

LOSS COSTS – INFORMATION

JULY 9, 2021

COMMERCIAL PROPERTY

LI-CF-2021-032

OHIO COMMERCIAL FIRE AND ALLIED LINES ADVISORY PROSPECTIVE LOSS COST REVISION UPDATED

KEY MESSAGE

Ohio Filing Exhibits of filing CF-2020-RLA1 are revised.

UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service tentatively beginning in second quarter 2021. We are pleased to announce that you will soon be receiving **form** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. 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-CF-2021-019](#), we provided you with Commercial Fire and Allied Lines loss cost filing CF-2020-RLA1. After announcing the approval of filing CF-2020-RLA1 in circular [LI-CF-2021-023](#), it has come to our attention that the DZ_BGI Loss Costs tab of the Filing Exhibits Excel file displayed selected indications and revised loss costs that differed from the intended values. We are revising the Filing Exhibits file so that the selected indications on the DZ_BGI Loss Costs tab are the Balance of State Capped changes displayed in Exhibit A2, and the revised loss costs are calculated using these changes.

ISO ACTION

We are revising the Filing Exhibits of filing CF-2020-RLA1 contained in circular [LI-CF-2021-019](#).

REFERENCE(S)

- [LI-CF-2021-023](#) (05/20/2021) Ohio Commercial Fire And Allied Lines Advisory Prospective Loss Cost Revision Approved
- [LI-CF-2021-019](#) (05/04/2021) Ohio Commercial Fire And Allied Lines Advisory Prospective Loss Cost Revision Filed; Exhibits Newly Presented In Excel

ATTACHMENT(S)

Filing Exhibits of filing CF-2020-RLA1

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DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications 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 the loss cost level indications shown in this document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rimma Maasbach, am an Actuarial Consultant in Actuarial Operations for ISO, and I, Brian Klaif, am an Actuarial Associate for Commercial Property 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.

XACTWARE SOLUTIONS, INC.

This filing incorporates the use of pricing data from Xactware Solutions, Inc., to estimate trends in building costs for commercial properties. Xactware provides computer software solutions for professionals involved in estimating all phases of building construction and repair. The company has been providing building cost data, estimate tracking and data trending to the insurance repair market since 1986. Insurance carriers using Xactware data are responsible for settlement of the majority of property claims in the USA and Canada.

For more information concerning Xactware Solutions, Inc., please see the Contact Information block in this circular.

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

OHIO

SUMMARY OF MONOLINE PROSPECTIVE LOSS COST CHANGES (A)

COVERAGE	INDICATIONS	AGGREGATE LOSS COSTS AT CURRENT LEVEL
BASIC GROUP I	+4.3%	76,975,892
TERRITORY 01	+10.7%	
TERRITORY 02	+6.0%	
TERRITORY 03	+22.6%	
TERRITORY 04	+7.0%	
TERRITORY 05	+15.4%	
TERRITORY 06	+7.1%	
TERRITORY 08	+2.0%	
BASIC GROUP II	+16.0%	45,846,528
SPECIAL CAUSES OF LOSS	-7.3%	42,276,381
ALL COVERAGES COMBINED	+4.6%	165,098,801
TERRITORY DEFINITIONS		
Territory 1	Cincinnati	
Territory 2	Cleveland	
Territory 3	Columbus	
Territory 4	Toledo	
Territory 5	Akron	
Territory 6	Dayton	
Territory 8	Balance of State	

(A) FOR TREND PURPOSES, THE PERIOD OF USE FOR THIS REVISION IS ASSUMED TO BEGIN ON 04/01/2021.

OHIO

BASIC GROUP I PROSPECTIVE LOSS COST CHANGES
BY RATING GROUP AND TERRITORY (A)

RATING GROUP	DESCRIPTION	Cincinnati		Cleveland		Columbus		Toledo		Akron		Dayton		Balance of State	
		INDICATED	CAPPED (B)	INDICATED	CAPPED (B)	INDICATED	CAPPED (B)	INDICATED	CAPPED (B)	INDICATED	CAPPED (B)	INDICATED	CAPPED (B)	INDICATED	CAPPED (B)
01	APARTMENTS	8.0%	8.3%	3.6%	3.9%	19.2%	19.5%	4.6%	4.9%	12.4%	12.7%	4.4%	4.7%	-0.6%	-0.3%
02	OTHER HABITATIONAL	15.2%	15.5%	10.5%	10.8%	27.2%	27.5%	11.6%	11.9%	19.9%	20.2%	11.4%	11.7%	6.0%	6.3%
03	RESTAURANTS & BARS	20.4%	17.1%	15.5%	12.3%	32.9%	29.3%	16.6%	13.4%	25.3%	21.9%	16.4%	13.2%	10.8%	7.8%
04	OTHER MERCANTILE RISKS	8.6%	8.9%	4.2%	4.5%	20.0%	20.3%	5.2%	5.5%	13.1%	13.4%	5.0%	5.3%	0.0%	0.3%
05	PUBLIC BUILDINGS	13.9%	14.2%	9.3%	9.6%	25.8%	26.1%	10.4%	10.7%	18.7%	19.0%	10.2%	10.5%	4.9%	5.2%
06	CHURCHES	5.0%	5.3%	0.7%	1.0%	15.9%	16.2%	1.7%	2.0%	9.3%	9.6%	1.5%	1.8%	-3.3%	-3.0%
07	SCHOOLS	7.4%	7.7%	3.1%	3.4%	18.6%	18.9%	4.1%	4.4%	11.9%	12.2%	3.9%	4.2%	-1.1%	-0.8%
08	OFFICES AND BANKS	8.5%	8.8%	4.1%	4.4%	19.9%	20.2%	5.1%	5.4%	13.0%	13.3%	4.9%	5.2%	-0.1%	0.2%
09	RECREATIONAL FACILITIES	8.5%	8.8%	4.1%	4.4%	19.9%	20.2%	5.1%	5.4%	13.0%	13.3%	4.9%	5.2%	-0.1%	0.2%
10	HOTELS & MOTELS	18.0%	17.1%	13.3%	12.3%	30.4%	29.3%	14.4%	13.4%	22.9%	21.9%	14.1%	13.2%	8.7%	7.8%
11	HOSPITALS & NURSING HOMES	12.4%	12.7%	7.8%	8.1%	24.1%	24.4%	8.9%	9.2%	17.0%	17.3%	8.7%	9.0%	3.5%	3.8%
12	BLDGS UNDER CONSTRUCTION	11.2%	11.5%	6.7%	7.0%	22.8%	23.1%	7.7%	8.0%	15.8%	16.1%	7.5%	7.8%	2.4%	2.7%
13	MOTOR VEHICLE RISKS	15.8%	16.1%	11.1%	11.4%	27.9%	28.2%	12.2%	12.5%	20.6%	20.9%	12.0%	12.3%	6.7%	7.0%
14	OTHER NON-MANUFACTURING	11.1%	11.4%	6.6%	6.9%	22.7%	23.0%	7.6%	7.9%	15.7%	16.0%	7.4%	7.7%	2.3%	2.6%
15	STORAGE	13.8%	14.1%	9.2%	9.5%	25.7%	26.0%	10.3%	10.6%	18.5%	18.8%	10.1%	10.4%	4.8%	5.1%
17	FOOD MANUFACTURING	10.1%	10.4%	5.6%	5.9%	21.6%	21.9%	6.6%	6.9%	14.6%	14.9%	6.4%	6.7%	1.4%	1.7%
18	WOOD MANUFACTURING	11.4%	11.7%	6.9%	7.2%	23.0%	23.3%	7.9%	8.2%	16.0%	16.3%	7.7%	8.0%	2.6%	2.9%
19	WEARING APPAREL	11.4%	11.7%	6.9%	7.2%	23.0%	23.3%	7.9%	8.2%	16.0%	16.3%	7.7%	8.0%	2.6%	2.9%
20	CHEMICAL MANUFACTURING	10.5%	10.8%	6.0%	6.3%	22.1%	22.4%	7.1%	7.4%	15.1%	15.4%	6.9%	7.2%	1.8%	2.1%
21	METAL MANUFACTURING	9.1%	9.4%	4.6%	4.9%	20.5%	20.8%	5.7%	6.0%	13.6%	13.9%	5.5%	5.8%	0.4%	0.7%
22	OTHER MANUFACTURING	10.2%	10.5%	5.7%	6.0%	21.7%	22.0%	6.7%	7.0%	14.7%	15.0%	6.5%	6.8%	1.5%	1.8%
	TOTAL	10.7%	10.7%	6.0%	6.1%	22.6%	22.6%	7.0%	7.1%	15.4%	15.4%	7.1%	7.0%	2.0%	2.0%

(A) FOR EACH RATING GROUP, THE LOSS COST CHANGE FOR EACH CSP CLASS IN THE RATING GROUP, BY COVERAGE AND CONSTRUCTION, IS IDENTICAL TO THE OVERALL CHANGE SHOWN FOR THE RATING GROUP.

(B) CHANGES BY RATING GROUP HAVE BEEN CAPPED IN ORDER TO AVOID SIGNIFICANT SWINGS IN LOSS COSTS.

OHIO

BASIC GROUP II PROSPECTIVE LOSS COST CHANGES
BY TERRITORY, COVERAGE, AND SYMBOL

TERRITORY

COVERAGE SYMBOL

EXHIBIT A3 DOES NOT EXIST FOR NON-HURRICANE STATES

OHIO

SPECIAL CAUSES OF LOSS PROSPECTIVE LOSS COST CHANGES BY CATEGORY

CATEGORY	DESCRIPTION	ENTIRE STATE

01	BUILDINGS	-9.7%
02	RES. APTS. AND CONDOS	-8.6%
03	OFFICES	-10.7%
04	MERCANTILE - HIGH	-2.9%
05	MERCANTILE - MEDIUM	+9.5%
06	MERCANTILE - LOW	-7.9%
07	MOTELS AND HOTELS	-7.5%
08	INSTITUTIONAL - HIGH	+21.9%
09	INSTITUTIONAL - LOW	-12.0%
10	INDUST-PROC - HIGH	-5.6%
11	INDUST-PROC - LOW	-16.1%
12	SERVICE - HIGH	-3.8%
13	SERVICE - LOW	-7.2%
14	CONTRACTORS	-1.1%
	STATEWIDE TOTAL	-7.3%

OHIO

POTENTIAL IMPACT OF BG I, BG II, AND SCL MONOLINE REVISIONS
ON COMMERCIAL PACKAGE POLICY

	(1)	(2)	(3)	(4)
		BASIC	BASIC	SPECIAL
	TYPE OF POLICY	GROUP I	GROUP II	CAUSES
	-----	-----	-----	OF LOSS
	-----	-----	-----	-----
31	MOTEL/HOTEL	10.7%	16.0%	-9.3%
32	APARTMENT	5.1%	16.0%	-9.6%
33	OFFICE	2.5%	16.0%	-10.1%
34	MERCANTILE	5.2%	16.0%	-5.4%
35	INSTITUTIONAL	1.7%	16.0%	-3.6%
36	SERVICES	5.1%	16.0%	-7.8%
37	INDUST/PROCESSING	2.9%	16.0%	-11.6%
38	CONTRACTORS	2.3%	16.0%	-4.8%

BASIC GROUP I, BASIC GROUP II, AND SPECIAL CAUSES OF LOSS MONOLINE CHANGES BY TYPE OF POLICY (TOP) ARE DISPLAYED. THEY ARE CALCULATED BY TAKING A WEIGHTED AVERAGE OF THE LOSS COST CHANGES BY TERRITORY (WHERE APPLICABLE) AND RATING GROUP (FOR BG I), OR BY CATEGORY (FOR SCL), USING THE LATEST YEAR MULTILINE AGGREGATE LOSS COSTS AS WEIGHTS. BASIC GROUP II MONOLINE CHANGES DO NOT VARY BY TOP BECAUSE THE SAME MONOLINE LOSS COST CHANGE IS APPLIED STATEWIDE.

OHIO

STATEWIDE BASIC GROUP I
COVERAGE LOSS COST LEVEL EVALUATION

(1)	(2)	(3)	(4)	(5)
YEAR	AGGREGATE* LOSS COSTS	ADJUSTED** INCURRED LOSSES	EXPERIENCE RATIO (3)/(2)	WEIGHTS
2015	86,407,724	78,017,237	0.903	0.10
2016	82,773,013	81,367,557	0.983	0.15
2017	81,025,032	83,331,565	1.028	0.20
2018	79,623,854	74,703,465	0.938	0.25
2019	76,975,892	77,814,774	1.011	0.30
(6) WEIGHTED EXPERIENCE RATIO				= 0.981
(7) CREDIBILITY				= 0.623
(8) EXPECTED EXPERIENCE RATIO				= 1.009
(9) CREDIBILITY WEIGHTED EXPERIENCE RATIO (0.623 X 0.981) + (0.377 X 1.009)				= 0.992
(10) INDICATED COVERAGE LOSS COST CHANGE				= 0.992
				OR -0.8%

* AGGREGATE LOSS COSTS ARE ADJUSTED TO CURRENT ISO LOSS COST LEVEL
AND 10/01/2021 AMOUNT OF INSURANCE LEVELS.

** INCURRED LOSSES ARE ADJUSTED TO 04/01/2022 COST LEVELS INCLUDING LOSS
DEVELOPMENT AND ALL LOSS ADJUSTMENT EXPENSES.

OHIO

STATEWIDE BASIC GROUP II
COVERAGE LOSS COST LEVEL EVALUATION

(1)	(2)	(3)	(4)	
YEAR	AGGREGATE* LOSS COSTS	ADJUSTED** INCURRED LOSSES	EXPERIENCE RATIO (3)/(2)	WEIGHTS
2010	51,596,899	57,376,503	1.112	0.10
2011	46,082,612	60,780,262	1.319	0.10
2012	46,405,886	56,011,932	1.207	0.10
2013	46,358,514	54,683,860	1.180	0.10
2014	47,988,755	41,081,049	0.856	0.10
2015	47,702,176	34,892,751	0.731	0.10
2016	44,500,517	35,603,925	0.800	0.10
2017	45,404,854	41,383,970	0.911	0.10
2018	46,461,926	51,236,115	1.103	0.10
2019	45,846,528	84,538,061	1.844	0.10
(5) WEIGHTED EXPERIENCE RATIO				= 1.106
(6) CREDIBILITY				= 0.907
(7) EXPECTED EXPERIENCE RATIO				= 1.010
(8) CREDIBILITY WEIGHTED EXPERIENCE RATIO (0.907 X 1.106) + (0.093 X 1.010)				= 1.097
(9) INDICATED COVERAGE LOSS COST CHANGE				= 1.097
				OR 9.7%

* AGGREGATE LOSS COSTS ARE ADJUSTED TO CURRENT ISO LOSS COST LEVEL
AND 10/01/2021 AMOUNT OF INSURANCE LEVELS.

** INCURRED LOSSES ARE ADJUSTED TO 04/01/2022 COST LEVELS INCLUDING LOSS
DEVELOPMENT AND ALL LOSS ADJUSTMENT EXPENSES.

OHIO

STATEWIDE SPECIAL CAUSES OF LOSS
COVERAGE LOSS COST LEVEL EVALUATION

(1)	(2)	(3)	(4)	(5)
	AGGREGATE*	ADJUSTED**	EXPERIENCE	
YEAR	LOSS COSTS	INCURRED LOSSES	RATIO (3)/(2)	WEIGHTS
2015	47,316,051	57,543,561	1.216	0.10
2016	45,054,363	33,689,579	0.748	0.15
2017	44,617,681	31,647,180	0.709	0.20
2018	43,822,601	35,834,771	0.818	0.25
2019	42,276,381	44,405,047	1.050	0.30
(6) WEIGHTED EXPERIENCE RATIO				= 0.895
(7) CREDIBILITY				= 0.596
(8) EXPECTED EXPERIENCE RATIO				= 1.007
(9) CREDIBILITY WEIGHTED EXPERIENCE RATIO (0.596 X 0.895) + (0.404 X 1.007)				= 0.941
(10) INDICATED COVERAGE LOSS COST CHANGE				= 0.941
				OR -5.9%

* AGGREGATE LOSS COSTS ARE ADJUSTED TO CURRENT ISO LOSS COST LEVEL
AND 10/01/2021 AMOUNT OF INSURANCE LEVELS.

** INCURRED LOSSES ARE ADJUSTED TO 04/01/2022 COST LEVELS INCLUDING LOSS
DEVELOPMENT AND ALL LOSS ADJUSTMENT EXPENSES.

OHIO
BASIC GROUP I RELATIVITY ANALYSIS

TOP	(1) \$ LST SQ FORMULA RELATIVITY	(2) CREDIBILITY Z	(3) CREDIBILITY WEIGHTED RELATIVITY	(4) BALANCED RELATIVITY	STATEWIDE COVERAGE LOSS COST CHANGE OF OR	0.992 -0.8%
-----	-----	-----	-----	-----	-----	
10	1.160	0.285	1.043	1.051		
31	0.619	0.064	0.970	0.977		
32	0.905	0.397	0.961	0.968		
33	0.932	0.133	0.991	0.998		
34	0.853	0.504	0.923	0.930		
35	0.868	0.286	0.960	0.967		
36	1.162	0.362	1.056	1.063		
37	1.162	0.387	1.060	1.067		
38	1.201	0.146	1.027	1.034		

RATING GROUP	(5) INDICATED MONOLINE LOSS COST LEVEL CHANGE
01	2.8%
02	9.6%
03	13.6%
04	2.2%
05	6.4%
06	-1.3%
07	0.2%
08	2.4%
09	2.0%
10	11.6%
11	6.1%
12	3.0%
13	8.5%
14	4.5%
15	6.9%
17	3.0%
18	4.4%
19	6.1%
20	3.9%
21	2.2%
22	2.8%

STATEWIDE MONOLINE LOSS COST LEVEL CHANGE: 4.3%

OHIO
BASIC GROUP I RELATIVITY ANALYSIS

EXAMPLE OF AN INDIVIDUAL LOSS COST CHANGE CALCULATION
FOR Cincinnati

STATEWIDE COVERAGE LOSS COST LEVEL CHANGE	=	0.992
TERRITORIAL RELATIVITY	=	1.062
MONOLINE (TOP 10) RELATIVITY	=	1.051
RATING GROUP 01 RELATIVITY	=	0.975

INDICATED MONOLINE LOSS COSTS LEVEL CHANGE FOR RATING GROUP 01
= 0.992 X 1.062 X 1.051 X 0.975 = 1.08
OR 8.0%

OHIO
BASIC GROUP I RELATIVITY ANALYSIS

	(1)	(2)	(3)	(4)	(5)
	\$ LST SQ		CREDIBILITY		INDICATED
	FORMULA	CREDIBILITY	WEIGHTED	BALANCED	MONOLINE
TERRITORY	RELATIVITY	Z	RELATIVITY	RELATIVITY	LOSS COST LEVEL
-----	-----	-----	-----	-----	-----
Cincinnati	1.1	0.304	1.029	1.062	10.7%
Cleveland	0.956	0.273	0.988	1.019	6.2%
Columbus	1.547	0.294	1.137	1.173	22.3%
Toledo	0.985	0.177	0.997	1.029	7.3%
Akron	1.868	0.111	1.072	1.106	15.3%
Dayton	0.968	0.142	0.995	1.027	7.1%
Balance of State	0.939	0.85	0.948	0.978	2.0%

	(1)	(2)	(3)	(4)
	TERRITORY	OFF-	CURRENT	REVISED
	RELATIVITY	BALANCE	TERRITORIAL	TERRITORIAL
TERRITORY	RELATIVITY	FACTOR	MULTIPLIER	MULTIPLIER
-----	-----	-----	-----	-----
Cincinnati	1.062	1.000	0.986	1.071
Cleveland	1.019	1.000	1.546	1.611
Columbus	1.173	1.000	0.837	1.004
Toledo	1.029	1.000	1.775	1.868
Akron	1.106	1.000	1.174	1.328
Dayton	1.027	1.000	0.932	0.979
Balance of State	0.978	1.000	1.000	1.000

OHIO
SPECIAL CAUSES OF LOSS RELATIVITY ANALYSIS

TOP	(1) \$ LST SQ FORMULA RELATIVITY	(2) CREDIBILITY Z	(3) CREDIBILITY WEIGHTED RELATIVITY	(4) BALANCED RELATIVITY	STATEWIDE COVERAGE LOSS COST CHANGE OF OR	0.941 -5.9%
-----	-----	-----	-----	-----	-----	
10	0.957	0.535	0.977	0.985		
31	1.634	0.068	1.034	1.042		
32	1.141	0.359	1.048	1.057		
33	0.762	0.353	0.909	0.916		
34	0.954	0.555	0.974	0.982		
35	0.899	0.467	0.951	0.959		
36	1.183	0.449	1.078	1.087		
37	----	----	0.977	0.985		
38	1.129	0.238	1.029	1.038		
CATEGORY					(5) INDICATED MONOLINE LOSS COST LEVEL CHANGE	
01	0.950	0.903	0.955	0.974	-9.7%	
02	0.807	0.156	0.967	0.986	-8.6%	
03	0.870	0.407	0.945	0.963	-10.7%	
04	1.065	0.441	1.028	1.048	-2.9%	
05	1.466	0.385	1.159	1.181	9.5%	
06	0.884	0.204	0.975	0.994	-7.9%	
07	0.580	0.040	0.978	0.998	-7.5%	
08	1.969	0.375	1.289	1.315	21.9%	
09	0.738	0.238	0.930	0.949	-12.0%	
10	0.984	0.090	0.999	1.018	-5.6%	
11	0.731	0.380	0.888	0.905	-16.1%	
12	1.052	0.349	1.018	1.038	-3.8%	
13	0.943	0.312	0.982	1.001	-7.2%	
14	1.178	0.277	1.046	1.067	-1.1%	
OVERALL MONOLINE LOSS COST LEVEL CHANGE					-7.3%	

OHIO
SPECIAL CAUSES OF LOSS RELATIVITY ANALYSIS

EXAMPLE OF AN INDIVIDUAL LOSS COST CHANGE CALCULATION

STATEWIDE COVERAGE LOSS COST LEVEL CHANGE	=	0.941
MONOLINE (TOP 10) RELATIVITY	=	0.985
CATEGORY 01 RELATIVITY	=	0.974
INDICATED MONOLINE LOSS COST LEVEL CHANGE FOR CATEGORY 01	=	0.903
	OR	-9.7%

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
10 MONOLINE	01 APARTMENTS	67,521	359,317	2.682	2.318	2.387
	02 OTHER HABITATIONAL	112,750	535,508	1.045	1.004	1.034
	03 RESTAURANTS & BARS	30,225	115,852	0.000	0.297	0.306
	04 OTHER MERCANTILE RS	92,390	503,712	0.445	0.488	0.503
	05 PUBLIC BUILDINGS	165	2,054	0.000	0.626	0.645
	06 CHURCHES	5,879	30,044	0.493	0.659	0.679
	07 SCHOOLS	3,091	15,534	0.000	0.553	0.570
	08 OFFICES AND BANKS	39,317	220,676	0.544	0.598	0.616
	09 REC. FACILITIES	17,977	63,029	0.000	0.393	0.405
	10 HOTELS AND MOTELS	179	1,047	14.404	2.816	2.900
	11 HOSPITALS/NURS HOME	811	3,547	0.000	0.617	0.635
	12 BLDGS UNDER CONST.	0	407	0.000	0.636	0.655
	13 MOTOR VEHICLE RISKS	7,704	45,822	0.000	0.439	0.452
	14 OTHER NON-MANUF.	26,051	164,692	0.141	0.338	0.348
	15 STORAGE	11,125	101,875	0.070	0.358	0.369
	17 FOOD MANUFACTURING	4,456	18,321	0.000	0.540	0.556
	18 WOOD MANUFACTURING	2,778	9,226	0.000	0.585	0.602
	19 WEARING APPAREL	22,653	90,215	0.000	0.337	0.347
	20 CHEM. MANUFACTURING	2,605	11,113	0.000	0.575	0.592
	21 METAL MANUFACTURING	41,416	378,405	0.238	0.329	0.339
	22 OTHER MANUFACTURING	8,210	49,379	0.152	0.493	0.508
	TOTAL	497,303	2,719,775	0.769	0.821	0.845

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
31 MULTILINE	10 HOTELS AND MOTELS	<u>38,081</u>	<u>179,862</u>	<u>0.156</u>	<u>0.698</u>	<u>0.719</u>
MOTEL/HOTEL	TOTAL	38,081	179,862	0.156	0.698	0.719
32 MULTILINE	01 APARTMENTS	<u>611,297</u>	<u>3,517,007</u>	<u>1.333</u>	<u>0.991</u>	<u>1.021</u>
APARTMENT	02 OTHER HABITATIONAL	<u>210,149</u>	<u>1,430,926</u>	<u>0.629</u>	<u>0.765</u>	<u>0.788</u>
	TOTAL	821,446	4,947,933	1.153	0.933	0.961
33 MULTILINE	08 OFFICES AND BANKS	<u>187,539</u>	<u>980,441</u>	<u>0.372</u>	<u>0.713</u>	<u>0.734</u>
OFFICE	TOTAL	187,539	980,441	0.372	0.713	0.734
34 MULTILINE	03 RESTAURANTS & BARS	<u>327,573</u>	<u>1,476,887</u>	<u>0.459</u>	<u>0.722</u>	<u>0.744</u>
MERCANTILE	04 OTHER MERCANTILE RS	<u>571,500</u>	<u>2,941,777</u>	<u>1.039</u>	<u>0.883</u>	<u>0.909</u>
	08 OFFICES AND BANKS	<u>36,597</u>	<u>163,149</u>	<u>0.021</u>	<u>0.676</u>	<u>0.696</u>
	13 MOTOR VEHICLE RISKS	<u>31,476</u>	<u>198,780</u>	<u>0.010</u>	<u>0.673</u>	<u>0.693</u>
	14 OTHER NON-MANUF.	<u>17,041</u>	<u>96,069</u>	<u>0.000</u>	<u>0.676</u>	<u>0.696</u>
	15 STORAGE	<u>55,672</u>	<u>313,066</u>	<u>0.000</u>	<u>0.665</u>	<u>0.685</u>
	TOTAL	1,039,859	5,189,728	0.717	0.804	0.828
35 MULTILINE	02 OTHER HABITATIONAL	<u>8,203</u>	<u>23,061</u>	<u>0.000</u>	<u>0.680</u>	<u>0.700</u>
INSTITUTIONAL	05 PUBLIC BUILDINGS	<u>27,524</u>	<u>137,938</u>	<u>0.530</u>	<u>0.763</u>	<u>0.786</u>
	06 CHURCHES	<u>131,537</u>	<u>754,268</u>	<u>1.118</u>	<u>0.873</u>	<u>0.899</u>
	07 SCHOOLS	<u>148,467</u>	<u>742,352</u>	<u>0.058</u>	<u>0.655</u>	<u>0.675</u>
	08 OFFICES AND BANKS	<u>48,754</u>	<u>273,875</u>	<u>0.050</u>	<u>0.676</u>	<u>0.696</u>
	09 REC. FACILITIES	<u>26,344</u>	<u>129,328</u>	<u>0.000</u>	<u>0.675</u>	<u>0.695</u>
	11 HOSPITALS/NURS HOME	<u>102,860</u>	<u>833,085</u>	<u>1.116</u>	<u>0.874</u>	<u>0.900</u>
	13 MOTOR VEHICLE RISKS	<u>1,045</u>	<u>3,797</u>	<u>0.000</u>	<u>0.682</u>	<u>0.702</u>
	14 OTHER NON-MANUF.	<u>43,536</u>	<u>171,183</u>	<u>0.033</u>	<u>0.678</u>	<u>0.698</u>
	TOTAL	538,270	3,068,887	0.537	0.761	0.784

