ISO

Circular

LOSS COSTS – APPROVED SEPTEMBER 16, 2021

GENERAL LIABILITY LI-GL-2021-293

WASHINGTON GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION AMENDED AND APPROVED

KEY MESSAGE

Revised overall advisory prospective loss costs for +6.3% are amended and approved.

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. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** 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-GL-2021-049, we advised you that we submitted filing GL-2021-BGL1 to the Insurance Department.

CONSIDERATION OF COVID-19

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

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

ISO ACTION

As a result of discussions with the Washington Department of Insurance, we have amended filing GL-2021-BGL1.

Refer to the attachments for complete details about the amendment.

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INSURANCE DEPARTMENT ACTION

The Insurance Department has approved this revision as amended.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after March 1, 2022.

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of March 1, 2022, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

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

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

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number GL-2021-BGL1, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular LI-CL-2021-004 contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 3-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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REFERENCE(S)

- LI-CL-2021-004 (02/17/2021) Revised Lead Time Requirements Listing
- LI-GL-2021-049 (02/04/2021) Washington General Liability Advisory Prospective Loss Cost Revision Filed

ATTACHMENT(S)

- Filing GL-2021-BGL1
- Proposed Manual Pages
- Excel Workbook

FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a +6.3% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.

- provides the analyses used to derive these advisory loss costs.

DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS

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

CONSIDERATION OF COVID-19

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

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

LOSS COST LEVEL CHANGES

The statewide advisory loss cost level changes are:

SUBLINE	INDICATED	SELECTED	ADJUSTED *
M&C	- 8.4%	- 8.4%	- 8.4%
OL&T	+ 15.7%	+ 15.7%	+ 14.7%
Premises/Operations	+ 2.7%	+ 2.7%	+ 2.2%
Products	- 13.8%	- 13.8%	- 13.8%
Local Products/Completed Operations	+ 23.5%	+ 23.5%	+ 23.5%
Products/Completed Operations	+ 16.8%	+ 16.8%	+ 16.8%
GL Overall	+ 6.7%	+ 6.7%	+ 6.3%

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

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

INDICATED VS. SELECTED VS. ADJUSTED

Indicated and Selected changes are based on standard ISO methodology and discussions with the Washington Department of Insurance which resulted in a change in the net trend experience period for Premises/Operations and selections of Products PD severity trend and Products frequency trend of +4.0% and -2.5% respectively. The adjusted loss cost level changes reflect the COVID-19 related adjustments for OL&T.

CAPPING

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

PRIOR ISO REVISIONS

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

HISTORICAL SOURCE DATA

The data used in this document is:

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

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

ADJUSTMENTS TO REPORTED EXPERIENCE

The period of use for this revision is anticipated to begin on 3/1/2022. The Products/ Completed Operations portion of this review uses a trend date of 3/1/2022. To adjust the loss and exposure data to levels expected to prevail during the period when the revised indications are assumed to be in effect, historical losses and exposures have been multiplied by trend factors. These trend factors are based on changes in cost, frequency and inflation sensitive exposure bases that are expected to arise between the historical experience period and the prospective period during which the revised loss costs will be in effect. For a summary of the selected annual trend factors, see Section E, Section F and Section G - Trend Summary.

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

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

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

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

TEN LARGEST COMPANY GROUPS IN ISO DATA BASE

	OTHER LIABILITY (ASLOB 17.0)	PRODUCTS LIABILITY (ASLOB 18.0)
1	Liberty Mutual Insurance Co.	Chubb Group of Insurance Cos.
2	Travelers Indemnity Co.	Zurich American Insurance Co.
3	Continental Casualty Co.	Fireman's Fund Insurance Co,
4	Zurich American Insurance Co.	Travelers Indemnity Co.
5	Chubb Group of Insurance Cos.	Selective Insurance Group
6	Tokio Marine Cos.	Cincinnati Insurance Co..
7	XL Specialty Insurance Co.	Liberty Mutual Insurance Co.
8	Great American Insurance Co.	United Fire & Casualty Co.
9	Allstate Insurance Co.	Continental Casualty Co.
10	United Services Auto Assn.	Nationwide Mutual Insurance Co.

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

SIZE OF ISO DATA BASE

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

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

Statewide - Other Liability (ASLOB 17.0)	30.3%
Multistate - Products Liability (ASLOB 18.0)	39.8%

COMPANY DECISION

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

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

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WASHINGTON
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2019-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		- 5.7%	- 5.7%	- 5.7%
OL&T		+ 0.4%	+ 0.4%	+ 0.4%
Prem/Ops Combined		- 3.1%	- 3.1%	- 3.1%
Products		- 11.0%	- 11.0%	- 11.0%
Local Products/Completed Ops		+ 6.9%	+ 6.9%	+ 6.9%
Products/Completed Ops Combined		+ 2.6%	+ 2.6%	+ 2.6%
General Liability Overall	9/1/2019	- 1.6%	- 1.6%	- 1.6%

Document: GL-2018-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		- 2.3%	- 2.3%	- 2.3%
OL&T		+ 0.2%	+ 0.2%	+ 0.2%
Prem/Ops Combined		- 1.1%	- 1.1%	- 1.1%
Products		- 15.8%	- 15.8%	- 15.8%
Local Products/Completed Ops		- 3.2%	- 3.2%	- 3.2%
Products/Completed Ops Combined		- 6.6%	- 6.6%	- 6.6%
General Liability Overall	9/1/2018	- 2.8%	- 2.8%	- 2.8%

Document: GL-2016-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		- 1.8%	- 1.8%	- 1.8%
OL&T		- 6.4%	- 6.4%	- 6.4%
Prem/Ops Combined		- 4.0%	- 4.0%	- 4.0%
Products		- 4.1%	- 4.1%	- 4.1%
Local Products/Completed Ops		+ 2.2%	+ 2.2%	+ 2.2%
Products/Completed Ops Combined		+ 0.5%	+ 0.5%	+ 0.5%
General Liability Overall	12/1/2016	- 2.9%	- 2.9%	- 2.9%

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

SECTION A - SCOPE OF REVISION

- Table of Contents A-1
- Statewide Loss Cost Level Changes A-2
- Territory Loss Cost Level Changes A-3
- Class Group Loss Cost Level Changes A-4-5
- Explanation of Loss Cost Level Changes by Class A-6-7
- Loss Cost % Change by Class A-8-32

SECTION B - EXPLANATORY MATERIAL

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

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

SECTION C - CALCULATION OF INDICATIONS

- Table of Contents C-1

Determination of Indicated Loss Cost Level Change:

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

SECTION D - RELATIVE CHANGE ANALYSIS

- Table of Contents D-1

Manufacturers and Contractors

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

Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis With Monoline Indicated Loss Cost Level Changes by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-12

Products

- Basic Limit Relative Change Analysis With Monoline Indicated Loss Cost Level Changes by Class Group D-13
- Summary of Experience Used in Relative Change Analysis D-14

Local Products/Completed Operations

- Basic Limit Relative Change Analysis With Monoline Indicated Loss Cost Level Changes by Class Group D-15
- Relative Change Analysis by State D-16
- Summary of Experience Used in Relative Change Analysis D-17-18

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

SECTION E - SUPPORTING MATERIAL -- PREMISES/OPERATIONS

- Table of Contents E-1
- Calculation of Aggregate Loss Costs at Current Level and Incurred Losses E-2-7
- Implicit Package Modification Factors E-8-9
- Calculation of Exposure Development Factors E-10-15
- Table of Contents - Loss Development E-16
- Loss Development Data E-17-74
- Multistate Review of ULAE Experience E-75
- Trend Summary E-76
- Trend Data E-77-90
- Class Groups and Differentials E-91-101

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

SECTION F - SUPPORTING MATERIAL -- PRODUCTS

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

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

- Table of Contents G-1
- Calculation of Aggregate Loss Costs at Current Level and Incurred Losses G-2-4
- Implicit Package Modification Factors G-5
- Calculation of Exposure Development Factors G-6-8
- Table of Contents - Loss Development G-9
- Loss Development Data G-10-45
- Multistate Review of ULAE Experience G-46
- Trend Summary G-47
- Trend Data G-48-53

* Class Groups and Calculation of Proposed Class Loss Costs G-54-63

SECTION H - CONSIDERATION OF COVID-19

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

SECTION A

SCOPE OF REVISION

TABLE OF CONTENTS

Statewide Loss Cost Level Changes	A-2
Territory Loss Cost Level Changes	A-3
Class Group Loss Cost Level Changes	A-4-5
Explanation of Loss Cost Changes by Class	A-6-7
Loss Cost % Change by Class	A-8-32

WASHINGTON

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	- 1.7%	+ 16.8%	+ 6.8%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 8.4%	+ 15.7%	+ 2.7%	- 13.8%*	+ 23.5%**	+ 16.8%	+ 6.7%
Statewide Selected Monoline Loss Cost Level Change	- 8.4%	+ 15.7%	+ 2.7%	- 13.8%*	+ 23.5%	+ 16.8%	+ 6.7%
Adjusted Monoline Loss Cost Level Change (See Sections C and H) @	- 8.4%	+ 14.7%	+ 2.2%	-13.8%	+ 23.5%	+ 16.8%	+ 6.3%

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

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

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

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

CODE	TERRITORY DESCRIPTION	LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING	ADJUSTED LOSS COST LEVEL CHANGE
501	Seattle	$ 3,609,885	+ 18.8%	+ 18.9%	+ 17.3%
502	Remainder of State	15,229,299	+ 14.9%	+ 15.0%	+ 14.1%
	STATEWIDE TOTAL	$ 18,839,184	+ 15.7%	+ 15.7%	+ 14.7%

WASHINGTON
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	$ 1,387,790	- 8.5%	- 9.6%
31	LIGHT CONTRACTING	3,812,252	- 7.1%	- 8.2%
32	MEDIUM CONTRACTING	8,491,613	- 5.3%	- 6.4%
33	HEAVY CONTRACTING	1,553,116	- 13.0%	- 14.1%
34	DEALERS OR DISTRIBUTORS	2,209,672	- 12.4%	- 10.3%
35	LIGHT MANUFACTURERS	624,137	- 13.3%	- 10.8%
36	MEDIUM MANUFACTURERS	1,696,359	- 10.9%	- 7.9%
37	HEAVY MANUFACTURERS	1,101,447	- 12.4%	- 10.0%
38	MISCELLANEOUS OPERATIONS	1,189,096	- 11.1%	- 8.6%
	TOTAL	$ 22,065,482	- 8.4%	- 8.4%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	$ 770,230	+ 14.5%	+ 14.2%
02	RESTAURANTS	1,814,429	+ 12.3%	+ 12.7%
03	STORES	1,442,955	+ 14.4%	+ 14.5%
04	VENDING AND RENTAL	106,631	+ 20.1%	+ 19.5%
05	FOOD AND BEVERAGE DISTRIBUTORS	269,924	+ 11.4%	+ 12.3%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	484,266	+ 12.4%	+ 11.8%
07	CLUBS, AMUSEMENTS AND SPORTS	1,728,359	+ 16.5%	+ 16.0%
08	HEALTH CARE FACILITIES	91,504	+ 22.3%	+ 21.8%
09	HOTELS AND MOTELS	1,788,895	+ 18.2%	+ 17.9%
10	SCHOOLS AND CHURCHES	1,680,153	+ 17.7%	+ 17.7%
11	APARTMENTS	2,892,533	+ 15.6%	+ 15.5%
12	BUILDINGS AND OFFICES	5,478,127	+ 15.8%	+16.2% @
13	MISCELLANEOUS PREMISES	291,178	+ 17.7%	+ 18.0%
16	GOVERNMENTAL SUBDIVISIONS	0	+ 15.7%	+ 15.7%
	TOTAL	$ 18,839,184	+ 15.7%	+ 15.7%

@ The COVID-19 related adjustments are applied to the rounded loss costs after capping and then rounded using CGL rounding rules. The class group 12 adjusted loss cost level change is +12.7% resulting in an overall OL&T indication of +14.7%.

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

CLASS GROUP	DESCRIPTION	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE LEVEL	INDICATED MULTISTATE LOSS COST LEVEL CHANGE	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL	INDICATED STATEWIDE LOSS COST LEVEL CHANGE	SELECTED STATEWIDE LOSS COST LEVEL CHANGE
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	$ 31,038,379	- 11.4%	$ 1,005,186	- 19.6%	- 19.6%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	39,173,854	- 14.5%	929,947	- 12.5%	- 12.5%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	4,837,306	- 9.3%	177,476	- 4.5%	- 4.5%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	35,734,628	- 11.8%	678,115	- 9.6%	- 9.6%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,589,512	- 12.3%	86,425	- 12.4%	- 12.4%
	PRODUCTS SUBTOTAL	$ 119,373,679	- 12.5%	$ 2,877,149	- 13.8%	- 13.8%
01	RETAIL STORES-FOOD OR DRUG			$ 205,411	+ 9.1%	+ 9.0%
02	RETAIL STORES-NOT FOOD OR DRUG			645,322	+ 20.1%	+ 20.9%
11	COMPLETED OPERATIONS-LOW			774,767	+ 32.2%	+ 31.9%
12	COMPLETED OPERATIONS-MEDIUM			11,045,790	+ 23.7%	+ 23.7%
13	COMPLETED OPERATIONS-HIGH			416,780	+ 13.2%	+ 12.9%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			$ 13,088,070	+ 23.5%	+ 23.5%
	TOTAL			$ 15,965,219	+ 16.8%	+ 16.8%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -28% relative to current loss costs;
- OL&T classes reflect an upper cap of +41% and a lower cap of -20% relative to current loss costs;
  The COVID-19 related adjustment factors were applied to the capped and rounded loss costs reflecting the selected loss cost level change.
  Loss costs reflecting the COVID-19 related adjustments are not subject to capping and are rounded using the rules listed below.
- Products classes reflect an upper cap of +25% and a lower cap of -33% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +49% and a lower cap of -20% relative to current loss costs.

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

M&C: 0.988 OL&T: 1.001 LP/CO: 0.998

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

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

STATE: 46 - WASHINGTON
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	501	0.144	0.124	16.1	10101	502	0.270	0.236	14.4	10160	501	1.980	1.680	17.9
10010	502	0.156	0.140	11.4	10105	501	2.310	1.960	17.9	10160	502	2.490	2.190	13.7
10015	501	5.590	4.660	20.0	10105	502	2.910	2.560	13.7	10204	501	0.200	0.170	17.6
10015	502	7.490	6.470	15.8	10107	501	2.680	2.990	-10.4	10204	502	0.250	0.221	13.1
10026	501	0.580	0.490	18.4	10107	502	2.850	3.170	-10.1	10205	501	0.223	0.189	18.0
10026	502	0.720	0.640	12.5	10110	501	19.000	15.900	19.5	10205	502	0.280	0.247	13.4
10036	501	0.560	0.630	-11.1	10110	502	25.500	22.000	15.9	10220	501	4.200	3.560	18.0
10036	502	0.600	0.670	-10.4	10111	501	0.180	0.156	15.4	10220	502	5.280	4.650	13.5
10040	501	0.109	0.095	14.7	10111	502	0.195	0.175	11.4	10255	501	0.209	0.233	-10.3
10040	502	0.119	0.106	12.3	10113	501	0.320	0.270	18.5	10255	502	0.222	0.247	-10.1
10042	501	0.330	0.280	17.9	10113	502	0.400	0.350	14.3	10256	501	0.760	0.850	-10.6
10042	502	0.410	0.360	13.9	10115	501	0.640	0.540	18.5	10256	502	0.810	0.900	-10.0
10052	501	3.870	3.230	19.8	10115	502	0.800	0.700	14.3	10257	501	0.144	0.161	-10.6
10052	502	5.180	4.470	15.9	10117	501	5.560	4.630	20.1	10257	502	0.153	0.170	-10.0
10054	501	3.430	2.860	19.9	10117	502	7.430	6.420	15.7	10309	501	0.144	0.122	18.0
10054	502	4.590	3.970	15.6	10120	501	12.500	10.400	20.2	10309	502	0.181	0.159	13.8
10060	501	0.158	0.134	17.9	10120	502	16.700	14.400	16.0	10315	501	0.340	0.290	17.2
10060	502	0.199	0.175	13.7	10130	501	3.150	2.680	17.5	10315	502	0.430	0.380	13.2
10065	501	0.237	0.201	17.9	10130	502	3.970	3.490	13.8	10331	501	7.580	6.320	19.9
10065	502	0.300	0.260	15.4	10132	501	2.720	2.310	17.7	10331	502	10.100	8.770	15.2
10066	501	0.241	0.205	17.6	10132	502	3.420	3.010	13.6	10332	501	13.100	10.900	20.2
10066	502	0.300	0.270	11.1	10133	501	3.340	2.710	23.2	10332	502	17.500	15.100	15.9
10070	501	0.082	0.071	15.5	10133	502	4.350	3.650	19.2	10352	501	0.430	0.360	19.4
10070	502	0.089	0.080	11.3	10140	501	0.029	0.025	16.0	10352	502	0.610	0.530	15.1
10071	501	0.280	0.240	16.7	10140	502	0.042	0.037	13.5	10367	501	4.910	5.380	-8.7
10071	502	0.360	0.310	16.1	10141	501	0.058	0.051	13.7	10367	502	4.020	4.410	-8.8
10072	501	5.550	6.090	-8.9	10141	502	0.084	0.075	12.0	10368	501	7.170	7.870	-8.9
10072	502	4.550	4.980	-8.6	10145	501	0.280	0.245	14.3	10368	502	5.880	6.440	-8.7
10073	501	0.880	0.980	-10.2	10145	502	0.400	0.360	11.1	10378	501	7.680	6.400	20.0
10073	502	0.930	1.040	-10.6	10146	501	0.330	0.280	17.9	10378	502	10.300	8.880	16.0
10075	501	6.510	7.260	-10.3	10146	502	0.460	0.410	12.2	10379	501	3.560	2.970	19.9
10075	502	6.920	7.700	-10.1	10150	501	0.440	0.370	18.9	10379	502	4.770	4.120	15.8
10100	501	0.740	0.630	17.5	10150	502	0.560	0.490	14.3	10380	501	6.090	5.080	19.9
10100	502	1.040	0.910	14.3	10151	501	11.100	9.430	17.7	10380	502	8.150	7.040	15.8
10101	501	0.214	0.181	18.2	10151	502	14.000	12.300	13.8	10381	501	5.270	4.400	19.8

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STATE: 46 - WASHINGTON
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10381	502	7.050	6.090	15.8	11208	501	1.830	2.010	-9.0	12361	502	0.091	0.081	12.3
11007	501	2.090	2.290	-8.7	11208	502	1.500	1.650	-9.1	12362	501	0.090	0.078	15.4
11007	502	1.710	1.870	-8.6	11209	501	8.610	9.450	-8.9	12362	502	0.098	0.088	11.4
11020	501	0.270	0.229	17.9	11209	502	7.060	7.730	-8.7	12373	501	0.034	0.030	13.3
11020	502	0.340	0.300	13.3	11210	501	3.670	4.020	-8.7	12373	502	0.037	0.033	12.1
11039	501	0.760	0.850	-10.6	11210	502	3.010	3.290	-8.5	12374	501	0.550	0.470	17.0
11039	502	0.810	0.900	-10.0	11211	501	19.100	20.900	-8.6	12374	502	0.690	0.610	13.1
11052	501	3.480	2.820	23.4	11211	502	15.600	17.100	-8.8	12375	501	0.270	0.229	17.9
11052	502	4.520	3.790	19.3	11212	501	2.880	3.160	-8.9	12375	502	0.340	0.300	13.3
11126	501	0.056	0.047	19.1	11212	502	2.360	2.590	-8.9	12391	501	0.068	0.059	15.3
11126	502	0.070	0.062	12.9	11213	501	2.350	2.580	-8.9	12391	502	0.074	0.066	12.1
11127	501	0.460	0.400	15.0	11213	502	1.930	2.110	-8.5	12393	501	0.360	0.300	20.0
11127	502	0.500	0.450	11.1	11214	501	5.790	6.350	-8.8	12393	502	0.450	0.400	12.5
11128	501	0.620	0.540	14.8	11214	502	4.750	5.200	-8.7	12467	501	0.149	0.126	18.3
11128	502	0.670	0.600	11.7	11222	501	0.097	0.107	-9.3	12467	502	0.187	0.164	14.0
11138	501	1.900	1.580	20.3	11222	502	0.080	0.087	-8.0	12509	501	0.052	0.058	-10.3
11138	502	2.540	2.190	16.0	11234	501	0.250	0.213	17.4	12509	502	0.056	0.062	-9.7
11155	501	0.190	0.162	17.3	11234	502	0.320	0.280	14.3	12510	501	0.660	0.740	-10.8
11155	502	0.240	0.211	13.7	11248	501	0.040	0.044	-9.1	12510	502	0.700	0.780	-10.3
11167	501	0.800	0.650	23.1	11248	502	0.042	0.047	-10.6	12583	501	0.290	0.330	-12.1
11167	502	1.040	0.870	19.5	11258	501	0.890	0.750	18.7	12583	502	0.310	0.350	-11.4
11168	501	4.160	3.370	23.4	11258	502	1.250	1.100	13.6	12651	501	0.860	0.960	-10.4
11168	502	5.400	4.530	19.2	11259	501	0.950	0.810	17.3	12651	502	0.910	1.020	-10.8
11201	501	18.300	20.000	-8.5	11259	502	1.340	1.180	13.6	12683	501	0.390	0.440	-11.4
11201	502	15.000	16.400	-8.5	11273	501	12.400	10.600	17.0	12683	502	0.420	0.460	-8.7
11202	501	5.400	5.920	-8.8	11273	502	15.600	13.800	13.0	12707	501	0.590	0.510	15.7
11202	502	4.430	4.850	-8.7	11274	501	11.900	10.100	17.8	12707	502	0.640	0.580	10.3
11203	501	1.060	0.920	15.2	11274	502	15.000	13.200	13.6	12797	501	0.125	0.108	15.7
11203	502	1.160	1.040	11.5	11288	501	1.090	0.920	18.5	12797	502	0.136	0.121	12.4
11204	501	0.280	0.237	18.1	11288	502	1.530	1.350	13.3	12805	501	0.290	0.244	18.9
11204	502	0.350	0.310	12.9	12014	501	0.086	0.095	-9.5	12805	502	0.360	0.320	12.5
11206	501	0.850	0.930	-8.6	12014	502	0.091	0.101	-9.9	12841	501	0.480	0.410	17.1
11206	502	0.690	0.760	-9.2	12356	501	1.050	0.890	18.0	12841	502	0.600	0.530	13.2
11207	501	10.700	11.700	-8.5	12356	502	1.330	1.170	13.7	12927	501	0.084	0.071	18.3
11207	502	8.770	9.610	-8.7	12361	501	0.063	0.055	14.5	12927	502	0.105	0.093	12.9

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STATE: 46 - WASHINGTON
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13049	501	0.033	0.029	13.8	13621	502	0.111	0.124	-10.5	14734	501	0.237	0.201	17.9
13049	502	0.047	0.042	11.9	13670	501	0.035	0.031	12.9	14734	502	0.300	0.260	15.4
13111	501	0.820	0.700	17.1	13670	502	0.051	0.046	10.9	14855	501	0.184	0.205	-10.2
13111	502	1.160	1.020	13.7	13673	501	0.670	0.570	17.5	14855	502	0.195	0.217	-10.1
13112	501	0.054	0.047	14.9	13673	502	0.950	0.830	14.5	14913	501	0.300	0.250	20.0
13112	502	0.077	0.069	11.6	13715	501	0.090	0.078	15.4	14913	502	0.370	0.330	12.1
13201	501	0.760	0.840	-9.5	13715	502	0.098	0.088	11.4	15062	501	0.165	0.184	-10.3
13201	502	0.810	0.900	-10.0	13716	501	0.400	0.340	17.6	15062	502	0.175	0.195	-10.3
13204	501	0.860	0.960	-10.4	13716	502	0.510	0.450	13.3	15063	501	0.192	0.214	-10.3
13204	502	0.910	1.020	-10.8	13720	501	0.380	0.320	18.7	15063	502	0.204	0.227	-10.1
13205	501	0.330	0.370	-10.8	13720	502	0.540	0.470	14.9	15070	501	0.164	0.180	-8.9
13205	502	0.350	0.390	-10.3	13759	501	0.158	0.134	17.9	15070	502	0.135	0.148	-8.8
13314	501	0.107	0.091	17.6	13759	502	0.199	0.175	13.7	15123	501	3.340	2.700	23.7
13314	502	0.134	0.118	13.6	13930	501	0.192	0.167	15.0	15123	502	4.330	3.640	19.0
13351	501	0.260	0.221	17.6	13930	502	0.209	0.187	11.8	15124	501	1.170	0.950	23.2
13351	502	0.330	0.290	13.8	14068	501	0.035	0.030	16.7	15124	502	1.520	1.270	19.7
13352	501	0.260	0.225	15.6	14068	502	0.044	0.039	12.8	15188	501	0.290	0.320	-9.4
13352	502	0.330	0.290	13.8	14101	501	0.410	0.350	17.1	15188	502	0.310	0.340	-8.8
13410	501	1.200	1.340	-10.4	14101	502	0.510	0.450	13.3	15223	501	0.042	0.036	16.7
13410	502	1.280	1.420	-9.9	14279	501	0.400	0.440	-9.1	15223	502	0.060	0.054	11.1
13412	501	0.410	0.450	-8.9	14279	502	0.420	0.470	-10.6	15224	501	0.400	0.340	17.6
13412	502	0.430	0.480	-10.4	14401	501	0.900	0.760	18.4	15224	502	0.570	0.500	14.0
13453	501	0.470	0.520	-9.6	14401	502	1.260	1.110	13.5	15314	501	0.190	0.162	17.3
13453	502	0.500	0.550	-9.1	14405	501	1.230	1.350	-8.9	15314	502	0.240	0.211	13.7
13454	501	0.550	0.610	-9.8	14405	502	1.010	1.100	-8.2	15404	501	0.075	0.084	-10.7
13454	502	0.580	0.650	-10.8	14527	501	0.370	0.320	15.6	15404	502	0.080	0.089	-10.1
13455	501	0.560	0.620	-9.7	14527	502	0.400	0.360	11.1	15405	501	0.111	0.123	-9.8
13455	502	0.590	0.660	-10.6	14655	501	0.079	0.067	17.9	15405	502	0.118	0.131	-9.9
13506	501	0.820	0.690	18.8	14655	502	0.099	0.087	13.8	15406	501	0.280	0.310	-9.7
13506	502	1.030	0.900	14.4	14731	501	3.450	2.800	23.2	15406	502	0.300	0.330	-9.1
13507	501	0.980	0.840	16.7	14731	502	4.480	3.760	19.1	15488	501	0.700	0.780	-10.3
13507	502	1.240	1.090	13.8	14732	501	0.260	0.207	25.6	15488	502	0.750	0.830	-9.6
13590	501	0.410	0.460	-10.9	14732	502	0.330	0.280	17.9	15538	501	0.340	0.290	17.2
13590	502	0.440	0.490	-10.2	14733	501	0.550	0.470	17.0	15538	502	0.430	0.380	13.2
13621	501	0.104	0.116	-10.3	14733	502	0.700	0.610	14.8	15600	501	0.850	0.730	16.4

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STATE: 46 - WASHINGTON
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
15600	502	1.080	0.950	13.7	16604	501	0.175	0.196	-10.7	16906	502	1.360	1.220	11.5
15607	501	0.215	0.236	-8.9	16604	502	0.187	0.207	-9.7	16910	501	1.150	1.000	15.0
15607	502	0.176	0.193	-8.8	16670	501	3.150	2.620	20.2	16910	502	1.220	1.090	11.9
15608	501	0.190	0.162	17.3	16670	502	4.210	3.640	15.7	16911	501	1.050	0.900	16.7
15608	502	0.240	0.211	13.7	16676	501	0.260	0.225	15.6	16911	502	1.100	0.990	11.1
15656	501	5.620	4.770	17.8	16676	502	0.330	0.290	13.8	16915	501	1.180	1.020	15.7
15656	502	7.080	6.220	13.8	16694	501	0.350	0.390	-10.3	16915	502	1.250	1.120	11.6
15699	501	0.530	0.580	-8.6	16694	502	0.370	0.410	-9.8	16916	501	0.990	0.850	16.5
15699	502	0.440	0.480	-8.3	16705	501	0.290	0.250	16.0	16916	502	1.040	0.930	11.8
15733	501	0.184	0.205	-10.2	16705	502	0.310	0.280	10.7	16920	501	2.630	2.270	15.9
15733	502	0.195	0.217	-10.1	16750	501	0.093	0.079	17.7	16920	502	2.770	2.480	11.7
15839	501	0.260	0.217	19.8	16750	502	0.117	0.103	13.6	16921	501	2.400	2.070	15.9
15839	502	0.320	0.280	14.3	16751	501	0.093	0.079	17.7	16921	502	2.530	2.270	11.5
15991	501	0.209	0.177	18.1	16751	502	0.117	0.103	13.6	16930	501	1.510	1.300	16.2
15991	502	0.260	0.231	12.6	16819	501	1.000	1.110	-9.9	16930	502	1.590	1.430	11.2
15993	501	0.176	0.150	17.3	16819	502	1.060	1.180	-10.2	16931	501	1.630	1.410	15.6
15993	502	0.222	0.195	13.8	16820	501	0.770	0.860	-10.5	16931	502	1.720	1.540	11.7
16005	501	0.048	0.041	17.1	16820	502	0.820	0.910	-9.9	16940	501	3.280	2.830	15.9
16005	502	0.052	0.047	10.6	16881	501	1.450	1.230	17.9	16940	502	3.460	3.100	11.6
16009	501	0.226	0.250	-9.6	16881	502	1.830	1.610	13.7	16941	501	1.310	1.130	15.9
16009	502	0.240	0.270	-11.1	16890	501	0.117	0.130	-10.0	16941	502	1.390	1.240	12.1
16402	501	1.260	1.070	17.8	16890	502	0.124	0.138	-10.1	18078	501	0.163	0.142	14.8
16402	502	1.590	1.400	13.6	16891	501	0.127	0.142	-10.6	18078	502	0.178	0.159	11.9
16403	501	0.800	0.680	17.6	16891	502	0.136	0.151	-9.9	18109	501	0.350	0.300	16.7
16403	502	1.010	0.880	14.8	16892	501	0.232	0.260	-10.8	18109	502	0.440	0.390	12.8
16404	501	1.010	0.860	17.4	16892	502	0.247	0.270	-8.5	18110	501	0.280	0.237	18.1
16404	502	1.270	1.120	13.4	16900	501	1.920	1.660	15.7	18110	502	0.350	0.310	12.9
16471	501	0.300	0.330	-9.1	16900	502	2.030	1.820	11.5	18205	501	0.250	0.218	14.7
16471	502	0.249	0.270	-7.8	16901	501	1.230	1.070	15.0	18205	502	0.270	0.245	10.2
16501	501	0.101	0.088	14.8	16901	502	1.300	1.170	11.1	18206	501	0.450	0.380	18.4
16501	502	0.110	0.098	12.2	16902	501	1.050	0.900	16.7	18206	502	0.570	0.500	14.0
16527	501	0.155	0.135	14.8	16902	502	1.100	0.990	11.1	18335	501	0.330	0.280	17.9
16527	502	0.169	0.151	11.9	16905	501	2.020	1.750	15.4	18335	502	0.410	0.360	13.9
16588	501	0.104	0.116	-10.3	16905	502	2.130	1.910	11.5	18435	501	0.780	0.660	18.2
16588	502	0.111	0.124	-10.5	16906	501	1.290	1.120	15.2	18435	502	1.100	0.970	13.4

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STATE: 46 - WASHINGTON
SUBLINE: PREM/OPS

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18436	501	0.630	0.530	18.9	19795	502	0.340	0.300	13.3	41604	501	11.800	9.740	21.1
18436	502	0.890	0.780	14.1	19796	501	0.320	0.270	18.5	41604	502	11.000	9.420	16.8
18437	501	0.460	0.390	17.9	19796	502	0.400	0.350	14.3	41620	501	1.530	1.680	-8.9
18437	502	0.580	0.510	13.7	40045	501	174.000	145.000	20.0	41620	502	1.250	1.370	-8.8
18438	501	0.890	0.760	17.1	40045	502	233.000	202.000	15.3	41650	501	30.300	25.000	21.2
18438	502	1.120	0.990	13.1	40046	501	34.500	28.700	20.2	41650	502	28.300	24.200	16.9
18501	501	0.720	0.610	18.0	40046	502	46.100	39.800	15.8	41664	501	26.400	22.000	20.0
18501	502	1.010	0.890	13.5	40047	501	12.300	10.200	20.6	41664	502	35.300	30.500	15.7
18506	501	0.370	0.410	-9.8	40047	502	16.400	14.200	15.5	41665	501	3.090	2.580	19.8
18506	502	0.390	0.430	-9.3	40059	501	4.400	3.670	19.9	41665	502	4.140	3.570	16.0
18507	501	0.167	0.142	17.6	40059	502	5.890	5.090	15.7	41667	501	72.100	60.200	19.8
18507	502	0.210	0.185	13.5	40061	501	2.330	1.940	20.1	41667	502	96.500	83.400	15.7
18570	501	1.750	1.480	18.2	40061	502	3.120	2.700	15.6	41668	501	67.600	56.400	19.9
18570	502	2.200	1.930	14.0	40063	501	78.000	65.100	19.8	41668	502	90.500	78.200	15.7
18616	501	0.280	0.310	-9.7	40063	502	104.000	90.200	15.3	41669	501	0.470	0.400	17.5
18616	502	0.300	0.330	-9.1	40064	501	22.900	19.100	19.9	41669	502	0.630	0.550	14.5
18707	501	0.014	0.012	16.7	40064	502	30.700	26.500	15.8	41670	501	0.800	0.660	21.2
18707	502	0.015	0.013	15.4	40075	501	34.700	28.700	20.9	41670	502	1.070	0.920	16.3
18708	501	0.102	0.087	17.2	40075	502	28.000	24.000	16.7	41677	501	0.320	0.350	-8.6
18708	502	0.129	0.113	14.2	40101	501	15.400	12.100	27.3	41677	502	0.260	0.280	-7.1
18833	501	0.162	0.140	15.7	40101	502	17.900	14.800	20.9	41678	501	60.600	50.800	19.3
18833	502	0.176	0.157	12.1	40102	501	13.600	10.700	27.1	41678	502	50.200	43.600	15.1
18834	501	0.260	0.225	15.6	40102	502	15.800	13.100	20.6	41680	501	15.700	13.000	20.8
18834	502	0.330	0.290	13.8	40111	501	6.180	5.150	20.0	41680	502	14.700	12.600	16.7
18911	501	0.840	0.710	18.3	40111	502	8.270	7.150	15.7	41696	501	1.000	1.100	-9.1
18911	502	1.050	0.930	12.9	41001	501	0.209	0.174	20.1	41696	502	0.820	0.900	-8.9
18912	501	1.570	1.340	17.2	41001	502	0.280	0.241	16.2	41697	501	0.700	0.760	-7.9
18912	502	1.980	1.740	13.8	41421	501	0.450	0.370	21.6	41697	502	0.570	0.620	-8.1
18920	501	0.410	0.350	17.1	41421	502	0.420	0.360	16.7	41715	501	9.990	8.240	21.2
18920	502	0.510	0.450	13.3	41422	501	0.242	0.200	21.0	41715	502	9.320	7.970	16.9
19007	501	1.300	1.060	22.6	41422	502	0.226	0.193	17.1	41716	501	6.360	5.240	21.4
19007	502	1.690	1.420	19.0	41510	501	42.000	35.700	17.6	41716	502	5.930	5.070	17.0
19051	501	2.890	2.340	23.5	41510	502	52.900	46.500	13.8	43151	501	17.300	14.300	21.0
19051	502	3.760	3.150	19.4	41603	501	21.500	17.700	21.5	43151	502	13.900	11.900	16.8
19795	501	0.270	0.233	15.9	41603	502	20.100	17.200	16.9	43152	501	18.100	15.200	19.1

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43152	502	15.000	13.000	15.4	44070	501	2.860	2.390	19.7	44315	502	5.250	4.540	15.6
43200	501	65.700	54.300	21.0	44070	502	3.830	3.310	15.7	44427	501	55.600	43.700	27.2
43200	502	53.100	45.500	16.7	44071	501	3.190	2.660	19.9	44427	502	64.800	53.600	20.9
43421	501	18.000	14.900	20.8	44071	502	4.260	3.680	15.8	44428	501	55.900	44.000	27.0
43421	502	14.500	12.500	16.0	44072	501	2.200	1.830	20.2	44428	502	65.100	53.900	20.8
43422	501	94.500	78.100	21.0	44072	502	2.940	2.540	15.7	44429	501	0.840	0.660	27.3
43422	502	76.300	65.400	16.7	44100	501	8.810	7.390	19.2	44429	502	0.980	0.810	21.0
43470	501	5.820	6.380	-8.8	44100	502	9.200	8.000	15.0	44430	501	0.580	0.460	26.1
43470	502	4.770	5.220	-8.6	44101	501	9.180	7.700	19.2	44430	502	0.680	0.560	21.4
43518	501	11.300	9.440	19.7	44101	502	9.590	8.340	15.0	44431	501	1.860	1.460	27.4
43518	502	15.100	13.100	15.3	44102	501	7.160	6.000	19.3	44431	502	2.170	1.790	21.2
43550	501	64.300	53.100	21.1	44102	502	7.480	6.500	15.1	44432	501	0.590	0.460	28.3
43550	502	51.900	44.500	16.6	44103	501	6.330	5.310	19.2	44432	502	0.690	0.570	21.1
43551	501	35.700	29.400	21.4	44103	502	6.620	5.750	15.1	44433	501	18.800	14.800	27.0
43551	502	28.800	24.700	16.6	44104	501	2.660	2.230	19.3	44433	502	21.900	18.100	21.0
43626	501	9.040	7.540	19.9	44104	502	2.780	2.420	14.9	44434	501	35.900	28.300	26.9
43626	502	12.100	10.500	15.2	44108	501	3.120	2.620	19.1	44434	502	41.900	34.700	20.7
43628	501	118.000	98.000	20.4	44108	502	3.260	2.830	15.2	44435	501	37.200	29.300	27.0
43628	502	157.000	136.000	15.4	44109	501	7.890	6.620	19.2	44435	502	43.400	35.900	20.9
43629	501	99.600	83.100	19.9	44109	502	8.240	7.170	14.9	44436	501	43.500	34.200	27.2
43629	502	133.000	115.000	15.7	44110	501	8.070	6.770	19.2	44436	502	50.600	41.900	20.8
43760	501	3.320	2.770	19.9	44110	502	8.440	7.340	15.0	44437	501	36.000	28.300	27.2
43760	502	4.440	3.840	15.6	44111	501	4.950	4.160	19.0	44437	502	42.000	34.800	20.7
43822	501	4.630	5.080	-8.9	44111	502	5.180	4.500	15.1	44438	501	28.500	22.400	27.2
43822	502	3.790	4.160	-8.9	44112	501	2.940	2.460	19.5	44438	502	33.200	27.500	20.7
43840	501	0.057	0.062	-8.1	44112	502	3.070	2.670	15.0	44439	501	55.400	43.600	27.1
43840	502	0.047	0.051	-7.8	44276	501	88.200	72.800	21.2	44439	502	64.600	53.500	20.7
43860	501	3.640	3.990	-8.8	44276	502	71.200	61.000	16.7	44440	501	45.800	36.100	26.9
43860	502	2.990	3.270	-8.6	44277	501	57.200	47.200	21.2	44440	502	53.400	44.200	20.8
43889	501	1.300	1.430	-9.1	44277	502	46.200	39.600	16.7	45190	501	1.650	1.350	22.2
43889	502	1.070	1.170	-8.5	44280	501	0.320	0.350	-8.6	45190	502	2.260	1.920	17.7
44009	501	4.070	3.290	23.7	44280	502	0.260	0.280	-7.1	45191	501	1.170	0.960	21.9
44009	502	5.280	4.440	18.9	44311	501	5.840	4.870	19.9	45191	502	1.600	1.370	16.8
44069	501	9.670	8.060	20.0	44311	502	7.820	6.750	15.9	45192	501	1.370	1.120	22.3
44069	502	12.900	11.200	15.2	44315	501	3.920	3.270	19.9	45192	502	1.880	1.600	17.5

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45193	501	0.810	0.660	22.7	46427	502	34.100	29.700	14.8	47475	501	4.540	3.750	21.1
45193	502	1.110	0.940	18.1	46603	501	2.590	2.170	19.4	47475	502	4.240	3.620	17.1
45210	501	1.020	0.840	21.4	46603	502	2.140	1.860	15.1	47476	501	4.540	3.750	21.1
45210	502	1.400	1.190	17.6	46604	501	2.990	2.510	19.1	47476	502	4.240	3.620	17.1
45334	501	37.900	31.300	21.1	46604	502	2.470	2.150	14.9	47477	501	6.060	4.990	21.4
45334	502	30.600	26.200	16.8	46606	501	7.970	6.680	19.3	47477	502	5.650	4.830	17.0
45380	501	0.215	0.240	-10.4	46606	502	6.600	5.730	15.2	47478	501	6.360	5.240	21.4
45380	502	0.229	0.250	-8.4	46607	501	11.000	9.190	19.7	47478	502	5.930	5.070	17.0
45450	501	11.100	9.200	20.7	46607	502	9.070	7.880	15.1	48039	501	46.600	38.500	21.0
45450	502	9.000	7.710	16.7	46622	501	13.500	14.800	-8.8	48039	502	37.600	32.200	16.8
45678	501	0.340	0.370	-8.1	46622	502	11.100	12.100	-8.3	48206	501	23.900	20.000	19.5
45678	502	0.280	0.310	-9.7	46700	501	132.000	109.000	21.1	48206	502	32.000	27.700	15.5
45771	501	0.330	0.370	-10.8	46700	502	107.000	91.500	16.9	48441	501	0.100	0.084	19.0
45771	502	0.350	0.390	-10.3	46911	501	17.900	14.900	20.1	48441	502	0.134	0.116	15.5
45819	501	0.107	0.119	-10.1	46911	502	24.000	20.700	15.9	48557	501	10.000	8.380	19.3
45819	502	0.113	0.126	-10.3	46912	501	32.800	27.300	20.1	48557	502	13.400	11.600	15.5
45900	501	0.098	0.083	18.1	46912	502	43.900	37.900	15.8	48558	501	8.740	7.290	19.9
45900	502	0.123	0.108	13.9	47050	501	1.260	1.390	-9.4	48558	502	11.700	10.100	15.8
45901	501	0.084	0.071	18.3	47050	502	1.040	1.140	-8.8	48600	501	61.800	51.800	19.3
45901	502	0.105	0.093	12.9	47221	501	145.000	120.000	20.8	48600	502	51.100	44.400	15.1
45937	501	0.149	0.123	21.1	47221	502	117.000	100.000	17.0	48636	501	1.310	1.450	-9.7
45937	502	0.120	0.103	16.5	47318	501	7.360	6.140	19.9	48636	502	1.790	1.990	-10.1
46004	501	28.800	23.700	21.5	47318	502	9.850	8.500	15.9	48637	501	7.680	6.400	20.0
46004	502	26.800	22.900	17.0	47367	501	0.320	0.350	-8.6	48637	502	10.300	8.880	16.0
46005	501	23.000	19.000	21.1	47367	502	0.260	0.280	-7.1	48638	501	3.810	3.180	19.8
46005	502	21.500	18.400	16.8	47420	501	1.610	1.340	20.1	48638	502	5.100	4.410	15.6
46112	501	0.060	0.048	25.0	47420	502	2.160	1.860	16.1	48808	501	1.440	1.220	18.0
46112	502	0.070	0.058	20.7	47469	501	4.540	3.750	21.1	48808	502	1.810	1.590	13.8
46202	501	2.090	1.720	21.5	47469	502	4.240	3.620	17.1	48925	501	184.000	153.000	20.3
46202	502	2.870	2.440	17.6	47471	501	3.940	3.250	21.2	48925	502	246.000	212.000	16.0
46362	501	212.000	177.000	19.8	47471	502	3.670	3.140	16.9	49005	501	0.215	0.236	-8.9
46362	502	175.000	152.000	15.1	47473	501	5.150	4.250	21.2	49005	502	0.176	0.193	-8.8
46426	501	30.900	25.900	19.3	47473	502	4.800	4.110	16.8	49111	501	2.200	1.870	17.6
46426	502	25.600	22.200	15.3	47474	501	5.750	4.740	21.3	49111	502	2.770	2.440	13.5
46427	501	41.300	34.600	19.4	47474	502	5.370	4.590	17.0	49181	501	15.200	12.600	20.6

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49181	502	12.300	10.500	17.1	50017	501	0.080	0.087	-8.0	51250	502	0.280	0.320	-12.5
49183	501	18.600	15.300	21.6	50017	502	0.116	0.126	-7.9	51251	501	0.028	0.031	-9.7
49183	502	15.000	12.800	17.2	50045	501	0.182	0.198	-8.1	51251	502	0.042	0.045	-6.7
49184	501	39.200	32.400	21.0	50045	502	0.270	0.290	-6.9	51252	501	0.100	0.109	-8.3
49184	502	31.600	27.100	16.6	50047	501	0.020	0.022	-9.1	51252	502	0.146	0.158	-7.6
49185	501	35.700	29.400	21.4	50047	502	0.030	0.032	-6.3	51253	501	0.085	0.093	-8.6
49185	502	28.800	24.700	16.6	51001	501	0.045	0.050	-10.0	51253	502	0.124	0.135	-8.1
49239	501	0.161	0.179	-10.1	51001	502	0.062	0.068	-8.8	51254	501	0.027	0.029	-6.9
49239	502	0.171	0.190	-10.0	51005	501	0.009	0.010	-10.0	51254	502	0.039	0.042	-7.1
49292	501	1.110	0.920	20.7	51005	502	0.013	0.014	-7.1	51255	501	0.520	0.580	-10.3
49292	502	0.900	0.770	16.9	51116	501	0.113	0.126	-10.3	51255	502	0.720	0.800	-10.0
49333	501	8.170	6.750	21.0	51116	502	0.155	0.173	-10.4	51300	501	0.136	0.153	-11.1
49333	502	6.600	5.650	16.8	51201	501	0.027	0.030	-10.0	51300	502	0.173	0.194	-10.8
49617	501	0.270	0.222	21.6	51201	502	0.040	0.044	-9.1	51305	501	0.136	0.153	-11.1
49617	502	0.360	0.300	20.0	51205	501	0.084	0.091	-7.7	51305	502	0.173	0.194	-10.8
49618	501	0.231	0.187	23.5	51205	502	0.122	0.133	-8.3	51315	501	0.104	0.116	-10.3
49618	502	0.300	0.250	20.0	51206	501	0.013	0.014	-7.1	51315	502	0.111	0.124	-10.5
49619	501	0.430	0.350	22.9	51206	502	0.019	0.021	-9.5	51330	501	0.080	0.089	-10.1
49619	502	0.560	0.470	19.1	51210	501	0.079	0.087	-9.2	51330	502	0.109	0.122	-10.7
49763	501	2.820	2.280	23.7	51210	502	0.108	0.120	-10.0	51333	501	0.026	0.029	-10.3
49763	502	3.660	3.070	19.2	51220	501	0.270	0.300	-10.0	51333	502	0.036	0.040	-10.0
49801	501	128.000	106.000	20.8	51220	502	0.370	0.410	-9.8	51340	501	0.027	0.030	-10.0
49801	502	103.000	88.400	16.5	51221	501	0.150	0.166	-9.6	51340	502	0.040	0.043	-7.0
49802	501	11.300	9.360	20.7	51221	502	0.205	0.228	-10.1	51350	501	0.228	0.260	-12.3
49802	502	9.150	7.840	16.7	51222	501	0.182	0.202	-9.9	51350	502	0.290	0.330	-12.1
49803	501	20.100	16.600	21.1	51222	502	0.249	0.280	-11.1	51351	501	0.204	0.230	-11.3
49803	502	16.200	13.900	16.5	51224	501	0.191	0.212	-9.9	51351	502	0.260	0.290	-10.3
49840	501	1.300	1.430	-9.1	51224	502	0.260	0.290	-10.3	51352	501	0.280	0.320	-12.5
49840	502	1.070	1.170	-8.5	51230	501	0.032	0.036	-11.1	51352	502	0.360	0.400	-10.0
49870	501	76.800	64.100	19.8	51230	502	0.044	0.049	-10.2	51355	501	0.191	0.215	-11.2
49870	502	103.000	88.800	16.0	51240	501	0.330	0.360	-8.3	51355	502	0.244	0.270	-9.6
50010	501	0.161	0.175	-8.0	51240	502	0.480	0.520	-7.7	51356	501	0.206	0.232	-11.2
50010	502	0.235	0.250	-6.0	51241	501	0.980	1.070	-8.4	51356	502	0.260	0.290	-10.3
50015	501	0.104	0.114	-8.8	51241	502	1.430	1.560	-8.3	51357	501	0.148	0.165	-10.3
50015	502	0.153	0.166	-7.8	51250	501	0.207	0.230	-10.0	51357	502	0.158	0.175	-9.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51358	501	0.360	0.400	-10.0	51613	502	0.095	0.103	-7.8	51853	501	0.123	0.137	-10.2
51358	502	0.380	0.420	-9.5	51625	501	0.041	0.046	-10.9	51853	502	0.169	0.188	-10.1
51359	501	0.310	0.350	-11.4	51625	502	0.056	0.063	-11.1	51854	501	0.280	0.310	-9.7
51359	502	0.330	0.370	-10.8	51666	501	0.097	0.109	-11.0	51854	502	0.380	0.420	-9.5
51370	501	0.320	0.350	-8.6	51666	502	0.124	0.139	-10.8	51855	501	0.290	0.320	-9.4
51370	502	0.470	0.510	-7.8	51702	501	0.123	0.137	-10.2	51855	502	0.400	0.440	-9.1
51380	501	0.032	0.035	-8.6	51702	502	0.169	0.188	-10.1	51856	501	0.160	0.177	-9.6
51380	502	0.047	0.051	-7.8	51703	501	0.051	0.057	-10.5	51856	502	0.219	0.243	-9.9
51400	501	0.187	0.208	-10.1	51703	502	0.070	0.078	-10.3	51857	501	0.270	0.300	-10.0
51400	502	0.260	0.290	-10.3	51734	501	0.096	0.107	-10.3	51857	502	0.370	0.420	-11.9
51401	501	0.280	0.310	-9.7	51734	502	0.132	0.146	-9.6	51869	501	0.074	0.080	-7.5
51401	502	0.380	0.420	-9.5	51741	501	0.172	0.187	-8.0	51869	502	0.108	0.117	-7.7
51500	501	0.061	0.066	-7.6	51741	502	0.250	0.270	-7.4	51877	501	0.420	0.450	-6.7
51500	502	0.089	0.097	-8.2	51752	501	0.145	0.158	-8.2	51877	502	0.610	0.660	-7.6
51516	501	0.095	0.104	-8.7	51752	502	0.212	0.230	-7.8	51889	501	0.068	0.074	-8.1
51516	502	0.078	0.085	-8.2	51767	501	0.028	0.032	-12.5	51889	502	0.100	0.108	-7.4
51517	501	0.108	0.118	-8.5	51767	502	0.036	0.041	-12.2	51896	501	0.032	0.035	-8.6
51517	502	0.088	0.097	-9.3	51777	501	0.098	0.111	-11.7	51896	502	0.047	0.051	-7.8
51550	501	0.075	0.082	-8.5	51777	502	0.126	0.141	-10.6	51900	501	0.110	0.124	-11.3
51550	502	0.110	0.119	-7.6	51790	501	0.164	0.185	-11.4	51900	502	0.141	0.158	-10.8
51551	501	0.026	0.029	-10.3	51790	502	0.210	0.235	-10.6	51909	501	0.174	0.194	-10.3
51551	502	0.038	0.042	-9.5	51796	501	0.063	0.068	-7.4	51909	502	0.239	0.270	-11.5
51552	501	0.045	0.049	-8.2	51796	502	0.091	0.099	-8.1	51919	501	0.069	0.075	-8.0
51552	502	0.066	0.072	-8.3	51808	501	0.223	0.243	-8.2	51919	502	0.101	0.109	-7.3
51553	501	0.081	0.088	-8.0	51808	502	0.330	0.350	-5.7	51926	501	0.070	0.077	-9.1
51553	502	0.118	0.128	-7.8	51809	501	0.280	0.300	-6.7	51926	502	0.103	0.111	-7.2
51554	501	0.008	0.008	0.0	51809	502	0.400	0.440	-9.1	51927	501	0.038	0.041	-7.3
51554	502	0.011	0.012	-8.3	51833	501	0.148	0.166	-10.8	51927	502	0.056	0.060	-6.7
51575	501	0.061	0.069	-11.6	51833	502	0.189	0.212	-10.8	51934	501	0.077	0.084	-8.3
51575	502	0.078	0.088	-11.4	51850	501	0.193	0.215	-10.2	51934	502	0.113	0.122	-7.4
51576	501	0.145	0.158	-8.2	51850	502	0.260	0.290	-10.3	51941	501	0.070	0.076	-7.9
51576	502	0.212	0.230	-7.8	51851	501	0.131	0.145	-9.7	51941	502	0.102	0.111	-8.1
51600	501	0.099	0.108	-8.3	51851	502	0.179	0.200	-10.5	51942	501	0.112	0.122	-8.2
51600	502	0.144	0.156	-7.7	51852	501	0.310	0.340	-8.8	51942	502	0.163	0.177	-7.9
51613	501	0.065	0.071	-8.5	51852	502	0.420	0.470	-10.6	51956	501	0.300	0.330	-9.1

