45,671	70,671	70,671
12/31/2001	14,504	72,343	160,247	239,525	309,892	290,457	302,048	300,291	302,291	301,397	356,172
12/31/2002	24,347	29,321	53,727	74,276	73,539	75,236	85,280	100,625	116,363	129,120	129,204
12/31/2003	14,971	42,040	83,769	152,563	182,957	349,296	345,287	380,619	392,570	392,570	392,570
12/31/2004	29,525	39,275	70,642	93,545	161,618	187,412	242,510	242,510	262,446	271,233	271,233
12/31/2005	9,694	39,280	72,069	141,687	255,181	322,855	406,569	466,534	512,909	571,846	576,265
12/31/2006	5,179	30,772	74,325	130,272	241,331	305,011	337,424	366,237	421,636	289,220	290,861
12/31/2007	71,193	75,354	93,190	125,860	179,101	203,059	211,692	216,232	220,351	226,950	245,841
12/31/2008	11,790	158,808	112,802	117,784	133,626	152,185	161,408	172,573	184,666	205,979	208,558
12/31/2009	59,119	97,168	125,562	239,111	314,290	354,298	403,503	418,878	447,396	464,832	471,657
12/31/2010	86,014	115,625	112,200	153,073	166,406	181,171	416,351	437,562	442,898	498,773	
12/31/2011	59,534	219,583	327,655	436,365	477,030	495,837	547,583	582,921	507,069		
12/31/2012	61,964	150,906	273,275	263,808	286,204	364,831	385,468	649,198			
12/31/2013	53,604	116,940	129,099	276,843	313,134	324,688	330,293				
12/31/2014	63,450	90,009	92,492	79,120	101,220	131,426					
12/31/2015	45,034	88,559	149,855	217,592	427,816						
12/31/2016	132,737	280,075	302,579	880,145							
12/31/2017	17,754	104,581	231,968								
12/31/2018	56,966	481,426									
12/31/2019	76,271										

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	70,671	70,671	85,672	85,671	100,501	120,499	117,943	117,943	117,943
12/31/2001	404,887	505,623	505,623	505,623	505,623	505,623	505,623	505,623	
12/31/2002	129,204	129,204	129,204	129,204	129,204	129,204	129,204		
12/31/2003	392,570	392,570	392,570	392,570	392,570	392,570			
12/31/2004	271,233	271,233	271,233	271,233	271,233				
12/31/2005	576,310	576,310	576,310	576,310					
12/31/2006	308,639	311,218	311,218						
12/31/2007	248,420	248,420							
12/31/2008	208,558								

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	3,242,674	7,144,726	8,981,631	10,648,892	10,464,196	10,814,240	10,323,302	10,286,487	10,137,136	10,175,780	10,173,201
12/31/2001	3,133,452	6,660,980	8,776,836	9,811,634	10,370,281	10,363,562	10,197,264	9,952,141	9,847,539	9,746,086	9,767,456
12/31/2002	2,758,877	6,641,268	8,656,737	9,461,388	10,317,479	10,423,394	10,763,771	10,970,492	11,190,124	11,294,959	11,328,677
12/31/2003	3,470,539	6,397,716	9,686,336	10,239,423	10,166,351	9,993,584	9,741,661	9,703,855	9,687,387	9,723,788	9,774,798
12/31/2004	4,459,289	6,731,994	9,314,891	10,444,438	10,389,712	9,863,317	10,176,098	10,131,332	10,114,920	10,150,083	10,254,941
12/31/2005	4,032,914	6,897,838	9,698,351	10,798,454	10,752,934	10,954,814	11,310,428	11,195,717	11,118,123	11,210,059	11,165,605
12/31/2006	4,118,288	7,991,102	12,143,269	12,860,188	12,777,964	12,975,034	12,848,267	13,060,896	12,972,185	12,886,864	12,813,754
12/31/2007	4,102,327	7,805,367	10,690,625	11,903,762	11,984,701	12,062,570	11,769,326	11,919,965	12,116,873	11,902,398	11,882,985
12/31/2008	4,034,766	7,616,099	10,989,668	11,695,921	11,492,025	11,443,616	12,120,941	11,857,037	11,913,439	11,869,198	12,033,604
12/31/2009	4,688,238	7,515,638	10,516,899	11,134,662	11,140,849	11,587,261	11,291,981	11,279,398	11,165,995	11,006,663	10,941,865
12/31/2010	4,587,101	9,381,269	11,472,678	12,840,889	13,943,374	13,994,289	13,548,619	13,404,958	13,297,191	13,174,779	
12/31/2011	4,511,215	7,061,884	10,610,877	12,695,390	12,661,749	11,638,688	11,728,586	11,507,789	11,398,868		
12/31/2012	3,387,762	7,252,074	12,865,348	12,856,255	13,101,719	12,982,240	12,656,061	12,471,057			
12/31/2013	4,000,180	9,223,943	11,294,278	12,956,977	13,071,827	13,037,182	13,279,634				
12/31/2014	5,096,138	7,859,189	11,925,736	12,349,829	12,174,727	11,560,249					
12/31/2015	4,298,913	7,713,301	11,385,982	12,137,423	12,054,672						
12/31/2016	2,908,112	7,655,730	11,103,353	12,115,610							
12/31/2017	3,891,649	7,788,966	11,023,869								
12/31/2018	4,420,937	8,796,088									
12/31/2019	5,392,704										

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

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

A.Y.E.	27: 15	39: 27	51: 39	Link Ratios		75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	2.203	1.257	1.186	63: 51	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	1.443	1.059		1.001	1.040	0.975	0.999	0.990	0.986	0.994	
12/31/2010	2.045	1.223	1.119		1.086	1.004	0.968	0.989	0.992	0.991		
12/31/2011	1.565	1.503	1.196		0.997	0.919	1.008	0.981	0.991			
12/31/2012	2.141	1.774	0.999		1.019	0.991	0.975	0.985				
12/31/2013	2.306	1.224	1.147		1.009	0.997	1.019					
12/31/2014	1.542	1.517	1.036		0.986	0.950						
12/31/2015	1.794	1.476	1.066		0.993							
12/31/2016	2.633	1.450	1.091									
12/31/2017	2.001	1.415										
12/31/2018	1.990											
3 Yr Mean	2.208	1.447	1.064		0.996	0.979	1.001	0.985	0.991	0.991	1.002	0.999
Best 3/5	1.928	1.447	1.064		1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999

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

A.Y.E.	15/ 27	27/ 39	39/ 51	Development From		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/Ult	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

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/Ult	FACTORS	
12/31/2015	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	0.973	
12/31/2016	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	0.984	
12/31/2017	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	1.097	
12/31/2018	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	1.358	
12/31/2019	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	2.516	

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

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

Allocated Expenses as of:											
A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	643,844	2,431,452	3,578,961	5,854,174	6,394,044	7,064,768	7,067,499	7,064,159	7,114,848	7,362,976	7,373,492
12/31/2001	558,211	1,856,091	3,689,297	5,810,923	7,200,600	7,909,890	8,510,608	8,496,738	8,559,767	8,569,994	8,542,240
12/31/2002	664,985	2,787,414	4,538,065	7,756,133	8,549,969	9,970,633	10,287,382	10,637,334	10,891,335	10,908,318	10,991,183
12/31/2003	1,043,010	2,221,347	4,668,805	7,438,984	8,290,635	8,904,390	9,533,868	9,529,891	9,401,256	9,440,277	9,492,425
12/31/2004	541,289	1,801,861	4,151,954	6,488,638	8,171,597	9,128,242	10,318,999	10,164,636	10,235,773	10,264,179	10,587,457
12/31/2005	728,569	1,319,198	3,655,956	6,037,866	7,273,289	7,943,782	8,472,072	8,676,203	8,995,840	9,287,042	9,457,581
12/31/2006	743,466	3,193,168	5,897,006	7,596,244	9,018,645	10,174,820	10,735,728	11,061,898	11,336,147	11,351,122	11,330,437
12/31/2007	799,462	2,375,331	5,141,892	8,716,390	9,718,518	10,325,847	10,590,425	10,874,455	11,055,835	11,168,546	11,197,300
12/31/2008	815,732	2,139,077	4,509,355	6,682,726	8,683,219	9,845,665	10,550,990	11,056,131	11,754,341	15,012,188	14,804,798
12/31/2009	541,159	1,879,623	4,050,348	6,338,868	8,614,865	9,187,449	9,470,536	9,692,278	9,704,391	9,821,435	9,861,032
12/31/2010	826,831	2,779,802	5,287,250	8,031,142	10,606,394	11,712,257	12,568,267	12,604,517	12,991,200	13,061,123	
12/31/2011	778,980	2,081,452	4,381,129	7,615,724	9,911,678	10,731,903	11,176,153	11,258,464	11,417,519		
12/31/2012	390,490	1,620,373	5,442,819	8,050,079	9,704,090	11,475,152	12,126,816	11,530,076			
12/31/2013	508,732	2,077,655	4,775,359	8,156,124	10,055,383	11,352,873	11,734,808				
12/31/2014	543,643	2,178,262	5,285,493	7,069,279	8,248,455	9,161,634					
12/31/2015	446,937	1,725,785	4,633,495	6,391,667	8,343,686						
12/31/2016	405,440	1,820,825	3,795,001	7,484,555							
12/31/2017	658,897	2,130,600	4,756,450								
12/31/2018	497,876	2,138,309									
12/31/2019	362,112										

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

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

	Increments												
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	1,787,608	1,147,509	2,275,213	539,870	670,724	2,731	-3,340	50,689	248,128	10,516	112,540	-3,518	-10,686
12/31/2001	1,297,880	1,833,206	2,121,626	1,389,677	709,290	600,718	-13,870	63,029	10,227	-27,754	32,464	-11,276	12,360
12/31/2002	2,122,429	1,750,651	3,218,068	793,836	1,420,664	316,749	349,952	254,001	16,983	82,865	66,271	184,518	86,118
12/31/2003	1,178,337	2,447,458	2,770,179	851,651	613,755	629,478	-3,977	-128,635	39,021	52,148	111,286	37,634	77,301
12/31/2004	1,260,572	2,350,093	2,336,684	1,682,959	956,645	1,190,757	-154,363	71,137	28,406	323,278	183,412	126,112	50,330
12/31/2005	590,629	2,336,758	2,381,910	1,235,423	670,493	528,290	204,131	319,637	291,202	170,539	140,310	227,480	60,258
12/31/2006	2,449,702	2,703,838	1,699,238	1,422,401	1,156,175	560,908	326,170	274,249	14,975	-20,685	96,811	-1,919	9,448
12/31/2007	1,575,869	2,766,561	3,574,498	1,002,128	607,329	264,578	284,030	181,380	112,711	28,754	-2,480	56,624	
12/31/2008	1,323,345	2,370,278	2,173,371	2,000,493	1,162,446	705,325	505,141	698,210	3,257,847	-207,390	220,999		
12/31/2009	1,338,464	2,170,725	2,288,520	2,275,997	572,584	283,087	221,742	12,113	117,044	39,597			
12/31/2010	1,952,971	2,507,448	2,743,892	2,575,252	1,105,863	856,010	36,250	386,683	69,923				
12/31/2011	1,302,472	2,299,677	3,234,595	2,295,954	820,225	444,250	82,311	159,055					
12/31/2012	1,229,883	3,822,446	2,607,260	1,654,011	1,771,062	651,664	-596,740						
12/31/2013	1,568,923	2,697,704	3,380,765	1,899,259	1,297,490	381,935							
12/31/2014	1,634,619	3,107,231	1,783,786	1,179,176	913,179								
12/31/2015	1,278,848	2,907,710	1,758,172	1,952,019									
12/31/2016	1,415,385	1,974,176	3,689,554										
12/31/2017	1,471,703	2,625,850											
12/31/2018	1,640,433												

	Incremental Percentages												
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0940	0.0603	0.1196	0.0284	0.0353	0.0001	-0.0002	0.0027	0.0130	0.0006	0.0059	-0.0002	-0.0006
12/31/2001	0.0754	0.1064	0.1232	0.0807	0.0412	0.0349	-0.0008	0.0037	0.0006	-0.0016	0.0019	-0.0007	0.0007
12/31/2002	0.0969	0.0800	0.1470	0.0363	0.0649	0.0145	0.0160	0.0116	0.0008	0.0038	0.0030	0.0084	0.0039
12/31/2003	0.0692	0.1436	0.1626	0.0500	0.0360	0.0369	-0.0002	-0.0075	0.0023	0.0031	0.0065	0.0022	0.0045
12/31/2004	0.0719	0.1341	0.1333	0.0960	0.0546	0.0679	-0.0088	0.0041	0.0016	0.0184	0.0105	0.0072	0.0029
12/31/2005	0.0267	0.1056	0.1076	0.0558	0.0303	0.0239	0.0092	0.0144	0.0132	0.0077	0.0063	0.0103	0.0027
12/31/2006	0.0956	0.1055	0.0663	0.0555	0.0451	0.0219	0.0127	0.0107	0.0006	-0.0008	0.0038	-0.0001	0.0004
12/31/2007	0.0765	0.1343	0.1735	0.0486	0.0295	0.0128	0.0138	0.0088	0.0055	0.0014	-0.0001	0.0027	
12/31/2008	0.0598	0.1071	0.0982	0.0904	0.0525	0.0319	0.0228	0.0315	0.1472	-0.0094	0.0100		
12/31/2009	0.0622	0.1008	0.1063	0.1057	0.0266	0.0131	0.0103	0.0006	0.0054	0.0018			
12/31/2010	0.0845	0.1084	0.1187	0.1114	0.0478	0.0370	0.0016	0.0167	0.0030				
12/31/2011	0.0633	0.1117	0.1571	0.1115	0.0398	0.0216	0.0040	0.0077					
12/31/2012	0.0497	0.1546	0.1054	0.0669	0.0716	0.0264	-0.0241						
12/31/2013	0.0643	0.1105	0.1385	0.0778	0.0531	0.0156							
12/31/2014	0.0779	0.1481	0.0850	0.0562	0.0435								
12/31/2015	0.0633	0.1440	0.0871	0.0967									
12/31/2016	0.0604	0.0842	0.1574										
12/31/2017	0.0680	0.1213											
12/31/2018	0.0664												

Best 3/5	0.0659	0.1252	0.1103	0.0804	0.0482	0.0212	0.0053	0.0111	0.0046	0.0008	0.0067	0.0041	0.0032
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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

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/Ult	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

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 *			

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/Ult	FACTORS
12/31/2015	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.269
12/31/2016	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.350
12/31/2017	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.431
12/31/2018	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.606
12/31/2019	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.945

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

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

Allocated Expenses as of:											
A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,757,953	4,056,566	7,874,976	12,681,444	16,474,294	21,051,181	27,039,720	31,029,917	32,792,010	35,408,090	37,303,469
12/31/2001	3,224,507	6,541,943	12,453,523	18,086,151	23,307,618	28,895,037	34,992,799	39,042,880	42,273,519	44,282,682	45,352,211
12/31/2002	2,486,909	6,530,760	12,627,227	17,762,886	21,866,991	24,870,352	27,432,836	29,737,653	32,945,489	34,622,061	35,369,027
12/31/2003	3,439,439	6,588,087	12,290,831	16,576,239	20,881,963	24,801,289	26,886,488	29,392,224	31,401,041	33,323,038	34,883,378
12/31/2004	2,803,912	6,122,669	12,034,520	18,193,748	22,376,079	26,592,351	29,793,886	33,765,877	38,262,620	41,569,963	45,158,806
12/31/2005	2,015,444	6,342,051	11,665,463	17,215,003	22,179,840	27,844,627	31,210,751	35,393,310	39,900,046	43,547,370	45,385,271
12/31/2006	3,888,998	8,717,311	15,996,576	23,161,903	30,011,287	36,028,023	42,163,407	45,758,269	52,237,766	55,098,044	58,041,626
12/31/2007	4,454,730	9,060,203	17,105,276	23,482,644	29,502,366	35,740,087	40,289,846	45,207,161	49,352,018	53,063,540	55,992,141
12/31/2008	5,245,589	12,536,823	20,844,613	31,071,907	39,900,284	45,728,684	49,417,791	52,459,198	56,321,088	58,111,890	60,082,213
12/31/2009	7,474,944	15,526,182	26,943,689	38,649,250	47,416,250	53,417,224	57,828,371	63,074,607	65,405,140	68,313,092	70,848,513
12/31/2010	6,206,235	14,316,208	25,133,928	36,265,652	42,976,323	48,175,789	52,000,521	54,010,985	56,741,827	57,409,049	
12/31/2011	7,191,634	14,070,707	21,378,389	27,721,971	32,494,691	37,606,867	42,058,306	44,271,651	45,998,954		
12/31/2012	5,475,801	11,595,832	18,697,735	26,187,339	34,348,039	38,433,137	40,272,099	42,579,926			
12/31/2013	4,590,339	11,502,861	17,566,744	26,010,928	31,860,244	34,572,575	36,418,699				
12/31/2014	4,431,066	10,481,012	17,291,177	23,457,452	27,756,815	31,770,027					
12/31/2015	5,213,249	10,893,995	17,597,591	23,873,540	29,209,371						
12/31/2016	5,464,428	12,576,603	21,153,940	30,172,631							
12/31/2017	4,431,992	10,069,411	18,838,610								
12/31/2018	4,380,045	12,565,623									
12/31/2019	5,902,316										

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

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

Best 3/5	1.016	1.009	1.006	*	1.002	*	1.001	*	1.000	*
----------	-------	-------	-------	---	-------	---	-------	---	-------	---

171 to Ultimate Factor: 1.034

\* Calculated Using Modified Bondy Method

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

Increments													
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	2,298,613	3,818,410	4,806,468	3,792,850	4,576,887	5,988,539	3,990,197	1,762,093	2,616,080	1,895,379	2,085,961	100,370	-99,562
12/31/2001	3,317,436	5,911,580	5,632,628	5,221,467	5,587,419	6,097,762	4,050,081	3,230,639	2,009,163	1,069,529	795,785	295,271	238,142
12/31/2002	4,043,851	6,096,467	5,135,659	4,104,105	3,003,361	2,562,484	2,304,817	3,207,836	1,676,572	746,966	1,284,757	1,418,780	532,717
12/31/2003	3,148,648	5,702,744	4,285,408	4,305,724	3,919,326	2,085,199	2,505,736	2,008,817	1,921,997	1,560,340	1,692,787	580,464	923,840
12/31/2004	3,318,757	5,911,851	6,159,228	4,182,331	4,216,272	3,201,535	3,971,991	4,496,743	3,307,343	3,588,843	3,766,114	2,307,770	891,157
12/31/2005	4,326,607	5,323,412	5,549,540	4,964,837	5,664,787	3,366,124	4,182,559	4,506,736	3,647,324	1,837,901	1,029,821	1,223,368	384,610
12/31/2006	4,828,313	7,279,265	7,165,327	6,849,384	6,016,736	6,135,384	3,594,862	6,479,497	2,860,278	2,943,582	1,418,548	1,313,984	217,797
12/31/2007	4,605,473	8,045,073	6,377,368	6,019,722	6,237,721	4,549,759	4,917,315	4,144,857	3,711,522	2,928,601	1,458,307	940,779	
12/31/2008	7,291,234	8,307,790	10,227,294	8,828,377	5,828,400	3,689,107	3,041,407	3,861,890	1,790,802	1,970,323	1,738,552		
12/31/2009	8,051,238	11,417,507	11,705,561	8,767,000	6,000,974	4,411,147	5,246,236	2,330,533	2,907,952	2,535,421			
12/31/2010	8,109,973	10,817,720	11,131,724	6,710,671	5,199,466	3,824,732	2,010,464	2,730,842	667,222				
12/31/2011	6,879,073	7,307,682	6,343,582	4,772,720	5,112,176	4,451,439	2,213,345	1,727,303					
12/31/2012	6,120,031	7,101,903	7,489,604	8,160,700	4,085,098	1,838,962	2,307,827						
12/31/2013	6,912,522	6,063,883	8,444,184	5,849,316	2,712,331	1,846,124							
12/31/2014	6,049,946	6,810,165	6,166,275	4,299,363	4,013,212								
12/31/2015	5,680,746	6,703,596	6,275,949	5,335,831									
12/31/2016	7,112,175	8,577,337	9,018,691										
12/31/2017	5,637,419	8,769,199											
12/31/2018	8,185,578												

Incremental Percentages													
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0318	0.0528	0.0665	0.0524	0.0633	0.0828	0.0552	0.0244	0.0362	0.0262	0.0288	0.0014	-0.0014
12/31/2001	0.0467	0.0831	0.0792	0.0734	0.0786	0.0858	0.0570	0.0454	0.0283	0.0150	0.0112	0.0042	0.0033
12/31/2002	0.0586	0.0884	0.0745	0.0595	0.0435	0.0372	0.0334	0.0465	0.0243	0.0108	0.0186	0.0206	0.0077
12/31/2003	0.0510	0.0924	0.0695	0.0698	0.0635	0.0338	0.0406	0.0326	0.0312	0.0253	0.0274	0.0094	0.0150
12/31/2004	0.0424	0.0755	0.0787	0.0534	0.0539	0.0409	0.0508	0.0575	0.0423	0.0459	0.0481	0.0295	0.0114
12/31/2005	0.0604	0.0744	0.0775	0.0694	0.0791	0.0470	0.0584	0.0630	0.0510	0.0257	0.0144	0.0171	0.0054
12/31/2006	0.0502	0.0757	0.0745	0.0712	0.0626	0.0638	0.0374	0.0674	0.0298	0.0306	0.0148	0.0137	0.0023
12/31/2007	0.0462	0.0807	0.0640	0.0604	0.0626	0.0457	0.0493	0.0416	0.0372	0.0294	0.0146	0.0094	
12/31/2008	0.0655	0.0747	0.0919	0.0793	0.0524	0.0332	0.0273	0.0347	0.0161	0.0177	0.0156		
12/31/2009	0.0686	0.0973	0.0998	0.0747	0.0512	0.0376	0.0447	0.0199	0.0248	0.0216			
12/31/2010	0.0756	0.1008	0.1037	0.0625	0.0485	0.0356	0.0187	0.0254	0.0062				
12/31/2011	0.0700	0.0744	0.0645	0.0486	0.0520	0.0453	0.0225	0.0176					
12/31/2012	0.0677	0.0785	0.0828	0.0903	0.0452	0.0203	0.0255						
12/31/2013	0.0794	0.0696	0.0970	0.0672	0.0311	0.0212							
12/31/2014	0.0714	0.0803	0.0727	0.0507	0.0473								
12/31/2015	0.0592	0.0698	0.0654	0.0556									
12/31/2016	0.0741	0.0894	0.0940										
12/31/2017	0.0572	0.0890											
12/31/2018	0.0683												

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

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

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	1.282	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 *			

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					0.993	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:

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

<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	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		
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

	Increments													
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>	
12/31/2000	268,352	840,325	991,336	631,810	342,920	137,738	-55,152	40,647	18,192	25,671	399,305	-235,141	70,117	
12/31/2001	1,130,009	1,305,586	811,469	1,094,051	498,075	903,672	251,541	253,446	-163,305	156,165	105,134	168,810	110,227	
12/31/2002	823,560	1,393,988	720,747	1,027,422	311,769	101,799	138,803	62,181	3,515	98,146	52,693	63,759	5,823	
12/31/2003	722,324	910,358	781,048	718,038	372,157	178,154	-21,883	9,248	35,247	73,967	-19,710	0	-2,107	
12/31/2004	709,507	1,008,655	665,056	534,549	206,971	142,705	142,093	-2,058	-785	745	-2,800	22,667	-3,121	
12/31/2005	676,538	1,000,156	546,797	1,153,113	-697,930	115,832	9,923	-3,771	-19,187	30	0	30,447	23,061	
12/31/2006	935,852	1,164,172	1,253,020	764,073	342,528	108,241	-42,884	33,310	-4,679	0	0	140	438	
12/31/2007	743,909	1,223,500	550,182	741,515	256,158	223,177	-160,947	38,260	-4,121	2,136	-933	4,755		
12/31/2008	724,908	1,519,811	632,312	188,661	113,372	73,072	32,954	14,274	4,040	0	361			
12/31/2009	890,920	1,792,131	28,492	622,045	-17,977	16,227	13,616	-1,845	10,330	-139				
12/31/2010	951,318	1,423,281	1,365,367	1,146,631	111,679	-65,473	7,409	24,509	8,733					
12/31/2011	616,462	1,267,884	1,194,231	614,163	344,696	150,863	12,076	30,051						
12/31/2012	947,248	1,898,678	939,589	520,069	437,850	123,436	44,577							
12/31/2013	1,100,425	1,275,318	1,050,632	632,512	424,277	222,333								
12/31/2014	683,088	821,629	455,981	238,127	132,604									
12/31/2015	504,298	738,813	756,798	266,038										
12/31/2016	687,371	982,377	431,264											
12/31/2017	968,861	1,058,741												
12/31/2018	325,769													

	Incremental Percentages													
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159	
12/31/2000	0.0204	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

A.Y.E.	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

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	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 *			

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:

<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	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										

  

<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	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		
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)  
FULL COVERAGE  
MULTISTATE  
PROPERTY DAMAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

Increments

<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	108,278	201,505	185,763	222,986	255,866	400,535	196,503	160,019	299,442	170,494	149,375	112,701	65,510
12/31/2001	92,729	161,269	186,625	127,936	215,351	421,627	316,970	-49,851	203,243	115,919	111,583	87,192	27,870
12/31/2002	151,166	179,950	282,586	59,218	99,385	78,556	24,791	4	197,339	190,323	91,891	272,622	158,842
12/31/2003	611,815	312,320	159,010	151,689	36,805	13,631	87,221	73,445	101,917	82,130	60,280	19,267	23,282
12/31/2004	147,584	167,651	195,102	123,645	123,765	19,947	21,414	31,422	8,181	25,003	-4,981	6,942	29,728
12/31/2005	85,240	293,915	183,339	43,037	88,530	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	225,293	279,483	304,983	289,531	346,759	81,771	310,045	47,876	89,940	-1,516	163,769	40,824	99,232
12/31/2007	419,047	204,169	408,446	332,316	437,041	-22,891	197,757	69,952	-20,603	-126,765	884	-33,889	
12/31/2008	519,787	405,312	768,129	856,621	2,227,770	2,501,507	1,423,783	-14,712	-595,988	-497,969	-633,433		
12/31/2009	485,011	134,736	31,978	157,857	71,131	310,817	181,993	24,727	11,477	31,277			
12/31/2010	185,470	319,584	358,396	106,224	163,206	205,883	151,193	25,814	282,814				
12/31/2011	347,076	385,957	387,452	319,141	11,698	27,610	120,141	110,882					
12/31/2012	289,661	358,459	125,793	188,146	178,915	111,370	97,454						
12/31/2013	122,909	228,347	217,403	223,149	192,842	156,835							
12/31/2014	309,157	236,791	214,985	236,683	27,435								
12/31/2015	430,406	354,912	276,112	165,181									
12/31/2016	287,115	327,837	562,244										
12/31/2017	274,649	1,127,978											
12/31/2018	350,680												

Incremental Percentages

<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	0.0313	0.0582	0.0537	0.0645	0.0740	0.1158	0.0568	0.0463	0.0866	0.0493	0.0432	0.0326	0.0189
12/31/2001	0.0303	0.0526	0.0609	0.0417	0.0703	0.1375	0.1034	-0.0163	0.0663	0.0378	0.0364	0.0284	0.0091
12/31/2002	0.0707	0.0842	0.1322	0.0277	0.0465	0.0368	0.0116	0.0000	0.0923	0.0891	0.0430	0.1276	0.0743
12/31/2003	0.2234	0.1140	0.0581	0.0554	0.0134	0.0050	0.0318	0.0268	0.0372	0.0300	0.0220	0.0070	0.0085
12/31/2004	0.0483	0.0549	0.0639	0.0405	0.0405	0.0065	0.0070	0.0103	0.0027	0.0082	-0.0016	0.0023	0.0097
12/31/2005	0.0211	0.0727	0.0453	0.0106	0.0219	0.0161	0.0306	-0.0014	-0.0002	0.0011	0.0438	-0.0307	0.0029
12/31/2006	0.0454	0.0564	0.0615	0.0584	0.0699	0.0165	0.0625	0.0097	0.0181	-0.0003	0.0330	0.0082	0.0200
12/31/2007	0.0884	0.0431	0.0862	0.0701	0.0922	-0.0048	0.0417	0.0148	-0.0043	-0.0267	0.0002	-0.0071	
12/31/2008	0.0854	0.0666	0.1262	0.1407	0.3660	0.4110	0.2339	-0.0024	-0.0979	-0.0818	-0.1041		
12/31/2009	0.1063	0.0295	0.0070	0.0346	0.0156	0.0681	0.0399	0.0054	0.0025	0.0069			
12/31/2010	0.0348	0.0599	0.0672	0.0199	0.0306	0.0386	0.0284	0.0048	0.0530				
12/31/2011	0.0584	0.0650	0.0652	0.0537	0.0020	0.0046	0.0202	0.0187					
12/31/2012	0.0628	0.0777	0.0273	0.0408	0.0388	0.0242	0.0211						
12/31/2013	0.0255	0.0473	0.0451	0.0463	0.0400	0.0325							
12/31/2014	0.0565	0.0433	0.0393	0.0433	0.0050								
12/31/2015	0.0547	0.0451	0.0351	0.0210									
12/31/2016	0.0481	0.0550	0.0943										
12/31/2017	0.0415	0.1706											
12/31/2018	0.0545												

Best 3/5	0.0525	0.0491	0.0398	0.0435	0.0248	0.0318	0.0298	0.0083	0.0054	-0.0087	0.0105	0.0007	0.0127
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	---------	--------	--------	--------

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

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

171 to Ultimate Factor: 1.066

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.300	0.248	0.199	0.159	0.115	0.091	0.059
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.029	0.021	0.015	0.024	0.013	0.013	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/20</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2017	2,020,379	7,256,679	0.199	1,444,084	3,464,463	1.066	3,692,975
12/31/2018	885,566	7,007,644	0.248	1,737,898	2,623,464	1.066	2,796,465
12/31/2019	343,580	8,931,587	0.300	2,679,492	3,023,072	1.066	3,222,446

\* Calculated Using Modified Bondy Method

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

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

Notes: All dollar amounts are displayed in thousands.