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY
<hr/>						
CINCINNATI						
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	22,160	123,000	0.000	1.243	1.280
	04 OTHER MERCANTILE RS	73,262	378,647	0.080	1.046	1.077
	08 OFFICES AND BANKS	47,054	239,509	0.193	1.186	1.221
	09 REC. FACILITIES	214,737	1,260,667	0.218	0.757	0.780
	13 MOTOR VEHICLE RISKS	102,864	539,489	5.201	3.151	3.245
	14 OTHER NON-MANUF.	122,892	570,050	7.059	4.010	4.130
	15 STORAGE	50,149	274,883	0.000	1.098	1.131
	21 METAL MANUFACTURING	2,309	13,796	1.108	1.531	1.577
	22 OTHER MANUFACTURING	33,805	257,993	0.206	1.175	1.210
	TOTAL	669,232	3,658,034	2.202	1.850	1.905
37 MULTILINE INDUST/PROCESS	04 OTHER MERCANTILE RS	21,119	101,108	1.758	1.634	1.683
	08 OFFICES AND BANKS	8,323	52,527	34.527	7.293	7.511
	14 OTHER NON-MANUF.	8,291	60,312	2.065	1.684	1.734
	15 STORAGE	0	1,657	0.000	1.390	1.432
	17 FOOD MANUFACTURING	53,204	299,366	0.228	1.152	1.186
	18 WOOD MANUFACTURING	52,627	279,469	0.102	1.126	1.160
	19 WEARING APPAREL	3,407	20,244	0.079	1.377	1.418
	20 CHEM. MANUFACTURING	3,418	70,042	0.000	1.303	1.342
	21 METAL MANUFACTURING	140,214	864,569	0.823	1.190	1.226
	22 OTHER MANUFACTURING	90,195	646,567	1.177	1.403	1.445
	TOTAL	380,798	2,395,861	1.526	1.398	1.440
38 MULTILINE CONTRACTORS	04 OTHER MERCANTILE RS	119,767	619,638	0.261	0.987	1.016
	08 OFFICES AND BANKS	47,991	256,523	0.208	1.177	1.212
	12 BLDGS UNDER CONST.	1,326	12,244	0.000	1.376	1.417
	14 OTHER NON-MANUF.	8,099	42,243	0.808	1.471	1.515
	TOTAL	177,183	930,648	0.270	1.063	1.095

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
TOTAL ALL TOPS*	01 APARTMENTS	678,818	3,876,324	1.467	1.123	1.157
	02 OTHER HABITATIONAL	331,102	1,989,495	0.755	0.844	0.869
	03 RESTAURANTS & BARS	379,958	1,715,739	0.396	0.719	0.740
	04 OTHER MERCANTILE RS	878,038	4,544,882	0.808	0.887	0.914
	05 PUBLIC BUILDINGS	27,689	139,992	0.527	0.762	0.785
	06 CHURCHES	137,416	784,312	1.091	0.864	0.890
	07 SCHOOLS	151,558	757,886	0.057	0.653	0.672
	08 OFFICES AND BANKS	415,575	2,186,700	0.964	0.933	0.961
	09 REC. FACILITIES	259,058	1,453,024	0.181	0.724	0.745
	10 HOTELS AND MOTELS	38,260	180,909	0.223	0.708	0.729
	11 HOSPITALS/NURS HOME	103,671	836,632	1.107	0.872	0.898
	12 BLDGS UNDER CONST.	1,326	12,651	0.000	1.376	1.417
	13 MOTOR VEHICLE RISKS	143,089	787,888	3.741	2.442	2.515
	14 OTHER NON-MANUF.	225,910	1,104,549	3.967	2.517	2.592
	15 STORAGE	116,946	691,481	0.007	0.821	0.846
	17 FOOD MANUFACTURING	57,660	317,687	0.210	1.105	1.138
	18 WOOD MANUFACTURING	55,405	288,695	0.097	1.099	1.132
	19 WEARING APPAREL	26,060	110,459	0.010	0.473	0.487
	20 CHEM. MANUFACTURING	6,023	81,155	0.000	0.988	1.018
	21 METAL MANUFACTURING	183,939	1,256,770	0.695	1.001	1.030
	22 OTHER MANUFACTURING	132,210	953,939	0.865	1.288	1.327
	TOTAL	4,349,711	24,071,169	1.044	1.043	1.075

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
CLEVELAND						
10 MONOLINE	01 APARTMENTS	95,099	432,642	0.963	1.236	1.273
	02 OTHER HABITATIONAL	20,437	109,262	2.225	1.417	1.459
	03 RESTAURANTS & BARS	13,928	81,188	0.083	1.110	1.143
	04 OTHER MERCANTILE RS	122,881	584,836	0.007	1.098	1.131
	05 PUBLIC BUILDINGS	4,639	26,343	0.000	1.099	1.132
	06 CHURCHES	5,450	33,476	48.813	8.077	8.318
	07 SCHOOLS	2,735	20,393	0.000	1.099	1.132
	08 OFFICES AND BANKS	80,352	203,689	0.000	1.098	1.131
	09 REC. FACILITIES	14,694	52,768	0.000	1.099	1.132
	10 HOTELS AND MOTELS	2,095	2,095	0.000	1.099	1.132
	11 HOSPITALS/NURS HOME	3,539	18,282	4.707	1.772	1.825
	12 BLDGS UNDER CONST.	0	124	0.000	1.099	1.132
	13 MOTOR VEHICLE RISKS	14,555	71,023	0.000	1.099	1.132
	14 OTHER NON-MANUF.	14,322	81,940	1.533	1.318	1.357
	15 STORAGE	16,369	102,194	1.227	1.274	1.312
	17 FOOD MANUFACTURING	156	296	0.000	1.099	1.132
	18 WOOD MANUFACTURING	6,560	16,048	0.000	1.099	1.132
	19 WEARING APPAREL	0	301	0.000	1.099	1.132
	20 CHEM. MANUFACTURING	6,992	73,249	0.000	1.099	1.132
	21 METAL MANUFACTURING	23,978	97,414	0.374	1.152	1.186
	22 OTHER MANUFACTURING	23,175	81,157	0.000	1.099	1.132
	TOTAL	471,956	2,088,720	1.002	1.241	1.278
31 MULTILINE	10 HOTELS AND MOTELS	51,397	231,467	3.507	2.098	2.161
MOTEL/HOTEL	TOTAL	51,397	231,467	3.507	2.098	2.161
32 MULTILINE	01 APARTMENTS	383,868	2,014,679	1.415	1.383	1.424
APARTMENT	02 OTHER HABITATIONAL	169,451	949,790	1.561	1.457	1.501
	TOTAL	553,319	2,964,469	1.460	1.406	1.448

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
33 MULTILINE OFFICE	08 OFFICES AND BANKS	86,167	436,590	1.168	1.218	1.254
	TOTAL	86,167	436,590	1.168	1.218	1.254
34 MULTILINE MERCANTILE	03 RESTAURANTS & BARS	256,515	1,353,365	0.488	0.707	0.728
	04 OTHER MERCANTILE RS	754,135	3,693,604	0.263	0.394	0.406
	08 OFFICES AND BANKS	30,842	194,559	4.052	2.227	2.294
	13 MOTOR VEHICLE RISKS	16,365	191,914	0.044	0.846	0.871
	14 OTHER NON-MANUF.	18,746	134,351	0.000	0.890	0.917
	15 STORAGE	116,608	562,004	8.767	5.306	5.464
	TOTAL	1,193,211	6,129,797	1.233	1.003	1.033
35 MULTILINE INSTITUTIONAL	02 OTHER HABITATIONAL	8,653	31,123	0.000	1.019	1.049
	05 PUBLIC BUILDINGS	19,281	92,550	0.000	0.938	0.966
	06 CHURCHES	191,900	950,093	0.958	1.066	1.098
	07 SCHOOLS	54,923	291,415	1.575	1.392	1.434
	08 OFFICES AND BANKS	47,250	321,138	0.038	0.740	0.762
	09 REC. FACILITIES	3,354	26,394	0.000	1.025	1.056
	11 HOSPITALS/NURS HOME	67,799	263,234	2.298	1.671	1.721
	13 MOTOR VEHICLE RISKS	52	819	0.000	1.064	1.096
	14 OTHER NON-MANUF.	25,744	119,007	0.000	0.907	0.934
	TOTAL	418,956	2,095,773	1.021	1.153	1.187
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	29,467	149,378	0.053	0.985	1.014
	04 OTHER MERCANTILE RS	36,300	167,019	0.680	1.069	1.101
	08 OFFICES AND BANKS	32,810	159,887	5.097	1.658	1.708
	09 REC. FACILITIES	72,947	380,806	0.166	0.996	1.026
	13 MOTOR VEHICLE RISKS	127,154	586,708	2.554	1.330	1.370
	14 OTHER NON-MANUF.	57,031	262,963	3.277	1.419	1.461
	15 STORAGE	39,427	209,489	6.850	1.897	1.954
	21 METAL MANUFACTURING	11,179	40,081	0.000	0.980	1.009
	22 OTHER MANUFACTURING	25,101	193,818	0.094	0.990	1.020
	TOTAL	431,416	2,150,149	2.294	1.288	1.326

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY
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CINCINNATI						
37 MULTILINE	04 OTHER MERCANTILE RS	36,131	140,433	0.000	0.978	1.007
INDUST/PROCESS	08 OFFICES AND BANKS	12,049	56,857	0.000	0.980	1.009
	14 OTHER NON-MANUF.	20,971	106,874	0.000	0.979	1.008
	15 STORAGE	2,884	26,401	0.000	0.981	1.010
	17 FOOD MANUFACTURING	122,260	508,723	0.007	0.972	1.001
	18 WOOD MANUFACTURING	35,984	188,840	0.077	0.988	1.018
	19 WEARING APPAREL	4,707	40,720	1.176	1.135	1.169
	20 CHEM. MANUFACTURING	16,762	72,505	0.000	0.980	1.009
	21 METAL MANUFACTURING	402,542	1,973,504	0.765	1.068	1.100
	22 OTHER MANUFACTURING	<u>167,203</u>	<u>707,056</u>	<u>0.708</u>	<u>1.068</u>	<u>1.100</u>
	TOTAL	821,493	3,821,913	0.530	1.041	1.072
38 MULTILINE	04 OTHER MERCANTILE RS	100,151	542,923	1.141	1.130	1.164
CONTRACTORS	08 OFFICES AND BANKS	28,301	155,377	0.343	1.024	1.055
	12 BLDGS UNDER CONST.	4,481	19,968	0.000	0.981	1.010
	14 OTHER NON-MANUF.	<u>2,968</u>	<u>19,832</u>	<u>0.464</u>	<u>1.042</u>	<u>1.073</u>
	TOTAL	135,901	738,100	0.922	1.101	1.134

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
TOTAL ALL TOPS*	01 APARTMENTS	478,967	2,447,321	1.325	1.354	1.394
	02 OTHER HABITATIONAL	198,541	1,090,175	1.561	1.434	1.477
	03 RESTAURANTS & BARS	299,910	1,583,931	0.426	0.753	0.776
	04 OTHER MERCANTILE RS	1,049,598	5,128,815	0.322	0.590	0.608
	05 PUBLIC BUILDINGS	23,920	118,893	0.000	0.969	0.998
	06 CHURCHES	197,350	983,569	2.280	1.259	1.297
	07 SCHOOLS	57,658	311,808	1.500	1.378	1.419
	08 OFFICES AND BANKS	317,771	1,528,097	1.272	1.233	1.270
	09 REC. FACILITIES	90,995	459,968	0.133	1.014	1.044
	10 HOTELS AND MOTELS	53,492	233,562	3.370	2.059	2.120
	11 HOSPITALS/NURS HOME	71,338	281,516	2.418	1.676	1.726
	12 BLDGS UNDER CONST.	4,481	20,092	0.000	0.981	1.010
	13 MOTOR VEHICLE RISKS	158,126	850,464	2.058	1.258	1.296
	14 OTHER NON-MANUF.	139,782	724,967	1.504	1.169	1.204
	15 STORAGE	175,288	900,088	7.488	4.092	4.214
	17 FOOD MANUFACTURING	122,416	509,019	0.007	0.972	1.001
	18 WOOD MANUFACTURING	42,544	204,888	0.065	1.005	1.035
	19 WEARING APPAREL	4,707	41,021	1.176	1.135	1.169
	20 CHEM. MANUFACTURING	23,754	145,754	0.000	1.015	1.045
	21 METAL MANUFACTURING	437,699	2,110,999	0.724	1.071	1.102
	22 OTHER MANUFACTURING	215,479	982,031	0.560	1.062	1.094
	TOTAL	4,163,816	20,656,978	1.203	1.157	1.191

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
COLUMBUS						
10 MONOLINE	01 APARTMENTS	182,696	832,481	1.674	2.431	2.504
	02 OTHER HABITATIONAL	108,790	660,610	1.912	2.470	2.544
	03 RESTAURANTS & BARS	17,671	104,049	3.814	2.761	2.843
	04 OTHER MERCANTILE RS	81,388	415,711	1.463	2.402	2.474
	05 PUBLIC BUILDINGS	803	2,726	2.298	2.532	2.608
	06 CHURCHES	2,838	15,182	15.600	4.529	4.664
	07 SCHOOLS	4,446	24,262	0.517	2.265	2.333
	08 OFFICES AND BANKS	54,136	295,553	7.990	3.402	3.504
	09 REC. FACILITIES	23,143	127,176	0.017	2.187	2.252
	10 HOTELS AND MOTELS	10,104	41,029	0.000	2.186	2.251
	11 HOSPITALS/NURS HOME	2,348	14,762	24.858	5.920	6.097
	12 BLDGS UNDER CONST.	0	28	0.000	2.187	2.252
	13 MOTOR VEHICLE RISKS	14,078	85,312	7.516	3.319	3.418
	14 OTHER NON-MANUF.	19,408	90,976	3.366	2.693	2.773
	15 STORAGE	6,492	60,492	0.000	2.186	2.251
	17 FOOD MANUFACTURING	5,522	14,707	0.000	2.187	2.252
	18 WOOD MANUFACTURING	2,545	15,247	0.000	2.187	2.252
	20 CHEM. MANUFACTURING	7,799	24,961	0.000	2.187	2.252
	21 METAL MANUFACTURING	12,104	79,413	0.000	2.185	2.250
	22 OTHER MANUFACTURING	9,122	46,671	0.000	2.186	2.251
	TOTAL	565,433	2,951,348	2.496	2.559	2.636

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY
<hr/>						
CINCINNATI						
31 MULTILINE	10 HOTELS AND MOTELS	141,653	575,801	0.129	0.867	0.893
MOTEL/HOTEL	TOTAL	141,653	575,801	0.129	0.867	0.893
32 MULTILINE	01 APARTMENTS	641,075	4,565,970	1.231	1.188	1.223
APARTMENT	02 OTHER HABITATIONAL	352,406	2,316,029	0.895	1.020	1.050
	TOTAL	993,481	6,881,999	1.112	1.128	1.162
33 MULTILINE	08 OFFICES AND BANKS	159,014	935,037	1.188	1.145	1.179
OFFICE	TOTAL	159,014	935,037	1.188	1.145	1.179
34 MULTILINE	03 RESTAURANTS & BARS	290,905	1,485,732	0.193	0.774	0.797
MERCANTILE	04 OTHER MERCANTILE RS	682,615	3,500,729	1.838	1.510	1.555
	08 OFFICES AND BANKS	43,350	243,729	0.009	0.898	0.925
	13 MOTOR VEHICLE RISKS	44,476	223,496	1.927	1.286	1.324
	14 OTHER NON-MANUF.	18,178	107,945	0.169	0.954	0.982
	15 STORAGE	61,577	320,435	0.548	1.000	1.030
	TOTAL	1,141,101	5,882,066	1.256	1.254	1.291
35 MULTILINE	02 OTHER HABITATIONAL	641	7,993	0.000	0.946	0.974
INSTITUTIONAL	05 PUBLIC BUILDINGS	17,112	65,396	0.000	0.933	0.961
	06 CHURCHES	99,621	526,547	1.720	1.275	1.313
	07 SCHOOLS	49,858	269,747	0.888	1.076	1.108
	08 OFFICES AND BANKS	27,299	162,715	0.000	0.913	0.940
	09 REC. FACILITIES	8,608	48,132	0.000	0.937	0.965
	11 HOSPITALS/NURS HOME	32,717	164,401	0.820	1.068	1.100
	13 MOTOR VEHICLE RISKS	590	2,957	0.000	0.947	0.975
	14 OTHER NON-MANUF.	5,903	31,476	0.000	0.941	0.969
	TOTAL	242,349	1,279,364	1.000	1.119	1.153

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	AGGREGATE EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	21,101	99,982	0.170	1.724	1.775
	04 OTHER MERCANTILE RS	39,014	190,092	0.000	1.702	1.753
	08 OFFICES AND BANKS	52,514	315,412	0.557	1.771	1.824
	09 REC. FACILITIES	125,748	466,472	0.101	1.713	1.764
	13 MOTOR VEHICLE RISKS	101,837	485,561	0.420	1.753	1.805
	14 OTHER NON-MANUF.	71,521	376,242	0.171	1.722	1.773
	15 STORAGE	27,377	191,000	0.178	1.724	1.775
	21 METAL MANUFACTURING	3,629	15,852	0.000	1.703	1.754
	22 OTHER MANUFACTURING	14,176	69,383	0.115	1.717	1.768
	TOTAL	456,917	2,209,996	0.234	1.730	1.782
37 MULTILINE INDUST/PROCESS	04 OTHER MERCANTILE RS	19,944	89,820	0.082	1.713	1.764
	08 OFFICES AND BANKS	6,019	36,399	0.000	1.703	1.754
	13 MOTOR VEHICLE RISKS	1,318	1,664	0.000	1.703	1.754
	14 OTHER NON-MANUF.	2,261	19,948	0.000	1.703	1.754
	15 STORAGE	6,242	30,083	0.000	1.703	1.754
	17 FOOD MANUFACTURING	42,258	153,282	22.096	4.475	4.609
	18 WOOD MANUFACTURING	46,032	240,956	13.456	3.394	3.495
	19 WEARING APPAREL	9,518	73,343	0.000	1.703	1.754
	20 CHEM. MANUFACTURING	12,415	51,218	0.000	1.703	1.754
	21 METAL MANUFACTURING	103,291	441,021	0.098	1.713	1.764
	22 OTHER MANUFACTURING	55,161	418,538	0.043	1.706	1.757
	TOTAL	304,459	1,556,272	5.148	2.348	2.418
38 MULTILINE CONTRACTORS	04 OTHER MERCANTILE RS	79,304	402,380	1.998	1.953	2.011
	08 OFFICES AND BANKS	35,924	197,208	2.636	2.033	2.094
	12 BLDGS UNDER CONST.	900	12,963	0.000	1.703	1.754
	14 OTHER NON-MANUF.	5,415	25,371	0.000	1.703	1.754
	TOTAL	121,543	637,922	2.083	1.964	2.022

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
TOTAL ALL TOPS*	01 APARTMENTS	823,771	5,398,451	1.329	1.464	1.507
	02 OTHER HABITATIONAL	461,837	2,984,632	1.133	1.362	1.402
	03 RESTAURANTS & BARS	329,677	1,689,763	0.386	0.941	0.969
	04 OTHER MERCANTILE RS	902,265	4,598,732	1.700	1.642	1.691
	05 PUBLIC BUILDINGS	17,915	68,122	0.103	1.005	1.035
	06 CHURCHES	102,459	541,729	2.104	1.365	1.406
	07 SCHOOLS	54,304	294,009	0.858	1.173	1.208
	08 OFFICES AND BANKS	378,256	2,186,053	1.972	1.603	1.651
	09 REC. FACILITIES	157,499	641,780	0.083	1.740	1.792
	10 HOTELS AND MOTELS	151,757	616,830	0.120	0.955	0.983
	11 HOSPITALS/NURS HOME	35,065	179,163	2.430	1.393	1.434
	12 BLDGS UNDER CONST.	900	12,991	0.000	1.703	1.754
	13 MOTOR VEHICLE RISKS	162,299	798,990	1.444	1.758	1.810
	14 OTHER NON-MANUF.	122,686	651,958	0.657	1.723	1.775
	15 STORAGE	101,688	602,010	0.380	1.314	1.353
	17 FOOD MANUFACTURING	47,780	167,989	19.543	4.211	4.336
	18 WOOD MANUFACTURING	48,577	256,203	12.751	3.331	3.430
	19 WEARING APPAREL	9,518	73,343	0.000	1.703	1.754
	20 CHEM. MANUFACTURING	20,214	76,179	0.000	1.890	1.946
	21 METAL MANUFACTURING	119,024	536,286	0.085	1.760	1.813
	22 OTHER MANUFACTURING	78,459	534,592	0.051	1.764	1.816
	TOTAL	4,125,950	22,909,805	1.533	1.532	1.577

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	AGGREGATE EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
TOLEDO						
10 MONOLINE	01 APARTMENTS	8,777	52,540	0.000	0.211	0.217
	02 OTHER HABITATIONAL	18,342	137,737	0.774	0.405	0.417
	03 RESTAURANTS & BARS	4,174	15,557	0.000	0.219	0.226
	04 OTHER MERCANTILE RS	24,368	121,573	0.000	0.198	0.204
	05 PUBLIC BUILDINGS	2	52	0.000	0.223	0.230
	06 CHURCHES	4,620	8,525	0.000	0.221	0.228
	07 SCHOOLS	5,002	25,807	0.000	0.217	0.223
	08 OFFICES AND BANKS	31,229	162,325	0.000	0.190	0.196
	09 REC. FACILITIES	17,033	62,117	0.000	0.209	0.215
	11 HOSPITALS/NURS HOME	17,013	75,844	2.112	0.688	0.709
	12 BLDGS UNDER CONST.	0	913	0.000	0.222	0.229
	13 MOTOR VEHICLE RISKS	2,162	23,330	0.000	0.217	0.223
	14 OTHER NON-MANUF.	9,864	69,406	0.000	0.208	0.214
	15 STORAGE	13,981	95,980	0.047	0.214	0.220
	17 FOOD MANUFACTURING	158	2,364	0.000	0.222	0.229
	18 WOOD MANUFACTURING	8,103	39,712	0.000	0.214	0.220
	21 METAL MANUFACTURING	5,018	30,257	0.000	0.216	0.222
	22 OTHER MANUFACTURING	33,298	118,671	0.062	0.214	0.220
	TOTAL	203,144	1,042,710	0.260	0.265	0.273
31 MULTILINE	10 HOTELS AND MOTELS	5,403	19,403	0.000	0.981	1.010
MOTEL/HOTEL	TOTAL	5,403	19,403	0.000	0.981	1.010
32 MULTILINE	01 APARTMENTS	288,834	1,300,507	1.249	1.182	1.217
APARTMENT	02 OTHER HABITATIONAL	77,040	480,822	1.995	1.309	1.348
	TOTAL	365,874	1,781,329	1.406	1.209	1.245

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
33 MULTILINE OFFICE	08 OFFICES AND BANKS	90,292	478,818	1.437	1.213	1.249
	TOTAL	90,292	478,818	1.437	1.213	1.249
34 MULTILINE MERCANTILE	03 RESTAURANTS & BARS	131,087	718,198	0.031	0.963	0.992
	04 OTHER MERCANTILE RS	331,008	2,009,572	1.195	1.172	1.207
	08 OFFICES AND BANKS	23,631	157,408	0.098	0.992	1.022
	13 MOTOR VEHICLE RISKS	8,876	83,945	0.000	0.979	1.008
	14 OTHER NON-MANUF.	7,072	47,274	0.000	0.980	1.009
	15 STORAGE	89,540	370,840	0.187	1.001	1.031
	TOTAL	591,214	3,387,237	0.708	1.087	1.120
35 MULTILINE INSTITUTIONAL	02 OTHER HABITATIONAL	6,668	9,484	0.000	0.982	1.011
	05 PUBLIC BUILDINGS	6,756	17,748	0.000	0.981	1.010
	06 CHURCHES	80,671	422,062	2.992	1.477	1.521
	07 SCHOOLS	36,279	194,093	3.828	1.602	1.650
	08 OFFICES AND BANKS	30,055	143,263	0.000	0.977	1.006
	09 REC. FACILITIES	5,594	25,659	0.000	0.981	1.010
	11 HOSPITALS/NURS HOME	47,392	172,040	0.000	0.976	1.005
	13 MOTOR VEHICLE RISKS	43	343	0.000	0.982	1.011
	14 OTHER NON-MANUF.	6,106	25,231	0.000	0.981	1.010
	TOTAL	219,564	1,009,923	1.732	1.264	1.302

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	25,681	73,419	0.000	0.042	0.043
	04 OTHER MERCANTILE RS	40,657	194,403	0.404	0.276	0.284
	08 OFFICES AND BANKS	24,197	115,803	0.000	0.036	0.037
	09 REC. FACILITIES	87,509	493,202	0.002	0.016	0.016
	13 MOTOR VEHICLE RISKS	71,856	356,799	0.102	0.094	0.097
	14 OTHER NON-MANUF.	35,449	155,661	0.000	0.031	0.032
	15 STORAGE	11,681	109,423	0.000	0.037	0.038
	21 METAL MANUFACTURING	184	9,721	0.000	0.059	0.061
	22 OTHER MANUFACTURING	17,553	115,830	0.034	0.053	0.055
	TOTAL	314,767	1,624,261	0.078	0.076	0.078
37 MULTILINE INDUST/PROCESS	04 OTHER MERCANTILE RS	35,568	179,579	0.000	0.029	0.030
	08 OFFICES AND BANKS	7,676	29,152	0.000	0.053	0.055
	13 MOTOR VEHICLE RISKS	9,451	27,848	0.000	0.053	0.055
	14 OTHER NON-MANUF.	3,017	9,964	0.000	0.059	0.061
	15 STORAGE	12	905	0.000	0.062	0.064
	17 FOOD MANUFACTURING	23,818	91,393	0.030	0.053	0.055
	18 WOOD MANUFACTURING	30,088	123,233	0.000	0.035	0.036
	19 WEARING APPAREL	9,256	51,641	0.000	0.047	0.048
	20 CHEM. MANUFACTURING	10,283	57,664	0.000	0.046	0.047
	21 METAL MANUFACTURING	170,850	924,356	0.100	0.096	0.099
	22 OTHER MANUFACTURING	68,347	415,322	0.129	0.116	0.119
	TOTAL	368,366	1,911,057	0.072	0.081	0.083
38 MULTILINE CONTRACTORS	04 OTHER MERCANTILE RS	67,773	402,029	0.000	0.017	0.018
	08 OFFICES AND BANKS	26,527	158,989	0.000	0.031	0.032
	12 BLDGS UNDER CONST.	958	4,428	0.000	0.061	0.063
	14 OTHER NON-MANUF.	3,830	17,379	1.504	0.379	0.390
	TOTAL	99,088	582,825	0.058	0.035	0.037