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51956	502	0.440	0.480	-8.3	52341	501	0.037	0.042	-11.9	52744	502	0.720	0.810	-11.1
51957	501	0.270	0.290	-6.9	52341	502	0.051	0.057	-10.5	52767	501	0.162	0.180	-10.0
51957	502	0.390	0.420	-7.1	52342	501	0.108	0.121	-10.7	52767	502	0.222	0.247	-10.1
51958	501	0.236	0.260	-9.2	52342	502	0.149	0.165	-9.7	52911	501	0.042	0.046	-8.7
51958	502	0.350	0.370	-5.4	52343	501	0.066	0.073	-9.6	52911	502	0.062	0.067	-7.5
51959	501	0.242	0.260	-6.9	52343	502	0.091	0.101	-9.9	52967	501	0.016	0.017	-5.9
51959	502	0.350	0.380	-7.9	52401	501	0.204	0.227	-10.1	52967	502	0.023	0.025	-8.0
51960	501	0.032	0.035	-8.6	52401	502	0.280	0.310	-9.7	53001	501	0.156	0.170	-8.2
51960	502	0.047	0.051	-7.8	52402	501	0.015	0.016	-6.3	53001	502	0.228	0.248	-8.1
51970	501	0.139	0.151	-7.9	52402	502	0.022	0.024	-8.3	53077	501	0.075	0.082	-8.5
51970	502	0.203	0.220	-7.7	52432	501	0.074	0.081	-8.6	53077	502	0.110	0.119	-7.6
51982	501	0.041	0.045	-8.9	52432	502	0.109	0.118	-7.6	53095	501	0.051	0.056	-8.9
51982	502	0.060	0.065	-7.7	52433	501	0.068	0.074	-8.1	53095	502	0.075	0.082	-8.5
51985	501	0.089	0.097	-8.2	52433	502	0.099	0.108	-8.3	53096	501	0.072	0.078	-7.7
51985	502	0.073	0.079	-7.6	52435	501	0.085	0.093	-8.6	53096	502	0.105	0.113	-7.1
51986	501	0.161	0.175	-8.0	52435	502	0.125	0.135	-7.4	53121	501	0.203	0.222	-8.6
51986	502	0.235	0.250	-6.0	52438	501	0.062	0.067	-7.5	53121	502	0.300	0.320	-6.3
51999	501	0.068	0.074	-8.1	52438	502	0.090	0.098	-8.2	53147	501	0.027	0.030	-10.0
51999	502	0.099	0.107	-7.5	52440	501	0.097	0.105	-7.6	53147	502	0.038	0.042	-9.5
52002	501	0.059	0.065	-9.2	52440	502	0.141	0.153	-7.8	53229	501	0.153	0.170	-10.0
52002	502	0.087	0.094	-7.4	52467	501	0.089	0.097	-8.2	53229	502	0.210	0.234	-10.3
52075	501	0.152	0.169	-10.1	52467	502	0.131	0.142	-7.7	53271	501	0.038	0.042	-9.5
52075	502	0.208	0.232	-10.3	52469	501	0.031	0.034	-8.8	53271	502	0.056	0.061	-8.2
52076	501	0.183	0.204	-10.3	52469	502	0.046	0.050	-8.0	53333	501	0.151	0.168	-10.1
52076	502	0.250	0.280	-10.7	52505	501	0.156	0.170	-8.2	53333	502	0.207	0.230	-10.0
52109	501	0.015	0.016	-6.3	52505	502	0.228	0.247	-7.7	53374	501	0.149	0.168	-11.3
52109	502	0.022	0.024	-8.3	52547	501	0.177	0.197	-10.2	53374	502	0.191	0.214	-10.7
52134	501	0.199	0.217	-8.3	52547	502	0.243	0.270	-10.0	53375	501	0.079	0.089	-11.2
52134	502	0.290	0.320	-9.4	52581	501	0.760	0.830	-8.4	53375	502	0.101	0.113	-10.6
52137	501	0.060	0.066	-9.1	52581	502	1.110	1.200	-7.5	53376	501	0.127	0.143	-11.2
52137	502	0.082	0.091	-9.9	52619	501	0.053	0.058	-8.6	53376	502	0.162	0.182	-11.0
52150	501	0.370	0.400	-7.5	52619	502	0.078	0.085	-8.2	53377	501	0.130	0.146	-11.0
52150	502	0.540	0.580	-6.9	52660	501	0.113	0.123	-8.1	53377	502	0.166	0.186	-10.8
52315	501	0.128	0.145	-11.7	52660	502	0.092	0.101	-8.9	53403	501	0.082	0.092	-10.9
52315	502	0.164	0.184	-10.9	52744	501	0.570	0.640	-10.9	53403	502	0.105	0.118	-11.0

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53425	501	0.142	0.158	-10.1	55371	502	0.490	0.540	-9.3	56202	501	0.057	0.062	-8.1
53425	502	0.195	0.217	-10.1	55426	501	0.156	0.173	-9.8	56202	502	0.083	0.090	-7.8
53565	501	0.095	0.108	-12.0	55426	502	0.214	0.238	-10.1	56390	501	0.099	0.108	-8.3
53565	502	0.122	0.137	-10.9	55597	501	0.020	0.022	-9.1	56390	502	0.145	0.157	-7.6
53631	501	0.024	0.026	-7.7	55597	502	0.029	0.032	-9.4	56391	501	0.085	0.093	-8.6
53631	502	0.035	0.037	-5.4	55647	501	0.040	0.044	-9.1	56391	502	0.125	0.135	-7.4
53632	501	0.027	0.030	-10.0	55647	502	0.059	0.064	-7.8	56427	501	0.137	0.150	-8.7
53632	502	0.040	0.043	-7.0	55648	501	0.018	0.020	-10.0	56427	502	0.201	0.218	-7.8
53731	501	0.025	0.027	-7.4	55648	502	0.027	0.029	-6.9	56488	501	0.164	0.185	-11.4
53731	502	0.036	0.039	-7.7	55649	501	0.022	0.024	-8.3	56488	502	0.210	0.235	-10.6
53732	501	0.170	0.185	-8.1	55649	502	0.032	0.034	-5.9	56567	501	0.145	0.161	-9.9
53732	502	0.248	0.270	-8.1	55715	501	0.160	0.174	-8.0	56567	502	0.198	0.220	-10.0
53733	501	0.111	0.120	-7.5	55715	502	0.233	0.250	-6.8	56650	501	0.440	0.490	-10.2
53733	502	0.162	0.175	-7.4	55716	501	0.231	0.250	-7.6	56650	502	0.610	0.670	-9.0
53734	501	0.570	0.620	-8.1	55716	502	0.340	0.370	-8.1	56651	501	0.241	0.270	-10.7
53734	502	0.470	0.510	-7.8	55717	501	0.206	0.229	-10.0	56651	502	0.330	0.370	-10.8
53803	501	0.340	0.380	-10.5	55717	502	0.280	0.310	-9.7	56652	501	0.172	0.191	-9.9
53803	502	0.460	0.520	-11.5	55718	501	0.199	0.222	-10.4	56652	502	0.236	0.260	-9.2
53907	501	0.075	0.081	-7.4	55718	502	0.270	0.300	-10.0	56653	501	0.166	0.184	-9.8
53907	502	0.109	0.118	-7.6	55802	501	0.098	0.111	-11.7	56653	502	0.227	0.250	-9.2
54012	501	0.057	0.062	-8.1	55802	502	0.126	0.141	-10.6	56654	501	0.085	0.094	-9.6
54012	502	0.047	0.051	-7.8	55918	501	0.091	0.100	-9.0	56654	502	0.116	0.129	-10.1
54077	501	0.102	0.111	-8.1	55918	502	0.134	0.145	-7.6	56690	501	0.085	0.096	-11.5
54077	502	0.149	0.162	-8.0	55919	501	0.012	0.014	-14.3	56690	502	0.109	0.122	-10.7
55010	501	0.310	0.340	-8.8	55919	502	0.018	0.020	-10.0	56699	501	0.063	0.069	-8.7
55010	502	0.450	0.490	-8.2	56040	501	0.009	0.009	0.0	56699	502	0.092	0.100	-8.0
55011	501	0.083	0.091	-8.8	56040	502	0.013	0.014	-7.1	56758	501	0.054	0.058	-6.9
55011	502	0.122	0.132	-7.6	56041	501	0.057	0.062	-8.1	56758	502	0.078	0.085	-8.2
55012	501	0.099	0.108	-8.3	56041	502	0.083	0.090	-7.8	56759	501	0.055	0.060	-8.3
55012	502	0.145	0.157	-7.6	56042	501	0.072	0.078	-7.7	56759	502	0.080	0.087	-8.0
55013	501	0.128	0.143	-10.5	56042	502	0.105	0.113	-7.1	56760	501	0.079	0.086	-8.1
55013	502	0.176	0.196	-10.2	56170	501	0.140	0.155	-9.7	56760	502	0.115	0.125	-8.0
55214	501	0.080	0.088	-9.1	56170	502	0.191	0.213	-10.3	56805	501	0.104	0.113	-8.0
55214	502	0.118	0.128	-7.8	56171	501	0.069	0.076	-9.2	56805	502	0.152	0.165	-7.9
55371	501	0.380	0.430	-11.6	56171	502	0.094	0.105	-10.5	56806	501	0.073	0.080	-8.7

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56806	502	0.107	0.116	-7.8	57146	501	0.145	0.161	-9.9	57800	502	0.124	0.134	-7.5
56807	501	0.073	0.079	-7.6	57146	502	0.198	0.220	-10.0	57808	501	0.039	0.043	-9.3
56807	502	0.106	0.115	-7.8	57202	501	0.070	0.077	-9.1	57808	502	0.053	0.059	-10.2
56808	501	0.095	0.104	-8.7	57202	502	0.103	0.111	-7.2	57809	501	0.040	0.044	-9.1
56808	502	0.139	0.151	-7.9	57257	501	0.087	0.095	-8.4	57809	502	0.055	0.061	-9.8
56900	501	0.091	0.100	-9.0	57257	502	0.127	0.138	-8.0	57810	501	0.039	0.043	-9.3
56900	502	0.134	0.145	-7.6	57401	501	0.050	0.054	-7.4	57810	502	0.053	0.059	-10.2
56910	501	0.046	0.050	-8.0	57401	502	0.072	0.078	-7.7	57871	501	0.046	0.051	-9.8
56910	502	0.067	0.072	-6.9	57403	501	0.201	0.227	-11.5	57871	502	0.063	0.070	-10.0
56911	501	0.125	0.139	-10.1	57403	502	0.260	0.290	-10.3	57913	501	0.110	0.119	-7.6
56911	502	0.171	0.190	-10.0	57410	501	0.024	0.026	-7.7	57913	502	0.160	0.174	-8.0
56912	501	0.101	0.112	-9.8	57410	502	0.035	0.038	-7.9	57997	501	0.126	0.139	-9.4
56912	502	0.138	0.154	-10.4	57411	501	0.035	0.039	-10.3	57997	502	0.104	0.114	-8.8
56913	501	0.082	0.091	-9.9	57411	502	0.048	0.053	-9.4	57998	501	0.049	0.053	-7.5
56913	502	0.113	0.125	-9.6	57572	501	0.014	0.015	-6.7	57998	502	0.071	0.077	-7.8
56915	501	0.490	0.540	-9.3	57572	502	0.021	0.022	-4.5	57999	501	0.064	0.071	-9.9
56915	502	0.670	0.740	-9.5	57600	501	0.042	0.046	-8.7	57999	502	0.087	0.097	-10.3
56916	501	0.440	0.490	-10.2	57600	502	0.061	0.066	-7.6	58009	501	0.064	0.071	-9.9
56916	502	0.600	0.670	-10.4	57611	501	0.075	0.083	-9.6	58009	502	0.087	0.097	-10.3
56917	501	0.127	0.141	-9.9	57611	502	0.103	0.114	-9.6	58010	501	0.113	0.123	-8.1
56917	502	0.174	0.194	-10.3	57625	501	0.370	0.400	-7.5	58010	502	0.165	0.179	-7.8
56918	501	0.061	0.068	-10.3	57625	502	0.540	0.580	-6.9	58020	501	0.216	0.244	-11.5
56918	502	0.084	0.093	-9.7	57651	501	0.045	0.049	-8.2	58020	502	0.280	0.310	-9.7
56919	501	0.156	0.173	-9.8	57651	502	0.065	0.071	-8.5	58056	501	0.134	0.147	-8.8
56919	502	0.214	0.238	-10.1	57690	501	0.097	0.108	-10.2	58056	502	0.197	0.213	-7.5
56920	501	0.142	0.158	-10.1	57690	502	0.133	0.148	-10.1	58057	501	0.085	0.092	-7.6
56920	502	0.195	0.217	-10.1	57716	501	0.046	0.051	-9.8	58057	502	0.124	0.134	-7.5
56980	501	0.079	0.086	-8.1	57716	502	0.063	0.070	-10.0	58058	501	0.076	0.083	-8.4
56980	502	0.116	0.126	-7.9	57725	501	0.101	0.112	-9.8	58058	502	0.111	0.121	-8.3
57001	501	0.027	0.030	-10.0	57725	502	0.138	0.154	-10.4	58095	501	0.107	0.117	-8.5
57001	502	0.040	0.043	-7.0	57726	501	0.079	0.087	-9.2	58095	502	0.156	0.170	-8.2
57002	501	0.018	0.019	-5.3	57726	502	0.108	0.120	-10.0	58096	501	0.142	0.155	-8.4
57002	502	0.026	0.028	-7.1	57798	501	0.023	0.025	-8.0	58096	502	0.208	0.225	-7.6
57090	501	0.228	0.250	-8.8	57798	502	0.033	0.036	-8.3	58301	501	0.049	0.054	-9.3
57090	502	0.310	0.350	-11.4	57800	501	0.085	0.092	-7.6	58301	502	0.067	0.074	-9.5

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58302	501	0.038	0.042	-9.5	58737	502	0.147	0.159	-7.5	59223	501	0.146	0.162	-9.9
58302	502	0.056	0.061	-8.2	58756	501	0.060	0.066	-9.1	59223	502	0.200	0.222	-9.9
58397	501	0.223	0.243	-8.2	58756	502	0.082	0.091	-9.9	59257	501	0.015	0.017	-11.8
58397	502	0.330	0.350	-5.7	58757	501	0.340	0.370	-8.1	59257	502	0.022	0.024	-8.3
58408	501	0.075	0.082	-8.5	58757	502	0.500	0.540	-7.4	59306	501	0.096	0.105	-8.6
58408	502	0.061	0.067	-9.0	58759	501	0.042	0.046	-8.7	59306	502	0.141	0.152	-7.2
58409	501	0.095	0.104	-8.7	58759	502	0.061	0.066	-7.6	59378	501	0.095	0.105	-9.5
58409	502	0.078	0.085	-8.2	58802	501	0.048	0.052	-7.7	59378	502	0.130	0.144	-9.7
58456	501	0.051	0.055	-7.3	58802	502	0.070	0.075	-6.7	59481	501	0.260	0.280	-7.1
58456	502	0.041	0.045	-8.9	58813	501	0.147	0.163	-9.8	59481	502	0.380	0.410	-7.3
58457	501	0.073	0.080	-8.7	58813	502	0.202	0.224	-9.8	59482	501	0.450	0.500	-10.0
58457	502	0.060	0.066	-9.1	58822	501	0.131	0.143	-8.4	59482	502	0.570	0.640	-10.9
58458	501	0.095	0.104	-8.7	58822	502	0.191	0.208	-8.2	59537	501	0.102	0.114	-10.5
58458	502	0.078	0.085	-8.2	58837	501	0.300	0.330	-9.1	59537	502	0.140	0.156	-10.3
58459	501	0.114	0.125	-8.8	58837	502	0.400	0.450	-11.1	59601	501	0.097	0.106	-8.5
58459	502	0.093	0.102	-8.8	58840	501	0.088	0.098	-10.2	59601	502	0.142	0.154	-7.8
58503	501	0.059	0.065	-9.2	58840	502	0.121	0.135	-10.4	59647	501	0.200	0.225	-11.1
58503	502	0.087	0.094	-7.4	58873	501	0.141	0.157	-10.2	59647	502	0.260	0.290	-10.3
58532	501	0.077	0.084	-8.3	58873	502	0.193	0.215	-10.2	59660	501	0.179	0.195	-8.2
58532	502	0.112	0.122	-8.2	58903	501	0.030	0.033	-9.1	59660	502	0.260	0.280	-7.1
58559	501	0.016	0.017	-5.9	58903	502	0.044	0.048	-8.3	59661	501	0.088	0.096	-8.3
58559	502	0.023	0.025	-8.0	58904	501	0.023	0.025	-8.0	59661	502	0.128	0.139	-7.9
58560	501	0.038	0.041	-7.3	58904	502	0.034	0.036	-5.6	59693	501	0.015	0.016	-6.3
58560	502	0.055	0.060	-8.3	58922	501	0.234	0.260	-10.0	59693	502	0.021	0.023	-8.7
58575	501	0.049	0.053	-7.5	58922	502	0.320	0.360	-11.1	59701	501	0.007	0.008	-12.5
58575	502	0.071	0.077	-7.8	59005	501	0.057	0.062	-8.1	59701	502	0.010	0.011	-9.1
58627	501	0.156	0.170	-8.2	59005	502	0.083	0.090	-7.8	59713	501	0.160	0.175	-8.6
58627	502	0.228	0.247	-7.7	59057	501	0.420	0.460	-8.7	59713	502	0.234	0.250	-6.4
58663	501	0.320	0.360	-11.1	59057	502	0.620	0.670	-7.5	59722	501	0.083	0.090	-7.8
58663	502	0.440	0.490	-10.2	59058	501	0.270	0.300	-10.0	59722	502	0.121	0.132	-8.3
58682	501	0.139	0.151	-7.9	59058	502	0.400	0.430	-7.0	59723	501	0.031	0.034	-8.8
58682	502	0.203	0.220	-7.7	59188	501	0.430	0.480	-10.4	59723	502	0.046	0.050	-8.0
58713	501	0.063	0.071	-11.3	59188	502	0.550	0.620	-11.3	59724	501	0.048	0.052	-7.7
58713	502	0.080	0.090	-11.1	59189	501	0.590	0.660	-10.6	59724	502	0.070	0.076	-7.9
58737	501	0.101	0.110	-8.2	59189	502	0.750	0.840	-10.7	59725	501	0.060	0.065	-7.7

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59725	502	0.087	0.095	-8.4	59892	501	0.096	0.107	-10.3	59970	502	0.120	0.133	-9.8
59726	501	0.043	0.047	-8.5	59892	502	0.132	0.146	-9.6	59973	501	0.123	0.134	-8.2
59726	502	0.063	0.069	-8.7	59904	501	0.065	0.072	-9.7	59973	502	0.179	0.194	-7.7
59738	501	0.139	0.151	-7.9	59904	502	0.089	0.099	-10.1	59975	501	0.122	0.136	-10.3
59738	502	0.203	0.220	-7.7	59905	501	0.075	0.082	-8.5	59975	502	0.167	0.186	-10.2
59750	501	0.076	0.084	-9.5	59905	502	0.110	0.119	-7.6	59977	501	0.070	0.078	-10.3
59750	502	0.104	0.116	-10.3	59914	501	0.440	0.480	-8.3	59977	502	0.096	0.106	-9.4
59751	501	0.027	0.030	-10.0	59914	502	0.650	0.700	-7.1	59984	501	0.034	0.037	-8.1
59751	502	0.038	0.042	-9.5	59915	501	0.216	0.240	-10.0	59984	502	0.049	0.053	-7.5
59773	501	0.025	0.029	-13.8	59915	502	0.300	0.330	-9.1	59985	501	0.131	0.143	-8.4
59773	502	0.032	0.036	-11.1	59917	501	0.040	0.044	-9.1	59985	502	0.192	0.208	-7.7
59774	501	0.021	0.024	-12.5	59917	502	0.055	0.061	-9.8	59986	501	0.100	0.109	-8.3
59774	502	0.027	0.030	-10.0	59923	501	0.011	0.012	-8.3	59986	502	0.147	0.159	-7.5
59775	501	0.027	0.030	-10.0	59923	502	0.016	0.017	-5.9	59988	501	0.031	0.035	-11.4
59775	502	0.034	0.038	-10.5	59925	501	0.320	0.360	-11.1	59988	502	0.043	0.048	-10.4
59781	501	0.066	0.073	-9.6	59925	502	0.340	0.380	-10.5	59989	501	0.018	0.019	-5.3
59781	502	0.091	0.101	-9.9	59926	501	0.270	0.300	-10.0	59989	502	0.026	0.028	-7.1
59782	501	0.098	0.109	-10.1	59926	502	0.290	0.320	-9.4	60010	501	17.700	14.900	18.8
59782	502	0.135	0.150	-10.0	59927	501	0.184	0.205	-10.2	60010	502	15.700	13.700	14.6
59783	501	0.096	0.107	-10.3	59927	502	0.195	0.217	-10.1	60011	501	20.400	17.100	19.3
59783	502	0.132	0.146	-9.6	59931	501	0.199	0.217	-8.3	60011	502	18.100	15.700	15.3
59784	501	0.074	0.082	-9.8	59931	502	0.290	0.320	-9.4	60012	501	33.500	28.200	18.8
59784	502	0.101	0.112	-9.8	59932	501	0.214	0.234	-8.5	60012	502	29.700	25.800	15.1
59790	501	0.107	0.117	-8.5	59932	502	0.310	0.340	-8.8	60013	501	28.700	24.100	19.1
59790	502	0.156	0.170	-8.2	59941	501	0.067	0.073	-8.2	60013	502	25.400	22.100	14.9
59798	501	0.250	0.280	-10.7	59941	502	0.098	0.106	-7.5	60015	501	21.500	18.000	19.4
59798	502	0.340	0.380	-10.5	59947	501	0.065	0.072	-9.7	60015	502	19.000	16.500	15.2
59806	501	0.179	0.199	-10.1	59947	502	0.089	0.099	-10.1	60016	501	24.100	20.300	18.7
59806	502	0.246	0.270	-8.9	59955	501	0.026	0.028	-7.1	60016	502	21.400	18.600	15.1
59867	501	0.120	0.131	-8.4	59955	502	0.037	0.041	-9.8	60035	501	37.100	31.100	19.3
59867	502	0.176	0.191	-7.9	59963	501	0.190	0.207	-8.2	60035	502	30.700	26.700	15.0
59886	501	0.016	0.018	-11.1	59963	502	0.280	0.300	-6.7	61000	501	17.600	14.800	18.9
59886	502	0.024	0.026	-7.7	59964	501	0.450	0.490	-8.2	61000	502	15.500	13.500	14.8
59889	501	0.084	0.094	-10.6	59964	502	0.650	0.710	-8.5	61212	501	18.900	16.700	13.2
59889	502	0.107	0.120	-10.8	59970	501	0.087	0.097	-10.3	61212	502	15.700	14.300	9.8

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61216	501	21.000	18.500	13.5	63216	502	31.000	26.900	15.2	67635	501	29.900	25.100	19.1
61216	502	17.400	15.900	9.4	63217	501	35.000	29.200	19.9	67635	502	24.700	21.500	14.9
61217	501	19.100	16.900	13.0	63217	502	46.900	40.500	15.8	68001	501	91.300	76.500	19.3
61217	502	15.900	14.500	9.7	63218	501	11.800	9.840	19.9	68001	502	75.600	65.600	15.2
61218	501	13.100	11.500	13.9	63218	502	15.800	13.600	16.2	68439	501	117.000	98.400	18.9
61218	502	10.800	9.890	9.2	64074	501	11.600	9.540	21.6	68439	502	97.200	84.400	15.2
61223	501	92.900	77.800	19.4	64074	502	16.000	13.600	17.6	68500	501	3.900	3.280	18.9
61223	502	76.900	66.800	15.1	64075	501	8.180	6.720	21.7	68500	502	3.450	3.000	15.0
61224	501	29.600	27.600	7.2	64075	502	11.200	9.560	17.2	68604	501	2.190	1.840	19.0
61224	502	24.500	23.600	3.8	65007	501	32.900	27.600	19.2	68604	502	1.810	1.580	14.6
61225	501	41.100	38.300	7.3	65007	502	27.200	23.600	15.3	68606	501	8.570	7.180	19.4
61225	502	34.000	32.800	3.7	66122	501	14.200	11.900	19.3	68606	502	7.090	6.160	15.1
61226	501	69.200	61.000	13.4	66122	502	11.700	10.200	14.7	68607	501	6.780	5.680	19.4
61226	502	57.200	52.300	9.4	66123	501	7.780	6.520	19.3	68607	502	5.610	4.870	15.2
61227	501	63.300	55.800	13.4	66123	502	6.430	5.590	15.0	68702	501	5.580	4.680	19.2
61227	502	52.300	47.900	9.2	66309	501	22.700	19.000	19.5	68702	502	4.620	4.010	15.2
62000	501	14.400	12.700	13.4	66309	502	18.800	16.300	15.3	68703	501	4.190	3.510	19.4
62000	502	11.900	10.900	9.2	66561	501	52.600	44.100	19.3	68703	502	3.460	3.010	15.0
62001	501	11.400	9.520	19.7	66561	502	43.600	37.800	15.3	68706	501	17.900	15.000	19.3
62001	502	9.400	8.170	15.1	67017	501	48.800	40.900	19.3	68706	502	14.800	12.900	14.7
62002	501	5.180	4.340	19.4	67017	502	40.400	35.100	15.1	68707	501	17.700	14.900	18.8
62002	502	4.290	3.730	15.0	67508	501	36.300	30.000	21.0	68707	502	14.700	12.800	14.8
62003	501	16.300	13.700	19.0	67508	502	33.900	29.000	16.9	90089	501	6.090	6.510	-6.5
62003	502	13.500	11.800	14.4	67509	501	26.600	22.000	20.9	90089	502	6.090	6.510	-6.5
63010	501	31.900	26.800	19.0	67509	502	24.900	21.300	16.9	91111	501	4.750	5.260	-9.7
63010	502	28.300	24.600	15.0	67510	501	14.800	12.200	21.3	91111	502	4.750	5.260	-9.7
63011	501	39.900	33.500	19.1	67510	502	13.800	11.800	16.9	91125	501	3.670	3.920	-6.4
63011	502	35.300	30.700	15.0	67511	501	16.000	13.200	21.2	91125	502	3.670	3.920	-6.4
63012	501	56.800	47.700	19.1	67511	502	15.000	12.800	17.2	91127	501	3.200	3.540	-9.6
63012	502	50.300	43.700	15.1	67512	501	68.700	56.700	21.2	91127	502	3.200	3.540	-9.6
63013	501	53.800	45.200	19.0	67512	502	64.100	54.800	17.0	91130	501	1.780	2.070	-14.0
63013	502	47.600	41.400	15.0	67513	501	43.600	36.000	21.1	91130	502	1.780	2.070	-14.0
63215	501	54.000	45.300	19.2	67513	502	40.700	34.800	17.0	91135	501	0.490	0.580	-15.5
63215	502	44.700	38.800	15.2	67634	501	42.300	35.400	19.5	91135	502	0.490	0.580	-15.5
63216	501	37.500	31.400	19.4	67634	502	35.000	30.400	15.1	91150	501	3.020	3.340	-9.6

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91150	502	3.020	3.340	-9.6	91343	501	1.400	1.500	-6.7	91641	502	1.650	1.920	-14.1
91155	501	6.710	7.420	-9.6	91343	502	1.400	1.500	-6.7	91666	501	1.310	1.400	-6.4
91155	502	6.710	7.420	-9.6	91405	501	7.790	8.490	-8.2	91666	502	1.310	1.400	-6.4
91160	501	1.470	1.570	-6.4	91405	502	7.790	8.490	-8.2	91722	501	5.330	6.200	-14.0
91160	502	1.470	1.570	-6.4	91436	501	7.200	7.700	-6.5	91722	502	5.330	6.200	-14.0
91175	501	1.270	1.360	-6.6	91436	502	7.200	7.700	-6.5	91746	501	4.690	5.010	-6.4
91175	502	1.270	1.360	-6.6	91481	501	26.300	28.100	-6.4	91746	502	4.690	5.010	-6.4
91177	501	5.550	5.930	-6.4	91481	502	26.300	28.100	-6.4	91805	501	0.290	0.310	-6.5
91177	502	5.550	5.930	-6.4	91507	501	3.870	4.140	-6.5	91805	502	0.290	0.310	-6.5
91179	501	5.570	5.960	-6.5	91507	502	3.870	4.140	-6.5	92053	501	0.720	0.770	-6.5
91179	502	5.570	5.960	-6.5	91523	501	59.700	63.900	-6.6	92053	502	0.720	0.770	-6.5
91190	501	2.990	3.200	-6.6	91523	502	59.700	63.900	-6.6	92054	501	0.249	0.270	-7.8
91190	502	2.990	3.200	-6.6	91547	501	0.340	0.360	-5.6	92054	502	0.249	0.270	-7.8
91200	501	1.010	1.180	-14.4	91547	502	0.340	0.360	-5.6	92055	501	6.960	7.430	-6.3
91200	502	1.010	1.180	-14.4	91551	501	2.110	2.250	-6.2	92055	502	6.960	7.430	-6.3
91235	501	3.690	4.080	-9.6	91551	502	2.110	2.250	-6.2	92101	501	10.900	11.600	-6.0
91235	502	3.690	4.080	-9.6	91555	501	2.220	2.460	-9.8	92101	502	10.900	11.600	-6.0
91250	501	5.550	6.140	-9.6	91555	502	2.220	2.460	-9.8	92102	501	6.550	7.000	-6.4
91250	502	5.550	6.140	-9.6	91560	501	6.340	7.380	-14.1	92102	502	6.550	7.000	-6.4
91265	501	21.700	25.200	-13.9	91560	502	6.340	7.380	-14.1	92215	501	5.290	5.850	-9.6
91265	502	21.700	25.200	-13.9	91562	501	4.690	5.010	-6.4	92215	502	5.290	5.850	-9.6
91266	501	11.500	13.400	-14.2	91562	502	4.690	5.010	-6.4	92338	501	2.510	2.690	-6.7
91266	502	11.500	13.400	-14.2	91577	501	16.800	17.900	-6.1	92338	502	2.510	2.690	-6.7
91302	501	15.100	16.500	-8.5	91577	502	16.800	17.900	-6.1	92445	501	3.490	4.060	-14.0
91302	502	15.100	16.500	-8.5	91580	501	8.370	9.750	-14.2	92445	502	3.490	4.060	-14.0
91315	501	4.600	5.010	-8.2	91580	502	8.370	9.750	-14.2	92446	501	8.270	8.840	-6.4
91315	502	4.600	5.010	-8.2	91590	501	4.870	5.210	-6.5	92446	502	8.270	8.840	-6.4
91324	501	10.200	11.200	-8.9	91590	502	4.870	5.210	-6.5	92447	501	7.230	7.720	-6.3
91324	502	10.200	11.200	-8.9	91606	501	17.400	20.200	-13.9	92447	502	7.230	7.720	-6.3
91340	501	6.680	7.280	-8.2	91606	502	17.400	20.200	-13.9	92451	501	3.690	4.080	-9.6
91340	502	6.680	7.280	-8.2	91629	501	3.550	4.130	-14.0	92451	502	3.690	4.080	-9.6
91341	501	6.370	6.800	-6.3	91629	502	3.550	4.130	-14.0	92453	501	4.580	4.890	-6.3
91341	502	6.370	6.800	-6.3	91636	501	6.090	7.090	-14.1	92453	502	4.580	4.890	-6.3
91342	501	6.130	6.680	-8.2	91636	502	6.090	7.090	-14.1	92478	501	2.270	2.420	-6.2
91342	502	6.130	6.680	-8.2	91641	501	1.650	1.920	-14.1	92478	502	2.270	2.420	-6.2

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STATE: 46 - WASHINGTON
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
92593	501	48.400	53.600	-9.7	95357	502	1.780	2.070	-14.0	97050	501	3.620	3.940	-8.1
92593	502	48.400	53.600	-9.7	95410	501	6.250	6.680	-6.4	97050	502	3.620	3.940	-8.1
92663	501	0.820	0.960	-14.6	95410	502	6.250	6.680	-6.4	97111	501	7.480	7.990	-6.4
92663	502	0.820	0.960	-14.6	95455	501	7.350	8.560	-14.1	97111	502	7.480	7.990	-6.4
94007	501	15.500	16.600	-6.6	95455	502	7.350	8.560	-14.1	97220	501	0.480	0.550	-12.7
94007	502	15.500	16.600	-6.6	95487	501	3.350	3.580	-6.4	97220	502	0.480	0.550	-12.7
94099	501	3.530	3.780	-6.6	95487	502	3.350	3.580	-6.4	97222	501	2.440	2.700	-9.6
94099	502	3.530	3.780	-6.6	95505	501	3.420	3.990	-14.3	97222	502	2.440	2.700	-9.6
94225	501	12.400	13.300	-6.8	95505	502	3.420	3.990	-14.3	97223	501	3.690	4.080	-9.6
94225	502	12.400	13.300	-6.8	95620	501	2.720	2.910	-6.5	97223	502	3.690	4.080	-9.6
94276	501	6.480	6.930	-6.5	95620	502	2.720	2.910	-6.5	97308	501	0.890	1.030	-13.6
94276	502	6.480	6.930	-6.5	95625	501	7.240	7.890	-8.2	97308	502	0.890	1.030	-13.6
94304	501	4.710	5.210	-9.6	95625	502	7.240	7.890	-8.2	97447	501	2.920	3.400	-14.1
94304	502	4.710	5.210	-9.6	95647	501	4.440	4.910	-9.6	97447	502	2.920	3.400	-14.1
94381	501	8.840	9.780	-9.6	95647	502	4.440	4.910	-9.6	97650	501	5.170	5.520	-6.3
94381	502	8.840	9.780	-9.6	96053	501	3.380	3.730	-9.4	97650	502	5.170	5.520	-6.3
94404	501	6.140	6.560	-6.4	96053	502	3.380	3.730	-9.4	97651	501	8.620	10.000	-13.8
94404	502	6.140	6.560	-6.4	96317	501	1.840	2.140	-14.0	97651	502	8.620	10.000	-13.8
94569	501	4.150	4.430	-6.3	96317	502	1.840	2.140	-14.0	97652	501	7.480	8.710	-14.1
94569	502	4.150	4.430	-6.3	96408	501	5.410	5.790	-6.6	97652	502	7.480	8.710	-14.1
94590	501	17.900	19.100	-6.3	96408	502	5.410	5.790	-6.6	97653	501	4.420	4.720	-6.4
94590	502	17.900	19.100	-6.3	96409	501	5.010	5.350	-6.4	97653	502	4.420	4.720	-6.4
94617	501	5.640	6.030	-6.5	96409	502	5.010	5.350	-6.4	97654	501	7.700	8.230	-6.4
94617	502	5.640	6.030	-6.5	96410	501	4.400	4.700	-6.4	97654	502	7.700	8.230	-6.4
95124	501	2.080	2.230	-6.7	96410	502	4.400	4.700	-6.4	97655	501	6.660	7.750	-14.1
95124	502	2.080	2.230	-6.7	96611	501	1.530	1.670	-8.4	97655	502	6.660	7.750	-14.1
95233	501	4.460	4.770	-6.5	96611	502	1.530	1.670	-8.4	98002	501	1.200	1.400	-14.3
95233	502	4.460	4.770	-6.5	96702	501	6.230	6.660	-6.5	98002	502	1.200	1.400	-14.3
95305	501	4.850	5.180	-6.4	96702	502	6.230	6.660	-6.5	98003	501	1.380	1.480	-6.8
95305	502	4.850	5.180	-6.4	96816	501	5.840	6.250	-6.6	98003	502	1.380	1.480	-6.8
95306	501	6.970	8.120	-14.2	96816	502	5.840	6.250	-6.6	98090	501	0.186	0.199	-6.5
95306	502	6.970	8.120	-14.2	96872	501	6.530	7.600	-14.1	98090	502	0.186	0.199	-6.5
95310	501	11.600	12.400	-6.5	96872	502	6.530	7.600	-14.1	98091	501	0.202	0.216	-6.5
95310	502	11.600	12.400	-6.5	97047	501	4.660	5.080	-8.3	98091	502	0.202	0.216	-6.5
95357	501	1.780	2.070	-14.0	97047	502	4.660	5.080	-8.3	98092	501	0.610	0.650	-6.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98092	502	0.610	0.650	-6.2	98308	501	1.610	1.720	-6.4	98555	502	3.530	3.780	-6.6
98111	501	0.930	1.030	-9.7	98308	502	1.610	1.720	-6.4	98597	501	0.790	0.850	-7.1
98111	502	0.930	1.030	-9.7	98309	501	7.610	8.860	-14.1	98597	502	0.790	0.850	-7.1
98152	501	4.060	4.720	-14.0	98309	502	7.610	8.860	-14.1	98598	501	0.270	0.290	-6.9
98152	502	4.060	4.720	-14.0	98344	501	1.040	1.140	-8.8	98598	502	0.270	0.290	-6.9
98153	501	4.560	5.320	-14.3	98344	502	1.040	1.140	-8.8	98601	501	9.080	9.710	-6.5
98153	502	4.560	5.320	-14.3	98405	501	1.720	1.870	-8.0	98601	502	9.080	9.710	-6.5
98154	501	5.390	6.280	-14.2	98405	502	1.720	1.870	-8.0	98624	501	1.430	1.530	-6.5
98154	502	5.390	6.280	-14.2	98413	501	20.300	21.700	-6.5	98624	502	1.430	1.530	-6.5
98155	501	7.540	8.790	-14.2	98413	502	20.300	21.700	-6.5	98636	501	4.530	5.010	-9.6
98155	502	7.540	8.790	-14.2	98414	501	18.600	19.900	-6.5	98636	502	4.530	5.010	-9.6
98157	501	4.820	5.610	-14.1	98414	502	18.600	19.900	-6.5	98640	501	157.000	167.000	-6.0
98157	502	4.820	5.610	-14.1	98415	501	2.450	2.620	-6.5	98640	502	157.000	167.000	-6.0
98159	501	3.230	3.770	-14.3	98415	502	2.450	2.620	-6.5	98658	501	7.800	9.080	-14.1
98159	502	3.230	3.770	-14.3	98423	501	5.820	6.220	-6.4	98658	502	7.800	9.080	-14.1
98160	501	6.850	7.970	-14.1	98423	502	5.820	6.220	-6.4	98659	501	1.390	1.620	-14.2
98160	502	6.850	7.970	-14.1	98424	501	9.880	10.600	-6.8	98659	502	1.390	1.620	-14.2
98161	501	7.670	8.930	-14.1	98424	502	9.880	10.600	-6.8	98677	501	24.700	26.400	-6.4
98161	502	7.670	8.930	-14.1	98425	501	4.060	4.330	-6.2	98677	502	24.700	26.400	-6.4
98163	501	8.050	9.380	-14.2	98425	502	4.060	4.330	-6.2	98678	501	21.900	23.400	-6.4
98163	502	8.050	9.380	-14.2	98426	501	3.580	3.830	-6.5	98678	502	21.900	23.400	-6.4
98164	501	3.110	3.440	-9.6	98426	502	3.580	3.830	-6.5	98699	501	7.140	7.630	-6.4
98164	502	3.110	3.440	-9.6	98427	501	3.490	3.730	-6.4	98699	502	7.140	7.630	-6.4
98257	501	2.080	2.230	-6.7	98427	502	3.490	3.730	-6.4	98705	501	11.000	12.800	-14.1
98257	502	2.080	2.230	-6.7	98429	501	1.580	1.850	-14.6	98705	502	11.000	12.800	-14.1
98303	501	15.200	17.600	-13.6	98429	502	1.580	1.850	-14.6	98710	501	4.960	5.300	-6.4
98303	502	15.200	17.600	-13.6	98449	501	5.010	5.350	-6.4	98710	502	4.960	5.300	-6.4
98304	501	7.730	8.260	-6.4	98449	502	5.010	5.350	-6.4	98751	501	5.900	6.870	-14.1
98304	502	7.730	8.260	-6.4	98482	501	5.370	5.740	-6.4	98751	502	5.900	6.870	-14.1
98305	501	3.740	4.080	-8.3	98482	502	5.370	5.740	-6.4	98805	501	6.480	6.930	-6.5
98305	502	3.740	4.080	-8.3	98483	501	7.930	8.470	-6.4	98805	502	6.480	6.930	-6.5
98306	501	9.630	10.500	-8.3	98483	502	7.930	8.470	-6.4	98806	501	4.220	4.670	-9.6
98306	502	9.630	10.500	-8.3	98502	501	7.590	8.110	-6.4	98806	502	4.220	4.670	-9.6
98307	501	2.450	2.620	-6.5	98502	502	7.590	8.110	-6.4	98810	501	5.270	5.750	-8.3
98307	502	2.450	2.620	-6.5	98555	501	3.530	3.780	-6.6	98810	502	5.270	5.750	-8.3

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98813	501	5.090	5.550	-8.3	99310	502	4.940	5.280	-6.4	99746	501	3.380	3.610	-6.4
98813	502	5.090	5.550	-8.3	99315	501	14.500	15.500	-6.5	99746	502	3.380	3.610	-6.4
98820	501	12.400	13.200	-6.1	99315	502	14.500	15.500	-6.5	99760	501	0.390	0.410	-4.9
98820	502	12.400	13.200	-6.1	99321	501	14.100	15.100	-6.6	99760	502	0.390	0.410	-4.9
98884	501	3.220	3.440	-6.4	99321	502	14.100	15.100	-6.6	99777	501	9.140	9.960	-8.2
98884	502	3.220	3.440	-6.4	99471	501	0.950	1.110	-14.4	99777	502	9.140	9.960	-8.2
98914	501	0.950	1.110	-14.4	99471	502	0.950	1.110	-14.4	99793	501	4.280	4.580	-6.6
98914	502	0.950	1.110	-14.4	99505	501	7.330	8.110	-9.6	99793	502	4.280	4.580	-6.6
98949	501	1.330	1.550	-14.2	99505	502	7.330	8.110	-9.6	99826	501	1.040	1.140	-8.8
98949	502	1.330	1.550	-14.2	99506	501	9.020	9.970	-9.5	99826	502	1.040	1.140	-8.8
98967	501	5.050	5.400	-6.5	99506	502	9.020	9.970	-9.5	99827	501	0.610	0.650	-6.2
98967	502	5.050	5.400	-6.5	99507	501	7.860	8.700	-9.7	99827	502	0.610	0.650	-6.2
98993	501	8.660	9.580	-9.6	99507	502	7.860	8.700	-9.7	99851	501	2.490	2.660	-6.4
98993	502	8.660	9.580	-9.6	99570	501	4.220	4.670	-9.6	99851	502	2.490	2.660	-6.4
99003	501	2.400	2.570	-6.6	99570	502	4.220	4.670	-9.6	99917	501	4.030	4.310	-6.5
99003	502	2.400	2.570	-6.6	99571	501	1.020	1.130	-9.7	99917	502	4.030	4.310	-6.5
99004	501	4.230	4.610	-8.2	99571	502	1.020	1.130	-9.7	99938	501	4.530	4.840	-6.4
99004	502	4.230	4.610	-8.2	99572	501	2.000	2.210	-9.5	99938	502	4.530	4.840	-6.4
99080	501	1.700	1.820	-6.6	99572	502	2.000	2.210	-9.5	99943	501	13.100	14.000	-6.4
99080	502	1.700	1.820	-6.6	99573	501	1.910	2.110	-9.5	99943	502	13.100	14.000	-6.4
99111	501	2.470	2.640	-6.4	99573	502	1.910	2.110	-9.5	99946	501	9.790	10.500	-6.8
99111	502	2.470	2.640	-6.4	99600	501	1.840	2.000	-8.0	99946	502	9.790	10.500	-6.8
99163	501	5.890	6.300	-6.5	99600	502	1.840	2.000	-8.0	99948	501	10.400	11.500	-9.6
99163	502	5.890	6.300	-6.5	99613	501	12.500	13.300	-6.0	99948	502	10.400	11.500	-9.6
99165	501	1.290	1.380	-6.5	99613	502	12.500	13.300	-6.0	99952	501	7.730	8.420	-8.2
99165	502	1.290	1.380	-6.5	99614	501	4.110	4.480	-8.3	99952	502	7.730	8.420	-8.2
99220	501	2.090	2.440	-14.3	99614	502	4.110	4.480	-8.3	99953	501	8.340	9.090	-8.3
99220	502	2.090	2.440	-14.3	99620	501	0.680	0.730	-6.8	99953	502	8.340	9.090	-8.3
99222	501	3.930	4.580	-14.2	99620	502	0.680	0.730	-6.8	99954	501	6.070	6.620	-8.3
99222	502	3.930	4.580	-14.2	99650	501	2.000	2.210	-9.5	99954	502	6.070	6.620	-8.3
99223	501	0.360	0.390	-7.7	99650	502	2.000	2.210	-9.5	99955	501	7.600	8.290	-8.3
99223	502	0.360	0.390	-7.7	99709	501	4.930	5.450	-9.5	99955	502	7.600	8.290	-8.3
99303	501	19.800	21.100	-6.2	99709	502	4.930	5.450	-9.5	99963	501	0.970	1.040	-6.7
99303	502	19.800	21.100	-6.2	99718	501	1.990	2.130	-6.6	99963	502	0.970	1.040	-6.7
99310	501	4.940	5.280	-6.4	99718	502	1.990	2.130	-6.6	99969	501	3.800	4.430	-14.2