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

# LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	<u>LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED</u>
Average Annual Percent Change			
a) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	+ 1.6%	+ 1.5%
b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	+ 1.1%	+ 1.1%
c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	+ 0.6%	+ 0.6%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 6.4%	+ 4.8%	
Eight Years	+ 8.1%	+ 5.1%	
Six Years	+ 10.8%	+ 4.4%	
b) Selected	+ 5.0%	+ 4.5%	
(3) <u>FREQUENCY TREND</u>			
Selected	- 0.5%		

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

LOCAL PRODUCTS / COMPLETED OPERATIONS  
AVERAGE ANNUAL EXPOSURE TRENDS  
FOR ACCIDENT YEARS ENDING 12/31/2017, 12/31/2018 & 12/31/2019

(1) YEAR ENDING QUARTER*				(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES				(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES				(1) YEAR ENDING QUARTER*				(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES				(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES			
2009	1			0.961				22.128				2016	1			1.030				25.313			
	2			0.966				22.349					2			1.030				25.481			
	3			0.969				22.502					3			1.029				25.735			
	4			0.968				22.653					4			1.030				25.943			
2010	1			0.964				22.806				2017	1			1.033				26.166			
	2			0.962				22.928					2			1.034				26.330			
	3			0.962				23.080					3			1.037				26.530			
	4			0.965				23.208					4			1.040				26.719			
2011	1			0.968				23.312				2018	1			1.043				26.958			
	2			0.973				23.427					2			1.047				27.208			
	3			0.978				23.556					3			1.051				27.441			
	4			0.982				23.638					4			1.054				27.728			
2012	1			0.986				23.715				2019	1			1.057				27.949			
	2			0.990				23.794					2			1.060				28.183			
	3			0.995				23.873					3			1.062				28.355			
	4			1.000				23.965					4			1.064				28.506			
2013	1			1.004				24.062				2020	1			1.065				28.691			
	2			1.006				24.140					2			1.059				28.816			
	3			1.008				24.167					3P			1.055				28.993			
	4			1.010				24.208					4P			1.052				28.953			
2014	1			1.012				24.299				2021	1P			1.050				28.873			
	2			1.016				24.405					2P			1.055				28.805			
	3			1.019				24.538					3P			1.058				28.682			
	4			1.022				24.663					4P			1.062				28.738			
2015	1			1.024				24.759				2022	1P			1.067				28.793			
	2			1.026				24.909					2P			1.074				28.845			
	3			1.027				25.013					3P			1.081				28.905			
	4			1.030				25.172					4P			1.088				28.981			
CHANGE IN EXPOSURES				LOCAL PRODUCTS				COMPLETED OPERATIONS															
7/1/2017 to 7/1/2022				(2022:4/2017:4)				1.046				1.085											
7/1/2018 to 7/1/2022				(2022:4/2018:4)				1.032				1.045											
7/1/2019 to 7/1/2022				(2022:4/2019:4)				1.022				1.017											
AVERAGE ANNUAL TREND FACTOR																							
7/1/2017 to 7/1/2022				( 5.0 YRS )				1.009				1.016											
7/1/2018 to 7/1/2022				( 4.0 YRS )				1.008				1.011											
7/1/2019 to 7/1/2022				( 3.0 YRS )				1.007				1.006											

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

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.

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Paid <u>Occurrences</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2010	\$45,801,992	1,582	\$28,952	\$25,645		
12/31/2011	39,821,092	1,460	27,275	27,280		
12/31/2012	41,732,779	1,400	29,809	29,020	\$27,040	
12/31/2013	43,131,925	1,476	29,222	30,870	29,224	
12/31/2014	34,246,327	1,253	27,331	32,838	31,585	\$29,190
12/31/2015	35,432,643	1,098	32,270	34,932	34,136	32,347
12/31/2016	36,258,182	956	37,927	37,159	36,893	35,847
12/31/2017	37,125,436	876	42,381	39,529	39,872	39,725
12/31/2018	35,687,982	779	45,813	42,049	43,093	44,022
12/31/2019	37,257,460	838	44,460	44,730	46,573	48,784
Goodness of Fit Statistic, R-Squared:				0.816	0.852	0.894
Average Annual Severity Trend (10 yr)				+ 6.4%		
Average Annual Severity Trend ( 8 yr)				+ 8.1%		
Average Annual Severity Trend ( 6 yr)				+ 10.8%		
Selected Annual Severity Trend				+ 5.0%		

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

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

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

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

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

(See Section B - Explanation of Trend Calculation).



LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND  
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)<sup>2</sup></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%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

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

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

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

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

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

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

$K$  = The number of classes within the class group.

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

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

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes (Cont'd)

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

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

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

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

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

Note:  $\tilde{X}$  (X - tilde) is the 5 year Monoline/Multiline ALCCCL weighted class group experience ratio, where  $\tilde{X}_{monoline}$  (X - tilde monoline) is weighted based on Monoline/Multiline ALCCCL for the latest year only.

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

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes (Cont'd)

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 01

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .884 \* 1.181

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
10100	194404	959476	1.68470	.3293	1.140	1.295	1.352	35.0	0.060	0.081
10145	51298	448118	.84412	.2183	.867	.985	1.028	0.0	0.012	0.012
10146	9943	51272	2.03607	.1031	.993	1.128	1.178	16.7	0.018	0.021
10352	24702	157031	.68939	.1370	.848	.964	1.006	0.0	0.062	0.062
11039	361251	2330218	1.11774	.5143	.999	1.135	1.185	18.5	0.065	0.077
11258	12877	91962	.00000	.1165	.771	.876	.915	-8.5	0.141	0.129
11259	151	1792	.00000	.0863	.798	.907	.947	-5.2	0.135	0.128
11288	68227	430754	1.06817	.2139	.915	1.040	1.086	8.2	0.085	0.092
12374	226459	1439043	.98933	.4082	.921	1.047	1.093	10.0	0.070	0.077
12375	93771	799155	.25736	.2981	.690	.784	.818	-18.4	0.049	0.040
13673	355651	2318182	1.11960	.5131	1.000	1.136	1.186	21.1	0.019	0.023
13720	25505	201198	1.54860	.1504	.975	1.108	1.157	16.4	0.067	0.078
14401	53822	225435	.82401	.1576	.865	.983	1.026	2.4	0.127	0.130
15224	80071	574090	.98807	.2490	.902	1.025	1.070	7.6	0.066	0.071
16900	366050	2828668	.91668	.5585	.897	1.019	1.064	5.7	0.070	0.074
16901	1630805	10649308	.71771	.8183	.746	.848	.885	-11.1	0.108	0.096
16902	135743	704428	.48861	.2782	.766	.870	.908	-9.4	0.064	0.058
16905								5.7	0.070	0.074
16906								-11.1	0.108	0.096
16910	2354746	16286487	.87726	.8724	.877	.997	1.041	3.6	0.055	0.057
16911	205202	1262555	.80195	.3814	.846	.961	1.003	0.0	0.059	0.059
16915	72154	452100	.82903	.2193	.863	.981	1.024	1.9	0.053	0.054
16916	873500	5299231	.88335	.6959	.880	1.000	1.044	3.8	0.052	0.054
16920	11787	85655	.98567	.1144	.886	1.007	1.051	5.1	0.117	0.123
16921	1338	5600	.00000	.0876	.797	.906	.946	-6.0	0.050	0.047
16930	89025	441697	.77204	.2167	.851	.967	1.010	1.3	0.154	0.156
16931	42940	182408	1.21631	.1448	.923	1.049	1.095	9.0	0.078	0.085
16940	1043	4437	.00000	.0872	.797	.906	.946	-5.9	0.051	0.048
16941	24979	97208	.17191	.1182	.790	.898	.938	-6.2	0.096	0.090
18435	425800	2010062	.99822	.4808	.933	1.060	1.107	10.3	0.068	0.075
18436	18759	84119	.00000	.1139	.774	.880	.919	-7.9	0.151	0.139
18501	347166	2071315	.83017	.4876	.852	.968	1.011	0.0	0.015	0.015
45900	76321	353571	.00187	.1937	.704	.800	.835	-17.3	0.052	0.043
49617	492445	2682535	1.30332	.5464	1.108	1.259	1.314	31.2	0.173	0.227
57001	28869	231969	1.62744	.1595	.993	1.128	1.178	17.4	0.023	0.027

X-TILDE: .891 X-TILDE (MONOLINE): .880 PI-TILDE: .0049190  
 TAU SQUARED: .03000 SIGMA SQUARED: 79236.61548

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

## LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .986 \* 1.181

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	5985	38146	.00000	.0628	1.114	1.091	1.270	26.3	0.019	0.024
10042	1644627	7710444	1.02231	.5529	1.097	1.074	1.251	25.0	0.400	0.500
10060	2096	15404	.00000	.0598	1.118	1.095	1.275	28.2	0.071	0.091
10065	27834	180380	10.27050	.0815	1.929	1.889	2.200	40.5	0.037	0.052 U
10066	2685	22008	.00000	.0607	1.117	1.094	1.274	27.5	0.040	0.051
10071	606344	3584411	1.08735	.3780	1.151	1.127	1.312	31.7	0.101	0.133
10073	10267002	57956226	.87434	.8989	.906	.887	1.033	4.3	0.460	0.480
10075	782	4714	16.91260	.0583	2.106	2.063	2.402	42.4	0.158	0.225 U
10107	12188	142198	.70050	.0766	1.152	1.128	1.314	31.3	0.198	0.260
10115	54661	384900	.97408	.1071	1.166	1.142	1.330	33.3	0.063	0.084
10309	29053	197755	.12374	.0837	1.100	1.077	1.254	26.3	0.019	0.024
11020	8191	41930	.74756	.0633	1.161	1.137	1.324	32.5	0.117	0.155
11127	61422	517511	1.27883	.1229	1.200	1.175	1.368	42.9	0.007	0.010
11128	31094	197645	.83352	.0837	1.159	1.135	1.322	31.8	0.066	0.087
11204	44006	122057	.01868	.0739	1.103	1.080	1.258	25.5	1.530	1.920
11234	25008	173434	.73969	.0806	1.153	1.129	1.315	31.0	0.058	0.076
12014	25573	180181	.43371	.0815	1.128	1.105	1.287	27.5	0.040	0.051
12356	5664	52824	2.61966	.0648	1.282	1.256	1.463	42.9	0.028	0.040 U
12510	3833	36946	.00000	.0627	1.115	1.092	1.272	26.9	0.026	0.033
12805	1248349	5852756	1.28713	.4881	1.237	1.212	1.411	41.3	0.155	0.219
13351	1128436	5829198	1.61779	.4871	1.398	1.369	1.594	42.9	0.056	0.080 U
13352	7391	37589	.00000	.0628	1.114	1.091	1.270	27.5	0.040	0.051
13506	106523	560360	.88767	.1279	1.151	1.127	1.312	31.1	0.061	0.080
13507	40239	284989	.00494	.0947	1.077	1.055	1.229	22.7	0.132	0.162
13716	767291	3939309	.80785	.3982	1.037	1.016	1.183	18.3	0.131	0.155
13759	21292	157553	.01219	.0785	1.097	1.074	1.251	25.0	0.128	0.160
14101	10325	90074	.20354	.0697	1.120	1.097	1.277	27.9	0.043	0.055
14279	165134	758577	1.22375	.1503	1.194	1.169	1.361	36.5	0.085	0.116
14913	62053	476951	.85696	.1181	1.150	1.126	1.311	31.5	0.108	0.142
15538	8770	106557	.42102	.0719	1.134	1.111	1.294	29.4	0.017	0.022
15600	4400	47689	2.36657	.0641	1.265	1.239	1.443	42.3	0.071	0.101 U
15608	1752	22466	.00000	.0607	1.117	1.094	1.274	22.2	0.009	0.011
15839	28012	200505	.18726	.0841	1.105	1.082	1.260	25.0	0.028	0.035
15991	40306	265009	1.24642	.0922	1.194	1.169	1.361	35.4	0.065	0.088
15993	6978	47284	.31343	.0640	1.133	1.110	1.293	28.2	0.039	0.050
16403	99382	504235	1.68923	.1213	1.250	1.224	1.425	39.8	0.186	0.260 U
16676	1160	6633	.00000	.0586	1.119	1.096	1.276	28.6	0.014	0.018

X-TILDE: .980 X-TILDE (MONOLINE): 1.021 PI-TILDE: .0024820  
 TAU SQUARED: .06408 SIGMA SQUARED: 446118.19735

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

## LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .986 \* 1.181

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
18078	62355	585047	.33780	.1307	1.078	1.056	1.230	22.8	0.127	0.156
18109	563	3237	.65647	.0581	1.158	1.134	1.321	31.0	0.029	0.038
18110	57213	365979	1.08687	.1048	1.178	1.154	1.344	34.3	0.035	0.047
18206	361278	3007355	1.14489	.3420	1.174	1.150	1.339	34.1	0.091	0.122
18335	10431	51208	.00000	.0646	1.112	1.089	1.268	27.8	0.018	0.023
18506	34	273	.00000	.0577	1.121	1.098	1.279	28.6	0.007	0.009
18507	1156	9300	.45151	.0589	1.146	1.122	1.307	25.0	0.008	0.010
18708	11638	65315	8.90380	.0665	1.702	1.667	1.941	41.2	0.017	0.024 U
18834	7499	39493	.00000	.0630	1.114	1.091	1.270	27.2	0.125	0.159
18911	5334	41302	.28425	.0632	1.132	1.109	1.291	30.0	0.020	0.026
18912	1202	6706	1.11930	.0586	1.185	1.161	1.352	34.5	0.029	0.039
18920	413	4303	.41831	.0583	1.144	1.120	1.304	27.8	0.018	0.023
45819	645541	3459146	.78007	.3705	1.038	1.017	1.184	18.9	0.074	0.088
49618	550	2686	2.00372	.0581	1.236	1.211	1.410	40.6	0.064	0.090
49619	179030	1170485	1.07721	.1933	1.168	1.144	1.332	33.6	0.107	0.143

X-TILDE: .980 X-TILDE (MONOLINE): 1.021 PI-TILDE: .0024820  
 TAU SQUARED: .06408 SIGMA SQUARED: 446118.19735

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

## LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 11

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.026 \* 1.181

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	1.212	21.7	0.460	0.560
92054	0	3	.00000	.1250	.791	.826	1.001	0.0	0.201	0.201
92055	601	3196	.00000	.1255	.791	.826	1.001	0.0	0.175	0.175
95124	924846	5364814	1.40598	.5404	1.175	1.227	1.487	42.9	0.910	1.300 U
98303	95474	363703	.28997	.1755	.797	.832	1.008	0.8	5.300	5.340
98304	2741720	15065040	1.03869	.7527	1.005	1.049	1.271	27.1	3.170	4.030
98305	2929074	17548383	1.02530	.7788	.999	1.043	1.264	26.4	1.440	1.820
98306	6563	63016	.71626	.1342	.879	.918	1.112	10.7	0.750	0.830
98307	1770	9954	.18766	.1265	.814	.850	1.030	2.2	0.460	0.470
98308	515705	2955716	.96315	.4158	.929	.970	1.175	17.5	0.970	1.140
98309	19622	123092	1.97372	.1428	1.057	1.103	1.337	33.3	1.260	1.680
98344	42324	337662	.63857	.1721	.859	.897	1.087	7.8	0.510	0.550
98449	1535870	13169555	.86444	.7281	.875	.913	1.106	10.8	14.800	16.400
98805	217318	1238651	1.35678	.2760	1.029	1.074	1.301	30.0	1.100	1.430
98813	346694	2006280	.90271	.3460	.904	.944	1.144	14.4	1.600	1.830
98967	1531594	8339739	1.15457	.6361	1.064	1.111	1.346	34.8	7.940	10.700
99003	31526	252016	.50527	.1606	.840	.877	1.063	5.9	0.850	0.900
99826	37269	216804	1.22185	.1558	.954	.996	1.207	21.2	0.520	0.630
99827	72022	468640	.74652	.1890	.875	.913	1.106	11.1	0.540	0.600
99948	2412730	14197320	.88344	.7420	.889	.928	1.124	12.5	19.200	21.600
99952	536775	2049750	.89950	.3496	.903	.943	1.143	14.6	15.100	17.300
99953	270234	1270589	.54588	.2793	.804	.839	1.017	1.8	11.200	11.400
99954	184146	859815	.27440	.2357	.756	.789	.956	-4.4	9.840	9.410
99955	1170146	3922902	.71268	.4731	.814	.850	1.030	2.9	10.400	10.700

X-TILDE: .982 X-TILDE (MONOLINE): .958 PI-TILDE: .0073150  
 TAU SQUARED: .03000 SIGMA SQUARED: 178105.44593

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



## LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.009 \* 1.181

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	1767503	12167763	.82641	.4003	.888	.962	1.146	14.6	5.010	5.740
91150	1315644	6405288	.84259	.2741	.905	.980	1.168	16.8	6.060	7.080
91155	4324364	25253350	.96576	.5700	.950	1.029	1.226	22.5	25.800	31.600
91340	20265570	118173738	.84838	.8571	.860	.932	1.111	11.0	6.880	7.640
91341	9413046	56686319	.96407	.7440	.955	1.035	1.233	23.4	3.680	4.540
91342	10694121	56072729	.91916	.7419	.922	.999	1.190	18.8	3.130	3.720
91343	329805	2241836	.67400	.1440	.892	.966	1.151	15.1	1.260	1.450
91436	270585	1463825	.65044	.1144	.897	.972	1.158	16.0	2.500	2.900
91507	34284	200444	.03062	.0616	.874	.947	1.128	12.7	3.300	3.720
91551	970736	4783689	.81380	.2285	.903	.978	1.165	16.9	0.710	0.830
91555	151483	924711	.59929	.0926	.899	.974	1.161	16.4	1.100	1.280
91560	12445133	65434580	.89549	.7699	.903	.978	1.165	16.4	3.830	4.460
91577	2117220	10081409	1.08284	.3600	.985	1.067	1.271	27.1	3.140	3.990
91746	4431933	16902421	1.03609	.4752	.980	1.062	1.266	26.7	6.940	8.790
92101	568222	2703568	.86154	.1607	.918	.995	1.186	18.7	3.150	3.740
92102	551299	3142958	1.35832	.1760	1.005	1.089	1.298	29.9	3.280	4.260
92215	8819491	47978018	.94882	.7117	.943	1.022	1.218	21.7	2.860	3.480
92338	4486329	24917952	.98583	.5668	.961	1.041	1.240	23.7	1.770	2.190
92446	570570	1774578	.26432	.1265	.845	.915	1.090	8.8	1.940	2.110
92447	37057	246335	.56732	.0636	.906	.982	1.170	17.3	1.680	1.970
92451	3003452	15676288	.94417	.4577	.936	1.014	1.208	20.8	2.210	2.670
92478	16029206	86546479	.87755	.8151	.887	.961	1.145	14.8	1.690	1.940
94007	9697747	47943092	.94309	.7115	.939	1.017	1.212	21.2	4.530	5.490
94276	1732520	9466861	.72518	.3471	.858	.930	1.108	10.9	4.330	4.800
94569	3497785	16298928	1.01404	.4667	.969	1.050	1.251	25.1	4.420	5.530
95410	6733158	34870687	.84872	.6440	.877	.950	1.132	13.4	2.770	3.140
95455	627399	3049183	2.24236	.1728	1.156	1.252	1.492	42.8	1.800	2.570 U
95505	94974	553749	1.42882	.0770	.968	1.049	1.250	25.1	2.190	2.740
95625	2239597	9185172	1.24147	.3410	1.036	1.122	1.337	33.6	4.250	5.680
95647	41492554	163251023	.91398	.8921	.916	.992	1.182	18.2	8.280	9.790
96053	594781	2771838	.72645	.1631	.896	.971	1.157	15.8	3.990	4.620
96410	1808219	8357797	.96650	.3224	.941	1.020	1.215	22.0	9.260	11.300
96611	260577	1656120	.21839	.1219	.843	.913	1.088	8.6	1.050	1.140
97447	7889368	41520559	1.03613	.6819	1.002	1.086	1.294	29.4	4.700	6.080
97650	484037	2150339	.81629	.1407	.913	.989	1.179	17.9	3.900	4.600
97651	385103	1693930	1.31869	.1234	.977	1.059	1.262	26.1	4.140	5.220
97652	51228	297996	6.65931	.0659	1.307	1.416	1.687	43.0	3.420	4.890 U

X-TILDE: .908 X-TILDE (MONOLINE): .923 PI-TILDE: .0033020  
 TAU SQUARED: .03000 SIGMA SQUARED: 629739.98264

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

## LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.009 \* 1.181

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
97653	885490	4113929	.79201	.2079	.901	.976	1.163	16.4	2.870	3.340
97654	91105	441113	.25524	.0721	.881	.954	1.137	13.8	3.410	3.880
97655	1658510	7867958	.53192	.3109	.806	.873	1.040	3.9	5.090	5.290
98002	35521	245724	.00000	.0636	.870	.943	1.124	12.2	0.900	1.010
98482	24654257	116336482	.99882	.8552	.989	1.072	1.277	27.7	7.330	9.360
98483	29502410	159239361	.89091	.8897	.895	.970	1.156	15.4	17.500	20.200
98502	340560	2061015	1.05399	.1373	.946	1.025	1.221	22.1	3.030	3.700
98636	2148800	10572118	.81355	.3700	.886	.960	1.144	14.4	3.400	3.890
98677	3705422	22744209	.90626	.5453	.917	.993	1.183	18.3	8.250	9.760
98678	2766494	14320999	.85947	.4368	.899	.974	1.161	15.9	12.600	14.600
98806	811574	3867294	.76805	.2000	.897	.972	1.158	15.8	4.060	4.700
98820	3756273	17477836	.90958	.4831	.920	.997	1.188	18.8	3.770	4.480
98884	3044345	12276982	1.06722	.4022	.985	1.067	1.271	26.9	2.450	3.110
99004	35256	191744	.09161	.0612	.878	.951	1.133	13.5	1.550	1.760
99080	1331974	6564691	.55415	.2783	.825	.894	1.065	6.5	7.120	7.580
99315	1656556	6651186	1.12482	.2806	.984	1.066	1.270	27.1	2.580	3.280
99321	1820802	11071982	.81948	.3798	.888	.962	1.146	14.6	2.050	2.350
99613	1652044	7243120	.87131	.2957	.912	.988	1.177	17.6	2.670	3.140
99650	462502	3186615	.97049	.1775	.937	1.015	1.210	20.5	0.880	1.060
99746	4113626	19686219	.94660	.5111	.938	1.016	1.211	21.0	3.470	4.200

X-TILDE: .908      X-TILDE (MONOLINE): .923      PI-TILDE: .0033020  
 TAU SQUARED: .03000      SIGMA SQUARED: 629739.98264

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 13

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .940 \* 1.181

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	68361	162512	.05379	.1518	.683	.866	.961	-3.8	2.390	2.300
91127	888920	4239268	.63172	.5829	.700	.887	.985	-1.5	1.350	1.330
91235	399087	2299352	.51093	.4499	.667	.845	.938	-6.3	3.320	3.110
91265	34432	111011	.36466	.1406	.735	.932	1.035	3.6	3.330	3.450
91266	225463	1054296	1.10339	.3083	.890	1.128	1.252	25.5	1.100	1.380
91280	6569	61123	3.28487	.1295	1.118	1.417	1.573	42.9	3.260	4.660 U
94381	1594288	7209203	1.04766	.6956	.971	1.231	1.367	36.7	10.900	14.900
94404	145588	436075	1.59215	.2069	.960	1.217	1.351	35.1	5.550	7.500
95310	535023	1674290	1.22455	.3869	.961	1.218	1.352	35.5	1.520	2.060
96408	1203533	7440848	.77884	.7019	.784	.994	1.103	10.8	9.570	10.600
96409	1959507	10647992	.90022	.7682	.876	1.110	1.232	23.2	9.900	12.200
97221	970324	5395438	.73833	.6355	.759	.962	1.068	6.9	1.440	1.540
97222	3054318	19701705	.73997	.8576	.748	.948	1.052	5.0	1.590	1.670
97223	3653581	20199276	.65459	.8605	.674	.854	.948	-5.2	3.680	3.490
98152	426861	3010243	1.16138	.5075	.981	1.243	1.380	38.6	0.570	0.790
98157	52107	303089	.00000	.1810	.651	.825	.916	-8.1	0.370	0.340
98163	3989	7244	.00000	.1171	.702	.890	.988	0.0	0.280	0.280
98164	24507	82716	.00000	.1343	.689	.873	.969	-3.5	0.086	0.083
98659	17	589	.00000	.1155	.704	.892	.990	-2.0	0.510	0.500
98914	277	2907	.00000	.1161	.703	.891	.989	-1.3	0.760	0.750
98949	5861	25026	.00000	.1212	.699	.886	.984	-2.4	0.410	0.400
98993	1876266	7741742	.53944	.7097	.614	.778	.864	-13.5	5.770	4.990
99163	4196	13659	.00000	.1186	.701	.888	.986	-1.6	0.610	0.600
99803	32042	79898	1.06397	.1337	.831	1.053	1.169	16.9	14.800	17.300
99946	3130145	15221307	.83094	.8240	.825	1.046	1.161	16.2	3.020	3.510
99969	938264	4425261	1.23288	.5924	1.055	1.337	1.484	42.6	2.720	3.880 U

X-TILDE: .792 X-TILDE (MONOLINE): .789 PI-TILDE: .0068836  
TAU SQUARED: .03000 SIGMA SQUARED: 113438.02212

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

SECTION H  
CONSIDERATION OF COVID-19  
TABLE OF CONTENTS

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

## IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

### INTRODUCTION

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

ISO General Liability basic limit loss cost level changes are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. The historical statistical data included in this filing is from a period where COVID-19 was not known to be present in the United States.

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

---

### LOSS COST ADJUSTMENTS GENERAL LIABILITY

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

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

LOSS COST  
ADJUSTMENTS  
GENERAL LIABILITY  
(Cont'd)

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

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

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

CONNECTICUT GL-2021-BGL1  
BASIC LIMIT LOSS COST LEVEL  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS  
ACTUARIAL ANALYSIS SUPPLEMENT

---

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

---

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED</u>
M&C	- 1.5%	- 1.5%	- 1.5%
OL&T	- 3.2%	0.0%	- 1.4%
Premises/Operations	- 2.6%	- 0.5%	- 1.4%
Products	- 6.3%	- 6.3%	- 6.3%
Local Products/Completed Operations	+18.0%	+18.0%	+18.0%
Products/Completed Operations	+10.4%	+10.4%	+10.4%
GL Overall	- 1.2%	+0.7%	- 0.2%

---

INDICATED                      Indicated changes are based on standard ISO methodology. The selected changes are  
VS. SELECTED                      equal to the indicated changes for all sublines except for OL&T where a selection of 0.0%  
VS. ADJUSTED                      was selected to temper the effect of the latest year and to limit swings in loss costs. The  
adjusted loss cost level changes reflect the COVID-19 related adjustments for OL&T.

---

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

ISO reporting companies' voluntary experience.  
Fiscal - accident year data through year ended 3/31/2020 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.

Due to the impact that the COVID-19 pandemic had on the March 2020 experience, we have decided to remove the experience for that month from our calculations. Therefore, any reference in this filing to the experience of year ending 3/31/2020 actually refers to the 11 months ending 2/29/2020.

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification processes so that only data that would be reliable is used for ratemaking. Subsequent to this initial data submission review, additional analyses involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review, corrected or adjusted. Specifically, various reported exposure amounts have been adjusted prior to their use in the calculations. The ISO staff responsible for this loss cost review also reviewed the data for reasonableness.

---

## CALL TO CALL COMPARISON

### Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 7.8%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 5.8% increase in ALCCL;
- Implemented loss cost level change (-0.2%);
- A change in exposure trend plus an additional year of trending (-1.9%);
- The effect on ALCCL due to a change in average IPMFs (+4.6%).

The Basic Limit Experience Ratio (BLER) increased in 2017 (+11.6%). This is mainly due to unfavorable experience across several class groups. The BLER decreased in 2018 (-10.5%). This is mainly due to favorable experience across several class groups.

---

### Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 26.9%, 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 14.2% increase in ALCCL;
- Implemented loss cost level change (+11.8%);
- A change in exposure trend plus an additional year of trending (+0.3%);
- The effect on ALCCL due to a change in average IPMFs (-0.3%).

The BLERs decreased in 2018 (-15.8%) and 2019 (-17.1%). This is mainly due to favorable experience across several class groups.

---

### Products

Multistate ALCCL increased by an average of 9.5% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in company mix which caused a 10.8% increase in ALCCL;
- Implemented an average loss cost level change of approximately -0.1% in most states;
- A change in exposure trend plus an additional year of trending of -0.9%;
- The effect on ALCCL due to a change in average IPMFs (+1.1%).

The BLERs changed due to the various effects listed above.

---



CALL TO CALL  
COMPARISON  
(Cont'd)

Local Products/  
Completed Ops

Multistate ALCCL increased by an average of 16.3% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in the companies mix which caused a 10.5% increase in ALCCL;
- Implemented an average loss cost level change of approximately +9.2% in most states;
- A change in exposure trend plus an additional year of trending of -2.0%;
- The effect on ALCCL due to a change in average IPMFs (+0.8%).

The BLERs changed due to the various effects listed above.

LATEST CALL  
YEAR TO YEAR  
COMPARISON

Manufacturers and  
Contractors

The ALCCL decreased from 2016 to 2017, increased from 2017 to 2019 and then decreased thereafter.