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
TOTAL ALL TOPS*	01 APARTMENTS	297,611	1,353,047	1.212	1.154	1.188
	02 OTHER HABITATIONAL	102,050	628,043	1.645	1.125	1.159
	03 RESTAURANTS & BARS	160,942	807,174	0.025	0.797	0.821
	04 OTHER MERCANTILE RS	499,374	2,907,156	0.825	0.814	0.838
	05 PUBLIC BUILDINGS	6,758	17,800	0.000	0.981	1.010
	06 CHURCHES	85,291	430,587	2.830	1.409	1.451
	07 SCHOOLS	41,281	219,900	3.364	1.434	1.477
	08 OFFICES AND BANKS	233,607	1,245,758	0.565	0.729	0.751
	09 REC. FACILITIES	110,136	580,978	0.002	0.095	0.098
	10 HOTELS AND MOTELS	5,403	19,403	0.000	0.981	1.010
	11 HOSPITALS/NURS HOME	64,405	247,884	0.558	0.900	0.927
	12 BLDGS UNDER CONST.	958	5,341	0.000	0.061	0.063
	13 MOTOR VEHICLE RISKS	92,388	492,265	0.079	0.178	0.183
	14 OTHER NON-MANUF.	65,338	324,915	0.088	0.271	0.279
	15 STORAGE	115,214	577,148	0.151	0.807	0.832
	17 FOOD MANUFACTURING	23,976	93,757	0.030	0.054	0.056
	18 WOOD MANUFACTURING	38,191	162,945	0.000	0.073	0.075
	19 WEARING APPAREL	9,256	51,641	0.000	0.047	0.048
	20 CHEM. MANUFACTURING	10,283	57,664	0.000	0.046	0.047
	21 METAL MANUFACTURING	176,052	964,334	0.097	0.100	0.102
	22 OTHER MANUFACTURING	119,198	649,823	0.096	0.134	0.138
	TOTAL	2,257,712	11,837,563	0.688	0.704	0.725

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
AKRON						
10 MONOLINE	01 APARTMENTS	18,567	164,316	0.486	0.442	0.455
	02 OTHER HABITATIONAL	14,605	95,472	0.408	0.421	0.434
	03 RESTAURANTS & BARS	3,729	18,684	0.051	0.360	0.371
	04 OTHER MERCANTILE RS	22,507	111,418	1.501	0.690	0.711
	05 PUBLIC BUILDINGS	16,163	79,676	0.895	0.530	0.546
	06 CHURCHES	1,113	8,904	0.000	0.355	0.366
	07 SCHOOLS	7,658	31,764	0.000	0.347	0.357
	08 OFFICES AND BANKS	19,391	87,751	0.171	0.367	0.378
	09 REC. FACILITIES	6,240	27,481	0.000	0.348	0.358
	11 HOSPITALS/NURS HOME	1,618	7,245	0.000	0.355	0.366
	12 BLDGS UNDER CONST.	0	290	0.000	0.358	0.369
	13 MOTOR VEHICLE RISKS	5,113	23,862	0.000	0.349	0.359
	14 OTHER NON-MANUF.	5,355	25,443	0.000	0.349	0.359
	15 STORAGE	5,604	31,304	0.000	0.347	0.357
	17 FOOD MANUFACTURING	1,095	2,935	0.000	0.357	0.368
	18 WOOD MANUFACTURING	3,017	18,581	0.000	0.351	0.361
	20 CHEM. MANUFACTURING	2,570	8,327	0.000	0.355	0.366
	21 METAL MANUFACTURING	18,015	94,357	0.000	0.326	0.336
	22 OTHER MANUFACTURING	5,490	40,201	0.000	0.344	0.354
	TOTAL	157,850	878,011	0.423	0.434	0.447
31 MULTILINE	10 HOTELS AND MOTELS	5,262	15,511	0.000	1.202	1.238
MOTEL/HOTEL	TOTAL	5,262	15,511	0.000	1.202	1.238

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS	AGGREGATE EXPERIENCE			WEIGHTED
		COSTS	LOSS COSTS	RATIO	RELATIVITY	RELATIVITY

CINCINNATI						
32 MULTILINE	01 APARTMENTS	134,122	544,471	1.605	1.457	1.501
APARTMENT	02 OTHER HABITATIONAL	88,680	457,432	0.972	1.354	1.394
	TOTAL	222,802	1,001,903	1.353	1.416	1.458
33 MULTILINE	08 OFFICES AND BANKS	54,217	299,143	10.081	2.822	2.906
OFFICE	TOTAL	54,217	299,143	10.081	2.822	2.906
34 MULTILINE	03 RESTAURANTS & BARS	86,491	484,208	0.168	1.223	1.260
MERCANTILE	04 OTHER MERCANTILE RS	205,394	1,098,631	0.651	1.296	1.335
	08 OFFICES AND BANKS	18,968	105,577	0.130	1.222	1.258
	13 MOTOR VEHICLE RISKS	8,367	43,532	0.000	1.202	1.238
	14 OTHER NON-MANUF.	4,247	37,361	0.000	1.202	1.238
	15 STORAGE	25,975	102,715	0.000	1.201	1.237
	TOTAL	349,442	1,872,024	0.431	1.263	1.301
35 MULTILINE	02 OTHER HABITATIONAL	2,530	11,252	1.674	1.467	1.511
INSTITUTIONAL	05 PUBLIC BUILDINGS	11,640	59,109	0.040	1.208	1.244
	06 CHURCHES	33,089	203,688	0.403	1.264	1.302
	07 SCHOOLS	15,565	87,258	0.000	1.201	1.237
	08 OFFICES AND BANKS	12,316	67,284	0.307	1.250	1.287
	09 REC. FACILITIES	99	3,126	2.284	1.563	1.610
	11 HOSPITALS/NURS HOME	10,848	52,491	0.000	1.202	1.238
	13 MOTOR VEHICLE RISKS	0	2	0.000	1.203	1.239
	14 OTHER NON-MANUF.	3,493	21,205	0.000	1.202	1.238
	TOTAL	89,580	505,415	0.246	1.240	1.277

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY
<hr/>						
CINCINNATI						
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	17,357	57,959	0.000	2.355	2.425
	04 OTHER MERCANTILE RS	15,697	94,447	0.074	2.364	2.435
	08 OFFICES AND BANKS	29,099	150,571	0.054	2.360	2.430
	09 REC. FACILITIES	34,804	227,369	12.736	4.041	4.162
	13 MOTOR VEHICLE RISKS	45,282	225,151	0.205	2.378	2.449
	14 OTHER NON-MANUF.	22,650	97,382	0.012	2.356	2.426
	15 STORAGE	12,734	53,938	0.000	2.355	2.425
	21 METAL MANUFACTURING	794	2,813	0.000	2.357	2.427
	22 OTHER MANUFACTURING	835	7,281	0.000	2.357	2.427
	TOTAL	179,252	916,911	2.541	2.690	2.770
37 MULTILINE INDUST/PROCESS	04 OTHER MERCANTILE RS	11,854	68,522	0.000	2.355	2.425
	08 OFFICES AND BANKS	7,742	23,193	0.000	2.356	2.426
	14 OTHER NON-MANUF.	4,799	21,696	0.000	2.356	2.426
	15 STORAGE	7,202	30,800	0.000	2.356	2.426
	17 FOOD MANUFACTURING	1,949	46,769	0.000	2.356	2.426
	18 WOOD MANUFACTURING	4,125	10,363	3.063	2.756	2.838
	19 WEARING APPAREL	1,380	10,283	0.000	2.357	2.427
	20 CHEM. MANUFACTURING	1,684	14,726	0.000	2.356	2.426
	21 METAL MANUFACTURING	119,726	553,363	1.797	2.586	2.663
	22 OTHER MANUFACTURING	52,720	289,950	2.959	2.744	2.826
	TOTAL	213,181	1,069,665	1.800	2.589	2.666
38 MULTILINE CONTRACTORS	04 OTHER MERCANTILE RS	48,930	219,347	6.307	3.187	3.282
	08 OFFICES AND BANKS	13,599	83,643	0.120	2.370	2.441
	12 BLDGS UNDER CONST.	116	4,201	0.000	2.357	2.427
	14 OTHER NON-MANUF.	3,454	7,011	0.000	2.357	2.427
	TOTAL	66,099	314,202	4.693	2.974	3.063

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
TOTAL ALL TOPS*	01 APARTMENTS	152,689	708,787	1.469	1.334	1.373
	02 OTHER HABITATIONAL	105,815	564,156	0.911	1.228	1.265
	03 RESTAURANTS & BARS	107,577	560,851	0.137	1.375	1.417
	04 OTHER MERCANTILE RS	304,382	1,592,365	1.568	1.652	1.701
	05 PUBLIC BUILDINGS	27,803	138,785	0.537	0.814	0.838
	06 CHURCHES	34,202	212,592	0.390	1.234	1.271
	07 SCHOOLS	23,223	119,022	0.000	0.919	0.947
	08 OFFICES AND BANKS	155,332	817,162	3.601	2.046	2.107
	09 REC. FACILITIES	41,143	257,976	10.779	3.475	3.579
	10 HOTELS AND MOTELS	5,262	15,511	0.000	1.202	1.238
	11 HOSPITALS/NURS HOME	12,466	59,736	0.000	1.092	1.125
	12 BLDGS UNDER CONST.	116	4,491	0.000	2.357	2.427
	13 MOTOR VEHICLE RISKS	58,762	292,547	0.158	2.034	2.095
	14 OTHER NON-MANUF.	43,998	210,098	0.006	1.909	1.966
	15 STORAGE	51,515	218,757	0.000	1.555	1.601
	17 FOOD MANUFACTURING	3,044	49,704	0.000	1.637	1.686
	18 WOOD MANUFACTURING	7,142	28,944	1.769	1.740	1.792
	19 WEARING APPAREL	1,380	10,283	0.000	2.357	2.427
	20 CHEM. MANUFACTURING	4,254	23,053	0.000	1.147	1.181
	21 METAL MANUFACTURING	138,535	650,533	1.553	2.291	2.359
	22 OTHER MANUFACTURING	59,045	337,432	2.642	2.515	2.591
	TOTAL	1,337,685	6,872,785	1.672	1.739	1.791

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
DAYTON						
10 MONOLINE	01 APARTMENTS	17,914	112,327	1.597	2.417	2.489
	02 OTHER HABITATIONAL	22,375	194,360	0.263	1.798	1.852
	03 RESTAURANTS & BARS	7,690	32,070	0.000	2.207	2.273
	04 OTHER MERCANTILE RS	22,116	109,911	0.764	2.163	2.228
	05 PUBLIC BUILDINGS	0	235	0.000	2.346	2.416
	06 CHURCHES	2,992	16,169	27.453	7.325	7.544
	07 SCHOOLS	488	3,334	0.000	2.331	2.401
	08 OFFICES AND BANKS	20,614	112,194	0.000	1.920	1.977
	09 REC. FACILITIES	4,785	35,781	0.087	2.210	2.276
	10 HOTELS AND MOTELS	0	26,672	0.000	2.229	2.296
	11 HOSPITALS/NURS HOME	4,758	10,509	0.000	2.299	2.368
	13 MOTOR VEHICLE RISKS	3,515	18,451	88.386	18.841	19.404
	14 OTHER NON-MANUF.	10,325	57,410	0.000	2.107	2.170
	15 STORAGE	1,980	16,040	0.000	2.274	2.342
	18 WOOD MANUFACTURING	4,965	49,487	0.517	2.258	2.325
	19 WEARING APPAREL	0	167	0.000	2.346	2.416
	20 CHEM. MANUFACTURING	3,672	19,780	0.000	2.258	2.325
	21 METAL MANUFACTURING	10,419	48,733	0.000	2.140	2.204
	22 OTHER MANUFACTURING	1,887	4,072	0.000	2.328	2.398
	TOTAL	140,495	867,702	3.183	2.642	2.721
31 MULTILINE	10 HOTELS AND MOTELS	22,635	128,086	0.125	0.715	0.736
MOTEL/HOTEL	TOTAL	22,635	128,086	0.125	0.715	0.736

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
32 MULTILINE	01 APARTMENTS	289,589	1,235,844	0.871	0.842	0.867
APARTMENT	02 OTHER HABITATIONAL	83,134	584,654	1.085	0.883	0.909
	TOTAL	372,723	1,820,498	0.919	0.851	0.876
33 MULTILINE	08 OFFICES AND BANKS	82,257	424,999	0.308	0.734	0.756
OFFICE	TOTAL	82,257	424,999	0.308	0.734	0.756
34 MULTILINE	03 RESTAURANTS & BARS	139,982	606,525	0.118	0.689	0.710
MERCANTILE	04 OTHER MERCANTILE RS	209,161	1,153,093	2.081	1.128	1.162
	08 OFFICES AND BANKS	16,312	93,927	0.000	0.696	0.717
	13 MOTOR VEHICLE RISKS	13,410	55,270	0.000	0.698	0.719
	14 OTHER NON-MANUF.	7,633	45,522	0.000	0.699	0.720
	15 STORAGE	44,388	177,206	0.000	0.691	0.712
	TOTAL	430,886	2,131,543	1.048	0.903	0.930
35 MULTILINE	02 OTHER HABITATIONAL	1,111	13,507	0.000	0.701	0.722
INSTITUTIONAL	05 PUBLIC BUILDINGS	15,779	73,261	0.015	0.699	0.720
	06 CHURCHES	72,631	448,819	0.254	0.723	0.745
	07 SCHOOLS	18,499	80,179	0.105	0.714	0.735
	08 OFFICES AND BANKS	21,680	138,297	0.008	0.694	0.715
	09 REC. FACILITIES	2,383	11,882	0.000	0.701	0.722
	11 HOSPITALS/NURS HOME	13,556	55,819	0.000	0.698	0.719
	13 MOTOR VEHICLE RISKS	88	977	0.000	0.701	0.722
	14 OTHER NON-MANUF.	4,695	16,783	0.000	0.700	0.721
	TOTAL	150,422	839,524	0.138	0.712	0.733

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY
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CINCINNATI						
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	11,403	62,911	1.609	0.843	0.868
	04 OTHER MERCANTILE RS	18,854	94,458	10.659	2.055	2.116
	08 OFFICES AND BANKS	25,706	142,944	0.199	0.655	0.675
	09 REC. FACILITIES	45,971	241,148	0.847	0.743	0.765
	13 MOTOR VEHICLE RISKS	31,418	167,504	1.065	0.772	0.795
	14 OTHER NON-MANUF.	32,082	144,719	0.424	0.685	0.705
	15 STORAGE	11,141	75,101	0.000	0.629	0.648
	21 METAL MANUFACTURING	4,361	20,960	0.000	0.631	0.650
	22 OTHER MANUFACTURING	6,025	48,146	0.000	0.630	0.649
	TOTAL	186,961	997,891	1.660	0.851	0.877
37 MULTILINE INDUST/PROCESS	04 OTHER MERCANTILE RS	13,914	88,617	1.071	0.772	0.795
	08 OFFICES AND BANKS	874	6,596	0.000	0.631	0.650
	14 OTHER NON-MANUF.	9,404	41,101	5.690	1.381	1.422
	15 STORAGE	10,552	60,707	0.000	0.630	0.649
	17 FOOD MANUFACTURING	43,982	189,773	0.000	0.626	0.645
	18 WOOD MANUFACTURING	14,607	48,868	0.000	0.630	0.649
	19 WEARING APPAREL	3,964	60,501	0.000	0.630	0.649
	20 CHEM. MANUFACTURING	364	11,722	0.000	0.631	0.650
	21 METAL MANUFACTURING	110,398	667,659	0.027	0.619	0.637
	22 OTHER MANUFACTURING	75,421	387,554	0.019	0.624	0.643
	TOTAL	283,480	1,563,098	0.257	0.655	0.675
38 MULTILINE CONTRACTORS	04 OTHER MERCANTILE RS	35,233	196,209	0.777	0.733	0.755
	08 OFFICES AND BANKS	17,279	88,314	0.000	0.629	0.648
	12 BLDGS UNDER CONST.	465	5,239	0.000	0.631	0.650
	14 OTHER NON-MANUF.	4,458	24,284	0.000	0.631	0.650
	TOTAL	57,435	314,046	0.477	0.693	0.714

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
TOTAL ALL TOPS*	01 APARTMENTS	307,503	1,348,171	0.913	0.934	0.962
	02 OTHER HABITATIONAL	106,620	792,521	0.901	1.073	1.105
	03 RESTAURANTS & BARS	159,075	701,506	0.219	0.774	0.797
	04 OTHER MERCANTILE RS	299,278	1,642,288	2.324	1.200	1.236
	05 PUBLIC BUILDINGS	15,779	73,496	0.015	0.699	0.720
	06 CHURCHES	75,623	464,988	1.330	0.984	1.014
	07 SCHOOLS	18,987	83,513	0.102	0.755	0.778
	08 OFFICES AND BANKS	184,722	1,007,271	0.166	0.837	0.862
	09 REC. FACILITIES	53,139	288,811	0.741	0.873	0.899
	10 HOTELS AND MOTELS	22,635	154,758	0.125	0.715	0.736
	11 HOSPITALS/NURS HOME	18,314	66,328	0.000	1.114	1.147
	12 BLDGS UNDER CONST.	465	5,239	0.000	0.631	0.650
	13 MOTOR VEHICLE RISKS	48,431	242,202	7.106	2.063	2.124
	14 OTHER NON-MANUF.	68,597	329,819	0.978	0.994	1.023
	15 STORAGE	68,061	329,054	0.000	0.717	0.739
	17 FOOD MANUFACTURING	43,982	189,773	0.000	0.626	0.645
	18 WOOD MANUFACTURING	19,572	98,355	0.131	1.043	1.074
	19 WEARING APPAREL	3,964	60,668	0.000	0.630	0.649
	20 CHEM. MANUFACTURING	4,036	31,502	0.000	2.112	2.174
	21 METAL MANUFACTURING	125,178	737,352	0.024	0.746	0.768
	22 OTHER MANUFACTURING	83,333	439,772	0.017	0.663	0.683
	TOTAL	1,727,294	9,087,387	0.985	0.953	0.981

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY
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CINCINNATI						
BALANCE OF STATE						
10 MONOLINE	01 APARTMENTS	550,036	3,079,830	0.965	1.016	1.046
	02 OTHER HABITATIONAL	576,567	3,213,080	0.789	0.980	1.009
	03 RESTAURANTS & BARS	198,936	999,387	0.305	0.911	0.938
	04 OTHER MERCANTILE RS	1,203,543	6,241,598	1.103	1.048	1.079
	05 PUBLIC BUILDINGS	160,728	752,406	1.100	1.040	1.071
	06 CHURCHES	46,325	240,875	1.604	1.114	1.147
	07 SCHOOLS	114,090	793,920	0.124	0.885	0.911
	08 OFFICES AND BANKS	488,484	2,439,467	0.667	0.960	0.989
	09 REC. FACILITIES	414,529	2,099,365	0.297	0.895	0.922
	10 HOTELS AND MOTELS	45,042	292,814	4.729	1.579	1.626
	11 HOSPITALS/NURS HOME	103,247	377,145	3.670	1.426	1.469
	12 BLDGS UNDER CONST.	1,078	6,816	0.000	0.882	0.908
	13 MOTOR VEHICLE RISKS	240,871	1,259,303	2.228	1.230	1.267
	14 OTHER NON-MANUF.	277,320	2,437,922	0.523	0.933	0.961
	15 STORAGE	304,350	1,424,120	1.514	1.112	1.145
	17 FOOD MANUFACTURING	83,673	413,999	1.031	1.029	1.060
	18 WOOD MANUFACTURING	49,127	255,078	2.293	1.216	1.252
	19 WEARING APPAREL	12,064	72,657	0.000	0.880	0.906
	20 CHEM. MANUFACTURING	64,557	275,378	0.026	0.880	0.906
	21 METAL MANUFACTURING	336,870	1,509,517	1.042	1.031	1.062
	22 OTHER MANUFACTURING	213,605	1,174,914	2.004	1.191	1.227
	TOTAL	5,485,042	29,359,591	1.058	1.031	1.061
31 MULTILINE	10 HOTELS AND MOTELS	1,084,469	5,740,487	0.894	0.829	0.854
MOTEL/HOTEL	TOTAL	1,084,469	5,740,487	0.894	0.829	0.854

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
32 MULTILINE	01 APARTMENTS	5,250,058	30,724,488	0.755	0.772	0.795
APARTMENT	02 OTHER HABITATIONAL	2,644,155	15,756,813	1.038	0.915	0.942
	TOTAL	7,894,213	46,481,301	0.850	0.820	0.844
33 MULTILINE	08 OFFICES AND BANKS	2,272,961	11,758,821	0.806	0.802	0.826
OFFICE	TOTAL	2,272,961	11,758,821	0.806	0.802	0.826
34 MULTILINE	03 RESTAURANTS & BARS	3,696,028	17,735,739	1.113	0.959	0.988
MERCANTILE	04 OTHER MERCANTILE RS	8,860,374	47,081,616	0.723	0.745	0.767
	08 OFFICES AND BANKS	503,758	2,690,285	1.105	0.873	0.899
	13 MOTOR VEHICLE RISKS	445,448	2,313,990	0.902	0.823	0.848
	14 OTHER NON-MANUF.	298,028	1,504,293	0.735	0.786	0.809
	15 STORAGE	1,059,053	5,732,999	0.846	0.814	0.838
	TOTAL	14,862,689	77,058,922	0.847	0.811	0.835
35 MULTILINE	02 OTHER HABITATIONAL	51,756	238,784	0.288	0.715	0.736
INSTITUTIONAL	05 PUBLIC BUILDINGS	539,744	2,799,014	1.828	1.050	1.081
	06 CHURCHES	1,893,079	10,560,503	0.365	0.622	0.641
	07 SCHOOLS	2,108,288	10,865,985	0.521	0.684	0.704
	08 OFFICES AND BANKS	348,002	1,756,328	0.280	0.689	0.710
	09 REC. FACILITIES	166,546	989,266	0.503	0.743	0.765
	11 HOSPITALS/NURS HOME	570,253	2,720,445	0.960	0.838	0.863
	13 MOTOR VEHICLE RISKS	8,695	60,166	0.000	0.672	0.692
	14 OTHER NON-MANUF.	209,523	1,174,548	0.379	0.717	0.738
	TOTAL	5,895,886	31,165,039	0.610	0.716	0.737

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	AGGREGATE EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	394,014	1,689,840	0.502	0.967	0.996
	04 OTHER MERCANTILE RS	1,085,192	5,470,848	1.104	1.052	1.083
	08 OFFICES AND BANKS	668,927	3,344,869	0.611	0.977	1.006
	09 REC. FACILITIES	2,214,963	11,930,787	0.759	0.982	1.011
	13 MOTOR VEHICLE RISKS	2,423,298	12,398,341	1.734	1.189	1.225
	14 OTHER NON-MANUF.	983,470	5,084,194	0.868	1.013	1.043
	15 STORAGE	651,483	3,381,399	1.494	1.110	1.143
	21 METAL MANUFACTURING	125,589	569,645	5.261	1.588	1.635
	22 OTHER MANUFACTURING	225,033	1,435,146	1.532	1.108	1.141
	TOTAL	8,771,969	45,305,069	1.199	1.072	1.104
37 MULTILINE INDUST/PROCESS	04 OTHER MERCANTILE RS	893,428	4,313,184	1.117	1.053	1.084
	08 OFFICES AND BANKS	215,943	1,034,155	1.477	1.100	1.133
	13 MOTOR VEHICLE RISKS	14,428	103,731	16.687	3.010	3.100
	14 OTHER NON-MANUF.	255,217	1,204,018	0.249	0.935	0.963
	15 STORAGE	107,609	477,475	0.000	0.907	0.934
	17 FOOD MANUFACTURING	1,057,386	4,513,062	0.549	0.963	0.992
	18 WOOD MANUFACTURING	863,670	4,290,155	1.117	1.053	1.084
	19 WEARING APPAREL	86,099	541,508	1.687	1.125	1.159
	20 CHEM. MANUFACTURING	196,606	1,560,671	0.035	0.904	0.931
	21 METAL MANUFACTURING	3,545,085	18,323,426	0.886	1.003	1.033
	22 OTHER MANUFACTURING	2,854,950	14,511,131	0.960	1.023	1.054
	TOTAL	10,090,421	50,872,516	0.912	1.014	1.045

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
38 MULTILINE	04 OTHER MERCANTILE RS	1,931,181	10,106,156	1.123	1.058	1.090
CONTRACTORS	08 OFFICES AND BANKS	516,672	2,568,411	0.625	0.981	1.010
	12 BLDGS UNDER CONST.	77,246	332,681	0.000	0.909	0.936
	14 OTHER NON-MANUF.	130,975	620,834	0.800	1.010	1.040
	TOTAL	2,656,074	13,628,082	0.978	1.036	1.067
TOTAL ALL TOPS*	01 APARTMENTS	5,800,094	33,804,318	0.775	0.795	0.819
	02 OTHER HABITATIONAL	3,272,478	19,208,677	0.982	0.923	0.951
	03 RESTAURANTS & BARS	4,288,978	20,424,966	1.019	0.958	0.986
	04 OTHER MERCANTILE RS	13,973,718	73,213,402	0.866	0.858	0.884
	05 PUBLIC BUILDINGS	700,472	3,551,420	1.661	1.048	1.079
	06 CHURCHES	1,939,404	10,801,378	0.395	0.633	0.653
	07 SCHOOLS	2,222,378	11,659,905	0.501	0.694	0.715
	08 OFFICES AND BANKS	5,014,747	25,592,336	0.770	0.871	0.897
	09 REC. FACILITIES	2,796,038	15,019,418	0.675	0.955	0.983
	10 HOTELS AND MOTELS	1,129,511	6,033,301	1.047	0.859	0.885
	11 HOSPITALS/NURS HOME	673,500	3,097,590	1.375	0.928	0.956
	12 BLDGS UNDER CONST.	78,324	339,497	0.000	0.908	0.936
	13 MOTOR VEHICLE RISKS	3,132,740	16,135,531	1.718	1.147	1.181
	14 OTHER NON-MANUF.	2,154,533	12,025,809	0.680	0.933	0.961
	15 STORAGE	2,122,495	11,015,993	1.098	0.952	0.981
	17 FOOD MANUFACTURING	1,141,059	4,927,061	0.584	0.968	0.997
	18 WOOD MANUFACTURING	912,797	4,545,233	1.180	1.062	1.093
	19 WEARING APPAREL	98,163	614,165	1.480	1.095	1.128
	20 CHEM. MANUFACTURING	261,163	1,836,049	0.033	0.898	0.925
	21 METAL MANUFACTURING	4,007,544	20,402,588	1.036	1.024	1.054
	22 OTHER MANUFACTURING	3,293,588	17,121,191	1.067	1.040	1.071
	TOTAL	59,013,724	311,369,828	0.912	0.907	0.934

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
ENTIRE STATE						
10 MONOLINE	01 APARTMENTS	940,610	5,033,453	1.219	1.414	1.457
	02 OTHER HABITATIONAL	873,866	4,946,029	0.975	1.179	1.214
	03 RESTAURANTS & BARS	276,353	1,366,787	0.468	0.991	1.020
	04 OTHER MERCANTILE RS	1,569,193	8,088,759	0.981	1.086	1.119
	05 PUBLIC BUILDINGS	182,500	863,492	1.058	1.003	1.032
	06 CHURCHES	69,217	353,175	6.785	1.960	2.019
	07 SCHOOLS	137,510	915,014	0.120	0.878	0.903
	08 OFFICES AND BANKS	733,523	3,521,655	1.068	1.115	1.148
	09 REC. FACILITIES	498,401	2,467,717	0.249	0.925	0.953
	10 HOTELS AND MOTELS	57,420	363,657	3.755	1.672	1.722
	11 HOSPITALS/NURS HOME	133,334	507,334	3.674	1.433	1.476
	12 BLDGS UNDER CONST.	1,078	8,578	0.000	0.882	0.908
	13 MOTOR VEHICLE RISKS	287,998	1,527,103	3.310	1.496	1.541
	14 OTHER NON-MANUF.	362,645	2,927,789	0.651	1.005	1.035
	15 STORAGE	359,901	1,832,005	1.340	1.075	1.107
	17 FOOD MANUFACTURING	95,060	452,622	0.908	1.065	1.096
	18 WOOD MANUFACTURING	77,095	403,379	1.494	1.143	1.177
	19 WEARING APPAREL	34,717	163,340	0.000	0.526	0.541
	20 CHEM. MANUFACTURING	88,195	412,808	0.019	1.046	1.077
	21 METAL MANUFACTURING	447,820	2,238,096	0.826	0.992	1.022
	22 OTHER MANUFACTURING	294,787	1,515,065	1.463	1.076	1.108
	TOTAL	7,521,223	39,907,857	1.148	1.142	1.176
31 MULTILINE	10 HOTELS AND MOTELS	1,348,900	6,890,617	0.872	0.878	0.904
MOTEL/HOTEL	TOTAL	1,348,900	6,890,617	0.872	0.878	0.904