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STATE: 46 - WASHINGTON
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99969	502	3.800	4.430	-14.2										
99975	501	6.750	7.350	-8.2										
99975	502	6.750	7.350	-8.2										
99988	501	3.360	3.910	-14.1										
99988	502	3.360	3.910	-14.1										

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STATE: 46 - WASHINGTON
SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	0.176	0.184	-4.3	11259	0.163	0.164	-0.6	13759	0.161	0.124	29.8
10026	0.021	0.016	31.3	11288	0.095	0.084	13.1	13930	0.161	0.211	-23.7
10040	0.310	0.280	10.7	12014	0.048	0.036	33.3	14068	0.012	0.015	-20.0
10042	0.470	0.360	30.6	12356	0.034	0.023	47.8 U	14101	0.042	0.032	31.2
10060	0.089	0.067	32.8	12361	0.065	0.082	-20.7	14279	0.103	0.073	41.1
10065	0.040	0.027	48.1 U	12373	0.021	0.025	-16.0	14401	0.133	0.124	7.3
10066	0.045	0.034	32.4	12374	0.075	0.066	13.6	14527	0.167	0.181	-7.7
10070	0.142	0.141	0.7	12375	0.036	0.042	-14.3	14855	0.124	0.162	-23.5
10071	0.117	0.086	36.0	12391	0.064	0.091	-29.7	14913	0.232	0.170	36.5
10073	0.370	0.340	8.8	12509	0.029	0.038	-23.7	15223	0.042	0.033	27.3
10075	0.226	0.152	48.7 U	12510	0.032	0.024	33.3	15224	0.058	0.052	11.5
10100	0.063	0.045	40.0	12651	0.480	0.490	-2.0	15406	0.051	0.044	15.9
10101	0.167	0.166	0.6	12707	0.520	0.650	-20.0	15538	0.019	0.014	35.7
10107	0.410	0.300	36.7	12797	0.182	0.169	7.7	15600	0.089	0.060	48.3 U
10111	0.063	0.083	-24.1	12805	0.198	0.135	46.7	15608	0.012	0.009	33.3
10115	0.080	0.058	37.9	13049	0.047	0.054	-13.0	15733	0.032	0.038	-15.8
10140	0.020	0.021	-4.8	13111	0.086	0.097	-11.3	15839	0.029	0.022	31.8
10141	0.022	0.024	-8.3	13112	0.059	0.069	-14.5	15991	0.092	0.065	41.5
10145	0.010	0.009	11.1	13201	0.135	0.167	-19.2	15993	0.054	0.040	35.0
10146	0.017	0.014	21.4	13204	1.040	1.400	-25.7	16005	0.029	0.034	-14.7
10255	0.141	0.131	7.6	13205	0.390	0.430	-9.3	16009	0.100	0.079	26.6
10256	0.173	0.147	17.7	13314	0.013	0.017	-23.5	16403	0.196	0.132	48.5
10257	0.136	0.167	-18.6	13351	0.056	0.038	47.4 U	16527	0.290	0.360	-19.4
10309	0.021	0.016	31.3	13352	0.049	0.037	32.4	16604	0.112	0.147	-23.8
10352	0.064	0.061	4.9	13410	2.190	2.440	-10.2	16676	0.016	0.012	33.3
11020	0.110	0.080	37.5	13412	1.150	1.010	13.9	16705	0.122	0.152	-19.7
11039	0.062	0.050	24.0	13506	0.076	0.056	35.7	16750	0.032	0.031	3.2
11126	0.023	0.020	15.0	13507	0.178	0.139	28.1	16900	0.077	0.069	11.6
11127	0.011	0.008	37.5	13590	0.620	0.740	-16.2	16901	0.082	0.088	-6.8
11128	0.067	0.049	36.7	13621	0.310	0.360	-13.9	16902	0.075	0.078	-3.8
11203	0.430	0.540	-20.4	13670	0.017	0.013	30.8	16905	0.077	0.069	11.6
11204	1.840	1.410	30.5	13673	0.019	0.015	26.7	16906	0.082	0.088	-6.8
11234	0.070	0.051	37.3	13715	0.135	0.154	-12.3	16910	0.057	0.052	9.6
11248	0.015	0.019	-21.1	13716	0.149	0.121	23.1	16911	0.048	0.046	4.3
11258	0.132	0.137	-3.6	13720	0.068	0.056	21.4	16915	0.053	0.049	8.2

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LOSS COST % CHANGE BY CLASS

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16916	0.048	0.044	9.1	51116	0.640	0.570	12.3	51666	0.084	0.103	-18.4
16920	0.130	0.118	10.2	51205	0.054	0.083	-34.9	51734	0.330	0.310	6.5
16921	0.062	0.063	-1.6	51206	0.300	0.450	-33.3	51741	0.226	0.250	-9.6
16930	0.132	0.125	5.6	51220	1.780	2.580	-31.0	51752	0.139	0.159	-12.6
16931	0.076	0.066	15.2	51221	1.640	1.940	-15.5	51767	0.007	0.009	-22.2
16940	0.063	0.064	-1.6	51222	4.150	3.120	33.0	51777	0.072	0.076	-5.3
16941	0.100	0.102	-2.0	51224	1.400	1.330	5.3	51808	0.630	0.730	-13.7
18078	0.137	0.107	28.0	51230	0.690	0.790	-12.7	51809	0.136	0.158	-13.9
18109	0.037	0.027	37.0	51240	0.184	0.182	1.1	51833	0.051	0.072	-29.2
18110	0.043	0.031	38.7	51241	0.203	0.300	-32.3	51869	0.127	0.140	-9.3
18205	0.370	0.310	19.4	51252	0.067	0.101	-33.7 L	51877	0.177	0.220	-19.5
18206	0.100	0.072	38.9	51254	0.030	0.045	-33.3	51889	0.010	0.014	-28.6
18335	0.021	0.016	31.3	51300	0.137	0.173	-20.8	51896	0.016	0.020	-20.0
18435	0.056	0.048	16.7	51305	0.820	1.030	-20.4	51900	0.093	0.093	0.0
18436	0.170	0.177	-4.0	51315	0.089	0.106	-16.0	51909	0.049	0.057	-14.0
18501	0.015	0.014	7.1	51330	0.660	0.430	53.5 U	51926	0.041	0.040	2.5
18506	0.005	0.004	25.0	51333	0.300	0.310	-3.2	51927	0.122	0.115	6.1
18507	0.010	0.007	42.9	51350	0.119	0.142	-16.2	51934	0.100	0.142	-29.6
18616	0.560	0.540	3.7	51351	0.046	0.045	2.2	51941	0.038	0.039	-2.6
18707	0.005	0.003	66.7 U	51352	0.094	0.114	-17.5	51956	0.189	0.246	-23.2
18708	0.014	0.010	40.0 U	51355	0.085	0.096	-11.5	51957	0.420	0.400	5.0
18834	0.168	0.127	32.3	51356	0.520	0.690	-24.6	51958	0.340	0.390	-12.8
18911	0.023	0.017	35.3	51357	0.710	0.530	34.0	51960	0.300	0.360	-16.7
18912	0.032	0.023	39.1	51358	0.120	0.149	-19.5	51970	0.161	0.250	-35.6
18920	0.022	0.016	37.5	51359	0.660	0.840	-21.4	51982	0.072	0.085	-15.3
45771	0.129	0.176	-26.7	51370	3.570	5.000	-28.6	51986	0.089	0.107	-16.8
45819	0.065	0.053	22.6	51380	0.038	0.050	-24.0	51999	0.380	0.460	-17.4
45900	0.049	0.055	-10.9	51500	0.107	0.109	-1.8	52002	0.105	0.118	-11.0
45901	0.043	0.047	-8.5	51550	0.370	0.360	2.8	52075	0.207	0.250	-17.2
49239	0.430	0.650	-33.8	51551	0.830	0.920	-9.8	52134	0.560	0.700	-20.0
49617	0.194	0.142	36.6	51552	0.141	0.159	-11.3	52315	0.250	0.240	4.2
49618	0.075	0.051	47.1	51575	0.019	0.020	-5.0	52433	0.750	1.200	-37.5
49619	0.143	0.103	38.8	51576	0.091	0.075	21.3	52469	0.089	0.109	-18.3
50010	0.360	0.580	-37.9	51600	0.160	0.198	-19.2	52505	0.221	0.203	8.9
51001	0.390	0.460	-15.2	51613	0.131	0.138	-5.1	52547	0.066	0.088	-25.0

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52581	1.980	3.680	-46.2 L	56391	0.280	0.320	-12.5	58397	0.590	0.830	-28.9
52744	0.061	0.094	-35.1	56427	0.110	0.125	-12.0	58503	0.072	0.061	18.0
52911	0.400	0.520	-23.1	56488	0.036	0.034	5.9	58575	0.104	0.123	-15.4
52967	0.054	0.064	-15.6	56690	0.310	0.360	-13.9	58627	0.011	0.016	-31.3
53001	0.280	0.330	-15.2	56699	0.063	0.051	23.5	58663	0.860	1.590	-45.9 L
53077	0.200	0.197	1.5	56758	0.130	0.155	-16.1	58737	0.520	0.740	-29.7
53121	0.380	0.460	-17.4	56759	0.073	0.093	-21.5	58802	0.440	0.450	-2.2
53333	0.230	0.213	8.0	56760	0.094	0.106	-11.3	58837	0.149	0.165	-9.7
53374	0.237	0.380	-37.6	56912	0.078	0.084	-7.1	58840	0.112	0.111	0.9
53375	0.270	0.250	8.0	56916	0.199	0.187	6.4	58873	0.025	0.030	-16.7
53376	0.171	0.187	-8.6	57001	0.020	0.016	25.0	58904	0.111	0.131	-15.3
53377	0.176	0.211	-16.6	57002	0.089	0.110	-19.1	58922	0.166	0.187	-11.2
53565	0.089	0.124	-28.2	57090	0.630	0.630	0.0	59005	0.083	0.096	-13.5
53631	0.019	0.022	-13.6	57146	0.700	0.670	4.5	59188	0.048	0.056	-14.3
53632	0.030	0.035	-14.3	57257	0.032	0.036	-11.1	59189	0.260	0.300	-13.3
53732	0.450	0.460	-2.2	57401	0.083	0.098	-15.3	59223	0.096	0.077	24.7
53733	0.215	0.260	-17.3	57403	0.031	0.036	-13.9	59257	0.011	0.015	-26.7
53907	0.079	0.111	-28.8	57410	0.163	0.130	25.4	59378	0.131	0.152	-13.8
54077	0.360	0.370	-2.7	57572	0.092	0.094	-2.1	59481	0.089	0.088	1.1
55010	0.910	1.100	-17.3	57600	0.030	0.033	-9.1	59537	0.219	0.168	30.4
55011	1.620	1.260	28.6	57611	0.051	0.064	-20.3	59601	2.090	2.310	-9.5
55012	1.030	1.170	-12.0	57651	0.037	0.043	-14.0	59647	0.148	0.176	-15.9
55013	1.040	0.990	5.1	57690	0.420	0.510	-17.6	59660	0.990	1.140	-13.2
55214	0.077	0.089	-13.5	57716	0.069	0.087	-20.7	59701	0.300	0.244	23.0
55371	0.101	0.130	-22.3	57725	0.069	0.091	-24.2	59713	0.310	0.330	-6.1
55597	1.570	1.780	-11.8	57726	0.022	0.019	15.8	59722	0.026	0.032	-18.8
55647	0.061	0.056	8.9	57810	0.093	0.109	-14.7	59723	0.032	0.038	-15.8
55715	0.188	0.234	-19.7	57871	0.103	0.116	-11.2	59724	0.014	0.022	-36.4
55716	0.460	0.520	-11.5	57913	0.243	0.310	-21.6	59725	0.140	0.104	34.6
55802	0.011	0.009	22.2 U	57998	0.050	0.059	-15.3	59726	0.022	0.024	-8.3
55918	2.100	3.190	-34.2	57999	0.065	0.071	-8.5	59738	0.055	0.066	-16.7
55919	3.190	3.640	-12.4	58095	1.640	1.830	-10.4	59750	0.169	0.240	-29.6
56040	0.028	0.040	-30.0	58096	1.370	1.040	31.7	59773	0.025	0.028	-10.7
56202	0.073	0.100	-27.0	58301	0.072	0.082	-12.2	59774	0.131	0.152	-13.8
56390	0.650	0.630	3.2	58302	0.047	0.055	-14.5	59775	0.165	0.189	-12.7

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	0.084	0.076	10.5	91341	7.500	5.820	28.9	96409	21.700	17.000	27.6
59782	0.520	0.490	6.1	91342	6.580	5.280	24.6	96410	18.700	14.700	27.2
59798	0.430	0.460	-6.5	91343	1.920	1.590	20.8	96611	2.090	1.830	14.2
59886	0.093	0.112	-17.0	91436	4.200	3.460	21.4	97221	2.320	2.090	11.0
59889	0.175	0.153	14.4	91507	6.250	5.300	17.9	97222	3.040	2.770	9.7
59904	0.076	0.066	15.2 U	91551	1.150	0.940	22.3	97223	4.000	4.050	-1.2
59905	0.111	0.130	-14.6	91555	1.980	1.630	21.5	97447	7.900	5.850	35.0
59914	0.640	0.620	3.2	91560	8.130	6.670	21.9	97650	7.420	6.010	23.5
59915	0.610	0.780	-21.8	91577	5.860	4.420	32.6	97651	7.570	5.740	31.9
59917	0.219	0.165	32.7	91746	4.720	3.570	32.2	97652	8.230	5.530	48.8 U
59923	0.005	0.005	0.0 U	92053	0.870	0.690	26.1	97653	4.540	3.730	21.7
59925	1.120	1.090	2.8	92054	0.370	0.350	5.7	97654	5.660	4.750	19.2
59926	0.430	0.420	2.4	92055	0.370	0.350	5.7	97655	8.850	8.080	9.5
59927	1.210	1.560	-22.4	92101	5.310	4.280	24.1	98002	1.850	1.570	17.8
59931	0.450	0.590	-23.7	92102	6.120	4.520	35.4	98152	0.900	0.630	42.9
59932	0.740	0.930	-20.4	92215	5.910	4.640	27.4	98157	0.580	0.610	-4.9
59947	0.280	0.330	-15.2	92338	3.550	2.740	29.6	98163	0.470	0.460	2.2
59955	0.122	0.147	-17.0	92446	3.320	2.900	14.5	98164	0.140	0.139	0.7
59963	0.350	0.450	-22.2	92447	3.280	2.680	22.4	98303	11.700	11.000	6.4
59964	0.062	0.061	1.6	92451	3.650	2.890	26.3	98304	6.890	5.130	34.3
59970	0.157	0.182	-13.7	92478	3.210	2.680	19.8	98305	2.760	2.070	33.3
59975	0.175	0.243	-28.0	94007	9.100	7.180	26.7	98306	1.660	1.410	17.7
59984	0.045	0.055	-18.2	94276	7.010	6.030	16.3	98307	0.870	0.800	8.7
59988	0.052	0.060	-13.3	94381	26.300	18.600	41.4	98308	1.350	1.090	23.9
59989	0.039	0.045	-13.3	94404	15.100	10.800	39.8	98309	4.170	2.950	41.4
91111	9.700	8.080	20.0	94569	7.360	5.630	30.7	98344	0.930	0.810	14.8
91125	5.070	5.080	-0.2	95124	1.400	0.940	48.9 U	98449	29.700	25.400	16.9
91127	2.430	2.370	2.5	95310	4.710	3.370	39.8	98482	15.100	11.300	33.6
91150	9.670	7.910	22.3	95410	5.730	4.830	18.6	98483	34.500	28.600	20.6
91155	50.400	39.400	27.9	95455	3.560	2.390	49.0 U	98502	6.120	4.790	27.8
91235	4.420	4.510	-2.0	95505	4.110	3.150	30.5	98636	7.180	5.980	20.1
91265	10.300	9.540	8.0	95625	7.820	5.610	39.4	98659	0.830	0.810	2.5
91266	2.100	1.620	29.6	95647	5.150	4.170	23.5	98677	15.400	12.400	24.2
91280	7.830	5.260	48.9 U	96053	7.430	6.130	21.2	98678	23.300	19.200	21.4
91340	13.700	11.800	16.1	96408	16.700	14.600	14.4	98805	2.440	1.780	37.1

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98806	6.400	5.280	21.2								
98813	4.080	3.370	21.1								
98820	8.000	6.440	24.2								
98884	4.160	3.140	32.5								
98914	1.250	1.220	2.5								
98949	0.700	0.690	1.4								
98967	15.600	11.000	41.8								
98993	8.900	9.860	-9.7								
99003	1.610	1.430	12.6								
99004	2.740	2.310	18.6								
99080	13.700	12.200	12.3								
99163	1.050	1.020	2.9								
99315	4.280	3.230	32.5								
99321	4.280	3.560	20.2								
99613	4.970	4.030	23.3								
99650	1.580	1.250	26.4								
99746	6.070	4.790	26.7								
99803	24.500	20.200	21.3								
99826	0.980	0.770	27.3								
99827	1.130	0.970	16.5								
99946	5.230	4.340	20.5								
99948	44.700	37.600	18.9								
99952	33.400	27.700	20.6								
99953	19.400	18.000	7.8								
99954	17.300	17.000	1.8								
99955	19.500	17.900	8.9								
99969	5.280	3.550	48.7 U								

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SECTION B

EXPLANATORY MATERIAL

TABLE OF CONTENTS

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

INTRODUCTION

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

STEP 1: DETERMINATION OF INDICATED LOSS COST LEVEL CHANGES

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

STEP 2: DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

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

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

STEP 3: APPLICATION OF PERCENTAGE CHANGES

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

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

OBJECTIVE

The objective of this procedure is to determine the indicated loss cost level change. This procedure answers the question: What percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs will be used?

DESCRIPTION

This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level (see definition, below). This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The latest three accident years are weighted 20%-30%-50%, with the highest weight going to the most recent accident year.

For Premises/Operations, in order to minimize the impact of random variation in the observed losses, the average experience ratio is then credibility-weighted with the expected experience ratio, which reflects trend and the relative adequacy of current loss costs. This credibility-weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form.

For Products/Completed Operations, the average experience ratio is the indicated multistate advisory loss cost level change, in decimal form. Products/Completed Operations data is assumed to be fully credible.

EXPERIENCE BASE

The experience used in this review is the latest available simplified data as reported under the ISO Commercial Statistical Plan. The data is aggregated on an accident year basis. The review is conducted on $100,000 basic limit basis - indemnity losses are limited to $100,000 per occurrence. Also, bodily injury and property damage deductible data is included. In addition, fringe losses (Coverage B) are included.

AGGREGATE LOSS COSTS

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

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

INCURRED LOSSES & LAE

The incurred losses and loss adjustment expenses are our best estimate of the ultimate payment for indemnity losses and loss adjustment expenses using the frequency and severity levels ISO expects to occur during the prospective period for which the revised loss costs are assumed to be in effect. Where appropriate, certain reported data elements have been adjusted prior to being used in the calculations.

For the liability coverages, the reported incurred losses and allocated loss adjustment expenses are subject to the following adjustments:

- developed to an ultimate settlement basis by the application of loss development factors;
- loaded for unallocated loss adjustment expenses;
- placed on the prospective cost/frequency level by the application of trend factors. Losses are trended to one year beyond the assumed effective date.

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

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

EXPERIENCE RATIO

The experience ratio is the ratio of the incurred losses and loss adjustment expenses to the aggregate loss costs at current ISO loss cost level. It measures the adequacy of the current ISO loss costs for the prospective period.

EXPECTED EXPERIENCE RATIO

The expected experience ratio is our best prediction of the experience ratio if the most recent data were not available. For this review we have assumed that the current loss costs will be inadequate for the prospective period to the extent of the net trend. The net trend is calculated as the annual net trend factor projected for the number of years between the last review date and the assumed effective date of this document. The details for the calculation can be found in the footnotes at the bottom of the exhibits in Section C.

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

CREDIBILITY	For Premises/Operations, credibility is based upon the number of occurrences for all years in the experience period. Products/Completed Operations data is assumed to be fully credible. The procedure for assigning credibility is outlined in Credibility Standards in this section.
CREDIBILITY-WEIGHTED EXPERIENCE RATIO	For Premises/Operations, the weighted experience ratio is credibility-weighted with the expected experience ratio defined above. The resulting credibility-weighted experience ratio, converted to a percentage, is the indicated change to the current monoline-multiline loss cost level.

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE

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

PREMISES/ OPERATIONS

For Premises/Operations, this procedure arrives at a set of type of policy, class group and territory relative changes that best represent the experience within each state. The type of policy relative changes serve to derive the relationship of the CPP policies relative to monoline policies, via the PMF, while the class group and territory relative changes serve to derive the relationship of the various classifications and territories relative to one another.

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

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

PRODUCTS

Products is reviewed using multistate data; a two-way minimum bias iterative procedure is used to arrive at a set of type of policy and class group relative changes that best represent the experience. The type of policy relative changes serve to derive the relationship of CPP policies relative to monoline policies, via the PMF, while the class group relative changes serve to derive the relationship of the various classifications relative to one another.

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

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

PRODUCTS(Cont'd)

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

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

LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

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

EXPLANATORY NOTES TO DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

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

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

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

OBJECTIVES

The objectives of this procedure are to:

1) determine monoline loss cost level needs for the appropriate rating variables;

2) determine indicated changes to the CPP Package Modification Factors based on Premises/Operations and Products/Completed Operations.

EXPERIENCE BASE

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

SIMULTANEOUS DETERMINATION OF RATING VARIABLE RELATIVE CHANGES

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

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

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

RATING VARIABLES USED

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

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

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EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

W_{ijk} is the aggregate loss costs at current level for the i^{th} type of policy, j^{th} class group and k^{th} territory;

r_{ijk} is the relative change for the i^{th} type of policy, j^{th} class group and k^{th} territory;

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

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

ITERATIVE PROCEDURE (Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

W_{ij} is the aggregate loss costs at current level for the i^{th} type of policy and j^{th} class group;

r_{ij} is the relative change for the i^{th} type of policy and j^{th} class group;

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

n is the number of class groups in the analysis;

ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

W_{ijk} is the aggregate loss costs at current level for the i^{th} type of policy, j^{th} class group and k^{th} state;

r_{ijk} is the relative change for the i^{th} type of policy, j^{th} class group and k^{th} state;

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

n is the number of class groups in the analysis;

p is the number of states in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

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

APPLICATION OF CREDIBILITY

Consideration is then given to the credibility of the experience for each rating variable. The credibility of each of these categories is based on the formula $Z = \sqrt{P/18{,}000}$ for Owners, Landlords and Tenants, $Z = \sqrt{P/18{,}000}$ for Manufacturers and Contractors and $Z = \sqrt{P/20{,}000}$ for Products, where P is the 5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus the credibility of the experience for each state, namely $Z = \sqrt{P/15{,}000}$ for type of policy and class group, and $Z = \sqrt{P/5{,}500}$ for state(in this case, P is the 5 year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

$W = R^Z$ where:

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

MONOLINE INDICATIONS -- PRODUCTS

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

EXPLANATORY NOTES TO

IMPLICIT PACKAGE MODIFICATION FACTORS

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

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

EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

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

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

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

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

EXPLANATION OF EXPOSURE DEVELOPMENT

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS (Cont'd)

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

EXPLANATION OF LOSS DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF LOSS DEVELOPMENT FACTORS

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

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

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

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

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

EXPLANATION OF LOSS DEVELOPMENT

APPLICATION OF LOSS DEVELOPMENT FACTORS (Cont'd)

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

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

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

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

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

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

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

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

OBJECTIVE

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

Traditional development procedures customarily used for losses apply a loss development factor to reported losses at various evaluation points. For example, a '15-month to ultimate' factor would be applied to the losses for accident year ended December 31, 2019 evaluated as of March 31, 2020. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

INCREMENTAL ALAE PERCENTAGES

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

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

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

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

DESCRIPTION OF METHODOLOGY

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

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

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

Ultimate ALAE = (Incurred ALAE at 15 months) +
(sum of incremental ALAE percentages) * (ultimate indemnity)

APPLICATION

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

These calculations are shown in Section E - Loss Development.

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

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

EXPLANATION OF MODIFIED BONDY METHOD

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

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

* Calculated using the Modified Bondy Procedure.

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

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

V = BTOF2^(P1) X = BTOF4^(P3) Where the powers P1, P2, P3, P4 and P5
W =BTOF3^(P2) Y = BTOF5^(P4) are defined as follows:
Z = BTOF6^(P5)

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

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

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

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

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

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

UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

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

EXPLANATION OF TREND CALCULATION

EXPOSURE TREND

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

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

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

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

SEVERITY TREND

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

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

SEVERITY TREND (Cont'd)

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

FREQUENCY TREND

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

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

CREDIBILITY STANDARDS

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

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

The rule for Owners, Landlords and Tenants is:

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

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

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

For Manufacturers and Contractors:

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

For Owners, Landlords and Tenants:

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

For Products:

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

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

CREDIBILITY STANDARDS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SECTION C

CALCULATION OF INDICATIONS

TABLE OF CONTENTS

Determination of Indicated Loss Cost Level Change:

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

WASHINGTON
PREMISES/OPERATIONS
SUBLINE CODE 334
MANUFACTURERS AND CONTRACTORS
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) $100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO	(6) NUMBER OF INCURRED OCCURRENCES
12/31/2017	$20,330,658	$22,555,589	0.20	1.109	696
12/31/2018	21,055,555	20,762,778	0.30	0.986	662
12/31/2019	22,109,607	18,256,817	0.50	0.826	561

(7) WEIGHTED EXPERIENCE RATIO 0.931

(8) EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)..... 1.043

(9) CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)..... 0.54

(10) CREDIBILITY-WEIGHTED EXPERIENCE RATIO
{(7) X (9)} + {(8) X {1.0 -(9)}}..... 0.983

(11) INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
{(10)-1} X 100%..... - 1.7 %

(12) STATEWIDE INDICATED MONOLINE CHANGE
(SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)..... - 8.4 %

(13) STATEWIDE SELECTED MONOLINE CHANGE..... - 8.4 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 03/01/2022. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.043). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.043) TO AN EXPONENT (1.000).

WASHINGTON
PREMISES/OPERATIONS
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OWNERS, LANDLORDS AND TENANTS
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) $100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO	(6) NUMBER OF INCURRED OCCURRENCES
12/31/2017	$17,769,947	$24,384,404	0.20	1.372	756
12/31/2018	18,178,441	20,076,353	0.30	1.104	626
12/31/2019	18,810,926	24,736,120	0.50	1.315	635

(7) WEIGHTED EXPERIENCE RATIO 1.263

(8) EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)..... 1.037

(9) CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)..... 0.58

(10) CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 -(9)}}..... 1.168

(11) INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100%..... + 16.8 %

(12) STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)..... + 15.7 %

(13) STATEWIDE SELECTED MONOLINE CHANGE..... + 15.7 %

(14) STATEWIDE ADJUSTED MONOLINE CHANGE@..... + 14.7 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 03/01/2022. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.037). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.037) TO AN EXPONENT (1.000).

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

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

(1) ACCIDENT YEAR ENDING	(2) MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL(A)	(3) MULTISTATE $100,000 BASIC LIMITS INCURRED LOSSES(B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO	(6) NUMBER OF INCURRED OCCURRENCES
12/31/2017	$117,071,879	$112,244,904	0.20	0.959	2,085
12/31/2018	115,224,098	105,279,699	0.30	0.914	1,864
12/31/2019	119,421,439	103,385,553	0.50	0.866	1,881

(7) WEIGHTED EXPERIENCE RATIO 0.899

(8) INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
{(7)-1.00}X 100% ..... - 10.1 %

(9) INDICATED MULTISTATE MONOLINE CHANGE ..... - 12.5 %
(SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)

(10) INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C)..... - 13.8 %

(11) SELECTED STATEWIDE MONOLINE CHANGE..... - 13.8 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 03/01/2022.

(C) THE INDICATED STATEWIDE PRODUCTS CHANGE IS CALCULATED BY DETERMINING THE EFFECT, ON STATEWIDE LOSS COST LEVELS, OF IMPLEMENTING THE INDICATED MULTISTATE LOSS COSTS. THE DIFFERENCE BETWEEN THE INDICATED MULTISTATE CHANGE AND THE INDICATED STATEWIDE CHANGE IS A RESULT OF A DIFFERENCE IN THE DISTRIBUTION OF RISKS BY CLASS IN THIS JURISDICTION VERSUS THE MULTISTATE AND PREVIOUS MULTISTATE REVISIONS WHICH WERE NOT IMPLEMENTED IN THIS JURISDICTION.(SEE SECTION A - PRODUCTS CLASS GROUP LOSS COST LEVEL CHANGE).

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

(1) ACCIDENT YEAR ENDING	(2) MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) MULTISTATE $100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO	(6) NUMBER OF INCURRED OCCURRENCES
12/31/2017	$346,324,970	$365,625,762	0.20	1.056	6,339
12/31/2018	349,386,749	377,749,459	0.30	1.081	6,253
12/31/2019	354,182,388	403,959,635	0.50	1.141	6,100

(7) WEIGHTED EXPERIENCE RATIO..... 1.106

(8) INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
{(7)- 1.00} x 100%..... + 10.6 %

(9) INDICATED MULTISTATE MONOLINE CHANGE
(SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)..... + 11.7 %

(10) INDICATED STATEWIDE MONOLINE CHANGE (C)
(SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)..... + 23.5 %

(11) SELECTED STATEWIDE MONOLINE CHANGE..... + 23.5 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSE AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 03/01/2022.

(C) THE INDICATED STATEWIDE MONOLINE CHANGE IS CALCULATED BASED ON THE INDICATED MULTISTATE MONOLINE CHANGE.

SECTION D

RELATIVE CHANGE ANALYSIS

TABLE OF CONTENTS

Manufacturers and Contractors

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

Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis With Monoline Indicated Loss Cost Level Changes by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-12

Products

- Basic Limit Relative Change Analysis With Monoline Indicated Loss Cost Level Changes by Class Group D-13
- Summary of Experience Used in Relative Change Analysis D-14

Local Products/Completed Operations

- Basic Limit Relative Change Analysis With Monoline Indicated Loss Cost Level Changes by Class Group D-15
- Relative Change Analysis by State D-16
- Summary of Experience Used in Relative Change Analysis D-17-18

WASHINGTON
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TOP	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 0.983 OR - 1.7%
10	0.730	0.248	0.925	0.932	
33	2.964	0.058	1.065	1.073	
34	1.087	0.096	1.008	1.016	
35	1.298	0.032	1.008	1.016	
36	1.107	0.123	1.013	1.020	
37	0.921	0.102	0.992	0.999	
38	1.336	0.276	1.083	1.091	

CLASS GROUP					(5) INDICATED MONOLINE CHANGE
30	1.104	0.114	1.011	0.999	- 8.5%
31	1.130	0.217	1.027	1.014	- 7.1%
32	1.183	0.272	1.047	1.034	- 5.3%
33	0.617	0.082	0.961	0.949	- 13.0%
34	0.776	0.128	0.968	0.956	- 12.4%
35	0.439	0.052	0.958	0.946	- 13.3%
36	0.821	0.076	0.985	0.973	- 10.9%
37	0.527	0.050	0.968	0.956	- 12.4%
38	0.828	0.096	0.982	0.970	- 11.1%
			OVERALL MONOLINE INDICATION		- 8.4%

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

WASHINGTON
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	$503,024	$2,646,289	0.544	0.521	49	0.931
	31 LIGHT CONTRACTING	2,059,977	8,779,606	0.746	0.714	276	0.945
	32 MEDIUM CONTRCTING	4,493,327	21,730,850	0.953	0.912	589	0.963
	33 HEAVY CONTRACTING	695,519	2,991,141	0.569	0.544	47	0.885
	34 DEALER OR DISTRIB	396,989	1,757,942	0.700	0.670	46	0.891
	35 LGT. MANUFACTURER	287,873	1,396,338	0.307	0.294	20	0.882
	36 MED. MANUFACTURER	453,346	2,245,981	0.718	0.687	22	0.907
	37 HVY. MANUFACTURER	255,527	1,077,043	0.255	0.244	7	0.891
	38 MISC. OPERATION	485,023	2,146,970	0.759	0.726	59	0.904
	TOTAL *	$9,630,605	$44,772,160	0.791		1,115	
33 MULT OFFICE	31 LIGHT CONTRACTING	$12,547	$27,007	17.902	17.120	28	1.088
	32 MEDIUM CONTRCTING	7,687	22,193	0.000	0.000	0	1.109
	33 HEAVY CONTRACTING	214,671	924,429	0.637	0.609	12	1.018
	38 MISC. OPERATION	117,934	458,658	3.595	3.438	21	1.041
	TOTAL *	$352,839	$1,432,287	2.226		61	
34 MULT MERCANTILE	30 SERVICE	$65,804	$322,667	1.683	1.609	10	1.014
	32 MEDIUM CONTRCTING	76,255	316,211	3.535	3.381	22	1.050
	34 DEALER OR DISTRIB	797,299	3,802,192	0.646	0.617	108	0.971
	36 MED. MANUFACTURER	2,783	8,361	0.000	0.000	0	0.988
	38 MISC. OPERATION	81,029	416,369	0.899	0.860	29	0.985
	TOTAL *	$1,023,170	$4,865,800	0.946		169	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	$5,408	$24,910	0.000	0.000	0	1.030
	32 MEDIUM CONTRCTING	154,703	834,654	1.659	1.587	19	1.050
	TOTAL *	$160,111	$859,564	1.603		19	
36 MULT SERVICES	30 SERVICE	$56,932	$244,339	1.623	1.552	26	1.019
	31 LIGHT CONTRACTING	198,439	1,156,602	1.427	1.365	46	1.035
	32 MEDIUM CONTRCTING	112,047	650,908	0.464	0.444	17	1.055
	33 HEAVY CONTRACTING	15,583	93,329	0.000	0.000	0	0.968
	34 DEALER OR DISTRIB	935,565	3,481,808	1.020	0.975	134	0.975
	36 MED. MANUFACTURER	12,026	43,442	0.000	0.000	0	0.992
	38 MISC. OPERATION	331,526	1,555,581	0.860	0.823	53	0.989
	TOTAL *	$1,662,118	$7,226,009	1.003		276	

WASHINGTON
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	$2,068	$7,365	0.000	0.000	0	1.013
	32 MEDIUM CONTRCTING	330,054	1,529,885	0.957	0.915	25	1.033
	33 HEAVY CONTRACTING	45,638	214,567	0.466	0.446	5	0.948
	34 DEALER OR DISTRIB	79,819	363,859	1.162	1.112	7	0.955
	35 LGT. MANUFACTURER	336,264	1,879,511	0.446	0.427	29	0.945
	36 MED. MANUFACTURER	1,228,204	5,740,691	0.768	0.735	82	0.972
	37 HVY. MANUFACTURER	845,920	3,954,327	0.552	0.528	38	0.956
	38 MISC. OPERATION	18,376	86,760	1.718	1.643	4	0.969
	TOTAL *	$2,886,343	$13,776,965	0.701		190	
38 MULT CONTRACTORS	30 SERVICE	$762,030	$3,441,879	1.677	1.604	151	1.090
	31 LIGHT CONTRACTING	1,533,813	6,880,702	1.609	1.538	501	1.107
	32 MEDIUM CONTRCTING	3,317,540	14,570,546	1.589	1.520	664	1.128
	33 HEAVY CONTRACTING	581,705	2,640,143	1.245	1.190	60	1.036
	38 MISC. OPERATION	155,208	404,702	0.105	0.100	1	1.058
	TOTAL *	$6,350,296	$27,937,972	1.537		1,377	
TOTAL ALL TOP	30 SERVICE	$1,387,790	$6,655,174	1.264		236	
	31 LIGHT CONTRACTING	3,812,252	16,876,192	1.184		851	
	32 MEDIUM CONTRCTING	8,491,613	39,655,247	1.231		1,336	
	33 HEAVY CONTRACTING	1,553,116	6,863,609	0.823		124	
	34 DEALER OR DISTRIB	2,209,672	9,405,801	0.833		295	
	35 LGT. MANUFACTURER	624,137	3,275,849	0.382		49	
	36 MED. MANUFACTURER	1,696,359	8,038,475	0.748		104	
	37 HVY. MANUFACTURER	1,101,447	5,031,370	0.483		45	
	38 MISC. OPERATION	1,189,096	5,069,040	1.008		167	
	TOTAL *	$22,065,482	$100,870,757	1.046		3,207	

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

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TOP	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.168 OR + 16.8%
10	0.960	0.251	0.990	0.992	
31	0.937	0.108	0.993	0.995	
32	1.314	0.112	1.031	1.033	
33	1.203	0.160	1.030	1.032	
34	1.108	0.199	1.021	1.023	
35	0.566	0.122	0.933	0.935	
36	0.890	0.112	0.987	0.989	

CLASS GROUP					(5) INDICATED MONOLINE CHANGE
01	0.908	0.080	0.992	0.995	+ 14.5%
02	0.788	0.149	0.965	0.968	+ 12.3%
03	0.896	0.126	0.986	0.989	+ 14.4%
04	2.957	0.036	1.040	1.043	+ 20.1%
05	0.349	0.039	0.960	0.963	+ 11.4%
06	0.613	0.057	0.973	0.975	+ 12.4%
07	1.082	0.110	1.009	1.012	+ 16.5%
08	5.007	0.034	1.056	1.059	+ 22.3%
09	1.167	0.142	1.022	1.025	+ 18.2%
10	1.134	0.124	1.016	1.019	+ 17.7%
11	0.975	0.128	0.997	1.000	+ 15.6%
12	0.986	0.243	0.996	0.999	+ 15.8%
13	1.185	0.069	1.012	1.015	+ 17.7%
			OVERALL MONOLINE INDICATION		+ 15.7%

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

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TERRITORY	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	(5) INDICATED MONOLINE CHG.
501	1.143	0.174	1.024	1.028	+ 18.8%
502	0.966	0.388	0.987	0.991	+ 14.9%

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

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV.(RETAIL)	$6,634	$39,156	0.215	0.171	2	1.015
	02 RESTAURANTS	82,215	280,316	0.818	0.652	18	0.987
	03 STORES	147,460	490,016	1.378	1.099	26	1.009
	04 VENDING & RENTAL	3,986	20,607	0.115	0.092	1	1.063
	05 FOOD & BEV. DIST.	25,661	76,066	0.000	0.000	0	0.982
	06 NON-FOOD&BEV.DIST	4,240	40,717	0.000	0.000	0	0.995
	07 CLUBS,AMSMT&SPRTS	68,545	510,834	1.644	1.311	10	1.032
	08 HEALTH CARE FACIL	1,041	4,532	0.000	0.000	0	1.080
	09 HOTELS AND MOTELS	77,326	572,678	0.751	0.599	22	1.045
	10 SCHLS & CHURCHES	70,462	307,916	2.935	2.339	15	1.039
	11 APARTMENTS	355,559	1,351,022	1.594	1.271	30	1.019
	12 BUILDINGS&OFFICES	656,975	3,327,061	1.587	1.265	81	1.019
	13 MISC. PREMISES	26,017	220,480	0.024	0.019	2	1.035
	TOTAL *	$1,526,121	$7,241,401	1.481		207	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$133,546	$678,749	1.229	0.980	32	1.049
	TOTAL *	$133,546	$678,749	1.229		32	
32 MULT APARTMENT	11 APARTMENTS	$155,110	$803,290	1.276	1.017	29	1.062
	12 BUILDINGS&OFFICES	87,774	450,018	0.662	0.528	10	1.062
	TOTAL *	$242,884	$1,253,308	1.054		39	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$565,276	$2,834,051	1.586	1.264	80	1.060
	13 MISC. PREMISES	5,149	32,995	0.000	0.000	0	1.077
	TOTAL *	$570,425	$2,867,046	1.572		80	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$46,775	$238,145	1.775	1.415	16	1.046
	02 RESTAURANTS	408,531	1,574,461	0.920	0.733	73	1.018
	03 STORES	91,732	637,965	0.894	0.713	9	1.040
	04 VENDING & RENTAL	817	2,905	199.653	159.158	8	1.097
	05 FOOD & BEV. DIST.	27,490	135,205	0.250	0.199	3	1.012
	06 NON-FOOD&BEV.DIST	43,243	255,367	0.119	0.095	2	1.026
	12 BUILDINGS&OFFICES	76,278	384,649	1.032	0.823	15	1.051
	13 MISC. PREMISES	273	1,357	10.397	8.288	1	1.067
	TOTAL *	$695,139	$3,230,054	1.147		127	

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	$0	$93	0.000	0.000	0	0.972
	08 HEALTH CARE FACIL	12,841	59,046	20.527	16.363	6	1.018
	10 SCHLS & CHURCHES	200,420	897,951	1.223	0.975	28	0.979
	12 BUILDINGS&OFFICES	444	12,927	6.559	5.228	2	0.960
	TOTAL *	$213,705	$970,017	2.394		36	
36 MULT SERVICES	03 STORES	$48,235	$153,805	2.144	1.709	8	1.006
	04 VENDING & RENTAL	3,866	26,213	1.601	1.276	3	1.060
	07 CLUBS,AMSMT&SPRTS	63,096	300,230	1.417	1.129	5	1.029
	08 HEALTH CARE FACIL	278	1,496	0.000	0.000	0	1.077
	09 HOTELS AND MOTELS	1,097	2,704	0.000	0.000	0	1.042
	10 SCHLS & CHURCHES	46	230	0.000	0.000	0	1.036
	12 BUILDINGS&OFFICES	64,401	361,939	0.685	0.546	12	1.016
	13 MISC. PREMISES	47,046	204,419	0.141	0.113	2	1.032
	TOTAL *	$228,065	$1,051,036	1.095		30	
TOTAL ALL TOP	01 FOOD&BEV.(RETAIL)	$53,409	$277,301	1.581		18	
	02 RESTAURANTS	490,746	1,854,777	0.903		91	
	03 STORES	287,427	1,281,786	1.352		43	
	04 VENDING & RENTAL	8,669	49,725	19.583		12	
	05 FOOD & BEV. DIST.	53,151	211,271	0.129		3	
	06 NON-FOOD&BEV.DIST	47,483	296,084	0.109		2	
	07 CLUBS,AMSMT&SPRTS	131,641	811,157	1.535		15	
	08 HEALTH CARE FACIL	14,160	65,074	18.615		6	
	09 HOTELS AND MOTELS	211,969	1,254,131	1.048		54	
	10 SCHLS & CHURCHES	270,928	1,206,097	1.668		43	
	11 APARTMENTS	510,669	2,154,312	1.497		59	
	12 BUILDINGS&OFFICES	1,451,148	7,370,645	1.463		200	
	13 MISC. PREMISES	78,485	459,251	0.129		5	
	TOTAL *	$3,609,885	$17,291,611	1.423		551	

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

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV.(RETAIL)	$245,636	$937,187	0.545	0.435	21	0.978
	02 RESTAURANTS	269,504	1,304,637	0.892	0.711	70	0.952
	03 STORES	473,265	2,000,789	0.636	0.507	97	0.972
	04 VENDING & RENTAL	19,379	108,243	2.402	1.914	1	1.025
	05 FOOD & BEV. DIST.	132,814	496,074	0.482	0.385	11	0.946
	06 NON-FOOD&BEV.DIST	100,416	536,923	0.608	0.485	18	0.959
	07 CLUBS,AMSMT&SPRTS	608,179	2,826,638	1.523	1.214	110	0.994
	08 HEALTH CARE FACIL	7,672	38,573	2.065	1.646	2	1.041
	09 HOTELS AND MOTELS	304,224	1,950,306	1.282	1.022	103	1.008
	10 SCHLS & CHURCHES	366,221	1,645,134	1.035	0.825	48	1.001
	11 APARTMENTS	1,329,450	5,512,641	1.081	0.862	96	0.983
	12 BUILDINGS&OFFICES	1,245,286	6,644,451	1.336	1.065	324	0.982
	13 MISC. PREMISES	60,484	645,309	1.065	0.849	31	0.997
	TOTAL *	$5,162,530	$24,646,905	1.109		932	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$891,386	$3,741,741	1.376	1.097	178	1.011
	TOTAL *	$891,386	$3,741,741	1.376		178	
32 MULT APARTMENT	11 APARTMENTS	$1,052,414	$3,804,393	1.617	1.289	144	1.024
	12 BUILDINGS&OFFICES	339,895	1,101,434	1.936	1.543	46	1.023
	TOTAL *	$1,392,309	$4,905,827	1.694		190	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$1,875,439	$9,069,562	1.487	1.185	381	1.022
	13 MISC. PREMISES	11,768	54,727	0.208	0.166	3	1.038
	TOTAL *	$1,887,207	$9,124,289	1.479		384	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$471,185	$2,111,648	1.468	1.170	77	1.009
	02 RESTAURANTS	1,054,179	4,883,515	1.215	0.969	243	0.981
	03 STORES	518,469	2,590,015	1.441	1.149	127	1.003
	04 VENDING & RENTAL	8,904	51,147	0.356	0.284	3	1.057
	05 FOOD & BEV. DIST.	83,959	608,404	0.596	0.475	14	0.976
	06 NON-FOOD&BEV.DIST	336,367	1,613,103	0.976	0.778	40	0.989
	12 BUILDINGS&OFFICES	417,746	2,053,016	0.504	0.402	85	1.013
	13 MISC. PREMISES	48	431	46.276	36.890	3	1.029
	TOTAL *	$2,890,857	$13,911,279	1.147		592	

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

TYPE OF POLICY		CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
35 MULT INSTITUT.	07	CLUBS,AMSMT&SPRTS	$294,959	$1,305,708	0.346	0.276	26	0.937
	08	HEALTH CARE FACIL	59,483	339,768	1.442	1.149	14	0.982
	10	SCHLS & CHURCHES	1,039,773	4,990,074	0.730	0.582	184	0.944
	12	BUILDINGS&OFFICES	17,025	65,831	1.308	1.043	12	0.926
	13	MISC. PREMISES	27	135	0.000	0.000	0	0.940
		TOTAL *	$1,411,267	$6,701,516	0.686		236	
36 MULT SERVICES	03	STORES	$163,794	$733,161	1.268	1.011	23	0.970
	04	VENDING & RENTAL	69,679	291,847	2.004	1.597	8	1.022
	07	CLUBS,AMSMT&SPRTS	693,580	2,804,937	1.086	0.866	70	0.992
	08	HEALTH CARE FACIL	10,189	33,209	0.000	0.000	0	1.039
	09	HOTELS AND MOTELS	381,316	1,446,806	1.498	1.194	28	1.005
	10	SCHLS & CHURCHES	3,231	12,418	0.139	0.110	2	0.999
	12	BUILDINGS&OFFICES	131,588	639,675	0.844	0.673	22	0.980
	13	MISC. PREMISES	140,366	944,392	2.343	1.868	45	0.995
		TOTAL *	$1,593,743	$6,906,445	1.326		198	
TOTAL ALL TOP	01	FOOD&BEV.(RETAIL)	$716,821	$3,048,835	1.152		98	
	02	RESTAURANTS	1,323,683	6,188,152	1.149		313	
	03	STORES	1,155,528	5,323,965	1.087		247	
	04	VENDING & RENTAL	97,962	451,237	1.933		12	
	05	FOOD & BEV. DIST.	216,773	1,104,478	0.526		25	
	06	NON-FOOD&BEV.DIST	436,783	2,150,026	0.892		58	
	07	CLUBS,AMSMT&SPRTS	1,596,718	6,937,283	1.116		206	
	08	HEALTH CARE FACIL	77,344	411,550	1.314		16	
	09	HOTELS AND MOTELS	1,576,926	7,138,853	1.388		309	
	10	SCHLS & CHURCHES	1,409,225	6,647,626	0.808		234	
	11	APARTMENTS	2,381,864	9,317,034	1.318		240	
	12	BUILDINGS&OFFICES	4,026,979	19,573,969	1.355		870	
	13	MISC. PREMISES	212,693	1,644,994	1.871		82	
		TOTAL *	$15,229,299	$69,938,002	1.215		2,710	