The low BLER for 2020 (0.865) is attributable to favorable experience in several class groups.

Owners, Landlords  
and Tenants

The ALCCL increased from 2016 to 2019 and then decreased thereafter.

The low BLERs for 2016 (0.872) and 2020 (0.804) are attributable to favorable 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 15.0%. This can largely be attributed to a higher 15-to-27 months 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 2021 review remained stable compared to those in the 2020 review. The multistate deductible coverage BI indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review.

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

---

ALAE Development

To develop ALAE losses for all sublines and loss types (BI, PD and Fringe), we are using an incremental method that is based on a percentage of the total limit indemnity losses developed to ultimate. Since this is a procedure that produces incremental factors instead of multiplicative factors, there is no appropriate factor comparison available to last year's review.

One of the primary purposes of this procedure is to produce accurate and stable developed ALAE, especially for immature accident years.

---

SEVERITY TREND COMPARISON	Manufacturers and Contractors	The BI severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review.
		The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review.
		The Fringe severity trend selection is 0.0%, unchanged from 0.0% in the previous Calendar review.
	<hr/>	
	Owners, Landlords and Tenants	The BI severity trend selection is +4.5%, up from +4.0% in the previous Calendar review.
		The PD severity trend selection is +5.5%, up from +5.0% in the previous Calendar review.
		The Fringe severity selection is 0.0%, down from +1.0% in the previous Calendar review.
	<hr/>	
	Products	The BI severity trend selection is +3.0%, unchanged from +3.0% in the previous review.
		The PD severity trend selection is +5.5%, down from +6.0% in the previous review.
	<hr/>	
	Local Products/ Completed Ops	The BI severity trend selection is +5.0%, up from +4.0% in the previous review.
		The PD selected severity trend is +4.5%, unchanged from +4.5% in the previous review.
	<hr/>	

FREQUENCY  
TREND  
COMPARISON

We have selected a frequency trend of 0.0% for Manufacturers & Contractors, -0.5% for Owners, Landlords and Tenants, -1.5% for Products, and -0.5% for Local Products/Completed Operations. This is consistent with our conservative approach toward frequency trend selections. This conservatism reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes.

Manufacturers and  
Contractors

The latest frequency point is lower than the prior point.

Owners, Landlords  
and Tenants

The latest frequency point is lower than the prior point.

Products

The latest frequency point is lower than the prior point.

Local Products/  
Completed Ops

The latest frequency point is higher than the prior point.

EXPOSURE  
TREND  
COMPARISON

Manufacturers and  
Contractors

The exposure trend factors for Manufacturers are lower than that used in the previous review for all three years. The exposure trend factors for Contractors are lower than that used in the previous review for all three years

Owners, Landlords  
and Tenants

The exposure trend factors for Class Groups 1-13 are higher than those used in the previous review for all three years. For Class Group 16, the exposure trend factors are lower than that used in the previous review for the two earliest years and remain same for the latest year.

Products

The exposure trend factors are lower than that used in the previous review for all three years.

Local Products/  
Completed Ops

The exposure trend factors for Local Products are lower than that used in the previous review for all three years. The exposure trend factors for Completed Operations are lower than that used in the previous review for all three years.

WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON	Manufacturers and Contractors	The current weighted average IPMF is 1.040. In the 2020 review the weighted average IPMF was 0.956.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.851. In the 2020 review the weighted average IPMF was 0.848.
	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 2, 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 except for CG34 which went from 1.123 to 1.140. This is due to unfavorable experience in the incoming year.	
	The class group relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, Connecticut's state balanced relative change (1.076) ranks 5th highest overall. In last year's review, Connecticut's state balanced relative change (1.029) ranked 15th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average increase of 5.8% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average increase of 14.2% 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	.249	.189	10205	.99	—	11210	7.63	—	13207	(a)	(a)
10015	29.20	—	10220	18.60	—	11211	39.60	—	13208	(a)	(a)
10020	(a)	(a)	10255	.28	.151	11212	6.00	—	13314	.47	.014
10026	2.56	.024	10256	1.03	.183	11213	4.89	—	13351	1.15	.08
10036	.76	(a)	10257	.193	.148	11214	12.00	—	13352	1.17	.051
10040	.19	.32	10309	.64	.024	11222	.203	—	13410	1.61	2.35
10042	1.46	.50	10315	1.50	(a)	11234	1.11	.076	13411	(a)	(a)
10052	20.20	—	10331	39.50	—	11248	.053	.016	13412	.54	1.21
10054	17.90	—	10332	68.20	—	11258	2.25	.129	13453	.63	(a)
10060	.70	.091	10352	1.09	.062	11259	2.41	.128	13454	.73	(a)
10065	1.05	.052	10367	10.20	—	11273	55.20	—	13455	.75	(a)
10066	1.07	.051	10368	14.90	—	11274	53.00	—	13461	(a)	(a)
10070	.143	.151	10375	(a)	—	11288	2.76	.092	13506	3.63	.08
10071	1.26	.133	10378	40.00	—	12014	.115	.051	13507	4.37	.162
10072	11.50	—	10379	18.60	—	12356	4.68	.04	13590	.55	.67
10073	1.18	.48	10380	31.70	—	12361	.071	.07	13621	.14	.33
10075	8.73	.225	10381	27.50	—	12362	.157	(a)	13670	.04	.017
10100	1.87	.081	11007	4.34	—	12373	.06	.023	13673	1.71	.023
10101	.95	.177	11020	1.20	.155	12374	2.43	.077	13715	.157	.145
10105	10.30	—	11039	1.02	.077	12375	1.20	.04	13716	1.79	.155
10107	3.60	.26	11052	17.70	—	12391	.117	.07	13720	.96	.078
10110	99.30	—	11101	(a)	(a)	12393	1.59	(a)	13759	.70	.16
10111	.31	.067	11120	(a)	—	12467	.66	(a)	13930	.33	.174
10113	1.42	—	11126	.247	.024	12509	.07	.031	14068	.155	.012
10115	2.82	.084	11127	.79	.01	12510	.89	.033	14101	1.81	.055
10117	29.00	—	11128	1.07	.087	12583	.39	(a)	14279	.54	.116
10119	(a)	—	11138	9.89	—	12651	1.15	.51	14401	2.27	.13
10120	65.00	—	11155	.85	—	12683	.53	(a)	14405	2.55	—
10130	14.00	—	11160	(a)	(a)	12707	1.03	.56	14527	.64	.179
10132	12.10	—	11167	4.07	—	12797	.216	.194	14655	.35	—
10133	17.00	—	11168	21.10	—	12805	1.28	.219	14731	17.50	—
10135	(a)	—	11201	38.00	—	12841	2.12	—	14732	1.30	—
10140	.033	.022	11202	11.20	—	12927	.37	—	14733	2.45	—
10141	.065	.023	11203	1.85	.46	13049	.037	.051	14734	1.05	—
10145	.31	.012	11204	1.24	1.92	13111	2.09	.092	14855	.246	.133
10146	.83	.021	11205	(a)	—	13112	.06	.063	14913	1.32	.142
10150	1.96	(a)	11206	1.76	—	13201	1.02	.144	15060	(a)	(a)
10151	49.30	—	11207	22.30	—	13204	1.15	1.14	15061	(a)	(a)
10160	8.78	—	11208	3.81	—	13205	.44	.42	15062	.221	(a)
10204	.89	—	11209	17.90	—	13206	(a)	(a)	15063	.26	(a)

## DIVISION SIX

PREM/OPS TERR. 501

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.34	—	16750	.41	.034	18707	.023	.005	40117	(a)	—
15119	(a)	—	16751	.41	—	18708	.45	.024	40140	(a)	—
15120	(a)	—	16819	1.34	(a)	18833	.28	(a)	41001	1.09	—
15123	16.90	—	16820	1.04	(a)	18834	1.17	.159	41210	(a)	—
15124	5.93	—	16881	6.45	(a)	18911	3.71	.026	41421	1.38	—
15188	.39	(a)	16890	.157	(a)	18912	6.99	.039	41422	.74	—
15223	.047	.044	16891	.171	(a)	18920	1.81	.023	41510	187.00	—
15224	1.02	.071	16892	.31	(a)	18991	(a)	—	41603	65.60	—
15300	(a)	—	16900	3.89	.074	19007	6.62	—	41604	36.00	—
15314	.85	(a)	16901	2.49	.096	19051	14.70	—	41620	3.18	—
15404	.101	(a)	16902	2.11	.058	19061	(a)	—	41650	92.30	—
15405	.148	(a)	16905	4.09	.074	19795	1.22	(a)	41664	138.00	—
15406	.38	.053	16906	2.61	.096	19796	1.42	—	41665	16.10	—
15488	.94	(a)	16910	2.33	.057	40005	(a)	—	41666	(a)	—
15538	1.50	.022	16911	2.11	.059	40006	(a)	—	41667	376.00	—
15600	3.79	.101	16915	2.39	.054	40010	(a)	—	41668	353.00	—
15607	.45	—	16916	1.99	.054	40015	(a)	—	41669	2.47	—
15608	.85	.011	16920	5.31	.123	40020	(a)	—	41670	4.15	—
15656	25.00	—	16921	4.85	.047	40026	(a)	—	41672	(a)	—
15699	1.10	—	16930	3.05	.156	40031	(a)	—	41673	(a)	—
15733	.246	.034	16931	3.29	.085	40032	(a)	—	41675	(a)	—
15839	1.13	.035	16940	6.62	.048	40040	(a)	—	41677	.66	—
15991	.93	.088	16941	2.65	.09	40041	(a)	—	41678	289.00	—
15993	.78	.05	18078	.28	.156	40042	(a)	—	41679	(a)	(a)
16005	.083	.031	18109	1.55	.038	40045	909.00	—	41680	48.00	—
16009	.30	.106	18110	1.24	.047	40046	180.00	—	41696	2.08	—
16402	5.61	—	18200	(a)	—	40047	64.10	—	41697	1.45	—
16403	3.55	.26	18205	.44	.38	40059	22.90	—	41700	(a)	—
16404	4.47	—	18206	2.00	.122	40061	12.20	—	41715	30.50	—
16471	.63	—	18335	1.44	.023	40063	407.00	—	41716	19.40	—
16501	.175	(a)	18435	1.98	.075	40064	120.00	—	43007	(a)	—
16527	.27	.32	18436	1.60	.139	40066	(a)	—	43117	(a)	—
16588	.14	(a)	18437	2.06	(a)	40067	(a)	—	43151	45.30	—
16604	.235	.122	18438	3.96	(a)	40069	(a)	—	43152	86.60	—
16670	16.40	—	18501	1.81	.015	40072	(a)	—	43200	173.00	—
16676	1.17	.018	18506	.49	.009	40075	91.20	—	43215	(a)	—
16694	.46	(a)	18507	.74	.01	40101	132.00	—	43421	47.30	—
16705	.50	.131	18570	7.75	—	40102	117.00	—	43422	248.00	—
16722	(a)	—	18575	(a)	(a)	40111	32.20	—	43424	(a)	—
16723	(a)	—	18616	.38	.59	40115	(a)	—	43470	12.10	—



\$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	150.00	—	46004	87.70	—	47471	12.00	—
43518	59.00	—	44280	.66	—	46005	70.20	—	47473	15.70	—
43550	169.00	—	44311	30.50	—	46112	.52	—	47474	17.50	—
43551	93.60	—	44315	20.50	—	46202	5.84	—	47475	13.80	—
43626	47.20	—	44427	479.00	—	46362	1009.00	—	47476	13.80	—
43628	613.00	—	44428	481.00	—	46426	147.00	—	47477	18.50	—
43629	519.00	—	44429	7.21	—	46427	197.00	—	47478	19.40	—
43754	(a)	—	44430	5.02	—	46510	(a)	—	47600	(a)	—
43760	17.30	—	44431	16.00	—	46590	(a)	—	47610	(a)	—
43822	9.63	—	44432	5.08	—	46603	12.40	—	48039	122.00	—
43840	.118	—	44433	162.00	—	46604	14.30	—	48177	(a)	—
43860	7.57	—	44434	309.00	—	46606	38.00	—	48178	(a)	—
43889	2.71	—	44435	320.00	—	46607	52.30	—	48206	125.00	—
43945	(a)	—	44436	374.00	—	46622	28.10	—	48252	(a)	—
43946	(a)	—	44437	310.00	—	46671	(a)	—	48441	.52	—
43990	(a)	(a)	44438	245.00	—	46700	347.00	—	48557	52.40	—
43991	(a)	—	44439	477.00	—	46773	(a)	—	48558	45.60	—
44009	20.70	—	44440	395.00	—	46822	(a)	—	48600	295.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	50.40	—	44501	(a)	—	46882	(a)	—	48636	1.81	(a)
44070	14.90	—	45190	4.60	—	46911	93.30	—	48637	40.00	—
44071	16.60	—	45191	3.26	—	46912	171.00	—	48638	19.90	—
44072	11.50	—	45192	3.82	—	46913	(a)	—	48727	(a)	—
44100	2.23	—	45193	2.25	—	46914	(a)	—	48808	6.39	—
44101	2.32	—	45210	2.85	—	46915	(a)	—	48924	(a)	—
44102	1.81	—	45224	(a)	—	46916	(a)	—	48925	958.00	—
44103	1.60	—	45225	(a)	—	47050	2.63	—	49005	.45	—
44104	.67	—	45334	99.50	—	47051	(a)	—	49111	9.77	—
44105	(a)	—	45380	.29	(a)	47052	(a)	—	49181	40.00	—
44106	(a)	—	45450	29.30	—	47103	(a)	—	49183	48.80	—
44108	.79	—	45523	(a)	—	47146	(a)	—	49184	103.00	—
44109	2.00	—	45524	(a)	—	47147	(a)	—	49185	93.60	—
44110	2.04	—	45539	(a)	—	47221	381.00	—	49239	.216	.46
44111	1.25	—	45678	.71	—	47253	(a)	—	49292	2.93	—
44112	.74	—	45771	.44	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.143	.088	47318	38.40	—	49333	21.50	—
44193	(a)	—	45900	.43	.043	47367	.66	—	49451	(a)	—
44194	(a)	—	45901	.37	.045	47420	8.40	—	49452	(a)	—
44222	(a)	—	45937	.39	—	47468	(a)	—	49617	1.39	.227
44276	232.00	—	45993	(a)	(a)	47469	13.80	—	49618	1.17	.09

## DIVISION SIX

## PREM/OPS TERR. 501

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	2.20	.143	51315	.14	.096	51809	.59	.146	52341	.052	(a)
49763	14.30	—	51330	.11	.66	51833	.44	.054	52342	.15	(a)
49800	(a)	—	51333	.036	.32	51850	.27	(a)	52343	.091	(a)
49801	335.00	—	51340	.058	(a)	51851	.181	(a)	52401	.28	(a)
49802	29.70	—	51350	.68	.127	51852	.42	(a)	52402	.032	(a)
49803	52.70	—	51351	.61	.049	51853	.17	(a)	52432	.158	(a)
49840	2.71	—	51352	.83	.101	51854	.38	(a)	52433	.144	.80
49870	401.00	—	51355	.57	.091	51855	.40	(a)	52435	.181	(a)
49890	(a)	—	51356	.61	.56	51856	.22	(a)	52438	.131	(a)
49891	(a)	—	51357	.199	.76	51857	.38	(a)	52440	.205	(a)
49902	(a)	—	51358	.48	.129	51869	.157	.136	52467	.19	(a)
49903	(a)	—	51359	.42	.71	51877	.88	.191	52469	.066	.096
50010	.34	.38	51370	.68	3.83	51889	.145	.011	52505	.33	.237
50015	.222	(a)	51380	.068	.041	51896	.068	.017	52547	.245	.07
50017	.169	(a)	51400	.26	(a)	51900	.33	.10	52581	1.61	2.19
50045	.39	(a)	51401	.38	(a)	51909	.241	.053	52619	.113	(a)
50047	.043	(a)	51500	.13	.116	51919	.146	(a)	52660	.234	—
51001	.062	.42	51516	.197	—	51926	.149	.044	52744	1.68	.066
51005	.013	(a)	51517	.224	—	51927	.081	.132	52767	.224	(a)
51116	.157	.69	51550	.16	.40	51934	.163	.107	52876	(a)	(a)
51201	.058	(a)	51551	.056	.89	51941	.148	.041	52911	.09	.42
51205	.178	.059	51552	.096	.152	51942	.237	—	52967	.034	.058
51206	.028	.32	51553	.172	(a)	51956	.64	.205	53001	.33	.30
51210	.108	(a)	51554	.016	(a)	51957	.56	.46	53077	.159	.219
51211	(a)	(a)	51575	.181	.021	51958	.50	.37	53095	.109	(a)
51220	.37	1.90	51576	.31	.097	51959	.51	(a)	53096	.152	(a)
51221	.207	1.76	51600	.21	.172	51960	.068	.33	53121	.43	.40
51222	.25	4.53	51613	.138	.139	51970	.29	.177	53147	.038	(a)
51224	.26	1.49	51625	.057	(a)	51982	.087	.077	53229	.212	(a)
51230	.045	.74	51666	.29	.089	51985	.184	—	53271	.081	(a)
51240	.70	.196	51702	.17	(a)	51986	.34	.096	53333	.208	.248
51241	2.08	.218	51703	.071	(a)	51999	.144	.40	53374	.44	.26
51250	.29	(a)	51734	.133	.35	52002	.126	.114	53375	.235	.27
51251	.06	(a)	51741	.36	.243	52075	.21	.222	53376	.38	.183
51252	.212	.074	51752	.31	.15	52076	.25	(a)	53377	.39	.188
51253	.18	(a)	51767	.084	.007	52109	.032	(a)	53403	.243	(a)
51254	.056	.032	51777	.29	.077	52134	.42	.60	53425	.196	(a)
51255	.72	(a)	51790	.49	(a)	52137	.083	(a)	53565	.28	.096
51300	.40	.147	51796	.133	(a)	52150	.78	(a)	53631	.05	.021
51305	.40	.88	51808	.47	.68	52315	.38	.27	53632	.058	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53731	.053	(a)	56170	.193	(a)	57401	.105	.089	58503	.126	.077
53732	.36	.47	56171	.095	(a)	57403	.60	.033	58532	.163	(a)
53733	.235	.228	56202	.121	.078	57410	.051	.173	58559	.033	(a)
53734	1.18	—	56390	.211	.70	57411	.048	(a)	58560	.08	(a)
53803	.47	(a)	56391	.181	.30	57572	.03	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.119	57600	.089	.033	58575	.103	.111
53902	(a)	(a)	56488	.49	.038	57611	.103	.055	58627	.33	.012
53903	(a)	(a)	56567	.20	(a)	57625	.78	(a)	58663	.44	.95
53904	(a)	(a)	56650	.61	(a)	57651	.095	.039	58682	.29	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.134	.45	58713	.186	(a)
53907	.159	.086	56652	.238	(a)	57716	.064	.074	58737	.214	.55
53951	(a)	(a)	56653	.229	(a)	57725	.139	.075	58756	.083	(a)
53952	(a)	(a)	56654	.117	(a)	57726	.108	.023	58757	.72	(a)
53953	(a)	(a)	56690	.25	.33	57798	.048	(a)	58759	.089	(a)
54012	.118	—	56699	.134	.067	57800	.18	(a)	58802	.101	.48
54077	.217	.39	56758	.114	.14	57808	.053	(a)	58813	.203	(a)
54444	(a)	(a)	56759	.117	.078	57809	.055	(a)	58822	.28	(a)
55010	.65	.98	56760	.167	.099	57810	.053	.10	58837	.41	.161
55011	.177	1.75	56805	.22	(a)	57871	.064	.111	58840	.122	.121
55012	.211	1.11	56806	.156	(a)	57913	.233	.26	58873	.195	.027
55013	.177	1.12	56807	.155	(a)	57997	.26	—	58903	.064	(a)
55014	(a)	(a)	56808	.202	(a)	57998	.103	.054	58904	.049	.12
55214	.171	.083	56900	.194	(a)	57999	.088	.07	58922	.32	.179
55371	1.13	.108	56910	.097	(a)	58009	.088	(a)	59005	.121	.089
55410	(a)	(a)	56911	.172	(a)	58010	.239	(a)	59057	.89	(a)
55426	.215	(a)	56912	.139	.084	58020	.64	(a)	59058	.58	(a)
55597	.043	1.68	56913	.114	(a)	58056	.29	(a)	59188	1.27	.052
55647	.085	.065	56915	.67	(a)	58057	.18	(a)	59189	1.75	.28
55648	.039	(a)	56916	.61	.215	58058	.161	(a)	59223	.201	.103
55649	.046	(a)	56917	.176	(a)	58095	.227	1.79	59257	.033	.012
55715	.34	.203	56918	.084	(a)	58096	.30	1.49	59306	.204	(a)
55716	.49	.49	56919	.215	(a)	58301	.067	.077	59378	.131	.141
55717	.28	(a)	56920	.196	(a)	58302	.081	.051	59481	.55	.096
55718	.28	(a)	56980	.168	(a)	58397	.47	.65	59482	1.33	(a)
55802	.29	.011	57001	.058	.027	58408	.155	—	59537	.141	.232
55918	.194	2.26	57002	.037	.096	58409	.197	—	59601	.207	2.23
55919	.026	3.42	57090	.32	.68	58456	.105	—	59647	.59	.158
56040	.018	.03	57146	.20	.75	58457	.153	—	59660	.38	1.06
56041	.121	(a)	57202	.149	(a)	58458	.197	—	59661	.186	(a)
56042	.152	(a)	57257	.185	.034	58459	.237	—	59693	.031	—

## DIVISION SIX

## PREM/OPS TERR. 501

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.95	.066	63220	(a)	—	91190	3.69	(a)
59701	.015	.33	59970	.121	.169	64074	32.50	—	91200	1.40	—
59713	.34	.33	59973	.26	(a)	64075	22.90	—	91210	(a)	—
59722	.176	.028	59975	.169	.19	64500	(a)	—	91235	4.24	3.11
59723	.066	.034	59977	.096	(a)	65007	157.00	—	91250	6.39	(a)
59724	.102	.015	59984	.071	.049	66122	67.50	—	91265	29.90	3.45
59725	.127	.145	59985	.28	(a)	66123	37.10	—	91266	15.80	1.38
59726	.092	.023	59986	.213	(a)	66309	108.00	—	91280	(a)	4.66
59738	.29	.059	59988	.043	.055	66561	251.00	—	91302	27.90	(a)
59750	.105	.181	59989	.037	.041	67017	233.00	—	91315	8.46	—
59751	.038	(a)	60010	110.00	—	67508	111.00	—	91324	18.80	(a)
59773	.075	.026	60011	126.00	—	67509	81.20	—	91325	(a)	(a)
59774	.062	.141	60012	208.00	—	67510	45.20	—	91340	12.30	7.64
59775	.08	.178	60013	178.00	—	67511	48.90	—	91341	7.85	4.54
59781	.091	.085	60015	133.00	—	67512	210.00	—	91342	11.30	3.72
59782	.136	.56	60016	149.00	—	67513	133.00	—	91343	1.73	1.45
59783	.133	(a)	60035	177.00	—	67634	202.00	—	91405	14.30	—
59784	.102	(a)	61000	109.00	—	67635	143.00	—	91436	8.89	2.90
59790	.227	(a)	61212	90.30	—	68001	436.00	—	91481	32.40	—
59798	.35	.46	61216	101.00	—	68439	560.00	—	91507	4.78	3.72
59806	.248	(a)	61217	91.30	—	68500	24.20	—	91523	73.70	—
59867	.26	(a)	61218	62.30	—	68604	10.50	—	91547	.42	—
59886	.035	.10	61223	443.00	—	68606	40.90	—	91551	2.60	.83
59889	.248	.187	61224	141.00	—	68607	32.30	—	91555	2.56	1.28
59892	.133	(a)	61225	196.00	—	68702	26.60	—	91560	8.74	4.46
59904	.09	.076	61226	330.00	—	68703	20.00	—	91562	5.78	—
59905	.16	.12	61227	302.00	—	68706	85.60	—	91577	20.70	3.99
59914	.94	.69	62000	68.70	—	68707	84.70	—	91580	11.50	—
59915	.30	.66	62001	54.20	—	90089	7.52	—	91581	(a)	(a)
59917	.055	.232	62002	24.70	—	91111	5.47	5.74	91582	(a)	(a)
59923	.023	.005	62003	78.00	—	91125	4.53	2.30	91583	(a)	(a)
59925	.43	1.19	63010	198.00	—	91127	3.68	1.33	91584	(a)	(a)
59926	.37	.46	63011	247.00	—	91130	2.45	—	91585	(a)	(a)
59927	.246	1.30	63012	351.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.42	.48	63013	333.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.45	.80	63215	258.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.142	(a)	63216	179.00	—	91160	1.82	—	91589	(a)	(a)
59947	.09	.30	63217	183.00	—	91175	1.57	—	91590	6.01	—
59955	.054	.132	63218	61.50	—	91177	6.85	—	91591	(a)	(a)
59963	.40	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									

\$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	.135	.189	10205	.49	—	11210	7.06	—	13207	(a)	(a)
10015	13.60	—	10220	9.14	—	11211	36.70	—	13208	(a)	(a)
10020	(a)	(a)	10255	.48	.151	11212	5.55	—	13314	.233	.014
10026	1.25	.024	10256	1.76	.183	11213	4.53	—	13351	.57	.08
10036	1.30	(a)	10257	.33	.148	11214	11.20	—	13352	.58	.051
10040	.103	.32	10309	.31	.024	11222	.188	—	13410	2.76	2.35
10042	.72	.50	10315	.74	(a)	11234	.55	.076	13411	(a)	(a)
10052	9.42	—	10331	18.50	—	11248	.091	.016	13412	.93	1.21
10054	8.35	—	10332	31.80	—	11258	1.76	.129	13453	1.08	(a)
10060	.34	.091	10352	.85	.062	11259	1.88	.128	13454	1.26	(a)
10065	.52	.052	10367	9.45	—	11273	27.10	—	13455	1.28	(a)
10066	.53	.051	10368	13.80	—	11274	26.00	—	13461	(a)	(a)
10070	.077	.151	10375	(a)	—	11288	2.15	.092	13506	1.78	.08
10071	.62	.133	10378	18.70	—	12014	.197	.051	13507	2.14	.162
10072	10.70	—	10379	8.68	—	12356	2.30	.04	13590	.95	.67
10073	2.02	.48	10380	14.80	—	12361	.034	.07	13621	.24	.33
10075	15.00	.225	10381	12.80	—	12362	.085	(a)	13670	.019	.017
10100	1.46	.081	11007	4.02	—	12373	.032	.023	13673	1.33	.023
10101	.47	.177	11020	.59	.155	12374	1.19	.077	13715	.085	.145
10105	5.04	—	11039	1.75	.077	12375	.59	.04	13716	.88	.155
10107	6.16	.26	11052	9.80	—	12391	.064	.07	13720	.75	.078
10110	46.30	—	11101	(a)	(a)	12393	.78	(a)	13759	.34	.16
10111	.169	.067	11120	(a)	—	12467	.32	(a)	13930	.181	.174
10113	.70	—	11126	.121	.024	12509	.12	.031	14068	.076	.012
10115	1.39	.084	11127	.43	.01	12510	1.52	.033	14101	.89	.055
10117	13.50	—	11128	.58	.087	12583	.68	(a)	14279	.92	.116
10119	(a)	—	11138	4.62	—	12651	1.97	.51	14401	1.77	.13
10120	30.30	—	11155	.41	—	12683	.90	(a)	14405	2.36	—
10130	6.87	—	11160	(a)	(a)	12707	.56	.56	14527	.35	.179
10132	5.92	—	11167	2.26	—	12797	.117	.194	14655	.172	—
10133	9.42	—	11168	11.70	—	12805	.63	.219	14731	9.72	—
10135	(a)	—	11201	35.20	—	12841	1.04	—	14732	.72	—
10140	.016	.022	11202	10.40	—	12927	.182	—	14733	1.20	—
10141	.031	.023	11203	1.00	.46	13049	.018	.051	14734	.52	—
10145	.15	.012	11204	.61	1.92	13111	1.63	.092	14855	.42	.133
10146	.65	.021	11205	(a)	—	13112	.029	.063	14913	.65	.142
10150	.96	(a)	11206	1.63	—	13201	1.74	.144	15060	(a)	(a)
10151	24.20	—	11207	20.60	—	13204	1.97	1.14	15061	(a)	(a)
10160	4.31	—	11208	3.53	—	13205	.76	.42	15062	.38	(a)
10204	.43	—	11209	16.60	—	13206	(a)	(a)	15063	.44	(a)