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
32 MULTILINE	01 APARTMENTS	7,598,843	43,902,966	0.913	0.886	0.912
APARTMENT	02 OTHER HABITATIONAL	3,625,015	21,976,466	1.045	0.960	0.989
	TOTAL	11,223,858	65,879,432	0.956	0.910	0.937
33 MULTILINE	08 OFFICES AND BANKS	2,932,447	15,313,849	0.987	0.875	0.901
OFFICE	TOTAL	2,932,447	15,313,849	0.987	0.875	0.901
34 MULTILINE	03 RESTAURANTS & BARS	4,928,581	23,860,654	0.909	0.916	0.944
MERCANTILE	04 OTHER MERCANTILE RS	11,614,187	61,479,022	0.811	0.803	0.827
	08 OFFICES AND BANKS	673,458	3,648,634	1.021	0.936	0.964
	13 MOTOR VEHICLE RISKS	568,418	3,110,927	0.859	0.857	0.882
	14 OTHER NON-MANUF.	370,945	1,972,815	0.599	0.801	0.825
	15 STORAGE	1,452,813	7,579,265	1.355	1.192	1.227
	TOTAL	19,608,402	101,651,317	0.881	0.866	0.892
35 MULTILINE	02 OTHER HABITATIONAL	79,562	335,204	0.241	0.792	0.816
INSTITUTIONAL	05 PUBLIC BUILDINGS	637,836	3,245,016	1.571	1.024	1.055
	06 CHURCHES	2,502,528	13,865,980	0.586	0.734	0.756
	07 SCHOOLS	2,431,879	12,531,029	0.567	0.724	0.745
	08 OFFICES AND BANKS	535,356	2,862,900	0.197	0.733	0.755
	09 REC. FACILITIES	212,928	1,233,787	0.394	0.753	0.776
	11 HOSPITALS/NURS HOME	845,425	4,261,515	0.999	0.928	0.956
	13 MOTOR VEHICLE RISKS	10,513	69,061	0.000	0.692	0.713
	14 OTHER NON-MANUF.	299,000	1,559,433	0.270	0.743	0.765
	TOTAL	7,555,027	39,963,925	0.659	0.778	0.802

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY

CINCINNATI						
36 MULTILINE SERVICES	03 RESTAURANTS & BARS	521,183	2,256,489	0.425	1.008	1.038
	04 OTHER MERCANTILE RS	1,308,976	6,589,914	1.106	1.078	1.110
	08 OFFICES AND BANKS	880,307	4,468,995	0.705	1.071	1.103
	09 REC. FACILITIES	2,796,679	15,000,451	0.799	1.002	1.032
	13 MOTOR VEHICLE RISKS	2,903,709	14,759,553	1.775	1.271	1.309
	14 OTHER NON-MANUF.	1,325,095	6,691,211	1.460	1.336	1.375
	15 STORAGE	803,992	4,295,233	1.553	1.166	1.201
	21 METAL MANUFACTURING	148,045	672,868	4.480	1.518	1.563
	22 OTHER MANUFACTURING	<u>322,528</u>	<u>2,127,597</u>	<u>1.105</u>	<u>1.070</u>	<u>1.101</u>
	TOTAL	11,010,514	56,862,311	1.261	1.149	1.183
37 MULTILINE INDUST/PROCESS	04 OTHER MERCANTILE RS	1,031,958	4,981,263	1.019	1.051	1.082
	08 OFFICES AND BANKS	258,626	1,238,879	2.344	1.312	1.352
	13 MOTOR VEHICLE RISKS	25,197	133,243	9.555	1.833	1.887
	14 OTHER NON-MANUF.	303,960	1,463,913	0.441	0.992	1.021
	15 STORAGE	134,501	628,028	0.000	1.002	1.031
	17 FOOD MANUFACTURING	1,344,857	5,802,368	1.136	1.057	1.088
	18 WOOD MANUFACTURING	1,047,133	5,181,884	1.533	1.129	1.163
	19 WEARING APPAREL	118,331	798,240	1.277	1.093	1.125
	20 CHEM. MANUFACTURING	241,532	1,838,548	0.028	0.929	0.957
	21 METAL MANUFACTURING	4,592,106	23,747,898	0.830	1.029	1.059
	22 OTHER MANUFACTURING	<u>3,363,997</u>	<u>17,376,118</u>	<u>0.932</u>	<u>1.046</u>	<u>1.077</u>
	TOTAL	12,462,198	63,190,382	0.985	1.052	1.083
38 MULTILINE CONTRACTORS	04 OTHER MERCANTILE RS	2,382,339	12,488,682	1.179	1.096	1.129
	08 OFFICES AND BANKS	686,293	3,508,465	0.640	1.034	1.064
	12 BLDGS UNDER CONST.	85,492	391,724	0.000	0.919	0.947
	14 OTHER NON-MANUF.	<u>159,199</u>	<u>756,954</u>	<u>0.744</u>	<u>1.061</u>	<u>1.093</u>
	TOTAL	3,313,323	17,145,825	1.016	1.077	1.109

OHIO
BASIC GROUP I RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	RATING GROUP	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS COSTS	AGGREGATE LOSS COSTS	EXPERIENCE RATIO	RELATIVITY	WEIGHTED RELATIVITY
<hr/>						
CINCINNATI						
TOTAL ALL TOPS*	01 APARTMENTS	8,539,453	48,936,419	0.947	0.944	0.972
	02 OTHER HABITATIONAL	4,578,443	27,257,699	1.017	0.999	1.029
	03 RESTAURANTS & BARS	5,726,117	27,483,930	0.844	0.928	0.956
	04 OTHER MERCANTILE RS	17,906,653	93,627,640	0.908	0.901	0.928
	05 PUBLIC BUILDINGS	820,336	4,108,508	1.457	1.020	1.050
	06 CHURCHES	2,571,745	14,219,155	0.753	0.767	0.790
	07 SCHOOLS	2,569,389	13,446,043	0.543	0.732	0.754
	08 OFFICES AND BANKS	6,700,010	34,563,377	0.916	0.955	0.984
	09 REC. FACILITIES	3,508,008	18,701,955	0.696	0.976	1.005
	10 HOTELS AND MOTELS	1,406,320	7,254,274	0.990	0.911	0.937
	11 HOSPITALS/NURS HOME	978,759	4,768,849	1.364	0.997	1.027
	12 BLDGS UNDER CONST.	86,570	400,302	0.000	0.919	0.946
	13 MOTOR VEHICLE RISKS	3,795,835	19,599,887	1.801	1.228	1.265
	14 OTHER NON-MANUF.	2,820,844	15,372,115	0.966	1.107	1.140
	15 STORAGE	2,751,207	14,334,531	1.345	1.160	1.194
	17 FOOD MANUFACTURING	1,439,917	6,254,990	1.121	1.057	1.089
	18 WOOD MANUFACTURING	1,124,228	5,585,263	1.530	1.130	1.164
	19 WEARING APPAREL	153,048	961,580	0.987	0.964	0.993
	20 CHEM. MANUFACTURING	329,727	2,251,356	0.026	0.960	0.989
	21 METAL MANUFACTURING	5,187,971	26,658,862	0.933	1.039	1.071
	22 OTHER MANUFACTURING	3,981,312	21,018,780	0.985	1.050	1.082
	TOTAL	76,975,892	406,805,515	0.977	0.971	1.000

* TOTALS IN COLUMNS (3) & (4) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.

OHIO
SPECIAL CAUSES OF LOSS RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	CATEGORY	(1) ACCIDENT YEAR ENDING 09/30/2019 AGGREGATE LOSS COSTS	(2) 5 - YEAR AGGREGATE LOSS COSTS	(3) 5 - YEAR EXPERIENCE RATIO	(4) RELATIVITY	(5) CREDIBILITY WEIGHTED RELATIVITY

ENTIRE STATE						
10 MONOLINE	01 BUILDINGS	3,153,362	15,296,499	1.052	1.024	1.128
	02 RES. APTS. AND COND	44,792	223,547	0.627	0.790	0.870
	03 OFFICES	247,619	1,363,128	0.489	0.687	0.757
	04 MERCANTILE - HIGH	416,420	2,154,760	0.298	0.557	0.613
	05 MERCANTILE - MEDIUM	141,334	777,588	0.538	0.734	0.808
	06 MERCANTILE - LOW	63,968	350,479	0.826	0.842	0.927
	07 MOTELS AND HOTELS	4,140	26,675	0.702	0.816	0.899
	08 INSTITUTIONAL - HIGH	107,609	667,418	0.307	0.659	0.726
	09 INSTITUTIONAL - LOW	49,525	306,201	1.674	1.081	1.191
	10 INDUST-PROC - HIGH	40,006	204,748	0.023	0.633	0.697
	11 INDUST-PROC - LOW	244,292	1,272,934	0.102	0.522	0.575
	12 SERVICE - HIGH	106,223	586,345	1.009	0.902	0.993
	13 SERVICE - LOW	219,909	1,156,989	0.799	0.827	0.911
	14 CONTRACTORS	8,590	58,251	1.610	1.022	1.126
	TOTAL	4,847,789	24,445,562	0.858	0.906	0.998
31 MULTILINE	01 BUILDINGS	454,890	2,311,752	2.021	1.424	1.568
MOTEL/HOTEL	07 MOTELS AND HOTELS	108,784	599,957	0.719	0.869	0.957
	TOTAL	563,674	2,911,709	1.770	1.317	1.450
32 MULTILINE	01 BUILDINGS	3,878,657	19,897,778	1.006	0.994	1.095
APARTMENT	02 RES. APTS. AND COND	421,824	2,544,776	0.768	0.844	0.930
	TOTAL	4,300,481	22,442,554	0.983	0.979	1.079

OHIO
SPECIAL CAUSES OF LOSS RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	CATEGORY	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR ENDING 09/30/2019 AGGREGATE LOSS COSTS	5 - YEAR AGGREGATE LOSS COSTS	5 - YEAR EXPERIENCE RATIO	RELATIVITY	CREDIBILITY WEIGHTED RELATIVITY

ENTIRE STATE						
ENTIRE STATE (Continued)						
33 MULTILINE OFFICE	01 BUILDINGS	2,555,157	13,456,672	0.606	0.663	0.730
	03 OFFICES	1,647,905	8,309,759	0.501	0.610	0.672
	04 MERCANTILE - HIGH	1,143	3,498	0.000	0.822	0.905
	08 INSTITUTIONAL - HIG	2,192	13,169	0.000	0.819	0.902
	11 INDUST-PROC - LOW	159	162	0.000	0.823	0.906
	12 SERVICE - HIGH	474	1,266	0.000	0.822	0.905
	14 CONTRACTORS	770	850	0.000	0.822	0.905
	TOTAL	4,207,800	21,785,376	0.564	0.642	0.707
34 MULTILINE MERCANTILE	01 BUILDINGS	5,801,667	29,995,563	0.819	0.828	0.912
	03 OFFICES	33,473	153,950	0.639	0.876	0.965
	04 MERCANTILE - HIGH	1,439,362	7,662,471	1.000	0.976	1.075
	05 MERCANTILE - MEDIUM	1,586,727	8,512,352	1.419	1.288	1.419
	06 MERCANTILE - LOW	638,580	3,200,013	0.649	0.773	0.851
	08 INSTITUTIONAL - HIG	279	2,093	0.000	0.822	0.905
	10 INDUST-PROC - HIGH	146	146	0.000	0.823	0.906
	11 INDUST-PROC - LOW	846	2,191	0.000	0.822	0.905
	12 SERVICE - HIGH	15,469	74,009	1.427	0.975	1.074
	13 SERVICE - LOW	40,754	210,729	1.746	1.040	1.145
	14 CONTRACTORS	8,067	37,586	0.000	0.814	0.896
	TOTAL	9,565,370	49,851,103	0.938	0.924	1.018

OHIO
SPECIAL CAUSES OF LOSS RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	CATEGORY	(1)	(2)	(3)	(4)	(5)	
		ACCIDENT YEAR ENDING 09/30/2019 AGGREGATE LOSS COSTS	5 - YEAR AGGREGATE LOSS COSTS	5 - YEAR EXPERIENCE RATIO	RELATIVITY	CREDIBILITY WEIGHTED RELATIVITY	
ENTIRE STATE							
ENTIRE STATE (Continued)							
35 MULTILINE INSTITUTIONAL	01 BUILDINGS	3,990,377	22,409,996	0.763	0.781	0.860	
	03 OFFICES	17,019	50,161	0.000	0.811	0.893	
	06 MERCANTILE - LOW	140	381	0.000	0.823	0.906	
	08 INSTITUTIONAL - HIG	1,225,162	8,166,817	1.894	1.632	1.797	
	09 INSTITUTIONAL - LOW	761,635	4,320,295	0.401	0.606	0.667	
	12 SERVICE - HIGH	6,439	32,499	0.000	0.815	0.898	
	13 SERVICE - LOW	4,179	14,468	0.000	0.819	0.902	
	14 CONTRACTORS	<u>1,219</u>	<u>6,412</u>	<u>0.000</u>	<u>0.821</u>	<u>0.904</u>	
	TOTAL	6,006,170	35,001,029	0.944	0.933	1.027	
36 MULTILINE SERVICES	01 BUILDINGS	3,638,625	18,904,700	1.019	0.996	1.097	
	03 OFFICES	34,668	157,844	1.555	0.998	1.099	
	04 MERCANTILE - HIGH	54,410	324,899	0.672	0.896	0.987	
	05 MERCANTILE - MEDIUM	9,563	44,187	0.013	0.841	0.926	
	06 MERCANTILE - LOW	9,434	38,814	0.067	0.847	0.933	
	08 INSTITUTIONAL - HIG	27,517	147,797	0.000	0.829	0.913	
	09 INSTITUTIONAL - LOW	14,512	65,705	0.000	0.837	0.922	
	10 INDUST-PROC - HIGH	322	778	0.000	0.845	0.931	
	11 INDUST-PROC - LOW	20,666	110,206	0.100	0.843	0.928	
	12 SERVICE - HIGH	1,394,649	7,339,047	1.226	1.089	1.199	
	13 SERVICE - LOW	1,067,705	5,383,123	0.981	0.953	1.050	
	14 CONTRACTORS	<u>6,136</u>	<u>28,440</u>	<u>0.000</u>	<u>0.842</u>	<u>0.927</u>	
		TOTAL	6,278,207	32,545,540	1.045	1.006	1.108

OHIO
SPECIAL CAUSES OF LOSS RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	CATEGORY	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR	5 - YEAR	5 - YEAR		CREDIBILITY
		ENDING 09/30/2019	AGGREGATE LOSS	AGGREGATE EXPERIENCE	RELATIVITY	WEIGHTED
		COSTS	LOSS COSTS	RATIO		RELATIVITY

ENTIRE STATE						
ENTIRE STATE (Continued)						
37 MULTILINE INDUST/PROC	01 BUILDINGS	2,288,120	12,249,254	0.608	0.720	0.793
	03 OFFICES	7,256	35,443	0.824	0.919	1.012
	04 MERCANTILE - HIGH	40,619	190,418	0.472	0.877	0.966
	05 MERCANTILE - MEDIUM	1,350	5,375	0.000	0.844	0.930
	06 MERCANTILE - LOW	17	17	0.000	0.845	0.931
	08 INSTITUTIONAL - HIG	0	19	0.000	1.000	1.000
	10 INDUST-PROC - HIGH	262,043	1,285,876	1.230	0.996	1.097
	11 INDUST-PROC - LOW	1,427,206	7,806,570	0.649	0.775	0.854
	12 SERVICE - HIGH	2,654	18,183	0.747	0.912	1.004
	13 SERVICE - LOW	3,981	18,253	1.633	0.995	1.096
	14 CONTRACTORS	654	1,297	0.000	0.845	0.931
	TOTAL	4,033,900	21,610,705	0.663	0.760	0.837
38 MULTILINE CONTRACTORS	01 BUILDINGS	917,400	4,834,363	0.926	0.928	1.022
	03 OFFICES	44,951	220,427	0.872	0.923	1.017
	04 MERCANTILE - HIGH	310,187	1,502,176	0.627	0.856	0.943
	05 MERCANTILE - MEDIUM	7,379	35,237	0.000	0.841	0.926
	06 MERCANTILE - LOW	50,446	256,388	0.306	0.854	0.941
	08 INSTITUTIONAL - HIG	0	416	0.000	1.000	1.000
	11 INDUST-PROC - LOW	824	3,204	0.000	0.844	0.930
	12 SERVICE - HIGH	2,949	6,266	0.000	0.844	0.930
	13 SERVICE - LOW	7,154	26,116	0.270	0.867	0.955
	14 CONTRACTORS	1,131,700	5,608,906	1.419	1.163	1.281
	TOTAL	2,472,990	12,493,499	1.094	1.024	1.128

OHIO
SPECIAL CAUSES OF LOSS RELATIVITY ANALYSIS
SUMMARY OF EXPERIENCE USED IN SIMULTANEOUS REVIEW

TYPE OF POLICY	CATEGORY	(1)	(2)	(3)	(4)	(5)
		ACCIDENT YEAR				
		ENDING 09/30/2019	5 - YEAR	5 - YEAR		CREDIBILITY
		AGGREGATE LOSS	AGGREGATE EXPERIENCE			WEIGHTED
		COSTS	LOSS COSTS	RATIO	RELATIVITY	RELATIVITY

ENTIRE STATE						
ENTIRE STATE (Continued)						
TOTAL ALL TOPS*	01 BUILDINGS	26,678,255	139,356,577	0.878	0.880	0.969
	02 RES. APTS. AND COND	466,616	2,768,323	0.754	0.839	0.924
	03 OFFICES	2,032,891	10,290,712	0.525	0.640	0.705
	04 MERCANTILE - HIGH	2,262,141	11,838,222	0.802	0.879	0.968
	05 MERCANTILE - MEDIUM	1,746,353	9,374,739	1.333	1.238	1.364
	06 MERCANTILE - LOW	762,585	3,846,092	0.634	0.785	0.865
	07 MOTELS AND HOTELS	112,924	626,632	0.718	0.867	0.955
	08 INSTITUTIONAL - HIG	1,362,759	8,997,729	1.727	1.537	1.693
	09 INSTITUTIONAL - LOW	825,672	4,692,201	0.470	0.639	0.703
	10 INDUST-PROC - HIGH	302,517	1,491,548	1.068	0.948	1.044
	11 INDUST-PROC - LOW	1,693,993	9,195,267	0.563	0.739	0.814
	12 SERVICE - HIGH	1,528,857	8,057,615	1.204	1.072	1.182
	13 SERVICE - LOW	1,343,682	6,809,678	0.970	0.935	1.029
	14 CONTRACTORS	<u>1,157,136</u>	<u>5,741,742</u>	<u>1.400</u>	<u>1.157</u>	<u>1.274</u>
	TOTAL	42,276,381	223,087,077	0.907	0.909	1.001

* TOTALS IN COLUMNS (3) & (4) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.

OHIO

BASIC GROUP II RELATIVITY ANALYSIS

INDICATED TOTAL LOSS COST ADJUSTMENT: 9.7%

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	ACCIDENT YEAR ENDING 09/30/2019	ACCIDENT YEARS 2010-2019	FORMULA							INDICATED TOTAL
	LOSS COSTS AT CURRENT IMPLICIT PMF	EXPERIENCE RATIO AT CURRENT PMF PMF A	RELATIVITY (2)/ 1.171	CREDIBILITY C	CREDIBILITY WEIGHTED RELATIVITY D	BALANCED FORMULA RELATIVITY E	NORMALIZED FORMULA RELATIVITY F	CURRENT IMPLICIT PMF	INDICATED IMPLICIT PMF G	LOSS COST ADJUST
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
MONOLINE	4,204,554	1.301	1.111	0.475	1.053	1.053	1.0574			16.0%
MULTILINE	41,641,974	1.158	0.989	0.905	0.990	0.990	0.9940			9.1%
	-----	-----	-----	-----	-----	-----	-----			-----
COVERAGE	45,846,528	1.171	1.000			0.9958	0.9998			9.7%
MULTILINE TOP										
31 MOTEL/HOTEL	659,823	0.880	0.751	0.114	0.972	0.967	0.9711	1.500	1.378	6.5%
32 APARTMENT	6,537,256	1.164	0.994	0.590	0.996	0.991	0.9952	1.242	1.169	9.2%
33 OFFICE	2,256,951	1.165	0.995	0.303	0.998	0.993	0.9972	0.757	0.714	9.4%
34 MERCANTILE	10,470,686	1.232	1.052	0.696	1.036	1.031	1.0353	1.117	1.094	13.6%
35 INSTITUTIONAL	6,632,446	0.994	0.849	0.663	0.900	0.895	0.8988	0.960	0.816	-1.4%
36 SERVICES	7,932,330	1.163	0.993	0.633	0.996	0.991	0.9952	1.204	1.133	9.2%
37 INDUST/PROCESS	5,392,440	1.239	1.058	0.529	1.031	1.026	1.0303	0.808	0.787	13.0%
38 CONTRACTORS	1,760,042	1.135	0.969	0.285	0.991	0.986	0.9902	0.969	0.907	8.6%
	-----	-----	-----	-----	-----	-----	-----			-----
	41,641,974	1.158	0.989		0.995	0.990	0.9940			9.1%

B - AVERAGE WEIGHTED BY COLUMN (1)

C - CREDIBILITY = P/(P+K) WHERE P REPRESENTS THE TOTAL 10 YEAR ADJUSTED LOSS COSTS AND K = 45,000,000

D - (5) = (3) * (4) + (1.000 - (4))

E - (6) = (5) * (0.99/0.995)

F - (7) = (6) / 0.9958

G - (9) = (7) * (8) / (1.0574)

OHIO
BASIC GROUP I
HISTORY OF STATEWIDE LOSS COST/RATE LEVEL CHANGES

LOSS COST/RATE LEVEL HISTORY				
(1)	(2)	(3)	(4)	(5)
EFFECTIVE DATE	LOSS COST/ RATE LEVEL CHANGE (%)	LOSS COST/ RATE LEVEL INDEX	ADJUSTMENT FACTOR	WEIGHT*
2000-08-01	-20.6	0.794	0.674	0.417
2001-08-01	-4.0	0.762	0.702	0.417
2002-08-01	15.0	0.877	0.610	0.417
2003-10-01	30.0	1.140	0.469	0.250
2004-10-01	20.0	1.367	0.391	0.250
2006-05-01	-2.8	1.329	0.403	0.667
2007-05-01	-25.8	0.986	0.543	0.667
2008-04-01	-22.6	0.763	0.701	0.750
2009-04-01	-16.0	0.641	0.835	0.750
2010-04-01	3.4	0.663	0.807	0.750
2011-04-01	-14.2	0.569	0.940	0.750
2012-04-01	-8.6	0.520	1.029	0.750
2014-04-01	6.9	0.556	0.962	0.750
2016-07-01	-0.4	0.554	0.966	0.500
2017-04-01	-3.3	0.535	1.000	0.750

TIME ELEMENT ONLY LOSS COST LEVEL HISTORY				
(1)	(2)	(3)	(4)	(5)
EFFECTIVE DATE	LOSS COST/ RATE LEVEL CHANGE (%)	LOSS COST/ RATE LEVEL INDEX	ADJUSTMENT FACTOR	WEIGHT*
2013-04-01	-13.1	0.869	1.000	0.750

OHIO
BASIC GROUP II
HISTORY OF STATEWIDE LOSS COST/RATE LEVEL CHANGES

LOSS COST/RATE LEVEL HISTORY				
(1)	(2)	(3)	(4)	(5)
EFFECTIVE DATE	LOSS COST/ RATE LEVEL CHANGE (%)	LOSS COST/ RATE LEVEL INDEX	ADJUSTMENT FACTOR	WEIGHT*
2000-08-01	-16.8	0.832	1.590	0.417
2001-08-01	5.1	0.874	1.514	0.417
2002-08-01	-10.0	0.787	1.681	0.417
2003-10-01	12.1	0.882	1.500	0.250
2004-10-01	17.7	1.038	1.275	0.250
2006-05-01	12.8	1.171	1.130	0.667
2007-05-01	-11.8	1.033	1.281	0.667
2008-04-01	-8.6	0.944	1.401	0.750
2009-04-01	-2.9	0.917	1.443	0.750
2010-04-01	2.8	0.943	1.403	0.750
2011-04-01	2.1	0.962	1.375	0.750
2012-04-01	0.3	0.965	1.371	0.750
2014-04-01	23.6	1.193	1.109	0.750
2016-07-01	8.6	1.296	1.021	0.500
2017-04-01	2.1	1.323	1.000	0.750

TIME ELEMENT ONLY LOSS COST LEVEL HISTORY				
(1)	(2)	(3)	(4)	(5)
EFFECTIVE DATE	LOSS COST/ RATE LEVEL CHANGE (%)	LOSS COST/ RATE LEVEL INDEX	ADJUSTMENT FACTOR	WEIGHT*
2013-04-01	-13.3	0.867	1.000	0.750

OHIO
SPECIAL CAUSES OF LOSS
HISTORY OF STATEWIDE LOSS COST/RATE LEVEL CHANGES

LOSS COST/RATE LEVEL HISTORY				
(1)	(2)	(3)	(4)	(5)
EFFECTIVE DATE	LOSS COST/ RATE LEVEL CHANGE (%)	LOSS COST/ RATE LEVEL INDEX	ADJUSTMENT FACTOR	WEIGHT*
2000-08-01	-9.5	0.905	1.348	0.417
2001-08-01	18.7	1.074	1.136	0.417
2002-08-01	8.8	1.169	1.044	0.417
2003-10-01	-22.5	0.906	1.347	0.250
2004-10-01	-14.1	0.778	1.568	0.250
2006-05-01	13.2	0.881	1.385	0.667
2007-05-01	-10.8	0.786	1.552	0.667
2008-04-01	-11.5	0.695	1.755	0.750
2009-04-01	-3.5	0.671	1.818	0.750
2010-04-01	9.0	0.731	1.669	0.750
2011-04-01	23.2	0.901	1.354	0.750
2012-04-01	8.9	0.981	1.244	0.750
2014-04-01	-0.1	0.980	1.245	0.750
2016-07-01	7.1	1.050	1.162	0.500
2017-04-01	16.2	1.220	1.000	0.750

TIME ELEMENT ONLY LOSS COST LEVEL HISTORY				
(1)	(2)	(3)	(4)	(5)
EFFECTIVE DATE	LOSS COST/ RATE LEVEL CHANGE (%)	LOSS COST/ RATE LEVEL INDEX	ADJUSTMENT FACTOR	WEIGHT*
2013-04-01	-25.0	0.750	1.000	0.750