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

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY ALL

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV.(RETAIL)	$252,270	$976,343	0.537		23	
	02 RESTAURANTS	351,719	1,584,953	0.874		88	
	03 STORES	620,725	2,490,805	0.812		123	
	04 VENDING & RENTAL	23,365	128,850	2.012		2	
	05 FOOD & BEV. DIST.	158,475	572,140	0.404		11	
	06 NON-FOOD&BEV.DIST	104,656	577,640	0.583		18	
	07 CLUBS,AMSMT&SPRTS	676,724	3,337,472	1.535		120	
	08 HEALTH CARE FACIL	8,713	43,105	1.818		2	
	09 HOTELS AND MOTELS	381,550	2,522,984	1.174		125	
	10 SCHLS & CHURCHES	436,683	1,953,050	1.342		63	
	11 APARTMENTS	1,685,009	6,863,663	1.190		126	
	12 BUILDINGS&OFFICES	1,902,261	9,971,512	1.423		405	
	13 MISC. PREMISES	86,501	865,789	0.752		33	
	TOTAL *	$6,688,651	$31,888,306	1.194		1,139	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	$1,024,932	$4,420,490	1.357		210	
	TOTAL *	$1,024,932	$4,420,490	1.357		210	
32 MULT APARTMENT	11 APARTMENTS	$1,207,524	$4,607,683	1.573		173	
	12 BUILDINGS&OFFICES	427,669	1,551,452	1.674		56	
	TOTAL *	$1,635,193	$6,159,135	1.599		229	
33 MULT OFFICE	12 BUILDINGS&OFFICES	$2,440,715	$11,903,613	1.510		461	
	13 MISC. PREMISES	16,917	87,722	0.145		3	
	TOTAL *	$2,457,632	$11,991,335	1.501		464	
34 MULT MERCANTILE	01 FOOD&BEV.(RETAIL)	$517,960	$2,349,793	1.496		93	
	02 RESTAURANTS	1,462,710	6,457,976	1.133		316	
	03 STORES	610,201	3,227,980	1.359		136	
	04 VENDING & RENTAL	9,721	54,052	17.106		11	
	05 FOOD & BEV. DIST.	111,449	743,609	0.510		17	
	06 NON-FOOD&BEV.DIST	379,610	1,868,470	0.879		42	
	12 BUILDINGS&OFFICES	494,024	2,437,665	0.586		100	
	13 MISC. PREMISES	321	1,788	15.762		4	
	TOTAL *	$3,585,996	$17,141,333	1.147		719	

WASHINGTON
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY ALL

TYPE OF POLICY		CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
35 MULT INSTITUT.	07	CLUBS,AMSMT&SPRTS	$294,959	$1,305,801	0.346		26	
	08	HEALTH CARE FACIL	72,324	398,814	4.830		20	
	10	SCHLS & CHURCHES	1,240,193	5,888,025	0.809		212	
	12	BUILDINGS&OFFICES	17,469	78,758	1.441		14	
	13	MISC. PREMISES	27	135	0.000		0	
		TOTAL *	$1,624,972	$7,671,533	0.911		272	
36 MULT SERVICES	03	STORES	$212,029	$886,966	1.468		31	
	04	VENDING & RENTAL	73,545	318,060	1.982		11	
	07	CLUBS,AMSMT&SPRTS	756,676	3,105,167	1.114		75	
	08	HEALTH CARE FACIL	10,467	34,705	0.000		0	
	09	HOTELS AND MOTELS	382,413	1,449,510	1.494		28	
	10	SCHLS & CHURCHES	3,277	12,648	0.137		2	
	12	BUILDINGS&OFFICES	195,989	1,001,614	0.792		34	
	13	MISC. PREMISES	187,412	1,148,811	1.790		47	
		TOTAL *	$1,821,808	$7,957,481	1.297		228	
TOTAL ALL TOP	01	FOOD&BEV.(RETAIL)	$770,230	$3,326,136	1.182		116	
	02	RESTAURANTS	1,814,429	8,042,929	1.083		404	
	03	STORES	1,442,955	6,605,751	1.140		290	
	04	VENDING & RENTAL	106,631	500,962	3.367		24	
	05	FOOD & BEV. DIST.	269,924	1,315,749	0.448		28	
	06	NON-FOOD&BEV.DIST	484,266	2,446,110	0.815		60	
	07	CLUBS,AMSMT&SPRTS	1,728,359	7,748,440	1.148		221	
	08	HEALTH CARE FACIL	91,504	476,624	3.991		22	
	09	HOTELS AND MOTELS	1,788,895	8,392,984	1.347		363	
	10	SCHLS & CHURCHES	1,680,153	7,853,723	0.946		277	
	11	APARTMENTS	2,892,533	11,471,346	1.350		299	
	12	BUILDINGS&OFFICES	5,478,127	26,944,614	1.383		1,070	
	13	MISC. PREMISES	291,178	2,104,245	1.401		87	
		TOTAL *	$18,839,184	$87,229,613	1.254		3,261	

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

WASHINGTON
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TOP	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 0.899 OR - 10.1%
10	0.923	0.343	0.973	0.973	
34	1.063	0.357	1.022	1.022	
36	1.160	0.179	1.027	1.027	
37	1.006	0.474	1.003	1.003	

CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE
3	1.021	0.456	1.010	1.013	- 11.4%	- 19.6%	- 19.6%
4	0.935	0.390	0.974	0.977	- 14.5%	- 12.5%	- 12.5%
5	1.299	0.127	1.034	1.037	- 9.3%	- 4.5%	- 4.5%
6	1.016	0.312	1.005	1.008	- 11.8%	- 9.6%	- 9.6%
7	0.992	0.168	0.999	1.002	- 12.3%	- 12.4%	- 12.4%
			OVERALL MONOLINE INDICATION		- 12.5%	- 13.8%	- 13.8%

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

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

MULTISTATE
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	03 MAN,DLR,DSTFD/DRG	$13,818,278	$66,480,921	0.891	0.968	1,263	0.986
	04 DLR,DST-NOTFD/DRG	8,502,094	41,450,410	0.832	0.904	460	0.951
	05 MAN.NTFD/DRG(LOW)	1,480,089	6,457,647	0.941	1.022	73	1.009
	06 MAN.NTFD/DRG(MED)	9,054,528	41,778,250	0.884	0.960	500	0.981
	07 MAN.NTFD/DRG(HGH)	2,252,307	11,354,948	0.583	0.634	59	0.975
	TOTAL *	$35,107,296	$167,522,176	0.857		2,355	
34 MULT MERCANTILE	03 MAN,DLR,DSTFD/DRG	$4,350,346	$22,511,559	1.088	1.181	619	1.036
	04 DLR,DST-NOTFD/DRG	27,537,426	131,461,325	0.901	0.979	1,940	0.999
	06 MAN.NTFD/DRG(MED)	8,571	45,587	0.000	0.000	0	1.031
	TOTAL *	$31,896,343	$154,018,471	0.926		2,559	
36 MULT SERVICES	04 DLR,DST-NOTFD/DRG	$3,134,334	$14,283,591	1.016	1.103	644	1.004
	06 MAN.NTFD/DRG(MED)	48,942	227,931	0.000	0.000	0	1.036
	TOTAL *	$3,183,276	$14,511,522	1.000		644	
37 MULT INDUST/PROC.	03 MAN,DLR,DSTFD/DRG	$12,869,755	$61,963,848	0.892	0.968	2,291	1.016
	05 MAN.NTFD/DRG(LOW)	3,357,217	17,905,389	1.275	1.385	250	1.040
	06 MAN.NTFD/DRG(MED)	26,622,587	126,481,006	0.936	1.017	1,448	1.011
	07 MAN.NTFD/DRG(HGH)	6,337,205	31,478,060	1.011	1.098	508	1.005
	TOTAL *	$49,186,764	$237,828,303	0.957		4,497	
TOTAL ALL TOP	03 MAN,DLR,DSTFD/DRG	$31,038,379	$150,956,328	0.919		4,173	
	04 DLR,DST-NOTFD/DRG	39,173,854	187,195,326	0.895		3,044	
	05 MAN.NTFD/DRG(LOW)	4,837,306	24,363,036	1.173		323	
	06 MAN.NTFD/DRG(MED)	35,734,628	168,532,774	0.921		1,948	
	07 MAN.NTFD/DRG(HGH)	8,589,512	42,833,008	0.899		567	
	TOTAL *	$119,373,679	$573,880,472	0.921		10,055	

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

WASHINGTON
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

TOP	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 1.106 OR + 10.6%
10	1.013	0.781	1.010	1.009	
34	1.059	0.502	1.029	1.028	
36	0.921	0.535	0.957	0.956	
37	1.062	0.143	1.009	1.008	
38	0.996	0.991	0.996	0.995	

CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE@	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE
1	0.812	0.501	0.901	0.896	- 1.1%	+ 9.1%	+ 9.0%
2	0.992	0.512	0.996	0.991	+ 10.4%	+ 20.1%	+ 20.9%
11	1.091	0.353	1.031	1.026	+ 14.6%	+ 32.2%	+ 31.9%
12	1.017	1.000	1.017	1.012	+ 12.8%	+ 23.7%	+ 23.7%
13	0.823	0.264	0.950	0.945	+ 5.0%	+ 13.2%	+ 12.9%
			OVERALL MONOLINE INDICATION		+ 11.7%	+ 23.5%	+ 23.5%

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

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

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

STATE	(1) BAILEY FORMULA RELATIV	(2) CREDIBILITY Z	(3) Z-WTD RELATIV	(4) BALANCED RELATIV.	(5) INDICATED ** MONOLINE CHG.	(6) SELECTED MONOLINE CHG.
	1.279	0.407	1.105	1.105		
	1.227	0.480	1.103	1.103		
Washington	1.227	0.458	1.098	1.098	23.5%	23.5%
	1.436	0.240	1.091	1.090		
	1.302	0.278	1.076	1.076		
	1.118	0.581	1.067	1.067		
	1.361	0.161	1.051	1.051		
	1.200	0.265	1.050	1.049		
	1.208	0.202	1.039	1.039		
	1.078	0.482	1.037	1.037		
	1.361	0.116	1.036	1.036		
	1.170	0.145	1.023	1.023		
	1.101	0.196	1.019	1.019		
	1.050	0.362	1.018	1.017		
	1.048	0.380	1.018	1.017		
	1.052	0.299	1.015	1.015		
	1.047	0.330	1.015	1.015		
	1.077	0.174	1.013	1.013		
	1.047	0.250	1.012	1.011		
	1.030	0.324	1.010	1.009		
	1.048	0.135	1.006	1.006		
	1.020	0.177	1.004	1.003		
	1.006	0.567	1.004	1.003		
	1.019	0.155	1.003	1.003		
	1.009	0.415	1.004	1.003		
	1.025	0.098	1.002	1.002		
	0.992	0.454	0.996	0.996		
	0.989	0.469	0.995	0.995		
	0.974	0.380	0.990	0.990		
	0.934	0.230	0.984	0.984		
	0.888	0.133	0.984	0.984		
	0.970	0.595	0.982	0.982		
	0.926	0.238	0.982	0.981		
	0.895	0.190	0.979	0.979		
	0.684	0.055	0.979	0.979		
	0.930	0.383	0.972	0.972		
	0.812	0.165	0.966	0.966		
	0.866	0.237	0.967	0.966		
	0.734	0.160	0.952	0.952		
	0.859	0.336	0.950	0.950		
	0.895	0.470	0.949	0.949		
	0.876	0.406	0.948	0.947		
	0.917	0.645	0.946	0.945		
	0.776	0.230	0.943	0.943		
	0.822	0.300	0.943	0.943		
	0.886	0.489	0.943	0.942		
	0.796	0.267	0.941	0.941		
	0.088	0.035	0.919	0.918		
	0.644	0.196	0.917	0.917		
	0.757	0.314	0.916	0.916		
	0.796	0.387	0.916	0.915		
	0.618	0.293	0.869	0.868		

* Sorted by balanced relative change.

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

WASHINGTON
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	$18,854	$88,775	1.016	0.918	12	0.993
	02 RET.STRS-NTFD/DRG	30,836	180,261	1.099	0.993	18	1.098
	11 COMP. OPS. (LOW)	204,547	1,029,591	0.711	0.643	14	1.136
	12 COMP. OPS. (MED)	4,160,591	19,435,076	1.051	0.950	228	1.121
	13 COMP. OPS. (HGH)	92,303	384,304	0.147	0.132	4	1.047
	TOTAL *	$4,507,131	$21,118,007	1.017		276	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	$170,611	$710,943	1.016	0.918	34	1.012
	02 RET.STRS-NTFD/DRG	162,706	851,098	2.662	2.406	31	1.119
	12 COMP. OPS. (MED)	62,073	310,538	1.743	1.576	7	1.142
	TOTAL *	$395,390	$1,872,579	1.808		72	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	$15,946	$110,040	3.309	2.991	4	0.941
	02 RET.STRS-NTFD/DRG	451,780	2,038,041	1.560	1.410	100	1.040
	11 COMP. OPS. (LOW)	88,548	366,857	1.223	1.106	9	1.076
	12 COMP. OPS. (MED)	139,945	547,943	2.064	1.865	32	1.062
	13 COMP. OPS. (HGH)	41,442	191,673	0.388	0.351	1	0.992
	TOTAL *	$737,661	$3,254,554	1.587		146	
37 MULT INDUST/PROC.	11 COMP. OPS. (LOW)	$3,681	$16,603	5.056	4.569	2	1.135
	12 COMP. OPS. (MED)	75,030	319,471	2.287	2.067	7	1.120
	TOTAL *	$78,711	$336,074	2.416		9	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	$477,991	$2,207,179	1.248	1.128	39	1.121
	12 COMP. OPS. (MED)	6,608,151	29,312,485	1.544	1.395	601	1.106
	13 COMP. OPS. (HGH)	283,035	1,293,576	1.764	1.594	15	1.032
	TOTAL *	$7,369,177	$32,813,240	1.533		655	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	$205,411	$909,758	1.194		50	
	02 RET.STRS-NTFD/DRG	645,322	3,069,400	1.816		149	
	11 COMP. OPS. (LOW)	774,767	3,620,230	1.122		64	
	12 COMP. OPS. (MED)	11,045,790	49,925,513	1.371		875	
	13 COMP. OPS. (HGH)	416,780	1,869,553	1.269		20	
	TOTAL *	$13,088,070	$59,394,454	1.372		1,158	

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

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	$2,450,253	$11,547,005	0.934		601	
	02 RET.STRS-NTFD/DRG	3,002,597	14,504,377	1.107		495	
	11 COMP. OPS. (LOW)	5,141,024	25,049,098	1.492		645	
	12 COMP. OPS. (MED)	99,914,473	457,485,153	1.139		7,145	
	13 COMP. OPS. (HGH)	8,015,633	36,681,179	0.814		270	
	TOTAL *	$118,523,980	$545,266,812	1.127		9,156	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	$8,457,888	$40,202,797	0.871		2,982	
	02 RET.STRS-NTFD/DRG	5,585,955	26,483,141	1.275		672	
	12 COMP. OPS. (MED)	2,458,191	11,750,451	1.147		132	
	TOTAL *	$16,502,034	$78,436,389	1.049		3,786	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	$852,806	$4,359,168	1.337		191	
	02 RET.STRS-NTFD/DRG	14,256,125	59,140,264	0.971		2,767	
	11 COMP. OPS. (LOW)	3,235,031	15,551,930	1.093		482	
	12 COMP. OPS. (MED)	4,914,722	24,622,047	1.117		800	
	13 COMP. OPS. (HGH)	1,071,468	5,522,140	0.795		63	
	TOTAL *	$24,330,152	$109,195,549	1.022		4,303	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	$18,799	$100,104	0.364		1	
	11 COMP. OPS. (LOW)	112,494	577,072	1.088		19	
	12 COMP. OPS. (MED)	3,773,126	19,538,981	1.192		289	
	13 COMP. OPS. (HGH)	42,716	252,616	0.000		0	
	TOTAL *	$3,947,135	$20,468,773	1.172		309	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	$10,128,996	$49,436,807	1.090		731	
	12 COMP. OPS. (MED)	165,248,095	827,258,133	1.122		13,301	
	13 COMP. OPS. (HGH)	14,442,629	70,079,802	0.964		720	
	TOTAL *	$189,819,720	$946,774,742	1.108		14,752	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	$11,779,746	$56,209,074	0.917		3,775	
	02 RET.STRS-NTFD/DRG	22,844,677	100,127,782	1.063		3,934	
	11 COMP. OPS. (LOW)	18,617,545	90,614,907	1.201		1,877	
	12 COMP. OPS. (MED)	276,308,607	1,340,654,765	1.129		21,667	
	13 COMP. OPS. (HGH)	23,572,446	112,535,737	0.904		1,053	
	TOTAL *	$353,123,021	$1,700,142,265	1.107		32,306	

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

SECTION E

SUPPORTING MATERIAL -- PREMISES/OPERATIONS

TABLE OF CONTENTS

- Calculation of Aggregate Loss Costs at Current Level and Incurred Losses E-2-7
- Implicit Package Modification Factors E-8-9
- Calculation of Exposure Development Factors E-10-15
- Table of Contents - Loss Development E-16
- Loss Development Data E-17-74
- Multistate Review of ULAE Experience E-75
- Trend Summary E-76
- Trend Data E-77-90
- Class Groups and Differentials E-91-101

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	EXPOSURE DEVELOPMENT FACTOR+	X	EXPOSURE TREND#	X	AVERAGE IPMF*	=	TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	$9,036,572		1.000		1.012				$9,145,011
	12/31/2018	9,077,517		1.000		1.010				9,168,292
	12/31/2019	9,395,326		1.023		1.004				9,649,864
MULTILINE	12/31/2017	$13,076,296		1.000		1.022		0.837		$11,185,647
	12/31/2018	13,995,289		1.000		1.016		0.836		11,887,263
	12/31/2019	14,490,964		1.023		1.009		0.833		12,459,743
TOTAL	12/31/2017									$20,330,658
	12/31/2018									21,055,555
	12/31/2019									22,109,607

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

\# AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 03/01/2022 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION E - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION E - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

WASHINGTON
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$2,412,112		1.177		1.080		1.283		1.000		$3,933,909
		12/31/2018	1,623,994		1.597		1.080		1.228		1.000		3,439,628
		12/31/2019	831,910		2.574		1.080		1.175		1.000		2,717,356
BI	ALAE	12/31/2017	$2,806,701				1.080		1.283		1.000		$3,889,077
		12/31/2018	1,684,339				1.080		1.228		1.000		2,233,838
		12/31/2019	1,221,925				1.080		1.175		1.000		1,550,623
PD	B/L INDEMNITY	12/31/2017	$5,018,508		1.045		1.080		1.283		1.000		$7,266,769
		12/31/2018	5,347,916		1.128		1.080		1.228		1.000		8,000,475
		12/31/2019	4,478,307		1.302		1.080		1.175		1.000		7,399,229
PD	ALAE	12/31/2017	$1,904,152				1.080		1.283		1.000		$2,638,469
		12/31/2018	1,768,902				1.080		1.228		1.000		2,345,989
		12/31/2019	2,288,823				1.080		1.175		1.000		2,904,516
MED PAY#	B/L INDEMNITY	12/31/2017	$103,967				1.080		1.283		1.000		$144,061
		12/31/2018	100,170				1.080		1.228		1.000		132,849
		12/31/2019	69,163				1.080		1.175		1.000		87,768
FRINGE	B/L INDEMNITY	12/31/2017	$185,020		1.104		1.080		1.000		1.000		$220,603
		12/31/2018	181,954		1.234		1.080		1.000		1.000		242,494
		12/31/2019	243,660		1.635		1.080		1.000		1.000		430,255
FRINGE	ALAE	12/31/2017	$160,716				1.080		1.000		1.000		$173,573
		12/31/2018	336,244				1.080		1.000		1.000		363,144
		12/31/2019	431,216				1.080		1.000		1.000		465,713
	TOTAL FULL COVERAGE	12/31/2017											$18,266,461
		12/31/2018											16,758,416
		12/31/2019											15,555,460

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

WASHINGTON
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$545,754		1.170		1.080		1.283		1.000		$884,776
		12/31/2018	309,001		1.578		1.080		1.228		1.000		646,679
		12/31/2019	177,890		2.581		1.080		1.175		1.000		582,641
BI	ALAE	12/31/2017	$747,595				1.080		1.283		1.000		$1,035,898
		12/31/2018	595,158				1.080		1.228		1.000		789,322
		12/31/2019	318,913				1.080		1.175		1.000		404,701
PD	B/L INDEMNITY	12/31/2017	$1,231,509		1.039		1.080		1.283		1.000		$1,772,979
		12/31/2018	1,430,829		1.075		1.080		1.228		1.000		2,039,944
		12/31/2019	894,126		1.212		1.080		1.175		1.000		1,375,191
PD	ALAE	12/31/2017	$424,748				1.080		1.283		1.000		$588,548
		12/31/2018	386,647				1.080		1.228		1.000		512,787
		12/31/2019	256,483				1.080		1.175		1.000		325,477
MED PAY#	B/L INDEMNITY	12/31/2017	$5,000				1.080		1.283		1.000		$6,928
		12/31/2018	11,784				1.080		1.228		1.000		15,628
		12/31/2019	10,518				1.080		1.175		1.000		13,347
	TOTAL DED COVERAGE	12/31/2017											$4,289,128
		12/31/2018											4,004,361
		12/31/2019											2,701,357
	TOTAL	12/31/2017											$22,555,589
		12/31/2018											20,762,778
		12/31/2019											18,256,817

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	EXPOSURE DEVELOPMENT FACTOR+	X	EXPOSURE TREND#	X	AVERAGE IPMF*	=	TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	$6,551,124		1.000		1.021				$6,688,698
	12/31/2018	6,385,348		1.001		1.018				6,506,785
	12/31/2019	6,547,127		1.006		1.014				6,678,620
MULTILINE	12/31/2017	$11,543,449		1.000		1.030		0.932		$11,081,249
	12/31/2018	12,178,305		1.001		1.024		0.935		11,671,656
	12/31/2019	12,644,316		1.006		1.019		0.936		12,132,306
TOTAL	12/31/2017									$17,769,947
	12/31/2018									18,178,441
	12/31/2019									18,810,926

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

\# AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 03/01/2022 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION E - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION E - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$8,011,107		1.138		1.080		1.283		0.972		$12,278,674
		12/31/2018	4,923,330		1.378		1.080		1.228		0.977		8,790,728
		12/31/2019	4,301,267		1.903		1.080		1.175		0.982		10,200,191
BI	ALAE	12/31/2017	$4,734,083				1.080		1.283		0.972		$6,376,062
		12/31/2018	4,380,040				1.080		1.228		0.977		5,675,378
		12/31/2019	5,943,595				1.080		1.175		0.982		7,406,658
PD	B/L INDEMNITY	12/31/2017	$1,327,184		1.144		1.080		1.354		0.972		$2,158,072
		12/31/2018	1,020,211		1.178		1.080		1.284		0.977		1,628,241
		12/31/2019	1,399,019		1.441		1.080		1.217		0.982		2,602,037
PD	ALAE	12/31/2017	$659,358				1.080		1.354		0.972		$937,195
		12/31/2018	676,233				1.080		1.284		0.977		916,178
		12/31/2019	1,414,054				1.080		1.217		0.982		1,825,122
MED PAY#	B/L INDEMNITY	12/31/2017	$719,765				1.080		1.283		0.972		$969,410
		12/31/2018	645,082				1.080		1.228		0.977		835,856
		12/31/2019	697,102				1.080		1.175		0.982		868,699
FRINGE	B/L INDEMNITY	12/31/2017	$179,004		1.075		1.080		1.000		0.972		$202,005
		12/31/2018	153,557		1.265		1.080		1.000		0.977		204,964
		12/31/2019	33,788		1.623		1.080		1.000		0.982		58,159
FRINGE	ALAE	12/31/2017	$303,435				1.080		1.000		0.972		$318,534
		12/31/2018	236,906				1.080		1.000		0.977		249,974
		12/31/2019	95,132				1.080		1.000		0.982		100,893
	TOTAL FULL COVERAGE	12/31/2017											$23,239,951
		12/31/2018											18,301,319
		12/31/2019											23,061,759

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

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$396,545		1.050		1.080		1.283		0.972		$560,788
		12/31/2018	530,991		1.251		1.080		1.228		0.977		860,719
		12/31/2019	366,153		1.800		1.080		1.175		0.982		821,312
BI	ALAE	12/31/2017	$407,830				1.080		1.283		0.972		$549,283
		12/31/2018	397,756				1.080		1.228		0.977		515,387
		12/31/2019	398,786				1.080		1.175		0.982		496,950
PD	B/L INDEMNITY	12/31/2017	$1,385		1.151		1.080		1.354		0.972		$2,266
		12/31/2018	146,253		1.247		1.080		1.284		0.977		247,090
		12/31/2019	116,610		1.470		1.080		1.217		0.982		221,248
PD	ALAE	12/31/2017	$331				1.080		1.354		0.972		$470
		12/31/2018	86,528				1.080		1.284		0.977		117,230
		12/31/2019	71,401				1.080		1.217		0.982		92,157
MED PAY#	B/L INDEMNITY	12/31/2017	$23,497				1.080		1.283		0.972		$31,647
		12/31/2018	26,710				1.080		1.228		0.977		34,609
		12/31/2019	34,260				1.080		1.175		0.982		42,693
	TOTAL DED COVERAGE	12/31/2017											$1,144,453
		12/31/2018											1,775,035
		12/31/2019											1,674,361
	TOTAL	12/31/2017											$24,384,404
		12/31/2018											20,076,353
		12/31/2019											24,736,120

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

WASHINGTON
Premises/Operations
Manufacturers and Contractors
Subline Code 334
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B)	Description	Implicit Package Modification Factors
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	0.659
34	Mercantile Policy	1.015
35	Institutional Policy	0.665
36	Service Policy	0.909
37	Industrial/Processing Policy	0.894
38	Contractors Policy	0.786

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

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

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B)	Description	Implicit Package Modification Factors
31	Motel/Hotel Policy	1.000
32	Apartment House Policy	0.994
33	Office Policy	0.884
34	Mercantile Policy	0.859
35	Institutional Policy	1.104
36	Service Policy	0.970
37	Not Applicable	--
38	Not Applicable	--

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

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

WASHINGTON

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.023	1.023	0.8313	1.023	30,000,000
27 to 39 Months	1.001	1.000	0.7451	1.000	48,000,000

Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39	Factor
12/31/2017			1.000	1.000
12/31/2018		1.000	1.000	1.000
12/31/2019	1.023	1.000	1.000	1.023

(a) See Section E - Multistate Premium Development.
(b) See Section E - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.005	1.005	0.5617	1.005	83,000,000
27 to 39 Months	1.001	1.000	0.4459	1.001	125,000,000

Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39	Factor
12/31/2017			1.000	1.000
12/31/2018		1.001	1.000	1.001
12/31/2019	1.005	1.001	1.000	1.006

(a) See Section E - Multistate Premium Development.
(b) See Section E - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2012	32,554,528	32,234,126	32,210,119	32,204,446	32,186,504	32,209,427	32,209,426	32,209,426
12/31/2013	34,611,795	35,563,557	35,503,100	35,502,684	35,503,145	35,499,072	35,498,796	
12/31/2014	37,822,740	39,047,109	39,080,888	39,065,200	39,035,833	39,034,563		
12/31/2015	41,549,233	42,750,653	42,878,074	42,844,916	42,844,667			
12/31/2016	46,136,909	47,168,178	47,129,580	47,126,592				
12/31/2017	49,457,886	50,418,457	50,370,458					
12/31/2018	52,232,585	52,794,857						
12/31/2019	55,543,333							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2012	0.990	0.999	1.000	0.999	1.001	1.000	1.000
12/31/2013	1.027	0.998	1.000	1.000	1.000	1.000	
12/31/2014	1.032	1.001	1.000	0.999	1.000		
12/31/2015	1.029	1.003	0.999	1.000			
12/31/2016	1.022	0.999	1.000				
12/31/2017	1.019	0.999					
12/31/2018	1.011						
12/31/2019							

Average Best 3 of 5	
27:15	39:27
1.023	1.000

WASHINGTON
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2012	26,454,287	26,575,476	26,574,000	26,574,627	26,585,370	26,585,380	26,585,382	26,585,382
12/31/2013	27,597,076	27,679,052	27,679,896	27,712,097	27,714,240	27,714,239	27,714,239	
12/31/2014	28,890,483	29,006,001	29,029,560	29,022,970	29,023,302	29,023,284		
12/31/2015	30,904,187	30,815,579	30,809,440	30,825,638	30,825,197			
12/31/2016	33,308,661	33,535,892	33,722,583	33,721,254				
12/31/2017	35,815,119	36,244,161	36,218,804					
12/31/2018	37,246,517	37,429,062						
12/31/2019	40,044,519							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2012	1.005	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.003	1.000	1.001	1.000	1.000	1.000	
12/31/2014	1.004	1.001	1.000	1.000	1.000		
12/31/2015	0.997	1.000	1.001	1.000			
12/31/2016	1.007	1.006	1.000				
12/31/2017	1.012	0.999					
12/31/2018	1.005						
12/31/2019							

Average Best 3 of 5

27:15	39:27
1.005	1.000

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

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

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2012	0.989	1.000	1.000	1.001	1.000	1.000	1.000
12/31/2013	1.022	1.002	1.002	1.001	1.000	1.000	
12/31/2014	1.035	1.002	1.001	1.000	1.000		
12/31/2015	1.024	1.000	1.000	1.000			
12/31/2016	1.021	1.001	1.000				
12/31/2017	1.024	1.000					
12/31/2018	1.020						

Average Best 3 of 5

27:15	39:27
1.023	1.001

MULTISTATE
OWNERS LANDLORDS AND TENANTS

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

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

LINK RATIOS

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

Average Best 3 of 5

27:15	39:27
1.005	1.001

LOSS DEVELOPMENT DATA
TABLE OF CONTENTS

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

WASHINGTON

Premises/Operations

Manufacturers & Contractors
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	1.610	1.613	0.6208	1.612	1,500,000
27 to 39 Months	1.306	1.378	0.6938	1.356	1,800,000
39 to 51 Months	1.079	1.229	0.7541	1.192	2,100,000
51 to 63 Months	1.014	1.049	0.7410	1.040	2,500,000
63 to 75 Months	0.994	0.926	0.7011	0.946	2,900,000
75 to 87 Months	0.995	0.996	0.6112	0.996	3,500,000
87 to 99 Months	0.999	1.000	0.5460	1.000	4,000,000
99 to 111 Months	1.000	1.000	0.5206	1.000	4,800,000
111 to 123 Months	0.998	1.000	0.4789	0.999	5,600,000
123 to 135 Months	1.000	1.000	0.4650	1.000	6,600,000
135 to 147 Months	1.000	1.000	0.4254	1.000	7,800,000
147 to 159 Months	1.001	1.000	0.4144	1.001	9,200,000
159 to 171 Months	1.000	1.000	0.3518	1.000	10,900,000
171 to 183 Months	1.000	1.000	0.3006	1.000	12,900,000
183 to 195 Months	1.000	1.000	0.2522	1.000	15,200,000
195 to 207 Months	1.001	1.000	0.2329	1.001	18,000,000
207 to 219 Months	1.001	1.000	0.2278	1.001	21,300,000
219 to 231 Months	1.001	1.000	0.1451	1.001	25,100,000
231 to 243 Months	1.001	1.000	0.0759	1.001	29,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From 27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2017			1.192	1.040	0.946	0.996	1.000	1.000	0.999	1.000	1.000
12/31/2018		1.356	1.192	1.040	0.946	0.996	1.000	1.000	0.999	1.000	1.000
12/31/2019	1.612	1.356	1.192	1.040	0.946	0.996	1.000	1.000	0.999	1.000	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.177
12/31/2018	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.597
12/31/2019	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	2.574

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Manufacturers & Contractors
Bodily Injury
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	0.0684	0.0387	0.6208	0.0500	1,500,000
27 to 39 Months	0.0935	0.0750	0.6938	0.0806	1,800,000
39 to 51 Months	0.0790	0.1342	0.7541	0.1206	2,100,000
51 to 63 Months	0.0483	0.0553	0.7410	0.0535	2,500,000
63 to 75 Months	0.0230	0.0119	0.7011	0.0152	2,900,000
75 to 87 Months	0.0162	0.0023	0.6112	0.0077	3,500,000
87 to 99 Months	0.0054	0.0097	0.5460	0.0078	4,000,000
99 to 111 Months	0.0027	0.0000	0.5206	0.0013	4,800,000
111 to 123 Months	0.0027	0.0000	0.4789	0.0014	5,600,000
123 to 135 Months	0.0009	0.0000	0.4650	0.0005	6,600,000
135 to 147 Months	0.0011	0.0000	0.4254	0.0007	7,800,000
147 to 159 Months	0.0015	0.0000	0.4144	0.0009	9,200,000
159 to 171 Months	0.0008	0.0000	0.3518	0.0005	10,900,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.341	0.291	0.210	0.089	0.036	0.021	0.013

Months-to-Ultimate	99	111	123	135	147	159	171
	0.005	0.004	0.003	0.002	0.001	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	1,644,058	5,536,387	0.210	1,162,643	2,806,701
12/31/2018	222,744	5,022,670	0.291	1,461,595	1,684,339
12/31/2019	35,604	3,478,948	0.341	1,186,321	1,221,925

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	320,638	2,033,127	0.210	426,957	747,595
12/31/2018	98,219	1,707,694	0.291	496,939	595,158
12/31/2019	2,084	929,119	0.341	316,829	318,913

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Manufacturers & Contractors
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	1.126	1.164	0.7442	1.154	2,800,000
27 to 39 Months	1.049	1.090	0.7563	1.080	2,900,000
39 to 51 Months	1.021	1.021	0.7347	1.021	3,000,000
51 to 63 Months	1.007	1.000	0.7002	1.002	3,200,000
63 to 75 Months	1.005	1.000	0.7183	1.001	3,300,000
75 to 87 Months	1.009	1.001	0.7139	1.003	3,400,000
87 to 99 Months	1.006	1.002	0.6977	1.003	3,600,000
99 to 111 Months	1.004	0.999	0.6528	1.001	3,700,000
111 to 123 Months	1.004	1.000	0.6443	1.001	3,900,000
123 to 135 Months	1.003	1.000	0.6387	1.001	4,100,000
135 to 147 Months	1.001	1.000	0.6317	1.000	4,200,000
147 to 159 Months	1.002	1.000	0.5867	1.001	4,400,000
159 to 171 Months	1.002	1.000	0.5455	1.001	4,600,000
171 to 183 Months	1.001	1.000	0.4885	1.001	4,800,000
183 to 195 Months	1.001	1.000	0.4622	1.001	5,000,000
195 to 207 Months	1.001	1.000	0.4921	1.001	5,200,000
207 to 219 Months	1.001	1.000	0.5173	1.000	5,400,000
219 to 231 Months	1.001	1.000	0.4270	1.001	5,700,000
231 to 243 Months	1.001	1.000	0.2434	1.001	5,900,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From 27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2017			1.021	1.002	1.001	1.003	1.003	1.001	1.001	1.001	1.000
12/31/2018		1.080	1.021	1.002	1.001	1.003	1.003	1.001	1.001	1.001	1.000
12/31/2019	1.154	1.080	1.021	1.002	1.001	1.003	1.003	1.001	1.001	1.001	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.004	1.045
12/31/2018	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.004	1.128
12/31/2019	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.004	1.302

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Manufacturers & Contractors
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	0.0413	0.0415	0.7442	0.0415	2,800,000
27 to 39 Months	0.0422	0.0613	0.7563	0.0566	2,900,000
39 to 51 Months	0.0477	0.0524	0.7347	0.0512	3,000,000
51 to 63 Months	0.0359	0.0062	0.7002	0.0151	3,200,000
63 to 75 Months	0.0207	0.0089	0.7183	0.0123	3,300,000
75 to 87 Months	0.0101	0.0021	0.7139	0.0044	3,400,000
87 to 99 Months	0.0098	0.0028	0.6977	0.0049	3,600,000
99 to 111 Months	0.0074	0.0000	0.6528	0.0026	3,700,000
111 to 123 Months	0.0082	0.0000	0.6443	0.0029	3,900,000
123 to 135 Months	0.0052	0.0000	0.6387	0.0019	4,100,000
135 to 147 Months	0.0026	0.0000	0.6317	0.0010	4,200,000
147 to 159 Months	0.0047	0.0000	0.5867	0.0020	4,400,000
159 to 171 Months	0.0046	0.0000	0.5455	0.0021	4,600,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.198	0.157	0.100	0.049	0.034	0.022	0.017

Months-to-Ultimate	99	111	123	135	147	159	171
	0.012	0.010	0.007	0.005	0.004	0.002	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	1,028,068	8,760,800	0.100	876,084	1,904,152
12/31/2018	656,399	7,086,036	0.157	1,112,503	1,768,902
12/31/2019	363,842	9,722,106	0.198	1,924,981	2,288,823

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	279,665	1,450,805	0.100	145,083	424,748
12/31/2018	53,311	2,123,156	0.157	333,336	386,647
12/31/2019	11,640	1,236,575	0.198	244,843	256,483

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Manufacturers & Contractors
Fringe
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

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

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.706	0.526	0.363	0.232	0.126	0.073	0.036

Months-to-Ultimate	99	111	123	135	147	159	171
	0.018	0.006	0.004	0.002	0.002	0.001	0.000

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	75,354	235,160	0.363	85,362	160,716
12/31/2018	193,448	271,474	0.526	142,796	336,244
12/31/2019	50,012	539,950	0.706	381,204	431,216

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

WASHINGTON

Premises/Operations

Owners, Landlords & Tenants
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	1.400	1.377	0.8309	1.381	1,700,000
27 to 39 Months	1.199	1.213	0.8620	1.211	2,100,000
39 to 51 Months	1.056	1.160	0.8321	1.143	2,700,000
51 to 63 Months	1.004	1.018	0.8012	1.015	3,400,000
63 to 75 Months	0.995	0.981	0.7503	0.984	4,300,000
75 to 87 Months	0.995	0.993	0.6969	0.994	5,400,000
87 to 99 Months	0.996	1.003	0.6390	1.000	6,900,000
99 to 111 Months	0.998	1.003	0.5984	1.001	8,700,000
111 to 123 Months	0.999	1.000	0.5441	1.000	11,100,000
123 to 135 Months	1.000	1.000	0.4975	1.000	14,000,000
135 to 147 Months	1.001	1.000	0.3963	1.001	17,800,000
147 to 159 Months	1.000	1.000	0.3300	1.000	22,600,000
159 to 171 Months	1.000	1.000	0.2784	1.000	28,800,000
171 to 183 Months	1.001	1.000	0.2401	1.001	36,500,000
183 to 195 Months	1.000	1.000	0.1873	1.000	46,600,000
195 to 207 Months	1.000	1.000	0.1515	1.000	59,300,000
207 to 219 Months	1.000	1.000	0.1383	1.000	75,700,000
219 to 231 Months	1.000	1.000	0.0848	1.000	96,500,000
231 to 243 Months	1.000	1.000	0.0378	1.000	123,400,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From 27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2017			1.143	1.015	0.984	0.994	1.000	1.001	1.000	1.000	1.001
12/31/2018		1.211	1.143	1.015	0.984	0.994	1.000	1.001	1.000	1.000	1.001
12/31/2019	1.381	1.211	1.143	1.015	0.984	0.994	1.000	1.001	1.000	1.000	1.001

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.138
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.378
12/31/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.903

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Owners, Landlords & Tenants
Bodily Injury
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	0.0635	0.0393	0.8309	0.0434	1,700,000
27 to 39 Months	0.0806	0.0752	0.8620	0.0759	2,100,000
39 to 51 Months	0.0573	0.0968	0.8321	0.0902	2,700,000
51 to 63 Months	0.0288	0.0581	0.8012	0.0522	3,400,000
63 to 75 Months	0.0110	0.0206	0.7503	0.0182	4,300,000
75 to 87 Months	0.0068	0.0019	0.6969	0.0034	5,400,000
87 to 99 Months	0.0037	-0.0009	0.6390	0.0008	6,900,000
99 to 111 Months	0.0015	0.0002	0.5984	0.0007	8,700,000
111 to 123 Months	0.0027	0.0000	0.5441	0.0012	11,100,000
123 to 135 Months	0.0011	0.0000	0.4975	0.0006	14,000,000
135 to 147 Months	0.0009	0.0000	0.3963	0.0005	17,800,000
147 to 159 Months	0.0009	0.0000	0.3300	0.0006	22,600,000
159 to 171 Months	0.0004	0.0000	0.2784	0.0003	28,800,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.288	0.245	0.169	0.078	0.026	0.008	0.005

Months-to-Ultimate	99	111	123	135	147	159	171
	0.004	0.003	0.002	0.001	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	1,724,756	17,806,682	0.169	3,009,327	4,734,083
12/31/2018	816,098	14,546,685	0.245	3,563,942	4,380,040
12/31/2019	479,631	18,972,099	0.288	5,463,964	5,943,595

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	250,741	929,520	0.169	157,089	407,830
12/31/2018	88,369	1,262,805	0.245	309,387	397,756
12/31/2019	92,205	1,064,519	0.288	306,581	398,786

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Owners, Landlords & Tenants
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY(C)	WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	1.159	1.253	0.6854	1.223	1,000,000
27 to 39 Months	1.079	1.013	0.7416	1.030	1,100,000
39 to 51 Months	1.038	1.073	0.7116	1.063	1,300,000
51 to 63 Months	1.009	1.018	0.7429	1.016	1,500,000
63 to 75 Months	1.004	1.052	0.7101	1.038	1,600,000
75 to 87 Months	1.008	1.003	0.6356	1.005	1,900,000
87 to 99 Months	1.007	0.994	0.5540	1.000	2,200,000
99 to 111 Months	1.003	1.000	0.4878	1.002	2,400,000
111 to 123 Months	1.001	1.000	0.4583	1.001	2,700,000
123 to 135 Months	1.001	1.000	0.4125	1.001	3,200,000
135 to 147 Months	1.001	1.000	0.3462	1.001	3,600,000
147 to 159 Months	0.999	1.000	0.3078	0.999	4,100,000
159 to 171 Months	1.002	1.000	0.2668	1.001	4,700,000
171 to 183 Months	1.001	1.000	0.2464	1.001	5,400,000
183 to 195 Months	1.002	1.000	0.2558	1.001	6,000,000
195 to 207 Months	1.001	1.000	0.2609	1.001	6,900,000
207 to 219 Months	1.001	1.000	0.2940	1.001	7,900,000
219 to 231 Months	1.001	1.000	0.2110	1.001	9,000,000
231 to 243 Months	1.001	1.000	0.1253	1.001	10,300,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From 27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2017			1.063	1.016	1.038	1.005	1.000	1.002	1.001	1.001	1.001
12/31/2018		1.030	1.063	1.016	1.038	1.005	1.000	1.002	1.001	1.001	1.001
12/31/2019	1.223	1.030	1.063	1.016	1.038	1.005	1.000	1.002	1.001	1.001	1.001

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.144
12/31/2018	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.178
12/31/2019	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004	1.441

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Owners, Landlords & Tenants
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	0.0734	0.0699	0.6854	0.0710	1,000,000
27 to 39 Months	0.0811	0.0984	0.7416	0.0940	1,100,000
39 to 51 Months	0.0655	0.0978	0.7116	0.0885	1,300,000
51 to 63 Months	0.0427	0.0523	0.7429	0.0499	1,500,000
63 to 75 Months	0.0359	0.0162	0.7101	0.0219	1,600,000
75 to 87 Months	0.0116	0.0131	0.6356	0.0125	1,900,000
87 to 99 Months	0.0172	-0.0002	0.5540	0.0075	2,200,000
99 to 111 Months	0.0093	0.0002	0.4878	0.0048	2,400,000
111 to 123 Months	0.0104	0.0000	0.4583	0.0056	2,700,000
123 to 135 Months	0.0071	0.0000	0.4125	0.0042	3,200,000
135 to 147 Months	0.0081	0.0000	0.3462	0.0053	3,600,000
147 to 159 Months	-0.0004	0.0000	0.3078	-0.0003	4,100,000
159 to 171 Months	0.0023	0.0000	0.2668	0.0017	4,700,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.367	0.296	0.202	0.113	0.063	0.041	0.029

Months-to-Ultimate	99	111	123	135	147	159	171
	0.021	0.016	0.011	0.007	0.001	0.002	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	240,122	2,075,418	0.202	419,236	659,358
12/31/2018	223,480	1,529,569	0.296	452,753	676,233
12/31/2019	307,418	3,015,345	0.367	1,106,636	1,414,054

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	0	1,638	0.202	331	331
12/31/2018	33,063	180,625	0.296	53,465	86,528
12/31/2019	4,212	183,076	0.367	67,189	71,401

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Premises/Operations

Owners, Landlords & Tenants
Fringe
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

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

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.995	0.783	0.589	0.412	0.271	0.163	0.069

Months-to-Ultimate	99	111	123	135	147	159	171
	0.037	0.018	0.013	0.011	0.009	0.007	0.000

A.Y.E.	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	165,846	233,600	0.589	137,589	303,435
12/31/2018	40,081	251,372	0.783	196,825	236,906
12/31/2019	15,153	80,380	0.995	79,979	95,132

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	870,015	1,507,553	1,791,108	2,673,970	2,599,695	2,502,603	2,577,603	2,507,603	2,557,603	2,507,604	2,507,603
12/31/2001	961,641	1,296,065	1,649,165	1,954,270	2,091,387	2,001,639	1,921,639	1,921,639	1,921,639	1,921,639	1,921,639
12/31/2002	485,395	1,215,237	1,564,382	2,116,819	2,258,167	2,077,522	2,077,022	2,022,022	2,022,022	2,022,023	2,022,023
12/31/2003	407,254	823,718	1,092,803	1,386,132	1,407,521	1,565,997	1,569,997	1,619,097	1,620,847	1,620,847	1,620,847
12/31/2004	537,265	1,080,309	1,425,595	1,478,985	1,575,958	1,633,958	1,484,061	1,483,958	1,483,958	1,483,958	1,483,958
12/31/2005	1,031,487	1,293,538	2,065,847	2,332,482	2,324,601	2,415,747	2,415,747	2,440,748	2,440,748	2,446,940	2,440,748
12/31/2006	853,251	1,339,846	1,870,086	1,884,024	1,945,399	1,993,151	1,990,402	1,990,399	1,990,399	1,990,399	1,990,399
12/31/2007	504,632	837,901	1,339,704	1,738,625	2,065,900	2,020,900	2,078,400	2,078,400	2,078,400	2,078,400	2,078,400
12/31/2008	784,575	1,168,332	1,477,998	1,604,376	1,713,274	1,625,599	1,706,001	1,706,001	1,705,102	1,705,102	1,705,102
12/31/2009	972,531	1,146,872	1,608,745	2,105,385	2,128,884	2,028,884	1,953,884	1,953,884	1,953,884	1,953,884	1,953,884
12/31/2010	380,444	928,802	1,242,164	1,813,848	1,700,930	1,507,584	1,487,584	1,487,584	1,487,583	1,487,583	
12/31/2011	641,372	1,108,541	1,473,927	1,718,367	1,794,642	1,770,542	1,770,542	1,770,541	1,770,541		
12/31/2012	536,496	747,704	1,111,136	1,526,581	1,595,981	1,453,310	1,552,310	1,552,310			
12/31/2013	1,069,896	1,319,483	1,804,666	2,158,319	2,491,948	2,278,197	2,278,197				
12/31/2014	1,044,310	1,754,474	2,245,096	2,567,266	2,715,381	2,591,377					
12/31/2015	478,945	1,097,994	1,812,641	2,427,043	2,290,542						
12/31/2016	954,819	1,601,997	2,382,466	2,744,755							
12/31/2017	930,281	1,378,243	1,516,970								
12/31/2018	570,079	744,314									
12/31/2019	682,726										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,507,603	2,507,603	2,507,603	2,507,603	2,439,360	2,439,360	2,439,360	2,439,360	2,439,360
12/31/2001	1,921,639	1,921,639	1,921,639	1,821,639	1,821,639	1,821,639	1,821,639	1,821,639	
12/31/2002	2,022,023	2,022,023	2,022,022	2,022,022	2,022,022	2,022,022	2,019,022		
12/31/2003	1,620,847	1,620,847	1,620,847	1,620,847	1,620,847	1,620,847			
12/31/2004	1,483,958	1,483,958	1,483,958	1,483,958	1,483,958				
12/31/2005	2,440,748	2,440,748	2,440,748	2,440,748					
12/31/2006	1,990,399	1,990,399	1,990,399						
12/31/2007	2,078,400	2,078,400							
12/31/2008	1,705,102								