## DIVISION SIX

PREM/OPS TERR. 503

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.32	—	16750	.202	.034	18707	.013	.005	40117	(a)	—
15119	(a)	—	16751	.202	—	18708	.223	.024	40140	(a)	—
15120	(a)	—	16819	2.29	(a)	18833	.152	(a)	41001	.51	—
15123	9.40	—	16820	1.78	(a)	18834	.58	.159	41210	(a)	—
15124	3.29	—	16881	3.17	(a)	18911	1.82	.026	41421	.74	—
15188	.67	(a)	16890	.27	(a)	18912	3.43	.039	41422	.39	—
15223	.022	.044	16891	.29	(a)	18920	.89	.023	41510	91.50	—
15224	.79	.071	16892	.53	(a)	18991	(a)	—	41603	34.90	—
15300	(a)	—	16900	2.24	.074	19007	3.67	—	41604	19.20	—
15314	.41	(a)	16901	1.44	.096	19051	8.15	—	41620	2.95	—
15404	.173	(a)	16902	1.22	.058	19061	(a)	—	41650	49.20	—
15405	.25	(a)	16905	2.35	.074	19795	.60	(a)	41664	64.20	—
15406	.65	.053	16906	1.50	.096	19796	.70	—	41665	7.52	—
15488	1.62	(a)	16910	1.34	.057	40005	(a)	—	41666	(a)	—
15538	.74	.022	16911	1.22	.059	40006	(a)	—	41667	176.00	—
15600	1.86	.101	16915	1.38	.054	40010	(a)	—	41668	165.00	—
15607	.41	—	16916	1.15	.054	40015	(a)	—	41669	1.15	—
15608	.41	.011	16920	3.06	.123	40020	(a)	—	41670	1.94	—
15656	12.20	—	16921	2.79	.047	40026	(a)	—	41672	(a)	—
15699	1.02	—	16930	1.76	.156	40031	(a)	—	41673	(a)	—
15733	.42	.034	16931	1.90	.085	40032	(a)	—	41675	(a)	—
15839	.56	.035	16940	3.81	.048	40040	(a)	—	41677	.61	—
15991	.46	.088	16941	1.53	.09	40041	(a)	—	41678	123.00	—
15993	.38	.05	18078	.154	.156	40042	(a)	—	41679	(a)	(a)
16005	.045	.031	18109	.76	.038	40045	424.00	—	41680	25.60	—
16009	.52	.106	18110	.61	.047	40046	83.90	—	41696	1.92	—
16402	2.75	—	18200	(a)	—	40047	29.90	—	41697	1.34	—
16403	1.74	.26	18205	.237	.38	40059	10.70	—	41700	(a)	—
16404	2.19	—	18206	.98	.122	40061	5.68	—	41715	16.20	—
16471	.58	—	18335	.71	.023	40063	190.00	—	41716	10.30	—
16501	.095	(a)	18435	1.54	.075	40064	55.80	—	43007	(a)	—
16527	.146	.32	18436	1.25	.139	40066	(a)	—	43117	(a)	—
16588	.24	(a)	18437	1.01	(a)	40067	(a)	—	43151	36.50	—
16604	.40	.122	18438	1.94	(a)	40069	(a)	—	43152	36.90	—
16670	7.66	—	18501	1.42	.015	40072	(a)	—	43200	139.00	—
16676	.58	.018	18506	.84	.009	40075	73.40	—	43215	(a)	—
16694	.80	(a)	18507	.36	.01	40101	55.10	—	43421	38.10	—
16705	.27	.131	18570	3.80	—	40102	48.70	—	43422	200.00	—
16722	(a)	—	18575	(a)	(a)	40111	15.00	—	43424	(a)	—
16723	(a)	—	18616	.64	.59	40115	(a)	—	43470	11.20	—



\$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	121.00	—	46004	46.70	—	47471	6.40	—
43518	27.60	—	44280	.61	—	46005	37.40	—	47473	8.36	—
43550	136.00	—	44311	14.20	—	46112	.217	—	47474	9.35	—
43551	75.30	—	44315	9.55	—	46202	2.52	—	47475	7.38	—
43626	22.00	—	44427	199.00	—	46362	430.00	—	47476	7.38	—
43628	286.00	—	44428	200.00	—	46426	62.90	—	47477	9.84	—
43629	242.00	—	44429	3.00	—	46427	84.00	—	47478	10.30	—
43754	(a)	—	44430	2.09	—	46510	(a)	—	47600	(a)	—
43760	8.08	—	44431	6.67	—	46590	(a)	—	47610	(a)	—
43822	8.91	—	44432	2.11	—	46603	5.27	—	48039	98.50	—
43840	.11	—	44433	67.30	—	46604	6.09	—	48177	(a)	—
43860	7.01	—	44434	129.00	—	46606	16.20	—	48178	(a)	—
43889	2.51	—	44435	133.00	—	46607	22.30	—	48206	58.20	—
43945	(a)	—	44436	156.00	—	46622	26.00	—	48252	(a)	—
43946	(a)	—	44437	129.00	—	46671	(a)	—	48441	.245	—
43990	(a)	(a)	44438	102.00	—	46700	279.00	—	48557	24.50	—
43991	(a)	—	44439	199.00	—	46773	(a)	—	48558	21.30	—
44009	11.50	—	44440	164.00	—	46822	(a)	—	48600	126.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	23.50	—	44501	(a)	—	46882	(a)	—	48636	1.35	(a)
44070	6.97	—	45190	1.98	—	46911	43.60	—	48637	18.70	—
44071	7.75	—	45191	1.41	—	46912	79.80	—	48638	9.28	—
44072	5.35	—	45192	1.65	—	46913	(a)	—	48727	(a)	—
44100	2.34	—	45193	.97	—	46914	(a)	—	48808	3.14	—
44101	2.44	—	45210	1.23	—	46915	(a)	—	48924	(a)	—
44102	1.90	—	45224	(a)	—	46916	(a)	—	48925	447.00	—
44103	1.68	—	45225	(a)	—	47050	2.44	—	49005	.41	—
44104	.71	—	45334	80.00	—	47051	(a)	—	49111	4.79	—
44105	(a)	—	45380	.49	(a)	47052	(a)	—	49181	32.20	—
44106	(a)	—	45450	23.50	—	47103	(a)	—	49183	39.20	—
44108	.83	—	45523	(a)	—	47146	(a)	—	49184	82.80	—
44109	2.10	—	45524	(a)	—	47147	(a)	—	49185	75.30	—
44110	2.15	—	45539	(a)	—	47221	306.00	—	49239	.37	.46
44111	1.32	—	45678	.66	—	47253	(a)	—	49292	2.35	—
44112	.78	—	45771	.75	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.245	.088	47318	17.90	—	49333	17.30	—
44193	(a)	—	45900	.212	.043	47367	.61	—	49451	(a)	—
44194	(a)	—	45901	.182	.045	47420	3.92	—	49452	(a)	—
44222	(a)	—	45937	.31	—	47468	(a)	—	49617	.77	.227
44276	186.00	—	45993	(a)	(a)	47469	7.38	—	49618	.65	.09

## DIVISION SIX

## PREM/OPS TERR. 503

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.22	.143	51315	.24	.096	51809	.53	.146	52341	.039	(a)
49763	7.94	—	51330	.082	.66	51833	.25	.054	52342	.112	(a)
49800	(a)	—	51333	.027	.32	51850	.199	(a)	52343	.068	(a)
49801	270.00	—	51340	.052	(a)	51851	.135	(a)	52401	.211	(a)
49802	23.90	—	51350	.39	.127	51852	.32	(a)	52402	.029	(a)
49803	42.40	—	51351	.35	.049	51853	.127	(a)	52432	.144	(a)
49840	2.51	—	51352	.48	.101	51854	.29	(a)	52433	.131	.80
49870	187.00	—	51355	.32	.091	51855	.30	(a)	52435	.165	(a)
49890	(a)	—	51356	.35	.56	51856	.165	(a)	52438	.119	(a)
49891	(a)	—	51357	.34	.76	51857	.28	(a)	52440	.187	(a)
49902	(a)	—	51358	.82	.129	51869	.143	.136	52467	.173	(a)
49903	(a)	—	51359	.72	.71	51877	.80	.191	52469	.06	.096
50010	.31	.38	51370	.62	3.83	51889	.132	.011	52505	.30	.237
50015	.202	(a)	51380	.062	.041	51896	.062	.017	52547	.183	.07
50017	.154	(a)	51400	.193	(a)	51900	.188	.10	52581	1.47	2.19
50045	.35	(a)	51401	.28	(a)	51909	.18	.053	52619	.103	(a)
50047	.04	(a)	51500	.118	.116	51919	.133	(a)	52660	.217	—
51001	.046	.42	51516	.183	—	51926	.136	.044	52744	.96	.066
51005	.01	(a)	51517	.207	—	51927	.073	.132	52767	.167	(a)
51116	.117	.69	51550	.146	.40	51934	.149	.107	52876	(a)	(a)
51201	.053	(a)	51551	.051	.89	51941	.135	.041	52911	.082	.42
51205	.162	.059	51552	.088	.152	51942	.216	—	52967	.031	.058
51206	.025	.32	51553	.156	(a)	51956	.58	.205	53001	.30	.30
51210	.081	(a)	51554	.015	(a)	51957	.51	.46	53077	.145	.219
51211	(a)	(a)	51575	.104	.021	51958	.46	.37	53095	.099	(a)
51220	.28	1.90	51576	.28	.097	51959	.47	(a)	53096	.138	(a)
51221	.154	1.76	51600	.191	.172	51960	.062	.33	53121	.39	.40
51222	.188	4.53	51613	.126	.139	51970	.27	.177	53147	.028	(a)
51224	.197	1.49	51625	.042	(a)	51982	.079	.077	53229	.158	(a)
51230	.033	.74	51666	.165	.089	51985	.17	—	53271	.074	(a)
51240	.64	.196	51702	.127	(a)	51986	.31	.096	53333	.156	.248
51241	1.90	.218	51703	.053	(a)	51999	.131	.40	53374	.25	.26
51250	.214	(a)	51734	.099	.35	52002	.115	.114	53375	.134	.27
51251	.055	(a)	51741	.33	.243	52075	.157	.222	53376	.216	.183
51252	.193	.074	51752	.28	.15	52076	.189	(a)	53377	.221	.188
51253	.164	(a)	51767	.048	.007	52109	.029	(a)	53403	.139	(a)
51254	.051	.032	51777	.167	.077	52134	.38	.60	53425	.147	(a)
51255	.54	(a)	51790	.28	(a)	52137	.062	(a)	53565	.162	.096
51300	.231	.147	51796	.121	(a)	52150	.71	(a)	53631	.046	.021
51305	.231	.88	51808	.43	.68	52315	.218	.27	53632	.052	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.048	(a)	56170	.144	(a)	57401	.096	.089	58503	.115	.077
53732	.33	.47	56171	.071	(a)	57403	.34	.033	58532	.148	(a)
53733	.214	.228	56202	.11	.078	57410	.046	.173	58559	.03	(a)
53734	1.10	—	56390	.192	.70	57411	.036	(a)	58560	.073	(a)
53803	.35	(a)	56391	.165	.30	57572	.027	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.119	57600	.081	.033	58575	.094	.111
53902	(a)	(a)	56488	.28	.038	57611	.077	.055	58627	.30	.012
53903	(a)	(a)	56567	.149	(a)	57625	.71	(a)	58663	.33	.95
53904	(a)	(a)	56650	.46	(a)	57651	.086	.039	58682	.27	(a)
53905	(a)	(a)	56651	.248	(a)	57690	.10	.45	58713	.107	(a)
53907	.144	.086	56652	.178	(a)	57716	.048	.074	58737	.194	.55
53951	(a)	(a)	56653	.171	(a)	57725	.104	.075	58756	.062	(a)
53952	(a)	(a)	56654	.087	(a)	57726	.081	.023	58757	.66	(a)
53953	(a)	(a)	56690	.145	.33	57798	.044	(a)	58759	.081	(a)
54012	.11	—	56699	.122	.067	57800	.164	(a)	58802	.092	.48
54077	.198	.39	56758	.104	.14	57808	.04	(a)	58813	.152	(a)
54444	(a)	(a)	56759	.106	.078	57809	.041	(a)	58822	.25	(a)
55010	.60	.98	56760	.152	.099	57810	.04	.10	58837	.30	.161
55011	.161	1.75	56805	.201	(a)	57871	.048	.111	58840	.091	.121
55012	.192	1.11	56806	.142	(a)	57913	.212	.26	58873	.145	.027
55013	.132	1.12	56807	.141	(a)	57997	.244	—	58903	.058	(a)
55014	(a)	(a)	56808	.184	(a)	57998	.094	.054	58904	.044	.12
55214	.156	.083	56900	.177	(a)	57999	.066	.07	58922	.242	.179
55371	.65	.108	56910	.088	(a)	58009	.066	(a)	59005	.11	.089
55410	(a)	(a)	56911	.129	(a)	58010	.218	(a)	59057	.81	(a)
55426	.161	(a)	56912	.104	.084	58020	.37	(a)	59058	.53	(a)
55597	.039	1.68	56913	.085	(a)	58056	.26	(a)	59188	.73	.052
55647	.078	.065	56915	.50	(a)	58057	.164	(a)	59189	1.00	.28
55648	.035	(a)	56916	.45	.215	58058	.147	(a)	59223	.15	.103
55649	.042	(a)	56917	.131	(a)	58095	.207	1.79	59257	.03	.012
55715	.31	.203	56918	.063	(a)	58096	.27	1.49	59306	.186	(a)
55716	.45	.49	56919	.161	(a)	58301	.05	.077	59378	.098	.141
55717	.212	(a)	56920	.147	(a)	58302	.074	.051	59481	.50	.096
55718	.206	(a)	56980	.153	(a)	58397	.43	.65	59482	.76	(a)
55802	.167	.011	57001	.052	.027	58408	.144	—	59537	.105	.232
55918	.177	2.26	57002	.034	.096	58409	.183	—	59601	.188	2.23
55919	.024	3.42	57090	.235	.68	58456	.097	—	59647	.34	.158
56040	.017	.03	57146	.149	.75	58457	.141	—	59660	.35	1.06
56041	.11	(a)	57202	.136	(a)	58458	.183	—	59661	.17	(a)
56042	.138	(a)	57257	.168	.034	58459	.219	—	59693	.028	—

## DIVISION SIX

## PREM/OPS TERR. 503

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
59695	(a)	(a)	59964	.86	.066	63220	(a)	—	91190	3.69	(a)
59701	.014	.33	59970	.09	.169	64074	14.00	—	91200	1.40	—
59713	.31	.33	59973	.237	(a)	64075	9.85	—	91210	(a)	—
59722	.16	.028	59975	.126	.19	64500	(a)	—	91235	4.24	3.11
59723	.06	.034	59977	.072	(a)	65007	66.90	—	91250	6.39	(a)
59724	.093	.015	59984	.065	.049	66122	28.80	—	91265	29.90	3.45
59725	.115	.145	59985	.25	(a)	66123	15.80	—	91266	15.80	1.38
59726	.084	.023	59986	.194	(a)	66309	46.30	—	91280	(a)	4.66
59738	.27	.059	59988	.032	.055	66561	107.00	—	91302	27.90	(a)
59750	.078	.181	59989	.034	.041	67017	99.40	—	91315	8.46	—
59751	.028	(a)	60010	50.20	—	67508	59.00	—	91324	18.80	(a)
59773	.043	.026	60011	57.70	—	67509	43.30	—	91325	(a)	(a)
59774	.036	.141	60012	94.90	—	67510	24.10	—	91340	12.30	7.64
59775	.046	.178	60013	81.30	—	67511	26.10	—	91341	7.85	4.54
59781	.068	.085	60015	60.70	—	67512	112.00	—	91342	11.30	3.72
59782	.102	.56	60016	68.30	—	67513	70.90	—	91343	1.73	1.45
59783	.099	(a)	60035	75.50	—	67634	86.00	—	91405	14.30	—
59784	.076	(a)	61000	49.70	—	67635	60.90	—	91436	8.89	2.90
59790	.207	(a)	61212	38.60	—	68001	186.00	—	91481	32.40	—
59798	.26	.46	61216	42.80	—	68439	239.00	—	91507	4.78	3.72
59806	.185	(a)	61217	39.00	—	68500	11.00	—	91523	73.70	—
59867	.233	(a)	61218	26.60	—	68604	4.46	—	91547	.42	—
59886	.031	.10	61223	189.00	—	68606	17.40	—	91551	2.60	.83
59889	.142	.187	61224	60.20	—	68607	13.80	—	91555	2.56	1.28
59892	.099	(a)	61225	83.60	—	68702	11.40	—	91560	8.74	4.46
59904	.067	.076	61226	141.00	—	68703	8.52	—	91562	5.78	—
59905	.146	.12	61227	129.00	—	68706	36.50	—	91577	20.70	3.99
59914	.86	.69	62000	29.30	—	68707	36.10	—	91580	11.50	—
59915	.223	.66	62001	23.10	—	90089	7.52	—	91581	(a)	(a)
59917	.041	.232	62002	10.50	—	91111	5.47	5.74	91582	(a)	(a)
59923	.021	.005	62003	33.30	—	91125	4.53	2.30	91583	(a)	(a)
59925	.74	1.19	63010	90.30	—	91127	3.68	1.33	91584	(a)	(a)
59926	.63	.46	63011	113.00	—	91130	2.45	—	91585	(a)	(a)
59927	.42	1.30	63012	161.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.38	.48	63013	152.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.41	.80	63215	110.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.129	(a)	63216	76.30	—	91160	1.82	—	91589	(a)	(a)
59947	.067	.30	63217	85.20	—	91175	1.57	—	91590	6.01	—
59955	.049	.132	63218	28.70	—	91177	6.85	—	91591	(a)	(a)
59963	.37	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									

\$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	.205	.189	10205	.67	—	11210	3.37	—	13207	(a)	(a)
10015	21.20	—	10220	12.50	—	11211	17.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.39	.151	11212	2.65	—	13314	.32	.014
10026	1.72	.024	10256	1.43	.183	11213	2.16	—	13351	.78	.08
10036	1.06	(a)	10257	.27	.148	11214	5.33	—	13352	.79	.051
10040	.156	.32	10309	.43	.024	11222	.09	—	13410	2.25	2.35
10042	.99	.50	10315	1.01	(a)	11234	.75	.076	13411	(a)	(a)
10052	14.70	—	10331	28.80	—	11248	.074	.016	13412	.76	1.21
10054	13.00	—	10332	49.70	—	11258	2.28	.129	13453	.88	(a)
10060	.47	.091	10352	1.10	.062	11259	2.44	.128	13454	1.03	(a)
10065	.71	.052	10367	4.51	—	11273	37.20	—	13455	1.04	(a)
10066	.72	.051	10368	6.60	—	11274	35.70	—	13461	(a)	(a)
10070	.118	.151	10375	(a)	—	11288	2.79	.092	13506	2.44	.08
10071	.85	.133	10378	29.20	—	12014	.161	.051	13507	2.94	.162
10072	5.11	—	10379	13.50	—	12356	3.15	.04	13590	.78	.67
10073	1.64	.48	10380	23.10	—	12361	.118	.07	13621	.196	.33
10075	12.20	.225	10381	20.00	—	12362	.129	(a)	13670	.066	.017
10100	1.89	.081	11007	1.92	—	12373	.049	.023	13673	1.73	.023
10101	.64	.177	11020	.80	.155	12374	1.64	.077	13715	.129	.145
10105	6.91	—	11039	1.43	.077	12375	.80	.04	13716	1.21	.155
10107	5.03	.26	11052	12.70	—	12391	.097	.07	13720	.97	.078
10110	72.30	—	11101	(a)	(a)	12393	1.07	(a)	13759	.47	.16
10111	.26	.067	11120	(a)	—	12467	.44	(a)	13930	.28	.174
10113	.96	—	11126	.167	.024	12509	.098	.031	14068	.104	.012
10115	1.90	.084	11127	.65	.01	12510	1.24	.033	14101	1.22	.055
10117	21.10	—	11128	.88	.087	12583	.55	(a)	14279	.75	.116
10119	(a)	—	11138	7.20	—	12651	1.61	.51	14401	2.29	.13
10120	47.30	—	11155	.57	—	12683	.74	(a)	14405	1.13	—
10130	9.42	—	11160	(a)	(a)	12707	.85	.56	14527	.53	.179
10132	8.12	—	11167	2.93	—	12797	.178	.194	14655	.236	—
10133	12.20	—	11168	15.20	—	12805	.86	.219	14731	12.60	—
10135	(a)	—	11201	16.80	—	12841	1.43	—	14732	.93	—
10140	.054	.022	11202	4.97	—	12927	.25	—	14733	1.65	—
10141	.109	.023	11203	1.52	.46	13049	.061	.051	14734	.71	—
10145	.52	.012	11204	.83	1.92	13111	2.11	.092	14855	.34	.133
10146	.84	.021	11205	(a)	—	13112	.101	.063	14913	.89	.142
10150	1.32	(a)	11206	.78	—	13201	1.42	.144	15060	(a)	(a)
10151	33.20	—	11207	9.84	—	13204	1.61	1.14	15061	(a)	(a)
10160	5.91	—	11208	1.69	—	13205	.62	.42	15062	.31	(a)
10204	.60	—	11209	7.92	—	13206	(a)	(a)	15063	.36	(a)

## DIVISION SIX

## PREM/OPS TERR. 504

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
15070	.151	—	16750	.28	.034	18707	.019	.005	40117	(a)	—
15119	(a)	—	16751	.28	—	18708	.31	.024	40140	(a)	—
15120	(a)	—	16819	1.87	(a)	18833	.231	(a)	41001	.79	—
15123	12.20	—	16820	1.45	(a)	18834	.79	.159	41210	(a)	—
15124	4.26	—	16881	4.34	(a)	18911	2.50	.026	41421	.68	—
15188	.54	(a)	16890	.219	(a)	18912	4.70	.039	41422	.36	—
15223	.078	.044	16891	.239	(a)	18920	1.22	.023	41510	126.00	—
15224	1.03	.071	16892	.43	(a)	18991	(a)	—	41603	32.40	—
15300	(a)	—	16900	6.31	.074	19007	4.76	—	41604	17.80	—
15314	.57	(a)	16901	4.05	.096	19051	10.60	—	41620	1.41	—
15404	.141	(a)	16902	3.43	.058	19061	(a)	—	41650	45.60	—
15405	.207	(a)	16905	6.63	.074	19795	.82	(a)	41664	100.00	—
15406	.53	.053	16906	4.24	.096	19796	.96	—	41665	11.70	—
15488	1.32	(a)	16910	3.79	.057	40005	(a)	—	41666	(a)	—
15538	1.01	.022	16911	3.43	.059	40006	(a)	—	41667	274.00	—
15600	2.55	.101	16915	3.88	.054	40010	(a)	—	41668	257.00	—
15607	.198	—	16916	3.24	.054	40015	(a)	—	41669	1.80	—
15608	.57	.011	16920	8.61	.123	40020	(a)	—	41670	3.02	—
15656	16.80	—	16921	7.86	.047	40026	(a)	—	41672	(a)	—
15699	.49	—	16930	4.95	.156	40031	(a)	—	41673	(a)	—
15733	.34	.034	16931	5.34	.085	40032	(a)	—	41675	(a)	—
15839	.76	.035	16940	10.70	.048	40040	(a)	—	41677	.29	—
15991	.62	.088	16941	4.30	.09	40041	(a)	—	41678	233.00	—
15993	.53	.05	18078	.234	.156	40042	(a)	—	41679	(a)	(a)
16005	.068	.031	18109	1.04	.038	40045	662.00	—	41680	23.70	—
16009	.42	.106	18110	.83	.047	40046	131.00	—	41696	.92	—
16402	3.77	—	18200	(a)	—	40047	46.70	—	41697	.64	—
16403	2.39	.26	18205	.36	.38	40059	16.70	—	41700	(a)	—
16404	3.01	—	18206	1.35	.122	40061	8.86	—	41715	15.00	—
16471	.28	—	18335	.97	.023	40063	296.00	—	41716	9.57	—
16501	.145	(a)	18435	2.00	.075	40064	87.10	—	43007	(a)	—
16527	.222	.32	18436	1.62	.139	40066	(a)	—	43117	(a)	—
16588	.196	(a)	18437	1.39	(a)	40067	(a)	—	43151	22.00	—
16604	.33	.122	18438	2.66	(a)	40069	(a)	—	43152	69.80	—
16670	12.00	—	18501	1.84	.015	40072	(a)	—	43200	83.60	—
16676	.79	.018	18506	.69	.009	40075	44.20	—	43215	(a)	—
16694	.65	(a)	18507	.50	.01	40101	120.00	—	43421	22.90	—
16705	.41	.131	18570	5.22	—	40102	106.00	—	43422	120.00	—
16722	(a)	—	18575	(a)	(a)	40111	23.50	—	43424	(a)	—
16723	(a)	—	18616	.52	.59	40115	(a)	—	43470	5.35	—



\$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	72.80	—	46004	43.30	—	47471	5.93	—
43518	43.00	—	44280	.29	—	46005	34.60	—	47473	7.75	—
43550	81.80	—	44311	22.20	—	46112	.47	—	47474	8.66	—
43551	45.40	—	44315	14.90	—	46202	3.63	—	47475	6.84	—
43626	34.30	—	44427	434.00	—	46362	814.00	—	47476	6.84	—
43628	446.00	—	44428	437.00	—	46426	119.00	—	47477	9.12	—
43629	378.00	—	44429	6.54	—	46427	159.00	—	47478	9.57	—
43754	(a)	—	44430	4.55	—	46510	(a)	—	47600	(a)	—
43760	12.60	—	44431	14.50	—	46590	(a)	—	47610	(a)	—
43822	4.26	—	44432	4.61	—	46603	9.98	—	48039	59.30	—
43840	.052	—	44433	147.00	—	46604	11.50	—	48177	(a)	—
43860	3.35	—	44434	281.00	—	46606	30.70	—	48178	(a)	—
43889	1.20	—	44435	291.00	—	46607	42.20	—	48206	90.90	—
43945	(a)	—	44436	340.00	—	46622	12.40	—	48252	(a)	—
43946	(a)	—	44437	281.00	—	46671	(a)	—	48441	.38	—
43990	(a)	(a)	44438	222.00	—	46700	168.00	—	48557	38.20	—
43991	(a)	—	44439	433.00	—	46773	(a)	—	48558	33.20	—
44009	14.80	—	44440	358.00	—	46822	(a)	—	48600	238.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	36.70	—	44501	(a)	—	46882	(a)	—	48636	1.50	(a)
44070	10.90	—	45190	2.86	—	46911	68.00	—	48637	29.20	—
44071	12.10	—	45191	2.03	—	46912	124.00	—	48638	14.50	—
44072	8.35	—	45192	2.37	—	46913	(a)	—	48727	(a)	—
44100	2.72	—	45193	1.40	—	46914	(a)	—	48808	4.30	—
44101	2.83	—	45210	1.77	—	46915	(a)	—	48924	(a)	—
44102	2.21	—	45224	(a)	—	46916	(a)	—	48925	698.00	—
44103	1.96	—	45225	(a)	—	47050	1.16	—	49005	.198	—
44104	.82	—	45334	48.20	—	47051	(a)	—	49111	6.58	—
44105	(a)	—	45380	.40	(a)	47052	(a)	—	49181	19.40	—
44106	(a)	—	45450	14.20	—	47103	(a)	—	49183	23.60	—
44108	.96	—	45523	(a)	—	47146	(a)	—	49184	49.90	—
44109	2.44	—	45524	(a)	—	47147	(a)	—	49185	45.40	—
44110	2.49	—	45539	(a)	—	47221	185.00	—	49239	.30	.46
44111	1.53	—	45678	.31	—	47253	(a)	—	49292	1.42	—
44112	.91	—	45771	.61	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.20	.088	47318	27.90	—	49333	10.40	—
44193	(a)	—	45900	.29	.043	47367	.29	—	49451	(a)	—
44194	(a)	—	45901	.25	.045	47420	6.12	—	49452	(a)	—
44222	(a)	—	45937	.189	—	47468	(a)	—	49617	1.00	.227
44276	112.00	—	45993	(a)	(a)	47469	6.84	—	49618	.84	.09