OHIO

HISTORY OF BASIC GROUP I
LOSS COST CHANGES BY TERRITORY, RATING ID AND RATING GROUP

TERRITORY: Cincinnati

EFFECTIVE RATING
DATE ID

RATING GROUP

		01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	17	18	19	20	21	22
05/01/2006	SPEC.	-22.8	-18.7	-19.6	-17.8	-21.6	-20.5	-22.8	-22.8	-22.2	-22.8	-20.3	-21.2	-22.1	-21.6	-20.2	-22.8	-21.4	-21.4	-20.2	-16.2	-22.4
	CLASS	-18.2	-10.6	-11.6	-9.6	-13.8	-12.6	-17.4	-16.9	-14.5	-16.7	-12.4	-13.3	-14.3	-13.8	-12.2	-15.2	-21.4	-13.6	-20.2	-16.2	-14.6
05/01/2007	SPEC.	-39.5	-35.9	-35.1	-31.8	-31.2	-27.9	-34.5	-35.5	-37.1	-34.6	-30.0	-34.1	-30.4	-31.2	-33.6	-35.3	-34.2	-33.7	-33.7	-32.0	-36.8
	CLASS	-30.6	-26.5	-25.5	-21.8	-21.1	-17.4	-24.9	-26.1	-27.9	-25.0	-19.7	-24.5	-20.2	-21.1	-23.9	-25.8	-34.2	-23.9	-33.7	-32.0	-27.6
04/01/2008	SPEC.	-24.0	-22.5	-17.9	-16.9	-21.3	-22.9	-27.2	-30.1	-24.5	-23.5	-19.8	-23.8	-19.5	-22.8	-24.0	-25.0	-22.2	-23.3	-23.5	-24.2	-24.3
	CLASS	-28.9	-27.4	-23.1	-22.2	-26.3	-27.8	-31.8	-34.5	-29.3	-28.4	-24.9	-28.6	-24.6	-27.7	-28.8	-29.7	-22.2	-28.1	-23.5	-24.2	-29.1
04/01/2009	SPEC.	-13.1	-8.0	-8.7	-11.0	-10.7	-8.8	-16.1	-14.2	-14.8	-10.9	-7.0	-10.6	-8.1	-8.9	-15.4	-11.5	-8.5	-10.6	-10.5	-6.7	-3.2
	CLASS	-21.9	-17.3	-17.9	-20.0	-19.8	-18.0	-24.6	-22.9	-23.4	-19.9	-16.4	-19.6	-17.4	-18.2	-23.9	-20.5	-8.5	-19.7	-10.5	-6.7	-13.0
04/01/2010	SPEC.	5.8	7.6	14.2	9.6	7.5	12.0	-3.5	5.4	8.1	7.5	10.7	7.6	10.5	9.4	6.0	6.1	9.7	7.9	7.4	4.0	18.3
	CLASS	9.8	11.7	18.5	13.7	11.6	16.2	0.1	9.3	12.1	11.6	14.8	11.7	14.6	13.5	10.0	10.1	9.7	11.9	7.4	4.0	22.8
04/01/2011	SPEC.	-11.2	-12.0	-9.9	-13.1	-13.3	-14.0	-20.5	-11.6	-13.8	-15.7	-13.6	-14.7	-13.9	-12.6	-16.1	-14.8	-15.8	-14.2	-14.9	-20.3	-8.0
	CLASS	-10.6	-11.5	-9.3	-12.6	-12.8	-13.5	-20.0	-11.1	-13.3	-15.2	-13.1	-14.2	-13.4	-12.1	-15.6	-14.3	-15.8	-13.7	-14.9	-20.3	-7.4
04/01/2012	SPEC.	-0.2	-0.7	-0.4	-13.9	-6.9	-3.1	-13.9	-6.0	-7.0	-11.8	-7.3	-8.6	-10.3	-10.2	-9.7	-9.3	-9.8	-8.8	-8.8	-16.5	-7.8
	CLASS	-7.4	-7.9	-7.6	-20.1	-13.7	-10.1	-20.1	-12.8	-13.7	-18.2	-14.0	-15.2	-16.8	-16.7	-16.3	-15.9	-9.8	-15.4	-8.8	-16.5	-14.5
04/01/2014	SPEC.	14.1	19.7	20.7	28.7	17.6	20.9	-5.3	25.0	31.0	15.3	14.6	17.5	15.1	13.7	24.7	19.3	15.3	18.0	18.1	8.0	11.5
	CLASS	22.6	28.6	29.6	31.9	26.4	29.9	1.8	31.9	31.9	23.9	23.1	26.3	23.7	22.2	31.9	28.2	15.3	26.8	18.1	8.0	19.8
07/01/2016	SPEC.	6.5	9.5	6.5	6.5	6.5	18.0	6.5	6.5	9.4	6.5	6.5	6.5	7.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
	CLASS	8.1	13.1	6.5	6.7	7.5	22.1	6.5	8.5	13.0	7.7	8.0	6.5	11.1	6.5	9.8	6.7	6.5	8.1	6.5	6.5	6.5
04/01/2017	SPEC.	-0.5	3.1	-7.0	1.4	0.5	7.0	-7.9	0.0	1.5	0.9	-1.8	-1.5	-0.5	-1.5	1.4	-1.4	-1.0	-0.2	-0.9	-1.8	1.6
	CLASS	2.2	5.9	-4.5	4.1	3.2	9.9	-5.4	2.7	4.2	3.6	0.8	1.1	2.2	1.1	4.1	1.2	-1.0	2.5	-0.9	-1.8	4.3

OHIO

HISTORY OF BASIC GROUP I
LOSS COST CHANGES BY TERRITORY, RATING ID AND RATING GROUP

TERRITORY: Cleveland

EFFECTIVE RATING
DATE ID

RATING GROUP

		01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	17	18	19	20	21	22
05/01/2006	SPEC.	-7.8	-2.9	-4.1	-1.9	-6.4	-5.1	-7.8	-7.8	-7.2	-7.8	-4.9	-6.0	-7.0	-6.4	-4.7	-7.8	-6.2	-6.2	-4.7	0.1	-7.4
	CLASS	-2.4	6.9	5.6	8.0	3.0	4.5	-1.4	-0.7	2.2	-0.5	4.7	3.5	2.4	3.0	4.9	1.4	-6.2	3.2	-4.7	0.1	2.0
05/01/2007	SPEC.	-37.7	-34.0	-33.2	-29.8	-29.2	-25.8	-32.6	-33.6	-35.3	-32.7	-27.9	-32.2	-28.3	-29.2	-31.7	-33.4	-32.3	-31.7	-31.8	-30.0	-35.0
	CLASS	-28.6	-24.4	-23.4	-19.6	-18.8	-15.0	-22.7	-23.9	-25.8	-22.8	-17.4	-22.3	-17.8	-18.9	-21.7	-23.7	-32.3	-21.7	-31.8	-30.0	-25.5
04/01/2008	SPEC.	-20.0	-18.4	-13.6	-12.5	-17.2	-18.8	-23.4	-26.4	-20.5	-19.4	-15.5	-19.8	-15.2	-18.7	-19.9	-21.0	-18.1	-19.2	-19.4	-20.2	-20.3
	CLASS	-25.1	-23.6	-19.1	-18.1	-22.4	-24.0	-28.2	-31.1	-25.6	-24.6	-20.9	-24.9	-20.6	-23.9	-25.0	-26.0	-18.1	-24.3	-19.4	-20.2	-25.4
04/01/2009	SPEC.	-14.3	-9.2	-9.9	-12.2	-12.0	-10.0	-17.3	-15.4	-15.9	-12.2	-8.3	-11.8	-9.3	-10.2	-16.6	-12.8	-9.8	-11.9	-11.7	-8.0	-4.6
	CLASS	-22.9	-18.4	-19.1	-21.1	-20.9	-19.1	-25.6	-24.0	-24.4	-21.0	-17.6	-20.7	-18.5	-19.3	-25.0	-21.6	-9.8	-20.8	-11.7	-8.0	-14.2
04/01/2010	SPEC.	2.0	3.8	10.2	5.7	3.7	8.0	-6.9	1.6	4.2	3.7	6.7	3.8	6.5	5.5	2.2	2.3	5.8	4.0	3.6	0.3	14.1
	CLASS	5.9	7.7	14.3	9.6	7.6	12.0	-3.4	5.4	8.1	7.6	10.7	7.7	10.5	9.4	6.1	6.2	5.8	7.9	3.6	0.3	18.4
04/01/2011	SPEC.	-12.1	-13.0	-10.9	-14.0	-14.3	-15.0	-21.4	-12.6	-14.7	-16.6	-14.5	-15.6	-14.9	-13.6	-17.0	-15.7	-16.8	-15.1	-15.8	-21.2	-9.0
	CLASS	-11.6	-12.5	-10.3	-13.5	-13.8	-14.5	-20.9	-12.0	-14.2	-16.1	-14.0	-15.1	-14.4	-13.1	-16.5	-15.2	-16.8	-14.6	-15.8	-21.2	-8.4
04/01/2012	SPEC.	1.8	1.2	1.5	-12.2	-5.1	-1.2	-12.2	-4.2	-5.2	-10.1	-5.5	-6.8	-8.5	-8.4	-8.0	-7.5	-8.1	-7.0	-7.0	-14.9	-6.0
	CLASS	-5.6	-6.1	-5.8	-18.5	-12.0	-8.3	-18.5	-11.1	-12.0	-16.6	-12.3	-13.5	-15.1	-15.1	-14.6	-14.2	-8.1	-13.8	-7.0	-14.9	-12.8
04/01/2014	SPEC.	2.6	7.6	8.4	15.7	5.8	8.6	-14.9	12.4	17.7	3.6	3.0	5.7	3.5	2.3	12.1	7.2	3.6	6.1	6.2	-2.9	0.3
	CLASS	10.3	15.6	16.5	18.6	13.7	16.7	-8.5	18.6	18.6	11.4	10.7	13.6	11.3	9.9	18.6	15.3	3.6	14.0	6.2	-2.9	7.7
07/01/2016	SPEC.	-8.3	-5.7	-8.3	-8.3	-8.3	1.6	-8.3	-8.3	-5.8	-8.3	-8.3	-8.3	-7.4	-8.3	-8.3	-8.3	-8.3	-8.3	-8.3	-8.3	-8.3
	CLASS	-6.9	-2.6	-8.3	-8.0	-7.4	5.1	-8.3	-6.5	-2.7	-7.2	-7.0	-8.3	-4.4	-8.3	-5.4	-8.0	-8.3	-6.9	-8.3	-8.3	-8.3
04/01/2017	SPEC.	-13.3	-10.1	-18.9	-11.6	-12.4	-6.7	-19.7	-12.8	-11.5	-12.1	-14.4	-14.1	-13.3	-14.1	-11.6	-14.1	-13.7	-13.0	-13.6	-14.4	-11.4
	CLASS	-11.0	-7.8	-16.8	-9.3	-10.1	-4.3	-17.6	-10.5	-9.2	-9.7	-12.1	-11.9	-11.0	-11.9	-9.3	-11.8	-13.7	-10.7	-13.6	-14.4	-9.1

OHIO

HISTORY OF BASIC GROUP I
LOSS COST CHANGES BY TERRITORY, RATING ID AND RATING GROUP

TERRITORY: Columbus

EFFECTIVE RATING
DATE ID

RATING GROUP

		01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	17	18	19	20	21	22
05/01/2006	SPEC.	-13.2	-8.7	-9.7	-7.7	-12.0	-10.7	-13.2	-13.2	-12.7	-13.2	-10.5	-11.5	-12.5	-12.0	-10.4	-13.2	-11.8	-11.8	-10.4	-5.8	-12.8
	CLASS	-8.1	0.6	-0.6	1.6	-3.1	-1.7	-7.3	-6.6	-3.8	-6.4	-1.5	-2.6	-3.6	-3.1	-1.3	-4.6	-11.8	-2.9	-10.4	-5.8	-4.0
05/01/2007	SPEC.	-33.7	-29.8	-28.8	-25.3	-24.6	-21.0	-28.2	-29.3	-31.1	-28.3	-23.3	-27.8	-23.7	-24.6	-27.2	-29.1	-27.9	-27.3	-27.4	-25.4	-30.8
	CLASS	-24.0	-19.5	-18.4	-14.3	-13.5	-9.5	-17.7	-19.0	-21.0	-17.8	-12.0	-17.2	-12.5	-13.6	-16.6	-18.7	-27.9	-16.7	-27.4	-25.4	-20.6
04/01/2008	SPEC.	-23.3	-21.8	-17.1	-16.1	-20.6	-22.1	-26.5	-29.4	-23.8	-22.8	-19.0	-23.1	-18.7	-22.1	-23.2	-24.3	-21.4	-22.5	-22.8	-23.5	-23.6
	CLASS	-28.2	-26.7	-22.4	-21.5	-25.6	-27.1	-31.2	-33.9	-28.6	-27.7	-24.2	-28.0	-23.9	-27.0	-28.1	-29.1	-21.4	-27.5	-22.8	-23.5	-28.5
04/01/2009	SPEC.	-18.5	-13.7	-14.4	-16.6	-16.3	-14.5	-21.3	-19.6	-20.1	-16.5	-12.8	-16.2	-13.8	-14.6	-20.7	-17.1	-14.2	-16.2	-16.1	-12.6	-9.3
	CLASS	-26.8	-22.5	-23.1	-25.0	-24.8	-23.1	-29.3	-27.7	-28.2	-24.9	-21.6	-24.6	-22.5	-23.3	-28.7	-25.5	-14.2	-24.7	-16.1	-12.6	-18.5
04/01/2010	SPEC.	-11.1	-9.6	-4.0	-7.9	-9.7	-5.9	-18.9	-11.5	-9.2	-9.7	-7.0	-9.6	-7.2	-8.1	-10.9	-10.8	-7.8	-9.4	-9.8	-12.7	-0.6
	CLASS	-7.8	-6.2	-0.4	-4.5	-6.3	-2.4	-15.9	-8.1	-5.8	-6.3	-3.5	-6.2	-3.7	-4.7	-7.6	-7.5	-7.8	-6.0	-9.8	-12.7	3.2
04/01/2011	SPEC.	-13.4	-14.2	-12.1	-15.2	-15.5	-16.2	-22.5	-13.8	-15.9	-17.8	-15.7	-16.8	-16.1	-14.8	-18.2	-16.9	-17.9	-16.3	-17.0	-22.3	-10.3
	CLASS	-12.9	-13.7	-11.6	-14.7	-15.0	-15.7	-22.0	-13.3	-15.4	-17.3	-15.2	-16.3	-15.6	-14.3	-17.7	-16.4	-17.9	-15.8	-17.0	-22.3	-9.7
04/01/2012	SPEC.	1.4	0.8	1.1	-12.5	-5.5	-1.6	-12.5	-4.5	-5.6	-10.5	-5.8	-7.1	-8.9	-8.8	-8.3	-7.9	-8.4	-7.4	-7.4	-15.2	-6.4
	CLASS	-6.0	-6.5	-6.2	-18.8	-12.3	-8.7	-18.8	-11.5	-12.4	-17.0	-12.7	-13.9	-15.5	-15.4	-15.0	-14.5	-8.4	-14.1	-7.4	-15.2	-13.2
04/01/2014	SPEC.	-1.9	3.0	3.8	10.8	1.3	4.0	-18.5	7.6	12.7	-0.8	-1.5	1.2	-0.9	-2.2	7.2	2.7	-0.8	1.6	1.7	-7.0	-4.1
	CLASS	5.5	10.7	11.6	13.5	8.7	11.8	-12.5	13.5	13.5	6.6	5.9	8.6	6.5	5.1	13.5	10.4	-0.8	9.2	1.7	-7.0	3.1
07/01/2016	SPEC.	-0.3	2.4	-0.3	-0.3	-0.3	10.5	-0.3	-0.3	2.3	-0.3	-0.3	-0.3	0.6	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3
	CLASS	1.1	5.9	-0.3	0.0	0.7	14.2	-0.3	1.5	5.8	0.9	1.1	-0.3	4.0	-0.3	2.7	0.0	-0.3	1.1	-0.3	-0.3	-0.3
04/01/2017	SPEC.	-7.2	-3.8	-13.3	-5.4	-6.3	-0.2	-14.1	-6.7	-5.3	-5.9	-8.4	-8.1	-7.2	-8.1	-5.4	-8.0	-7.7	-6.9	-7.6	-8.4	-5.2
	CLASS	-4.8	-1.3	-11.0	-2.9	-3.8	2.4	-11.8	-4.3	-2.8	-3.4	-6.0	-5.7	-4.8	-5.7	-2.9	-5.6	-7.7	-4.5	-7.6	-8.4	-2.7

OHIO

HISTORY OF BASIC GROUP I
LOSS COST CHANGES BY TERRITORY, RATING ID AND RATING GROUP

TERRITORY: Toledo

EFFECTIVE RATING
DATE ID

RATING GROUP

		01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	17	18	19	20	21	22
05/01/2006	SPEC.	-10.5	-5.8	-6.9	-4.8	-9.2	-7.9	-10.5	-10.5	-9.9	-10.5	-7.7	-8.7	-9.7	-9.2	-7.5	-10.5	-9.0	-9.0	-7.5	-2.9	-10.1
	CLASS	-5.3	3.7	2.5	4.8	0.0	1.4	-4.4	-3.6	-0.8	-3.4	1.6	0.5	-0.6	0.0	1.8	-1.6	-9.0	0.2	-7.5	-2.9	-1.0
05/01/2007	SPEC.	-33.9	-30.0	-29.0	-25.5	-24.8	-21.3	-28.4	-29.5	-31.3	-28.5	-23.5	-28.0	-23.9	-24.9	-27.5	-29.3	-28.1	-27.5	-27.6	-25.7	-31.0
	CLASS	-24.2	-19.7	-18.6	-14.6	-13.8	-9.7	-17.9	-19.2	-21.2	-18.1	-12.3	-17.5	-12.8	-13.8	-16.8	-19.0	-28.1	-16.9	-27.6	-25.7	-20.9
04/01/2008	SPEC.	-11.4	-9.6	-4.2	-3.0	-8.2	-10.0	-15.1	-18.4	-11.9	-10.7	-6.4	-11.1	-6.0	-9.9	-11.3	-12.5	-9.2	-10.5	-10.7	-11.5	-11.7
	CLASS	-17.0	-15.3	-10.3	-9.2	-14.0	-15.7	-20.5	-23.6	-17.5	-16.4	-12.3	-16.7	-12.0	-15.6	-16.9	-18.0	-9.2	-16.2	-10.7	-11.5	-17.3
04/01/2009	SPEC.	-6.1	-0.6	-1.4	-3.9	-3.6	-1.5	-9.4	-7.4	-8.0	-3.8	0.4	-3.4	-0.7	-1.7	-8.7	-4.5	-1.2	-3.5	-3.3	0.7	4.5
	CLASS	-15.6	-10.7	-11.4	-13.6	-13.4	-11.5	-18.6	-16.8	-17.3	-13.6	-9.7	-13.2	-10.8	-11.7	-17.9	-14.2	-1.2	-13.3	-3.3	0.7	-6.1
04/01/2010	SPEC.	1.7	3.5	9.8	5.4	3.4	7.6	-7.2	1.3	3.9	3.4	6.4	3.5	6.2	5.2	1.9	2.0	5.5	3.7	3.3	0.0	13.8
	CLASS	5.6	7.4	14.0	9.3	7.3	11.7	-3.7	5.1	7.8	7.3	10.4	7.4	10.2	9.1	5.8	5.9	5.5	7.6	3.3	0.0	18.1
04/01/2011	SPEC.	-10.3	-11.2	-9.0	-12.2	-12.5	-13.2	-19.7	-10.7	-12.9	-14.8	-12.7	-13.9	-13.1	-11.8	-15.3	-14.0	-15.0	-13.4	-14.0	-19.5	-7.1
	CLASS	-9.8	-10.6	-8.4	-11.7	-12.0	-12.7	-19.2	-10.2	-12.4	-14.3	-12.2	-13.4	-12.6	-11.3	-14.8	-13.4	-15.0	-12.8	-14.0	-19.5	-6.5
04/01/2012	SPEC.	3.9	3.3	3.6	-10.4	-3.2	0.8	-10.4	-2.2	-3.2	-8.3	-3.5	-4.9	-6.7	-6.6	-6.1	-5.6	-6.2	-5.1	-5.1	-13.1	-4.1
	CLASS	-3.6	-4.2	-3.9	-16.9	-10.2	-6.5	-16.9	-9.3	-10.3	-14.9	-10.5	-11.7	-13.4	-13.3	-12.9	-12.5	-6.2	-12.0	-5.1	-13.1	-11.0
04/01/2014	SPEC.	1.9	6.8	7.7	14.9	5.0	7.9	-15.5	11.7	16.9	2.9	2.3	4.9	2.8	1.6	11.4	6.5	2.9	5.4	5.5	-3.6	-0.4
	CLASS	9.5	14.8	15.7	17.8	12.9	16.0	-9.1	17.8	17.8	10.6	10.0	12.8	10.5	9.2	17.8	14.5	2.9	13.2	5.5	-3.6	6.9
07/01/2016	SPEC.	-20.4	-18.2	-20.4	-20.4	-20.4	-11.8	-20.4	-20.4	-18.3	-20.4	-20.4	-20.4	-19.7	-20.4	-20.4	-20.4	-20.4	-20.4	-20.4	-20.4	-20.4
	CLASS	-19.3	-15.4	-20.4	-20.2	-19.7	-8.9	-20.4	-18.9	-15.5	-19.5	-19.3	-20.4	-17.0	-20.4	-17.9	-20.2	-20.4	-19.3	-20.4	-20.4	-20.4
04/01/2017	SPEC.	-17.1	-14.1	-22.5	-15.5	-16.2	-10.8	-23.2	-16.7	-15.4	-15.9	-18.2	-17.9	-17.1	-17.9	-15.5	-17.8	-17.5	-16.8	-17.4	-18.2	-15.3
	CLASS	-14.9	-11.8	-20.4	-13.3	-14.0	-8.5	-21.2	-14.5	-13.2	-13.7	-16.0	-15.7	-14.9	-15.7	-13.3	-15.7	-17.5	-14.6	-17.4	-18.2	-13.1

OHIO

HISTORY OF BASIC GROUP I
LOSS COST CHANGES BY TERRITORY, RATING ID AND RATING GROUP

TERRITORY: Akron

EFFECTIVE RATING
DATE ID

RATING GROUP

		01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	17	18	19	20	21	22
05/01/2006	SPEC.	-18.5	-14.2	-15.2	-13.3	-17.3	-16.1	-18.5	-18.5	-17.9	-18.5	-15.9	-16.9	-17.7	-17.3	-15.8	-18.5	-17.1	-17.1	-15.8	-11.5	-18.0
	CLASS	-13.7	-5.5	-6.6	-4.5	-8.9	-7.6	-12.9	-12.2	-9.7	-12.0	-7.4	-8.5	-9.5	-8.9	-7.3	-10.4	-17.1	-8.7	-15.8	-11.5	-9.8
05/01/2007	SPEC.	-40.5	-37.0	-36.2	-33.0	-32.4	-29.2	-35.6	-36.7	-38.2	-35.8	-31.2	-35.3	-31.6	-32.4	-34.8	-36.5	-35.4	-34.8	-34.9	-33.2	-38.0
	CLASS	-31.8	-27.8	-26.9	-23.2	-22.5	-18.8	-26.2	-27.4	-29.2	-26.3	-21.1	-25.8	-21.6	-22.5	-25.2	-27.2	-35.4	-25.3	-34.9	-33.2	-28.9
04/01/2008	SPEC.	-24.0	-22.5	-17.9	-16.9	-21.3	-22.9	-27.2	-30.1	-24.5	-23.5	-19.8	-23.8	-19.5	-22.8	-24.0	-25.0	-22.2	-23.3	-23.5	-24.2	-24.3
	CLASS	-28.9	-27.4	-23.1	-22.2	-26.3	-27.8	-31.8	-34.5	-29.3	-28.4	-24.9	-28.6	-24.6	-27.7	-28.8	-29.7	-22.2	-28.1	-23.5	-24.2	-29.1
04/01/2009	SPEC.	-18.7	-13.9	-14.6	-16.8	-16.5	-14.7	-21.5	-19.8	-20.3	-16.7	-13.0	-16.3	-14.0	-14.8	-20.8	-17.3	-14.4	-16.4	-16.2	-12.7	-9.5
	CLASS	-26.9	-22.6	-23.2	-25.2	-25.0	-23.3	-29.5	-27.9	-28.3	-25.1	-21.8	-24.8	-22.7	-23.5	-28.9	-25.6	-14.4	-24.9	-16.2	-12.7	-18.6
04/01/2010	SPEC.	-5.0	-3.4	2.5	-1.6	-3.5	0.5	-13.4	-5.4	-3.0	-3.5	-0.7	-3.4	-0.9	-1.8	-4.8	-4.8	-1.6	-3.2	-3.6	-6.7	6.2
	CLASS	-1.5	0.2	6.4	2.1	0.1	4.3	-10.1	-1.9	0.6	0.1	3.1	0.2	2.9	1.9	-1.3	-1.2	-1.6	0.4	-3.6	-6.7	10.2
04/01/2011	SPEC.	-18.6	-19.4	-17.4	-20.3	-20.6	-21.2	-27.1	-19.0	-20.9	-22.7	-20.8	-21.8	-21.1	-19.9	-23.1	-21.9	-22.8	-21.3	-22.0	-27.0	-15.6
	CLASS	-18.1	-18.9	-16.9	-19.8	-20.1	-20.7	-26.7	-18.5	-20.5	-22.2	-20.3	-21.3	-20.6	-19.4	-22.6	-21.4	-22.8	-20.9	-22.0	-27.0	-15.1
04/01/2012	SPEC.	-1.7	-2.3	-2.0	-15.2	-8.4	-4.6	-15.2	-7.5	-8.5	-13.2	-8.7	-10.0	-11.7	-11.6	-11.2	-10.7	-11.2	-10.3	-10.3	-17.8	-9.3
	CLASS	-8.8	-9.3	-9.1	-21.3	-15.0	-11.5	-21.3	-14.2	-15.1	-19.5	-15.3	-16.5	-18.1	-18.0	-17.6	-17.2	-11.2	-16.8	-10.3	-17.8	-15.8
04/01/2014	SPEC.	4.6	9.7	10.6	17.9	7.8	10.8	-13.2	14.6	20.1	5.6	5.0	7.7	5.5	4.2	14.3	9.4	5.6	8.1	8.2	-0.9	2.2
	CLASS	12.4	17.8	18.8	20.9	15.9	19.0	-6.7	20.9	20.9	13.5	12.8	15.8	13.4	12.0	20.9	17.5	5.6	16.2	8.2	-0.9	9.8
07/01/2016	SPEC.	-1.5	1.2	-1.5	-1.5	-1.5	9.2	-1.5	-1.5	1.1	-1.5	-1.5	-1.5	-0.6	-1.5	-1.5	-1.5	-1.5	-1.5	-1.5	-1.5	-1.5
	CLASS	0.0	4.6	-1.5	-1.2	-0.5	12.8	-1.5	0.4	4.5	-0.3	-0.1	-1.5	2.7	-1.5	1.5	-1.2	-1.5	0.0	-1.5	-1.5	-1.5
04/01/2017	SPEC.	-1.3	2.2	-7.8	0.6	-0.3	6.1	-8.6	-0.8	0.7	0.1	-2.6	-2.3	-1.3	-2.3	0.6	-2.2	-1.8	-1.0	-1.7	-2.6	0.8
	CLASS	1.3	4.9	-5.3	3.2	2.3	8.9	-6.2	1.8	3.3	2.7	0.0	0.3	1.3	0.3	3.2	0.4	-1.8	1.6	-1.7	-2.6	3.4