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.733	1.188	1.493	0.972	0.963	1.030	0.973	1.020	0.980	1.000	1.000
12/31/2001	1.348	1.272	1.185	1.070	0.957	0.960	1.000	1.000	1.000	1.000	1.000
12/31/2002	2.504	1.287	1.353	1.067	0.920	1.000	0.974	1.000	1.000	1.000	1.000
12/31/2003	2.023	1.327	1.268	1.015	1.113	1.003	1.031	1.001	1.000	1.000	1.000
12/31/2004	2.011	1.320	1.037	1.066	1.037	0.908	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.254	1.597	1.129	0.997	1.039	1.000	1.010	1.000	1.003	0.997	1.000
12/31/2006	1.570	1.396	1.007	1.033	1.025	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.660	1.599	1.298	1.188	0.978	1.028	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.489	1.265	1.086	1.068	0.949	1.049	1.000	0.999	1.000	1.000	1.000
12/31/2009	1.179	1.403	1.309	1.011	0.953	0.963	1.000	1.000	1.000	1.000	
12/31/2010	2.441	1.337	1.460	0.938	0.886	0.987	1.000	1.000	1.000		
12/31/2011	1.728	1.330	1.166	1.044	0.987	1.000	1.000	1.000			
12/31/2012	1.394	1.486	1.374	1.045	0.911	1.068	1.000				
12/31/2013	1.233	1.368	1.196	1.155	0.914	1.000					
12/31/2014	1.680	1.280	1.143	1.058	0.954						
12/31/2015	2.293	1.651	1.339	0.944							
12/31/2016	1.678	1.487	1.152								
12/31/2017	1.482	1.101									
12/31/2018	1.306										
3 Yr Mean	1.489	1.413	1.211	1.052	0.926	1.023	1.000	1.000	1.000	1.000	1.000
Best 3/5	1.613	1.378	1.229	1.049	0.926	0.996	1.000	1.000	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.000	1.000	1.000	0.973	1.000	1.000	1.000	1.000
12/31/2001	1.000	1.000	0.948	1.000	1.000	1.000	1.000	1.000 *
12/31/2002	1.000	1.000	1.000	1.000	1.000	0.999	1.000 *	1.000 *
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.000					
12/31/2006	1.000	1.000						
12/31/2007	1.000							
3 Yr Mean	1.000	1.000	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.926	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2016				1.049	0.926	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2017			1.229	1.049	0.926	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2018		1.378	1.229	1.049	0.926	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2019	1.613	1.378	1.229	1.049	0.926	0.996	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.922
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.967
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.189
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.639
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.643

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

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	288,241	311,426	535,355	1,031,256	1,357,953	1,497,158	1,687,263	1,503,675	1,506,068	1,506,087	1,503,962
12/31/2001	90,857	595,345	1,143,776	1,535,996	1,833,239	2,002,907	1,518,209	1,504,422	1,504,422	1,504,422	1,504,422
12/31/2002	52,857	196,500	828,395	1,942,897	2,503,391	2,404,115	2,627,596	2,640,704	2,640,704	2,640,704	2,640,704
12/31/2003	43,335	239,636	313,271	661,505	868,481	908,218	908,744	983,919	943,912	952,501	952,501
12/31/2004	36,337	251,917	496,386	678,121	868,061	1,002,927	1,013,304	1,013,304	1,013,304	1,013,304	1,013,304
12/31/2005	102,838	128,219	589,478	932,530	1,060,695	1,070,102	1,070,102	1,101,678	1,101,847	1,101,847	1,101,847
12/31/2006	444,545	779,301	1,207,542	1,462,813	1,513,721	1,656,382	1,602,670	1,574,090	1,575,726	1,575,726	1,575,726
12/31/2007	38,849	177,827	491,435	874,664	1,219,937	1,287,223	1,279,335	1,279,335	1,279,335	1,279,335	1,279,335
12/31/2008	100,140	248,450	636,371	791,002	881,455	953,920	1,272,458	1,591,587	1,593,400	1,593,100	1,593,100
12/31/2009	63,542	225,927	698,242	1,511,613	1,697,957	1,668,622	1,652,992	1,652,992	1,652,992	1,652,992	1,656,050
12/31/2010	78,892	505,795	754,120	1,370,711	1,567,231	1,572,858	1,601,889	1,691,891	1,686,336	1,686,336	
12/31/2011	240,806	535,789	863,963	1,253,216	1,427,688	1,390,259	1,389,859	1,389,859	1,389,859		
12/31/2012	165,148	478,223	542,726	777,097	1,043,642	1,177,263	1,200,282	1,203,987			
12/31/2013	307,070	657,989	1,056,541	1,778,496	2,123,372	2,197,459	2,200,641				
12/31/2014	187,694	433,442	744,682	1,351,807	1,590,707	1,678,509					
12/31/2015	54,990	149,876	562,551	1,348,937	1,592,314						
12/31/2016	303,527	426,592	792,912	1,572,886							
12/31/2017	56,385	606,638	1,566,220								
12/31/2018	73,420	181,783									
12/31/2019	87,805										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,503,962	1,503,962	1,503,962	1,503,962	1,503,962	1,503,962	1,503,962	1,503,962	1,503,962
12/31/2001	1,504,422	1,504,422	1,504,422	1,504,422	1,504,422	1,504,422	1,504,422	1,504,422	
12/31/2002	2,640,704	2,640,704	2,640,704	2,640,704	2,640,704	2,640,704	2,640,704		
12/31/2003	952,501	952,501	952,501	952,501	952,501	952,501			
12/31/2004	1,013,304	1,013,304	1,013,304	1,013,304	1,013,304				
12/31/2005	1,101,847	1,101,847	1,101,846	1,101,846					
12/31/2006	1,575,726	1,575,726	1,575,726						
12/31/2007	1,279,335	1,279,335							
12/31/2008	1,593,100								

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

Increments

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	23,185	223,929	495,901	326,697	139,205	190,105	-183,588	2,393	19	-2,125	0	0	0
12/31/2001	504,488	548,431	392,220	297,243	169,668	-484,698	-13,787	0	0	0	0	0	0
12/31/2002	143,643	631,895	1,114,502	560,494	-99,276	223,481	13,108	0	0	0	0	0	0
12/31/2003	196,301	73,635	348,234	206,976	39,737	526	75,175	-40,007	8,589	0	0	0	0
12/31/2004	215,580	244,469	181,735	189,940	134,866	10,377	0	0	0	0	0	0	0
12/31/2005	25,381	461,259	343,052	128,165	9,407	0	31,576	169	0	0	0	0	-1
12/31/2006	334,756	428,241	255,271	50,908	142,661	-53,712	-28,580	1,636	0	0	0	0	0
12/31/2007	138,978	313,608	383,229	345,273	67,286	-7,888	0	0	0	0	0	0	
12/31/2008	148,310	387,921	154,631	90,453	72,465	318,538	319,129	1,813	-300	0	0		
12/31/2009	162,385	472,315	813,371	186,344	-29,335	-15,630	0	0	0	3,058			
12/31/2010	426,903	248,325	616,591	196,520	5,627	29,031	90,002	-5,555	0				
12/31/2011	294,983	328,174	389,253	174,472	-37,429	-400	0	0					
12/31/2012	313,075	64,503	234,371	266,545	133,621	23,019	3,705						
12/31/2013	350,919	398,552	721,955	344,876	74,087	3,182							
12/31/2014	245,748	311,240	607,125	238,900	87,802								
12/31/2015	94,886	412,675	786,386	243,377									
12/31/2016	123,065	366,320	779,974										
12/31/2017	550,253	959,582											
12/31/2018	108,363												

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0041	0.0391	0.0867	0.0571	0.0243	0.0332	-0.0321	0.0004	0.0000	-0.0004	0.0000	0.0000	0.0000
12/31/2001	0.1308	0.1422	0.1017	0.0771	0.0440	-0.1256	-0.0036	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0346	0.1521	0.2682	0.1349	-0.0239	0.0538	0.0032	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2003	0.0579	0.0217	0.1027	0.0610	0.0117	0.0002	0.0222	-0.0118	0.0025	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0762	0.0864	0.0642	0.0671	0.0477	0.0037	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0055	0.1007	0.0749	0.0280	0.0021	0.0000	0.0069	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.1038	0.1328	0.0792	0.0158	0.0443	-0.0167	-0.0089	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0481	0.1086	0.1328	0.1196	0.0233	-0.0027	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2008	0.0358	0.0935	0.0373	0.0218	0.0175	0.0768	0.0769	0.0004	-0.0001	0.0000	0.0000		
12/31/2009	0.0405	0.1178	0.2028	0.0465	-0.0073	-0.0039	0.0000	0.0000	0.0000	0.0008			
12/31/2010	0.1330	0.0773	0.1920	0.0612	0.0018	0.0090	0.0280	-0.0017	0.0000				
12/31/2011	0.0670	0.0746	0.0884	0.0396	-0.0085	-0.0001	0.0000	0.0000					
12/31/2012	0.0839	0.0173	0.0628	0.0714	0.0358	0.0062	0.0010						
12/31/2013	0.0743	0.0844	0.1529	0.0730	0.0157	0.0007							
12/31/2014	0.0512	0.0648	0.1265	0.0498	0.0183								
12/31/2015	0.0174	0.0756	0.1441	0.0446									
12/31/2016	0.0208	0.0619	0.1319										
12/31/2017	0.1444	0.2518											
12/31/2018	0.0443												
Best 3/5	0.0387	0.0750	0.1342	0.0553	0.0119	0.0023	0.0097	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,237,101	1,415,713	1,533,427	1,658,895	1,788,074	1,884,836	1,975,336	1,921,566	1,938,693	1,898,693	1,898,443
12/31/2001	1,402,111	1,855,769	2,186,511	2,243,882	2,245,081	2,329,831	2,349,831	2,349,831	2,349,831	2,349,831	2,349,831
12/31/2002	1,704,729	1,400,761	1,452,796	1,444,644	1,564,617	1,549,934	1,549,934	1,541,045	1,538,545	1,539,545	1,539,545
12/31/2003	644,527	845,607	949,913	1,118,443	1,120,210	1,116,319	1,104,930	1,104,930	1,147,430	1,147,430	1,147,430
12/31/2004	1,212,104	1,475,105	1,552,296	1,639,775	1,562,460	1,600,459	1,601,027	1,601,053	1,617,552	1,610,052	1,610,052
12/31/2005	1,387,732	1,619,922	1,723,611	1,757,325	1,903,607	1,732,744	1,792,744	1,827,744	1,825,942	1,825,942	1,825,942
12/31/2006	1,649,339	1,932,139	2,050,041	2,107,701	2,064,750	2,128,250	2,185,646	2,090,281	2,085,281	2,085,614	2,085,614
12/31/2007	2,216,375	2,363,752	2,425,561	2,407,763	2,409,665	2,334,665	2,334,665	2,334,665	2,334,665	2,334,665	2,334,665
12/31/2008	2,303,774	2,721,231	2,592,462	2,658,719	2,726,891	2,783,262	2,783,262	2,783,262	2,783,262	2,783,262	2,783,362
12/31/2009	1,896,266	1,829,825	2,141,287	2,315,815	2,104,315	2,106,858	2,116,854	2,106,854	2,129,354	2,129,454	2,153,563
12/31/2010	1,942,473	2,057,322	2,061,833	2,173,628	2,162,884	2,159,284	2,149,284	2,169,284	2,150,986	2,150,886	
12/31/2011	2,488,755	2,628,947	2,721,773	2,722,740	2,700,858	2,682,035	2,687,122	2,680,722	2,674,222		
12/31/2012	2,734,235	3,082,989	3,305,953	3,418,948	3,452,153	3,375,567	3,474,117	3,574,017			
12/31/2013	1,957,665	2,003,462	2,213,264	2,179,355	2,265,057	2,428,055	2,330,656				
12/31/2014	2,149,630	2,324,534	2,560,822	2,699,845	2,695,905	2,718,639					
12/31/2015	2,078,944	2,339,436	2,561,922	2,593,091	2,489,167						
12/31/2016	2,940,572	3,224,771	3,184,496	3,234,999							
12/31/2017	2,704,983	3,437,360	3,690,807								
12/31/2018	2,502,187	3,204,059									
12/31/2019	2,842,579										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,898,443	1,898,443	1,898,443	1,898,443	1,898,443	1,898,443	1,898,443	1,898,443	1,898,443
12/31/2001	2,349,831	2,349,831	2,349,831	2,349,831	2,349,831	2,349,831	2,349,831	2,349,831	
12/31/2002	1,539,545	1,539,545	1,539,545	1,539,545	1,539,545	1,539,545	1,539,545		
12/31/2003	1,147,430	1,147,430	1,147,430	1,147,430	1,147,964	1,147,964			
12/31/2004	1,610,052	1,610,052	1,610,052	1,610,586	1,610,411				
12/31/2005	1,825,942	1,825,942	1,826,576	1,826,476					
12/31/2006	2,085,614	2,085,714	2,084,761						
12/31/2007	2,335,299	2,335,199							
12/31/2008	2,783,262								

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
WASHINGTON
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.144	1.083	1.082	1.078	1.054	1.048	0.973	1.009	0.979	1.000	1.000
12/31/2001	1.324	1.178	1.026	1.001	1.038	1.009	1.000	1.000	1.000	1.000	1.000
12/31/2002	0.822	1.037	0.994	1.083	0.991	1.000	0.994	0.998	1.001	1.000	1.000
12/31/2003	1.312	1.123	1.177	1.002	0.997	0.990	1.000	1.038	1.000	1.000	1.000
12/31/2004	1.217	1.052	1.056	0.953	1.024	1.000	1.000	1.010	0.995	1.000	1.000
12/31/2005	1.167	1.064	1.020	1.083	0.910	1.035	1.020	0.999	1.000	1.000	1.000
12/31/2006	1.171	1.061	1.028	0.980	1.031	1.027	0.956	0.998	1.000	1.000	1.000
12/31/2007	1.066	1.026	0.993	1.001	0.969	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.181	0.953	1.026	1.026	1.021	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2009	0.965	1.170	1.082	0.909	1.001	1.005	0.995	1.011	1.000	1.011	
12/31/2010	1.059	1.002	1.054	0.995	0.998	0.995	1.009	0.992	1.000		
12/31/2011	1.056	1.035	1.000	0.992	0.993	1.002	0.998	0.998			
12/31/2012	1.128	1.072	1.034	1.010	0.978	1.029	1.029				
12/31/2013	1.023	1.105	0.985	1.039	1.072	0.960					
12/31/2014	1.081	1.102	1.054	0.999	1.008						
12/31/2015	1.125	1.095	1.012	0.960							
12/31/2016	1.097	0.988	1.016								
12/31/2017	1.271	1.074									
12/31/2018	1.281										
3 Yr Mean	1.216	1.052	1.027	0.999	1.019	0.997	1.012	1.000	1.000	1.004	1.000
Best 3/5	1.164	1.090	1.021	1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.000

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.000	1.001	1.002	0.999	1.000	1.000	1.000
12/31/2016				1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.000
12/31/2017			1.021	1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.000
12/31/2018		1.090	1.021	1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.000
12/31/2019	1.164	1.090	1.021	1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.002
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.002
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.023
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.115
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.298

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

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	65,079	213,534	308,478	663,290	898,964	1,259,921	1,271,336	1,232,378	1,256,652	1,222,873	1,222,873
12/31/2001	147,376	644,041	1,169,604	1,353,339	1,413,976	1,301,857	1,328,398	1,332,485	1,332,485	1,332,485	1,332,601
12/31/2002	46,678	76,499	121,257	104,974	108,401	108,498	112,537	239,584	249,024	255,522	255,522
12/31/2003	79,513	144,989	167,578	190,178	294,900	310,711	437,753	447,193	447,193	447,193	447,193
12/31/2004	132,715	420,879	316,154	390,178	500,063	516,807	526,441	576,448	559,239	564,025	564,025
12/31/2005	46,052	338,361	542,968	818,544	541,150	646,601	659,092	679,103	679,103	679,103	679,103
12/31/2006	82,017	399,156	622,121	759,099	803,247	882,540	909,228	919,064	919,064	945,577	937,245
12/31/2007	216,356	571,461	601,004	688,007	664,126	678,764	679,700	679,700	679,700	679,700	679,700
12/31/2008	175,594	399,359	667,578	839,995	974,087	956,655	963,361	963,361	963,361	963,361	963,361
12/31/2009	273,381	427,325	690,990	944,422	980,653	976,250	978,999	996,303	996,303	996,303	996,303
12/31/2010	59,134	160,327	190,797	303,762	332,238	321,234	321,662	331,662	321,662	321,662	
12/31/2011	182,947	573,198	688,773	736,278	744,045	753,091	753,091	753,091	753,091		
12/31/2012	413,183	1,264,614	2,535,655	3,957,022	4,870,540	4,911,713	4,955,653	4,982,719			
12/31/2013	172,393	329,929	533,785	636,903	663,821	708,235	721,881				
12/31/2014	204,368	377,116	628,176	888,303	907,549	992,384					
12/31/2015	326,974	379,509	760,690	880,186	757,009						
12/31/2016	240,798	370,406	355,484	412,617							
12/31/2017	426,411	771,649	986,087								
12/31/2018	198,587	549,401									
12/31/2019	333,541										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,222,873	1,222,873	1,222,873	1,222,873	1,222,873	1,222,873	1,222,873	1,222,873	1,222,873
12/31/2001	1,332,601	1,332,875	1,332,875	1,332,875	1,332,875	1,332,875	1,332,875	1,332,875	
12/31/2002	255,522	255,522	255,522	255,522	255,522	255,522	255,522		
12/31/2003	447,193	447,193	447,193	447,193	447,193	447,193			
12/31/2004	564,025	564,025	564,025	564,025	564,025				
12/31/2005	679,103	679,103	679,103	679,103					
12/31/2006	937,245	937,245	937,245						
12/31/2007	679,700	679,700							
12/31/2008	963,361								

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

Increments

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	148,455	94,944	354,812	235,674	360,957	11,415	-38,958	24,274	-33,779	0	0	0	0
12/31/2001	496,665	525,563	183,735	60,637	-112,119	26,541	4,087	0	0	116	0	274	0
12/31/2002	29,821	44,758	-16,283	3,427	97	4,039	127,047	9,440	6,498	0	0	0	0
12/31/2003	65,476	22,589	22,600	104,722	15,811	127,042	9,440	0	0	0	0	0	0
12/31/2004	288,164	-104,725	74,024	109,885	16,744	9,634	50,007	-17,209	4,786	0	0	0	0
12/31/2005	292,309	204,607	275,576	-277,394	105,451	12,491	20,011	0	0	0	0	0	0
12/31/2006	317,139	222,965	136,978	44,148	79,293	26,688	9,836	0	26,513	-8,332	0	0	0
12/31/2007	355,105	29,543	87,003	-23,881	14,638	936	0	0	0	0	0	0	
12/31/2008	223,765	268,219	172,417	134,092	-17,432	6,706	0	0	0	0	0		
12/31/2009	153,944	263,665	253,432	36,231	-4,403	2,749	17,304	0	0	0			
12/31/2010	101,193	30,470	112,965	28,476	-11,004	428	10,000	-10,000	0				
12/31/2011	390,251	115,575	47,505	7,767	9,046	0	0	0					
12/31/2012	851,431	1,271,041	1,421,367	913,518	41,173	43,940	27,066						
12/31/2013	157,536	203,856	103,118	26,918	44,414	13,646							
12/31/2014	172,748	251,060	260,127	19,246	84,835								
12/31/2015	52,535	381,181	119,496	-123,177									
12/31/2016	129,608	-14,922	57,133										
12/31/2017	345,238	214,438											
12/31/2018	350,814												

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0454	0.0291	0.1086	0.0721	0.1105	0.0035	-0.0119	0.0074	-0.0103	0.0000	0.0000	0.0000	0.0000
12/31/2001	0.1134	0.1200	0.0419	0.0138	-0.0256	0.0061	0.0009	0.0000	0.0000	0.0000	0.0000	0.0001	0.0000
12/31/2002	0.0151	0.0227	-0.0082	0.0017	0.0000	0.0020	0.0643	0.0048	0.0033	0.0000	0.0000	0.0000	0.0000
12/31/2003	0.0471	0.0163	0.0163	0.0754	0.0114	0.0915	0.0068	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.1327	-0.0482	0.0341	0.0506	0.0077	0.0044	0.0230	-0.0079	0.0022	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.1210	0.0847	0.1141	-0.1149	0.0437	0.0052	0.0083	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.1303	0.0916	0.0563	0.0181	0.0326	0.0110	0.0040	0.0000	0.0109	-0.0034	0.0000	0.0000	0.0000
12/31/2007	0.1098	0.0091	0.0269	-0.0074	0.0045	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2008	0.0512	0.0614	0.0394	0.0307	-0.0040	0.0015	0.0000	0.0000	0.0000	0.0000	0.0000		
12/31/2009	0.0531	0.0910	0.0875	0.0125	-0.0015	0.0009	0.0060	0.0000	0.0000	0.0000			
12/31/2010	0.0367	0.0110	0.0409	0.0103	-0.0040	0.0002	0.0036	-0.0036	0.0000				
12/31/2011	0.1067	0.0316	0.0130	0.0021	0.0025	0.0000	0.0000	0.0000					
12/31/2012	0.1473	0.2199	0.2459	0.1580	0.0071	0.0076	0.0047						
12/31/2013	0.0611	0.0791	0.0400	0.0104	0.0172	0.0053							
12/31/2014	0.0531	0.0772	0.0800	0.0059	0.0261								
12/31/2015	0.0164	0.1190	0.0373	-0.0385									
12/31/2016	0.0271	-0.0031	0.0120										
12/31/2017	0.0444	0.0276											
12/31/2018	0.0708												
Best 3/5	0.0415	0.0613	0.0524	0.0062	0.0089	0.0021	0.0028	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	2,993,912	3,579,171	4,518,720	4,968,554	4,778,238	4,809,125	4,889,123	4,789,123	4,790,123	4,857,123	4,857,123
12/31/2001	2,806,991	3,087,014	3,455,228	4,152,609	4,278,835	4,082,488	3,936,512	3,935,597	3,949,765	3,949,765	3,949,765
12/31/2002	2,209,459	2,375,068	2,832,752	3,198,234	3,340,697	3,199,871	3,208,580	3,216,079	3,215,779	3,235,779	3,215,779
12/31/2003	1,951,410	2,303,881	3,822,638	3,731,097	3,174,029	3,334,601	3,333,600	3,283,600	3,283,600	3,283,600	3,283,600
12/31/2004	3,182,750	3,802,061	3,981,322	4,125,275	4,187,985	4,263,480	4,231,980	4,241,980	4,275,870	4,241,980	4,241,980
12/31/2005	2,484,847	2,950,775	3,550,775	3,919,634	4,116,093	4,059,993	3,997,493	4,012,493	4,012,493	4,012,493	4,012,493
12/31/2006	2,095,391	2,452,263	2,482,852	2,829,261	2,921,918	2,809,663	2,856,557	2,856,557	2,856,557	2,856,557	2,856,557
12/31/2007	2,862,883	3,102,092	3,470,096	4,501,884	4,265,837	4,257,659	4,257,659	4,262,859	4,262,859	4,262,859	4,262,859
12/31/2008	2,770,731	3,548,921	4,120,026	4,667,331	4,794,078	4,629,231	4,720,645	4,720,648	4,720,645	4,590,645	4,565,645
12/31/2009	2,567,235	3,555,419	4,302,704	4,837,805	4,827,560	4,856,255	4,829,255	4,854,255	4,904,255	5,006,867	5,004,356
12/31/2010	3,638,799	3,149,732	3,289,040	3,779,253	3,631,460	3,458,243	3,523,243	3,539,237	3,623,243	3,622,743	
12/31/2011	3,206,038	3,727,031	4,114,206	4,722,590	4,595,236	4,777,354	4,727,354	4,567,353	4,467,353		
12/31/2012	3,068,550	3,722,649	3,696,456	3,920,201	4,056,807	4,003,353	3,962,352	3,989,278			
12/31/2013	2,514,404	2,500,277	2,970,351	3,770,941	3,620,778	3,637,760	3,624,260				
12/31/2014	2,834,777	3,389,159	3,923,161	4,907,704	5,245,630	4,961,518					
12/31/2015	3,133,299	3,666,381	4,574,537	5,021,595	5,250,839						
12/31/2016	2,511,130	4,054,207	4,879,849	5,516,006							
12/31/2017	3,550,179	5,393,302	6,972,932								
12/31/2018	2,292,801	3,248,309									
12/31/2019	3,151,223										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	4,857,123	4,857,123	4,857,123	4,857,123	4,841,623	4,841,623	4,841,623	4,841,623	4,841,623
12/31/2001	3,949,765	3,949,765	4,129,765	4,094,765	4,094,765	4,094,765	4,094,765	4,089,765	
12/31/2002	3,215,779	3,215,779	3,215,779	3,215,779	3,215,779	3,215,779	3,215,779		
12/31/2003	3,283,600	3,282,600	3,280,600	3,280,600	3,280,600	3,280,600			
12/31/2004	4,241,980	4,241,980	4,241,980	4,241,980	4,241,980				
12/31/2005	4,012,493	4,012,493	4,013,038	4,013,038					
12/31/2006	2,856,557	2,856,557	2,876,557						
12/31/2007	4,262,859	4,262,859							
12/31/2008	4,665,645								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.195	1.263	1.100	0.962	1.006	1.017	0.980	1.000	1.014	1.000	1.000
12/31/2001	1.100	1.119	1.202	1.030	0.954	0.964	1.000	1.004	1.000	1.000	1.000
12/31/2002	1.075	1.193	1.129	1.045	0.958	1.003	1.002	1.000	1.006	0.994	1.000
12/31/2003	1.181	1.659	0.976	0.851	1.051	1.000	0.985	1.000	1.000	1.000	1.000
12/31/2004	1.195	1.047	1.036	1.015	1.018	0.993	1.002	1.008	0.992	1.000	1.000
12/31/2005	1.188	1.203	1.104	1.050	0.986	0.985	1.004	1.000	1.000	1.000	1.000
12/31/2006	1.170	1.012	1.140	1.033	0.962	1.017	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.084	1.119	1.297	0.948	0.998	1.000	1.001	1.000	1.000	1.000	1.000
12/31/2008	1.281	1.161	1.133	1.027	0.966	1.020	1.000	1.000	0.972	0.995	1.022
12/31/2009	1.385	1.210	1.124	0.998	1.006	0.994	1.005	1.010	1.021	0.999	
12/31/2010	0.866	1.044	1.149	0.961	0.952	1.019	1.005	1.024	1.000		
12/31/2011	1.163	1.104	1.148	0.973	1.040	0.990	0.966	0.978			
12/31/2012	1.213	0.993	1.061	1.035	0.987	0.990	1.007				
12/31/2013	0.994	1.188	1.270	0.960	1.005	0.996					
12/31/2014	1.196	1.158	1.251	1.069	0.946						
12/31/2015	1.170	1.248	1.098	1.046							
12/31/2016	1.614	1.204	1.130								
12/31/2017	1.519	1.293									
12/31/2018	1.417										
3 Yr Mean	1.517	1.248	1.160	1.025	0.979	0.992	0.993	1.004	0.998	0.998	1.007
Best 3/5	1.377	1.213	1.160	1.018	0.981	0.993	1.003	1.003	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000
12/31/2001	1.000	1.046	0.992	1.000	1.000	1.000	0.999	1.000 *
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2003	1.000	0.999	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.000					
12/31/2006	1.000	1.007						
12/31/2007	1.000							
3 Yr Mean	1.000	1.002	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.981	0.993	1.003	1.003	1.000	1.000	1.000
12/31/2016				1.018	0.981	0.993	1.003	1.003	1.000	1.000	1.000
12/31/2017			1.160	1.018	0.981	0.993	1.003	1.003	1.000	1.000	1.000
12/31/2018		1.213	1.160	1.018	0.981	0.993	1.003	1.003	1.000	1.000	1.000
12/31/2019	1.377	1.213	1.160	1.018	0.981	0.993	1.003	1.003	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.980
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.998
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.157
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.404
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.933

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

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	394,214	584,017	1,194,015	1,923,134	1,904,023	1,910,069	1,978,513	1,983,006	2,012,780	2,048,619	2,049,417
12/31/2001	441,092	454,022	903,071	1,466,255	1,666,504	2,184,584	2,082,017	2,105,444	2,173,808	2,175,475	2,175,475
12/31/2002	314,374	542,889	1,625,541	1,988,605	2,003,513	2,099,874	2,115,685	2,120,329	2,125,412	2,153,573	2,133,937
12/31/2003	193,423	371,122	784,772	1,534,385	1,683,990	1,786,962	1,371,867	1,373,361	1,382,467	1,382,467	1,383,985
12/31/2004	184,234	453,953	816,411	1,174,919	1,330,625	1,231,236	1,236,264	1,238,819	1,240,569	1,241,199	1,247,590
12/31/2005	153,644	492,766	1,287,245	1,910,427	2,130,562	2,151,148	2,102,602	2,113,557	2,113,557	2,113,557	2,113,557
12/31/2006	141,011	315,042	665,516	965,200	1,309,367	1,448,820	1,470,791	1,470,851	1,475,247	1,475,247	1,475,247
12/31/2007	172,510	580,207	813,439	1,470,514	1,658,546	1,671,140	1,669,946	1,671,826	1,673,934	1,673,934	1,673,934
12/31/2008	59,563	271,336	896,033	1,655,710	2,269,685	2,444,964	2,506,489	2,505,920	2,506,505	2,466,339	2,466,339
12/31/2009	334,301	993,980	1,837,880	2,535,893	2,804,576	2,839,382	2,907,832	2,907,618	2,809,780	4,492,179	4,796,882
12/31/2010	497,635	705,486	1,177,947	1,769,393	2,083,267	2,346,394	2,335,935	2,389,866	2,401,969	2,401,970	
12/31/2011	412,751	2,043,750	3,237,481	4,001,118	4,140,429	4,272,596	4,818,273	3,183,902	3,185,092		
12/31/2012	409,000	632,118	1,142,836	1,839,293	2,340,970	2,466,302	2,383,395	2,363,508			
12/31/2013	367,096	779,639	1,381,076	1,922,801	2,114,529	2,293,296	2,296,875				
12/31/2014	610,321	1,564,112	3,162,480	4,400,367	6,053,684	6,091,703					
12/31/2015	746,759	924,036	1,735,986	2,661,740	3,421,983						
12/31/2016	315,335	753,766	1,210,415	2,224,080							
12/31/2017	491,895	931,923	1,741,925								
12/31/2018	303,499	782,926									
12/31/2019	485,434										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,049,417	2,049,417	2,049,166	2,049,166	2,049,166	2,049,166	2,049,166	2,049,166	2,049,166
12/31/2001	2,175,475	2,173,750	2,784,912	2,784,912	2,784,912	2,784,912	2,784,912	2,784,912	
12/31/2002	2,133,937	2,133,937	2,130,939	2,130,939	2,130,939	2,136,159	2,136,159		
12/31/2003	1,383,985	1,383,985	1,383,985	1,383,985	1,383,985	1,383,985			
12/31/2004	1,247,590	1,247,590	1,247,590	1,247,590	1,247,590				
12/31/2005	2,113,557	2,113,557	2,113,557	2,113,557					
12/31/2006	1,475,247	1,475,247	1,476,254						
12/31/2007	1,673,934	1,673,934							
12/31/2008	2,566,339								

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

Increments

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	189,803	609,998	729,119	-19,111	6,046	68,444	4,493	29,774	35,839	798	0	0	-251
12/31/2001	12,930	449,049	563,184	200,249	518,080	-102,567	23,427	68,364	1,667	0	0	-1,725	611,162
12/31/2002	228,515	1,082,652	363,064	14,908	96,361	15,811	4,644	5,083	28,161	-19,636	0	0	-2,998
12/31/2003	177,699	413,650	749,613	149,605	102,972	-415,095	1,494	9,106	0	1,518	0	0	0
12/31/2004	269,719	362,458	358,508	155,706	-99,389	5,028	2,555	1,750	630	6,391	0	0	0
12/31/2005	339,122	794,479	623,182	220,135	20,586	-48,546	10,955	0	0	0	0	0	0
12/31/2006	174,031	350,474	299,684	344,167	139,453	21,971	60	4,396	0	0	0	0	1,007
12/31/2007	407,697	233,232	657,075	188,032	12,594	-1,194	1,880	2,108	0	0	0	0	
12/31/2008	211,773	624,697	759,677	613,975	175,279	61,525	-569	585	-40,166	0	100,000		
12/31/2009	659,679	843,900	698,013	268,683	34,806	68,450	-214	-97,838	1,682,399	304,703			
12/31/2010	207,851	472,461	591,446	313,874	263,127	-10,459	53,931	12,103	1				
12/31/2011	1,630,999	1,193,731	763,637	139,311	132,167	545,677	-1,634,371	1,190					
12/31/2012	223,118	510,718	696,457	501,677	125,332	-82,907	-19,887						
12/31/2013	412,543	601,437	541,725	191,728	178,767	3,579							
12/31/2014	953,791	1,598,368	1,237,887	1,653,317	38,019								
12/31/2015	177,277	811,950	925,754	760,243									
12/31/2016	438,431	456,649	1,013,665										
12/31/2017	440,028	810,002											
12/31/2018	479,427												

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0253	0.0813	0.0971	-0.0025	0.0008	0.0091	0.0006	0.0040	0.0048	0.0001	0.0000	0.0000	0.0000
12/31/2001	0.0021	0.0719	0.0902	0.0321	0.0830	-0.0164	0.0038	0.0110	0.0003	0.0000	0.0000	-0.0003	0.0979
12/31/2002	0.0598	0.2831	0.0949	0.0039	0.0252	0.0041	0.0012	0.0013	0.0074	-0.0051	0.0000	0.0000	-0.0008
12/31/2003	0.0374	0.0870	0.1576	0.0315	0.0217	-0.0873	0.0003	0.0019	0.0000	0.0003	0.0000	0.0000	0.0000
12/31/2004	0.0382	0.0513	0.0507	0.0220	-0.0141	0.0007	0.0004	0.0002	0.0001	0.0009	0.0000	0.0000	0.0000
12/31/2005	0.0569	0.1333	0.1045	0.0369	0.0035	-0.0081	0.0018	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0421	0.0848	0.0725	0.0833	0.0337	0.0053	0.0000	0.0011	0.0000	0.0000	0.0000	0.0000	0.0002
12/31/2007	0.0488	0.0279	0.0787	0.0225	0.0015	-0.0001	0.0002	0.0003	0.0000	0.0000	0.0000	0.0000	
12/31/2008	0.0279	0.0824	0.1002	0.0809	0.0231	0.0081	-0.0001	0.0001	-0.0053	0.0000	0.0132		
12/31/2009	0.0671	0.0859	0.0710	0.0273	0.0035	0.0070	0.0000	-0.0100	0.1712	0.0310			
12/31/2010	0.0346	0.0786	0.0984	0.0522	0.0438	-0.0017	0.0090	0.0020	0.0000				
12/31/2011	0.2363	0.1730	0.1107	0.0202	0.0192	0.0791	-0.2368	0.0002					
12/31/2012	0.0297	0.0680	0.0927	0.0668	0.0167	-0.0110	-0.0026						
12/31/2013	0.0598	0.0872	0.0786	0.0278	0.0259	0.0005							
12/31/2014	0.1039	0.1741	0.1348	0.1801	0.0041								
12/31/2015	0.0186	0.0850	0.0969	0.0796									
12/31/2016	0.0436	0.0454	0.1008										
12/31/2017	0.0289	0.0532											
12/31/2018	0.0455												
Best 3/5	0.0393	0.0752	0.0968	0.0581	0.0206	0.0019	-0.0009	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	852,143	1,054,931	1,266,692	1,167,182	1,391,910	1,479,450	1,543,023	1,531,525	1,531,524	1,475,524	1,475,524
12/31/2001	424,884	460,510	671,038	588,654	663,719	709,620	1,019,619	1,118,069	933,104	930,604	930,604
12/31/2002	327,068	480,274	632,086	795,223	783,438	783,438	783,438	883,438	883,438	883,438	883,438
12/31/2003	306,377	284,601	442,681	432,159	607,159	627,160	622,159	624,670	622,159	622,159	622,159
12/31/2004	577,856	506,781	499,286	534,093	574,093	534,092	532,592	560,092	560,092	560,092	560,092
12/31/2005	383,558	429,487	543,791	521,875	571,875	593,474	596,875	586,875	586,875	586,875	586,975
12/31/2006	589,631	642,181	429,796	476,493	489,570	546,548	566,548	566,548	566,548	566,548	566,548
12/31/2007	338,530	397,240	529,155	681,755	585,128	637,428	636,428	669,761	669,761	669,761	669,761
12/31/2008	346,027	541,117	638,250	793,092	675,092	670,092	670,092	670,092	670,092	670,092	670,092
12/31/2009	455,611	932,894	864,029	906,030	855,030	882,123	882,123	952,232	907,123	907,123	907,946
12/31/2010	527,332	633,224	572,094	706,846	706,844	706,844	706,844	706,844	706,844	706,844	
12/31/2011	466,264	566,454	614,237	637,737	598,054	631,554	637,454	626,655	626,655		
12/31/2012	968,936	1,144,849	1,136,200	1,117,507	1,134,507	1,189,507	1,388,258	1,189,258			
12/31/2013	1,161,394	1,340,128	1,366,385	1,388,810	1,418,083	1,493,083	1,473,083				
12/31/2014	823,556	1,136,235	1,277,992	1,290,580	1,367,245	1,508,740					
12/31/2015	1,136,739	1,328,685	1,349,865	1,655,516	1,683,015						
12/31/2016	650,943	664,563	579,961	691,640							
12/31/2017	847,390	1,163,841	1,168,924								
12/31/2018	680,543	827,373									
12/31/2019	1,164,533										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,475,524	1,475,524	1,475,524	1,475,524	1,475,524	1,475,524	1,475,524	1,475,524	1,475,524
12/31/2001	930,604	930,604	930,604	930,604	930,604	930,604	930,604	930,604	
12/31/2002	883,438	883,438	883,438	883,438	883,438	883,438	883,438		
12/31/2003	622,159	622,159	622,159	622,159	622,159	622,159			
12/31/2004	560,192	556,592	556,592	556,592	556,592				
12/31/2005	586,875	586,875	586,875	586,875					
12/31/2006	566,548	566,548	566,548						
12/31/2007	669,761	669,761							
12/31/2008	670,092								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.238	1.201	0.921	1.193	1.063	1.043	0.993	1.000	0.963	1.000	1.000
12/31/2001	1.084	1.457	0.877	1.128	1.069	1.437	1.097	0.835	0.997	1.000	1.000
12/31/2002	1.468	1.316	1.258	0.985	1.000	1.000	1.128	1.000	1.000	1.000	1.000
12/31/2003	0.929	1.555	0.976	1.405	1.033	0.992	1.004	0.996	1.000	1.000	1.000
12/31/2004	0.877	0.985	1.070	1.075	0.930	0.997	1.052	1.000	1.000	1.000	1.000
12/31/2005	1.120	1.266	0.960	1.096	1.038	1.006	0.983	1.000	1.000	1.000	1.000
12/31/2006	1.089	0.669	1.109	1.027	1.116	1.037	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.173	1.332	1.288	0.858	1.089	0.998	1.052	1.000	1.000	1.000	1.000
12/31/2008	1.564	1.180	1.243	0.851	0.993	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2009	2.048	0.926	1.049	0.944	1.032	1.000	1.079	0.953	1.000	1.001	
12/31/2010	1.201	0.903	1.236	1.000	1.000	1.000	1.000	1.000	1.000		
12/31/2011	1.215	1.084	1.038	0.938	1.056	1.009	0.983	1.000			
12/31/2012	1.182	0.992	0.984	1.015	1.048	1.167	0.857				
12/31/2013	1.154	1.020	1.016	1.021	1.053	0.987					
12/31/2014	1.380	1.125	1.010	1.059	1.103						
12/31/2015	1.169	1.016	1.226	1.017							
12/31/2016	1.021	0.873	1.193								
12/31/2017	1.373	1.004									
12/31/2018	1.216										
3 Yr Mean	1.203	0.964	1.143	1.032	1.068	1.054	0.947	0.984	1.000	1.000	1.000
Best 3/5	1.253	1.013	1.073	1.018	1.052	1.003	0.994	1.000	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	0.994	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.000					
12/31/2006	1.000	1.000						
12/31/2007	1.000							
3 Yr Mean	1.000	1.000	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.052	1.003	0.994	1.000	1.000	1.000	1.000
12/31/2016				1.018	1.052	1.003	0.994	1.000	1.000	1.000	1.000
12/31/2017			1.073	1.018	1.052	1.003	0.994	1.000	1.000	1.000	1.000
12/31/2018		1.013	1.073	1.018	1.052	1.003	0.994	1.000	1.000	1.000	1.000
12/31/2019	1.253	1.013	1.073	1.018	1.052	1.003	0.994	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.049
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.068
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.146
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.161
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.454

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

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

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	41,561	240,401	228,730	328,341	820,053	1,017,702	1,222,429	1,179,695	1,228,354	1,255,614	1,255,614
12/31/2001	83,585	159,439	163,925	180,565	205,048	209,012	1,024,917	1,902,881	1,946,102	1,951,810	1,951,285
12/31/2002	21,424	78,725	111,400	230,712	208,152	215,081	248,033	277,059	277,059	262,511	262,511
12/31/2003	45,290	64,630	197,593	263,495	361,996	407,829	452,366	462,061	462,487	462,487	462,487
12/31/2004	58,870	319,269	351,335	358,827	370,017	358,975	358,975	359,448	359,448	359,448	359,448
12/31/2005	19,926	54,165	106,275	273,600	538,295	654,251	669,487	663,128	663,128	663,128	663,128
12/31/2006	25,064	46,013	47,979	79,894	105,342	113,330	137,631	134,928	134,928	134,928	134,928
12/31/2007	7,888	42,464	53,308	148,931	286,083	296,671	273,264	331,112	331,435	331,435	331,435
12/31/2008	29,427	83,165	104,086	831,544	906,532	906,905	906,905	906,074	906,074	906,074	906,074
12/31/2009	122,700	242,384	421,587	430,198	489,221	519,140	557,807	675,902	714,958	714,958	714,958
12/31/2010	48,490	156,829	304,574	533,814	533,814	538,353	538,353	538,353	538,353	538,353	
12/31/2011	54,575	205,570	341,060	455,938	565,841	554,794	564,943	564,943	564,943		
12/31/2012	78,970	207,475	443,940	535,428	603,142	610,642	704,343	674,434			
12/31/2013	85,123	296,459	396,498	650,159	638,516	744,174	744,503				
12/31/2014	29,368	306,771	671,204	733,336	877,121	942,383					
12/31/2015	43,888	122,897	172,465	456,388	530,640						
12/31/2016	126,917	119,328	642,793	1,192,877							
12/31/2017	47,065	117,527	182,361								
12/31/2018	420,389	684,743									
12/31/2019	264,064										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,255,614	1,255,614	1,250,694	1,250,694	1,250,694	1,250,694	1,250,694	1,250,694	1,250,694
12/31/2001	1,951,285	1,951,285	1,951,285	1,951,285	1,951,285	1,951,285	1,951,285	1,951,285	
12/31/2002	262,511	262,511	262,511	262,511	262,511	262,511	262,511		
12/31/2003	462,487	462,487	462,487	462,487	462,487	462,487			
12/31/2004	359,448	359,448	359,448	359,448	359,448				
12/31/2005	663,128	663,128	663,128	663,128					
12/31/2006	134,928	134,928	134,928						
12/31/2007	331,435	331,435							
12/31/2008	906,074								

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

Increments

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	198,840	-11,671	99,611	491,712	197,649	204,727	-42,734	48,659	27,260	0	0	0	-4,920
12/31/2001	75,854	4,486	16,640	24,483	3,964	815,905	877,964	43,221	5,708	-525	0	0	0
12/31/2002	57,301	32,675	119,312	-22,560	6,929	32,952	29,026	0	-14,548	0	0	0	0
12/31/2003	19,340	132,963	65,902	98,501	45,833	44,537	9,695	426	0	0	0	0	0
12/31/2004	260,399	32,066	7,492	11,190	-11,042	0	473	0	0	0	0	0	0
12/31/2005	34,239	52,110	167,325	264,695	115,956	15,236	-6,359	0	0	0	0	0	0
12/31/2006	20,949	1,966	31,915	25,448	7,988	24,301	-2,703	0	0	0	0	0	0
12/31/2007	34,576	10,844	95,623	137,152	10,588	-23,407	57,848	323	0	0	0	0	
12/31/2008	53,738	20,921	727,458	74,988	373	0	-831	0	0	0	0		
12/31/2009	119,684	179,203	8,611	59,023	29,919	38,667	118,095	39,056	0	0			
12/31/2010	108,339	147,745	229,240	0	4,539	0	0	0	0				
12/31/2011	150,995	135,490	114,878	109,903	-11,047	10,149	0	0					
12/31/2012	128,505	236,465	91,488	67,714	7,500	93,701	-29,909						
12/31/2013	211,336	100,039	253,661	-11,643	105,658	329							
12/31/2014	277,403	364,433	62,132	143,785	65,262								
12/31/2015	79,009	49,568	283,923	74,252									
12/31/2016	-7,589	523,465	550,084										
12/31/2017	70,462	64,834											
12/31/2018	264,354												

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0648	-0.0038	0.0325	0.1603	0.0644	0.0667	-0.0139	0.0159	0.0089	0.0000	0.0000	0.0000	-0.0016
12/31/2001	0.0564	0.0033	0.0124	0.0182	0.0029	0.6069	0.6530	0.0321	0.0042	-0.0004	0.0000	0.0000	0.0000
12/31/2002	0.0530	0.0302	0.1104	-0.0209	0.0064	0.0305	0.0269	0.0000	-0.0135	0.0000	0.0000	0.0000	0.0000
12/31/2003	0.0179	0.1231	0.0610	0.0912	0.0424	0.0412	0.0090	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.3687	0.0454	0.0106	0.0158	-0.0156	0.0000	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0549	0.0835	0.2681	0.4241	0.1858	0.0244	-0.0102	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0296	0.0028	0.0452	0.0360	0.0113	0.0344	-0.0038	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0503	0.0158	0.1390	0.1993	0.0154	-0.0340	0.0841	0.0005	0.0000	0.0000	0.0000	0.0000	
12/31/2008	0.0465	0.0181	0.6297	0.0649	0.0003	0.0000	-0.0007	0.0000	0.0000	0.0000	0.0000		
12/31/2009	0.0751	0.1125	0.0054	0.0370	0.0188	0.0243	0.0741	0.0245	0.0000	0.0000			
12/31/2010	0.1327	0.1809	0.2808	0.0000	0.0056	0.0000	0.0000	0.0000	0.0000				
12/31/2011	0.2213	0.1985	0.1683	0.1610	-0.0162	0.0149	0.0000	0.0000					
12/31/2012	0.0778	0.1432	0.0554	0.0410	0.0045	0.0567	-0.0181						
12/31/2013	0.0982	0.0465	0.1179	-0.0054	0.0491	0.0002							
12/31/2014	0.1632	0.2145	0.0366	0.0846	0.0384								
12/31/2015	0.0334	0.0210	0.1201	0.0314									
12/31/2016	-0.0075	0.5199	0.5464										
12/31/2017	0.0374	0.0344											
12/31/2018	0.1388												
Best 3/5	0.0699	0.0984	0.0978	0.0523	0.0162	0.0131	-0.0002	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000

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

$100,000 Basic Limit Losses as of:

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	157,144,895	157,079,811	157,252,459	157,039,439	156,987,540	157,070,040	157,110,040	157,057,525	157,099,986
12/31/2001	150,501,931	150,624,155	150,819,606	150,461,870	150,522,449	150,607,670	150,415,270	150,530,370	
12/31/2002	127,031,688	126,810,731	126,743,785	126,709,379	126,681,878	126,784,535	126,972,075		
12/31/2003	119,154,836	119,373,674	119,228,582	119,236,688	119,198,187	119,331,646			
12/31/2004	115,226,131	115,371,930	115,309,779	115,440,961	115,515,905				
12/31/2005	119,222,033	119,297,770	119,491,769	119,532,603					
12/31/2006	114,508,633	114,857,751	114,994,179						
12/31/2007	128,351,596	128,432,681							
12/31/2008	129,896,656								

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.749	1.413	1.114	1.025	0.998	0.985	0.985	0.998	0.996	0.998	1.001
12/31/2001	1.702	1.325	1.080	1.039	0.984	0.981	0.997	0.999	0.999	0.999	0.998
12/31/2002	1.652	1.303	1.166	0.988	0.981	0.990	0.994	1.002	0.998	1.000	1.001
12/31/2003	1.538	1.429	1.086	0.966	0.984	0.990	0.986	1.000	0.996	1.000	0.999
12/31/2004	1.651	1.286	1.042	0.974	0.980	0.992	0.993	1.002	1.000	1.001	1.001
12/31/2005	1.597	1.279	1.070	0.982	0.973	0.996	0.995	1.001	0.997	1.000	1.000
12/31/2006	1.532	1.239	1.055	0.987	1.003	1.000	0.990	0.999	0.997	0.999	0.999
12/31/2007	1.479	1.299	1.068	0.987	1.003	0.992	1.001	0.995	0.997	1.002	1.001
12/31/2008	1.552	1.229	1.065	0.989	0.993	1.008	0.988	1.001	0.998	1.001	1.000
12/31/2009	1.490	1.250	1.067	0.998	0.988	0.985	1.001	0.998	1.004	0.999	
12/31/2010	1.500	1.275	1.059	0.999	0.988	1.003	0.996	1.005	0.998		
12/31/2011	1.454	1.255	1.079	0.985	1.000	0.991	1.000	1.000			
12/31/2012	1.537	1.275	1.038	1.013	1.002	1.005	1.001				
12/31/2013	1.554	1.250	1.100	1.013	0.991	0.992					
12/31/2014	1.543	1.313	1.061	1.016	0.992						
12/31/2015	1.613	1.310	1.082	1.021							
12/31/2016	1.611	1.319	1.093								
12/31/2017	1.607	1.294									
12/31/2018	1.690										
3 Yr Mean	1.636	1.308	1.079	1.017	0.995	0.996	0.999	1.001	1.000	1.001	1.000
Best 3/5	1.610	1.306	1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2016				1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2017			1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2018		1.306	1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2019	1.610	1.306	1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000