## DIVISION SIX

## PREM/OPS TERR. 504

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.58	.143	51315	.196	.096	51809	.51	.146	52341	.043	(a)
49763	10.30	—	51330	.092	.66	51833	.29	.054	52342	.124	(a)
49800	(a)	—	51333	.03	.32	51850	.222	(a)	52343	.076	(a)
49801	163.00	—	51340	.05	(a)	51851	.15	(a)	52401	.235	(a)
49802	14.40	—	51350	.45	.127	51852	.35	(a)	52402	.028	(a)
49803	25.50	—	51351	.40	.049	51853	.142	(a)	52432	.137	(a)
49840	1.20	—	51352	.55	.101	51854	.32	(a)	52433	.125	.80
49870	292.00	—	51355	.37	.091	51855	.33	(a)	52435	.157	(a)
49890	(a)	—	51356	.40	.56	51856	.183	(a)	52438	.113	(a)
49891	(a)	—	51357	.28	.76	51857	.31	(a)	52440	.178	(a)
49902	(a)	—	51358	.67	.129	51869	.135	.136	52467	.164	(a)
49903	(a)	—	51359	.59	.71	51877	.76	.191	52469	.057	.096
50010	.29	.38	51370	.59	3.83	51889	.125	.011	52505	.29	.237
50015	.192	(a)	51380	.059	.041	51896	.059	.017	52547	.203	.07
50017	.146	(a)	51400	.215	(a)	51900	.217	.10	52581	1.40	2.19
50045	.33	(a)	51401	.32	(a)	51909	.20	.053	52619	.098	(a)
50047	.038	(a)	51500	.112	.116	51919	.127	(a)	52660	.104	—
51001	.051	.42	51516	.087	—	51926	.129	.044	52744	1.11	.066
51005	.011	(a)	51517	.099	—	51927	.07	.132	52767	.186	(a)
51116	.13	.69	51550	.138	.40	51934	.141	.107	52876	(a)	(a)
51201	.05	(a)	51551	.048	.89	51941	.128	.041	52911	.078	.42
51205	.154	.059	51552	.083	.152	51942	.205	—	52967	.029	.058
51206	.024	.32	51553	.148	(a)	51956	.55	.205	53001	.29	.30
51210	.09	(a)	51554	.014	(a)	51957	.49	.46	53077	.138	.219
51211	(a)	(a)	51575	.12	.021	51958	.43	.37	53095	.094	(a)
51220	.31	1.90	51576	.27	.097	51959	.44	(a)	53096	.131	(a)
51221	.172	1.76	51600	.181	.172	51960	.059	.33	53121	.37	.40
51222	.209	4.53	51613	.12	.139	51970	.26	.177	53147	.031	(a)
51224	.219	1.49	51625	.047	(a)	51982	.075	.077	53229	.176	(a)
51230	.037	.74	51666	.19	.089	51985	.081	—	53271	.07	(a)
51240	.61	.196	51702	.142	(a)	51986	.29	.096	53333	.173	.248
51241	1.80	.218	51703	.059	(a)	51999	.124	.40	53374	.29	.26
51250	.237	(a)	51734	.11	.35	52002	.109	.114	53375	.155	.27
51251	.052	(a)	51741	.32	.243	52075	.174	.222	53376	.249	.183
51252	.183	.074	51752	.27	.15	52076	.21	(a)	53377	.25	.188
51253	.156	(a)	51767	.056	.007	52109	.028	(a)	53403	.161	(a)
51254	.049	.032	51777	.193	.077	52134	.37	.60	53425	.163	(a)
51255	.60	(a)	51790	.32	(a)	52137	.069	(a)	53565	.187	.096
51300	.27	.147	51796	.115	(a)	52150	.67	(a)	53631	.043	.021
51305	.27	.88	51808	.41	.68	52315	.25	.27	53632	.05	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.046	(a)	56170	.16	(a)	57401	.091	.089	58503	.109	.077
53732	.31	.47	56171	.079	(a)	57403	.40	.033	58532	.141	(a)
53733	.203	.228	56202	.104	.078	57410	.044	.173	58559	.029	(a)
53734	.52	—	56390	.182	.70	57411	.04	(a)	58560	.069	(a)
53803	.39	(a)	56391	.157	.30	57572	.026	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.25	.119	57600	.077	.033	58575	.089	.111
53902	(a)	(a)	56488	.32	.038	57611	.086	.055	58627	.29	.012
53903	(a)	(a)	56567	.166	(a)	57625	.68	(a)	58663	.37	.95
53904	(a)	(a)	56650	.51	(a)	57651	.082	.039	58682	.25	(a)
53905	(a)	(a)	56651	.28	(a)	57690	.112	.45	58713	.123	(a)
53907	.137	.086	56652	.197	(a)	57716	.053	.074	58737	.185	.55
53951	(a)	(a)	56653	.19	(a)	57725	.116	.075	58756	.069	(a)
53952	(a)	(a)	56654	.097	(a)	57726	.09	.023	58757	.62	(a)
53953	(a)	(a)	56690	.167	.33	57798	.042	(a)	58759	.077	(a)
54012	.052	—	56699	.116	.067	57800	.155	(a)	58802	.087	.48
54077	.188	.39	56758	.099	.14	57808	.044	(a)	58813	.169	(a)
54444	(a)	(a)	56759	.101	.078	57809	.046	(a)	58822	.24	(a)
55010	.57	.98	56760	.145	.099	57810	.044	.10	58837	.34	.161
55011	.153	1.75	56805	.191	(a)	57871	.053	.111	58840	.102	.121
55012	.182	1.11	56806	.135	(a)	57913	.201	.26	58873	.162	.027
55013	.147	1.12	56807	.134	(a)	57997	.116	—	58903	.055	(a)
55014	(a)	(a)	56808	.175	(a)	57998	.089	.054	58904	.042	.12
55214	.148	.083	56900	.168	(a)	57999	.073	.07	58922	.27	.179
55371	.75	.108	56910	.084	(a)	58009	.073	(a)	59005	.104	.089
55410	(a)	(a)	56911	.143	(a)	58010	.207	(a)	59057	.77	(a)
55426	.179	(a)	56912	.116	.084	58020	.42	(a)	59058	.50	(a)
55597	.037	1.68	56913	.094	(a)	58056	.247	(a)	59188	.84	.052
55647	.074	.065	56915	.56	(a)	58057	.155	(a)	59189	1.16	.28
55648	.033	(a)	56916	.50	.215	58058	.14	(a)	59223	.167	.103
55649	.04	(a)	56917	.146	(a)	58095	.196	1.79	59257	.028	.012
55715	.29	.203	56918	.07	(a)	58096	.26	1.49	59306	.177	(a)
55716	.42	.49	56919	.179	(a)	58301	.056	.077	59378	.109	.141
55717	.236	(a)	56920	.163	(a)	58302	.07	.051	59481	.47	.096
55718	.229	(a)	56980	.145	(a)	58397	.41	.65	59482	.88	(a)
55802	.193	.011	57001	.05	.027	58408	.069	—	59537	.117	.232
55918	.168	2.26	57002	.032	.096	58409	.087	—	59601	.179	2.23
55919	.023	3.42	57090	.26	.68	58456	.047	—	59647	.39	.158
56040	.016	.03	57146	.166	.75	58457	.067	—	59660	.33	1.06
56041	.104	(a)	57202	.129	(a)	58458	.087	—	59661	.161	(a)
56042	.131	(a)	57257	.16	.034	58459	.105	—	59693	.027	—

## DIVISION SIX

## PREM/OPS TERR. 504

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.82	.066	63220	(a)	—	91190	3.69	(a)
59701	.013	.33	59970	.10	.169	64074	20.20	—	91200	1.40	—
59713	.29	.33	59973	.225	(a)	64075	14.20	—	91210	(a)	—
59722	.152	.028	59975	.14	.19	64500	(a)	—	91235	4.24	3.11
59723	.057	.034	59977	.08	(a)	65007	127.00	—	91250	6.39	(a)
59724	.088	.015	59984	.062	.049	66122	54.50	—	91265	29.90	3.45
59725	.11	.145	59985	.241	(a)	66123	29.90	—	91266	15.80	1.38
59726	.08	.023	59986	.184	(a)	66309	87.50	—	91280	(a)	4.66
59738	.25	.059	59988	.036	.055	66561	203.00	—	91302	27.90	(a)
59750	.087	.181	59989	.032	.041	67017	188.00	—	91315	8.46	—
59751	.031	(a)	60010	103.00	—	67508	54.70	—	91324	18.80	(a)
59773	.05	.026	60011	118.00	—	67509	40.10	—	91325	(a)	(a)
59774	.041	.141	60012	194.00	—	67510	22.30	—	91340	12.30	7.64
59775	.053	.178	60013	166.00	—	67511	24.20	—	91341	7.85	4.54
59781	.076	.085	60015	124.00	—	67512	103.00	—	91342	11.30	3.72
59782	.113	.56	60016	140.00	—	67513	65.60	—	91343	1.73	1.45
59783	.11	(a)	60035	143.00	—	67634	163.00	—	91405	14.30	—
59784	.084	(a)	61000	102.00	—	67635	115.00	—	91436	8.89	2.90
59790	.196	(a)	61212	73.00	—	68001	352.00	—	91481	32.40	—
59798	.29	.46	61216	80.90	—	68439	452.00	—	91507	4.78	3.72
59806	.206	(a)	61217	73.60	—	68500	22.60	—	91523	73.70	—
59867	.221	(a)	61218	50.40	—	68604	8.44	—	91547	.42	—
59886	.03	.10	61223	358.00	—	68606	33.00	—	91551	2.60	.83
59889	.164	.187	61224	114.00	—	68607	26.10	—	91555	2.56	1.28
59892	.11	(a)	61225	158.00	—	68702	21.50	—	91560	8.74	4.46
59904	.074	.076	61226	266.00	—	68703	16.10	—	91562	5.78	—
59905	.138	.12	61227	243.00	—	68706	69.10	—	91577	20.70	3.99
59914	.81	.69	62000	55.40	—	68707	68.30	—	91580	11.50	—
59915	.247	.66	62001	43.70	—	90089	7.52	—	91581	(a)	(a)
59917	.046	.232	62002	20.00	—	91111	5.47	5.74	91582	(a)	(a)
59923	.02	.005	62003	62.90	—	91125	4.53	2.30	91583	(a)	(a)
59925	.60	1.19	63010	185.00	—	91127	3.68	1.33	91584	(a)	(a)
59926	.51	.46	63011	231.00	—	91130	2.45	—	91585	(a)	(a)
59927	.34	1.30	63012	329.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.37	.48	63013	311.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.39	.80	63215	208.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.123	(a)	63216	144.00	—	91160	1.82	—	91589	(a)	(a)
59947	.074	.30	63217	133.00	—	91175	1.57	—	91590	6.01	—
59955	.047	.132	63218	44.80	—	91177	6.85	—	91591	(a)	(a)
59963	.35	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									

\$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	.101	.189	10205	.51	—	11210	4.15	—	13207	(a)	(a)
10015	11.30	—	10220	9.53	—	11211	21.60	—	13208	(a)	(a)
10020	(a)	(a)	10255	.43	.151	11212	3.26	—	13314	.242	.014
10026	1.31	.024	10256	1.56	.183	11213	2.66	—	13351	.59	.08
10036	1.15	(a)	10257	.29	.148	11214	6.55	—	13352	.60	.051
10040	.077	.32	10309	.33	.024	11222	.11	—	13410	2.45	2.35
10042	.75	.50	10315	.77	(a)	11234	.57	.076	13411	(a)	(a)
10052	7.80	—	10331	15.30	—	11248	.081	.016	13412	.83	1.21
10054	6.92	—	10332	26.40	—	11258	1.58	.129	13453	.95	(a)
10060	.36	.091	10352	.76	.062	11259	1.69	.128	13454	1.11	(a)
10065	.54	.052	10367	5.55	—	11273	28.20	—	13455	1.13	(a)
10066	.55	.051	10368	8.11	—	11274	27.10	—	13461	(a)	(a)
10070	.058	.151	10375	(a)	—	11288	1.94	.092	13506	1.86	.08
10071	.64	.133	10378	15.50	—	12014	.174	.051	13507	2.23	.162
10072	6.28	—	10379	7.19	—	12356	2.39	.04	13590	.84	.67
10073	1.79	.48	10380	12.30	—	12361	.049	.07	13621	.213	.33
10075	13.30	.225	10381	10.60	—	12362	.063	(a)	13670	.027	.017
10100	1.31	.081	11007	2.36	—	12373	.024	.023	13673	1.20	.023
10101	.48	.177	11020	.61	.155	12374	1.24	.077	13715	.063	.145
10105	5.25	—	11039	1.55	.077	12375	.61	.04	13716	.92	.155
10107	5.46	.26	11052	3.37	—	12391	.047	.07	13720	.68	.078
10110	38.40	—	11101	(a)	(a)	12393	.81	(a)	13759	.36	.16
10111	.126	.067	11120	(a)	—	12467	.34	(a)	13930	.135	.174
10113	.73	—	11126	.126	.024	12509	.106	.031	14068	.079	.012
10115	1.44	.084	11127	.32	.01	12510	1.35	.033	14101	.93	.055
10117	11.20	—	11128	.43	.087	12583	.60	(a)	14279	.81	.116
10119	(a)	—	11138	3.82	—	12651	1.75	.51	14401	1.59	.13
10120	25.10	—	11155	.43	—	12683	.80	(a)	14405	1.39	—
10130	7.16	—	11160	(a)	(a)	12707	.42	.56	14527	.26	.179
10132	6.17	—	11167	.78	—	12797	.087	.194	14655	.179	—
10133	3.24	—	11168	4.02	—	12805	.65	.219	14731	3.34	—
10135	(a)	—	11201	20.70	—	12841	1.09	—	14732	.247	—
10140	.022	.022	11202	6.11	—	12927	.19	—	14733	1.25	—
10141	.045	.023	11203	.75	.46	13049	.025	.051	14734	.54	—
10145	.215	.012	11204	.63	1.92	13111	1.47	.092	14855	.37	.133
10146	.59	.021	11205	(a)	—	13112	.041	.063	14913	.67	.142
10150	1.00	(a)	11206	.96	—	13201	1.54	.144	15060	(a)	(a)
10151	25.20	—	11207	12.10	—	13204	1.75	1.14	15061	(a)	(a)
10160	4.49	—	11208	2.08	—	13205	.67	.42	15062	.34	(a)
10204	.45	—	11209	9.75	—	13206	(a)	(a)	15063	.39	(a)

## DIVISION SIX

PREM/OPS TERR. 505

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.186	—	16750	.211	.034	18707	.009	.005	40117	(a)	—
15119	(a)	—	16751	.211	—	18708	.232	.024	40140	(a)	—
15120	(a)	—	16819	2.03	(a)	18833	.113	(a)	41001	.42	—
15123	3.23	—	16820	1.57	(a)	18834	.60	.159	41210	(a)	—
15124	1.13	—	16881	3.30	(a)	18911	1.90	.026	41421	.84	—
15188	.59	(a)	16890	.238	(a)	18912	3.57	.039	41422	.45	—
15223	.032	.044	16891	.26	(a)	18920	.93	.023	41510	95.40	—
15224	.71	.071	16892	.47	(a)	18991	(a)	—	41603	40.00	—
15300	(a)	—	16900	4.12	.074	19007	1.26	—	41604	22.00	—
15314	.43	(a)	16901	2.64	.096	19051	2.80	—	41620	1.73	—
15404	.153	(a)	16902	2.24	.058	19061	(a)	—	41650	56.30	—
15405	.225	(a)	16905	4.33	.074	19795	.62	(a)	41664	53.20	—
15406	.57	.053	16906	2.77	.096	19796	.73	—	41665	6.23	—
15488	1.43	(a)	16910	2.47	.057	40005	(a)	—	41666	(a)	—
15538	.77	.022	16911	2.24	.059	40006	(a)	—	41667	145.00	—
15600	1.94	.101	16915	2.54	.054	40010	(a)	—	41668	136.00	—
15607	.243	—	16916	2.11	.054	40015	(a)	—	41669	.96	—
15608	.43	.011	16920	5.62	.123	40020	(a)	—	41670	1.61	—
15656	12.80	—	16921	5.14	.047	40026	(a)	—	41672	(a)	—
15699	.60	—	16930	3.23	.156	40031	(a)	—	41673	(a)	—
15733	.37	.034	16931	3.49	.085	40032	(a)	—	41675	(a)	—
15839	.58	.035	16940	7.02	.048	40040	(a)	—	41677	.36	—
15991	.47	.088	16941	2.81	.09	40041	(a)	—	41678	263.00	—
15993	.40	.05	18078	.115	.156	40042	(a)	—	41679	(a)	(a)
16005	.034	.031	18109	.79	.038	40045	351.00	—	41680	29.30	—
16009	.46	.106	18110	.63	.047	40046	69.50	—	41696	1.13	—
16402	2.87	—	18200	(a)	—	40047	24.80	—	41697	.79	—
16403	1.81	.26	18205	.177	.38	40059	8.87	—	41700	(a)	—
16404	2.29	—	18206	1.02	.122	40061	4.70	—	41715	18.60	—
16471	.34	—	18335	.74	.023	40063	157.00	—	41716	11.80	—
16501	.071	(a)	18435	1.39	.075	40064	46.30	—	43007	(a)	—
16527	.109	.32	18436	1.12	.139	40066	(a)	—	43117	(a)	—
16588	.213	(a)	18437	1.05	(a)	40067	(a)	—	43151	28.30	—
16604	.36	.122	18438	2.02	(a)	40069	(a)	—	43152	78.70	—
16670	6.35	—	18501	1.27	.015	40072	(a)	—	43200	108.00	—
16676	.60	.018	18506	.75	.009	40075	56.80	—	43215	(a)	—
16694	.71	(a)	18507	.38	.01	40101	92.20	—	43421	29.50	—
16705	.202	.131	18570	3.96	—	40102	81.40	—	43422	155.00	—
16722	(a)	—	18575	(a)	(a)	40111	12.50	—	43424	(a)	—
16723	(a)	—	18616	.57	.59	40115	(a)	—	43470	6.58	—



\$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	93.60	—	46004	53.50	—	47471	7.32	—
43518	22.80	—	44280	.36	—	46005	42.80	—	47473	9.57	—
43550	105.00	—	44311	11.80	—	46112	.36	—	47474	10.70	—
43551	58.40	—	44315	7.91	—	46202	6.06	—	47475	8.44	—
43626	18.20	—	44427	333.00	—	46362	918.00	—	47476	8.44	—
43628	237.00	—	44428	335.00	—	46426	134.00	—	47477	11.30	—
43629	201.00	—	44429	5.02	—	46427	179.00	—	47478	11.80	—
43754	(a)	—	44430	3.49	—	46510	(a)	—	47600	(a)	—
43760	6.69	—	44431	11.20	—	46590	(a)	—	47610	(a)	—
43822	5.24	—	44432	3.54	—	46603	11.20	—	48039	76.30	—
43840	.064	—	44433	113.00	—	46604	13.00	—	48177	(a)	—
43860	4.12	—	44434	216.00	—	46606	34.60	—	48178	(a)	—
43889	1.47	—	44435	223.00	—	46607	47.60	—	48206	48.20	—
43945	(a)	—	44436	261.00	—	46622	15.30	—	48252	(a)	—
43946	(a)	—	44437	216.00	—	46671	(a)	—	48441	.203	—
43990	(a)	(a)	44438	171.00	—	46700	216.00	—	48557	20.30	—
43991	(a)	—	44439	332.00	—	46773	(a)	—	48558	17.60	—
44009	3.94	—	44440	275.00	—	46822	(a)	—	48600	268.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	19.50	—	44501	(a)	—	46882	(a)	—	48636	2.04	(a)
44070	5.77	—	45190	4.77	—	46911	36.10	—	48637	15.50	—
44071	6.42	—	45191	3.39	—	46912	66.10	—	48638	7.68	—
44072	4.43	—	45192	3.96	—	46913	(a)	—	48727	(a)	—
44100	1.89	—	45193	2.34	—	46914	(a)	—	48808	3.27	—
44101	1.97	—	45210	2.96	—	46915	(a)	—	48924	(a)	—
44102	1.54	—	45224	(a)	—	46916	(a)	—	48925	370.00	—
44103	1.36	—	45225	(a)	—	47050	1.43	—	49005	.243	—
44104	.57	—	45334	62.00	—	47051	(a)	—	49111	5.00	—
44105	(a)	—	45380	.44	(a)	47052	(a)	—	49181	24.90	—
44106	(a)	—	45450	18.20	—	47103	(a)	—	49183	30.40	—
44108	.67	—	45523	(a)	—	47146	(a)	—	49184	64.10	—
44109	1.69	—	45524	(a)	—	47147	(a)	—	49185	58.40	—
44110	1.73	—	45539	(a)	—	47221	237.00	—	49239	.33	.46
44111	1.06	—	45678	.39	—	47253	(a)	—	49292	1.82	—
44112	.63	—	45771	.67	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.217	.088	47318	14.80	—	49333	13.40	—
44193	(a)	—	45900	.221	.043	47367	.36	—	49451	(a)	—
44194	(a)	—	45901	.19	.045	47420	3.25	—	49452	(a)	—
44222	(a)	—	45937	.243	—	47468	(a)	—	49617	.27	.227
44276	144.00	—	45993	(a)	(a)	47469	8.44	—	49618	.223	.09

## DIVISION SIX

## PREM/OPS TERR. 505

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.42	.143	51315	.213	.096	51809	.82	.146	52341	.058	(a)
49763	2.73	—	51330	.125	.66	51833	.27	.054	52342	.169	(a)
49800	(a)	—	51333	.041	.32	51850	.30	(a)	52343	.103	(a)
49801	209.00	—	51340	.081	(a)	51851	.204	(a)	52401	.32	(a)
49802	18.50	—	51350	.41	.127	51852	.48	(a)	52402	.045	(a)
49803	32.80	—	51351	.37	.049	51853	.193	(a)	52432	.221	(a)
49840	1.47	—	51352	.51	.101	51854	.43	(a)	52433	.202	.80
49870	155.00	—	51355	.35	.091	51855	.45	(a)	52435	.25	(a)
49890	(a)	—	51356	.37	.56	51856	.249	(a)	52438	.183	(a)
49891	(a)	—	51357	.30	.76	51857	.43	(a)	52440	.29	(a)
49902	(a)	—	51358	.73	.129	51869	.219	.136	52467	.27	(a)
49903	(a)	—	51359	.64	.71	51877	1.23	.191	52469	.093	.096
50010	.48	.38	51370	.96	3.83	51889	.203	.011	52505	.46	.237
50015	.31	(a)	51380	.096	.041	51896	.095	.017	52547	.28	.07
50017	.236	(a)	51400	.29	(a)	51900	.20	.10	52581	2.25	2.19
50045	.54	(a)	51401	.43	(a)	51909	.27	.053	52619	.158	(a)
50047	.061	(a)	51500	.181	.116	51919	.205	(a)	52660	.127	—
51001	.07	.42	51516	.107	—	51926	.208	.044	52744	1.02	.066
51005	.014	(a)	51517	.122	—	51927	.113	.132	52767	.25	(a)
51116	.177	.69	51550	.224	.40	51934	.228	.107	52876	(a)	(a)
51201	.081	(a)	51551	.078	.89	51941	.207	.041	52911	.126	.42
51205	.248	.059	51552	.135	.152	51942	.33	—	52967	.047	.058
51206	.039	.32	51553	.24	(a)	51956	.90	.205	53001	.46	.30
51210	.123	(a)	51554	.023	(a)	51957	.79	.46	53077	.223	.219
51211	(a)	(a)	51575	.111	.021	51958	.70	.37	53095	.153	(a)
51220	.42	1.90	51576	.43	.097	51959	.72	(a)	53096	.212	(a)
51221	.233	1.76	51600	.29	.172	51960	.095	.33	53121	.60	.40
51222	.28	4.53	51613	.193	.139	51970	.41	.177	53147	.043	(a)
51224	.30	1.49	51625	.064	(a)	51982	.121	.077	53229	.239	(a)
51230	.051	.74	51666	.175	.089	51985	.10	—	53271	.114	(a)
51240	.98	.196	51702	.193	(a)	51986	.48	.096	53333	.235	.248
51241	2.91	.218	51703	.08	(a)	51999	.201	.40	53374	.27	.26
51250	.32	(a)	51734	.15	.35	52002	.176	.114	53375	.143	.27
51251	.084	(a)	51741	.51	.243	52075	.237	.222	53376	.229	.183
51252	.30	.074	51752	.43	.15	52076	.29	(a)	53377	.235	.188
51253	.25	(a)	51767	.051	.007	52109	.045	(a)	53403	.148	(a)
51254	.079	.032	51777	.178	.077	52134	.59	.60	53425	.222	(a)
51255	.82	(a)	51790	.30	(a)	52137	.093	(a)	53565	.173	.096
51300	.245	.147	51796	.186	(a)	52150	1.09	(a)	53631	.07	.021
51305	.245	.88	51808	.66	.68	52315	.232	.27	53632	.081	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53731	.074	(a)	56170	.218	(a)	57401	.147	.089	58503	.176	.077
53732	.50	.47	56171	.107	(a)	57403	.36	.033	58532	.227	(a)
53733	.33	.228	56202	.169	.078	57410	.071	.173	58559	.046	(a)
53734	.64	—	56390	.29	.70	57411	.054	(a)	58560	.112	(a)
53803	.53	(a)	56391	.25	.30	57572	.042	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.41	.119	57600	.124	.033	58575	.144	.111
53902	(a)	(a)	56488	.30	.038	57611	.117	.055	58627	.46	.012
53903	(a)	(a)	56567	.226	(a)	57625	1.09	(a)	58663	.50	.95
53904	(a)	(a)	56650	.69	(a)	57651	.133	.039	58682	.41	(a)
53905	(a)	(a)	56651	.38	(a)	57690	.152	.45	58713	.113	(a)
53907	.222	.086	56652	.27	(a)	57716	.072	.074	58737	.30	.55
53951	(a)	(a)	56653	.26	(a)	57725	.158	.075	58756	.093	(a)
53952	(a)	(a)	56654	.132	(a)	57726	.123	.023	58757	1.01	(a)
53953	(a)	(a)	56690	.154	.33	57798	.067	(a)	58759	.124	(a)
54012	.064	—	56699	.188	.067	57800	.25	(a)	58802	.141	.48
54077	.30	.39	56758	.159	.14	57808	.06	(a)	58813	.23	(a)
54444	(a)	(a)	56759	.163	.078	57809	.062	(a)	58822	.39	(a)
55010	.92	.98	56760	.234	.099	57810	.06	.10	58837	.46	.161
55011	.247	1.75	56805	.31	(a)	57871	.072	.111	58840	.138	.121
55012	.29	1.11	56806	.218	(a)	57913	.32	.26	58873	.22	.027
55013	.20	1.12	56807	.216	(a)	57997	.143	—	58903	.089	(a)
55014	(a)	(a)	56808	.28	(a)	57998	.144	.054	58904	.068	.12
55214	.239	.083	56900	.27	(a)	57999	.099	.07	58922	.37	.179
55371	.69	.108	56910	.135	(a)	58009	.099	(a)	59005	.169	.089
55410	(a)	(a)	56911	.195	(a)	58010	.33	(a)	59057	1.25	(a)
55426	.243	(a)	56912	.158	.084	58020	.39	(a)	59058	.81	(a)
55597	.06	1.68	56913	.128	(a)	58056	.40	(a)	59188	.78	.052
55647	.119	.065	56915	.76	(a)	58057	.25	(a)	59189	1.07	.28
55648	.054	(a)	56916	.69	.215	58058	.225	(a)	59223	.228	.103
55649	.064	(a)	56917	.198	(a)	58095	.32	1.79	59257	.045	.012
55715	.47	.203	56918	.095	(a)	58096	.42	1.49	59306	.29	(a)
55716	.68	.49	56919	.243	(a)	58301	.076	.077	59378	.148	.141
55717	.32	(a)	56920	.222	(a)	58302	.114	.051	59481	.77	.096
55718	.31	(a)	56980	.235	(a)	58397	.66	.65	59482	.81	(a)
55802	.178	.011	57001	.081	.027	58408	.084	—	59537	.16	.232
55918	.27	2.26	57002	.052	.096	58409	.107	—	59601	.29	2.23
55919	.037	3.42	57090	.36	.68	58456	.057	—	59647	.36	.158
56040	.026	.03	57146	.226	.75	58457	.083	—	59660	.53	1.06
56041	.169	(a)	57202	.208	(a)	58458	.107	—	59661	.26	(a)
56042	.212	(a)	57257	.26	.034	58459	.129	—	59693	.044	—

## DIVISION SIX

## PREM/OPS TERR. 505

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	1.32	.066	63220	(a)	—	91190	3.69	(a)
59701	.021	.33	59970	.136	.169	64074	33.70	—	91200	1.40	—
59713	.48	.33	59973	.36	(a)	64075	23.70	—	91210	(a)	—
59722	.246	.028	59975	.191	.19	64500	(a)	—	91235	4.24	3.11
59723	.093	.034	59977	.109	(a)	65007	143.00	—	91250	6.39	(a)
59724	.142	.015	59984	.099	.049	66122	61.40	—	91265	29.90	3.45
59725	.177	.145	59985	.39	(a)	66123	33.70	—	91266	15.80	1.38
59726	.129	.023	59986	.30	(a)	66309	98.60	—	91280	(a)	4.66
59738	.41	.059	59988	.049	.055	66561	228.00	—	91302	27.90	(a)
59750	.119	.181	59989	.052	.041	67017	212.00	—	91315	8.46	—
59751	.043	(a)	60010	104.00	—	67508	67.60	—	91324	18.80	(a)
59773	.046	.026	60011	119.00	—	67509	49.50	—	91325	(a)	(a)
59774	.038	.141	60012	196.00	—	67510	27.60	—	91340	12.30	7.64
59775	.049	.178	60013	168.00	—	67511	29.80	—	91341	7.85	4.54
59781	.103	.085	60015	125.00	—	67512	128.00	—	91342	11.30	3.72
59782	.154	.56	60016	141.00	—	67513	81.10	—	91343	1.73	1.45
59783	.15	(a)	60035	161.00	—	67634	183.00	—	91405	14.30	—
59784	.115	(a)	61000	103.00	—	67635	130.00	—	91436	8.89	2.90
59790	.32	(a)	61212	82.20	—	68001	396.00	—	91481	32.40	—
59798	.39	.46	61216	91.20	—	68439	510.00	—	91507	4.78	3.72
59806	.28	(a)	61217	83.00	—	68500	22.80	—	91523	73.70	—
59867	.36	(a)	61218	56.70	—	68604	9.52	—	91547	.42	—
59886	.048	.10	61223	403.00	—	68606	37.20	—	91551	2.60	.83
59889	.151	.187	61224	129.00	—	68607	29.40	—	91555	2.56	1.28
59892	.15	(a)	61225	178.00	—	68702	24.20	—	91560	8.74	4.46
59904	.101	.076	61226	300.00	—	68703	18.20	—	91562	5.78	—
59905	.224	.12	61227	275.00	—	68706	77.90	—	91577	20.70	3.99
59914	1.31	.69	62000	62.40	—	68707	77.00	—	91580	11.50	—
59915	.34	.66	62001	49.30	—	90089	7.52	—	91581	(a)	(a)
59917	.062	.232	62002	22.50	—	91111	5.47	5.74	91582	(a)	(a)
59923	.032	.005	62003	70.90	—	91125	4.53	2.30	91583	(a)	(a)
59925	.65	1.19	63010	186.00	—	91127	3.68	1.33	91584	(a)	(a)
59926	.56	.46	63011	233.00	—	91130	2.45	—	91585	(a)	(a)
59927	.37	1.30	63012	332.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.59	.48	63013	314.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.64	.80	63215	234.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.198	(a)	63216	163.00	—	91160	1.82	—	91589	(a)	(a)
59947	.101	.30	63217	70.60	—	91175	1.57	—	91590	6.01	—
59955	.076	.132	63218	23.80	—	91177	6.85	—	91591	(a)	(a)
59963	.56	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

\$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
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									