OHIO

HISTORY OF BASIC GROUP I
LOSS COST CHANGES BY TERRITORY, RATING ID AND RATING GROUP

TERRITORY: Dayton

EFFECTIVE RATING
DATE ID

RATING GROUP

		01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	17	18	19	20	21	22
05/01/2006	SPEC.	-12.1	-7.5	-8.6	-6.5	-10.8	-9.6	-12.1	-12.1	-11.6	-12.1	-9.4	-10.4	-11.4	-10.8	-9.2	-12.1	-10.7	-10.7	-9.2	-4.6	-11.7
	CLASS	-7.0	1.8	0.6	2.9	-1.8	-0.5	-6.1	-5.4	-2.6	-5.2	-0.3	-1.3	-2.4	-1.8	-0.1	-3.4	-10.7	-1.6	-9.2	-4.6	-2.8
05/01/2007	SPEC.	-42.6	-39.2	-38.4	-35.3	-34.7	-31.6	-37.8	-38.8	-40.3	-37.9	-33.5	-37.5	-33.9	-34.7	-37.0	-38.6	-37.6	-37.1	-37.1	-35.4	-40.1
	CLASS	-34.1	-30.3	-29.3	-25.8	-25.1	-21.6	-28.7	-29.8	-31.6	-28.8	-23.8	-28.3	-24.2	-25.2	-27.8	-29.6	-37.6	-27.8	-37.1	-35.4	-31.3
04/01/2008	SPEC.	-28.3	-26.8	-22.5	-21.5	-25.7	-27.2	-31.3	-34.0	-28.7	-27.8	-24.2	-28.1	-24.0	-27.1	-28.2	-29.2	-26.5	-27.5	-27.8	-28.4	-28.6
	CLASS	-32.8	-31.5	-27.4	-26.5	-30.4	-31.8	-35.6	-38.2	-33.2	-32.4	-29.1	-32.6	-28.8	-31.7	-32.8	-33.7	-26.5	-32.2	-27.8	-28.4	-33.1
04/01/2009	SPEC.	-19.9	-15.2	-15.8	-18.0	-17.7	-15.9	-22.7	-21.0	-21.4	-17.9	-14.3	-17.6	-15.3	-16.1	-22.0	-18.5	-15.7	-17.7	-17.5	-14.0	-10.8
	CLASS	-28.0	-23.8	-24.4	-26.3	-26.1	-24.4	-30.5	-29.0	-29.4	-26.2	-23.0	-25.9	-23.8	-24.6	-29.9	-26.7	-15.7	-26.0	-17.5	-14.0	-19.9
04/01/2010	SPEC.	3.5	5.3	11.8	7.2	5.2	9.5	-5.6	3.1	5.7	5.2	8.3	5.3	8.1	7.0	3.7	3.8	7.3	5.5	5.1	1.7	15.8
	CLASS	7.4	9.3	16.0	11.3	9.2	13.7	-2.0	7.0	9.7	9.2	12.4	9.3	12.1	11.0	7.6	7.7	7.3	9.5	5.1	1.7	20.1
04/01/2011	SPEC.	-1.7	-2.6	-0.2	-3.8	-4.1	-4.8	-12.0	-2.2	-4.5	-6.6	-4.3	-5.6	-4.7	-3.3	-7.1	-5.7	-6.8	-5.0	-5.8	-11.8	1.9
	CLASS	-1.1	-2.0	0.4	-3.2	-3.5	-4.3	-11.5	-1.6	-4.0	-6.1	-3.8	-5.0	-4.2	-2.7	-6.6	-5.1	-6.8	-4.4	-5.8	-11.8	2.5
04/01/2012	SPEC.	5.0	4.4	4.7	-9.4	-2.1	1.9	-9.4	-1.1	-2.2	-7.3	-2.5	-3.8	-5.6	-5.5	-5.1	-4.6	-5.2	-4.1	-4.1	-12.2	-3.1
	CLASS	-2.6	-3.1	-2.9	-15.9	-9.2	-5.4	-15.9	-8.3	-9.3	-14.0	-9.5	-10.8	-12.5	-12.4	-11.9	-11.5	-5.2	-11.0	-4.1	-12.2	-10.1
04/01/2014	SPEC.	13.3	18.8	19.8	27.8	16.8	20.1	-6.0	24.2	30.1	14.5	13.8	16.7	14.3	12.9	23.8	18.4	14.5	17.1	17.3	7.2	10.7
	CLASS	21.8	27.7	28.7	31.0	25.5	28.9	1.1	31.0	31.0	23.0	22.3	25.4	22.9	21.4	31.0	27.3	14.5	25.9	17.3	7.2	18.9
07/01/2016	SPEC.	-4.5	-1.9	-4.5	-4.5	-4.5	5.8	-4.5	-4.5	-2.0	-4.5	-4.5	-4.5	-3.7	-4.5	-4.5	-4.5	-4.5	-4.5	-4.5	-4.5	-4.5
	CLASS	-3.2	1.4	-4.5	-4.3	-3.7	9.3	-4.5	-2.8	1.3	-3.5	-3.3	-4.5	-0.4	-4.5	-1.6	-4.3	-4.5	-3.2	-4.5	-4.5	-4.5
04/01/2017	SPEC.	-6.6	-3.3	-12.7	-4.8	-5.7	0.4	-13.6	-6.2	-4.8	-5.3	-7.8	-7.6	-6.6	-7.6	-4.8	-7.5	-7.1	-6.3	-7.0	-7.8	-4.7
	CLASS	-4.2	-0.7	-10.4	-2.3	-3.2	3.0	-11.3	-3.7	-2.2	-2.8	-5.4	-5.1	-4.2	-5.1	-2.3	-5.0	-7.1	-3.9	-7.0	-7.8	-2.1

OHIO

HISTORY OF BASIC GROUP I
LOSS COST CHANGES BY TERRITORY, RATING ID AND RATING GROUP

TERRITORY: Balance of State

EFFECTIVE RATING
DATE ID

RATING GROUP

		01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	17	18	19	20	21	22
05/01/2006	SPEC.	-8.3	-3.5	-4.6	-2.5	-7.0	-5.7	-8.3	-8.3	-7.7	-8.3	-5.5	-6.5	-7.5	-7.0	-5.3	-8.3	-6.8	-6.8	-5.3	-0.5	-7.9
	CLASS	-3.0	6.2	5.0	7.4	2.4	3.9	-2.0	-1.3	1.6	-1.1	4.1	2.9	1.8	2.4	4.3	0.8	-6.8	2.6	-5.3	-0.5	1.4
05/01/2007	SPEC.	-36.8	-33.1	-32.2	-28.8	-28.2	-24.8	-31.6	-32.7	-34.4	-31.7	-26.9	-31.3	-27.3	-28.2	-30.7	-32.5	-31.3	-30.8	-30.8	-29.0	-34.1
	CLASS	-27.6	-23.3	-22.3	-18.4	-17.6	-13.8	-21.6	-22.8	-24.7	-21.7	-16.2	-21.2	-16.7	-17.7	-20.5	-22.6	-31.3	-20.6	-30.8	-29.0	-24.4
04/01/2008	SPEC.	-21.3	-19.7	-14.9	-13.9	-18.5	-20.1	-24.6	-27.5	-21.8	-20.7	-16.9	-21.0	-16.5	-20.0	-21.2	-22.2	-19.3	-20.5	-20.7	-21.4	-21.6
	CLASS	-26.3	-24.8	-20.3	-19.4	-23.6	-25.2	-29.4	-32.1	-26.7	-25.8	-22.1	-26.1	-21.8	-25.1	-26.2	-27.2	-19.3	-25.5	-20.7	-21.4	-26.6
04/01/2009	SPEC.	-13.3	-8.2	-8.9	-11.3	-11.0	-9.0	-16.3	-14.5	-15.0	-11.2	-7.3	-10.8	-8.3	-9.2	-15.6	-11.8	-8.8	-10.9	-10.7	-7.0	-3.5
	CLASS	-22.1	-17.5	-18.2	-20.2	-20.0	-18.2	-24.8	-23.1	-23.6	-20.2	-16.6	-19.8	-17.6	-18.4	-24.2	-20.7	-8.8	-19.9	-10.7	-7.0	-13.3
04/01/2010	SPEC.	-0.5	1.3	7.5	3.1	1.2	5.3	-9.2	-0.9	1.7	1.2	4.1	1.3	3.9	2.9	-0.3	-0.2	3.2	1.5	1.1	-2.2	11.3
	CLASS	3.3	5.1	11.5	7.0	5.0	9.3	-5.8	2.9	5.5	5.0	8.0	5.1	7.8	6.8	3.5	3.6	3.2	5.3	1.1	-2.2	15.5
04/01/2011	SPEC.	-12.1	-13.0	-10.9	-14.0	-14.3	-15.0	-21.4	-12.6	-14.7	-16.6	-14.5	-15.6	-14.9	-13.6	-17.0	-15.7	-16.8	-15.1	-15.8	-21.2	-9.0
	CLASS	-11.6	-12.5	-10.3	-13.5	-13.8	-14.5	-20.9	-12.0	-14.2	-16.1	-14.0	-15.1	-14.4	-13.1	-16.5	-15.2	-16.8	-14.6	-15.8	-21.2	-8.4
04/01/2012	SPEC.	4.3	3.7	4.0	-10.0	-2.8	1.2	-10.0	-1.8	-2.9	-7.9	-3.1	-4.5	-6.3	-6.2	-5.7	-5.2	-5.8	-4.8	-4.8	-12.8	-3.7
	CLASS	-3.3	-3.8	-3.5	-16.5	-9.8	-6.1	-16.5	-8.9	-9.9	-14.6	-10.2	-11.4	-13.1	-13.0	-12.5	-12.1	-5.8	-11.7	-4.8	-12.8	-10.7
04/01/2014	SPEC.	-1.6	3.3	4.1	11.1	1.6	4.3	-18.3	7.9	13.1	-0.5	-1.1	1.5	-0.6	-1.9	7.6	3.0	-0.5	1.9	2.0	-6.8	-3.8
	CLASS	5.8	11.0	11.9	13.8	9.2	12.1	-12.2	13.8	13.8	6.9	6.2	9.0	6.8	5.5	13.8	10.7	-0.5	9.5	2.0	-6.8	3.4
07/01/2016	SPEC.	-1.4	1.3	-1.4	-1.4	-1.4	9.3	-1.4	-1.4	1.2	-1.4	-1.4	-1.4	-0.5	-1.4	-1.4	-1.4	-1.4	-1.4	-1.4	-1.4	-1.4
	CLASS	0.1	4.8	-1.4	-1.1	-0.4	12.9	-1.4	0.5	4.7	-0.2	0.0	-1.4	2.8	-1.4	1.6	-1.1	-1.4	0.1	-1.4	-1.4	-1.4
04/01/2017	SPEC.	-4.3	-0.8	-10.5	-2.4	-3.3	3.0	-11.4	-3.8	-2.3	-2.9	-5.5	-5.2	-4.3	-5.2	-2.4	-5.1	-4.7	-4.0	-4.6	-5.5	-2.2
	CLASS	-1.7	1.8	-8.1	0.1	-0.7	5.7	-9.0	-1.2	0.2	-0.4	-3.0	-2.7	-1.7	-2.7	0.1	-2.6	-4.7	-1.4	-4.6	-5.5	0.3

OHIO

BASIC GROUP II
HISTORY OF LOSS COST/RATE LEVEL CHANGES
BY TERRITORY, SYMBOL AND COVERAGE

(1)	(2)	(3)	(4)	(5)
	EFFECTIVE			
TERRITORY	DATE	SYMBOL	BUILDING	CONTENTS

EXHIBIT C5 DOES NOT EXIST FOR NON-HURRICANE STATES

OHIO

SPECIAL CAUSES OF LOSS

HISTORY OF LOSS COST/RATE LEVEL CHANGES BY CATEGORY

(1) EFFECTIVE DATE	(2) CATEGORY													
	01	02	03	04	05	06	07	08	09	10	11	12	13	14
05/01/2006	16.1	3.8	11.0	2.6	11.3									
05/01/2007	-9.6	-18.2	-5.2	-17.4	-14.1									
04/01/2008	-15.2	-15.2	-8.9	-8.2	13.1									
04/01/2009	-7.4	-9.1	-2.2	3.7	12.7									
04/01/2010	10.0	1.3	9.9	15.4	-3.9									
04/01/2011	32.3	17.0	6.5	9.8	34.9	22.8	22.5	-17.6	12.1	25.6	26.1	27.6	22.9	33.8
04/01/2012	10.3	2.4	-3.3	3.8	17.0	9.3	9.4	-10.8	-0.1	15.6	9.7	8.1	10.2	17.3
04/01/2014	1.3	-2.6	-7.0	-2.8	-6.6	-5.8	-1.1	22.3	-18.2	3.0	0.2	-8.1	-1.9	-0.9
07/01/2016	8.0	7.5	10.3	0.9	0.1	3.4	7.1	21.6	-5.6	9.5	12.1	-2.2	1.8	3.2
04/01/2017	17.5	17.3	15.9	9.8	13.6	11.5	15.7	29.2	3.5	17.0	18.0	5.3	8.5	14.9

OHIO

BASIC GROUP I IMPLICIT PACKAGE
MODIFICATION FACTORS (IPMFS) AND IPMF CAPS

CPP IMPLICIT PACKAGE MODIFICATION FACTORS (IPMFS) AND IPMF CAPS

TOP	DESCRIPTION	IPMF	LOW CAP	HIGH CAP

31	MOTEL/HOTEL	0.755	0.500	1.500
32	APARTMENT	0.867	0.500	1.500
33	OFFICE	0.793	0.500	1.500
34	MERCANTILE	0.931	0.500	1.500
35	INSTITUTIONAL	0.787	0.500	1.500
36	SERVICES	0.991	0.500	1.500
37	INDUST/PROCESSING	0.886	0.500	1.500
38	CONTRACTORS	0.997	0.500	1.500

OHIO

BASIC GROUP II IMPLICIT PACKAGE
MODIFICATION FACTORS (IPMFS) AND IPMF CAPS

CPP IMPLICIT PACKAGE MODIFICATION FACTORS (IPMFS) AND IPMF CAPS

TOP	DESCRIPTION	IPMF	LOW CAP	HIGH CAP

31	MOTEL/HOTEL	1.500	0.500	1.500
32	APARTMENT	1.242	0.500	1.500
33	OFFICE	0.757	0.500	1.500
34	MERCANTILE	1.117	0.500	1.500
35	INSTITUTIONAL	0.960	0.500	1.500
36	SERVICES	1.204	0.500	1.500
37	INDUST/PROCESSING	0.808	0.500	1.500
38	CONTRACTORS	0.969	0.500	1.500

OHIO

SPECIAL CAUSES OF LOSS IMPLICIT PACKAGE
MODIFICATION FACTORS (IPMFS) AND IPMF CAPS

CPP IMPLICIT PACKAGE MODIFICATION FACTORS (IPMFS) AND IPMF CAPS

TOP	DESCRIPTION	IPMF	LOW CAP	HIGH CAP

31	MOTEL/HOTEL	1.199	0.500	1.500
32	APARTMENT	0.866	0.500	1.500
33	OFFICE	1.163	0.500	1.500
34	MERCANTILE	0.800	0.500	1.500
35	INSTITUTIONAL	0.962	0.500	1.500
36	SERVICES	0.794	0.500	1.500
37	INDUST/PROCESSING	0.500	0.500	1.500
38	CONTRACTORS	0.821	0.500	1.500

Development of Current Cost Factors and Loss Projection Factors
For Commercial Property Building and Contents Experience
 Period ending June 30, 2020

Part A: Quarterly Indices for Buildings, Contents and Time Element

Building Loss Projection Factors - Xactware Commercial Index (XCI) (Base: 2009 = 100.0)

Contents - Producer Price Index (PPI) - U.S. Dept. of Labor (Finished Goods Less Energy) (Base: 2009 = 100.0)

Time Element Combined Index - Weighted average of IMSEP and RSALES indices ^(a)

Quarter	XCI	PPI	IMSEP	RSALES	Time Element Combined
					Index
1 Q3-2017	115.0	116.3	1.04	0.957	0.982
2 Q4-2017	115.5	117.1	1.043	0.963	0.987
3 Q1-2018	116.6	117.6	1.045	0.969	0.992
4 Q2-2018	117.5	118.1	1.052	0.972	0.996
5 Q3-2018	118.4	118.3	1.056	0.973	0.998
6 Q4-2018	118.8	119.6	1.057	0.969	0.995
7 Q1-2019	119.8	120.4	1.058	0.964	0.992
8 Q2-2019	121.1	120.8	1.063	0.970	0.998
9 Q3-2019	121.9	120.8	1.063	0.968	0.997
10 Q4-2019	123.0	121.7	1.063	0.968	0.997
11 Q1-2020	124.6	121.9	1.061	0.965	0.994
12 Q2-2020	126.0	122.7	1.043	0.942	0.972

Part B: Computation of Loss Projection Factor (LPF) for Buildings based on 12 points

$$\text{Annual Rate of Change} = +3.30\% \quad R^2 = 0.989$$

$$\text{Loss Projection Factor for Buildings} = 1.033^{22.5/12 (b)} = 1.0628$$

Part C: Computation of Loss Projection Factor (LPF) for Contents based on 12 points

$$\text{Annual Rate of Change} = +1.94\% \quad R^2 = 0.982$$

$$\text{Loss Projection Factor for Contents} = 1.019^{22.5/12 (b)} = 1.0367$$

Part D: Computation of Loss Projection Factor (LPF) for Time Element Based on 12 points

$$\text{Annual Rate of Change} = -0.02\% \quad R^2 = 0.001$$

$$\text{Loss Projection Factor for Time Element} = 1.000^{22.5/12 (b)} = 0.9996$$

(a) 30% weight for IMSEP and 70% weight for RSALES. IMSEP & RSALES indices were rescaled to a 2012 year base.

(b) Assuming a rate or loss cost revision date of 4/01/2021, and all one year policies, the time interval between the midpoint of the latest period (5/15/2020) and the average date of accident (4/01/2022) would be 22.5 months.

Development of Current Cost Factors and Loss Projection Factors

Part E: Calculation of Current Cost Factors (CCF)

<u>Calendar Year Averages</u>				<u>Current Cost Factors Based on Average Index Values for Period ending June 30, 2020</u>			
<u>Year</u>	<u>XCI</u>	<u>PPI</u>	<u>Index</u>	<u>Time Element</u>			
				<u>Buildings</u>		<u>Contents</u>	<u>Time Element</u>
2008	97.0	98.5	0.948	126 / 97.0 =	1.300	122.7 / 98.5 = 1.246	0.9723 / 0.948 = 1.026
2009	100.0	100.0	0.940	126 / 100.0 =	1.260	122.7 / 100.0 = 1.227	0.9723 / 0.940 = 1.034
2010	99.3	101.8	0.953	126 / 99.3 =	1.270	122.7 / 101.8 = 1.205	0.9723 / 0.953 = 1.020
2011	100.0	105.2	0.985	126 / 100.0 =	1.260	122.7 / 105.2 = 1.166	0.9723 / 0.985 = 0.987
2012	101.0	108.0	1.000	126 / 101.0 =	1.248	122.7 / 108.0 = 1.137	0.9723 / 1.000 = 0.972
2013	102.7	109.7	1.003	126 / 102.7 =	1.227	122.7 / 109.7 = 1.118	0.9723 / 1.003 = 0.969
2014	104.7	112.5	1.005	126 / 104.7 =	1.203	122.7 / 112.5 = 1.090	0.9723 / 1.005 = 0.967
2015	109.1	113.8	0.986	126 / 109.1 =	1.155	122.7 / 113.8 = 1.078	0.9723 / 0.986 = 0.986
2016	111.1	114.4	0.975	126 / 111.1 =	1.134	122.7 / 114.4 = 1.072	0.9723 / 0.975 = 0.997
2017	114.3	116.4	0.983	126 / 114.3 =	1.102	122.7 / 116.4 = 1.054	0.9723 / 0.983 = 0.989
2018	117.8	118.4	0.995	126 / 117.8 =	1.069	122.7 / 118.4 = 1.036	0.9723 / 0.995 = 0.977
2019	121.5	120.9	0.996	126 / 121.5 =	1.037	122.7 / 120.9 = 1.015	0.9723 / 0.996 = 0.976

SUMMARY OF LOSS TREND ADJUSTMENTS (LTA'S)

<u>BUILDINGS</u>	<u>5 YEAR INCURRED LOSSES</u>	<u>LTA'S*</u>
BASIC GROUP I	2,958,736,918	0.0%
BASIC GROUP II	2,951,810,348	0.0%
SPECIAL CAUSES OF LOSS	1,665,137,986	0.3%
TOTAL	7,575,685,251	0.1%
<u>CONTENTS</u>		
BASIC GROUP I	869,646,578	0.6%
BASIC GROUP II	263,818,148	0.6%
SPECIAL CAUSES OF LOSS	606,599,719	-0.6%
TOTAL	1,740,064,445	0.2%
<u>TIME ELEMENT</u>		
BASIC GROUP I	389,039,379	3%
BASIC GROUP II	70,999,922	3%
SPECIAL CAUSES OF LOSS	123,793,433	3%
TOTAL	583,832,734	2.6%
GRAND TOTAL	9,899,582,430	0.3%

*The LTA's are based on internal severity and frequency data. They apply to both the historical period and projection period.

DEVELOPMENT OF LTA'SI. EXTERNAL RATE OF CHANGE^a

Calendar Year	(1) Buildings Current Cost Factor	(2) Contents Current Cost Factor	(3) Time Element Cost Factor	(4) Basic Group I (BGI)& Special Causes of Loss (SCL) Weights	(5) Basic Group II (BGII) Weights
2009	1.188	1.196	1.061		0.10
2010	1.197	1.175	1.046		0.10
2011	1.188	1.137	1.012		0.10
2012	1.176	1.108	0.997		0.10
2013	1.157	1.090	0.994		0.10
2014	1.135	1.063	0.992	0.10	0.10
2015	1.089	1.051	1.011	0.15	0.10
2016	1.069	1.045	1.023	0.20	0.10
2017	1.039	1.028	1.014	0.25	0.10
2018	1.008	1.010	1.000	0.30	0.10

(6) AVERAGE CURRENT COST FACTORS

	Buildings	Contents	Time Element
Basic Group I and Special Causes of Loss (Weighted on Column (4))	1.053	1.033	1.009
Basic Group II (Weighted on Column (5))	1.125	1.090	1.015

(7) LOSS PROJECTION FACTORS

	Buildings	Contents	Time Element
Annual Rate of Change	0.029	0.017	0.010
Loss Projection Factor: ^b $(1.0 + \text{Annual Rate of Change})^{(X/12)}$	1.079	1.045	1.026

(8) TOTAL TREND FACTOR (Average Current Cost Factor \times Loss Projection Factor)

	Buildings	Contents	Time Element
Basic Group I and Special Causes of Loss	1.136	1.079	1.035
Basic Group II	1.214	1.139	1.041

(9) EXTERNAL ANNUAL RATE OF CHANGE^c

	Buildings	Contents	Time Element
Basic Group I and Special Causes of Loss: $(\text{Total Trend Factor})^{12/54}$	1.029	1.017	1.008
Basic Group II: $(\text{Total Trend Factor})^{12/90}$	1.026	1.018	1.005

- (a) The Current Cost Factors and Loss Projection Factors on this exhibit are based on external economic indices through December 31, 2018 for Buildings, Contents and Time Element.
- (b) Assuming a loss cost revision date of July 1, 2020, the time interval between the midpoint of the latest period of external trend information (November 15, 2018) and the prospective average date of loss (July 1, 2021) is 31.5 months for Buildings, Contents and Time Element.
- (c) The time interval from the weighted midpoint of the experience period to the prospective average date of loss (July 1, 2021) is 54 months for BG I and SCL, and 90 months for BG II. The weighted midpoint is January 1, 2017 for BG I and SCL, and January 1, 2014 for BG II.

DEVELOPMENT OF LTA'SII. INTERNAL ANNUAL RATES OF CHANGE:

(10) SELECTED COMFAL

	Buildings	Contents	Time Element
Basic Group I (BGI)	1.050	1.050	1.060
Basic Group II (BGII)	1.025	1.030	1.060
Special Causes of Loss	1.035	1.025	1.060

III. LTA CALCULATION:

CALCULATION OF LTAs - BUILDINGS

	(11)	(12)	(13)	(14)	(15)	(16)
	External	Internal	Indicated	Formula	Frequency	Final
	Rate of	Rate of	Severity LTA	Severity	Frequency	Final
	<u>Change^d</u>	<u>Change</u>	<u>[(12)/(11)-1.0]</u>	<u>LTA^e</u>	<u>Effect</u>	<u>LTA^f</u>
Basic Group I (BGI)	1.029	1.050	2.0	1.0	-1.0	0.0
Basic Group II (BGII)	1.026	1.025	-0.1	0.0	0.0	0.0
Special Causes of Loss	1.029	1.035	0.6	0.3	0.0	0.3

CALCULATION OF LTAs - CONTENTS

	(11)	(12)	(13)	(14)	(15)	(16)
	External	Internal	Indicated	Formula	Frequency	Final
	Rate of	Rate of	Severity LTA	Severity	Frequency	Final
	<u>Change^d</u>	<u>Change</u>	<u>[(12)/(11)-1.0]</u>	<u>LTA^e</u>	<u>Effect</u>	<u>LTA^f</u>
Basic Group I (BGI)	1.017	1.050	3.2	1.6	-1.0	0.6
Basic Group II (BGII)	1.018	1.030	1.2	0.6	0.0	0.6
Special Causes of Loss	1.017	1.025	0.8	0.4	-1.0	-0.6

CALCULATION OF LTAs - TIME ELEMENT

	(11)	(12)	(13)	(14)	(15)	(16)
	External	Internal	Indicated	Formula	Frequency	Final
	Rate of	Rate of	Severity LTA	Severity	Frequency	Final
	<u>Change^d</u>	<u>Change</u>	<u>[(12)/(11)-1.0]</u>	<u>LTA^e</u>	<u>Effect</u>	<u>LTA^f</u>
Basic Group I (BGI)	1.008	1.060	5.2	2.6	0.0	2.6
Basic Group II (BGII)	1.005	1.060	5.5	2.7	0.0	2.7
Special Causes of Loss	1.008	1.060	5.2	2.6	0.0	2.6

(d) The external rates of change are based on external economic indices through December 31, 2018 for Buildings, Contents and Time Element.

(e) The formula severity LTA for Buildings, Contents and Time Element is calculated as one-half of the indicated severity LTA. This is equivalent to calculating the overall severity trend giving 50% weight to the external trend and 50% weight to the selected internal trend.

(f) The final LTA is calculated as the product (in factor form) of the formula severity LTA and frequency effect.