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

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

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

$100,000 Basic Limit Losses as of:

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	14,095,428	13,995,290	14,067,036	14,060,578	13,971,378	13,971,378	13,974,378	14,071,378	14,080,128
12/31/2001	16,217,539	16,565,376	16,560,305	16,619,635	16,616,464	16,671,964	16,666,465	16,688,965	
12/31/2002	15,718,436	15,665,572	15,756,132	15,656,130	15,825,130	15,725,130	15,825,130		
12/31/2003	14,606,337	14,554,668	14,343,168	14,544,667	14,663,257	14,657,058			
12/31/2004	16,136,715	16,091,614	16,126,614	16,126,614	16,126,614				
12/31/2005	18,445,373	18,312,303	18,463,802	18,463,802					
12/31/2006	19,188,996	19,493,995	19,498,496						
12/31/2007	19,491,795	19,490,545							
12/31/2008	19,394,266								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	2.215	1.441	1.155	0.798	1.043	1.090	0.977	0.987	0.992	1.002	1.002
12/31/2001	1.823	1.417	0.932	1.085	1.037	0.979	0.965	1.018	1.009	0.999	1.007
12/31/2002	1.799	1.281	1.120	1.053	0.990	0.970	0.999	0.982	0.996	1.006	1.060
12/31/2003	1.525	1.415	1.122	0.931	0.946	0.991	0.996	1.004	1.008	1.026	1.007
12/31/2004	1.753	1.524	0.991	1.010	0.968	1.008	0.988	0.987	0.977	1.000	1.002
12/31/2005	1.615	1.347	1.041	1.020	0.986	0.990	0.984	0.987	1.008	1.000	1.006
12/31/2006	1.545	1.170	1.074	1.052	0.980	1.015	0.991	1.003	0.993	1.010	0.995
12/31/2007	1.432	1.352	1.077	1.031	0.988	1.005	1.019	0.998	1.006	0.996	1.006
12/31/2008	1.295	1.297	1.082	1.027	1.020	0.991	1.000	0.993	1.005	1.002	1.003
12/31/2009	1.467	1.161	1.097	1.029	1.042	1.000	1.000	1.014	0.998	1.003	
12/31/2010	1.341	1.297	1.089	1.008	0.973	0.979	0.997	0.994	0.995		
12/31/2011	1.402	1.312	1.098	1.006	1.009	0.996	0.997	1.002			
12/31/2012	2.327	1.296	1.020	1.023	1.002	0.993	1.010				
12/31/2013	1.679	1.152	1.185	1.040	0.994	1.004					
12/31/2014	1.409	1.434	1.178	1.039	0.991						
12/31/2015	1.636	1.362	1.145	0.992							
12/31/2016	1.571	1.328	1.109								
12/31/2017	1.702	1.353									
12/31/2018	1.880										
3 Yr Mean	1.718	1.348	1.144	1.024	0.996	0.998	1.001	1.003	0.999	1.000	1.001
Best 3/5	1.636	1.348	1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.993	1.005	1.000	0.994	1.000	1.000	1.007	1.001
12/31/2001	1.021	1.000	1.004	1.000	1.003	1.000	1.001	1.000 *
12/31/2002	0.997	1.006	0.994	1.011	0.994	1.006	1.000 *	1.000 *
12/31/2003	0.996	0.985	1.014	1.008	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	0.997	1.002	1.000	1.000	1.003 *	1.000 *	1.000 *	1.000 *
12/31/2005	0.993	1.008	1.000					
12/31/2006	1.016	1.000						
12/31/2007	1.000							
3 Yr Mean	1.003	1.003	1.005	1.006	0.999 @	1.002 @	1.004 @	1.001 @
Best 3/5	0.998	1.003	1.001	1.003	1.001 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2016				1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2017			1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2018		1.348	1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2019	1.636	1.348	1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004

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

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

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

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	100,840,417	100,966,992	101,189,826	102,203,441	102,947,931	103,555,382	104,801,042	105,073,816	105,215,075
12/31/2001	102,810,569	103,006,156	103,104,123	102,887,849	103,009,710	103,097,269	103,288,181	103,423,200	
12/31/2002	85,932,941	86,303,742	86,594,282	87,048,085	86,876,960	87,144,396	87,127,374		
12/31/2003	83,400,855	83,476,380	83,483,531	83,193,524	83,353,580	83,372,801			
12/31/2004	72,602,337	72,629,250	72,660,446	72,645,604	72,668,229				
12/31/2005	81,342,312	82,361,235	82,768,680	82,801,221					
12/31/2006	81,549,970	82,490,945	82,736,616						
12/31/2007	92,305,893	92,120,326							
12/31/2008	94,550,898								

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

Increments

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

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0453	0.0855	0.0768	0.0469	0.0274	0.0267	-0.0066	0.0069	0.0002	0.0037	0.0068	0.0004	0.0008
12/31/2001	0.0647	0.0889	0.0814	0.0496	0.0244	0.0112	0.0068	0.0077	-0.0013	0.0013	0.0011	0.0007	0.0004
12/31/2002	0.0684	0.0744	0.0842	0.0403	0.0288	0.0125	0.0012	0.0066	0.0031	0.0000	0.0018	0.0016	0.0012
12/31/2003	0.0641	0.0911	0.0826	0.0399	0.0334	0.0092	0.0040	0.0051	0.0037	-0.0006	0.0022	0.0003	0.0000
12/31/2004	0.0587	0.0838	0.0673	0.0421	0.0257	0.0064	0.0032	0.0067	0.0024	-0.0003	0.0002	0.0001	0.0001
12/31/2005	0.0573	0.1049	0.0784	0.0469	0.0231	0.0119	0.0085	0.0036	0.0020	0.0041	0.0000	0.0047	0.0019
12/31/2006	0.0655	0.0910	0.0632	0.0429	0.0171	0.0226	0.0103	0.0028	0.0070	0.0011	0.0024	0.0041	0.0011
12/31/2007	0.0618	0.1080	0.0698	0.0449	0.0196	0.0089	0.0076	0.0036	0.0028	0.0016	0.0007	-0.0007	
12/31/2008	0.0731	0.0846	0.0817	0.0481	0.0247	0.0163	0.0037	0.0037	0.0006	0.0000	0.0031		
12/31/2009	0.0634	0.0847	0.1155	0.0531	0.0218	0.0169	0.0077	0.0036	0.0043	-0.0016			
12/31/2010	0.0783	0.1057	0.0793	0.0590	0.0215	0.0135	0.0097	0.0009	0.0011				
12/31/2011	0.0682	0.0947	0.0857	0.0439	0.0429	0.0199	0.0036	0.0004					
12/31/2012	0.0687	0.1020	0.0763	0.0555	0.0246	0.0183	0.0049						
12/31/2013	0.0709	0.0984	0.0833	0.0476	0.0230	0.0089							
12/31/2014	0.0695	0.1096	0.0928	0.0354	0.0202								
12/31/2015	0.0655	0.0919	0.0773	0.0535									
12/31/2016	0.0701	0.0888	0.0763										
12/31/2017	0.0752	0.0901											
12/31/2018	0.0652												
Best 3/5	0.0684	0.0935	0.0790	0.0483	0.0230	0.0162	0.0054	0.0027	0.0027	0.0009	0.0011	0.0015	0.0008

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	103,075,563	118,354,341	125,560,653	131,616,998	133,217,073	133,342,637	133,743,750	134,435,889	134,354,263	135,328,431	135,189,186
12/31/2001	100,358,227	112,410,053	121,695,423	124,092,246	124,889,318	125,755,168	125,778,794	125,999,331	126,883,083	127,064,850	127,519,721
12/31/2002	85,978,157	96,552,336	99,741,601	102,288,699	103,183,830	103,617,466	103,849,284	103,687,635	104,272,243	104,709,851	104,645,218
12/31/2003	77,532,098	85,988,188	90,787,276	93,115,199	94,147,270	94,908,348	94,898,000	95,082,748	95,025,507	95,156,223	95,371,955
12/31/2004	95,489,642	106,680,611	106,447,780	108,073,461	109,032,550	108,404,468	108,739,183	108,773,627	109,435,560	109,479,474	109,781,082
12/31/2005	93,303,003	101,612,140	103,728,968	106,179,260	107,156,955	107,564,714	107,342,072	107,814,046	107,837,719	109,090,109	109,157,553
12/31/2006	96,656,648	103,918,204	106,578,622	108,633,241	110,921,341	111,869,895	113,456,931	113,604,830	114,345,608	114,822,038	114,818,447
12/31/2007	103,354,289	113,322,215	116,876,729	118,666,344	119,606,897	120,883,520	120,581,210	121,364,230	121,990,936	121,823,965	122,290,162
12/31/2008	107,359,201	117,479,999	120,451,390	122,825,060	124,703,546	125,262,506	125,508,371	126,223,331	126,785,035	127,717,541	128,836,849
12/31/2009	99,798,248	109,108,103	112,687,496	114,603,314	115,025,695	115,457,653	116,325,242	117,195,834	117,778,771	118,494,958	118,882,677
12/31/2010	106,831,727	116,405,246	118,535,875	119,766,529	120,049,238	120,247,458	120,690,870	121,123,927	121,041,240	121,253,377	
12/31/2011	116,858,794	125,086,797	129,359,421	129,220,829	129,719,343	130,216,843	131,680,958	132,251,290	132,747,048		
12/31/2012	107,711,204	115,395,831	118,692,434	120,916,796	121,415,650	122,762,205	124,145,725	124,991,690			
12/31/2013	100,784,000	110,183,200	114,013,476	116,032,039	118,030,806	118,358,998	119,156,223				
12/31/2014	101,535,114	112,330,653	117,679,596	123,110,026	124,298,432	125,437,614					
12/31/2015	100,434,740	112,273,345	120,960,174	124,067,937	125,102,104						
12/31/2016	105,369,052	119,269,379	124,447,433	126,256,203							
12/31/2017	113,948,015	128,614,910	135,667,714								
12/31/2018	117,723,962	133,411,006									
12/31/2019	114,663,152										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	135,297,478	134,950,763	134,746,141	134,784,183	134,939,672	134,953,356	135,343,099	135,672,018	135,782,965
12/31/2001	127,422,971	127,638,327	127,988,483	128,306,002	128,342,465	128,503,599	128,591,849	128,657,976	
12/31/2002	104,785,353	105,130,432	105,624,502	105,516,742	105,599,723	105,826,109	105,907,727		
12/31/2003	95,682,246	95,605,377	95,822,442	96,027,061	96,286,391	96,339,875			
12/31/2004	109,873,661	110,016,177	110,230,458	110,225,225	110,215,964				
12/31/2005	108,793,207	109,395,857	109,475,975	109,475,759					
12/31/2006	115,376,100	115,724,340	115,729,498						
12/31/2007	122,483,414	122,550,095							
12/31/2008	129,003,854								

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

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

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2016				1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2017			1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2018		1.049	1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2019	1.126	1.049	1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001

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

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

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

$100,000 Basic Limit Losses as of:

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

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

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

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

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.007	1.002	0.998	0.996	1.000	1.000	1.001	1.000
12/31/2001	1.009	0.996	0.996	1.000	1.001	1.000	1.000	1.000 *
12/31/2002	1.001	0.994	0.999	0.999	0.994	0.999	1.000 *	1.000 *
12/31/2003	0.997	1.003	1.000	1.002	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	1.001	1.004	1.001	0.999	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	0.999	0.996					
12/31/2006	0.999	1.004						
12/31/2007	1.002							
3 Yr Mean	1.000	1.002	0.999	1.000	0.998 @	1.000 @	1.001 @	1.000 @
Best 3/5	1.000	1.002	0.998	0.999	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2016				1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2017			1.005	1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2018		1.035	1.005	1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2019	1.127	1.035	1.005	1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002

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

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

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

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

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

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

Increments

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

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0317	0.0410	0.0519	0.0495	0.0443	0.0349	0.0219	0.0116	0.0071	0.0031	0.0052	0.0024	-0.0011
12/31/2001	0.0371	0.0572	0.0427	0.0382	0.0386	0.0276	0.0117	0.0107	0.0072	0.0064	0.0024	-0.0008	-0.0002
12/31/2002	0.0437	0.0423	0.0543	0.0402	0.0292	0.0221	0.0186	0.0018	0.0055	0.0041	0.0033	0.0006	0.0080
12/31/2003	0.0332	0.0560	0.0560	0.0210	0.0193	0.0071	0.0092	0.0088	0.0077	0.0078	0.0081	0.0050	0.0018
12/31/2004	0.0464	0.0442	0.0456	0.0312	0.0161	0.0140	0.0085	0.0074	0.0054	0.0043	0.0028	0.0041	0.0119
12/31/2005	0.0434	0.0500	0.0439	0.0366	0.0299	0.0213	0.0146	0.0055	0.0100	0.0080	-0.0018	0.0093	0.0021
12/31/2006	0.0408	0.0483	0.0418	0.0395	0.0289	0.0158	0.0113	0.0118	0.0065	0.0072	0.0025	0.0051	0.0037
12/31/2007	0.0390	0.0549	0.0433	0.0266	0.0302	0.0153	0.0137	0.0146	0.0112	-0.0016	0.0046	0.0039	
12/31/2008	0.0425	0.0419	0.0453	0.0183	0.0213	0.0064	0.0079	0.0064	0.0095	0.0057	0.0026		
12/31/2009	0.0402	0.0452	0.0604	0.0230	0.0079	0.0094	0.0110	0.0088	0.0086	0.0028			
12/31/2010	0.0626	0.0175	0.0306	0.0214	0.0199	0.0104	0.0107	0.0068	0.0059				
12/31/2011	0.0375	0.0451	0.0338	0.0090	0.0124	0.0105	0.0072	0.0065					
12/31/2012	0.0421	0.0458	0.0454	0.0416	0.0272	0.0064	0.0106						
12/31/2013	0.0492	0.0490	0.0458	0.0375	0.0232	0.0172							
12/31/2014	0.0499	0.0425	0.0518	0.0296	0.0190								
12/31/2015	0.0383	0.0429	0.0532	0.0406									
12/31/2016	0.0485	0.0405	0.0344										
12/31/2017	0.0323	0.0413											
12/31/2018	0.0369												
Best 3/5	0.0413	0.0422	0.0477	0.0359	0.0207	0.0101	0.0098	0.0074	0.0082	0.0052	0.0026	0.0047	0.0046

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

$100,000 Basic Limit Losses as of:

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

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

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.284	1.348	1.010	1.025	1.022	1.013	0.995	1.003	0.978	1.014	0.998
12/31/2001	1.436	1.117	1.001	0.997	1.049	1.002	0.968	1.012	1.006	0.982	1.020
12/31/2002	1.190	1.068	1.080	0.972	1.001	0.982	0.987	1.006	0.981	0.989	1.008
12/31/2003	1.100	1.370	1.068	1.050	0.881	0.962	1.012	0.982	1.005	1.000	0.983
12/31/2004	1.568	1.048	1.088	0.954	0.977	0.962	1.009	1.000	0.993	0.992	1.009
12/31/2005	1.249	1.143	0.974	0.912	0.994	1.013	0.999	0.995	0.985	1.001	0.988
12/31/2006	1.228	1.039	1.030	0.961	0.974	1.000	1.014	1.002	1.001	1.001	0.993
12/31/2007	1.241	1.003	0.982	0.956	0.990	0.997	0.982	0.985	1.000	1.009	1.008
12/31/2008	1.126	1.094	1.011	0.953	1.020	0.950	0.975	1.000	1.004	0.997	0.999
12/31/2009	1.183	1.025	0.992	1.021	0.956	1.000	0.985	1.011	0.999	1.001	
12/31/2010	1.200	1.037	1.004	0.929	1.031	1.001	0.995	1.011	1.002		
12/31/2011	1.231	1.028	0.983	1.080	0.989	1.009	0.994	1.000			
12/31/2012	1.343	1.047	1.074	0.993	1.037	1.001	1.038				
12/31/2013	1.294	1.100	1.078	1.036	0.993	1.002					
12/31/2014	1.346	1.117	1.033	0.976	1.010						
12/31/2015	1.266	1.176	1.028	1.016							
12/31/2016	1.380	1.039	1.113								
12/31/2017	1.363	1.136									
12/31/2018	1.248										
3 Yr Mean	1.330	1.117	1.058	1.009	1.013	1.004	1.009	1.007	1.002	1.002	1.000
Best 3/5	1.325	1.118	1.062	1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.992	1.003	1.001	1.002	0.998	1.006	1.000	1.000
12/31/2001	1.007	0.993	0.993	1.000	1.000	1.000	1.014	1.002 *
12/31/2002	0.990	1.003	0.999	1.000	1.000	1.016	1.002 *	1.002 *
12/31/2003	1.009	1.001	1.000	1.010	1.024	1.000 *	1.002 *	1.002 *
12/31/2004	0.994	1.000	1.000	1.000	1.001 *	1.000 *	1.002 *	1.002 *
12/31/2005	1.000	1.000	1.000					
12/31/2006	1.000	1.000						
12/31/2007	1.000							
3 Yr Mean	1.000	1.000	1.000	1.003	1.008 @	1.007 @	1.007 @	1.000 @
Best 3/5	1.000	1.000	1.000	1.001	1.000 *	1.002 *	1.002 *	1.002 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2016				1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2017			1.062	1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2018		1.118	1.062	1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2019	1.325	1.118	1.062	1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.024
12/31/2016	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.040
12/31/2017	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.104
12/31/2018	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.234
12/31/2019	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.635

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

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

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

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

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

Increments

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

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0869	0.2142	0.0862	0.0528	0.0171	0.0088	0.0231	0.0186	0.0108	0.0036	0.0040	0.0030	0.0004
12/31/2001	0.1586	0.1800	0.0850	0.0359	0.0491	0.0247	0.0083	0.0150	0.0159	-0.0049	0.0206	0.0428	-0.0384
12/31/2002	0.1700	0.0968	0.1191	0.0990	0.0044	0.0147	0.0128	0.0021	0.0021	0.0014	0.0042	0.0018	0.0028
12/31/2003	0.0837	0.1524	0.1031	0.0969	0.0466	0.0250	0.0212	0.0198	0.0062	0.0030	0.0090	0.0000	0.0008
12/31/2004	0.1200	0.2158	0.1883	0.2593	0.0751	-0.1445	-0.0052	0.0118	0.0486	0.0009	-0.0069	0.0218	0.0000
12/31/2005	0.1039	0.1528	0.1096	0.1204	0.0340	0.0054	0.0132	0.0560	0.0094	0.0035	0.0011	0.0008	0.0008
12/31/2006	0.1287	0.1325	0.0760	0.0501	0.0567	0.0136	0.0254	0.0079	0.0016	0.0049	0.0001	0.0001	0.0000
12/31/2007	0.1380	0.2129	0.0896	0.0428	0.0311	0.0222	0.0004	-0.0055	-0.0012	0.0003	0.0010	0.0020	
12/31/2008	0.2222	0.1407	0.1477	0.0924	0.0797	0.0756	0.0372	0.0234	0.0020	0.0012	0.0003		
12/31/2009	0.2263	0.3463	0.2209	0.1390	0.0416	0.0163	0.0484	0.0585	0.0245	0.0001			
12/31/2010	0.1879	0.1578	0.1743	0.0763	0.0819	0.0426	-0.0172	0.0017	0.0048				
12/31/2011	0.1634	0.4305	0.1720	0.1973	0.0783	0.0921	0.0226	0.0098					
12/31/2012	0.1261	0.3736	0.1456	-0.0058	0.0559	0.0021	-0.0051						
12/31/2013	0.2819	0.1636	0.1535	0.2747	0.0246	0.0525							
12/31/2014	0.2789	0.2080	0.4543	0.0831	0.0216								
12/31/2015	0.1660	0.1530	0.0620	0.0359									
12/31/2016	0.1473	0.1715	0.0953										
12/31/2017	0.2250	0.1541											
12/31/2018	0.0961												
Best 3/5	0.1794	0.1631	0.1315	0.1054	0.0529	0.0371	0.0182	0.0116	0.0028	0.0017	0.0005	0.0010	0.0005

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

$100,000 Basic Limit Losses as of:

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	334,422,936	334,513,454	334,494,326	334,748,666	334,761,641	334,745,378	334,592,703	334,606,058	334,770,176
12/31/2001	322,426,163	322,312,668	322,781,043	322,951,790	322,982,563	322,995,058	322,980,513	323,077,464	
12/31/2002	322,750,756	323,264,819	323,278,160	323,557,317	323,513,014	323,821,556	324,011,437		
12/31/2003	331,143,612	330,979,965	330,673,003	330,586,171	330,826,127	331,169,954			
12/31/2004	344,382,529	344,349,482	344,451,923	344,255,451	344,823,527				
12/31/2005	348,523,114	348,543,312	348,395,399	348,725,782					
12/31/2006	335,592,914	335,366,298	336,593,771						
12/31/2007	391,466,549	391,822,859							
12/31/2008	380,345,758								

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

Link Ratios

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

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

Development From

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

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

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

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

$100,000 Basic Limit Losses as of:

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	16,229,918	16,229,918	16,334,918	16,334,918	16,334,918	16,334,918	16,434,920	16,434,918	16,434,918
12/31/2001	18,771,337	18,770,337	18,811,725	18,829,448	18,831,047	18,931,862	18,932,147	18,933,147	
12/31/2002	19,891,759	19,867,810	20,072,810	20,022,811	20,122,810	20,122,810	20,122,810		
12/31/2003	21,261,567	21,277,374	21,327,374	21,327,374	21,343,374	21,324,624			
12/31/2004	21,925,817	21,925,817	21,925,817	21,925,817	21,930,317				
12/31/2005	18,720,567	18,715,567	18,715,567	18,768,098					
12/31/2006	23,659,572	23,659,572	23,660,929						
12/31/2007	22,620,053	22,625,153							
12/31/2008	22,563,005								

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.365	1.137	1.014	0.966	1.011	1.017	0.988	1.010	0.993	0.998	1.000
12/31/2001	1.356	1.172	0.923	0.993	1.020	1.004	1.015	0.994	1.010	0.999	1.005
12/31/2002	1.287	1.000	1.063	1.079	0.967	0.991	1.004	0.990	1.000	1.003	1.000
12/31/2003	1.451	0.917	1.151	1.041	0.955	0.977	0.990	0.998	0.999	1.004	1.001
12/31/2004	1.118	1.290	1.030	0.909	0.963	0.989	0.995	0.997	1.002	1.001	1.000
12/31/2005	1.291	1.099	0.934	0.965	0.978	0.994	1.007	0.991	1.001	1.000	1.000
12/31/2006	1.352	1.220	1.029	0.938	1.005	0.989	0.996	1.002	0.999	1.000	0.998
12/31/2007	1.263	1.136	1.012	0.983	0.982	0.995	1.008	0.997	0.995	0.997	0.998
12/31/2008	1.271	1.050	1.001	1.025	0.969	1.012	0.998	0.992	0.999	0.998	1.000
12/31/2009	1.174	1.175	1.042	0.994	1.008	1.000	0.998	1.001	1.006	1.003	
12/31/2010	1.209	1.205	1.001	0.982	0.989	0.987	0.994	0.999	1.001		
12/31/2011	1.363	1.125	1.076	0.991	1.001	1.000	0.997	0.999			
12/31/2012	1.396	1.073	1.036	0.976	1.007	1.039	0.984				
12/31/2013	1.208	1.172	1.083	0.973	1.018	1.010					
12/31/2014	1.418	1.175	1.064	1.015	0.998						
12/31/2015	1.459	1.161	1.077	1.012							
12/31/2016	1.440	1.231	1.038								
12/31/2017	1.545	1.225									
12/31/2018	1.417										
3 Yr Mean	1.467	1.206	1.060	1.000	1.008	1.016	0.992	1.000	1.002	0.999	0.999
Best 3/5	1.439	1.191	1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.000	1.006	1.000	1.000	1.000	1.006	1.000	1.000
12/31/2001	1.000	1.002	1.001	1.000	1.005	1.000	1.000	1.000 *
12/31/2002	0.999	1.010	0.998	1.005	1.000	1.000	1.000 *	1.000 *
12/31/2003	1.001	1.002	1.000	1.001	0.999	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.003					
12/31/2006	1.000	1.000						
12/31/2007	1.000							
3 Yr Mean	1.000	1.000	1.001	1.002	1.001 @	1.002 @	1.000 @	1.000 @
Best 3/5	1.000	1.001	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2016				0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2017			1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2018		1.191	1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2019	1.439	1.191	1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999

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

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

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

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

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	132,817,100	132,190,971	132,932,469	133,595,967	134,000,324	134,072,017	134,089,691	134,192,042	134,407,287
12/31/2001	145,426,620	146,406,953	148,872,240	149,917,041	149,876,735	150,178,943	150,755,419	150,821,993	
12/31/2002	146,756,285	147,391,600	147,683,200	147,877,960	148,149,730	148,570,141	148,677,705		
12/31/2003	153,890,281	154,560,855	154,438,554	154,387,830	154,505,595	154,568,741			
12/31/2004	154,960,938	155,828,190	156,864,814	159,760,288	161,288,723				
12/31/2005	156,340,419	155,010,694	155,131,950	155,201,020					
12/31/2006	161,370,178	161,845,519	161,979,936						
12/31/2007	178,713,702	178,910,274							
12/31/2008	188,598,785								

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

Increments

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

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0583	0.0605	0.0398	0.0194	0.0133	0.0076	0.0059	0.0022	-0.0011	0.0033	0.0041	-0.0013	0.0016
12/31/2001	0.0548	0.0605	0.0490	0.0304	0.0190	0.0089	0.0050	0.0052	0.0040	0.0017	0.0001	0.0021	0.0052
12/31/2002	0.0582	0.0713	0.0552	0.0319	0.0119	0.0067	0.0038	-0.0011	0.0026	0.0005	0.0003	0.0013	0.0006
12/31/2003	0.0661	0.0780	0.0519	0.0298	0.0111	0.0040	0.0048	0.0029	0.0015	0.0017	0.0020	0.0014	-0.0003
12/31/2004	0.0699	0.0692	0.0557	0.0256	0.0086	0.0051	0.0026	0.0035	0.0010	0.0019	0.0015	0.0017	0.0021
12/31/2005	0.0652	0.0785	0.0538	0.0216	0.0113	0.0056	0.0031	0.0031	0.0019	0.0015	0.0026	-0.0026	0.0002
12/31/2006	0.0687	0.0837	0.0512	0.0324	0.0108	0.0052	0.0000	0.0026	0.0059	0.0009	0.0003	0.0009	0.0003
12/31/2007	0.0631	0.0842	0.0566	0.0249	0.0083	0.0045	0.0030	0.0033	-0.0002	-0.0001	0.0000	0.0003	
12/31/2008	0.0773	0.0837	0.0648	0.0316	0.0096	0.0066	0.0031	0.0016	0.0008	0.0010	0.0009		
12/31/2009	0.0684	0.0854	0.0568	0.0265	0.0145	0.0079	0.0058	0.0010	0.0062	0.0068			
12/31/2010	0.0762	0.0828	0.0520	0.0283	0.0120	0.0049	0.0039	0.0016	0.0013				
12/31/2011	0.0724	0.0851	0.0551	0.0248	0.0107	0.0066	0.0016	0.0012					
12/31/2012	0.0737	0.0852	0.0603	0.0320	0.0102	0.0061	0.0041						
12/31/2013	0.0742	0.0789	0.0708	0.0298	0.0071	0.0083							
12/31/2014	0.0710	0.0847	0.0580	0.0332	0.0126								
12/31/2015	0.0672	0.0825	0.0534	0.0247									
12/31/2016	0.0610	0.0802	0.0530										
12/31/2017	0.0622	0.0743											
12/31/2018	0.0560												
Best 3/5	0.0635	0.0806	0.0573	0.0288	0.0110	0.0068	0.0037	0.0015	0.0027	0.0011	0.0009	0.0009	0.0004

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

$100,000 Basic Limit Losses as of:

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

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

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

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

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

Development From

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

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

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

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

$100,000 Basic Limit Losses as of:

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

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

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.011	1.136	1.103	1.004	1.020	1.050	0.958	1.002	1.000	1.011	0.989
12/31/2001	1.030	1.149	1.022	1.006	1.044	0.944	0.999	1.096	1.003	1.060	0.968
12/31/2002	1.224	1.131	0.901	1.081	0.976	0.949	0.996	1.002	1.003	0.999	1.004
12/31/2003	1.169	0.991	1.218	0.986	0.999	1.033	1.011	0.989	0.981	0.986	1.001
12/31/2004	1.230	1.031	1.348	0.937	1.036	0.979	1.003	0.998	1.036	1.000	1.034
12/31/2005	1.139	1.249	0.955	0.987	1.008	1.031	1.079	0.932	1.005	1.002	0.999
12/31/2006	1.040	1.160	1.111	1.129	0.908	1.048	1.117	0.936	1.040	0.975	1.037
12/31/2007	1.251	0.988	1.051	1.013	1.008	0.958	0.999	1.000	1.000	1.000	1.000
12/31/2008	1.031	1.036	1.154	0.988	0.971	1.034	1.001	0.984	1.000	1.018	0.991
12/31/2009	0.953	1.005	1.032	0.998	1.005	0.996	1.028	1.000	1.003	0.996	
12/31/2010	1.101	1.007	1.001	0.997	1.029	1.014	0.986	0.947	1.000		
12/31/2011	1.166	1.233	1.002	1.130	1.031	1.048	0.949	0.995			
12/31/2012	1.560	1.080	1.163	1.031	1.000	1.098	1.012				
12/31/2013	1.114	0.898	1.023	0.974	1.023	1.000					
12/31/2014	0.877	1.123	1.021	0.983	1.000						
12/31/2015	1.085	1.010	0.995	1.047							
12/31/2016	1.213	1.117	1.127								
12/31/2017	1.301	1.159									
12/31/2018	1.239										
3 Yr Mean	1.251	1.095	1.048	1.001	1.008	1.049	0.982	0.981	1.001	1.005	1.009
Best 3/5	1.179	1.083	1.057	1.020	1.017	1.021	1.000	0.993	1.001	0.999	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.999	1.000	1.000	1.000	1.000	1.044	1.002	1.000
12/31/2001	1.007	0.958	1.000	1.005	1.035	1.002	1.000	1.001 *
12/31/2002	1.000	1.000	1.000	1.051	0.998	1.000	1.001 *	1.001 *
12/31/2003	1.039	1.003	1.107	1.003	1.000	1.000 *	1.001 *	1.001 *
12/31/2004	1.001	1.000	1.000	1.000	1.003 *	1.000 *	1.001 *	1.001 *
12/31/2005	0.998	1.002	1.000					
12/31/2006	1.030	1.004						
12/31/2007	1.003							
3 Yr Mean	1.010	1.002	1.036	1.018	1.011 @	1.015 @	1.001 @	1.000 @
Best 3/5	1.011	1.002	1.000	1.003	1.001 *	1.001 *	1.001 *	1.001 *

Development From

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

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

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

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

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

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

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

Increments

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

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.1049	0.0509	0.0559	0.0336	0.0625	-0.0399	0.0683	0.0104	0.0095	0.0049	0.0014	0.0068	0.0029
12/31/2001	0.0930	0.0838	0.0712	0.0605	0.0818	0.0755	0.0867	0.0429	-0.0083	0.0163	0.0173	0.0055	-0.0005
12/31/2002	0.0630	0.0712	0.0975	0.1128	0.0633	0.0345	0.0167	0.0132	0.0048	0.0018	0.0022	0.0024	-0.0010
12/31/2003	0.0682	0.0838	0.0665	0.0822	0.0277	0.0272	0.0134	0.0071	0.0140	0.0074	-0.0038	0.0005	0.0000
12/31/2004	0.0747	0.0889	0.0627	0.0814	0.0592	0.0193	0.0204	0.0076	0.0104	0.0180	0.0108	0.0071	0.0053
12/31/2005	0.0963	0.0805	0.0878	0.0746	0.0301	0.0411	0.0483	0.0317	0.0199	0.0639	0.0023	0.0006	0.0016
12/31/2006	0.0788	0.1114	0.0827	0.0687	0.0541	0.0285	0.0037	0.0348	-0.0033	0.0107	0.0052	-0.0025	0.0062
12/31/2007	0.0927	0.0800	0.0740	0.0530	0.0437	0.0515	0.0176	0.0084	0.0145	0.0036	0.0084	-0.0024	
12/31/2008	0.1059	0.0830	0.1069	0.0908	0.0484	0.0232	0.0221	0.0403	0.0063	0.0069	0.0110		
12/31/2009	0.0880	0.0796	0.0744	0.0547	0.0355	0.0121	0.0209	0.0083	0.0776	-0.0412			
12/31/2010	0.0938	0.0717	0.0782	0.0438	0.0410	0.0452	0.0129	0.0091	0.0104				
12/31/2011	0.0735	0.0793	0.0679	0.0461	0.0264	0.0103	0.0175	0.0103					
12/31/2012	0.0660	0.1134	0.0728	0.0738	0.0405	0.0124	0.0130						
12/31/2013	0.0795	0.0814	0.0509	0.0253	0.0714	0.0068							
12/31/2014	0.0600	0.0575	0.0448	0.0441	0.0251								
12/31/2015	0.0667	0.0931	0.0729	0.0380									
12/31/2016	0.0834	0.0998	0.1032										
12/31/2017	0.0831	0.0688											
12/31/2018	0.0705												
Best 3/5	0.0734	0.0811	0.0655	0.0427	0.0359	0.0116	0.0172	0.0093	0.0104	0.0071	0.0081	-0.0004	0.0023

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	16,096,480	18,002,137	31,636,054	32,226,649	32,927,486	33,844,949	34,160,523	34,240,472	34,429,349	34,228,157	33,992,491
12/31/2001	12,478,076	25,020,723	26,881,414	29,350,246	30,807,591	30,088,662	30,111,954	30,185,913	30,118,259	29,797,352	29,659,558
12/31/2002	13,657,889	15,792,058	16,804,002	18,505,865	16,656,132	17,223,591	16,454,788	16,305,282	16,617,904	16,431,854	16,455,417
12/31/2003	9,049,489	12,278,403	14,114,990	12,723,264	13,124,378	12,673,867	12,304,862	12,311,562	12,290,486	12,250,438	12,360,069
12/31/2004	15,556,335	17,584,806	18,579,082	18,198,335	17,516,913	17,607,945	17,890,406	17,750,627	17,728,687	18,114,501	17,887,430
12/31/2005	17,375,075	21,812,802	23,067,132	22,706,020	22,073,727	21,533,742	21,629,801	21,856,511	21,593,942	21,778,552	21,580,340
12/31/2006	20,155,777	23,396,849	24,617,556	23,592,702	23,203,762	22,844,633	22,708,577	22,890,553	22,772,315	22,752,146	23,027,146
12/31/2007	18,567,872	21,626,186	21,277,179	21,663,064	20,956,763	20,626,606	20,719,614	20,796,691	20,728,926	20,702,279	20,602,627
12/31/2008	14,636,093	16,311,629	16,518,121	15,813,101	16,051,816	16,187,155	16,593,119	16,444,894	16,475,785	16,494,429	16,411,442
12/31/2009	12,729,910	14,648,384	15,804,632	16,870,470	17,430,448	17,384,892	17,378,920	17,163,536	17,256,903	17,265,033	17,185,034
12/31/2010	10,209,176	12,079,974	12,641,064	13,673,789	13,454,686	13,499,741	13,472,950	13,152,205	13,375,665	13,492,721	
12/31/2011	10,777,664	11,469,147	12,683,876	12,799,193	13,356,182	13,191,994	13,073,009	13,143,533	13,264,150		
12/31/2012	8,051,367	10,627,302	11,018,979	10,995,521	11,040,207	10,627,209	10,710,013	10,895,010			
12/31/2013	8,647,329	10,355,433	11,920,323	12,468,100	12,655,353	12,647,921	12,736,955				
12/31/2014	9,145,372	11,382,503	13,993,802	14,976,833	15,337,126	15,712,693					
12/31/2015	9,528,975	13,138,412	16,626,952	18,158,459	18,941,780						
12/31/2016	10,854,992	13,878,571	15,992,252	15,957,789							
12/31/2017	10,381,541	13,749,034	15,349,397								
12/31/2018	9,247,524	11,242,145									
12/31/2019	6,750,321										

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

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

Link Ratios

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

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

Development From

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

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

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

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

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

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

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

Increments

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	3,438,470	8,862,043	5,526,156	3,231,084	2,710,174	1,830,324	1,503,887	1,650,840	2,346,227	1,152,034	-265,226	-6,505	2,296
12/31/2001	9,834,027	6,260,098	4,000,505	5,800,498	1,702,635	1,291,954	1,436,574	274,949	-36,730	111,172	26,815	15,192	91,297
12/31/2002	2,959,085	1,881,225	2,488,455	193,406	1,996,933	1,786,960	175,756	483,564	1,009,958	40,816	39,265	799,572	2,120,816
12/31/2003	4,605,781	4,860,804	2,877,818	3,905,293	484,299	7,229,750	1,846,365	1,061,828	320,695	90,415	12,297	-17,855	0
12/31/2004	4,298,598	6,098,142	3,701,706	1,771,995	1,234,806	400,889	306,847	175,809	514,396	-26,793	426,510	-200,694	62,831
12/31/2005	4,986,536	5,051,836	3,845,126	1,572,711	721,229	2,396,648	274,574	3,606,905	3,175,813	462,960	48,032	1,606,834	470,157
12/31/2006	4,818,097	4,854,258	7,590,000	2,686,279	864,372	1,788,337	-885,290	661,375	122,456	193,634	150,965	177,327	205,929
12/31/2007	4,868,104	6,146,881	3,717,104	1,555,221	-368,384	560,063	424,500	-92,488	-22,233	76,064	0	52,472	
12/31/2008	4,632,618	3,716,349	3,182,931	1,896,341	916,244	697,131	554,991	438,647	202,733	-88,069	6,327		
12/31/2009	4,401,533	9,422,048	6,972,250	4,687,508	3,520,705	1,716,848	1,741,826	287,309	176,900	-2,886,638			
12/31/2010	8,566,799	3,863,243	2,894,280	4,741,860	2,536,210	1,046,193	175,083	715,401	306,222				
12/31/2011	10,268,355	5,520,903	11,267,818	2,337,463	4,090,247	730,749	1,059,222	902,846					
12/31/2012	4,036,481	4,986,308	4,557,550	7,281,777	189,709	5,584,010	519,935						
12/31/2013	7,110,412	5,184,375	4,215,070	4,166,188	1,570,210	4,123,611							
12/31/2014	3,784,992	5,100,692	4,365,987	2,861,961	4,097,106								
12/31/2015	7,129,539	6,298,755	6,085,171	4,391,839									
12/31/2016	4,884,804	2,966,159	2,272,977										
12/31/2017	7,989,214	6,573,063											
12/31/2018	8,230,290												

Incremental Percentages

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0633	0.1632	0.1018	0.0595	0.0499	0.0337	0.0277	0.0304	0.0432	0.0212	-0.0049	-0.0001	0.0000
12/31/2001	0.1998	0.1272	0.0813	0.1178	0.0346	0.0262	0.0292	0.0056	-0.0007	0.0023	0.0005	0.0003	0.0019
12/31/2002	0.1139	0.0724	0.0958	0.0074	0.0769	0.0688	0.0068	0.0186	0.0389	0.0016	0.0015	0.0308	0.0817
12/31/2003	0.2215	0.2338	0.1384	0.1878	0.0233	0.3478	0.0888	0.0511	0.0154	0.0043	0.0006	-0.0009	0.0000
12/31/2004	0.1479	0.2098	0.1274	0.0610	0.0425	0.0138	0.0106	0.0060	0.0177	-0.0009	0.0147	-0.0069	0.0022
12/31/2005	0.1509	0.1529	0.1164	0.0476	0.0218	0.0725	0.0083	0.1092	0.0961	0.0140	0.0015	0.0486	0.0142
12/31/2006	0.1325	0.1335	0.2087	0.0739	0.0238	0.0492	-0.0243	0.0182	0.0034	0.0053	0.0042	0.0049	0.0057
12/31/2007	0.1620	0.2046	0.1237	0.0518	-0.0123	0.0186	0.0141	-0.0031	-0.0007	0.0025	0.0000	0.0017	
12/31/2008	0.1798	0.1442	0.1235	0.0736	0.0356	0.0270	0.0215	0.0170	0.0079	-0.0034	0.0002		
12/31/2009	0.1432	0.3066	0.2269	0.1526	0.1146	0.0559	0.0567	0.0094	0.0058	-0.0939			
12/31/2010	0.3586	0.1617	0.1212	0.1985	0.1062	0.0438	0.0073	0.0299	0.0128				
12/31/2011	0.4207	0.2262	0.4616	0.0958	0.1676	0.0299	0.0434	0.0370					
12/31/2012	0.2315	0.2860	0.2614	0.4177	0.0109	0.3203	0.0298						
12/31/2013	0.3164	0.2307	0.1876	0.1854	0.0699	0.1835							
12/31/2014	0.1376	0.1855	0.1588	0.1041	0.1490								
12/31/2015	0.2149	0.1899	0.1835	0.1324									
12/31/2016	0.1698	0.1031	0.0790										
12/31/2017	0.2512	0.2067											
12/31/2018	0.3361												
Best 3/5	0.2120	0.1940	0.1766	0.1406	0.1083	0.0944	0.0316	0.0188	0.0057	0.0015	0.0020	0.0019	0.0074

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

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

6. Selected 8.0%

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1) EXPOSURE TREND	MANUFACTURERS	CONTRACTORS	OL&T CLASS GROUPS 1-13 *	OL&T CLASS GROUP 16	PREMISES/ OPERATIONS
a) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	+ 0.1%	+ 1.1%	+ 1.8%	+ 0.4%
b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	+ 0.1%	+ 1.1%	+ 1.3%	+ 0.3%
c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	+ 0.0%	+ 1.1%	+ 1.1%	+ 0.3%

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

(3) FREQUENCY TREND	M&C	OL&T
Selected	0.0%	- 0.5%
(4) TOTAL ANNUAL NET TREND	4.3%	+3.7%

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

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

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

CALCULATION OF CAPPED PREMIUM TREND (PAYROLL)

Washington has a state exception wherein each worker's pay is capped at $600 per week for purposes of calculating the insured's exposures. To calculate the trend reflecting this we take the unlimited average weekly wage in Washington and convert it to a limited average weekly wage. A ratio of the limited average weekly wage at the trend to date (mid-point of projected use period) to the limited weekly wage at the trend from date (mid-point of experience period) will give us the aggregate capped trend.

The ratio of the $600 wage cap to the unlimited average weekly wages, R, is used as the entering value to the Standard Wage Distribution Table. An excerpt from the table is displayed below:

STANDARD TABLE

R	A	B
0.45	6.1073	1.8188
0.50	8.2201	2.8537
0.55	11.6032	4.6692

(1) Avg. Wage of Workers Making Less Than $600 = (% of Total Wages For Workers Making Less Than R of The Average Wage (B) / % of Workers Making Less Than R of The Average Wage (A)) X Unlimited Average Wage

(2) Avg. Wage of all Workers Capped = (% of Workers Making Less Than $600 X Avg. Wage of Workers Making Less Than $600) + (% of Workers Making More Than $600 X $600)

The calculation of the average capped weekly earnings at 3/1/2023 is as follows:

Average Uncapped Weekly Earnings = 1420.417

R = 600 / 1420.417 = 0.4224

The result of linear interpolation on the Standard Wage Distribution Table yields A = 5.3486 and B = 1.4868

Utilizing formula (1): B/A X 1420.417 = 394.8465

Formula (2) gives: (0.053486 X 394.8465) + ((1-0.053486) X 600) = $589.0272

This is our average weekly wage for all capped at $600.

The average capped weekly wages for accident years 2015 through 2019 are calculated similarly.

AVERAGE WEEKLY WAGE FOR ALL WORKERS

AVG. DATE OF OCCURRENCE	UNCAPPED	CAPPED AT $600	AGGREGATE CAPPED TREND (TO 3/1/2023)
7/1/2015	1138.973	583.3858	1.0097
7/1/2016	1165.755	584.2017	1.0083
7/1/2017	1200.622	584.9433	1.0070
7/1/2018	1282.246	586.8900	1.0036
7/1/2019	1390.948	588.6096	1.0007

THE AGGREGATE TREND FOR 7/1/2015 TO 3/1/2023 IS CALCULATED AS FOLLOWS:

589.0272 / 583.3858 = 1.0097

THE AVERAGE ANNUAL TREND FOR 7/1/2015 TO 3/1/2023 IS CALCULATED:

$$(1.0097)^{(1/7.667)} = 1.0013$$

THE OTHER ANNUAL TRENDS ARE CALCULATED SIMILARLY.

AVERAGE ANNUAL TREND FACTORS:

7/1/2015	(7.667 YEARS)	1.0013
7/1/2016	(6.667 YEARS)	1.0012
7/1/2017	(5.667 YEARS)	1.0012
7/1/2018	(4.667 YEARS)	1.0008
7/1/2019	(3.667 YEARS)	1.0002

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

(1) YEAR ENDING QUARTER*		(2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES	(3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES
2009	1	0.961	22.128
	2	0.966	22.349
	3	0.969	22.502
	4	0.968	22.653
2010	1	0.964	22.806
	2	0.962	22.928
	3	0.962	23.080
	4	0.965	23.208
2011	1	0.968	23.312
	2	0.973	23.427
	3	0.978	23.556
	4	0.982	23.638
2012	1	0.986	23.715
	2	0.990	23.794
	3	0.995	23.873
	4	1.000	23.965
2013	1	1.004	24.062
	2	1.006	24.140
	3	1.008	24.167
	4	1.010	24.208
2014	1	1.012	24.299
	2	1.016	24.405
	3	1.019	24.538
	4	1.022	24.663
2015	1	1.024	24.759
	2	1.026	24.909
	3	1.027	25.013
	4	1.030	25.172
2016	1	1.030	25.313
	2	1.030	25.481
	3	1.029	25.735
	4	1.030	25.943
2017	1	1.033	26.166
	2	1.034	26.330
	3	1.037	26.530
	4	1.040	26.719
2018	1	1.043	26.958
	2	1.047	27.208
	3	1.051	27.441
	4	1.054	27.728
2019	1	1.057	27.949
	2	1.060	28.183
	3	1.062	28.355
	4	1.064	28.506
2020	1	1.065	28.691
	2	1.059	28.816
	3P	1.055	28.993
	4P	1.052	28.953
2021	1P	1.050	28.873
	2P	1.055	28.805
	3P	1.058	28.682
	4P	1.062	28.738
2022	1P	1.067	28.793
	2P	1.074	28.845
	3P	1.081	28.905
	4P	1.088	28.981

CHANGE IN EXPOSURES		MANUFACTURERS	CONTRACTORS
7/1/2017 to 7/1/2022	(2022:4/2017:4)	1.046	1.085
7/1/2018 to 7/1/2022	(2022:4/2018:4)	1.032	1.045
7/1/2019 to 7/1/2022	(2022:4/2019:4)	1.022	1.017
AVERAGE ANNUAL TREND FACTOR			
7/1/2017 to 7/1/2022	(5.0 YRS)	1.009	1.016
7/1/2018 to 7/1/2022	(4.0 YRS)	1.008	1.011
7/1/2019 to 7/1/2022	(3.0 YRS)	1.007	1.006

* Projected values are identified by a 'P' in column (1).
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PREMISES / OPERATIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS [1]

TYPE OF CLASS	VOLUME [2]	INFLATION TREND [3]
FURNITURE	9.7%	-0.6%
OTHER DURABLES	6.2%	-1.4%
CLOTHING	9.7%	-1.4%
FOOD	43.1%	2.1%
OTHER NON-DURABLES	27.1%	1.5%
RECREATION SERVICES	4.2%	1.9%
TOTAL	100.0%	1.1%[4]

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

2 Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 12/31/2019. Inflation adjusted GDP is measured in terms of 2012 prices.