\$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	.27	.189	10205	.71	—	11210	6.01	—	13207	(a)	(a)
10015	18.00	—	10220	13.30	—	11211	31.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.40	.151	11212	4.73	—	13314	.34	.014
10026	1.82	.024	10256	1.48	.183	11213	3.85	—	13351	.82	.08
10036	1.09	(a)	10257	.28	.148	11214	9.49	—	13352	.84	.051
10040	.205	.32	10309	.46	.024	11222	.16	—	13410	2.32	2.35
10042	1.04	.50	10315	1.07	(a)	11234	.79	.076	13411	(a)	(a)
10052	12.40	—	10331	24.40	—	11248	.077	.016	13412	.78	1.21
10054	11.00	—	10332	42.10	—	11258	1.62	.129	13453	.91	(a)
10060	.50	.091	10352	.78	.062	11259	1.74	.128	13454	1.06	(a)
10065	.75	.052	10367	8.04	—	11273	39.40	—	13455	1.07	(a)
10066	.77	.051	10368	11.80	—	11274	37.80	—	13461	(a)	(a)
10070	.154	.151	10375	(a)	—	11288	1.99	.092	13506	2.59	.08
10071	.90	.133	10378	24.70	—	12014	.166	.051	13507	3.12	.162
10072	9.10	—	10379	11.50	—	12356	3.34	.04	13590	.80	.67
10073	1.70	.48	10380	19.60	—	12361	.102	.07	13621	.202	.33
10075	12.60	.225	10381	16.90	—	12362	.169	(a)	13670	.057	.017
10100	1.35	.081	11007	3.42	—	12373	.064	.023	13673	1.23	.023
10101	.68	.177	11020	.85	.155	12374	1.74	.077	13715	.169	.145
10105	7.33	—	11039	1.47	.077	12375	.85	.04	13716	1.28	.155
10107	5.19	.26	11052	11.30	—	12391	.127	.07	13720	.69	.078
10110	61.20	—	11101	(a)	(a)	12393	1.13	(a)	13759	.50	.16
10111	.34	.067	11120	(a)	—	12467	.47	(a)	13930	.36	.174
10113	1.02	—	11126	.177	.024	12509	.101	.031	14068	.11	.012
10115	2.02	.084	11127	.86	.01	12510	1.28	.033	14101	1.29	.055
10117	17.90	—	11128	1.16	.087	12583	.57	(a)	14279	.77	.116
10119	(a)	—	11138	6.09	—	12651	1.66	.51	14401	1.63	.13
10120	40.00	—	11155	.60	—	12683	.76	(a)	14405	2.01	—
10130	9.99	—	11160	(a)	(a)	12707	1.11	.56	14527	.69	.179
10132	8.61	—	11167	2.60	—	12797	.234	.194	14655	.25	—
10133	10.90	—	11168	13.50	—	12805	.91	.219	14731	11.20	—
10135	(a)	—	11201	29.90	—	12841	1.52	—	14732	.83	—
10140	.047	.022	11202	8.85	—	12927	.26	—	14733	1.75	—
10141	.094	.023	11203	2.00	.46	13049	.053	.051	14734	.75	—
10145	.45	.012	11204	.88	1.92	13111	1.50	.092	14855	.36	.133
10146	.60	.021	11205	(a)	—	13112	.087	.063	14913	.94	.142
10150	1.40	(a)	11206	1.39	—	13201	1.47	.144	15060	(a)	(a)
10151	35.20	—	11207	17.50	—	13204	1.66	1.14	15061	(a)	(a)
10160	6.27	—	11208	3.01	—	13205	.64	.42	15062	.32	(a)
10204	.63	—	11209	14.10	—	13206	(a)	(a)	15063	.37	(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	.27	—	16750	.29	.034	18707	.025	.005	40117	(a)	—
15119	(a)	—	16751	.29	—	18708	.32	.024	40140	(a)	—
15120	(a)	—	16819	1.93	(a)	18833	.30	(a)	41001	.67	—
15123	10.80	—	16820	1.50	(a)	18834	.84	.159	41210	(a)	—
15124	3.79	—	16881	4.61	(a)	18911	2.65	.026	41421	1.56	—
15188	.56	(a)	16890	.226	(a)	18912	4.99	.039	41422	.83	—
15223	.067	.044	16891	.247	(a)	18920	1.29	.023	41510	133.00	—
15224	.73	.071	16892	.45	(a)	18991	(a)	—	41603	73.80	—
15300	(a)	—	16900	4.33	.074	19007	4.24	—	41604	40.60	—
15314	.60	(a)	16901	2.78	.096	19051	9.39	—	41620	2.51	—
15404	.145	(a)	16902	2.35	.058	19061	(a)	—	41650	104.00	—
15405	.214	(a)	16905	4.55	.074	19795	.87	(a)	41664	84.80	—
15406	.55	.053	16906	2.91	.096	19796	1.02	—	41665	9.93	—
15488	1.36	(a)	16910	2.60	.057	40005	(a)	—	41666	(a)	—
15538	1.07	.022	16911	2.35	.059	40006	(a)	—	41667	232.00	—
15600	2.71	.101	16915	2.67	.054	40010	(a)	—	41668	217.00	—
15607	.35	—	16916	2.22	.054	40015	(a)	—	41669	1.52	—
15608	.60	.011	16920	5.91	.123	40020	(a)	—	41670	2.56	—
15656	17.80	—	16921	5.40	.047	40026	(a)	—	41672	(a)	—
15699	.87	—	16930	3.40	.156	40031	(a)	—	41673	(a)	—
15733	.36	.034	16931	3.66	.085	40032	(a)	—	41675	(a)	—
15839	.81	.035	16940	7.37	.048	40040	(a)	—	41677	.52	—
15991	.66	.088	16941	2.95	.09	40041	(a)	—	41678	187.00	—
15993	.56	.05	18078	.31	.156	40042	(a)	—	41679	(a)	(a)
16005	.09	.031	18109	1.10	.038	40045	560.00	—	41680	54.10	—
16009	.44	.106	18110	.88	.047	40046	111.00	—	41696	1.64	—
16402	4.00	—	18200	(a)	—	40047	39.50	—	41697	1.14	—
16403	2.53	.26	18205	.47	.38	40059	14.10	—	41700	(a)	—
16404	3.19	—	18206	1.43	.122	40061	7.50	—	41715	34.30	—
16471	.50	—	18335	1.03	.023	40063	251.00	—	41716	21.80	—
16501	.19	(a)	18435	1.42	.075	40064	73.70	—	43007	(a)	—
16527	.29	.32	18436	1.15	.139	40066	(a)	—	43117	(a)	—
16588	.202	(a)	18437	1.47	(a)	40067	(a)	—	43151	35.40	—
16604	.34	.122	18438	2.83	(a)	40069	(a)	—	43152	55.90	—
16670	10.10	—	18501	1.31	.015	40072	(a)	—	43200	135.00	—
16676	.84	.018	18506	.71	.009	40075	71.20	—	43215	(a)	—
16694	.67	(a)	18507	.53	.01	40101	65.80	—	43421	36.90	—
16705	.54	.131	18570	5.53	—	40102	58.10	—	43422	194.00	—
16722	(a)	—	18575	(a)	(a)	40111	19.90	—	43424	(a)	—
16723	(a)	—	18616	.54	.59	40115	(a)	—	43470	9.53	—



\$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	117.00	—	46004	98.80	—	47471	13.50	—
43518	36.40	—	44280	.52	—	46005	79.00	—	47473	17.70	—
43550	132.00	—	44311	18.80	—	46112	.26	—	47474	19.80	—
43551	73.10	—	44315	12.60	—	46202	6.00	—	47475	15.60	—
43626	29.10	—	44427	238.00	—	46362	651.00	—	47476	15.60	—
43628	378.00	—	44428	239.00	—	46426	95.20	—	47477	20.80	—
43629	320.00	—	44429	3.59	—	46427	127.00	—	47478	21.80	—
43754	(a)	—	44430	2.49	—	46510	(a)	—	47600	(a)	—
43760	10.70	—	44431	7.96	—	46590	(a)	—	47610	(a)	—
43822	7.59	—	44432	2.52	—	46603	7.98	—	48039	95.50	—
43840	.093	—	44433	80.40	—	46604	9.21	—	48177	(a)	—
43860	5.97	—	44434	154.00	—	46606	24.60	—	48178	(a)	—
43889	2.13	—	44435	159.00	—	46607	33.80	—	48206	76.90	—
43945	(a)	—	44436	186.00	—	46622	22.20	—	48252	(a)	—
43946	(a)	—	44437	154.00	—	46671	(a)	—	48441	.32	—
43990	(a)	(a)	44438	122.00	—	46700	271.00	—	48557	32.30	—
43991	(a)	—	44439	237.00	—	46773	(a)	—	48558	28.10	—
44009	13.20	—	44440	196.00	—	46822	(a)	—	48600	190.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	31.10	—	44501	(a)	—	46882	(a)	—	48636	1.30	(a)
44070	9.20	—	45190	4.72	—	46911	57.50	—	48637	24.70	—
44071	10.20	—	45191	3.35	—	46912	105.00	—	48638	12.20	—
44072	7.07	—	45192	3.92	—	46913	(a)	—	48727	(a)	—
44100	3.03	—	45193	2.31	—	46914	(a)	—	48808	4.56	—
44101	3.16	—	45210	2.93	—	46915	(a)	—	48924	(a)	—
44102	2.46	—	45224	(a)	—	46916	(a)	—	48925	591.00	—
44103	2.18	—	45225	(a)	—	47050	2.07	—	49005	.35	—
44104	.92	—	45334	77.60	—	47051	(a)	—	49111	6.97	—
44105	(a)	—	45380	.42	(a)	47052	(a)	—	49181	31.20	—
44106	(a)	—	45450	22.80	—	47103	(a)	—	49183	38.10	—
44108	1.07	—	45523	(a)	—	47146	(a)	—	49184	80.30	—
44109	2.72	—	45524	(a)	—	47147	(a)	—	49185	73.10	—
44110	2.78	—	45539	(a)	—	47221	297.00	—	49239	.31	.46
44111	1.71	—	45678	.56	—	47253	(a)	—	49292	2.28	—
44112	1.01	—	45771	.63	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.206	.088	47318	23.60	—	49333	16.70	—
44193	(a)	—	45900	.31	.043	47367	.52	—	49451	(a)	—
44194	(a)	—	45901	.26	.045	47420	5.18	—	49452	(a)	—
44222	(a)	—	45937	.30	—	47468	(a)	—	49617	.89	.227
44276	181.00	—	45993	(a)	(a)	47469	15.60	—	49618	.75	.09

## DIVISION SIX

## PREM/OPS TERR. 506

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.41	.143	51315	.202	.096	51809	.52	.146	52341	.037	(a)
49763	9.15	—	51330	.079	.66	51833	.40	.054	52342	.108	(a)
49800	(a)	—	51333	.026	.32	51850	.192	(a)	52343	.066	(a)
49801	262.00	—	51340	.051	(a)	51851	.13	(a)	52401	.204	(a)
49802	23.20	—	51350	.62	.127	51852	.31	(a)	52402	.028	(a)
49803	41.10	—	51351	.56	.049	51853	.123	(a)	52432	.141	(a)
49840	2.13	—	51352	.77	.101	51854	.28	(a)	52433	.129	.80
49870	247.00	—	51355	.52	.091	51855	.29	(a)	52435	.161	(a)
49890	(a)	—	51356	.56	.56	51856	.159	(a)	52438	.117	(a)
49891	(a)	—	51357	.29	.76	51857	.27	(a)	52440	.183	(a)
49902	(a)	—	51358	.69	.129	51869	.14	.136	52467	.169	(a)
49903	(a)	—	51359	.61	.71	51877	.79	.191	52469	.059	.096
50010	.30	.38	51370	.61	3.83	51889	.129	.011	52505	.29	.237
50015	.198	(a)	51380	.061	.041	51896	.06	.017	52547	.176	.07
50017	.15	(a)	51400	.186	(a)	51900	.30	.10	52581	1.44	2.19
50045	.34	(a)	51401	.27	(a)	51909	.174	.053	52619	.101	(a)
50047	.039	(a)	51500	.115	.116	51919	.131	(a)	52660	.184	—
51001	.045	.42	51516	.155	—	51926	.133	.044	52744	1.54	.066
51005	.009	(a)	51517	.176	—	51927	.072	.132	52767	.161	(a)
51116	.113	.69	51550	.143	.40	51934	.146	.107	52876	(a)	(a)
51201	.052	(a)	51551	.05	.89	51941	.132	.041	52911	.08	.42
51205	.158	.059	51552	.086	.152	51942	.211	—	52967	.03	.058
51206	.025	.32	51553	.153	(a)	51956	.57	.205	53001	.30	.30
51210	.078	(a)	51554	.015	(a)	51957	.50	.46	53077	.142	.219
51211	(a)	(a)	51575	.167	.021	51958	.45	.37	53095	.097	(a)
51220	.27	1.90	51576	.27	.097	51959	.46	(a)	53096	.135	(a)
51221	.149	1.76	51600	.187	.172	51960	.06	.33	53121	.38	.40
51222	.181	4.53	51613	.123	.139	51970	.26	.177	53147	.027	(a)
51224	.19	1.49	51625	.041	(a)	51982	.077	.077	53229	.153	(a)
51230	.032	.74	51666	.26	.089	51985	.145	—	53271	.073	(a)
51240	.62	.196	51702	.123	(a)	51986	.30	.096	53333	.15	.248
51241	1.86	.218	51703	.051	(a)	51999	.128	.40	53374	.41	.26
51250	.206	(a)	51734	.096	.35	52002	.112	.114	53375	.216	.27
51251	.054	(a)	51741	.33	.243	52075	.151	.222	53376	.35	.183
51252	.189	.074	51752	.27	.15	52076	.182	(a)	53377	.35	.188
51253	.161	(a)	51767	.077	.007	52109	.028	(a)	53403	.224	(a)
51254	.05	.032	51777	.27	.077	52134	.38	.60	53425	.141	(a)
51255	.52	(a)	51790	.45	(a)	52137	.06	(a)	53565	.26	.096
51300	.37	.147	51796	.118	(a)	52150	.69	(a)	53631	.045	.021
51305	.37	.88	51808	.42	.68	52315	.35	.27	53632	.051	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53731	.047	(a)	56170	.139	(a)	57401	.094	.089	58503	.112	.077
53732	.32	.47	56171	.068	(a)	57403	.55	.033	58532	.145	(a)
53733	.209	.228	56202	.108	.078	57410	.045	.173	58559	.03	(a)
53734	.93	—	56390	.188	.70	57411	.035	(a)	58560	.071	(a)
53803	.34	(a)	56391	.161	.30	57572	.027	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.26	.119	57600	.079	.033	58575	.092	.111
53902	(a)	(a)	56488	.45	.038	57611	.074	.055	58627	.29	.012
53903	(a)	(a)	56567	.144	(a)	57625	.70	(a)	58663	.32	.95
53904	(a)	(a)	56650	.44	(a)	57651	.085	.039	58682	.26	(a)
53905	(a)	(a)	56651	.239	(a)	57690	.097	.45	58713	.171	(a)
53907	.141	.086	56652	.171	(a)	57716	.046	.074	58737	.19	.55
53951	(a)	(a)	56653	.165	(a)	57725	.101	.075	58756	.06	(a)
53952	(a)	(a)	56654	.084	(a)	57726	.078	.023	58757	.64	(a)
53953	(a)	(a)	56690	.232	.33	57798	.043	(a)	58759	.079	(a)
54012	.093	—	56699	.12	.067	57800	.16	(a)	58802	.09	.48
54077	.193	.39	56758	.102	.14	57808	.038	(a)	58813	.146	(a)
54444	(a)	(a)	56759	.104	.078	57809	.04	(a)	58822	.248	(a)
55010	.58	.98	56760	.149	.099	57810	.038	.10	58837	.29	.161
55011	.158	1.75	56805	.196	(a)	57871	.046	.111	58840	.088	.121
55012	.188	1.11	56806	.139	(a)	57913	.207	.26	58873	.14	.027
55013	.128	1.12	56807	.138	(a)	57997	.207	—	58903	.057	(a)
55014	(a)	(a)	56808	.18	(a)	57998	.092	.054	58904	.044	.12
55214	.152	.083	56900	.173	(a)	57999	.063	.07	58922	.233	.179
55371	1.04	.108	56910	.086	(a)	58009	.063	(a)	59005	.108	.089
55410	(a)	(a)	56911	.124	(a)	58010	.213	(a)	59057	.80	(a)
55426	.155	(a)	56912	.101	.084	58020	.59	(a)	59058	.52	(a)
55597	.038	1.68	56913	.082	(a)	58056	.25	(a)	59188	1.17	.052
55647	.076	.065	56915	.49	(a)	58057	.16	(a)	59189	1.61	.28
55648	.034	(a)	56916	.44	.215	58058	.144	(a)	59223	.145	.103
55649	.041	(a)	56917	.127	(a)	58095	.202	1.79	59257	.029	.012
55715	.30	.203	56918	.061	(a)	58096	.27	1.49	59306	.182	(a)
55716	.44	.49	56919	.155	(a)	58301	.048	.077	59378	.094	.141
55717	.205	(a)	56920	.141	(a)	58302	.073	.051	59481	.49	.096
55718	.199	(a)	56980	.15	(a)	58397	.42	.65	59482	1.22	(a)
55802	.27	.011	57001	.051	.027	58408	.122	—	59537	.102	.232
55918	.173	2.26	57002	.033	.096	58409	.155	—	59601	.184	2.23
55919	.024	3.42	57090	.227	.68	58456	.083	—	59647	.55	.158
56040	.016	.03	57146	.144	.75	58457	.12	—	59660	.34	1.06
56041	.108	(a)	57202	.133	(a)	58458	.155	—	59661	.166	(a)
56042	.135	(a)	57257	.165	.034	58459	.187	—	59693	.028	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.84	.066	63220	(a)	—	91190	3.69	(a)
59701	.013	.33	59970	.087	.169	64074	33.30	—	91200	1.40	—
59713	.30	.33	59973	.232	(a)	64075	23.50	—	91210	(a)	—
59722	.157	.028	59975	.122	.19	64500	(a)	—	91235	4.24	3.11
59723	.059	.034	59977	.069	(a)	65007	101.00	—	91250	6.39	(a)
59724	.091	.015	59984	.063	.049	66122	43.60	—	91265	29.90	3.45
59725	.113	.145	59985	.248	(a)	66123	23.90	—	91266	15.80	1.38
59726	.082	.023	59986	.19	(a)	66309	70.00	—	91280	(a)	4.66
59738	.26	.059	59988	.031	.055	66561	162.00	—	91302	27.90	(a)
59750	.076	.181	59989	.033	.041	67017	150.00	—	91315	8.46	—
59751	.027	(a)	60010	113.00	—	67508	125.00	—	91324	18.80	(a)
59773	.069	.026	60011	129.00	—	67509	91.50	—	91325	(a)	(a)
59774	.057	.141	60012	213.00	—	67510	51.00	—	91340	12.30	7.64
59775	.073	.178	60013	182.00	—	67511	55.10	—	91341	7.85	4.54
59781	.066	.085	60015	136.00	—	67512	236.00	—	91342	11.30	3.72
59782	.098	.56	60016	153.00	—	67513	150.00	—	91343	1.73	1.45
59783	.096	(a)	60035	114.00	—	67634	130.00	—	91405	14.30	—
59784	.073	(a)	61000	111.00	—	67635	92.10	—	91436	8.89	2.90
59790	.202	(a)	61212	58.30	—	68001	281.00	—	91481	32.40	—
59798	.249	.46	61216	64.80	—	68439	362.00	—	91507	4.78	3.72
59806	.179	(a)	61217	58.90	—	68500	24.80	—	91523	73.70	—
59867	.228	(a)	61218	40.30	—	68604	6.75	—	91547	.42	—
59886	.031	.10	61223	286.00	—	68606	26.40	—	91551	2.60	.83
59889	.228	.187	61224	90.90	—	68607	20.90	—	91555	2.56	1.28
59892	.096	(a)	61225	127.00	—	68702	17.20	—	91560	8.74	4.46
59904	.065	.076	61226	213.00	—	68703	12.90	—	91562	5.78	—
59905	.143	.12	61227	195.00	—	68706	55.30	—	91577	20.70	3.99
59914	.84	.69	62000	44.40	—	68707	54.60	—	91580	11.50	—
59915	.215	.66	62001	35.00	—	90089	7.52	—	91581	(a)	(a)
59917	.04	.232	62002	16.00	—	91111	5.47	5.74	91582	(a)	(a)
59923	.021	.005	62003	50.30	—	91125	4.53	2.30	91583	(a)	(a)
59925	.62	1.19	63010	203.00	—	91127	3.68	1.33	91584	(a)	(a)
59926	.53	.46	63011	253.00	—	91130	2.45	—	91585	(a)	(a)
59927	.36	1.30	63012	360.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.38	.48	63013	341.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.41	.80	63215	166.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.126	(a)	63216	115.00	—	91160	1.82	—	91589	(a)	(a)
59947	.065	.30	63217	113.00	—	91175	1.57	—	91590	6.01	—
59955	.048	.132	63218	37.90	—	91177	6.85	—	91591	(a)	(a)
59963	.36	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									

\$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	.212	.189	10205	.56	—	11210	4.61	—	13207	(a)	(a)
10015	19.00	—	10220	10.50	—	11211	23.90	—	13208	(a)	(a)
10020	(a)	(a)	10255	.36	.151	11212	3.62	—	13314	.27	.014
10026	1.44	.024	10256	1.32	.183	11213	2.95	—	13351	.65	.08
10036	.97	(a)	10257	.249	.148	11214	7.28	—	13352	.66	.051
10040	.161	.32	10309	.36	.024	11222	.122	—	13410	2.07	2.35
10042	.83	.50	10315	.85	(a)	11234	.63	.076	13411	(a)	(a)
10052	13.10	—	10331	25.70	—	11248	.068	.016	13412	.70	1.21
10054	11.60	—	10332	44.40	—	11258	1.98	.129	13453	.81	(a)
10060	.40	.091	10352	.96	.062	11259	2.12	.128	13454	.94	(a)
10065	.59	.052	10367	6.16	—	11273	31.10	—	13455	.96	(a)
10066	.60	.051	10368	9.01	—	11274	29.90	—	13461	(a)	(a)
10070	.121	.151	10375	(a)	—	11288	2.42	.092	13506	2.05	.08
10071	.71	.133	10378	26.00	—	12014	.148	.051	13507	2.47	.162
10072	6.97	—	10379	12.10	—	12356	2.64	.04	13590	.71	.67
10073	1.51	.48	10380	20.60	—	12361	.184	.07	13621	.18	.33
10075	11.20	.225	10381	17.90	—	12362	.133	(a)	13670	.103	.017
10100	1.64	.081	11007	2.62	—	12373	.051	.023	13673	1.50	.023
10101	.54	.177	11020	.67	.155	12374	1.37	.077	13715	.133	.145
10105	5.79	—	11039	1.32	.077	12375	.67	.04	13716	1.01	.155
10107	4.63	.26	11052	10.40	—	12391	.10	.07	13720	.84	.078
10110	64.60	—	11101	(a)	(a)	12393	.90	(a)	13759	.40	.16
10111	.27	.067	11120	(a)	—	12467	.37	(a)	13930	.28	.174
10113	.80	—	11126	.14	.024	12509	.09	.031	14068	.087	.012
10115	1.59	.084	11127	.68	.01	12510	1.14	.033	14101	1.02	.055
10117	18.80	—	11128	.91	.087	12583	.51	(a)	14279	.69	.116
10119	(a)	—	11138	6.43	—	12651	1.48	.51	14401	1.99	.13
10120	42.30	—	11155	.48	—	12683	.68	(a)	14405	1.54	—
10130	7.90	—	11160	(a)	(a)	12707	.87	.56	14527	.54	.179
10132	6.81	—	11167	2.41	—	12797	.184	.194	14655	.198	—
10133	10.00	—	11168	12.50	—	12805	.72	.219	14731	10.40	—
10135	(a)	—	11201	22.90	—	12841	1.20	—	14732	.77	—
10140	.085	.022	11202	6.78	—	12927	.209	—	14733	1.38	—
10141	.169	.023	11203	1.57	.46	13049	.096	.051	14734	.59	—
10145	.81	.012	11204	.70	1.92	13111	1.83	.092	14855	.32	.133
10146	.73	.021	11205	(a)	—	13112	.156	.063	14913	.74	.142
10150	1.11	(a)	11206	1.06	—	13201	1.31	.144	15060	(a)	(a)
10151	27.80	—	11207	13.40	—	13204	1.48	1.14	15061	(a)	(a)
10160	4.96	—	11208	2.30	—	13205	.57	.42	15062	.28	(a)
10204	.50	—	11209	10.80	—	13206	(a)	(a)	15063	.33	(a)

## DIVISION SIX

## PREM/OPS TERR. 507

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.207	—	16750	.233	.034	18707	.02	.005	40117	(a)	—
15119	(a)	—	16751	.233	—	18708	.26	.024	40140	(a)	—
15120	(a)	—	16819	1.72	(a)	18833	.238	(a)	41001	.71	—
15123	10.00	—	16820	1.33	(a)	18834	.66	.159	41210	(a)	—
15124	3.50	—	16881	3.64	(a)	18911	2.09	.026	41421	.67	—
15188	.50	(a)	16890	.202	(a)	18912	3.94	.039	41422	.36	—
15223	.121	.044	16891	.22	(a)	18920	1.02	.023	41510	105.00	—
15224	.89	.071	16892	.40	(a)	18991	(a)	—	41603	31.70	—
15300	(a)	—	16900	5.19	.074	19007	3.92	—	41604	17.40	—
15314	.48	(a)	16901	3.33	.096	19051	8.68	—	41620	1.92	—
15404	.13	(a)	16902	2.82	.058	19061	(a)	—	41650	44.60	—
15405	.191	(a)	16905	5.45	.074	19795	.69	(a)	41664	89.50	—
15406	.49	.053	16906	3.49	.096	19796	.80	—	41665	10.50	—
15488	1.21	(a)	16910	3.11	.057	40005	(a)	—	41666	(a)	—
15538	.85	.022	16911	2.82	.059	40006	(a)	—	41667	245.00	—
15600	2.14	.101	16915	3.19	.054	40010	(a)	—	41668	229.00	—
15607	.27	—	16916	2.66	.054	40015	(a)	—	41669	1.61	—
15608	.48	.011	16920	7.08	.123	40020	(a)	—	41670	2.70	—
15656	14.10	—	16921	6.47	.047	40026	(a)	—	41672	(a)	—
15699	.67	—	16930	4.07	.156	40031	(a)	—	41673	(a)	—
15733	.32	.034	16931	4.39	.085	40032	(a)	—	41675	(a)	—
15839	.64	.035	16940	8.83	.048	40040	(a)	—	41677	.40	—
15991	.52	.088	16941	3.54	.09	40041	(a)	—	41678	193.00	—
15993	.44	.05	18078	.241	.156	40042	(a)	—	41679	(a)	(a)
16005	.071	.031	18109	.87	.038	40045	591.00	—	41680	23.20	—
16009	.39	.106	18110	.70	.047	40046	117.00	—	41696	1.25	—
16402	3.16	—	18200	(a)	—	40047	41.70	—	41697	.87	—
16403	2.00	.26	18205	.37	.38	40059	14.90	—	41700	(a)	—
16404	2.52	—	18206	1.13	.122	40061	7.91	—	41715	14.70	—
16471	.38	—	18335	.81	.023	40063	265.00	—	41716	9.37	—
16501	.149	(a)	18435	1.74	.075	40064	77.80	—	43007	(a)	—
16527	.229	.32	18436	1.40	.139	40066	(a)	—	43117	(a)	—
16588	.18	(a)	18437	1.16	(a)	40067	(a)	—	43151	41.80	—
16604	.30	.122	18438	2.23	(a)	40069	(a)	—	43152	57.80	—
16670	10.70	—	18501	1.59	.015	40072	(a)	—	43200	159.00	—
16676	.66	.018	18506	.63	.009	40075	84.10	—	43215	(a)	—
16694	.60	(a)	18507	.42	.01	40101	38.20	—	43421	43.60	—
16705	.42	.131	18570	4.37	—	40102	33.80	—	43422	229.00	—
16722	(a)	—	18575	(a)	(a)	40111	21.00	—	43424	(a)	—
16723	(a)	—	18616	.48	.59	40115	(a)	—	43470	7.31	—



\$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	139.00	—	46004	42.40	—	47471	5.80	—
43518	38.40	—	44280	.40	—	46005	33.90	—	47473	7.58	—
43550	156.00	—	44311	19.80	—	46112	.15	—	47474	8.48	—
43551	86.30	—	44315	13.30	—	46202	6.13	—	47475	6.69	—
43626	30.70	—	44427	138.00	—	46362	674.00	—	47476	6.69	—
43628	399.00	—	44428	139.00	—	46426	98.40	—	47477	8.92	—
43629	338.00	—	44429	2.08	—	46427	131.00	—	47478	9.37	—
43754	(a)	—	44430	1.45	—	46510	(a)	—	47600	(a)	—
43760	11.30	—	44431	4.62	—	46590	(a)	—	47610	(a)	—
43822	5.81	—	44432	1.47	—	46603	8.25	—	48039	113.00	—
43840	.071	—	44433	46.70	—	46604	9.52	—	48177	(a)	—
43860	4.57	—	44434	89.30	—	46606	25.40	—	48178	(a)	—
43889	1.64	—	44435	92.50	—	46607	34.90	—	48206	81.20	—
43945	(a)	—	44436	108.00	—	46622	17.00	—	48252	(a)	—
43946	(a)	—	44437	89.50	—	46671	(a)	—	48441	.34	—
43990	(a)	(a)	44438	70.70	—	46700	320.00	—	48557	34.10	—
43991	(a)	—	44439	138.00	—	46773	(a)	—	48558	29.60	—
44009	12.20	—	44440	114.00	—	46822	(a)	—	48600	197.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	32.80	—	44501	(a)	—	46882	(a)	—	48636	1.79	(a)
44070	9.71	—	45190	4.83	—	46911	60.70	—	48637	26.00	—
44071	10.80	—	45191	3.43	—	46912	111.00	—	48638	12.90	—
44072	7.46	—	45192	4.01	—	46913	(a)	—	48727	(a)	—
44100	4.23	—	45193	2.36	—	46914	(a)	—	48808	3.61	—
44101	4.41	—	45210	2.99	—	46915	(a)	—	48924	(a)	—
44102	3.44	—	45224	(a)	—	46916	(a)	—	48925	623.00	—
44103	3.04	—	45225	(a)	—	47050	1.59	—	49005	.27	—
44104	1.28	—	45334	91.70	—	47051	(a)	—	49111	5.51	—
44105	(a)	—	45380	.37	(a)	47052	(a)	—	49181	36.90	—
44106	(a)	—	45450	27.00	—	47103	(a)	—	49183	45.00	—
44108	1.50	—	45523	(a)	—	47146	(a)	—	49184	94.90	—
44109	3.79	—	45524	(a)	—	47147	(a)	—	49185	86.30	—
44110	3.88	—	45539	(a)	—	47221	351.00	—	49239	.28	.46
44111	2.38	—	45678	.43	—	47253	(a)	—	49292	2.70	—
44112	1.41	—	45771	.57	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.184	.088	47318	25.00	—	49333	19.80	—
44193	(a)	—	45900	.244	.043	47367	.40	—	49451	(a)	—
44194	(a)	—	45901	.209	.045	47420	5.47	—	49452	(a)	—
44222	(a)	—	45937	.36	—	47468	(a)	—	49617	.82	.227
44276	214.00	—	45993	(a)	(a)	47469	6.69	—	49618	.69	.09