EXPOSURE TREND
DEVELOPMENT OF CURRENT AND PROJECTED EARNED EXPOSURE FACTORS

	Buildings				Contents			
	(1) ^a	(2) ^a	(3) ^b	(4) ^c	(5) ^a	(6) ^a	(7) ^b	(8) ^c
Year	Annual Written Increase	7/1/2019 Written Factors	10/1/2021 Projected Factors	10/1/2021 Earned Factors	Annual Written Increase	7/1/2019 Written Factors	10/1/2021 Projected Factors	10/1/2021 Earned Factors
2007	3.9%	1.368	1.465	1.508	2.4%	1.266	1.330	1.353
2008	3.5%	1.322	1.416	1.453	2.4%	1.236	1.298	1.322
2009	3.3%	1.280	1.371	1.405	2.2%	1.209	1.270	1.291
2010	2.5%	1.249	1.338	1.363	1.7%	1.189	1.249	1.265
2011	2.5%	1.219	1.306	1.330	1.8%	1.168	1.227	1.243
2012	2.7%	1.187	1.271	1.297	1.8%	1.147	1.205	1.222
2013	2.6%	1.157	1.239	1.263	2.1%	1.123	1.179	1.198
2014	2.5%	1.129	1.209	1.232	2.1%	1.100	1.155	1.173
2015	2.3%	1.104	1.182	1.202	1.9%	1.079	1.133	1.150
2016	2.1%	1.081	1.158	1.176	1.8%	1.060	1.113	1.128
2017	2.1%	1.059	1.134	1.152	1.8%	1.041	1.093	1.108
2018	2.7%	1.031	1.104	1.126	1.9%	1.022	1.073	1.088
2019	3.1%	1.000	1.071	1.096	2.2%	1.000	1.050	1.067

Notes

- a The percentages in columns (1) and (5) represent the change in written exposures from 07/01/n-1 to 07/01/n. Columns (2) and (6) contain the cumulative changes in written exposures for each year relative to the latest year.
- b The selected average annual changes in Amount of Insurance for projection purposes are 3.1% and 2.2% for Buildings and Contents, respectively. Consequently, the written factors at 7/1/2019 levels in column (2) and column (6) are brought to the level of the average date of writing in the effective period, 10/1/2021 (i.e., 6 months beyond an assumed revision date of 7/1/2020), by applying a factor of $(1.031)^{(27/12)}$ for Buildings and $(1.022)^{(27/12)}$ for Contents.
- c Written factors are earned into each accident year ending 12/31 using the following factors which assume all one year policies:

<u>Year</u>	<u>Earning Factors (All Years)</u>
n-2	1/32
n-1	11/16
n	9/32

For example, the factors used to adjust earned exposures for the period from 01/01/2019 to 12/31/2019 to the projected level are 1.096 for Buildings and 1.067 for Contents.

EXPOSURE TREND
DEVELOPMENT OF CURRENT AND PROJECTED EARNED EXPOSURE FACTORS

	Time Element			
	(1) ^a	(2) ^a	(3) ^b	(4) ^c
Year	Annual Written Increase	7/1/2019 Written Factors	10/1/2021 Projected Factors	10/1/2021 Earned Factors
2007	1.3%	1.116	1.139	1.150
2008	1.3%	1.102	1.124	1.135
2009	0.8%	1.093	1.115	1.122
2010	0.7%	1.085	1.107	1.113
2011	0.8%	1.076	1.098	1.105
2012	0.8%	1.067	1.089	1.096
2013	0.9%	1.057	1.079	1.086
2014	1.0%	1.047	1.068	1.076
2015	1.1%	1.036	1.057	1.065
2016	1.1%	1.025	1.046	1.054
2017	0.9%	1.016	1.037	1.044
2018	0.7%	1.009	1.030	1.035
2019	0.9%	1.000	1.020	1.027

Notes

- a The percentages in columns (1) and (5) represent the change in written exposures from 07/01/n-1 to 07/01/n. Columns (2) and (6) contain the cumulative changes in written exposures for each year relative to the latest year.
- b The selected average annual change in Net Income (Time Element exposure) for projection purposes is 0.9%. Consequently, the written factors at 7/1/2019 levels in column (2) are brought to the level of the average date of writing in the effective period, 10/1/2021 (i.e., 6 months beyond an assumed revision date of 7/1/2020), by applying a factor of $(1.009)^{(27/12)}$ for Time Element.
- c Written factors are earned into each accident year ending 12/31 using the following factors which assume all one year policies:

Year	Earning Factors (All Years)
n-2	1/32
n-1	11/16
n	9/32

For example, the factors used to adjust earned exposures for the period from 01/01/2019 to 12/31/2019 to the projected level is 1.027 for Time Element

PREMIUM TREND - BASIC GROUP I
DEVELOPMENT OF CURRENT AND PROJECTED EARNED PREMIUM FACTORS

	Buildings				Contents			
	(1) ^a	(2) ^a	(3) ^b	(4) ^c	(5) ^a	(6) ^a	(7) ^b	(8) ^c
	Annual	7/1/2019	10/1/2021	10/1/2021	Annual	7/1/2019	10/1/2021	10/1/2021
	Written	Written	Projected	Earned	Written	Written	Projected	Earned
<u>Year</u>	<u>Increase</u>	<u>Factors</u>	<u>Factors</u>	<u>Factors</u>	<u>Increase</u>	<u>Factors</u>	<u>Factors</u>	<u>Factors</u>
2007	3.1%	1.292	1.366	1.398	2.0%	1.217	1.267	1.286
2008	2.8%	1.257	1.329	1.357	2.0%	1.193	1.242	1.261
2009	2.7%	1.224	1.294	1.320	1.8%	1.172	1.220	1.237
2010	2.0%	1.200	1.269	1.288	1.4%	1.156	1.203	1.216
2011	2.0%	1.176	1.243	1.262	1.5%	1.139	1.186	1.199
2012	2.2%	1.151	1.217	1.237	1.5%	1.122	1.168	1.181
2013	2.1%	1.127	1.191	1.211	1.8%	1.102	1.147	1.163
2014	2.0%	1.105	1.168	1.185	1.8%	1.083	1.127	1.142
2015	1.9%	1.084	1.146	1.163	1.6%	1.066	1.110	1.123
2016	1.7%	1.066	1.127	1.141	1.5%	1.050	1.093	1.106
2017	1.7%	1.048	1.108	1.122	1.5%	1.034	1.076	1.089
2018	2.2%	1.025	1.084	1.102	1.6%	1.018	1.060	1.072
2019	2.5%	1.000	1.057	1.077	1.8%	1.000	1.041	1.055

Notes

- a The percentages in columns (1) and (5) represent the change in written premium (reflecting the combined effect of change in exposures and limit of insurance factors) from 07/01/n-1 to 07/01/n. Columns (2) and (6) contain the cumulative changes in written premiums for each year relative to the latest year.
- b The average annual changes in Premium for projection purposes are 2.5% and 1.8% for Buildings and Contents, respectively. Consequently, the written factors at 7/1/2019 levels in column (2) and column (6) are brought to the level of the average date of writing in the effective period, 10/1/2021 (i.e., 6 months beyond an assumed revision date of 7/1/2020), by applying a factor of $(1.025)^{(27/12)}$ for Buildings and $(1.018)^{(27/12)}$ for Contents.
- c Written factors are earned into each accident year ending 12/31 using the following factors which assume all one year policies:

<u>Year</u>	<u>Earning Factors (All Years)</u>
n-2	1/32
n-1	11/16
n	9/32

For example, the factors used to adjust earned exposures for the period from 01/01/2019 to 12/31/2019 to the projected level are 1.077 for Buildings and 1.055 for Contents.

PREMIUM TREND - BASIC GROUP II - OTHER THAN SOUTHEAST
DEVELOPMENT OF CURRENT AND PROJECTED EARNED PREMIUM FACTORS

	Buildings				Contents			
	(1) ^a	(2) ^a	(3) ^b	(4) ^c	(5) ^a	(6) ^a	(7) ^b	(8) ^c
	Annual	7/1/2019	10/1/2021	10/1/2021	Annual	7/1/2019	10/1/2021	10/1/2021
	Written	Written	Projected	Earned	Written	Written	Projected	Earned
<u>Year</u>	<u>Increase</u>	<u>Factors</u>	<u>Factors</u>	<u>Factors</u>	<u>Increase</u>	<u>Factors</u>	<u>Factors</u>	<u>Factors</u>
2007	2.9%	1.265	1.331	1.360	1.8%	1.197	1.243	1.260
2008	2.6%	1.233	1.298	1.323	1.8%	1.176	1.221	1.238
2009	2.4%	1.204	1.267	1.290	1.7%	1.156	1.201	1.216
2010	1.9%	1.182	1.244	1.262	1.3%	1.141	1.185	1.197
2011	1.9%	1.160	1.221	1.238	1.4%	1.125	1.168	1.181
2012	2.0%	1.137	1.197	1.215	1.4%	1.109	1.152	1.164
2013	1.9%	1.116	1.175	1.192	1.6%	1.092	1.134	1.147
2014	1.9%	1.095	1.152	1.169	1.6%	1.075	1.117	1.130
2015	1.7%	1.077	1.134	1.148	1.4%	1.060	1.101	1.113
2016	1.6%	1.060	1.116	1.130	1.4%	1.045	1.085	1.097
2017	1.6%	1.043	1.098	1.112	1.4%	1.031	1.071	1.082
2018	2.0%	1.023	1.077	1.093	1.4%	1.017	1.056	1.067
2019	2.3%	1.000	1.052	1.071	1.7%	1.000	1.039	1.052

Notes

- a The percentages in columns (1) and (5) represent the change in written premium (reflecting the combined effect of change in exposures and limit of insurance factors) from 07/01/n-1 to 07/01/n. Columns (2) and (6) contain the cumulative changes in written premiums for each year relative to the latest year.
- b The average annual changes in Premium for projection purposes are 2.3% and 1.7% for Buildings and Contents, respectively. Consequently, the written factors at 7/1/2019 levels in column (2) and column (6) are brought to the level of the average date of writing in the effective period, 10/1/2021 (i.e., 6 months beyond an assumed revision date of 7/1/2020), by applying a factor of $(1.023)^{(27/12)}$ for Buildings and $(1.017)^{(27/12)}$ for Contents.
- c Written factors are earned into each accident year ending 12/31 using the following factors which assume all one year policies:

<u>Year</u>	<u>Earning Factors (All Years)</u>
n-2	1/32
n-1	11/16
n	9/32

For example, the factors used to adjust earned exposures for the period from 01/01/2019 to 12/31/2019 to the projected level are 1.071 for Buildings and 1.052 for Contents.

PREMIUM TREND - SPECIAL CAUSES OF LOSS
DEVELOPMENT OF CURRENT AND PROJECTED EARNED PREMIUM FACTORS

	Buildings				Contents			
	(1) ^a	(2) ^a	(3) ^b	(4) ^c	(5) ^a	(6) ^a	(7) ^b	(8) ^c
Year	Annual Written Increase	7/1/2019 Written Factors	10/1/2021 Projected Factors	10/1/2021 Earned Factors	Annual Written Increase	7/1/2019 Written Factors	10/1/2021 Projected Factors	10/1/2021 Earned Factors
2007	3.0%	1.275	1.345	1.375	1.6%	1.165	1.202	1.217
2008	2.7%	1.241	1.309	1.336	1.6%	1.147	1.183	1.197
2009	2.5%	1.211	1.277	1.301	1.4%	1.131	1.167	1.179
2010	1.9%	1.188	1.253	1.271	1.1%	1.119	1.155	1.164
2011	1.9%	1.166	1.230	1.247	1.2%	1.106	1.141	1.151
2012	2.1%	1.142	1.205	1.224	1.2%	1.093	1.128	1.138
2013	2.0%	1.120	1.181	1.199	1.4%	1.078	1.112	1.124
2014	1.9%	1.099	1.159	1.176	1.4%	1.063	1.097	1.108
2015	1.8%	1.080	1.139	1.154	1.2%	1.050	1.083	1.094
2016	1.6%	1.063	1.121	1.135	1.2%	1.038	1.071	1.080
2017	1.6%	1.046	1.103	1.117	1.2%	1.026	1.059	1.068
2018	2.1%	1.024	1.080	1.097	1.2%	1.014	1.046	1.056
2019	2.4%	1.000	1.055	1.074	1.4%	1.000	1.032	1.042

Notes

- a The percentages in columns (1) and (5) represent the change in written premium (reflecting the combined effect of change in exposures and limit of insurance factors) from 07/01/n-1 to 07/01/n. Columns (2) and (6) contain the cumulative changes in written premiums for each year relative to the latest year.
- b The average annual changes in Premium for projection purposes are 2.4% and 1.4% for Buildings and Contents, respectively. Consequently, the written factors at 7/1/2019 levels in column (2) and column (6) are brought to the level of the average date of writing in the effective period, 10/1/2021 (i.e., 6 months beyond an assumed revision date of 7/1/2020), by applying a factor of $(1.024)^{(27/12)}$ for Buildings and $(1.014)^{(27/12)}$ for Contents.
- c Written factors are earned into each accident year ending 12/31 using the following factors which assume all one year policies:

<u>Year</u>	<u>Earning Factors (All Years)</u>
n-2	1/32
n-1	11/16
n	9/32

For example, the factors used to adjust earned exposures for the period from 01/01/2019 to 12/31/2019 to the projected level are 1.074 for Buildings and 1.042 for Contents.

OHIO

BASIC GROUP I
 ADDITIONAL INFORMATION ON TREND ADJUSTMENTS

YEAR	(1) UNADJUSTED INCURRED LOSSES	(2) TRENDED INCURRED LOSSES	(3) AVERAGE TOTAL LOSS TREND FACTOR (2) / (1)	(4) SPLIT % ----- BUILDINGS CONTENTS TIME ELEMENT		
2015	52,175,648	67,457,992	1.293	74.5%	21.6%	3.9%
2016	56,726,880	70,604,801	1.245	61.2%	31.3%	7.5%
2017	56,311,354	68,593,770	1.218	77.0%	20.0%	3.0%
2018	58,515,131	68,120,068	1.164	73.0%	21.9%	5.1%
2019	73,165,734	81,531,512	1.114	58.6%	38.7%	2.7%

OHIO

BASIC GROUP II
 ADDITIONAL INFORMATION ON TREND ADJUSTMENTS

YEAR	(1)	(2)	(3)	(4)		
	UNADJUSTED INCURRED LOSSES	TRENDED INCURRED LOSSES	AVERAGE TOTAL LOSS TREND FACTOR (2) / (1)	SPLIT %		
				BUILDINGS	CONTENTS	TIME ELEMENT
2010	31,469,408	42,994,266	1.366	91.0%	7.3%	1.7%
2011	72,172,660	97,299,682	1.348	96.4%	3.1%	0.5%
2012	69,188,218	92,285,527	1.334	91.5%	5.9%	2.6%
2013	34,296,492	45,225,223	1.319	93.5%	5.4%	1.1%
2014	22,783,890	29,522,433	1.296	90.4%	5.7%	3.9%
2015	20,249,314	25,075,290	1.238	91.8%	5.7%	2.5%
2016	20,813,541	25,358,139	1.218	91.4%	6.7%	1.9%
2017	24,479,838	29,128,418	1.190	92.5%	7.1%	0.4%
2018	31,173,307	35,336,134	1.134	78.3%	3.3%	18.4%
2019	112,740,646	124,089,370	1.101	84.8%	10.3%	4.9%

OHIO

SPECIAL CAUSES OF LOSS
ADDITIONAL INFORMATION ON TREND ADJUSTMENTS

YEAR	(1) UNADJUSTED INCURRED LOSSES	(2) TRENDED INCURRED LOSSES	(3) AVERAGE TOTAL LOSS TREND FACTOR (2) / (1)	(4) SPLIT % ----- BUILDINGS CONTENTS TIME ELEMENT		
2015	38,171,196	47,455,156	1.243	77.6%	19.2%	3.2%
2016	22,997,486	27,804,913	1.209	72.2%	25.7%	2.1%
2017	22,293,222	26,110,818	1.171	63.0%	35.8%	1.2%
2018	30,632,623	34,923,687	1.140	67.5%	29.5%	3.0%
2019	32,768,624	36,174,063	1.104	69.0%	27.4%	3.6%

BASIC GROUP I
INCURRED LOSSES
LOSS YEARS 2010-2019
EVALUATED AS OF 12/2019

LOSSES AS OF					
YEAR ENDING	15 MONTHS	27 MONTHS	39 MONTHS	51 MONTHS	63 MONTHS
9/30/2010	865,481,159	855,319,678	839,863,518	829,304,653	818,703,255
9/30/2011	964,962,902	955,846,856	928,394,589	920,666,826	919,985,220
9/30/2012	840,606,177	828,507,453	815,954,902	808,001,432	805,745,620
9/30/2013	884,389,865	871,681,340	869,278,507	859,931,768	848,400,299
9/30/2014	921,508,046	911,506,120	898,806,207	887,099,209	886,096,407
9/30/2015	825,096,305	802,285,646	794,615,718	792,133,010	789,137,015
9/30/2016	812,742,576	807,987,244	791,339,609	792,183,797	
9/30/2017	922,902,860	895,124,571	876,898,169		
9/30/2018	1,075,229,403	1,029,409,663			
9/30/2019	982,724,403				

RATIOS				
YEAR ENDING	27:15 MONTHS	39:27 MONTHS	51:39 MONTHS	63:51 MONTHS
9/30/2010	0.988	0.982	0.987	0.987
9/30/2011	0.991	0.971	0.992	0.999
9/30/2012	0.986	0.985	0.990	0.997
9/30/2013	0.986	0.997	0.989	0.987
9/30/2014	0.989	0.986	0.987	0.999
9/30/2015	0.972	0.990	0.997	0.996
9/30/2016	0.994	0.979	1.001	
9/30/2017	0.970	0.980		
9/30/2018	0.957			
5 POINT AVERAGE	0.976	0.986	0.993	0.996

DEVELOPMENT FACTORS TO ULTIMATE

15 MONTHS TO ULTIMATE =	0.952
27 MONTHS TO ULTIMATE =	0.975
39 MONTHS TO ULTIMATE =	0.989
51 MONTHS TO ULTIMATE =	0.996

BASIC GROUP II
INCURRED LOSSES
LOSS YEARS 2010-2019
EVALUATED AS OF 12/2019

LOSSES AS OF					
YEAR ENDING	15 MONTHS	27 MONTHS	39 MONTHS	51 MONTHS	63 MONTHS
9/30/2010	564,496,665	575,966,001	576,474,943	577,477,255	578,453,137
9/30/2011	1,288,435,394	1,335,620,698	1,346,215,721	1,359,441,795	1,373,597,038
9/30/2012	782,406,384	827,966,862	848,941,038	857,107,395	863,561,268
9/30/2013	753,973,749	775,589,397	786,389,031	794,658,111	802,228,071
9/30/2014	585,822,484	605,470,213	618,436,032	630,759,236	635,377,134
9/30/2015	426,755,195	453,969,713	457,569,395	462,166,222	467,368,191
9/30/2016	664,392,014	700,991,829	713,716,909	719,733,793	
9/30/2017	762,372,101	809,456,943	839,424,047		
9/30/2018	607,350,847	653,670,480			
9/30/2019	693,004,931				

RATIOS				
YEAR ENDING	27:15 MONTHS	39:27 MONTHS	51:39 MONTHS	63:51 MONTHS
9/30/2010	1.020	1.001	1.002	1.002
9/30/2011	1.037	1.008	1.010	1.010
9/30/2012	1.058	1.025	1.010	1.008
9/30/2013	1.029	1.014	1.011	1.010
9/30/2014	1.034	1.021	1.020	1.007
9/30/2015	1.064	1.008	1.010	1.011
9/30/2016	1.055	1.018	1.008	
9/30/2017	1.062	1.037		
9/30/2018	1.076			
5 POINT AVERAGE	1.058	1.020	1.012	1.009

DEVELOPMENT FACTORS TO ULTIMATE	
15 MONTHS TO ULTIMATE =	1.102
27 MONTHS TO ULTIMATE =	1.042
39 MONTHS TO ULTIMATE =	1.021
51 MONTHS TO ULTIMATE =	1.009

SPECIAL CAUSES OF LOSS
INCURRED LOSSES
LOSS YEARS 2010-2019
EVALUATED AS OF 12/2019

LOSSES AS OF					
YEAR ENDING	15 MONTHS	27 MONTHS	39 MONTHS	51 MONTHS	63 MONTHS
9/30/2010	656,501,184	651,258,903	644,477,397	643,313,856	642,097,676
9/30/2011	742,118,914	729,630,986	721,925,191	719,024,730	718,473,627
9/30/2012	385,226,079	375,856,226	372,811,523	373,685,638	373,306,707
9/30/2013	410,490,990	404,364,712	395,603,662	396,586,751	397,164,464
9/30/2014	651,231,988	644,455,936	643,279,785	642,031,583	640,298,050
9/30/2015	589,546,177	586,259,266	584,563,254	585,981,912	592,178,059
9/30/2016	367,408,516	378,036,772	381,889,020	382,851,004	
9/30/2017	408,099,310	409,048,697	420,223,801		
9/30/2018	550,154,365	545,813,688			
9/30/2019	504,967,633				

RATIOS				
YEAR ENDING	27:15 MONTHS	39:27 MONTHS	51:39 MONTHS	63:51 MONTHS
9/30/2010	0.992	0.990	0.998	0.998
9/30/2011	0.983	0.989	0.996	0.999
9/30/2012	0.976	0.992	1.002	0.999
9/30/2013	0.985	0.978	1.002	1.001
9/30/2014	0.990	0.998	0.998	0.997
9/30/2015	0.994	0.997	1.002	1.011
9/30/2016	1.029	1.010	1.003	
9/30/2017	1.002	1.027		
9/30/2018	0.992			
5 POINT AVERAGE	1.001	1.002	1.001	1.001

DEVELOPMENT FACTORS TO ULTIMATE	
15 MONTHS TO ULTIMATE =	1.005
27 MONTHS TO ULTIMATE =	1.004
39 MONTHS TO ULTIMATE =	1.002
51 MONTHS TO ULTIMATE =	1.001

COUNTRYWIDE BASIC GROUP I EXCESS LOSS FACTORS
BY CONSTRUCTION, PROTECTION AND EXPOSURE

		Amount of Insurance *										
		1	2	3	4	5	6	7	8	9	10	11
Const. 1-3	Prot. 1-4	1.000	1.064	1.133	1.206	1.284	1.366	1.454	1.548	1.648	1.754	1.867
	Prot. 5-7	1.000	1.082	1.170	1.266	1.369	1.482	1.603	1.734	1.876	2.029	2.195
	Prot. 8-10	1.000	1.063	1.130	1.202	1.277	1.358	1.444	1.535	1.632	1.735	1.844

		Amount of Insurance *										
		1	2	3	4	5	6	7	8	9	10	11
Const. 4-6	Prot. 1-4	1.000	1.052	1.107	1.164	1.225	1.289	1.356	1.427	1.501	1.579	1.661
	Prot. 5-7	1.000	1.069	1.143	1.222	1.307	1.397	1.494	1.598	1.708	1.827	1.953
	Prot. 8-10	1.000	1.051	1.104	1.160	1.219	1.281	1.346	1.414	1.486	1.562	1.641

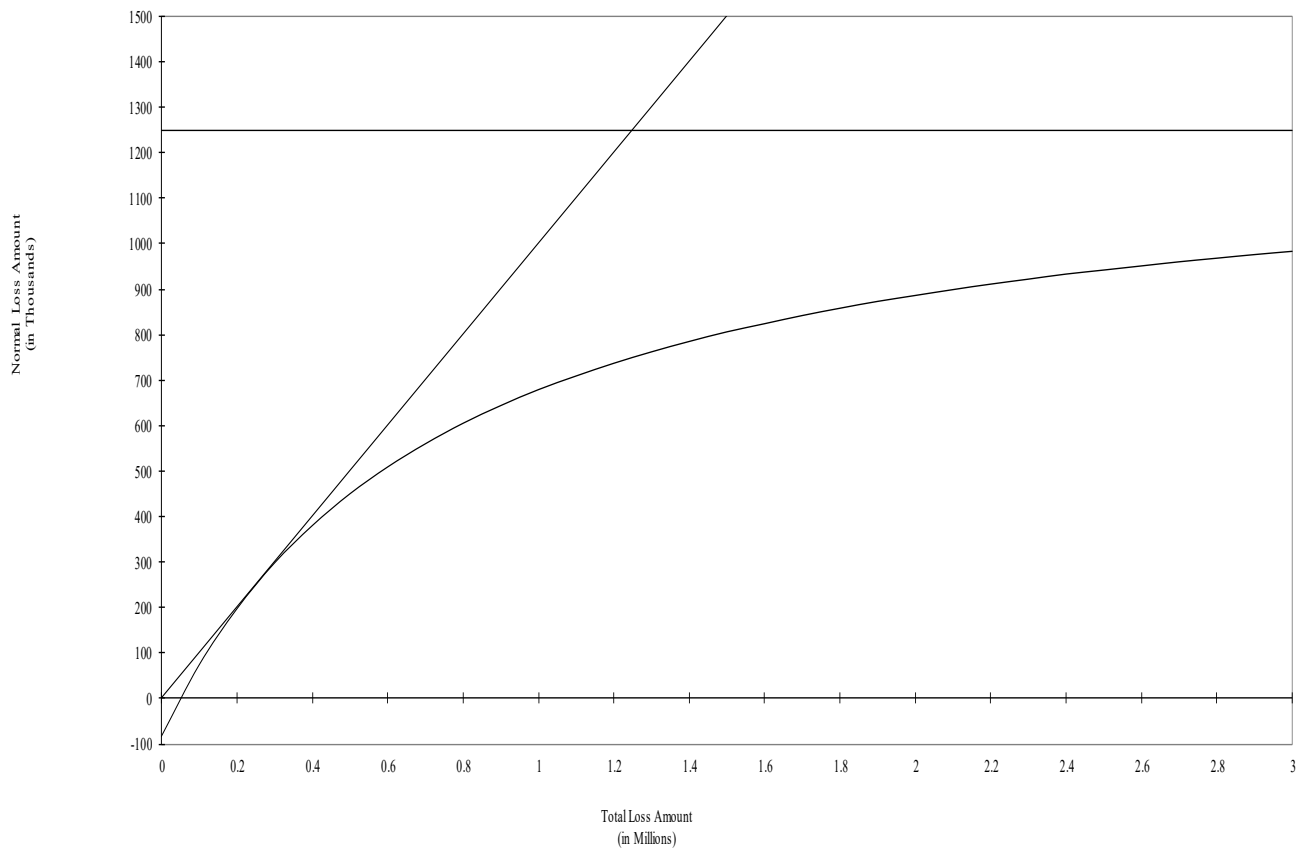
* Amount of
Insurance

Intervals

1	0-450,000
2	450,001-500,000
3	500,001-700,000
4	700,001-1,000,000
5	1,000,001-1,500,000
6	1,500,001-2,500,000
7	2,500,001-3,500,000
8	3,500,001-5,500,000
9	5,500,001-7,500,000
10	7,500,001-10,000,000
11	10,000,001 and over

Countrywide Basic Group I
Normal vs. Total Loss Amount

$$\text{Normal Loss} = \$1,250,000 \times (1 - (\$800,000 \div (\text{Total Loss} + \$750,000)))$$



OHIO

BASIC GROUP I
ADDITIONAL EXCESS LOSS INFORMATION

	(1)	(2)	(3)	(4)	(5)	(6)
				MULTI-		STATE
	TRENDED	TRENDED	STATE	STATE	ADJUSTED	AVERAGE
	INCURRED	NORMAL	NORMAL %	NORMAL	INCURRED	EXCESS
YEAR	LOSSES	LOSSES	(2)/(1)	%	LOSSES	FACTOR
						(5)/(2)
2015	67,457,992	54,645,538	81.0%	72.8%	75,547,950	1.383
2016	70,604,801	56,630,826	80.2%	72.2%	78,188,504	1.381
2017	68,593,770	56,902,992	83.0%	72.5%	79,988,558	1.406
2018	68,120,068	51,920,223	76.2%	67.6%	72,041,987	1.388
2019	81,531,512	54,421,323	66.7%	67.2%	76,090,241	1.398