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

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

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

YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES
2009	1	1.066	0.986	0.947	0.931	0.919	0.940
	2	1.069	0.986	0.950	0.936	0.930	0.942
	3	1.066	0.985	0.952	0.937	0.942	0.944
	4	1.061	0.986	0.956	0.936	0.953	0.947
2010	1	1.051	0.984	0.957	0.936	0.962	0.949
	2	1.039	0.983	0.956	0.937	0.966	0.953
	3	1.027	0.982	0.953	0.940	0.968	0.955
	4	1.015	0.982	0.949	0.943	0.970	0.957
2011	1	1.006	0.987	0.947	0.948	0.973	0.960
	2	1.001	0.994	0.949	0.955	0.977	0.964
	3	1.000	1.002	0.955	0.965	0.981	0.968
	4	1.000	1.008	0.965	0.975	0.985	0.973
2012	1	1.001	1.011	0.976	0.984	0.990	0.980
	2	1.001	1.009	0.988	0.991	0.993	0.986
	3	1.000	1.005	0.994	0.996	0.997	0.993
	4	1.000	1.000	1.000	1.000	1.000	1.000
2013	1	0.998	0.994	1.005	1.004	1.001	1.005
	2	0.994	0.989	1.006	1.008	1.001	1.009
	3	0.988	0.985	1.009	1.012	1.001	1.013
	4	0.981	0.979	1.010	1.015	1.002	1.017
2014	1	0.972	0.970	1.010	1.018	1.004	1.022
	2	0.962	0.959	1.012	1.024	1.006	1.028
	3	0.954	0.950	1.013	1.030	1.009	1.032
	4	0.947	0.940	1.013	1.038	1.013	1.036
2015	1	0.940	0.931	1.011	1.045	1.017	1.038
	2	0.936	0.923	1.007	1.050	1.021	1.042
	3	0.930	0.914	1.004	1.054	1.023	1.047
	4	0.924	0.906	1.001	1.058	1.025	1.052
2016	1	0.920	0.902	0.999	1.061	1.027	1.058
	2	0.913	0.901	0.999	1.063	1.030	1.064
	3	0.907	0.899	0.998	1.064	1.034	1.071
	4	0.900	0.899	0.998	1.065	1.038	1.077
2017	1	0.895	0.897	0.999	1.066	1.042	1.086
	2	0.888	0.893	0.997	1.068	1.046	1.092
	3	0.882	0.890	0.995	1.071	1.048	1.100
	4	0.875	0.887	0.992	1.075	1.050	1.108
2018	1	0.869	0.885	0.991	1.078	1.052	1.114
	2	0.866	0.882	0.994	1.082	1.054	1.120
	3	0.864	0.878	0.993	1.086	1.055	1.126
	4	0.866	0.871	0.993	1.090	1.056	1.131
2019	1	0.868	0.862	0.991	1.095	1.055	1.136
	2	0.869	0.857	0.984	1.100	1.055	1.142
	3	0.872	0.852	0.984	1.105	1.056	1.147
	4	0.872	0.851	0.979	1.110	1.060	1.153
2020	1	0.870	0.848	0.976	1.113	1.063	1.160
	2	0.869	0.842	0.961	1.117	1.066	1.166
	3P	0.869	0.836	0.944	1.124	1.071	1.173
	4P	0.869	0.831	0.931	1.133	1.075	1.177
2021	1P	0.865	0.827	0.918	1.144	1.080	1.181
	2P	0.861	0.826	0.922	1.152	1.087	1.183
	3P	0.855	0.824	0.922	1.159	1.093	1.187
	4P	0.851	0.823	0.922	1.166	1.100	1.192
2022	1P	0.849	0.823	0.922	1.172	1.107	1.198
	2P	0.848	0.823	0.922	1.179	1.114	1.204
	3P	0.849	0.824	0.923	1.186	1.121	1.211
	4P	0.850	0.825	0.924	1.193	1.129	1.219
Change In Exposures*							
7/1/2017 to 7/1/2022 (2022:4/2017:4)		0.971	0.930	0.932	1.110	1.076	1.100
Average Annual Trend Factor							
7/1/2017 to 7/1/2022 (5.0 Years)		-0.6%	-1.4%	-1.4%	2.1%	1.5%	1.9%

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

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

(1) YEAR ENDING QUARTER		(2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE HISTORY AND FORECASTS @
2009	1	0.926
	2	0.924
	3	0.920
	4	0.920
2010	1	0.926
	2	0.933
	3	0.940
	4	0.947
2011	1	0.954
	2	0.962
	3	0.971
	4	0.977
2012	1	0.984
	2	0.988
	3	0.992
	4	1.000
2013	1	1.007
	2	1.016
	3	1.025
	4	1.033
2014	1	1.040
	2	1.046
	3	1.052
	4	1.056
2015	1	1.056
	2	1.057
	3	1.057
	4	1.056
2016	1	1.055
	2	1.055
	3	1.055
	4	1.058
2017	1	1.064
	2	1.069
	3	1.076
	4	1.085
2018	1	1.094
	2	1.106
	3	1.117
	4	1.128
2019	1	1.135
	2	1.141
	3	1.146
	4	1.150
2020	1	1.157
	2	1.159
	3P	1.161
	4P	1.160
2021	1P	1.158
	2P	1.159
	3P	1.161
	4P	1.165
2022	1P	1.170
	2P	1.175
	3P	1.181
	4P	1.188

CHANGE IN EXPOSURES

7/1/2017 to 7/1/2022	(2022:4/2017:4)	1.095
7/1/2018 to 7/1/2022	(2022:4/2018:4)	1.053
7/1/2019 to 7/1/2022	(2022:4/2019:4)	1.033

AVERAGE ANNUAL TREND FACTOR

7/1/2017 to 7/1/2022	(5.0 YRS)	1.018
7/1/2018 to 7/1/2022	(4.0 YRS)	1.013
7/1/2019 to 7/1/2022	(3.0 YRS)	1.011

* Projected values are identified by a 'P' in column (1).
@ Based on a year-ended quarterly implicit price deflator of state and local government expenditures. GDP accounts are based on 2012 dollars.

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

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

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

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

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

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

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

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

Average Annual Severity Trend (10 yr)	- 1.9%
Average Annual Severity Trend (8 yr)	- 5.2%
Average Annual Severity Trend (6 yr)	- 9.3%
Selected Annual Severity Trend	0.0%

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

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

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

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

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

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

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

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

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

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

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

Bodily Injury and Property Damage Combined

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

Selected Annual Frequency Trend: 0.0%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

Bodily Injury and Property Damage Combined

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

Selected Annual Frequency Trend: - 0.5%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

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

CLASS GROUP 01

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

CLASS GROUP 02

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

CLASS GROUP 03

10026	1.24	
10042	0.71	
10060	0.34	
10065	0.51	
10066	0.52	
10071	0.61	
10101	0.46	
10105	4.98	
10113	0.69	
10115	1.37	
10130	6.79	
10132	5.85	
10150	0.95	
10151	23.92	
10160	4.26	
10204	0.43	
10205	0.48	
10220	9.04	
10309	0.31	
10315	0.73	
11020	0.58	
11126	0.12	
11155	0.41	
11204	0.60	
11234	0.54	
11273	26.77	
11274	25.69	
12356	2.27	
12374	1.18	
12375	0.58	
12393	0.77	
12467	0.32	
12805	0.62	
12841	1.03	
12927	0.18	
13314	0.23	
13351	0.56	
13352	0.57	
13506	1.76	
13507	2.12	
13716	0.87	
13759	0.34	
14068	0.075	
14101	0.88	
14655	0.17	
14733	1.19	
14734	0.51	
14913	0.64	
15314	0.41	
15538	0.73	
15600	1.84	
15608	0.41	
15656	12.11	
15839	0.55	
15991	0.45	
15993	0.38	
16402	2.72	
16403	1.72	
16404	2.17	
16676	0.57	
16750	0.20	
16751	0.20	
16881	3.13	
18109	0.75	
18110	0.60	
18206	0.97	
18335	0.70	
18437	1.00	*
18438	1.92	
18507	0.36	
18570	3.76	
18708	0.22	
18834	0.57	
18911	1.80	
18912	3.39	
18920	0.88	
19795	0.59	
19796	0.69	
41510	90.50	
45900	0.21	
45901	0.18	
48808	3.10	
49111	4.74	

CLASS GROUP 04

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

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

CLASS GROUP 05

10140	0.46	
10141	0.92	
10145	4.43	
12361	1.00	*
13049	0.52	
13112	0.85	
13670	0.56	
15223	0.66	

CLASS GROUP 06

10010	1.59	
10040	1.21	
10070	0.91	
10111	1.99	
11127	5.07	
11128	6.84	
11203	11.79	
12362	1.00	*
12373	0.38	
12391	0.75	
12707	6.56	
12797	1.38	
13715	1.00	
13930	2.13	
14527	4.07	
16005	0.53	
16501	1.12	
16527	1.72	
16705	3.19	
18078	1.81	
18205	2.79	
18707	0.15	
18833	1.79	

CLASS GROUP 07

10015	2.95	
10052	2.04	
10054	1.81	
10110	10.04	
10117	2.93	
10120	6.57	
10331	4.00	
10332	6.90	
10378	4.05	
10379	1.88	
10380	3.21	
10381	2.78	
11138	1.00	*
16670	1.66	
40045	91.94	
40046	18.17	
40047	6.48	
40059	2.32	
40061	1.23	
40063	41.16	
40064	12.10	
40111	3.26	
41001	0.11	
41664	13.92	
41665	1.63	
41667	38.05	
41668	35.67	
41669	0.25	
41670	0.42	
43518	5.97	
43626	4.77	
43628	61.99	
43629	52.53	
43760	1.75	
44069	5.10	
44070	1.51	
44071	1.68	
44072	1.16	
44311	3.08	
44315	2.07	
46911	9.44	
46912	17.29	
47318	3.88	
47420	0.85	
48206	12.62	
48441	0.053	
48557	5.30	
48558	4.61	
48637	4.05	
48638	2.01	
48925	96.91	
49870	40.51	
63217	18.47	
63218	6.22	

CLASS GROUP 08

40101	254.14	
40102	224.55	
44427	918.85	
44428	924.07	
44429	13.85	
44430	9.63	
44431	30.76	
44432	9.75	
44433	310.66	
44434	594.24	
44435	615.31	
44436	718.67	
44437	595.63	
44438	470.71	
44439	916.25	
44440	758.14	
46112	1.00	*

CLASS GROUP 09

45190	1.00	*
45191	0.71	
45192	0.83	
45193	0.49	
45210	0.62	
46202	1.27	
64074	7.06	
64075	4.97	

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

CLASS GROUP 10

41421	0.015	
41422	0.008	
41603	0.71	
41604	0.39	
41650	1.00	*
41680	0.52	
41715	0.33	
41716	0.21	
46004	0.95	
46005	0.76	
47469	0.15	
47471	0.13	
47473	0.17	
47474	0.19	
47475	0.15	
47476	0.15	
47477	0.20	
47478	0.21	
67508	1.20	
67509	0.88	
67510	0.49	
67511	0.53	
67512	2.27	
67513	1.44	

CLASS GROUP 11

60010	1.00	*
60011	1.15	
60012	1.89	
60013	1.62	
60015	1.21	
60016	1.36	
61000	0.99	
63010	1.80	
63011	2.25	
63012	3.20	
63013	3.03	
68500	0.22	

CLASS GROUP 12@

41678	3.04	
43152	0.91	
46362	10.61	
46426	1.55	
46427	2.07	
46603	0.13	
46604	0.15	
46606	0.40	
46607	0.55	
48600	3.10	
60035	1.86	
61212	1.00	*
61216	1.11	
61217	1.01	
61218	0.69	
61223	4.66	
61224	1.65	
61225	2.29	
61226	3.65	
61227	3.34	
62000	0.76	
62001	0.57	
62002	0.26	
62003	0.82	
63215	2.71	
63216	1.88	
65007	1.65	
66122	0.71	
66123	0.39	
66309	1.14	
66561	2.64	
67017	2.45	
67634	2.12	
67635	1.50	
68001	4.58	
68439	5.89	
68604	0.11	
68606	0.43	
68607	0.34	
68702	0.28	
68703	0.21	
68706	0.90	
68707	0.89	

CLASS GROUP 13

40075	1.87	
43151	0.93	
43200	3.54	
43421	0.97	
43422	5.09	
43550	3.46	
43551	1.92	
44276	4.75	
44277	3.08	
45334	2.04	
45450	0.60	
45937	0.008	
46700	7.12	
47221	7.81	
48039	2.51	
49181	0.82	
49183	1.00	*
49184	2.11	
49185	1.92	
49292	0.060	
49333	0.44	
49801	6.88	
49802	0.61	
49803	1.08	

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

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

CLASS GROUP 14

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

CLASS GROUP 16

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

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

CLASS GROUP 30

91111	1.07	
91127	0.72	
91150	0.68	
91155	1.51	
91235	0.83	
91250	1.25	
91555	0.50	
92215	1.19	
92451	0.83	
92593	10.90	
94304	1.06	
94381	1.99	
95647	1.00	*
96053	0.76	
97222	0.55	
97223	0.83	
98111	0.21	
98164	0.70	
98636	1.02	
98806	0.95	
98993	1.95	
99505	1.65	
99506	2.03	
99507	1.77	
99570	0.95	
99571	0.23	
99572	0.45	
99573	0.43	
99650	0.45	
99709	1.11	
99948	2.35	

CLASS GROUP 31

91302	2.47	
91315	0.75	
91324	1.67	
91340	1.09	
91342	1.00	*
91405	1.27	
95625	1.18	
96611	0.25	
97047	0.76	
97050	0.59	
98305	0.61	
98306	1.57	
98344	0.17	
98405	0.28	
98810	0.86	
98813	0.83	
99004	0.69	
99600	0.30	
99614	0.67	
99777	1.49	
99826	0.17	
99952	1.26	
99953	1.36	
99954	0.99	
99955	1.24	
99975	1.10	

CLASS GROUP 32

90089	2.69	
91125	1.62	
91160	0.65	
91175	0.56	
91177	2.45	
91179	2.46	
91190	1.32	
91341	2.81	
91343	0.62	
91436	3.18	
91481	11.61	
91507	1.71	
91523	26.37	
91547	0.15	
91551	0.93	
91562	2.07	
91577	7.41	
91590	2.15	
91666	0.58	
91746	2.07	
91805	0.13	
92053	0.32	
92054	0.11	
92055	3.07	
92101	4.80	
92102	2.89	
92338	1.11	
92446	3.65	
92447	3.19	
92453	2.02	
92478	1.00	*
94007	6.85	
94099	1.56	
94225	5.49	
94276	2.86	
94404	2.71	
94569	1.83	
94590	7.89	
94617	2.49	
95124	0.92	
95233	1.97	
95305	2.14	
95310	5.11	
95410	2.76	
95487	1.48	
95620	1.20	
96408	2.39	
96409	2.21	
96410	1.94	
96702	2.75	
96816	2.58	
97111	3.30	
97650	2.28	
97653	1.95	
97654	3.40	
98003	0.61	
98090	0.082	
98091	0.089	
98092	0.27	
98257	0.92	
98304	3.41	
98307	1.08	
98308	0.71	
98413	8.98	
98414	8.22	
98415	1.08	

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

CLASS GROUP 32 (cont'd)

98423	2.57
98424	4.36
98425	1.79
98426	1.58
98427	1.54
98449	2.21
98482	2.37
98483	3.50
98502	3.35
98555	1.56
98597	0.35
98598	0.12
98601	4.01
98624	0.63
98640	69.14
98677	10.90
98678	9.68
98699	3.15
98710	2.19
98805	2.86
98820	5.46
98884	1.42
98967	2.23
99003	1.06
99080	0.75
99111	1.09
99163	2.60
99165	0.57
99223	0.16
99303	8.72
99310	2.18
99315	6.41
99321	6.22
99613	5.51
99620	0.30
99718	0.88
99746	1.49
99760	0.17
99793	1.89
99827	0.27
99851	1.10
99917	1.78
99938	2.00
99943	5.80
99946	4.32
99963	0.43

CLASS GROUP 33

91130	0.28	
91135	0.078	
91200	0.16	
91265	3.42	
91266	1.81	
91560	1.00	*
91580	1.32	
91606	2.74	
91629	0.56	
91636	0.96	
91641	0.26	
91722	0.84	
92445	0.55	
92663	0.13	
95306	1.10	
95357	0.28	
95455	1.16	
95505	0.54	
96317	0.29	
96872	1.03	
97220	0.075	
97308	0.14	
97447	0.46	
97651	1.36	
97652	1.18	
97655	1.05	
98002	0.19	
98152	0.64	
98153	0.72	
98154	0.85	
98155	1.19	
98157	0.76	
98159	0.51	
98160	1.08	
98161	1.21	
98163	1.27	
98303	2.39	
98309	1.20	
98429	0.25	
98658	1.23	
98659	0.22	
98705	1.74	
98751	0.93	
98914	0.15	
98949	0.21	
99220	0.33	
99222	0.62	
99471	0.15	
99969	0.60	
99988	0.53	

CLASS GROUP 34

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

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

CLASS GROUP 34 (cont'd)

15406	1.35
15488	3.37
15733	0.88
16009	1.08
16588	0.50
16604	0.84
16694	1.66
16819	4.78
16820	3.70
16890	0.56
16891	0.61
16892	1.11
18506	1.76
18616	1.34
45380	1.03
45771	1.57
45819	0.51
49239	0.77
51315	0.50
51357	0.71
51358	1.71
51359	1.50
59925	1.54
59926	1.31
59927	0.88

CLASS GROUP 35

51300	0.91	
51305	0.91	
51350	1.53	
51351	1.37	
51352	1.88	
51355	1.28	
51356	1.38	
51575	0.41	
51666	0.65	
51767	0.19	
51777	0.66	
51790	1.10	
51833	0.99	
51900	0.74	
52315	0.86	
52744	3.79	
53374	1.00	*
53375	0.53	
53376	0.85	
53377	0.87	
53403	0.55	
53565	0.64	
55371	2.55	
55802	0.66	
56488	1.10	
56690	0.57	
57403	1.35	
58020	1.45	
58713	0.42	
59188	2.88	
59189	3.95	
59482	3.00	
59647	1.34	
59773	0.17	
59774	0.14	
59775	0.18	
59889	0.56	

CLASS GROUP 36

50010	5.03	
50015	3.27	
50017	2.49	
50045	5.69	
50047	0.64	
51201	0.86	
51205	2.62	
51206	0.41	
51240	10.34	
51241	30.72	
51251	0.89	
51252	3.12	
51253	2.66	
51254	0.83	
51340	0.85	
51370	10.10	
51380	1.01	
51500	1.91	
51550	2.36	
51551	0.82	
51552	1.42	
51553	2.53	
51554	0.24	
51576	4.54	
51600	3.09	
51613	2.04	
51741	5.38	
51752	4.54	
51796	1.96	
51808	6.97	
51809	8.65	
51869	2.31	
51877	13.01	
51889	2.14	
51896	1.00	*
51919	2.16	
51926	2.20	
51927	1.19	
51934	2.41	
51941	2.19	
51942	3.50	
51956	9.45	
51957	8.33	
51958	7.40	
51959	7.58	
51960	1.00	
51970	4.35	
51982	1.28	
51986	5.03	
51999	2.12	
52002	1.86	
52109	0.47	
52134	6.23	
52150	11.47	
52402	0.47	
52432	2.33	
52433	2.13	
52435	2.67	
52438	1.93	
52440	3.03	
52467	2.80	

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

CLASS GROUP 36 (cont'd)

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

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

CLASS GROUP 37

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

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

CLASS GROUP 38

10072	4.39
10367	3.88
10368	5.67
11007	1.65
11201	14.44
11202	4.27
11206	0.67
11207	8.46
11208	1.45
11209	6.81
11210	2.90
11211	15.07
11212	2.28
11213	1.86
11214	4.58
11222	0.077
14405	0.97
15070	0.13
15607	0.17
15699	0.42
16471	0.24
41620	1.21
41677	0.25
41696	0.79
41697	0.55
43470	4.60
43822	3.66
43840	0.045
43860	2.88
43889	1.03
44280	0.25
45678	0.27
46622	10.69
47050	1.00 *
47367	0.25
49005	0.17
49840	1.03
51516	0.075
51517	0.085
51985	0.070
52660	0.089
53734	0.45
54012	0.045
57997	0.10
58408	0.059
58409	0.075
58456	0.040
58457	0.058
58458	0.075
58459	0.09

CLASS GROUP 39

11205	(a)
13206	(a)
13207	(a)
13411	(a)
15060	(a)
15061	(a)
18575	(a)
41675	(a)
41679	(a)
44010	(a)
51211	(a)
52876	(a)
53901	(a)
53902	(a)
53903	(a)
53904	(a)
53905	(a)
53951	(a)
53952	(a)
53953	(a)
54444	(a)
55014	(a)
55410	(a)
58561	(a)
59695	(a)
91210	(a)
91280	(a)
91325	(a)
91581	(a)
91582	(a)
91583	(a)
91584	(a)
91585	(a)
91586	(a)
91587	(a)
91588	(a)
91589	(a)
91591	(a)
91618	(a)
94444	(a)
94638	(a)
95358	(a)
95630	(a)
95648	(a)
96703	(a)
96930	(a)
97002	(a)
97003	(a)
97221	(a)
98150	(a)
98151	(a)
98156	(a)
98158	(a)
98162	(a)
98428	(a)
98430	(a)
98622	(a)
98623	(a)
98698	(a)
98871	(a)
99081	(a)
99082	(a)
99083	(a)
99084	(a)
99085	(a)
99160	(a)
99221	(a)
99445	(a)
99798	(a)
99803	(a)
99986	(a)
99987	(a)

CLASS EXCEPTIONS

The following class exceptions apply by state:

Class Group 10	
47469	Not valid for New Jersey
Class Group 13	
49292	For New York, territory 01, class is mapped to Class Group 14 {(a)-rated}
49920	Valid only for New York, territory 01, with a differential of 1.00
Class Group 14	
49910	Valid only for New York
49913	Valid only for New York
Class Group 32	
92447	Not valid for New York, territory 01
92453	Not valid for New York, territory 01
93166	Valid only for Louisiana, with a differential of 0.17
93167	Valid only for Louisiana, with a differential of 1.62
Class Group 33	
91130	For New York, class is mapped to Class Group 39 {(a)-rated}
91600	Valid only for New York, with a differential of 1.32
91636	For New York, class is mapped to Class Group 39 {(a)-rated}
98751	For New York, class is mapped to Class Group 39 {(a)-rated}
Class Group 35	
51029	Valid only for Hawaii, with a differential of 1.00
51098	Valid only for Hawaii, with a differential of 1.00
Class Group 38	
41620	Not valid for New York
Class Group 39	
93169	Valid only for Louisiana

SECTION F

SUPPORTING MATERIAL -- PRODUCTS

TABLE OF CONTENTS

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

MULTISTATE
PRODUCTS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL

TYPE OF POLICY	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	X	EXPOSURE TREND#	X	AVERAGE IPMF*	=	TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	$33,637,225	1.000		1.046				$35,184,537
	12/31/2018	31,771,084	0.999		1.034				32,818,450
	12/31/2019	34,331,704	1.000		1.023				35,121,333
MULTILINE	12/31/2017	$90,159,474	1.000		1.050		0.865		$81,887,342
	12/31/2018	92,048,269	0.999		1.036		0.865		82,405,648
	12/31/2019	95,079,776	1.000		1.025		0.865		84,300,106
TOTAL	12/31/2017								$117,071,879
	12/31/2018								115,224,098
	12/31/2019								119,421,439

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

\# AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 03/01/2022 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION F - AVERAGE ANNUAL EXPOSURE TRENDS.

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

MULTISTATE
PRODUCTS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$13,317,992		1.060		1.080		1.182		0.866		$15,606,436
		12/31/2018	10,669,526		1.424		1.080		1.148		0.889		16,746,441
		12/31/2019	6,620,070		2.022		1.080		1.114		0.911		14,671,383
BI	ALAE	12/31/2017	$18,459,984				1.080		1.182		0.866		$20,407,530
		12/31/2018	23,747,125				1.080		1.148		0.889		26,174,503
		12/31/2019	16,285,287				1.080		1.114		0.911		17,849,364
PD	B/L INDEMNITY	12/31/2017	$20,162,666		1.151		1.080		1.249		0.866		$27,109,866
		12/31/2018	16,580,016		1.248		1.080		1.201		0.889		23,859,869
		12/31/2019	16,506,584		1.475		1.080		1.155		0.911		27,667,718
PD	ALAE	12/31/2017	$27,470,488				1.080		1.249		0.866		$32,090,055
		12/31/2018	21,846,053				1.080		1.201		0.889		25,190,774
		12/31/2019	25,484,940				1.080		1.155		0.911		28,960,612
	TOTAL FULL COVERAGE	12/31/2017											$95,213,887
		12/31/2018											91,971,586
		12/31/2019											89,149,077

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

MULTISTATE
PRODUCTS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$2,028,526		1.232		1.080		1.182		0.866		$2,762,806
		12/31/2018	727,870		1.511		1.080		1.148		0.889		1,212,232
		12/31/2019	1,091,312		2.311		1.080		1.114		0.911		2,764,243
BI	ALAE	12/31/2017	$2,934,253				1.080		1.182		0.866		$3,243,820
		12/31/2018	1,634,129				1.080		1.148		0.889		1,801,166
		12/31/2019	2,878,267				1.080		1.114		0.911		3,154,702
PD	B/L INDEMNITY	12/31/2017	$3,569,417		1.090		1.080		1.249		0.866		$4,544,937
		12/31/2018	3,429,400		1.175		1.080		1.201		0.889		4,646,485
		12/31/2019	2,172,707		1.475		1.080		1.155		0.911		3,641,810
PD	ALAE	12/31/2017	$5,546,696				1.080		1.249		0.866		$6,479,455
		12/31/2018	4,898,283				1.080		1.201		0.889		5,648,230
		12/31/2019	4,114,570				1.080		1.155		0.911		4,675,721
	TOTAL DED COVERAGE	12/31/2017											$17,031,017
		12/31/2018											13,308,113
		12/31/2019											14,236,476
	TOTAL	12/31/2017											$112,244,904
		12/31/2018											105,279,699
		12/31/2019											103,385,553

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

MULTISTATE
Products
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

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

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

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

MULTISTATE
PRODUCTS

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

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

LINK RATIOS

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

Average Best 3 of 5

27:15	39:27
1.001	0.999

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

MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

TABLE OF CONTENTS

- Bodily Injury Indemnity - Full Coverage F-8-9
- Bodily Injury Indemnity - Deductible Coverage F-10-11
- Bodily Injury ALAE F-12-14
- Property Damage Indemnity - Full Coverage F-15-16
- Property Damage Indemnity - Deductible Coverage F-17-18
- Property Damage ALAE F-19-21

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	7,473,846	10,729,094	14,071,409	15,880,255	15,738,860	15,619,209	16,273,679	15,631,229	15,499,885	15,568,184	15,481,595
12/31/2001	8,231,274	12,317,432	15,815,794	16,446,544	16,880,080	16,859,829	17,147,792	17,491,893	17,190,820	17,047,610	17,366,738
12/31/2002	7,018,229	10,700,460	14,429,437	16,378,092	15,586,609	14,774,453	14,437,476	14,201,243	14,196,889	14,224,960	14,513,480
12/31/2003	7,228,189	11,415,443	14,236,492	15,145,727	14,541,409	13,835,085	13,543,994	14,006,523	14,349,354	14,538,465	14,508,946
12/31/2004	7,160,414	10,844,149	14,345,301	15,958,927	15,388,112	14,453,131	14,521,341	14,403,289	14,765,202	14,877,382	14,878,960
12/31/2005	8,708,761	10,356,952	13,330,018	13,239,776	13,580,297	13,460,547	13,288,409	13,515,252	13,289,672	13,289,746	13,218,023
12/31/2006	8,045,767	12,703,559	16,967,245	17,176,393	16,485,538	16,649,735	16,602,337	16,806,388	17,052,160	17,004,493	16,646,263
12/31/2007	9,362,846	14,599,354	18,038,286	19,067,915	18,940,189	19,053,290	18,473,485	18,464,313	18,246,239	18,140,537	18,268,019
12/31/2008	9,562,550	13,726,422	16,398,237	17,214,328	18,956,150	17,663,444	17,437,569	17,354,898	17,386,405	17,430,593	17,668,612
12/31/2009	10,624,064	13,519,796	16,031,003	16,312,522	16,047,241	16,139,503	15,994,242	16,076,065	16,021,333	16,285,247	16,623,697
12/31/2010	11,059,633	15,363,249	16,865,131	17,555,631	17,733,041	16,353,060	16,104,307	16,097,694	16,123,460	16,043,736	
12/31/2011	8,606,729	11,816,428	15,071,652	15,377,311	14,802,603	14,589,272	14,464,946	14,607,628	15,105,039		
12/31/2012	8,718,522	13,002,276	16,774,601	17,038,494	17,187,074	16,723,272	16,537,263	17,278,071			
12/31/2013	6,458,241	9,678,518	13,306,421	14,310,180	14,660,496	14,449,961	14,829,020				
12/31/2014	6,960,086	9,615,799	13,108,027	14,875,442	14,301,209	14,931,625					
12/31/2015	6,730,026	9,166,802	12,114,663	13,292,827	12,927,122						
12/31/2016	5,803,315	8,328,535	10,965,818	11,739,182							
12/31/2017	6,284,651	9,692,884	13,016,047								
12/31/2018	6,850,985	9,890,542									
12/31/2019	6,006,708										

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

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.436	1.312	1.129	0.991	0.992	1.042	0.961	0.992	1.004	0.994	1.001
12/31/2001	1.496	1.284	1.040	1.026	0.999	1.017	1.020	0.983	0.992	1.019	1.018
12/31/2002	1.525	1.348	1.135	0.952	0.948	0.977	0.984	1.000	1.002	1.020	1.032
12/31/2003	1.579	1.247	1.064	0.960	0.951	0.979	1.034	1.024	1.013	0.998	1.001
12/31/2004	1.514	1.323	1.112	0.964	0.939	1.005	0.992	1.025	1.008	1.000	0.991
12/31/2005	1.189	1.287	0.993	1.026	0.991	0.987	1.017	0.983	1.000	0.995	0.992
12/31/2006	1.579	1.336	1.012	0.960	1.010	0.997	1.012	1.015	0.997	0.979	1.018
12/31/2007	1.559	1.236	1.057	0.993	1.006	0.970	1.000	0.988	0.994	1.007	0.999
12/31/2008	1.435	1.195	1.050	1.101	0.932	0.987	0.995	1.002	1.003	1.014	1.004
12/31/2009	1.273	1.186	1.018	0.984	1.006	0.991	1.005	0.997	1.016	1.021	
12/31/2010	1.389	1.098	1.041	1.010	0.922	0.985	1.000	1.002	0.995		
12/31/2011	1.373	1.275	1.020	0.963	0.986	0.991	1.010	1.034			
12/31/2012	1.491	1.290	1.016	1.009	0.973	0.989	1.045				
12/31/2013	1.499	1.375	1.075	1.024	0.986	1.026					
12/31/2014	1.382	1.363	1.135	0.961	1.044						
12/31/2015	1.362	1.322	1.097	0.972							
12/31/2016	1.435	1.317	1.071								
12/31/2017	1.542	1.343									
12/31/2018	1.444										
3 Yr Mean	1.474	1.327	1.101	0.986	1.001	1.002	1.018	1.011	1.005	1.014	1.007
Best 3/5	1.420	1.343	1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2016				0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2017			1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2018		1.343	1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2019	1.420	1.343	1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998

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

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	873,634	1,075,574	1,264,786	1,553,268	1,443,449	1,419,159	1,419,163	1,539,750	1,631,917	1,528,279	1,657,475
12/31/2001	498,854	1,028,391	1,407,213	1,805,523	1,580,359	1,465,659	1,664,728	1,634,588	1,672,959	1,590,024	1,611,023
12/31/2002	544,701	1,105,166	1,578,740	1,506,828	1,743,546	1,739,779	1,813,428	1,637,505	1,610,578	1,612,973	1,610,628
12/31/2003	638,664	916,783	958,041	1,459,977	1,199,336	1,180,799	1,300,405	1,291,916	1,294,391	1,300,140	1,302,251
12/31/2004	1,259,180	1,530,336	1,941,957	2,221,735	2,165,491	2,131,175	2,095,646	2,166,085	2,164,890	2,166,354	2,166,558
12/31/2005	888,062	1,168,184	1,878,322	1,885,652	1,305,631	1,305,665	1,345,415	1,276,574	1,175,438	1,171,672	1,176,172
12/31/2006	1,340,484	1,854,486	2,200,712	1,941,673	1,681,231	1,612,987	1,547,736	1,595,185	1,495,268	1,499,768	1,527,326
12/31/2007	1,689,707	2,256,956	2,097,368	2,261,583	2,326,803	1,957,256	1,964,355	2,074,732	2,079,132	2,104,132	2,114,407
12/31/2008	1,138,042	1,538,456	1,941,961	1,984,373	2,050,592	2,101,219	2,216,733	2,189,203	2,114,204	2,101,854	2,199,628
12/31/2009	912,994	1,171,556	1,367,870	1,431,676	1,666,190	1,812,731	1,757,492	1,752,493	1,844,719	1,942,492	1,942,892
12/31/2010	1,027,500	1,740,936	1,637,725	1,765,625	1,849,562	1,947,469	1,900,800	1,803,024	2,391,943	2,037,891	
12/31/2011	1,218,383	1,754,275	2,018,417	1,730,949	1,708,771	1,713,520	1,811,521	1,818,619	1,788,519		
12/31/2012	959,829	1,256,122	1,670,834	1,495,076	1,369,224	1,591,159	1,694,233	1,630,938			
12/31/2013	743,389	1,164,532	1,333,962	1,554,424	1,636,437	1,696,686	1,738,135				
12/31/2014	592,767	1,205,729	1,509,544	1,687,940	1,752,715	1,675,637					
12/31/2015	866,797	1,281,265	1,275,846	1,587,857	1,833,976						
12/31/2016	862,318	928,240	1,278,113	1,393,807							
12/31/2017	418,811	1,320,819	1,696,420								
12/31/2018	841,713	793,494									
12/31/2019	1,077,916										

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

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.231	1.176	1.228	0.929	0.983	1.000	1.085	1.060	0.936	1.085	1.031
12/31/2001	2.062	1.368	1.283	0.875	0.927	1.136	0.982	1.023	0.950	1.013	1.014
12/31/2002	2.029	1.429	0.954	1.157	0.998	1.042	0.903	0.984	1.001	0.999	1.000
12/31/2003	1.435	1.045	1.524	0.821	0.985	1.101	0.993	1.002	1.004	1.002	1.000
12/31/2004	1.215	1.269	1.144	0.975	0.984	0.983	1.034	0.999	1.001	1.000	1.000
12/31/2005	1.315	1.608	1.004	0.692	1.000	1.030	0.949	0.921	0.997	1.004	1.002
12/31/2006	1.383	1.187	0.882	0.866	0.959	0.960	1.031	0.937	1.003	1.018	0.983
12/31/2007	1.336	0.929	1.078	1.029	0.841	1.004	1.056	1.002	1.012	1.005	1.008
12/31/2008	1.352	1.262	1.022	1.033	1.025	1.055	0.988	0.966	0.994	1.047	1.000
12/31/2009	1.283	1.168	1.047	1.164	1.088	0.970	0.997	1.053	1.053	1.000	
12/31/2010	1.694	0.941	1.078	1.048	1.053	0.976	0.949	1.327	0.852		
12/31/2011	1.440	1.151	0.858	0.987	1.003	1.057	1.004	0.983			
12/31/2012	1.309	1.330	0.895	0.916	1.162	1.065	0.963				
12/31/2013	1.567	1.145	1.165	1.053	1.037	1.024					
12/31/2014	2.034	1.252	1.118	1.038	0.956						
12/31/2015	1.478	0.996	1.245	1.155							
12/31/2016	1.076	1.377	1.091								
12/31/2017	3.154	1.284									
12/31/2018	0.943										
3 Yr Mean	1.724	1.219	1.151	1.082	1.052	1.049	0.972	1.121	0.966	1.017	0.997
Best 3/5	1.529	1.227	1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.988	1.069	1.020	0.995	1.048	1.002	1.000	1.001
12/31/2001	0.977	1.006	0.998	0.998	1.004	0.996	1.002	1.000 *
12/31/2002	1.000	1.015	1.002	1.000	1.015	0.988	1.000 *	1.000 *
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.006 *	1.000 *	1.000 *
12/31/2004	1.001	1.000	1.000	1.000	0.999 *	1.006 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.000					
12/31/2006	1.000	1.000						
12/31/2007	1.005							
3 Yr Mean	1.002	1.000	1.000	1.000	1.006 @	0.995 @	1.001 @	1.001 @
Best 3/5	1.000	1.001	1.000	0.999	1.006 *	1.001 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2016				1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2017			1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2018		1.227	1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2019	1.529	1.227	1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001

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

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,141,242	4,131,110	7,821,507	11,414,210	12,889,203	14,098,635	16,548,165	17,260,558	18,394,302	19,137,441	19,321,547
12/31/2001	1,879,499	5,333,140	8,433,876	10,458,465	13,585,015	15,229,421	16,998,573	18,653,799	19,028,381	19,000,307	19,337,132
12/31/2002	1,573,982	3,776,374	8,102,830	12,481,658	15,611,075	18,623,205	18,850,667	19,603,597	20,116,966	20,572,941	20,847,250
12/31/2003	1,493,285	4,235,351	8,798,724	14,403,987	18,413,145	20,076,406	20,526,072	21,482,732	21,190,440	22,143,797	23,296,658
12/31/2004	1,153,172	2,932,383	6,393,270	10,669,644	13,402,340	13,197,829	14,504,758	15,330,291	16,219,286	17,412,926	17,560,643
12/31/2005	1,494,440	3,370,465	5,962,291	8,512,450	10,792,471	12,837,220	12,881,117	13,207,743	13,421,356	13,851,883	13,821,305
12/31/2006	1,911,372	6,481,668	8,767,721	11,755,653	13,715,292	15,442,151	18,077,585	19,388,546	18,404,501	18,485,994	18,502,903
12/31/2007	2,355,547	6,929,749	10,794,355	14,608,189	17,873,357	19,625,501	20,789,339	21,016,728	21,244,052	25,571,110	25,578,335
12/31/2008	1,709,261	4,115,443	7,972,706	13,997,587	18,189,562	20,366,787	20,255,891	20,674,820	21,021,232	21,192,066	21,342,527
12/31/2009	3,184,902	5,540,342	9,963,842	12,794,101	15,201,539	16,266,092	16,309,614	16,598,695	16,600,429	16,718,787	16,899,605
12/31/2010	2,080,715	5,684,255	9,737,774	15,136,556	17,196,648	17,991,424	18,169,354	18,343,829	18,466,154	18,744,804	
12/31/2011	2,412,515	5,417,781	9,895,014	13,375,646	15,454,013	16,801,269	17,879,056	17,715,625	18,241,154		
12/31/2012	2,667,191	7,809,205	15,917,305	20,900,892	24,459,912	27,366,857	27,822,853	28,765,028			
12/31/2013	1,535,398	4,947,700	8,792,939	11,728,594	13,973,746	14,936,905	15,718,114				
12/31/2014	1,435,887	3,996,515	8,016,565	12,037,336	14,744,477	16,058,071					
12/31/2015	2,083,391	4,293,340	7,357,259	11,480,722	14,434,164						
12/31/2016	1,428,474	3,352,951	7,750,502	11,235,695							
12/31/2017	1,232,704	3,496,896	8,085,121								
12/31/2018	2,077,961	5,279,581									
12/31/2019	1,052,466										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	19,651,097	20,000,138	20,384,277	20,515,147	20,729,112	20,907,102	21,047,898	21,345,551	21,488,527
12/31/2001	19,634,940	19,975,972	20,255,233	20,558,003	20,768,260	21,078,002	21,249,753	21,419,947	
12/31/2002	23,301,134	23,220,819	23,194,480	22,447,993	22,575,619	23,093,116	23,408,882		
12/31/2003	23,232,766	23,494,353	22,826,602	22,921,993	22,963,875	23,042,396			
12/31/2004	17,716,708	17,840,248	17,969,763	18,223,687	18,135,708				
12/31/2005	13,950,327	14,042,319	14,093,949	14,150,600					
12/31/2006	18,516,103	18,690,217	18,771,734						
12/31/2007	25,681,102	26,100,334							
12/31/2008	21,617,229								

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

Increments

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	2,989,868	3,690,397	3,592,703	1,474,993	1,209,432	2,449,530	712,393	1,133,744	743,139	184,106	329,550	349,041	384,139
12/31/2001	3,453,641	3,100,736	2,024,589	3,126,550	1,644,406	1,769,152	1,655,226	374,582	-28,074	336,825	297,808	341,032	279,261
12/31/2002	2,202,392	4,326,456	4,378,828	3,129,417	3,012,130	227,462	752,930	513,369	455,975	274,309	2,453,884	-80,315	-26,339
12/31/2003	2,742,066	4,563,373	5,605,263	4,009,158	1,663,261	449,666	956,660	-292,292	953,357	1,152,861	-63,892	261,587	-667,751
12/31/2004	1,779,211	3,460,887	4,276,374	2,732,696	-204,511	1,306,929	825,533	888,995	1,193,640	147,717	156,065	123,540	129,515
12/31/2005	1,876,025	2,591,826	2,550,159	2,280,021	2,044,749	43,897	326,626	213,613	430,527	-30,578	129,022	91,992	51,630
12/31/2006	4,570,296	2,286,053	2,987,932	1,959,639	1,726,859	2,635,434	1,310,961	-984,045	81,493	16,909	13,200	174,114	81,517
12/31/2007	4,574,202	3,864,606	3,813,834	3,265,168	1,752,144	1,163,838	227,389	227,324	4,327,058	7,225	102,767	419,232	
12/31/2008	2,406,182	3,857,263	6,024,881	4,191,975	2,177,225	-110,896	418,929	346,412	170,834	150,461	274,702		
12/31/2009	2,355,440	4,423,500	2,830,259	2,407,438	1,064,553	43,522	289,081	1,734	118,358	180,818			
12/31/2010	3,603,540	4,053,519	5,398,782	2,060,092	794,776	177,930	174,475	122,325	278,650				
12/31/2011	3,005,266	4,477,233	3,480,632	2,078,367	1,347,256	1,077,787	-163,431	525,529					
12/31/2012	5,142,014	8,108,100	4,983,587	3,559,020	2,906,945	455,996	942,175						
12/31/2013	3,412,302	3,845,239	2,935,655	2,245,152	963,159	781,209							
12/31/2014	2,560,628	4,020,050	4,020,771	2,707,141	1,313,594								
12/31/2015	2,209,949	3,063,919	4,123,463	2,953,442									
12/31/2016	1,924,477	4,397,551	3,485,193										
12/31/2017	2,264,192	4,588,225											
12/31/2018	3,201,620												

Incremental Percentages

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0969	0.1196	0.1165	0.0478	0.0392	0.0794	0.0231	0.0368	0.0241	0.0060	0.0107	0.0113	0.0125
12/31/2001	0.1039	0.0933	0.0609	0.0940	0.0495	0.0532	0.0498	0.0113	-0.0008	0.0101	0.0090	0.0103	0.0084
12/31/2002	0.0795	0.1562	0.1581	0.1130	0.1087	0.0082	0.0272	0.0185	0.0165	0.0099	0.0886	-0.0029	-0.0010
12/31/2003	0.0904	0.1504	0.1847	0.1321	0.0548	0.0148	0.0315	-0.0096	0.0314	0.0380	-0.0021	0.0086	-0.0220
12/31/2004	0.0675	0.1313	0.1623	0.1037	-0.0078	0.0496	0.0313	0.0337	0.0453	0.0056	0.0059	0.0047	0.0049
12/31/2005	0.0642	0.0886	0.0872	0.0780	0.0699	0.0015	0.0112	0.0073	0.0147	-0.0010	0.0044	0.0031	0.0018
12/31/2006	0.1335	0.0668	0.0873	0.0573	0.0505	0.0770	0.0383	-0.0288	0.0024	0.0005	0.0004	0.0051	0.0024
12/31/2007	0.1206	0.1019	0.1005	0.0861	0.0462	0.0307	0.0060	0.0060	0.1141	0.0002	0.0027	0.0111	
12/31/2008	0.0708	0.1135	0.1772	0.1233	0.0641	-0.0033	0.0123	0.0102	0.0050	0.0044	0.0081		
12/31/2009	0.0670	0.1259	0.0805	0.0685	0.0303	0.0012	0.0082	0.0000	0.0034	0.0051			
12/31/2010	0.1065	0.1198	0.1595	0.0609	0.0235	0.0053	0.0052	0.0036	0.0082				
12/31/2011	0.1040	0.1550	0.1205	0.0719	0.0466	0.0373	-0.0057	0.0182					
12/31/2012	0.1477	0.2329	0.1432	0.1022	0.0835	0.0131	0.0271						
12/31/2013	0.1158	0.1305	0.0996	0.0762	0.0327	0.0265							
12/31/2014	0.0770	0.1209	0.1210	0.0814	0.0395								
12/31/2015	0.0932	0.1291	0.1738	0.1245									
12/31/2016	0.0828	0.1891	0.1499										
12/31/2017	0.0805	0.1632											
12/31/2018	0.0931												
Best 3/5	0.0855	0.1409	0.1380	0.0866	0.0396	0.0150	0.0086	0.0066	0.0055	0.0017	0.0043	0.0061	0.0011

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

	Link Ratios						
A.Y.E.	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2000	1.006	1.010	1.009	1.007	1.014	1.007	1.033 *
12/31/2001	1.015	1.010	1.015	1.008	1.008	1.008 *	1.033 *
12/31/2002	0.968	1.006	1.023	1.014	1.009 *	1.008 *	1.033 *
12/31/2003	1.004	1.002	1.003	1.009 *	1.009 *	1.008 *	1.033 *
12/31/2004	1.014	0.995	1.005 *	1.009 *	1.009 *	1.008 *	1.033 *
12/31/2005	1.004						
Best 3/5	1.007	1.006	1.009 *	1.009 *	1.009 *	1.008 *	1.033 *

171 to Ultimate Factor: 1.084

	Cumulative Incremental Factors						
Months-to-Ultimate	15	27	39	51	63	75	87
	0.540	0.454	0.313	0.175	0.089	0.049	0.034
Months-to-Ultimate	99	111	123	135	147	159	171
	0.025	0.019	0.013	0.012	0.007	0.001	0.000

A.Y.E	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	8,108,570	28,502,182	0.313	8,921,186	17,029,756	1.084	18,459,984
12/31/2018	5,407,503	36,342,882	0.454	16,499,669	21,907,172	1.084	23,747,125
12/31/2019	1,044,122	25,887,798	0.540	13,979,404	15,023,526	1.084	16,285,287

* Calculated Using Modified Bondy Method

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	9,442,453	12,595,997	14,511,970	15,343,878	16,676,192	17,703,603	18,552,945	19,303,760	19,549,456	19,875,358	19,888,742
12/31/2001	11,352,927	14,665,038	18,711,896	19,696,500	19,611,935	20,309,474	21,442,362	21,341,015	21,845,669	22,043,334	22,328,133
12/31/2002	9,140,824	14,207,988	17,186,817	16,683,379	16,557,917	17,662,370	17,931,886	18,086,542	18,329,249	18,592,359	19,095,692
12/31/2003	10,897,192	12,589,552	14,878,060	16,148,413	17,510,366	18,785,505	19,117,935	19,730,659	20,298,476	20,586,735	20,682,183
12/31/2004	10,021,997	12,167,902	13,583,994	13,950,681	15,326,855	15,316,667	15,660,603	16,042,499	16,191,023	16,583,240	16,740,575
12/31/2005	11,527,978	13,714,275	13,727,131	14,394,665	14,762,252	15,242,516	15,208,555	16,231,598	16,299,313	16,940,340	17,252,157
12/31/2006	12,722,815	14,463,715	15,677,271	15,956,752	17,020,413	17,450,985	18,183,484	20,046,811	20,648,948	20,475,092	20,590,175
12/31/2007	17,124,759	19,503,428	20,500,343	20,625,847	21,786,418	22,593,375	23,929,136	24,613,440	24,910,504	25,665,904	26,242,419
12/31/2008	16,582,353	19,627,203	21,194,465	22,239,627	23,203,853	24,352,152	25,053,533	25,570,499	26,129,971	26,603,865	26,782,852
12/31/2009	18,862,503	21,787,343	23,590,782	23,596,808	23,808,579	24,526,676	24,191,140	24,840,688	25,193,460	25,077,777	25,371,362
12/31/2010	18,169,384	20,850,476	22,144,693	22,618,382	22,649,384	23,330,665	23,373,353	23,751,251	24,103,830	24,276,952	
12/31/2011	14,767,208	16,412,327	17,237,787	18,607,499	18,973,542	19,480,766	20,045,028	20,605,631	20,664,707		
12/31/2012	15,310,538	16,578,296	18,263,545	20,451,249	20,897,694	21,240,826	21,567,032	21,735,928			
12/31/2013	13,813,933	16,461,182	17,918,370	18,180,611	18,941,231	19,377,705	19,666,778				
12/31/2014	13,289,016	15,586,803	17,017,645	17,133,679	17,421,951	17,444,627					
12/31/2015	14,091,105	15,062,232	15,589,195	16,225,755	17,677,801						
12/31/2016	13,950,535	16,856,463	18,452,036	18,937,789							
12/31/2017	13,580,524	17,066,171	18,296,115								
12/31/2018	12,825,670	14,924,657									
12/31/2019	15,061,958										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	19,658,847	19,804,510	19,653,391	19,639,748	19,641,139	19,639,767	19,641,968	19,631,468	19,631,468
12/31/2001	22,350,671	22,110,186	21,963,916	22,013,589	21,966,440	21,973,267	21,962,467	21,862,465	
12/31/2002	19,207,079	19,292,462	19,330,684	19,431,364	19,431,070	19,362,558	19,259,058		
12/31/2003	21,167,516	20,967,264	20,927,351	20,957,593	20,940,356	20,979,031			
12/31/2004	16,949,494	16,886,578	17,046,720	16,798,398	16,692,432				
12/31/2005	17,116,162	17,027,682	17,254,927	17,203,957					
12/31/2006	20,413,758	20,738,236	20,749,176						
12/31/2007	26,379,519	26,390,557							
12/31/2008	26,845,848								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.334	1.152	1.057	1.087	1.062	1.048	1.040	1.013	1.017	1.001	0.988
12/31/2001	1.292	1.276	1.053	0.996	1.036	1.056	0.995	1.024	1.009	1.013	1.001
12/31/2002	1.554	1.210	0.971	0.992	1.067	1.015	1.009	1.013	1.014	1.027	1.006
12/31/2003	1.155	1.182	1.085	1.084	1.073	1.018	1.032	1.029	1.014	1.005	1.023
12/31/2004	1.214	1.116	1.027	1.099	0.999	1.022	1.024	1.009	1.024	1.009	1.012
12/31/2005	1.190	1.001	1.049	1.026	1.033	0.998	1.067	1.004	1.039	1.018	0.992
12/31/2006	1.137	1.084	1.018	1.067	1.025	1.042	1.102	1.030	0.992	1.006	0.991
12/31/2007	1.139	1.051	1.006	1.056	1.037	1.059	1.029	1.012	1.030	1.022	1.005
12/31/2008	1.184	1.080	1.049	1.043	1.049	1.029	1.021	1.022	1.018	1.007	1.002
12/31/2009	1.155	1.083	1.000	1.009	1.030	0.986	1.027	1.014	0.995	1.012	
12/31/2010	1.148	1.062	1.021	1.001	1.030	1.002	1.016	1.015	1.007		
12/31/2011	1.111	1.050	1.079	1.020	1.027	1.029	1.028	1.003			
12/31/2012	1.083	1.102	1.120	1.022	1.016	1.015	1.008				
12/31/2013	1.192	1.089	1.015	1.042	1.023	1.015					
12/31/2014	1.173	1.092	1.007	1.017	1.001						
12/31/2015	1.069	1.035	1.041	1.089							
12/31/2016	1.208	1.095	1.026								
12/31/2017	1.257	1.072									
12/31/2018	1.164										
3 Yr Mean	1.210	1.067	1.025	1.049	1.013	1.020	1.017	1.011	1.007	1.014	0.999
Best 3/5	1.182	1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.007	0.992	0.999	1.000	1.000	1.000	0.999	1.000
12/31/2001	0.989	0.993	1.002	0.998	1.000	1.000	0.995	1.000 *
12/31/2002	1.004	1.002	1.005	1.000	0.996	0.995	1.000 *	1.000 *
12/31/2003	0.991	0.998	1.001	0.999	1.002	1.000 *	1.000 *	1.000 *
12/31/2004	0.996	1.009	0.985	0.994	0.999 *	1.000 *	1.000 *	1.000 *
12/31/2005	0.995	1.013	0.997					
12/31/2006	1.016	1.001						
12/31/2007	1.000							
3 Yr Mean	1.004	1.008	0.994	0.998	0.999 @	0.998 @	0.997 @	1.000 @
Best 3/5	0.997	1.004	1.000	0.999	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2016				1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2017			1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2018		1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2019	1.182	1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000