## DIVISION SIX

## PREM/OPS TERR. 507

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.30	.143	51315	.18	.096	51809	.56	.146	52341	.051	(a)
49763	8.46	—	51330	.109	.66	51833	.56	.054	52342	.148	(a)
49800	(a)	—	51333	.036	.32	51850	.26	(a)	52343	.09	(a)
49801	309.00	—	51340	.055	(a)	51851	.179	(a)	52401	.28	(a)
49802	27.40	—	51350	.86	.127	51852	.42	(a)	52402	.031	(a)
49803	48.60	—	51351	.77	.049	51853	.169	(a)	52432	.151	(a)
49840	1.64	—	51352	1.06	.101	51854	.38	(a)	52433	.138	.80
49870	261.00	—	51355	.72	.091	51855	.40	(a)	52435	.173	(a)
49890	(a)	—	51356	.78	.56	51856	.218	(a)	52438	.125	(a)
49891	(a)	—	51357	.26	.76	51857	.37	(a)	52440	.197	(a)
49902	(a)	—	51358	.62	.129	51869	.15	.136	52467	.182	(a)
49903	(a)	—	51359	.54	.71	51877	.84	.191	52469	.064	.096
50010	.33	.38	51370	.66	3.83	51889	.139	.011	52505	.32	.237
50015	.212	(a)	51380	.066	.041	51896	.065	.017	52547	.242	.07
50017	.162	(a)	51400	.26	(a)	51900	.42	.10	52581	1.55	2.19
50045	.37	(a)	51401	.38	(a)	51909	.239	.053	52619	.108	(a)
50047	.042	(a)	51500	.124	.116	51919	.14	(a)	52660	.141	—
51001	.061	.42	51516	.119	—	51926	.143	.044	52744	2.14	.066
51005	.013	(a)	51517	.135	—	51927	.077	.132	52767	.222	(a)
51116	.155	.69	51550	.153	.40	51934	.157	.107	52876	(a)	(a)
51201	.056	(a)	51551	.053	.89	51941	.142	.041	52911	.086	.42
51205	.17	.059	51552	.092	.152	51942	.227	—	52967	.032	.058
51206	.027	.32	51553	.164	(a)	51956	.61	.205	53001	.32	.30
51210	.107	(a)	51554	.016	(a)	51957	.54	.46	53077	.153	.219
51211	(a)	(a)	51575	.231	.021	51958	.48	.37	53095	.105	(a)
51220	.37	1.90	51576	.29	.097	51959	.49	(a)	53096	.145	(a)
51221	.205	1.76	51600	.201	.172	51960	.065	.33	53121	.41	.40
51222	.249	4.53	51613	.132	.139	51970	.28	.177	53147	.038	(a)
51224	.26	1.49	51625	.056	(a)	51982	.083	.077	53229	.21	(a)
51230	.044	.74	51666	.37	.089	51985	.111	—	53271	.078	(a)
51240	.67	.196	51702	.169	(a)	51986	.33	.096	53333	.206	.248
51241	2.00	.218	51703	.07	(a)	51999	.138	.40	53374	.56	.26
51250	.28	(a)	51734	.131	.35	52002	.121	.114	53375	.30	.27
51251	.058	(a)	51741	.35	.243	52075	.208	.222	53376	.48	.183
51252	.203	.074	51752	.29	.15	52076	.25	(a)	53377	.49	.188
51253	.173	(a)	51767	.107	.007	52109	.031	(a)	53403	.31	(a)
51254	.054	.032	51777	.37	.077	52134	.40	.60	53425	.194	(a)
51255	.72	(a)	51790	.62	(a)	52137	.082	(a)	53565	.36	.096
51300	.51	.147	51796	.127	(a)	52150	.74	(a)	53631	.048	.021
51305	.51	.88	51808	.45	.68	52315	.48	.27	53632	.055	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.051	(a)	56170	.191	(a)	57401	.101	.089	58503	.121	.077
53732	.35	.47	56171	.094	(a)	57403	.76	.033	58532	.156	(a)
53733	.225	.228	56202	.116	.078	57410	.049	.173	58559	.032	(a)
53734	.71	—	56390	.202	.70	57411	.048	(a)	58560	.077	(a)
53803	.46	(a)	56391	.173	.30	57572	.029	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.28	.119	57600	.085	.033	58575	.099	.111
53902	(a)	(a)	56488	.62	.038	57611	.102	.055	58627	.32	.012
53903	(a)	(a)	56567	.198	(a)	57625	.75	(a)	58663	.44	.95
53904	(a)	(a)	56650	.61	(a)	57651	.091	.039	58682	.28	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.133	.45	58713	.237	(a)
53907	.152	.086	56652	.235	(a)	57716	.063	.074	58737	.205	.55
53951	(a)	(a)	56653	.227	(a)	57725	.138	.075	58756	.082	(a)
53952	(a)	(a)	56654	.116	(a)	57726	.107	.023	58757	.69	(a)
53953	(a)	(a)	56690	.32	.33	57798	.046	(a)	58759	.085	(a)
54012	.071	—	56699	.129	.067	57800	.172	(a)	58802	.097	.48
54077	.208	.39	56758	.109	.14	57808	.053	(a)	58813	.201	(a)
54444	(a)	(a)	56759	.112	.078	57809	.055	(a)	58822	.27	(a)
55010	.63	.98	56760	.16	.099	57810	.053	.10	58837	.40	.161
55011	.17	1.75	56805	.211	(a)	57871	.063	.111	58840	.121	.121
55012	.202	1.11	56806	.149	(a)	57913	.223	.26	58873	.193	.027
55013	.176	1.12	56807	.148	(a)	57997	.159	—	58903	.061	(a)
55014	(a)	(a)	56808	.194	(a)	57998	.099	.054	58904	.047	.12
55214	.164	.083	56900	.186	(a)	57999	.087	.07	58922	.32	.179
55371	1.44	.108	56910	.093	(a)	58009	.087	(a)	59005	.116	.089
55410	(a)	(a)	56911	.171	(a)	58010	.229	(a)	59057	.86	(a)
55426	.213	(a)	56912	.138	.084	58020	.82	(a)	59058	.55	(a)
55597	.041	1.68	56913	.113	(a)	58056	.27	(a)	59188	1.62	.052
55647	.082	.065	56915	.67	(a)	58057	.172	(a)	59189	2.23	.28
55648	.037	(a)	56916	.60	.215	58058	.155	(a)	59223	.20	.103
55649	.044	(a)	56917	.174	(a)	58095	.218	1.79	59257	.031	.012
55715	.32	.203	56918	.084	(a)	58096	.29	1.49	59306	.195	(a)
55716	.47	.49	56919	.213	(a)	58301	.067	.077	59378	.13	.141
55717	.28	(a)	56920	.194	(a)	58302	.078	.051	59481	.53	.096
55718	.27	(a)	56980	.161	(a)	58397	.45	.65	59482	1.69	(a)
55802	.37	.011	57001	.055	.027	58408	.094	—	59537	.14	.232
55918	.186	2.26	57002	.036	.096	58409	.119	—	59601	.198	2.23
55919	.025	3.42	57090	.31	.68	58456	.064	—	59647	.76	.158
56040	.018	.03	57146	.198	.75	58457	.092	—	59660	.36	1.06
56041	.116	(a)	57202	.143	(a)	58458	.119	—	59661	.179	(a)
56042	.145	(a)	57257	.177	.034	58459	.143	—	59693	.03	—

## DIVISION SIX

## PREM/OPS TERR. 507

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.91	.066	63220	(a)	—	91190	3.69	(a)
59701	.014	.33	59970	.119	.169	64074	34.10	—	91200	1.40	—
59713	.33	.33	59973	.249	(a)	64075	24.00	—	91210	(a)	—
59722	.169	.028	59975	.167	.19	64500	(a)	—	91235	4.24	3.11
59723	.064	.034	59977	.096	(a)	65007	105.00	—	91250	6.39	(a)
59724	.097	.015	59984	.068	.049	66122	45.10	—	91265	29.90	3.45
59725	.121	.145	59985	.27	(a)	66123	24.80	—	91266	15.80	1.38
59726	.088	.023	59986	.204	(a)	66309	72.40	—	91280	(a)	4.66
59738	.28	.059	59988	.043	.055	66561	168.00	—	91302	27.90	(a)
59750	.104	.181	59989	.036	.041	67017	156.00	—	91315	8.46	—
59751	.038	(a)	60010	72.40	—	67508	53.50	—	91324	18.80	(a)
59773	.096	.026	60011	83.20	—	67509	39.30	—	91325	(a)	(a)
59774	.079	.141	60012	137.00	—	67510	21.90	—	91340	12.30	7.64
59775	.101	.178	60013	117.00	—	67511	23.60	—	91341	7.85	4.54
59781	.09	.085	60015	87.60	—	67512	101.00	—	91342	11.30	3.72
59782	.135	.56	60016	98.40	—	67513	64.20	—	91343	1.73	1.45
59783	.131	(a)	60035	118.00	—	67634	135.00	—	91405	14.30	—
59784	.101	(a)	61000	71.70	—	67635	95.20	—	91436	8.89	2.90
59790	.218	(a)	61212	60.30	—	68001	291.00	—	91481	32.40	—
59798	.34	.46	61216	67.00	—	68439	374.00	—	91507	4.78	3.72
59806	.246	(a)	61217	60.90	—	68500	15.90	—	91523	73.70	—
59867	.245	(a)	61218	41.60	—	68604	6.98	—	91547	.42	—
59886	.033	.10	61223	296.00	—	68606	27.30	—	91551	2.60	.83
59889	.32	.187	61224	94.50	—	68607	21.60	—	91555	2.56	1.28
59892	.131	(a)	61225	131.00	—	68702	17.80	—	91560	8.74	4.46
59904	.089	.076	61226	220.00	—	68703	13.30	—	91562	5.78	—
59905	.153	.12	61227	201.00	—	68706	57.10	—	91577	20.70	3.99
59914	.90	.69	62000	45.80	—	68707	56.50	—	91580	11.50	—
59915	.30	.66	62001	36.20	—	90089	7.52	—	91581	(a)	(a)
59917	.055	.232	62002	16.50	—	91111	5.47	5.74	91582	(a)	(a)
59923	.022	.005	62003	52.10	—	91125	4.53	2.30	91583	(a)	(a)
59925	.55	1.19	63010	130.00	—	91127	3.68	1.33	91584	(a)	(a)
59926	.47	.46	63011	163.00	—	91130	2.45	—	91585	(a)	(a)
59927	.32	1.30	63012	232.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.40	.48	63013	219.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.44	.80	63215	172.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.136	(a)	63216	119.00	—	91160	1.82	—	91589	(a)	(a)
59947	.089	.30	63217	119.00	—	91175	1.57	—	91590	6.01	—
59955	.052	.132	63218	40.00	—	91177	6.85	—	91591	(a)	(a)
59963	.39	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
10010	.116	.189	10205	.41	—	11210	10.10	—	13207	(a)	(a)
10015	8.94	—	10220	7.63	—	11211	52.40	—	13208	(a)	(a)
10020	(a)	(a)	10255	.45	.151	11212	7.92	—	13314	.194	.014
10026	1.05	.024	10256	1.64	.183	11213	6.46	—	13351	.47	.08
10036	1.21	(a)	10257	.31	.148	11214	15.90	—	13352	.48	.051
10040	.088	.32	10309	.26	.024	11222	.27	—	13410	2.58	2.35
10042	.60	.50	10315	.62	(a)	11234	.46	.076	13411	(a)	(a)
10052	6.18	—	10331	12.10	—	11248	.085	.016	13412	.87	1.21
10054	5.48	—	10332	20.90	—	11258	1.01	.129	13453	1.00	(a)
10060	.29	.091	10352	.49	.062	11259	1.09	.128	13454	1.17	(a)
10065	.43	.052	10367	13.50	—	11273	22.60	—	13455	1.19	(a)
10066	.44	.051	10368	19.70	—	11274	21.70	—	13461	(a)	(a)
10070	.066	.151	10375	(a)	—	11288	1.24	.092	13506	1.49	.08
10071	.52	.133	10378	12.30	—	12014	.184	.051	13507	1.79	.162
10072	15.30	—	10379	5.70	—	12356	1.92	.04	13590	.89	.67
10073	1.88	.48	10380	9.72	—	12361	.072	.07	13621	.224	.33
10075	14.00	.225	10381	8.42	—	12362	.073	(a)	13670	.04	.017
10100	.84	.081	11007	5.73	—	12373	.028	.023	13673	.77	.023
10101	.39	.177	11020	.49	.155	12374	1.00	.077	13715	.073	.145
10105	4.21	—	11039	1.64	.077	12375	.49	.04	13716	.73	.155
10107	5.76	.26	11052	4.31	—	12391	.055	.07	13720	.43	.078
10110	30.40	—	11101	(a)	(a)	12393	.65	(a)	13759	.29	.16
10111	.145	.067	11120	(a)	—	12467	.27	(a)	13930	.155	.174
10113	.58	—	11126	.101	.024	12509	.112	.031	14068	.063	.012
10115	1.16	.084	11127	.37	.01	12510	1.42	.033	14101	.74	.055
10117	8.88	—	11128	.50	.087	12583	.63	(a)	14279	.86	.116
10119	(a)	—	11138	3.03	—	12651	1.84	.51	14401	1.02	.13
10120	19.90	—	11155	.35	—	12683	.84	(a)	14405	3.37	—
10130	5.73	—	11160	(a)	(a)	12707	.48	.56	14527	.30	.179
10132	4.94	—	11167	.99	—	12797	.10	.194	14655	.144	—
10133	4.14	—	11168	5.15	—	12805	.52	.219	14731	4.27	—
10135	(a)	—	11201	50.20	—	12841	.87	—	14732	.32	—
10140	.033	.022	11202	14.80	—	12927	.152	—	14733	1.00	—
10141	.066	.023	11203	.86	.46	13049	.037	.051	14734	.43	—
10145	.32	.012	11204	.51	1.92	13111	.94	.092	14855	.39	.133
10146	.38	.021	11205	(a)	—	13112	.061	.063	14913	.54	.142
10150	.80	(a)	11206	2.33	—	13201	1.63	.144	15060	(a)	(a)
10151	20.20	—	11207	29.40	—	13204	1.84	1.14	15061	(a)	(a)
10160	3.60	—	11208	5.04	—	13205	.71	.42	15062	.35	(a)
10204	.36	—	11209	23.70	—	13206	(a)	(a)	15063	.41	(a)

## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.45	—	16750	.169	.034	18707	.011	.005	40117	(a)	—
15119	(a)	—	16751	.169	—	18708	.186	.024	40140	(a)	—
15120	(a)	—	16819	2.14	(a)	18833	.13	(a)	41001	.33	—
15123	4.13	—	16820	1.66	(a)	18834	.48	.159	41210	(a)	—
15124	1.44	—	16881	2.64	(a)	18911	1.52	.026	41421	.79	—
15188	.62	(a)	16890	.25	(a)	18912	2.86	.039	41422	.42	—
15223	.048	.044	16891	.27	(a)	18920	.74	.023	41510	76.40	—
15224	.46	.071	16892	.50	(a)	18991	(a)	—	41603	37.50	—
15300	(a)	—	16900	2.36	.074	19007	1.61	—	41604	20.60	—
15314	.35	(a)	16901	1.52	.096	19051	3.58	—	41620	4.20	—
15404	.161	(a)	16902	1.29	.058	19061	(a)	—	41650	52.80	—
15405	.238	(a)	16905	2.49	.074	19795	.50	(a)	41664	42.20	—
15406	.61	.053	16906	1.59	.096	19796	.58	—	41665	4.94	—
15488	1.51	(a)	16910	1.42	.057	40005	(a)	—	41666	(a)	—
15538	.62	.022	16911	1.29	.059	40006	(a)	—	41667	115.00	—
15600	1.55	.101	16915	1.46	.054	40010	(a)	—	41668	108.00	—
15607	.59	—	16916	1.21	.054	40015	(a)	—	41669	.76	—
15608	.35	.011	16920	3.23	.123	40020	(a)	—	41670	1.27	—
15656	10.20	—	16921	2.95	.047	40026	(a)	—	41672	(a)	—
15699	1.46	—	16930	1.86	.156	40031	(a)	—	41673	(a)	—
15733	.39	.034	16931	2.00	.085	40032	(a)	—	41675	(a)	—
15839	.46	.035	16940	4.03	.048	40040	(a)	—	41677	.87	—
15991	.38	.088	16941	1.61	.09	40041	(a)	—	41678	123.00	—
15993	.32	.05	18078	.132	.156	40042	(a)	—	41679	(a)	(a)
16005	.039	.031	18109	.63	.038	40045	279.00	—	41680	27.40	—
16009	.48	.106	18110	.51	.047	40046	55.00	—	41696	2.75	—
16402	2.30	—	18200	(a)	—	40047	19.60	—	41697	1.91	—
16403	1.45	.26	18205	.203	.38	40059	7.03	—	41700	(a)	—
16404	1.83	—	18206	.82	.122	40061	3.73	—	41715	17.40	—
16471	.83	—	18335	.59	.023	40063	125.00	—	41716	11.10	—
16501	.081	(a)	18435	.89	.075	40064	36.70	—	43007	(a)	—
16527	.125	.32	18436	.72	.139	40066	(a)	—	43117	(a)	—
16588	.224	(a)	18437	.84	(a)	40067	(a)	—	43151	54.70	—
16604	.38	.122	18438	1.62	(a)	40069	(a)	—	43152	36.90	—
16670	5.03	—	18501	.82	.015	40072	(a)	—	43200	208.00	—
16676	.48	.018	18506	.79	.009	40075	110.00	—	43215	(a)	—
16694	.74	(a)	18507	.30	.01	40101	51.30	—	43421	57.10	—
16705	.232	.131	18570	3.17	—	40102	45.30	—	43422	300.00	—
16722	(a)	—	18575	(a)	(a)	40111	9.88	—	43424	(a)	—
16723	(a)	—	18616	.60	.59	40115	(a)	—	43470	16.00	—



\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	181.00	—	46004	50.10	—	47471	6.86	—
43518	18.10	—	44280	.87	—	46005	40.10	—	47473	8.97	—
43550	204.00	—	44311	9.33	—	46112	.202	—	47474	10.00	—
43551	113.00	—	44315	6.27	—	46202	5.27	—	47475	7.91	—
43626	14.40	—	44427	185.00	—	46362	430.00	—	47476	7.91	—
43628	188.00	—	44428	187.00	—	46426	62.90	—	47477	10.60	—
43629	159.00	—	44429	2.80	—	46427	83.90	—	47478	11.10	—
43754	(a)	—	44430	1.94	—	46510	(a)	—	47600	(a)	—
43760	5.30	—	44431	6.21	—	46590	(a)	—	47610	(a)	—
43822	12.70	—	44432	1.97	—	46603	5.27	—	48039	148.00	—
43840	.156	—	44433	62.70	—	46604	6.08	—	48177	(a)	—
43860	10.00	—	44434	120.00	—	46606	16.20	—	48178	(a)	—
43889	3.58	—	44435	124.00	—	46607	22.30	—	48206	38.20	—
43945	(a)	—	44436	145.00	—	46622	37.10	—	48252	(a)	—
43946	(a)	—	44437	120.00	—	46671	(a)	—	48441	.161	—
43990	(a)	(a)	44438	95.00	—	46700	419.00	—	48557	16.10	—
43991	(a)	—	44439	185.00	—	46773	(a)	—	48558	14.00	—
44009	5.03	—	44440	153.00	—	46822	(a)	—	48600	126.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	15.40	—	44501	(a)	—	46882	(a)	—	48636	2.41	(a)
44070	4.57	—	45190	4.15	—	46911	28.60	—	48637	12.30	—
44071	5.09	—	45191	2.95	—	46912	52.40	—	48638	6.09	—
44072	3.51	—	45192	3.44	—	46913	(a)	—	48727	(a)	—
44100	2.12	—	45193	2.03	—	46914	(a)	—	48808	2.62	—
44101	2.21	—	45210	2.57	—	46915	(a)	—	48924	(a)	—
44102	1.73	—	45224	(a)	—	46916	(a)	—	48925	294.00	—
44103	1.53	—	45225	(a)	—	47050	3.48	—	49005	.59	—
44104	.64	—	45334	120.00	—	47051	(a)	—	49111	4.00	—
44105	(a)	—	45380	.46	(a)	47052	(a)	—	49181	48.30	—
44106	(a)	—	45450	35.30	—	47103	(a)	—	49183	58.90	—
44108	.75	—	45523	(a)	—	47146	(a)	—	49184	124.00	—
44109	1.90	—	45524	(a)	—	47147	(a)	—	49185	113.00	—
44110	1.95	—	45539	(a)	—	47221	460.00	—	49239	.35	.46
44111	1.19	—	45678	.94	—	47253	(a)	—	49292	3.53	—
44112	.71	—	45771	.70	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.229	.088	47318	11.80	—	49333	25.90	—
44193	(a)	—	45900	.177	.043	47367	.87	—	49451	(a)	—
44194	(a)	—	45901	.152	.045	47420	2.57	—	49452	(a)	—
44222	(a)	—	45937	.47	—	47468	(a)	—	49617	.34	.227
44276	280.00	—	45993	(a)	(a)	47469	7.91	—	49618	.29	.09

## DIVISION SIX

## PREM/OPS TERR. 508

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.54	.143	51315	.224	.096	51809	.50	.146	52341	.069	(a)
49763	3.49	—	51330	.147	.66	51833	.37	.054	52342	.20	(a)
49800	(a)	—	51333	.048	.32	51850	.36	(a)	52343	.122	(a)
49801	405.00	—	51340	.049	(a)	51851	.241	(a)	52401	.38	(a)
49802	35.90	—	51350	.56	.127	51852	.57	(a)	52402	.027	(a)
49803	63.60	—	51351	.51	.049	51853	.228	(a)	52432	.134	(a)
49840	3.58	—	51352	.69	.101	51854	.51	(a)	52433	.123	.80
49870	123.00	—	51355	.47	.091	51855	.54	(a)	52435	.154	(a)
49890	(a)	—	51356	.51	.56	51856	.29	(a)	52438	.111	(a)
49891	(a)	—	51357	.32	.76	51857	.50	(a)	52440	.174	(a)
49902	(a)	—	51358	.77	.129	51869	.133	.136	52467	.161	(a)
49903	(a)	—	51359	.67	.71	51877	.75	.191	52469	.056	.096
50010	.29	.38	51370	.58	3.83	51889	.123	.011	52505	.28	.237
50015	.188	(a)	51380	.058	.041	51896	.058	.017	52547	.33	.07
50017	.143	(a)	51400	.34	(a)	51900	.27	.10	52581	1.37	2.19
50045	.33	(a)	51401	.51	(a)	51909	.32	.053	52619	.096	(a)
50047	.037	(a)	51500	.11	.116	51919	.124	(a)	52660	.31	—
51001	.083	.42	51516	.26	—	51926	.127	.044	52744	1.40	.066
51005	.017	(a)	51517	.30	—	51927	.069	.132	52767	.30	(a)
51116	.209	.69	51550	.136	.40	51934	.139	.107	52876	(a)	(a)
51201	.05	(a)	51551	.047	.89	51941	.126	.041	52911	.077	.42
51205	.151	.059	51552	.082	.152	51942	.202	—	52967	.029	.058
51206	.024	.32	51553	.146	(a)	51956	.54	.205	53001	.28	.30
51210	.145	(a)	51554	.014	(a)	51957	.48	.46	53077	.135	.219
51211	(a)	(a)	51575	.151	.021	51958	.43	.37	53095	.093	(a)
51220	.50	1.90	51576	.26	.097	51959	.44	(a)	53096	.129	(a)
51221	.28	1.76	51600	.178	.172	51960	.058	.33	53121	.37	.40
51222	.34	4.53	51613	.117	.139	51970	.25	.177	53147	.051	(a)
51224	.35	1.49	51625	.076	(a)	51982	.074	.077	53229	.28	(a)
51230	.06	.74	51666	.24	.089	51985	.243	—	53271	.069	(a)
51240	.60	.196	51702	.228	(a)	51986	.29	.096	53333	.28	.248
51241	1.77	.218	51703	.094	(a)	51999	.122	.40	53374	.37	.26
51250	.38	(a)	51734	.177	.35	52002	.107	.114	53375	.195	.27
51251	.051	(a)	51741	.31	.243	52075	.28	.222	53376	.31	.183
51252	.18	.074	51752	.26	.15	52076	.34	(a)	53377	.32	.188
51253	.153	(a)	51767	.07	.007	52109	.027	(a)	53403	.203	(a)
51254	.048	.032	51777	.243	.077	52134	.36	.60	53425	.26	(a)
51255	.97	(a)	51790	.41	(a)	52137	.11	(a)	53565	.236	.096
51300	.34	.147	51796	.113	(a)	52150	.66	(a)	53631	.043	.021
51305	.34	.88	51808	.40	.68	52315	.32	.27	53632	.049	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.045	(a)	56170	.26	(a)	57401	.089	.089	58503	.107	.077
53732	.31	.47	56171	.126	(a)	57403	.50	.033	58532	.138	(a)
53733	.199	.228	56202	.102	.078	57410	.043	.173	58559	.028	(a)
53734	1.56	—	56390	.179	.70	57411	.064	(a)	58560	.068	(a)
53803	.63	(a)	56391	.154	.30	57572	.025	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.248	.119	57600	.075	.033	58575	.088	.111
53902	(a)	(a)	56488	.41	.038	57611	.138	.055	58627	.28	.012
53903	(a)	(a)	56567	.27	(a)	57625	.66	(a)	58663	.59	.95
53904	(a)	(a)	56650	.82	(a)	57651	.081	.039	58682	.25	(a)
53905	(a)	(a)	56651	.44	(a)	57690	.179	.45	58713	.155	(a)
53907	.135	.086	56652	.32	(a)	57716	.085	.074	58737	.181	.55
53951	(a)	(a)	56653	.31	(a)	57725	.186	.075	58756	.11	(a)
53952	(a)	(a)	56654	.156	(a)	57726	.145	.023	58757	.61	(a)
53953	(a)	(a)	56690	.21	.33	57798	.041	(a)	58759	.075	(a)
54012	.156	—	56699	.114	.067	57800	.153	(a)	58802	.086	.48
54077	.184	.39	56758	.097	.14	57808	.071	(a)	58813	.27	(a)
54444	(a)	(a)	56759	.099	.078	57809	.074	(a)	58822	.236	(a)
55010	.56	.98	56760	.142	.099	57810	.071	.10	58837	.54	.161
55011	.15	1.75	56805	.187	(a)	57871	.085	.111	58840	.163	.121
55012	.179	1.11	56806	.132	(a)	57913	.197	.26	58873	.26	.027
55013	.237	1.12	56807	.131	(a)	57997	.35	—	58903	.054	(a)
55014	(a)	(a)	56808	.172	(a)	57998	.088	.054	58904	.041	.12
55214	.145	.083	56900	.165	(a)	57999	.117	.07	58922	.43	.179
55371	.94	.108	56910	.082	(a)	58009	.117	(a)	59005	.102	.089
55410	(a)	(a)	56911	.23	(a)	58010	.203	(a)	59057	.76	(a)
55426	.29	(a)	56912	.186	.084	58020	.53	(a)	59058	.49	(a)
55597	.036	1.68	56913	.152	(a)	58056	.242	(a)	59188	1.06	.052
55647	.073	.065	56915	.90	(a)	58057	.153	(a)	59189	1.46	.28
55648	.033	(a)	56916	.81	.215	58058	.137	(a)	59223	.27	.103
55649	.039	(a)	56917	.234	(a)	58095	.193	1.79	59257	.028	.012
55715	.29	.203	56918	.113	(a)	58096	.26	1.49	59306	.173	(a)
55716	.42	.49	56919	.29	(a)	58301	.09	.077	59378	.175	.141
55717	.38	(a)	56920	.26	(a)	58302	.069	.051	59481	.47	.096
55718	.37	(a)	56980	.143	(a)	58397	.40	.65	59482	1.11	(a)
55802	.243	.011	57001	.049	.027	58408	.205	—	59537	.188	.232
55918	.165	2.26	57002	.032	.096	58409	.26	—	59601	.176	2.23
55919	.022	3.42	57090	.42	.68	58456	.139	—	59647	.49	.158
56040	.016	.03	57146	.27	.75	58457	.202	—	59660	.32	1.06
56041	.102	(a)	57202	.127	(a)	58458	.26	—	59661	.158	(a)
56042	.129	(a)	57257	.157	.034	58459	.31	—	59693	.026	—