OHIO
DEVELOPMENT OF BASIC GROUP II EXCESS MULTIPLIER

	(1)	(2)	(3)	(4)	(5)	(6)
YEAR	EARNED PREMIUMS	INCURRED LOSSES	NORMAL INCURRED LOSSES	NORMAL LOSS RATIO	STATE EXCESS LOSS RATIO	REGIONAL EXCESS LOSS RATIO
1950	4,361,605	1,136,986	1,136,986	0.261		-
1951	4,875,906	1,472,883	1,472,883	0.302		-
1952	6,296,060	1,950,958	1,950,958	0.310		-
1953	5,686,222	5,091,460	4,168,001	0.733	0.151	0.011
1954	6,051,000	2,526,412	2,526,412	0.418		-
1955	6,243,900	4,865,874	4,576,779	0.733	0.045	0.001
1956	6,675,591	7,778,241	4,893,208	0.733	0.361	0.071
1957	7,157,875	2,717,648	2,717,648	0.380		-
1958	6,825,009	2,263,623	2,263,623	0.332		-
1959	7,280,470	3,341,181	3,341,181	0.459		-
1960	7,744,823	2,307,103	2,307,103	0.298		-
1961	7,826,165	3,171,843	3,171,843	0.405		-
1962	7,726,959	3,801,103	3,801,103	0.492		-
1963	7,247,204	3,833,988	3,833,988	0.529		-
1964	6,692,466	4,348,592	4,348,592	0.650		-
1965	6,304,732	3,699,519	3,699,519	0.587		-
1966	5,778,979	3,166,434	3,166,434	0.548		-
1967	5,559,286	4,045,117	4,045,117	0.728		-
1968	5,056,929	2,465,516	2,465,516	0.488		-
1969	4,985,076	4,444,770	3,654,061	0.733	0.148	0.011
1970	7,080,395	4,343,776	4,343,776	0.613		-
1971	8,530,151	4,766,165	4,766,165	0.559		-
1972	10,181,086	2,824,394	2,824,394	0.277		-
1973	10,444,455	2,941,173	2,941,173	0.282		-
1974	10,521,250	19,329,615	7,712,076	0.733	0.735	0.369
1975	12,073,195	5,807,965	5,807,965	0.481		-
1976	16,044,779	3,452,639	3,452,639	0.215		-
1977	18,601,413	6,440,350	6,440,350	0.346		-
1978	20,819,264	12,757,659	12,757,659	0.613		-
1979	20,815,690	7,982,593	7,930,132	0.381	0.003	-
1980	19,573,106	13,282,548	13,282,548	0.679		-
1981	19,487,373	8,692,966	8,692,966	0.446		-
1982	19,082,976	16,191,792	15,684,419	0.822	0.026	-
1983	18,545,652	11,734,520	11,734,520	0.633		-
1984	17,666,844	8,545,656	8,545,656	0.484		-
1985	20,792,172	12,248,540	12,248,540	0.589		-
1986	27,258,684	9,908,372	9,745,314	0.358	0.006	-
1987	30,212,298	7,307,144	7,307,144	0.242		-
1988	28,790,439	3,928,839	3,928,839	0.136		-
1989	27,087,135	5,588,530	5,588,530	0.206		-
1990	27,860,238	9,605,704	9,605,704	0.345		-
1991	26,716,056	8,303,351	8,303,351	0.311		-

OHIO
DEVELOPMENT OF BASIC GROUP II EXCESS MULTIPLIER

	(1)	(2)	(3)	(4)	(5)	(6)
YEAR	EARNED PREMIUMS	INCURRED LOSSES	NORMAL INCURRED LOSSES	NORMAL LOSS RATIO	STATE EXCESS LOSS RATIO	REGIONAL EXCESS LOSS RATIO
1992	25,621,389	7,867,529	7,867,529	0.307		-
1993	23,610,957	9,822,411	9,822,411	0.416		-
1994	23,224,890	5,402,677	5,402,677	0.233		-
1995	22,230,624	7,653,731	7,653,731	0.344		-
1996	20,146,749	13,316,741	11,021,503	0.547	0.107	0.007
1997	17,735,586	6,847,072	6,847,072	0.386		-
1998	15,750,747	9,483,135	8,981,594	0.570	0.031	0.001
1999	16,556,442	15,341,190	9,435,713	0.570	0.294	0.063
2000	16,440,576	15,467,816	14,458,036	0.879	0.059	0.003
2001	17,144,439	11,505,364	9,918,325	0.579	0.088	0.004
2002	21,342,294	18,997,440	15,557,521	0.729	0.148	0.013
2003	21,903,942	14,517,101	13,675,196	0.624	0.038	0.001
2004	25,639,920	14,938,396	12,304,781	0.480	0.097	0.006
2005	28,268,718	8,006,661	8,006,661	0.283		-
2006	30,693,582	28,672,706	19,755,096	0.644	0.251	0.039
2007	33,856,455	25,052,257	22,230,275	0.657	0.079	0.004
2009	63,272,994	117,124,765	54,236,826	0.857	0.700	0.294
2010	36,126,745	31,469,408	30,178,975	0.835	0.035	0.001
2011	34,503,183	72,172,660	32,286,628	0.936	0.729	0.427
2012	37,326,586	69,188,218	30,106,685	0.807	0.734	0.313
2013	41,868,510	34,296,492	29,822,184	0.712	0.100	0.007
2014	48,389,412	22,783,890	22,783,890	0.471		-
2015	53,149,136	20,249,314	20,249,314	0.381		-
2016	56,505,280	20,813,541	20,813,541	0.368		-
2017	59,924,636	24,479,838	24,479,838	0.409		-
2018	63,309,149	31,173,307	31,173,307	0.492		-
2019	66,342,144	112,740,646	49,898,219	0.752	0.605	0.342
TOTALS	1,465,445,993	1,023,797,848	766,152,343	35.138	5.570	1.988
(7) STATE EXCESS COMPONENT = (SELR / NLR) =						0.159
(8) REGIONAL EXCESS COMPONENT =						0.077
(9) STATE EXCESS MULTIPLIER = (1+SEC) * (1+REC) =						1.248

OHIO
DEVELOPMENT OF SPECIAL CAUSES OF LOSS EXCESS MULTIPLIER

YEAR	(1) EARNED PREMIUMS	(2) INCURRED LOSSES	(3) NORMAL INCURRED LOSSES	(4) NORMAL LOSS RATIO	(5) STATE EXCESS LOSS RATIO
1986	15,332,649	10,967,925	7,937,779	0.518	0.197
1987	16,661,181	7,882,939	7,882,939	0.473	
1988	16,914,567	9,768,530	9,768,530	0.578	
1989	17,544,006	12,020,280	12,020,280	0.685	
1990	22,492,962	18,599,708	16,625,001	0.739	0.088
1991	23,900,508	13,574,077	13,574,077	0.568	
1992	23,727,678	17,402,660	17,395,908	0.733	0.000
1993	22,936,671	15,309,976	15,309,976	0.667	
1994	22,495,968	24,384,961	18,010,346	0.801	0.283
1995	23,318,775	14,514,046	14,514,046	0.622	
1996	21,750,018	21,163,969	20,119,272	0.925	0.048
1997	20,033,907	18,721,913	16,080,538	0.803	0.132
1998	19,713,513	14,803,053	14,803,053	0.751	
1999	20,921,805	25,421,410	15,162,244	0.725	0.490
2000	23,139,222	17,223,521	17,223,521	0.744	
2001	25,806,255	17,892,245	17,892,245	0.693	
2002	30,453,117	13,807,324	13,807,324	0.453	
2003	36,695,793	20,502,880	20,486,728	0.558	0.001
2004	38,491,848	12,849,972	12,849,972	0.334	
2005	39,724,293	23,991,703	20,938,650	0.527	0.077
2006	37,829,655	18,483,911	18,483,911	0.489	
2007	40,855,167	36,173,199	32,811,581	0.803	0.082
2008	37,988,325	35,029,080	35,029,080	0.922	
2009	41,964,603	44,699,387	32,796,314	0.782	0.283
2010	43,963,491	34,916,672	34,916,672	0.794	
2011	44,755,860	48,645,479	46,068,223	1.029	0.058
2012	46,328,475	28,925,928	28,925,928	0.624	
2013	50,888,865	26,725,287	26,725,287	0.525	
2014	50,898,501	55,783,734	34,254,441	0.673	0.423
2015	58,554,051	38,171,196	38,171,196	0.652	
2016	60,342,583	22,997,486	22,997,486	0.381	
2017	61,372,290	22,293,222	22,293,222	0.363	
2018	62,789,121	30,632,623	25,769,789	0.410	0.078
2019	63,574,749	32,768,624	32,768,624	0.515	
TOTALS		807,048,920	734,414,183	21.859	2.240

(6) STATE EXCESS COMPONENT = (SELR / NLR) = 0.102

(7) STATE EXCESS MULTIPLIER = (SELR / NLR) = 1.102

OHIO
BASIC GROUP I STATEWIDE CREDIBILITY CALCULATION

(1a) FULL CREDIBILITY CLAIMS STANDARD FOR FREQUENCY WITH (P,K) = (95.00% , 5.00%)	1,537
(1b) SEVERITY MODIFICATION FACTOR	8.628
(1c) FULL CREDIBILITY CLAIMS STANDARD ADJUSTED FOR SEVERITY ((1a) X (1b))	13,261
(2) MULTISTATE FIVE YEAR RATIO OF EARNED RISKS TO CLAIMS	358.101
(3) FULL CREDIBILITY EARNED RISKS STANDARD (1c)X(2)	4,748,777
(4) FIVE YEAR STATEWIDE EARNED RISKS	1,845,151
(5) FIVE YEAR AGGREGATE LOSS COSTS	406,805,515
(6) AGGREGATE LOSS COSTS PER EARNED RISK (5)/(4)	220.473
(7) AGGREGATE LOSS COSTS FOR 100% CREDIBILITY (3) X (6)	1,046,977,112
(8) STATEWIDE CREDIBILITY ((5)/(7))**(.5)	62.3%

OHIO
BASIC GROUP II STATEWIDE CREDIBILITY CALCULATION

(1) FULL CREDIBILITY CLAIMS STANDARD	30,000
(2) MULTISTATE TEN YEAR RATIO OF EARNED RISKS TO CLAIMS	145.503
(3) FULL CREDIBILITY EARNED RISKS STANDARD (1)X(2)	4,365,090
(4) TEN YEAR STATEWIDE EARNED RISKS	3,587,552
(5) TEN YEAR AGGREGATE LOSS COSTS	468,348,667
(6) AGGREGATE LOSS COSTS PER EARNED RISK (5)/(4)	130.548
(7) AGGREGATE LOSS COSTS FOR 100% CREDIBILITY (3) X (6)	569,853,769
(8) STATEWIDE CREDIBILITY ((5)/(7))**(.5)	90.7%

OHIO
SPECIAL CAUSES OF LOSS STATEWIDE CREDIBILITY CALCULATION

(1) FULL CREDIBILITY CLAIMS STANDARD	25,000
(2) MULTISTATE FIVE YEAR RATIO OF EARNED RISKS TO CLAIMS	203.618
(3) FULL CREDIBILITY EARNED RISKS STANDARD (1)X(2)	5,090,450
(4) FIVE YEAR STATEWIDE EARNED RISKS	1,805,717
(5) FIVE YEAR AGGREGATE LOSS COSTS	223,087,077
(6) AGGREGATE LOSS COSTS PER EARNED RISK (5)/(4)	123.545
(7) AGGREGATE LOSS COSTS FOR 100% CREDIBILITY (3) X (6)	628,899,645
(8) STATEWIDE CREDIBILITY ((5)/(7))**(.5)	59.6%

OHIO
CALCULATION OF INDICATED BASIC GROUP II LOSS COSTS

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			ACCIDENT YEAR			STATEWIDE	INDICATED		INDICATED	INDICATED
			ENDING 09/30/2019		CURRENT	MONOLINE	NON-HURR.	HURRICANE	TOTAL	PERCENT
			BG II AGG.	CURRENT	NON-HURR	NON-HURR.	LOSS COST	MODELED	LOSS COST	CHANGE
TERRITORY	COVERAGE	SYMBOL	LOSS COSTS	LOSS COST	LOSS COST	CHANGE	(3) * (4)	LOSS COST	(5) + (6)	(7)/(2) - 1
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			EXHIBIT C25 DOES NOT EXIST FOR NON-HURRICANE STATES							

BASIC GROUP I RATING GROUP DEFINITIONSTHE FOLLOWING CSP CLASSES COMPRISE THE BASIC GROUP I RATING GROUPS01 APARTMENTS

- 0311 Apartments without Mercantile Occupancies - Up to 10 Units
- 0312 Apartments without Mercantile Occupancies - 11 to 30 Units
- 0313 Apartments without Mercantile Occupancies - Over 30 Units
- 0321 Apartments with Mercantile Occupancies - Up to 10 Units
- 0322 Apartments with Mercantile Occupancies - 11 to 30 Units
- 0323 Apartments with Mercantile Occupancies - Over 30 Units
- 0331 Residential Condominiums without Mercantile Occupancies - Up to 10 Units
- 0332 Residential Condominiums without Mercantile Occupancies - 11 to 30 Units
- 0333 Residential Condominiums without Mercantile Occupancies - Over 30 Units
- 0341 Residential Condominiums with Mercantile Occupancies - Up to 10 Units
- 0342 Residential Condominiums with Mercantile Occupancies - 11 to 30 Units
- 0343 Residential Condominiums with Mercantile Occupancies - Over 30 Units

02 OTHER HABITATIONAL

- 0074 Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - Up to 10 Units
- 0075 Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - 11 to 30 Units
- 0076 Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - Over 30 Units
- 0077 Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - Up to 10 Units
- 0078 Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - 11 to 30 Units
- 0079 Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - Over 30 Units
- 0196 Dwellings Written in Conjunction with Commercial Risks from the Commercial Lines Manual - 1 Family
- 0197 Dwellings Written in Conjunction with Commercial Risks from the Commercial Lines Manual - 2 Family
- 0198 Dwellings Written in Conjunction with Commercial Risks from the Commercial Lines Manual - 3 and 4 Family
- 0300 Large Area Housing Developments (Special Rating Treatment)

03 RESTAURANTS & BARS

- 0541 Bars and Taverns
- 0542 Restaurants with Commercial Cooking
- 0545 Restaurants with Limited Cooking

BASIC GROUP I RATING GROUP DEFINITIONS04 OTHER MERCANTILES

- 0431 Sole Occupancy Mercantile, Over 15,000 Square Feet, Building Coverage, Other than Food Risks
- 0432 Sole Occupancy Mercantile, Over 15,000 Square Feet, Food Risks, Buildings and Personal Property
- 0433 Multiple Occupancy Mercantile, Over 15,000 Square Feet, Building Coverage Only, Not Fire Class Rated
- 0434 Multiple Occupancy Mercantile, Less than 15,000 Square Feet, Building Coverage Only, Not Fire Class Rated
- 0511 Risks Having Low Susceptibility Personal Property, NOC
- 0512 Tire, Battery and Accessory Dealers Without Tire Recapping and Vulcanizing
- 0520 Wearing Apparel, Textiles, Shoes
- 0531 Alcoholic Beverages other than Bars
- 0532 Food Products including Retail Bakeries (no baking and no cooking on premises; sales only); Beverages other than Alcoholic
- 0533 Retail Bakeries - Baking on Premises (No delivery to other outlets)
- 0534 Food Products with Limited Cooking, Excluding Bakeries
- 0550 Motor Vehicle (Auto, Aircraft, Marine) Sales, No Repair
- 0561 Boat and Marine Supply Dealers
- 0562 Drugs
- 0563 Electrical Goods, Hardware and Machinery
- 0564 Furniture and Home Furnishings other than Appliances
- 0565 Jewelry
- 0566 Sporting Goods
- 0567 Risks Having Moderate Susceptibility Personal Property, NOC
- 0570 Risks Having High Susceptibility Personal Property, NOC
- 0580 Greenhouses
- 0581 Multiple Occupancy Mercantile, Fire Class Rated, without furniture Occupant
- 0582 Multiple Occupancy Mercantile, Fire Class Rated, with furniture Occupant

05 PUBLIC BUILDINGS

- 0701 Governmental Offices
- 1000 Penal Institutions
- 1051 Museums, Libraries, Art Galleries (non-profit)
- 1070 Other Public Buildings, Fire Dept., Police, Water/Sewer

06 CHURCHES

- 0900 Churches and Synagogues

07 SCHOOLS

- 1052 Schools, Academic

BASIC GROUP I RATING GROUP DEFINITIONS08 OFFICE AND BANKS

0702 Non-Governmental Offices and Banks

09 RECREATIONAL FACILITIES

0755 Golf Clubs, Tennis Clubs and Similar Sports Facilities with Cooking
0756 Golf Clubs, Tennis Clubs and Similar Sports Facilities without Cooking
0757 Clubs, NOC, Including Fraternal and Union Halls
0831 Motion Picture Studios
0832 Theaters
0833 Drive-in Theaters
0834 Skating Rinks--Roller Rinks
0841 Bowling Alleys
0843 Halls and Auditoriums
0844 Recreational Facilities, NOC
0845 Boys' and Girls' Camps
0846 Dance Halls, Ballrooms & Discotheques
0951 Gambling Casinos with Restaurants
0952 Gambling Casinos without Restaurants

10 HOTELS & MOTELS

0742 Motels and Hotels with Restaurant - Up to 10 Units
0743 Motels and Hotels with Restaurant - 11 to 30 Units
0744 Motels and Hotels with Restaurant - Over 30 Units
0745 Motels and Hotels without Restaurant - Up to 10 Units
0746 Motels and Hotels without Restaurant - 11 to 30 Units
0747 Motels and Hotels without Restaurant - Over 30 Units

BASIC GROUP I RATING GROUP DEFINITIONS11 HOSPITALS & NURSING HOMES

0851 Hospitals

0852 Nursing and Convalescent Homes

12 BUILDINGS UNDER CONSTRUCTION

1150 Buildings Under Construction

13 MOTOR VEHICLE RISKS

0931 Auto Parking Garages, Car Washes

0932 Gasoline Service Stations

0933 Aircraft Hangars with Repairing, Motor Vehicle Repairing Including Auto Body Shops, with or without Sales

0934 Tire Recapping and Vulcanizing with or without Sales

0940 Aircraft Hangars without Repairing

14 OTHER NON-MANUFACTURING

0911 Dry Cleaner and Dyeing Plants, other than Self-Service

0912 Laundries, other than Self-Service

0913 Self-Service Laundries and Dry Cleaners

0921 Light Hazard Service Occupancies

0922 Services Occupancies, Other than Light Hazard, NOC

0923 Funeral Homes

1180 Vacant Buildings

1185 Billboards and Signs

1190 Yard Property, NOC, Including Property in the Open

BASIC GROUP I RATING GROUP DEFINITIONS15 STORAGE

1200 Piers, Wharves, Bridges
1211 Freight Terminals
1212 General Storage Warehouses - Bailee
1213 Miscellaneous Products Storage - (other than Retail or Wholesale or Cold Storage)
1220 Household Goods Storage
1230 Cold Storage Warehouses
1251 Farm Products (other than Grain, Cotton, Tobacco)
1252 Grain, Seed, Bean Warehouses
1300 Cotton Compresses and Storage
1400 Waste and Reclaimed Material, including Yards
1450 Whiskey and Liquor Warehouses in Connection with Distilleries
1501 Tobacco Warehouses, Storage
1502 Tobacco Sales Warehouses
1550 Grain Elevators - Terminal
1610 Grain Elevators - Country
1650 Building Supply Yards, including Retail Lumberyards, Coal and Coke Yards
1700 Mill Yards
1751 Oil Distributing, Oil Terminals and LPG Tank Farms, Including Stock
1752 Oil Distributing, Oil Terminals and LPG Tank Farms, Excluding Stock

17 FOOD MANUFACTURING

2000 Dairy Products
2059 Meat, Poultry and Fish Products
2150 Grain Milling, Including Feed, Stock, Flour Mills
2200 Bakeries and Bakery Products
2250 Fruit, Nut and Vegetable Products
2300 Sugar, Molasses and Syrup Refining
2350 Beverages excluding Alcoholic Beverages
2400 Breweries
2459 Distilleries and Wineries
2550 Tobacco and Tobacco Products
2600 Food Products, NOC

BASIC GROUP I RATING GROUP DEFINITIONS18 WOOD MANUFACTURING

3809 Basic Wood Production including Veneer and Plywood Plants

3959 Furniture and Other Wood Products, NOC

19 WEARING APPAREL

2800 Textile Mill Products - Natural and Synthetic

3009 Clothing and Apparel including Furs and Finished Products

20 CHEMICAL MANUFACTURING

5000 Chemicals and Pharmaceuticals - Low Hazard

5050 Chemicals and Pharmaceuticals - Moderate Hazard

5100 Chemicals and Pharmaceuticals - High Hazard

21 METAL MANUFACTURING

6810 Heavy Metalworking including Basic Metalwork

6850 Metalworking, NOC

22 OTHER MANUFACTURING

2750 Cotton Gins

3409 Leather and Leather Products

4400 Paper Manufacturing

4450 Paper and Paper Products Processing

4809 Printing

5500 Plastic Products

5759 Rubber Products

6009 Stone, Glass, Concrete, Gypsum, Brick, Tile and Clay Products, Abrasives, Plaster and Other Mineral, NOC

6210 Mining Other than Coal

6250 Coal Mining

6900 Precision Products, Electronic, Radio and Television Manufacturing

SPECIAL CAUSES OF LOSS CATEGORY DEFINITIONSCATEGORY 01 - BUILDING AND TIME ELEMENT COVERAGECATEGORY 02 - APARTMENT AND CONDOMINIUM CONTENTS COVERAGECATEGORY 03 - OFFICE CONTENTS COVERAGECATEGORIES 04, 05, & 06 - MERCANTILE CONTENTS COVERAGE

An establishment in which the principal business is the retail or wholesale buying or selling of goods, wares and merchandise. Included are bars, grills and restaurants.

CATEGORY 04 - MERCANTILE CONTENTS COVERAGE (HIGH)

Occupancy classes 0511, 0520, 0550, 0562, 0566, 0567, 0581, 0702, 1180, 1185, 1190, 1200, 1211, 1212, 1213, 1251, 1300, 1400, 1751, or 1752

CATEGORY 05 - MERCANTILE CONTENTS COVERAGE (MEDIUM)

Occupancy classes not listed in Category 04 or Category 06

CATEGORY 06 - MERCANTILE CONTENTS COVERAGE (LOW)

Occupancy classes 0512, 0541, 0563, 0921, 0922, 0933, 0940, or 1230

CATEGORY 07 - MOTEL & HOTEL CONTENTS COVERAGE

Hotels, motels, motor inns, motor lodges, tourist courts and similar risks whose business is principally the providing of lodging accommodations for transients, including premises and operations necessary or incidental to such lodging accommodations.

CATEGORIES 08 & 09 - INSTITUTIONAL CONTENTS COVERAGE

An establishment principally occupied by an educational, religious, sanitary, charitable or governmental organization. It does not include buildings containing manufacturing of any kind, or sale, storage, processing, or repair of clothing or furniture, or paper or rag storage, or sorting or supplying of food or lodging to itinerants.

CATEGORY 08 - INSTITUTIONAL CONTENTS COVERAGE (HIGH)

Occupancy classes 0701, 0702, 0851, 0921, 1051, or 1052

SPECIAL CAUSES OF LOSS CATEGORY DEFINITIONSCATEGORY 09 - INSTITUTIONAL CONTENTS COVERAGE (LOW)

Occupancy classes not listed in Category 08

CATEGORIES 10 & 11 - INDUSTRIAL & PROCESSING CONTENTS COVERAGE

An establishment in which the principal activity is the manufacturing of goods and wares or processing of raw materials or finished goods.

CATEGORY 10 - INDUSTRIAL & PROCESSING CONTENTS COVERAGE (HIGH)

Occupancy classes 1252, 1300, 1400, 1700, 2000, 2059, 2150, 2200, 2250, 2300, 2350, 2400, 2459, 2550, 2600, 2750, 2800, 2805, 3009, 3409, 3809, 3959, or 4400

CATEGORY 11 - INDUSTRIAL & PROCESSING CONTENTS COVERAGE (LOW)

Occupancy classes not listed in Category 10

CATEGORIES 12 & 13 - SERVICE CONTENTS COVERAGE

An establishment in which the principal operation is the providing of a personal or commercial service. Included are establishments providing entertainment or recreation; warehousing of property of others; and automobile risks, such as service, repair or garaging of automobiles and parking lots.

CATEGORY 12 - SERVICE CONTENTS COVERAGE (HIGH)

Occupancy classes 0520, 0542, 0545, 0550, 0567, 0702, 0755, 0831, 0832, 0911, 0912, 0913, 0921, 0931, 0932, 0934, 1213, or 4809

CATEGORY 13 - SERVICE CONTENTS COVERAGE (LOW)

Occupancy classes not listed in Category 12

CATEGORY 14 - CONTRACTOR CONTENTS COVERAGE

An establishment in which the principal operation is that of installation, construction, demolition or maintenance. This includes any owner/contractor, general contractor or sub-contractor whether or not he or she actually performs any part of such work or has employees on the site.

OHIO

BASIC GROUP I

UNADJUSTED AGGREGATE LOSS COSTS, LOSSES, AND EXPERIENCE RATIOS

YEAR	TOTAL UNADJUSTED LOSS COSTS	TOTAL UNADJUSTED INCURRED LOSSES	EXPERIENCE RATIO
——	—————	—————	—————
2015	75,938,477	52,175,648	0.687
2016	75,445,975	56,726,880	0.752
2017	74,094,858	56,311,354	0.760
2018	71,039,353	58,515,131	0.824
2019	68,902,289	73,165,734	1.062

OHIO

BASIC GROUP II

UNADJUSTED AGGREGATE LOSS COSTS, LOSSES, AND EXPERIENCE RATIOS

YEAR	TOTAL UNADJUSTED LOSS COSTS	TOTAL UNADJUSTED INCURRED LOSSES	EXPERIENCE RATIO
_____	_____	_____	_____
2010	20,170,197	31,469,408	1.560
2011	19,265,879	72,172,660	3.746
2012	20,845,698	69,188,218	3.319
2013	23,387,061	34,296,492	1.466
2014	27,034,268	22,783,890	0.843
2015	29,697,691	20,249,314	0.682
2016	31,573,342	20,813,541	0.659
2017	33,492,175	24,479,838	0.731
2018	35,387,894	31,173,307	0.881
2019	37,088,077	112,740,646	3.040

OHIO

SPECIAL CAUSES OF LOSS

UNADJUSTED AGGREGATE LOSS COSTS, LOSSES, AND EXPERIENCE RATIOS

YEAR	TOTAL UNADJUSTED LOSS COSTS	TOTAL UNADJUSTED INCURRED LOSSES	EXPERIENCE RATIO
——	—————	—————	—————
2015	32,720,517	38,171,196	1.167
2016	33,726,902	22,997,486	0.682
2017	34,303,184	22,293,222	0.650
2018	35,098,710	30,632,623	0.873
2019	35,538,291	32,768,624	0.922

FIRE AND ALLIED LINES INSURANCE
COUNTRYWIDE LOSS ADJUSTMENT EXPENSE EXPERIENCE (A)

	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>Selected</u>
(1) Fire						
(a) Direct Losses Incurred	5,450,846	5,307,777	5,644,832	7,739,886	8,543,200	
(b) Direct Loss Adjustment Expense Incurred	540,167	520,780	542,464	690,846	665,515	
(2) Allied Lines						
(a) Direct Losses Incurred	4,509,891	4,774,035	6,405,557	17,874,571	10,232,771	
(b) Direct Loss Adjustment Expense Incurred	634,851	674,103	737,149	1,150,952	993,263	
(3) Loss Adjustment Expense as a Ratio to Losses						
(a) Fire (1b) / (1a)	9.9%	9.8%	9.6%	8.9%	7.8%	9.5%
(b) Allied Lines (2b) / (2a)	14.1%	14.1%	11.5%	6.4%	9.7%	11.5%

NOTE: All dollar amounts are displayed in thousands.

(A) Items (1) and (2) are based on Insurance Expense Exhibit information compiled by A. M. Best.