## DIVISION SIX

## PREM/OPS TERR. 508

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.80	.066	63220	(a)	—	91190	3.69	(a)
59701	.013	.33	59970	.161	.169	64074	29.30	—	91200	1.40	—
59713	.29	.33	59973	.221	(a)	64075	20.60	—	91210	(a)	—
59722	.15	.028	59975	.225	.19	64500	(a)	—	91235	4.24	3.11
59723	.056	.034	59977	.129	(a)	65007	66.90	—	91250	6.39	(a)
59724	.086	.015	59984	.06	.049	66122	28.80	—	91265	29.90	3.45
59725	.108	.145	59985	.237	(a)	66123	15.80	—	91266	15.80	1.38
59726	.078	.023	59986	.181	(a)	66309	46.20	—	91280	(a)	4.66
59738	.25	.059	59988	.057	.055	66561	107.00	—	91302	27.90	(a)
59750	.14	.181	59989	.032	.041	67017	99.30	—	91315	8.46	—
59751	.051	(a)	60010	102.00	—	67508	63.30	—	91324	18.80	(a)
59773	.063	.026	60011	118.00	—	67509	46.40	—	91325	(a)	(a)
59774	.052	.141	60012	194.00	—	67510	25.90	—	91340	12.30	7.64
59775	.066	.178	60013	166.00	—	67511	28.00	—	91341	7.85	4.54
59781	.122	.085	60015	124.00	—	67512	120.00	—	91342	11.30	3.72
59782	.182	.56	60016	139.00	—	67513	76.00	—	91343	1.73	1.45
59783	.177	(a)	60035	75.40	—	67634	86.00	—	91405	14.30	—
59784	.136	(a)	61000	101.00	—	67635	60.80	—	91436	8.89	2.90
59790	.193	(a)	61212	38.60	—	68001	186.00	—	91481	32.40	—
59798	.46	.46	61216	42.80	—	68439	239.00	—	91507	4.78	3.72
59806	.33	(a)	61217	39.00	—	68500	22.50	—	91523	73.70	—
59867	.217	(a)	61218	26.60	—	68604	4.46	—	91547	.42	—
59886	.029	.10	61223	189.00	—	68606	17.40	—	91551	2.60	.83
59889	.207	.187	61224	60.20	—	68607	13.80	—	91555	2.56	1.28
59892	.177	(a)	61225	83.60	—	68702	11.40	—	91560	8.74	4.46
59904	.12	.076	61226	141.00	—	68703	8.52	—	91562	5.78	—
59905	.136	.12	61227	128.00	—	68706	36.50	—	91577	20.70	3.99
59914	.80	.69	62000	29.30	—	68707	36.10	—	91580	11.50	—
59915	.40	.66	62001	23.10	—	90089	7.52	—	91581	(a)	(a)
59917	.074	.232	62002	10.50	—	91111	5.47	5.74	91582	(a)	(a)
59923	.02	.005	62003	33.30	—	91125	4.53	2.30	91583	(a)	(a)
59925	.69	1.19	63010	184.00	—	91127	3.68	1.33	91584	(a)	(a)
59926	.59	.46	63011	231.00	—	91130	2.45	—	91585	(a)	(a)
59927	.39	1.30	63012	328.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.36	.48	63013	311.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.39	.80	63215	110.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.12	(a)	63216	76.20	—	91160	1.82	—	91589	(a)	(a)
59947	.12	.30	63217	56.00	—	91175	1.57	—	91590	6.01	—
59955	.046	.132	63218	18.80	—	91177	6.85	—	91591	(a)	(a)
59963	.34	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
10010	.111	.189	10205	.85	—	11210	6.69	—	13207	(a)	(a)
10015	6.90	—	10220	16.10	—	11211	34.80	—	13208	(a)	(a)
10020	(a)	(a)	10255	.34	.151	11212	5.26	—	13314	.41	.014
10026	2.20	.024	10256	1.25	.183	11213	4.29	—	13351	.99	.08
10036	.92	(a)	10257	.235	.148	11214	10.60	—	13352	1.01	.051
10040	.085	.32	10309	.55	.024	11222	.178	—	13410	1.96	2.35
10042	1.26	.50	10315	1.30	(a)	11234	.96	.076	13411	(a)	(a)
10052	4.77	—	10331	9.36	—	11248	.065	.016	13412	.66	1.21
10054	4.23	—	10332	16.10	—	11258	3.52	.129	13453	.76	(a)
10060	.60	.091	10352	1.70	.062	11259	3.77	.128	13454	.89	(a)
10065	.91	.052	10367	8.95	—	11273	47.60	—	13455	.91	(a)
10066	.92	.051	10368	13.10	—	11274	45.60	—	13461	(a)	(a)
10070	.064	.151	10375	(a)	—	11288	4.31	.092	13506	3.13	.08
10071	1.08	.133	10378	9.47	—	12014	.14	.051	13507	3.77	.162
10072	10.10	—	10379	4.40	—	12356	4.03	.04	13590	.68	.67
10073	1.43	.48	10380	7.51	—	12361	.164	.07	13621	.171	.33
10075	10.60	.225	10381	6.50	—	12362	.07	(a)	13670	.092	.017
10100	2.92	.081	11007	3.81	—	12373	.027	.023	13673	2.67	.023
10101	.82	.177	11020	1.03	.155	12374	2.10	.077	13715	.07	.145
10105	8.85	—	11039	1.25	.077	12375	1.03	.04	13716	1.55	.155
10107	4.38	.26	11052	3.38	—	12391	.052	.07	13720	1.50	.078
10110	23.50	—	11101	(a)	(a)	12393	1.37	(a)	13759	.60	.16
10111	.139	.067	11120	(a)	—	12467	.57	(a)	13930	.149	.174
10113	1.23	—	11126	.213	.024	12509	.085	.031	14068	.133	.012
10115	2.43	.084	11127	.35	.01	12510	1.08	.033	14101	1.56	.055
10117	6.85	—	11128	.48	.087	12583	.48	(a)	14279	.65	.116
10119	(a)	—	11138	2.34	—	12651	1.40	.51	14401	3.54	.13
10120	15.40	—	11155	.73	—	12683	.64	(a)	14405	2.24	—
10130	12.10	—	11160	(a)	(a)	12707	.46	.56	14527	.28	.179
10132	10.40	—	11167	.78	—	12797	.097	.194	14655	.30	—
10133	3.25	—	11168	4.03	—	12805	1.10	.219	14731	3.35	—
10135	(a)	—	11201	33.30	—	12841	1.83	—	14732	.248	—
10140	.076	.022	11202	9.85	—	12927	.32	—	14733	2.11	—
10141	.151	.023	11203	.82	.46	13049	.085	.051	14734	.91	—
10145	.73	.012	11204	1.07	1.92	13111	3.26	.092	14855	.30	.133
10146	1.30	.021	11205	(a)	—	13112	.14	.063	14913	1.14	.142
10150	1.69	(a)	11206	1.55	—	13201	1.24	.144	15060	(a)	(a)
10151	42.50	—	11207	19.50	—	13204	1.40	1.14	15061	(a)	(a)
10160	7.57	—	11208	3.35	—	13205	.54	.42	15062	.27	(a)
10204	.76	—	11209	15.70	—	13206	(a)	(a)	15063	.31	(a)

## DIVISION SIX

PREM/OPS TERR. 509

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.30	—	16750	.36	.034	18707	.01	.005	40117	(a)	—
15119	(a)	—	16751	.36	—	18708	.39	.024	40140	(a)	—
15120	(a)	—	16819	1.63	(a)	18833	.125	(a)	41001	.26	—
15123	3.24	—	16820	1.26	(a)	18834	1.01	.159	41210	(a)	—
15124	1.13	—	16881	5.56	(a)	18911	3.20	.026	41421	3.10	—
15188	.47	(a)	16890	.191	(a)	18912	6.02	.039	41422	1.65	—
15223	.109	.044	16891	.208	(a)	18920	1.56	.023	41510	161.00	—
15224	1.59	.071	16892	.38	(a)	18991	(a)	—	41603	147.00	—
15300	(a)	—	16900	4.31	.074	19007	1.27	—	41604	80.50	—
15314	.73	(a)	16901	2.76	.096	19051	2.81	—	41620	2.79	—
15404	.123	(a)	16902	2.34	.058	19061	(a)	—	41650	206.00	—
15405	.181	(a)	16905	4.53	.074	19795	1.05	(a)	41664	32.60	—
15406	.46	.053	16906	2.89	.096	19796	1.23	—	41665	3.81	—
15488	1.15	(a)	16910	2.58	.057	40005	(a)	—	41666	(a)	—
15538	1.30	.022	16911	2.34	.059	40006	(a)	—	41667	89.00	—
15600	3.27	.101	16915	2.65	.054	40010	(a)	—	41668	83.40	—
15607	.39	—	16916	2.21	.054	40015	(a)	—	41669	.58	—
15608	.73	.011	16920	5.88	.123	40020	(a)	—	41670	.98	—
15656	21.50	—	16921	5.37	.047	40026	(a)	—	41672	(a)	—
15699	.97	—	16930	3.38	.156	40031	(a)	—	41673	(a)	—
15733	.30	.034	16931	3.64	.085	40032	(a)	—	41675	(a)	—
15839	.98	.035	16940	7.33	.048	40040	(a)	—	41677	.58	—
15991	.80	.088	16941	2.94	.09	40041	(a)	—	41678	230.00	—
15993	.68	.05	18078	.127	.156	40042	(a)	—	41679	(a)	(a)
16005	.037	.031	18109	1.33	.038	40045	215.00	—	41680	107.00	—
16009	.37	.106	18110	1.07	.047	40046	42.50	—	41696	1.82	—
16402	4.83	—	18200	(a)	—	40047	15.20	—	41697	1.27	—
16403	3.06	.26	18205	.195	.38	40059	5.43	—	41700	(a)	—
16404	3.86	—	18206	1.72	.122	40061	2.88	—	41715	68.10	—
16471	.55	—	18335	1.24	.023	40063	96.30	—	41716	43.40	—
16501	.078	(a)	18435	3.09	.075	40064	28.30	—	43007	(a)	—
16527	.12	.32	18436	2.50	.139	40066	(a)	—	43117	(a)	—
16588	.171	(a)	18437	1.78	(a)	40067	(a)	—	43151	12.30	—
16604	.29	.122	18438	3.41	(a)	40069	(a)	—	43152	69.00	—
16670	3.88	—	18501	2.84	.015	40072	(a)	—	43200	46.70	—
16676	1.01	.018	18506	.60	.009	40075	24.70	—	43215	(a)	—
16694	.57	(a)	18507	.64	.01	40101	112.00	—	43421	12.80	—
16705	.223	.131	18570	6.68	—	40102	98.90	—	43422	67.10	—
16722	(a)	—	18575	(a)	(a)	40111	7.63	—	43424	(a)	—
16723	(a)	—	18616	.46	.59	40115	(a)	—	43470	10.60	—



\$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
43517	(a)	—	44277	40.60	—	46004	196.00	—	47471	26.80	—
43518	14.00	—	44280	.58	—	46005	157.00	—	47473	35.10	—
43550	45.60	—	44311	7.21	—	46112	.44	—	47474	39.20	—
43551	25.30	—	44315	4.84	—	46202	2.37	—	47475	31.00	—
43626	11.20	—	44427	405.00	—	46362	804.00	—	47476	31.00	—
43628	145.00	—	44428	407.00	—	46426	117.00	—	47477	41.30	—
43629	123.00	—	44429	6.10	—	46427	157.00	—	47478	43.40	—
43754	(a)	—	44430	4.24	—	46510	(a)	—	47600	(a)	—
43760	4.09	—	44431	13.50	—	46590	(a)	—	47610	(a)	—
43822	8.45	—	44432	4.29	—	46603	9.85	—	48039	33.10	—
43840	.104	—	44433	137.00	—	46604	11.40	—	48177	(a)	—
43860	6.65	—	44434	262.00	—	46606	30.30	—	48178	(a)	—
43889	2.38	—	44435	271.00	—	46607	41.70	—	48206	29.50	—
43945	(a)	—	44436	316.00	—	46622	24.70	—	48252	(a)	—
43946	(a)	—	44437	262.00	—	46671	(a)	—	48441	.124	—
43990	(a)	(a)	44438	207.00	—	46700	93.90	—	48557	12.40	—
43991	(a)	—	44439	403.00	—	46773	(a)	—	48558	10.80	—
44009	3.95	—	44440	334.00	—	46822	(a)	—	48600	235.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	11.90	—	44501	(a)	—	46882	(a)	—	48636	1.72	(a)
44070	3.53	—	45190	1.87	—	46911	22.10	—	48637	9.47	—
44071	3.93	—	45191	1.32	—	46912	40.40	—	48638	4.70	—
44072	2.71	—	45192	1.55	—	46913	(a)	—	48727	(a)	—
44100	1.96	—	45193	.91	—	46914	(a)	—	48808	5.51	—
44101	2.04	—	45210	1.16	—	46915	(a)	—	48924	(a)	—
44102	1.59	—	45224	(a)	—	46916	(a)	—	48925	227.00	—
44103	1.41	—	45225	(a)	—	47050	2.31	—	49005	.39	—
44104	.59	—	45334	26.90	—	47051	(a)	—	49111	8.42	—
44105	(a)	—	45380	.35	(a)	47052	(a)	—	49181	10.80	—
44106	(a)	—	45450	7.91	—	47103	(a)	—	49183	13.20	—
44108	.69	—	45523	(a)	—	47146	(a)	—	49184	27.80	—
44109	1.76	—	45524	(a)	—	47147	(a)	—	49185	25.30	—
44110	1.80	—	45539	(a)	—	47221	103.00	—	49239	.26	.46
44111	1.10	—	45678	.62	—	47253	(a)	—	49292	.79	—
44112	.65	—	45771	.54	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.174	.088	47318	9.08	—	49333	5.80	—
44193	(a)	—	45900	.37	.043	47367	.58	—	49451	(a)	—
44194	(a)	—	45901	.32	.045	47420	1.99	—	49452	(a)	—
44222	(a)	—	45937	.105	—	47468	(a)	—	49617	.27	.227
44276	62.60	—	45993	(a)	(a)	47469	31.00	—	49618	.224	.09

## DIVISION SIX

## PREM/OPS TERR. 509

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.42	.143	51315	.171	.096	51809	.65	.146	52341	.049	(a)
49763	2.73	—	51330	.105	.66	51833	.61	.054	52342	.143	(a)
49800	(a)	—	51333	.034	.32	51850	.25	(a)	52343	.087	(a)
49801	90.70	—	51340	.064	(a)	51851	.172	(a)	52401	.27	(a)
49802	8.04	—	51350	.94	.127	51852	.40	(a)	52402	.035	(a)
49803	14.20	—	51351	.84	.049	51853	.162	(a)	52432	.175	(a)
49840	2.38	—	51352	1.15	.101	51854	.36	(a)	52433	.16	.80
49870	94.80	—	51355	.79	.091	51855	.38	(a)	52435	.201	(a)
49890	(a)	—	51356	.85	.56	51856	.21	(a)	52438	.145	(a)
49891	(a)	—	51357	.242	.76	51857	.36	(a)	52440	.228	(a)
49902	(a)	—	51358	.58	.129	51869	.173	.136	52467	.21	(a)
49903	(a)	—	51359	.51	.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	.233	.07
50017	.187	(a)	51400	.246	(a)	51900	.45	.10	52581	1.79	2.19
50045	.43	(a)	51401	.36	(a)	51909	.23	.053	52619	.125	(a)
50047	.048	(a)	51500	.143	.116	51919	.162	(a)	52660	.205	—
51001	.059	.42	51516	.173	—	51926	.165	.044	52744	2.33	.066
51005	.012	(a)	51517	.196	—	51927	.089	.132	52767	.213	(a)
51116	.149	.69	51550	.177	.40	51934	.181	.107	52876	(a)	(a)
51201	.065	(a)	51551	.062	.89	51941	.164	.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	.103	(a)	51554	.018	(a)	51957	.63	.46	53077	.176	.219
51211	(a)	(a)	51575	.25	.021	51958	.56	.37	53095	.121	(a)
51220	.35	1.90	51576	.34	.097	51959	.57	(a)	53096	.168	(a)
51221	.197	1.76	51600	.232	.172	51960	.075	.33	53121	.48	.40
51222	.239	4.53	51613	.153	.139	51970	.33	.177	53147	.036	(a)
51224	.25	1.49	51625	.054	(a)	51982	.096	.077	53229	.202	(a)
51230	.043	.74	51666	.40	.089	51985	.162	—	53271	.09	(a)
51240	.78	.196	51702	.162	(a)	51986	.38	.096	53333	.198	.248
51241	2.31	.218	51703	.067	(a)	51999	.159	.40	53374	.61	.26
51250	.27	(a)	51734	.126	.35	52002	.14	.114	53375	.33	.27
51251	.067	(a)	51741	.40	.243	52075	.20	.222	53376	.52	.183
51252	.234	.074	51752	.34	.15	52076	.241	(a)	53377	.53	.188
51253	.20	(a)	51767	.117	.007	52109	.035	(a)	53403	.34	(a)
51254	.062	.032	51777	.41	.077	52134	.47	.60	53425	.187	(a)
51255	.69	(a)	51790	.68	(a)	52137	.079	(a)	53565	.39	.096
51300	.56	.147	51796	.147	(a)	52150	.86	(a)	53631	.056	.021
51305	.56	.88	51808	.52	.68	52315	.53	.27	53632	.064	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.059	(a)	56170	.184	(a)	57401	.116	.089	58503	.14	.077
53732	.40	.47	56171	.09	(a)	57403	.83	.033	58532	.18	(a)
53733	.26	.228	56202	.134	.078	57410	.056	.173	58559	.037	(a)
53734	1.04	—	56390	.234	.70	57411	.046	(a)	58560	.089	(a)
53803	.45	(a)	56391	.201	.30	57572	.033	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.32	.119	57600	.098	.033	58575	.114	.111
53902	(a)	(a)	56488	.68	.038	57611	.098	.055	58627	.37	.012
53903	(a)	(a)	56567	.19	(a)	57625	.87	(a)	58663	.42	.95
53904	(a)	(a)	56650	.58	(a)	57651	.105	.039	58682	.33	(a)
53905	(a)	(a)	56651	.32	(a)	57690	.128	.45	58713	.26	(a)
53907	.176	.086	56652	.226	(a)	57716	.061	.074	58737	.237	.55
53951	(a)	(a)	56653	.218	(a)	57725	.133	.075	58756	.079	(a)
53952	(a)	(a)	56654	.112	(a)	57726	.103	.023	58757	.80	(a)
53953	(a)	(a)	56690	.35	.33	57798	.053	(a)	58759	.098	(a)
54012	.104	—	56699	.149	.067	57800	.199	(a)	58802	.112	.48
54077	.24	.39	56758	.126	.14	57808	.051	(a)	58813	.194	(a)
54444	(a)	(a)	56759	.129	.078	57809	.052	(a)	58822	.31	(a)
55010	.73	.98	56760	.186	.099	57810	.051	.10	58837	.39	.161
55011	.196	1.75	56805	.244	(a)	57871	.061	.111	58840	.116	.121
55012	.234	1.11	56806	.173	(a)	57913	.26	.26	58873	.185	.027
55013	.169	1.12	56807	.171	(a)	57997	.231	—	58903	.071	(a)
55014	(a)	(a)	56808	.224	(a)	57998	.114	.054	58904	.054	.12
55214	.189	.083	56900	.215	(a)	57999	.084	.07	58922	.31	.179
55371	1.57	.108	56910	.107	(a)	58009	.084	(a)	59005	.134	.089
55410	(a)	(a)	56911	.164	(a)	58010	.27	(a)	59057	.99	(a)
55426	.205	(a)	56912	.133	.084	58020	.89	(a)	59058	.64	(a)
55597	.047	1.68	56913	.108	(a)	58056	.32	(a)	59188	1.77	.052
55647	.095	.065	56915	.64	(a)	58057	.199	(a)	59189	2.42	.28
55648	.043	(a)	56916	.58	.215	58058	.179	(a)	59223	.192	.103
55649	.051	(a)	56917	.167	(a)	58095	.25	1.79	59257	.036	.012
55715	.38	.203	56918	.08	(a)	58096	.33	1.49	59306	.226	(a)
55716	.54	.49	56919	.205	(a)	58301	.064	.077	59378	.125	.141
55717	.27	(a)	56920	.187	(a)	58302	.09	.051	59481	.61	.096
55718	.26	(a)	56980	.186	(a)	58397	.52	.65	59482	1.84	(a)
55802	.41	.011	57001	.064	.027	58408	.136	—	59537	.134	.232
55918	.215	2.26	57002	.041	.096	58409	.173	—	59601	.229	2.23
55919	.029	3.42	57090	.30	.68	58456	.092	—	59647	.82	.158
56040	.02	.03	57146	.19	.75	58457	.134	—	59660	.42	1.06
56041	.134	(a)	57202	.165	(a)	58458	.173	—	59661	.207	(a)
56042	.168	(a)	57257	.205	.034	58459	.208	—	59693	.035	—

## DIVISION SIX

## PREM/OPS TERR. 509

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	1.05	.066	63220	(a)	—	91190	3.69	(a)
59701	.017	.33	59970	.115	.169	64074	13.20	—	91200	1.40	—
59713	.38	.33	59973	.29	(a)	64075	9.27	—	91210	(a)	—
59722	.195	.028	59975	.161	.19	64500	(a)	—	91235	4.24	3.11
59723	.074	.034	59977	.092	(a)	65007	125.00	—	91250	6.39	(a)
59724	.113	.015	59984	.079	.049	66122	53.80	—	91265	29.90	3.45
59725	.14	.145	59985	.31	(a)	66123	29.60	—	91266	15.80	1.38
59726	.102	.023	59986	.236	(a)	66309	86.40	—	91280	(a)	4.66
59738	.33	.059	59988	.041	.055	66561	200.00	—	91302	27.90	(a)
59750	.10	.181	59989	.041	.041	67017	186.00	—	91315	8.46	—
59751	.036	(a)	60010	87.50	—	67508	248.00	—	91324	18.80	(a)
59773	.104	.026	60011	101.00	—	67509	182.00	—	91325	(a)	(a)
59774	.086	.141	60012	165.00	—	67510	101.00	—	91340	12.30	7.64
59775	.11	.178	60013	142.00	—	67511	109.00	—	91341	7.85	4.54
59781	.087	.085	60015	106.00	—	67512	469.00	—	91342	11.30	3.72
59782	.13	.56	60016	119.00	—	67513	297.00	—	91343	1.73	1.45
59783	.126	(a)	60035	141.00	—	67634	161.00	—	91405	14.30	—
59784	.097	(a)	61000	86.60	—	67635	114.00	—	91436	8.89	2.90
59790	.25	(a)	61212	72.00	—	68001	347.00	—	91481	32.40	—
59798	.33	.46	61216	79.90	—	68439	446.00	—	91507	4.78	3.72
59806	.236	(a)	61217	72.80	—	68500	19.20	—	91523	73.70	—
59867	.28	(a)	61218	49.70	—	68604	8.34	—	91547	.42	—
59886	.038	.10	61223	353.00	—	68606	32.60	—	91551	2.60	.83
59889	.34	.187	61224	113.00	—	68607	25.80	—	91555	2.56	1.28
59892	.126	(a)	61225	157.00	—	68702	21.20	—	91560	8.74	4.46
59904	.085	.076	61226	263.00	—	68703	15.90	—	91562	5.78	—
59905	.177	.12	61227	240.00	—	68706	68.20	—	91577	20.70	3.99
59914	1.04	.69	62000	54.70	—	68707	67.50	—	91580	11.50	—
59915	.28	.66	62001	43.20	—	90089	7.52	—	91581	(a)	(a)
59917	.052	.232	62002	19.70	—	91111	5.47	5.74	91582	(a)	(a)
59923	.026	.005	62003	62.20	—	91125	4.53	2.30	91583	(a)	(a)
59925	.53	1.19	63010	157.00	—	91127	3.68	1.33	91584	(a)	(a)
59926	.45	.46	63011	197.00	—	91130	2.45	—	91585	(a)	(a)
59927	.30	1.30	63012	280.00	—	91135	.68	(a)	91586	(a)	(a)
59931	.47	.48	63013	265.00	—	91150	3.48	7.08	91587	(a)	(a)
59932	.50	.80	63215	205.00	—	91155	7.72	31.60	91588	(a)	(a)
59941	.157	(a)	63216	142.00	—	91160	1.82	—	91589	(a)	(a)
59947	.085	.30	63217	43.20	—	91175	1.57	—	91590	6.01	—
59955	.06	.132	63218	14.60	—	91177	6.85	—	91591	(a)	(a)
59963	.45	.37	63219	(a)	—	91179	6.87	—	91606	24.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	2.45	—	97653	5.45	3.34	98426	4.42	(a)
91629	4.90	(a)	95358	(a)	—	97654	9.50	3.88	98427	4.30	—
91636	8.39	—	95410	7.71	3.14	97655	9.18	5.29	98428	(a)	—
91641	2.27	(a)	95455	10.10	2.57	98002	1.66	1.01	98429	2.19	—
91666	1.62	(a)	95487	4.14	(a)	98003	1.70	(a)	98430	(a)	—
91722	7.35	(a)	95505	4.72	2.74	98090	.229	—	98449	6.18	16.40
91746	5.78	8.79	95620	3.35	(a)	98091	.249	—	98482	6.62	9.36
91805	.36	—	95625	13.30	5.68	98092	.75	—	98483	9.78	20.20
92053	.89	.56	95630	(a)	(a)	98111	1.07	—	98502	9.36	3.70
92054	.31	.201	95647	5.11	9.79	98150	(a)	—	98555	4.36	—
92055	8.58	.175	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	3.74	96053	3.88	4.62	98152	5.60	.79	98598	.34	—
92102	8.08	4.26	96317	2.54	—	98153	6.30	(a)	98601	11.20	(a)
92215	6.08	3.48	96408	6.68	10.60	98154	7.43	(a)	98622	(a)	—
92338	3.10	2.19	96409	6.18	12.20	98155	10.40	(a)	98623	(a)	—
92445	4.81	—	96410	5.42	11.30	98156	(a)	(a)	98624	1.76	—
92446	10.20	2.11	96611	2.82	1.14	98157	6.65	.34	98636	5.21	3.89
92447	8.92	1.97	96702	7.69	(a)	98158	(a)	(a)	98640	193.00	—
92451	4.24	2.67	96703	(a)	—	98159	4.46	(a)	98658	10.80	—
92453	5.65	—	96816	7.21	—	98160	9.44	(a)	98659	1.92	.50
92478	2.79	1.94	96872	9.01	(a)	98161	10.60	(a)	98677	30.50	9.76
92593	55.70	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	14.60
92663	1.14	—	97002	(a)	(a)	98163	11.10	.28	98698	(a)	(a)
94007	19.10	5.49	97003	(a)	(a)	98164	3.58	.083	98699	8.80	(a)
94099	4.36	—	97047	8.57	—	98257	2.57	—	98705	15.20	—
94225	15.30	—	97050	6.65	—	98303	20.90	5.34	98710	6.12	—
94276	7.99	4.80	97111	9.22	—	98304	9.53	4.03	98751	8.13	—
94304	5.42	(a)	97220	.66	(a)	98305	6.88	1.82	98805	7.99	1.43
94381	10.20	14.90	97221	(a)	1.54	98306	17.70	.83	98806	4.86	4.70
94404	7.57	7.50	97222	2.81	1.67	98307	3.02	.47	98810	9.70	—
94444	(a)	(a)	97223	4.24	3.49	98308	1.98	1.14	98813	9.36	1.83
94569	5.11	5.53	97308	1.22	—	98309	10.50	1.68	98820	15.30	4.48
94590	22.00	—	97447	4.02	6.08	98344	1.92	.55	98871	(a)	(a)
94617	6.96	—	97501	(a)	—	98405	3.16	—	98884	3.97	3.11
94638	(a)	—	97502	(a)	—	98413	25.10	(a)	98914	1.31	.75
95124	2.57	1.30	97503	(a)	—	98414	23.00	(a)	98949	1.84	.40
95233	5.51	—	97504	(a)	—	98415	3.02	(a)	98967	6.23	10.70
95305	5.98	—	97650	6.37	4.60	98423	7.18	(a)	98993	9.97	4.99
95306	9.62	—	97651	11.90	5.22	98424	12.20	(a)	99003	2.96	.90
95310	14.30	2.06	97652	10.30	4.89	98425	5.00	(a)	99004	7.78	1.76

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b> <b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509</b> <b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.10	7.58	99826	1.92	.63						
99081	(a)	—	99827	.75	.60						
99082	(a)	—	99851	3.07	—						
99083	(a)	—	99917	4.97	—						
99084	(a)	(a)	99938	5.59	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.51						
99160	(a)	—	99948	12.00	21.60						
99163	7.27	.60	99952	14.20	17.30						
99165	1.59	(a)	99953	15.30	11.40						
99220	2.89	(a)	99954	11.20	9.41						
99221	(a)	(a)	99955	14.00	10.70						
99222	5.42	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.25	3.88						
99303	24.40	—	99975	12.40	—						
99310	6.09	(a)	99986	(a)	—						
99315	17.90	3.28	99987	(a)	—						
99321	17.40	2.35	99988	4.63	—						
99445	(a)	(a)									
99471	1.31	—									
99505	8.43	—									
99506	10.40	—									
99507	9.05	—									
99570	4.86	(a)									
99571	1.18	(a)									
99572	2.30	(a)									
99573	2.20	(a)									
99600	3.38	—									
99613	15.40	3.14									
99614	7.55	—									
99620	.84	—									
99650	2.30	1.06									
99709	5.67	(a)									
99718	2.46	—									
99746	4.16	4.20									
99760	.48	—									
99777	16.80	—									
99793	5.28	—									
99798	(a)	(a)									
99803	(a)	17.30									