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

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	881,981	1,403,398	1,852,970	1,697,543	1,785,874	1,955,489	2,343,312	2,529,715	2,673,661	2,888,667	2,958,533
12/31/2001	1,655,036	1,846,021	2,447,574	2,733,510	2,661,869	2,972,417	3,420,201	3,992,819	4,235,048	4,353,126	4,501,760
12/31/2002	792,779	1,413,278	1,684,193	2,099,656	2,690,430	2,814,672	2,966,986	3,081,315	3,682,598	3,669,629	3,668,830
12/31/2003	1,084,908	1,076,791	1,011,567	1,154,325	1,208,991	1,352,096	1,708,264	1,723,839	1,748,735	1,891,159	2,146,041
12/31/2004	698,423	1,285,503	1,590,908	1,341,501	1,211,530	1,263,277	1,250,828	1,220,525	1,323,174	1,420,512	1,420,706
12/31/2005	1,676,537	2,785,909	2,745,447	3,135,472	3,014,131	2,884,907	3,239,455	3,252,628	3,344,161	3,265,944	3,217,114
12/31/2006	2,709,173	3,828,126	4,450,110	4,142,996	4,085,655	4,220,634	4,658,488	4,730,271	4,856,970	4,985,919	5,020,003
12/31/2007	3,147,987	2,934,228	2,794,920	2,895,503	3,112,600	3,148,951	3,143,182	3,394,358	3,510,333	3,526,243	3,646,779
12/31/2008	2,296,149	2,532,105	3,008,852	3,125,863	2,919,539	2,977,845	3,144,737	3,232,876	3,243,072	3,163,285	3,270,284
12/31/2009	3,451,977	3,425,352	2,994,398	3,053,973	3,222,320	3,442,737	3,351,690	3,477,798	3,516,547	3,704,094	3,758,463
12/31/2010	1,964,884	2,830,798	3,057,448	2,849,819	2,837,586	2,948,116	2,975,358	2,895,560	2,945,573	3,180,473	
12/31/2011	3,184,589	3,208,492	3,039,215	3,044,912	3,222,783	3,135,788	3,099,706	3,099,229	3,104,205		
12/31/2012	2,644,430	2,762,516	2,902,587	2,810,472	2,922,504	2,700,270	2,713,625	2,747,281			
12/31/2013	3,491,847	3,527,426	3,640,383	3,595,202	3,547,940	3,622,641	3,584,464				
12/31/2014	2,971,920	3,952,572	4,092,912	4,219,687	4,255,953	4,259,286					
12/31/2015	2,289,847	2,368,540	2,762,369	2,902,685	3,017,091						
12/31/2016	2,185,048	2,514,756	2,265,683	2,420,753							
12/31/2017	1,861,919	2,388,729	2,887,762								
12/31/2018	2,278,343	3,221,640									
12/31/2019	2,099,509										

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

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.591	1.320	0.916	1.052	1.095	1.198	1.080	1.057	1.080	1.024	0.971
12/31/2001	1.115	1.326	1.117	0.974	1.117	1.151	1.167	1.061	1.028	1.034	0.965
12/31/2002	1.783	1.192	1.247	1.281	1.046	1.054	1.039	1.195	0.996	1.000	0.931
12/31/2003	0.993	0.939	1.141	1.047	1.118	1.263	1.009	1.014	1.081	1.135	1.032
12/31/2004	1.841	1.238	0.843	0.903	1.043	0.990	0.976	1.084	1.074	1.000	0.979
12/31/2005	1.662	0.985	1.142	0.961	0.957	1.123	1.004	1.028	0.977	0.985	1.005
12/31/2006	1.413	1.162	0.931	0.986	1.033	1.104	1.015	1.027	1.027	1.007	1.003
12/31/2007	0.932	0.953	1.036	1.075	1.012	0.998	1.080	1.034	1.005	1.034	0.967
12/31/2008	1.103	1.188	1.039	0.934	1.020	1.056	1.028	1.003	0.975	1.034	0.990
12/31/2009	0.992	0.874	1.020	1.055	1.068	0.974	1.038	1.011	1.053	1.015	
12/31/2010	1.441	1.080	0.932	0.996	1.039	1.009	0.973	1.017	1.080		
12/31/2011	1.008	0.947	1.002	1.058	0.973	0.988	1.000	1.002			
12/31/2012	1.045	1.051	0.968	1.040	0.924	1.005	1.012				
12/31/2013	1.010	1.032	0.988	0.987	1.021	0.989					
12/31/2014	1.330	1.036	1.031	1.009	1.001						
12/31/2015	1.034	1.166	1.051	1.039							
12/31/2016	1.151	0.901	1.068								
12/31/2017	1.283	1.209									
12/31/2018	1.414										
3 Yr Mean	1.283	1.092	1.050	1.012	0.982	0.994	0.995	1.010	1.036	1.028	0.987
Best 3/5	1.255	1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2016				1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2017			1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2018		1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2019	1.255	1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991

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

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

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

Allocated Expenses as of:

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

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

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

Increments

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

Incremental Percentages

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0392	0.0781	0.1272	0.0778	0.1045	0.0846	0.0300	0.0202	0.0276	0.0146	0.0172	0.0117	0.0054
12/31/2001	0.0455	0.0801	0.1069	0.1084	0.0577	0.0855	0.0452	0.0418	-0.0256	0.0064	0.0153	0.0146	0.0160
12/31/2002	0.0732	0.1127	0.0677	0.0697	0.0439	0.0283	0.0699	-0.0208	0.0039	0.0191	0.0133	0.0105	0.0071
12/31/2003	0.0706	0.0838	0.1263	0.0605	0.0603	0.0567	0.0350	0.0327	0.0322	0.0257	0.0404	0.0063	0.0212
12/31/2004	0.0662	0.1213	0.1105	0.1058	0.0793	0.0608	0.0461	0.0537	0.0464	0.0297	0.0406	0.0137	0.0018
12/31/2005	0.0949	0.1309	0.0014	0.0466	0.0508	0.0903	0.0652	0.0462	0.0470	0.0454	0.0342	0.0432	0.0150
12/31/2006	0.0665	0.1022	0.0916	0.0611	0.0650	0.0451	0.0706	0.1000	0.0190	0.0254	0.0033	0.0064	0.0031
12/31/2007	0.0498	0.0533	0.0870	0.0592	0.0533	0.0364	0.0608	0.0308	0.0488	0.0314	0.0191	0.0099	
12/31/2008	0.0727	0.0965	0.0809	0.0754	0.0597	0.0357	0.0230	0.0156	0.0191	0.0069	0.0149		
12/31/2009	0.1194	0.1507	0.0817	0.0774	0.0880	0.0229	0.0344	0.0358	0.0146	0.0089			
12/31/2010	0.0821	0.1259	0.1353	0.1171	0.0535	0.0346	0.0115	0.0158	0.0097				
12/31/2011	0.0647	0.1096	0.0982	0.0879	0.0812	0.0435	0.0368	0.0179					
12/31/2012	0.1259	0.1397	0.1846	0.0512	0.0642	0.1089	0.1513						
12/31/2013	0.0960	0.1003	0.1117	0.0761	0.0597	0.0904							
12/31/2014	0.0760	0.0894	0.0755	0.0633	0.0281								
12/31/2015	0.0868	0.1042	0.0747	0.0816									
12/31/2016	0.1537	0.1692	0.0710										
12/31/2017	0.0530	0.0860											
12/31/2018	0.0737												
Best 3/5	0.0788	0.0980	0.0873	0.0737	0.0592	0.0562	0.0314	0.0215	0.0176	0.0219	0.0227	0.0100	0.0084

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

	Link Ratios						
A.Y.E.	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2000	0.997	1.012	1.000	0.999	1.000	1.000	1.000 *
12/31/2001	1.002	0.999	1.001	1.000	1.000	1.000 *	1.000 *
12/31/2002	1.006	1.002	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2003	1.002	0.996	1.002	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.007	1.000	1.000 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	0.988						
Best 3/5	1.003	1.000	1.000 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.003

	Cumulative Incremental Factors						
Months-to-Ultimate	15	27	39	51	63	75	87
	0.587	0.508	0.410	0.323	0.249	0.190	0.134
Months-to-Ultimate	99	111	123	135	147	159	171
	0.102	0.081	0.063	0.041	0.018	0.008	0.000

A.Y.E	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	9,357,164	43,979,172	0.410	18,031,465	27,388,629	1.003	27,470,488
12/31/2018	5,052,840	32,929,481	0.508	16,728,169	21,781,009	1.003	21,846,053
12/31/2019	2,870,401	38,396,221	0.587	22,538,584	25,408,985	1.003	25,484,940

* Calculated Using Modified Bondy Method

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

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

6. Selected 8.0%

Notes: All dollar amounts are displayed in thousands.

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

PRODUCTS TREND SUMMARY

(1)	EXPOSURE TREND	PRODUCTS	
	Average Annual Percent Change		
	a) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	
	b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	
	c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	
(2)	OCCURRENCE SEVERITY	BODILY INJURY	PROPERTY DAMAGE
	a) Fitted		
	All Years	+ 4.6%	+ 4.7%
	Eight Years	+ 2.9%	+ 2.2%
	Six Years	+ 3.2%	+ 4.7%
	b) Selected	+ 3.0%	+ 4.0%
(3)	FREQUENCY TREND		
	Selected	- 2.5%	

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

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

(1) YEAR ENDING QUARTER*		(2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES
2009	1	0.961
	2	0.966
	3	0.969
	4	0.968
2010	1	0.964
	2	0.962
	3	0.962
	4	0.965
2011	1	0.968
	2	0.973
	3	0.978
	4	0.982
2012	1	0.986
	2	0.990
	3	0.995
	4	1.000
2013	1	1.004
	2	1.006
	3	1.008
	4	1.010
2014	1	1.012
	2	1.016
	3	1.019
	4	1.022
2015	1	1.024
	2	1.026
	3	1.027
	4	1.030

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

CHANGE IN EXPOSURES		PRODUCTS
7/1/2017 to 7/1/2022	(2022:4/2017:4)	1.046
7/1/2018 to 7/1/2022	(2022:4/2018:4)	1.032
7/1/2019 to 7/1/2022	(2022:4/2019:4)	1.022

AVERAGE ANNUAL TREND FACTOR		
7/1/2017 to 7/1/2022	(5.0 YRS)	1.009
7/1/2018 to 7/1/2022	(4.0 YRS)	1.008
7/1/2019 to 7/1/2022	(3.0 YRS)	1.007

* Projected values are identified by a 'P' in column (1).
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OCCURRENCE SEVERITY TREND
MULTISTATE
PRODUCTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4) 10 Year	8 Year	6 Year
12/31/2010	$28,291,286	1,148	$24,644	$25,701		
12/31/2011	25,844,845	1,059	24,405	26,878		
12/31/2012	31,873,158	967	32,961	28,109	$30,230	
12/31/2013	22,587,522	799	28,270	29,396	31,118	
12/31/2014	19,951,081	615	32,441	30,742	32,031	$31,838
12/31/2015	17,652,233	522	33,817	32,149	32,971	32,873
12/31/2016	17,181,212	542	31,700	33,622	33,939	33,941
12/31/2017	17,419,555	497	35,049	35,161	34,935	35,044
12/31/2018	15,015,252	416	36,094	36,771	35,961	36,182
12/31/2019	16,484,532	431	38,247	38,455	37,016	37,358
	Goodness of Fit Statistic, R-Squared:			0.778	0.602	0.737

Average Annual Severity Trend (10 yr)	+ 4.6%
Average Annual Severity Trend (8 yr)	+ 2.9%
Average Annual Severity Trend (6 yr)	+ 3.2%
Selected Annual Severity Trend	+ 3.0%

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

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4) 10 Year	8 Year	6 Year
12/31/2010	$45,675,399	1,504	$30,369	$34,409		
12/31/2011	42,416,612	1,273	33,320	36,043		
12/31/2012	51,221,849	1,131	45,289	37,754	$42,234	
12/31/2013	45,005,735	1,011	44,516	39,547	43,157	
12/31/2014	38,700,411	942	41,083	41,424	44,100	$40,823
12/31/2015	35,495,385	866	40,988	43,391	45,063	42,735
12/31/2016	45,421,354	897	50,637	45,451	46,048	44,737
12/31/2017	36,563,407	839	43,580	47,609	47,054	46,832
12/31/2018	34,768,907	778	44,690	49,870	48,082	49,026
12/31/2019	44,523,961	804	55,378	52,237	49,133	51,322
Goodness of Fit Statistic, R-Squared:				0.624	0.265	0.500
Average Annual Severity Trend (10 yr)				+ 4.7%		
Average Annual Severity Trend (8 yr)				+ 2.2%		
Average Annual Severity Trend (6 yr)				+ 4.7%		
Selected Annual Severity Trend#				+ 4.0%		

After discussions with the Washington Insurance Department, we made changes in our selected trend factor for Products PD severity trend

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

PRODUCTS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate[1]	(4) Occurrence Frequency (3)/(2)[2]
12/31/2006	$ 87,900,076	2,884	32.81
12/31/2007	89,768,337	3,194	35.58
12/31/2008	95,613,838	3,081	32.23
12/31/2009	105,059,614	3,521	33.51
12/31/2010	111,095,984	3,588	32.29
12/31/2011	112,338,542	3,319	29.54
12/31/2012	113,233,179	3,093	27.32
12/31/2013	113,272,079	3,012	26.59
12/31/2014	115,658,305	2,683	23.19
12/31/2015	121,444,754	2,347	19.32
12/31/2016	124,967,946	2,295	18.36
12/31/2017	128,546,662	2,138	16.63
12/31/2018	127,109,414	1,952	15.35
12/31/2019	131,902,215	2,018	15.30

Selected Annual Frequency Trend#: - 2.5%

After discussions with the Washington Insurance Department, we made changes in our selected trend factor for Products frequency trend

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

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

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

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

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

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

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

Note: $\tilde{X}$ (X - tilde) is the 5 year Monoline/Multiline ALCCL weighted class group experience ratio, where $\tilde{X}_{monoline}$ (X - tilde monoline) is weighted based on Monoline/Multiline ALCCL for the latest year only.

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

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" is the selected multistate monoline loss cost level change.
The off balance factor of 0.998 results from capping.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 03
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.013 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
10140	309901	1365140	1.26348	.1514	.973	1.096	.969	.021	.022	-4.8	.021	.020
10141	517648	2477950	1.06583	.2123	.952	1.072	.948	.023	.023	-8.3	.024	.022
12361	2119921	10645824	.76912	.4840	.848	.955	.845	.077	.070	-20.7	.082	.065
12373	79860	667298	.70096	.1082	.897	1.010	.893	.024	.023	-16.0	.025	.021
13049	263437	1204692	.26572	.1418	.828	.932	.824	.057	.051	-13.0	.054	.047
13111	47710	248179	.98446	.0800	.926	1.043	.922	.093	.092	-11.3	.097	.086
13112	1833097	8698780	.98343	.4378	.948	1.068	.944	.063	.063	-14.5	.069	.059
13621	266962	1768622	1.24449	.1745	.978	1.101	.974	.320	.330	-13.9	.360	.310
13670	317220	1683434	2.10432	.1697	1.122	1.264	1.118	.015	.017	30.8	.013	.017
15223	1161464	5999664	1.19069	.3580	1.018	1.146	1.013	.041	.044	27.3	.033	.042
15406	310365	1430749	1.80191	.1552	1.058	1.191	1.053	.048	.053	15.9	.044	.051
16604	1326507	6729683	.52897	.3818	.771	.868	.768	.146	.122	-23.8	.147	.112
51300	342	32435	.00000	.0648	.862	.971	.859	.160	.147	-20.8	.173	.137
51305	26104	74028	.04751	.0678	.862	.971	.859	.960	.880	-20.4	1.030	.820
51315	889824	4169599	.63797	.2897	.839	.945	.836	.106	.096	-16.0	.106	.089
51350	149461	889270	.59818	.1224	.882	.993	.878	.135	.127	-16.2	.142	.119
51351	44153	135612	3.53394	.0722	1.110	1.250	1.105	.042	.049	2.2	.045	.046
51352	116874	506837	.44469	.0976	.875	.985	.871	.108	.101	-17.5	.114	.094
51355	158163	822759	.79363	.1182	.906	1.020	.902	.094	.091	-11.5	.096	.085
51356	79635	308409	.02407	.0842	.846	.953	.843	.620	.560	-24.6	.690	.520
51357	7441	23651	3.39394	.0642	1.080	1.216	1.075	.660	.760	34.0	.530	.710
51358	27348	87197	.00000	.0687	.858	.966	.854	.141	.129	-19.5	.149	.120
51359	72067	282027	.11202	.0824	.855	.963	.852	.780	.710	-21.4	.840	.660
51752	613669	3149715	.61770	.2450	.847	.954	.844	.165	.150	-12.6	.159	.139
52002	1629620	8522622	.68329	.4332	.818	.921	.814	.129	.114	-11.0	.118	.105
53001	2335995	11826952	.76961	.5085	.844	.950	.840	.330	.300	-15.2	.330	.280
53374	6573688	29096411	.70609	.7100	.768	.865	.765	.310	.260	-37.6	.380	.237
53375	1859518	9620618	1.59279	.4607	1.231	1.386	1.226	.223	.270	8.0	.250	.270
53376	607689	2838619	.76074	.2302	.884	.995	.880	.194	.183	-8.6	.187	.171
53377	2787565	11666618	.88894	.5053	.905	1.019	.901	.195	.188	-16.6	.211	.176
53565	190708	884036	.12806	.1221	.824	.928	.821	.108	.096	-28.2	.124	.089
55371	29201	165521	.00000	.0743	.853	.961	.850	.119	.108	-22.3	.130	.101
56488	87124	317196	2.47556	.0848	1.053	1.186	1.049	.034	.038	5.9	.034	.036
56758	141397	545868	.54956	.1002	.884	.995	.880	.148	.140	-16.1	.155	.130
56759	773050	3501482	.91087	.2610	.919	1.035	.915	.080	.078	-21.5	.093	.073
56760	1751037	7951972	1.01812	.4178	.962	1.083	.958	.098	.099	-11.3	.106	.094
57002	235602	886893	.24939	.1222	.839	.945	.836	.106	.096	-19.1	.110	.089

X-TILDE: .870 X-TILDE (MONOLINE): .888 PI-TILDE: .0038701
TAU SQUARED: .03000 SIGMA SQUARED: 390962.23375

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 03
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.013 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
57651	189243	830931	.70343	.1187	.895	1.008	.891	.041	.039	-14.0	.043	.037	
57913	741266	3643575	.61838	.2673	.840	.946	.837	.290	.260	-21.6	.310	.243	
59537	321476	1385600	1.74399	.1526	1.047	1.179	1.043	.210	.232	30.4	.168	.219	
59647	48302	221756	.27753	.0782	.871	.981	.868	.170	.158	-15.9	.176	.148	
59904	10856	49941	6.34881	.0661	1.280	1.441	1.274	.061	.076	15.2	.066	.076	U
59905	162292	693179	.24141	.1098	.847	.954	.844	.132	.120	-14.6	.130	.111	
59925	1158	8070	1.24758	.0631	.942	1.061	.938	1.190	1.190	2.8	1.090	1.120	
59926	259881	1286092	1.20630	.1467	.963	1.084	.959	.450	.460	2.4	.420	.430	
59927	41623	409975	.23167	.0911	.858	.966	.854	1.420	1.300	-22.4	1.560	1.210	
59963	49696	179176	.00000	.0752	.852	.959	.848	.410	.370	-22.2	.450	.350	
59964	198414	1021695	.75787	.1307	.900	1.014	.897	.069	.066	1.6	.061	.062	

X-TILDE: .870 X-TILDE (MONOLINE): .888 PI-TILDE: .0038701
TAU SQUARED: .03000 SIGMA SQUARED: 390962.23375

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 04
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .977 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
10010	151747	788688	.98871	.1276	.917	1.059	.903	.195	.189	-4.3	.184	.176	
10040	856541	4632547	1.31066	.3117	1.032	1.192	1.017	.300	.320	10.7	.280	.310	
10070	1896372	10079498	.96661	.4702	.935	1.080	.921	.154	.151	0.7	.141	.142	
10101	280824	1555978	1.07792	.1718	.936	1.081	.922	.181	.177	0.6	.166	.167	
10111	185384	824432	.19948	.1298	.815	.941	.803	.078	.067	-24.1	.083	.063	
10255	2796466	13509070	1.02673	.5372	.971	1.121	.956	.147	.151	7.6	.131	.141	
10256	11855	57152	3.98655	.0808	1.155	1.334	1.138	.152	.183	17.7	.147	.173	
10257	3299332	14701048	.74432	.5567	.816	.942	.803	.169	.148	-18.6	.167	.136	
11126	176304	1081756	1.90177	.1450	1.051	1.214	1.035	.022	.024	15.0	.020	.023	
11203	8266	34509	.00000	.0793	.834	.963	.821	.520	.460	-20.4	.540	.430	
11248	7283	42334	.00000	.0798	.834	.963	.821	.018	.016	-21.1	.019	.015	
12391	1654504	8034313	.63669	.4200	.793	.916	.781	.082	.070	-29.7	.091	.064	
12509	48646	246741	.08522	.0934	.830	.958	.817	.036	.031	-23.7	.038	.029	
12651	710235	3510026	.94281	.2665	.916	1.058	.902	.530	.510	-2.0	.490	.480	
12707	389792	1255524	.43015	.1550	.832	.961	.820	.640	.560	-20.0	.650	.520	
12797	1221327	6010657	1.01274	.3601	.945	1.091	.931	.196	.194	7.7	.169	.182	
13201	23436	119565	.31652	.0850	.856	.988	.843	.160	.144	-19.2	.167	.135	
13204	1383326	6680613	.44160	.3813	.729	.842	.718	1.450	1.140	-25.7	1.400	1.040	
13205	336404	1823210	.65733	.1862	.860	.993	.847	.460	.420	-9.3	.430	.390	
13314	190	985	.00000	.0770	.837	.967	.825	.016	.014	-23.5	.017	.013	
13410	3233592	14733759	.61762	.5573	.745	.860	.734	2.990	2.350	-10.2	2.440	2.190	
13412	476604	2511529	1.44211	.2210	1.025	1.184	1.010	1.140	1.210	13.9	1.010	1.150	
13590	4455269	20631023	.81487	.6336	.848	.979	.835	.740	.670	-16.2	.740	.620	
13715	2050707	10097629	.74631	.4706	.831	.960	.819	.165	.145	-12.3	.154	.135	
13930	1156211	5204123	.62200	.3327	.812	.938	.800	.201	.174	-23.7	.211	.161	
14068	4283	33664	.00000	.0792	.835	.964	.822	.014	.012	-20.0	.015	.012	
14527	418612	1921025	.86644	.1913	.899	1.038	.885	.189	.179	-7.7	.181	.167	
14855	48134	298302	.00000	.0968	.819	.946	.807	.154	.133	-23.5	.162	.124	
16005	358554	1886824	.68742	.1895	.865	.999	.852	.034	.031	-14.7	.034	.029	
16009	36644	196988	2.89399	.0901	1.085	1.253	1.069	.094	.106	26.6	.079	.100	
16527	4989882	23556451	.82762	.6624	.854	.986	.841	.350	.320	-19.4	.360	.290	
16705	241580	1002697	.38844	.1404	.834	.963	.821	.148	.131	-19.7	.152	.122	
16750	348574	1903233	1.47965	.1904	1.015	1.172	1.000	.032	.034	3.2	.031	.032	
18205	626063	2850876	1.55813	.2371	1.061	1.225	1.045	.350	.380	19.4	.310	.370	
18616	3173816	14328620	1.00563	.5508	.961	1.110	.947	.590	.590	3.7	.540	.560	
18707	16529	85649	8.11289	.0827	1.502	1.734	1.479	.004	.005	66.7	.003	.005	U
45771	121774	818499	.08484	.1294	.800	.924	.788	.164	.139	-26.7	.176	.129	

X-TILDE: .843 X-TILDE (MONOLINE): .866 PI-TILDE: .0048139
TAU SQUARED: .03000 SIGMA SQUARED: 407421.96990

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

SUBLINE: PRODUCTS
CLASS GROUP: 04
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .977 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
45901	533443	2173033	.78774	.2042	.882	1.018	.868	.049	.045	-8.5	.047	.043
53907	1848888	7972767	.60401	.4184	.780	.901	.768	.103	.086	-28.8	.111	.079

X-TILDE: .843 X-TILDE (MONOLINE): .866 PI-TILDE: .0048139
TAU SQUARED: .03000 SIGMA SQUARED: 407421.96990

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 05
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.037 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
51380	1421	7205	.27953	.1504	1.204	.963	.872	.044	.041	-24.0	.050	.038	
51575	202787	1037212	1.20187	.2101	1.333	1.066	.965	.020	.021	-5.0	.020	.019	
51576	236016	1053309	1.27830	.2110	1.349	1.079	.977	.093	.097	21.3	.075	.091	
51613	61331	401956	.98626	.1743	1.301	1.041	.942	.139	.139	-5.1	.138	.131	
51666	40016	250582	.00000	.1653	1.142	.914	.827	.101	.089	-18.4	.103	.084	
51767	657	3428	.00000	.1502	1.162	.930	.842	.008	.007	-22.2	.009	.007	
51833	1576	7821	.00000	.1505	1.162	.930	.842	.060	.054	-29.2	.072	.051	
51869	127873	672463	.97736	.1900	1.294	1.035	.937	.136	.136	-9.3	.140	.127	
51889	873	4207	.00000	.1503	1.162	.930	.842	.012	.011	-28.6	.014	.010	
51941	1628072	8250900	1.18485	.4705	1.282	1.026	.929	.041	.041	-2.6	.039	.038	
52469	2188924	10238440	1.00139	.5146	1.179	.943	.854	.104	.096	-18.3	.109	.089	
55647	390632	1881031	1.31056	.2531	1.353	1.082	.980	.062	.065	8.9	.056	.061	
55802	16422	105924	5.62781	.1566	2.035	1.628	1.474	.009	.011	22.2	.009	.011	U
56040	1062	3264	.00000	.1502	1.162	.930	.842	.033	.030	-30.0	.040	.028	
57257	23415	132353	.69087	.1582	1.261	1.009	.913	.035	.034	-11.1	.036	.032	
57410	24861	134344	1.53172	.1583	1.394	1.115	1.009	.162	.173	25.4	.130	.163	
58503	39515	151607	.98343	.1593	1.306	1.045	.946	.076	.077	18.0	.061	.072	
58627	2108	9808	.00000	.1506	1.162	.930	.842	.013	.012	-31.3	.016	.011	
59257	136	1717	.00000	.1501	1.162	.930	.842	.013	.012	-26.7	.015	.011	
59923	651	15456	11.84304	.1510	2.949	2.359	2.136	.004	.005	0.0	.005	.005	U

X-TILDE: 1.123 X-TILDE (MONOLINE): 1.250 PI-TILDE: .0070485
TAU SQUARED: .03000 SIGMA SQUARED: 408947.86527

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.008 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
15733	8092	54904	.02624	.0365	.852	.985	.867	.037	.034	-15.8	.038	.032	
51001	448	6964	.00000	.0274	.859	.993	.874	.450	.420	-15.2	.460	.390	
51116	1228538	4200444	.94837	.4676	.914	1.057	.930	.690	.690	12.3	.570	.640	
51240	60673	274813	2.14540	.0762	.979	1.132	.996	.185	.196	1.1	.182	.184	
51241	361601	1693068	.45950	.2700	.769	.889	.782	.260	.218	-32.3	.300	.203	
51330	199355	970068	4.27073	.1826	1.502	1.736	1.528	.530	.660	53.5	.430	.660	U
51370	233628	617456	.00000	.1319	.767	.887	.781	4.570	3.830	-28.6	5.000	3.570	
51500	327229	1659125	.87071	.2664	.880	1.017	.895	.119	.116	-1.8	.109	.107	
51550	27115	78942	1.97932	.0410	.928	1.073	.944	.390	.400	2.8	.360	.370	
51551	751	42712	1.36674	.0342	.900	1.040	.915	.910	.890	-9.8	.920	.830	
51552	1	18124	.53896	.0296	.873	1.009	.888	.159	.152	-11.3	.159	.141	
51600	123118	613905	.41600	.1313	.822	.950	.836	.191	.172	-19.2	.198	.160	
51734	15360	53293	5.28931	.0362	1.043	1.206	1.061	.310	.350	6.5	.310	.330	
51741	117577	703905	.69907	.1449	.856	.990	.871	.260	.243	-9.6	.250	.226	
51777	136550	683474	1.03626	.1419	.905	1.046	.920	.078	.077	-5.3	.076	.072	
51808	256810	850387	.69469	.1661	.852	.985	.867	.730	.680	-13.7	.730	.630	
51809	37036	143961	.68873	.0530	.873	1.009	.888	.153	.146	-13.9	.158	.136	
51877	95576	393135	.23426	.0962	.821	.949	.835	.212	.191	-19.5	.220	.177	
51896	682835	3455846	.84076	.4210	.865	1.000	.880	.018	.017	-20.0	.020	.016	
51900	10695	56177	3.14101	.0368	.966	1.117	.983	.095	.100	0.0	.093	.093	
51909	83	666	.00000	.0262	.860	.994	.875	.056	.053	-14.0	.057	.049	
51926	291609	1241222	1.68641	.2177	1.058	1.223	1.076	.038	.044	2.5	.040	.041	
51927	437902	2004013	.99150	.3021	.916	1.059	.932	.131	.132	6.1	.115	.122	
51934	31126	621368	.11954	.1325	.782	.904	.796	.125	.107	-29.6	.142	.100	
51956	1497046	7398200	.81445	.6042	.842	.973	.856	.221	.205	-23.2	.246	.189	
51957	1326513	6699859	1.06778	.5807	.990	1.145	1.008	.420	.460	5.0	.400	.420	
51960	4138	29850	.00000	.0318	.855	.988	.869	.350	.330	-16.7	.360	.300	
51982	11326	56375	.00000	.0368	.851	.984	.866	.083	.077	-15.3	.085	.072	
51986	38036	258245	.44849	.0733	.851	.984	.866	.103	.096	-16.8	.107	.089	
51999	146454	676799	.57273	.1409	.839	.970	.854	.440	.400	-17.4	.460	.380	
52075	62857	251691	.23164	.0722	.836	.966	.850	.243	.222	-17.2	.250	.207	
52134	2120176	10696982	.86009	.6870	.867	1.002	.882	.630	.600	-20.0	.700	.560	
52315	503287	2400178	1.12256	.3392	.964	1.114	.980	.260	.270	4.2	.240	.250	
52505	59409	185208	2.94226	.0604	1.007	1.164	1.024	.216	.237	8.9	.203	.221	
52547	222242	1104242	.59995	.2004	.826	.955	.840	.078	.070	-25.0	.088	.066	
52911	945686	4772712	.85091	.4985	.867	1.002	.882	.450	.420	-23.1	.520	.400	
52967	24294	123025	.38985	.0492	.859	.993	.874	.062	.058	-15.6	.064	.054	

X-TILDE: .872 X-TILDE (MONOLINE): .865 PI-TILDE: .0016680
TAU SQUARED: .04381 SIGMA SQUARED: 221944.56565

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.008 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
53121	47622	175444	.15755	.0587	.840	.971	.854	.440	.400	-17.4	.460	.380
53333	70317	372277	1.57141	.0928	.947	1.095	.964	.239	.248	8.0	.213	.230
53631	443	1730	.00000	.0264	.860	.994	.875	.022	.021	-13.6	.022	.019
53632	327	5612	.00000	.0272	.859	.993	.874	.034	.032	-14.3	.035	.030
53732	1418155	7196178	1.04965	.5976	.983	1.136	1.000	.450	.470	-2.2	.460	.450
53733	5121666	22728621	.76080	.8225	.782	.904	.796	.270	.228	-17.3	.260	.215
54077	773282	3641182	.88073	.4334	.882	1.020	.898	.400	.390	-2.7	.370	.360
55010	72594	367466	.25765	.0920	.826	.955	.840	1.080	.980	-17.3	1.100	.910
55011	372278	1909327	1.31997	.2927	1.011	1.169	1.029	1.570	1.750	28.6	1.260	1.620
55012	53091	248678	.57704	.0717	.861	.995	.876	1.180	1.110	-12.0	1.170	1.030
55013	417007	1859626	.93164	.2876	.897	1.037	.913	1.140	1.120	5.1	.990	1.040
55214	964	5000	.00000	.0270	.859	.993	.874	.088	.083	-13.5	.089	.077
55715	46890	207859	.00000	.0645	.826	.955	.840	.224	.203	-19.7	.234	.188
55716	40269	164986	.54893	.0568	.864	.999	.879	.520	.490	-11.5	.520	.460
56202	108407	1049222	.45591	.1932	.801	.926	.815	.089	.078	-27.0	.100	.073
56390	481073	1398182	1.37196	.2367	.999	1.155	1.016	.640	.700	3.2	.630	.650
56391	712213	3870405	.79895	.4479	.845	.977	.860	.320	.300	-12.5	.320	.280
56427	21280	79947	.48341	.0412	.867	1.002	.882	.125	.119	-12.0	.125	.110
56690	3382	15333	.00000	.0290	.857	.991	.872	.350	.330	-13.9	.360	.310
56699	172396	1050527	1.94920	.1934	1.089	1.259	1.108	.057	.067	23.5	.051	.063
56916	823096	3674684	1.05074	.4355	.956	1.105	.972	.205	.215	6.4	.187	.199
57090	87057	611291	1.31178	.1309	.939	1.086	.956	.660	.680	0.0	.630	.630
57401	11696	43981	.00000	.0345	.853	.986	.868	.096	.089	-15.3	.098	.083
57403	530	3112	.00000	.0267	.859	.993	.874	.035	.033	-13.9	.036	.031
57572	80224	403310	.42265	.0979	.838	.969	.853	.108	.099	-2.1	.094	.092
57600	40998	236609	.81139	.0695	.878	1.015	.893	.034	.033	-9.1	.033	.030
57611	52466	282270	.00000	.0775	.815	.942	.829	.062	.055	-20.3	.064	.051
57690	341667	1385454	.71712	.2352	.844	.976	.859	.490	.450	-17.6	.510	.420
57716	217358	1146077	.59967	.2058	.825	.954	.840	.082	.074	-20.7	.087	.069
57725	979644	4289693	.65167	.4726	.774	.895	.788	.088	.075	-24.2	.091	.069
57726	72279	302327	2.42867	.0809	1.008	1.165	1.025	.021	.023	15.8	.019	.022
57810	4141	20896	.00000	.0301	.856	.990	.871	.107	.100	-14.7	.109	.093
57871	169984	408125	.64887	.0987	.860	.994	.875	.118	.111	-11.2	.116	.103
57998	28047	141023	.14311	.0525	.844	.976	.859	.058	.054	-15.3	.059	.050
57999	7025	32756	1.21782	.0323	.894	1.034	.910	.071	.070	-8.5	.071	.065
58095	1805288	8476193	.76690	.6357	.809	.935	.823	1.990	1.790	-10.4	1.830	1.640
58096	1122829	7467709	1.23597	.6064	1.097	1.268	1.116	1.230	1.490	31.7	1.040	1.370

X-TILDE: .872 X-TILDE (MONOLINE): .865 PI-TILDE: .0016680
TAU SQUARED: .04381 SIGMA SQUARED: 221944.56565

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

SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.008 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
58301	108464	362180	.00000	.0911	.803	.928	.817	.088	.077	-12.2	.082	.072	
58302	65710	258053	.40545	.0733	.848	.980	.862	.055	.051	-14.5	.055	.047	
58397	1551123	5933967	.71258	.5515	.789	.912	.803	.740	.650	-28.9	.830	.590	
58575	11626	67099	.00000	.0388	.849	.982	.864	.120	.111	-15.4	.123	.104	
58663	1347160	6078192	.26038	.5573	.536	.620	.546	1.280	.950	-45.9	1.590	.860	L
58802	51898	213809	1.28134	.0655	.909	1.051	.925	.480	.480	-2.2	.450	.440	
58837	7688	39732	1.57689	.0337	.906	1.047	.921	.162	.161	-9.7	.165	.149	
58840	4407	18739	.38465	.0297	.868	1.003	.883	.127	.121	0.9	.111	.112	
58873	243877	1050584	.52806	.1934	.814	.941	.828	.030	.027	-16.7	.030	.025	
58904	427	21881	.00000	.0303	.856	.990	.871	.128	.120	-15.3	.131	.111	
58922	1183364	5215936	1.05485	.5201	.972	1.124	.989	.168	.179	-11.2	.187	.166	
59005	282029	1238866	.75221	.2175	.855	.988	.869	.096	.089	-13.5	.096	.083	
59188	316	1042	.00000	.0263	.860	.994	.875	.055	.052	-14.3	.056	.048	
59189	4410	16986	.00000	.0293	.857	.991	.872	.300	.280	-13.3	.300	.260	
59223	153979	716741	2.14937	.1468	1.069	1.236	1.088	.088	.103	24.7	.077	.096	
59378	0	18	.00000	.0261	.860	.994	.875	.150	.141	-13.8	.152	.131	
59481	75451	417836	.91965	.1003	.887	1.025	.902	.099	.096	1.1	.088	.089	
59701	1419	55612	4.76761	.0367	1.026	1.186	1.044	.290	.330	23.0	.244	.300	
59713	303241	1557149	1.25121	.2551	.977	1.129	.994	.310	.330	-6.1	.330	.310	
59722	62624	299074	.06297	.0804	.817	.945	.832	.031	.028	-18.8	.032	.026	
59723	16275	92426	.00000	.0435	.845	.977	.860	.037	.034	-15.8	.038	.032	
59726	87051	638732	.98137	.1351	.896	1.036	.912	.024	.023	-8.3	.024	.022	
59738	14863	80533	.00000	.0413	.847	.979	.862	.064	.059	-16.7	.066	.055	
59773	0	0	.00000	.0000	.883	1.000	.880	.028	.026	-10.7	.028	.025	
59774	731	2262	.00000	.0265	.860	.994	.875	.150	.141	-13.8	.152	.131	
59775	0	0	.00000	.0000	.000	.000	.000	.188	.178	-12.7	.189	.165	
59798	923716	3847706	.80158	.4465	.847	.979	.862	.500	.460	-6.5	.460	.430	
59886	16430	103495	.00000	.0456	.843	.975	.858	.108	.100	-17.0	.112	.093	
59889	13730	85534	4.69177	.0423	1.044	1.207	1.062	.165	.187	14.4	.153	.175	
59914	837302	4081972	.96175	.4607	.919	1.062	.935	.680	.690	3.2	.620	.640	
59915	168575	777382	.38062	.1557	.805	.931	.819	.750	.660	-21.8	.780	.610	
59917	109561	508278	2.33194	.1149	1.050	1.214	1.068	.205	.232	32.7	.165	.219	
59931	212197	848664	.37504	.1658	.799	.924	.813	.550	.480	-23.7	.590	.450	
59932	4071	175763	.00000	.0587	.831	.961	.846	.880	.800	-20.4	.930	.740	
59947	14880	89887	.00000	.0431	.845	.977	.860	.320	.300	-15.2	.330	.280	
59955	20657	109566	.01330	.0467	.842	.973	.856	.143	.132	-17.0	.147	.122	
59970	19477	102589	.00000	.0454	.843	.975	.858	.183	.169	-13.7	.182	.157	

X-TILDE: .872 X-TILDE (MONOLINE): .865 PI-TILDE: .0016680
TAU SQUARED: .04381 SIGMA SQUARED: 221944.56565

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.008 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
59975	652284	2918369	.55370	.3821	.757	.875	.770	.227	.190	-28.0	.243	.175
59984	32568	133349	.00000	.0511	.838	.969	.853	.053	.049	-18.2	.055	.045
59988	1134	8287	.00000	.0277	.859	.993	.874	.059	.055	-13.3	.060	.052
59989	8	29	.00000	.0261	.860	.994	.875	.044	.041	-13.3	.045	.039

X-TILDE: .872 X-TILDE (MONOLINE): .865 PI-TILDE: .0016680
TAU SQUARED: .04381 SIGMA SQUARED: 221944.56565

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U - CAPPED UP
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E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 07
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.002 * .873

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI-STATE OCCUR (8)	PROPOSED MULTI-STATE OCCUR (9)	STATE-WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
49239	68991	409989	.15052	.1893	.677	.824	.721	.600	.460	-33.8	.650	.430	
50010	49915	219311	.02324	.1487	.684	.832	.728	.490	.380	-37.9	.580	.360	
51205	2153	7173	.00000	.0986	.721	.877	.767	.071	.059	-34.9	.083	.054	
51206	1595	26572	.00000	.1034	.717	.872	.763	.390	.320	-33.3	.450	.300	
51220	123437	462821	.47368	.1998	.735	.894	.782	2.280	1.900	-31.0	2.580	1.780	
51221	572907	2751870	.93536	.4885	.866	1.054	.922	1.780	1.760	-15.5	1.940	1.640	
51222	127536	1086470	1.66012	.3065	1.063	1.293	1.131	3.670	4.530	33.0	3.120	4.150	
51224	1359881	6719000	.95442	.6853	.906	1.102	.964	1.450	1.490	5.3	1.330	1.400	
51230	0	0	.00000	.0000	.000	.000	.000	.790	.740	-12.7	.790	.690	
51252	1347353	7040534	.41312	.6948	.531	.646	.565	.100	.074	-33.7	.101	.067	L
51254	19394	32888	.00000	.1050	.716	.871	.762	.039	.032	-33.3	.045	.030	
51333	103344	477206	.89139	.2027	.818	.995	.870	.340	.320	-3.2	.310	.300	
51958	270015	1437479	.74184	.3549	.779	.948	.829	.410	.370	-12.8	.390	.340	
51970	918456	4063782	.51387	.5761	.635	.773	.676	.238	.177	-35.6	.250	.161	
52433	74917	319395	.16271	.1705	.691	.841	.736	1.020	.800	-37.5	1.200	.750	
52581	0	665146	.04708	.2379	.621	.755	.660	2.950	2.190	-46.2	3.680	1.980	L
52744	43313	53307	.00000	.1100	.712	.866	.758	.081	.066	-35.1	.094	.061	
53077	145151	1032251	1.15948	.2983	.907	1.103	.965	.207	.219	1.5	.197	.200	
55597	0	0	.00000	.0000	.000	.000	.000	1.790	1.680	-11.8	1.780	1.570	
55918	153	985	.00000	.0970	.722	.878	.768	2.740	2.260	-34.2	3.190	2.100	
55919	0	0	.00000	.0000	.000	.000	.000	3.650	3.420	-12.4	3.640	3.190	
56912	822427	3836550	.83303	.5632	.818	.995	.870	.090	.084	-7.1	.084	.078	
57146	422678	1877907	1.08487	.4068	.916	1.114	.974	.720	.750	4.5	.670	.700	
58737	38581	240533	.60749	.1534	.770	.937	.820	.630	.550	-29.7	.740	.520	
59601	218732	653752	.91922	.2358	.828	1.007	.881	2.370	2.230	-9.5	2.310	2.090	
59660	524302	2490902	.76789	.4666	.785	.955	.835	1.180	1.060	-13.2	1.140	.990	
59724	36343	146206	.00516	.1321	.695	.845	.739	.019	.015	-36.4	.022	.014	
59725	641186	2952043	1.46732	.5042	1.136	1.382	1.209	.116	.145	34.6	.104	.140	
59750	7555	38211	.00000	.1063	.715	.870	.761	.222	.181	-29.6	.240	.169	
59781	398524	2115738	1.64448	.4315	1.164	1.416	1.239	.068	.085	10.5	.076	.084	
59782	371045	1674993	1.48739	.3840	1.064	1.294	1.132	.460	.560	6.1	.490	.520	

X-TILDE: .863 X-TILDE (MONOLINE): .822 PI-TILDE: .0059085
TAU SQUARED: .04900 SIGMA SQUARED: 176064.04285

L - CAPPED DOWN
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SECTION G

SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS

TABLE OF CONTENTS

- Calculation of Aggregate Loss Costs at Current Level and Incurred Losses G-2-4
- Implicit Package Modification Factors G-5
- Calculation of Exposure Development Factors G-6-8
- Table of Contents - Loss Development G-9
- Loss Development Data G-10-45
- Multistate Review of ULAE Experience G-46
- Trend Summary G-47
- Trend Data G-48-53
- Class Groups and Calculation of Proposed Class Loss Costs G-54-63

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL

TYPE OF POLICY	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	$101,546,534	1.000	1.086		$110,279,536
	12/31/2018	107,969,420	0.999	1.049		113,146,662
	12/31/2019	114,488,138	1.017	1.021		118,879,560
MULTILINE	12/31/2017	$218,904,348	1.000	1.087	0.992	$236,045,434
	12/31/2018	226,335,814	0.999	1.049	0.996	236,240,087
	12/31/2019	226,842,673	1.017	1.022	0.998	235,302,828
TOTAL	12/31/2017					$346,324,970
	12/31/2018					349,386,749
	12/31/2019					354,182,388

\+ The derivation of the exposure development factors are shown in Section G - Calculation of Exposure Development Factors.

\# Aggregate loss costs at current level have been trended from an average date of coverage to one year beyond an assumed effective date of 3/1/2022 by an exponential projection of the average annual exposure trend factor. The derivation of this exposure trend factor is shown in Section G - Average Annual Exposure Trends.

* The implicit package modification factors applied to the data for individual programs are shown in Section G - Implicit Package Modification Factors.

NOTE: The factors shown above are weighted averages over all states.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BASIC LIMIT LOSSES AND ALAE*		BASIC LIMIT DEVELOPMENT FACTOR#		UNALLOCATED LOSS ADJ. FACTOR		SEVERITY TREND		FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$21,540,297	X	1.009	X	1.080	X	1.318	X	0.972	=	$30,059,602
		12/31/2018	17,520,205		1.387		1.080		1.256		0.977		32,197,918
		12/31/2019	13,512,262		2.592		1.080		1.196		0.982		44,419,450
BI	ALAE	12/31/2017	$19,026,077				1.080		1.318		0.972		$26,324,170
		12/31/2018	20,610,527				1.080		1.256		0.977		27,314,739
		12/31/2019	33,352,552				1.080		1.196		0.982		42,305,370
PD	B/L INDEMNITY	12/31/2017	$71,047,950		1.392		1.080		1.283		0.972		$133,156,262
		12/31/2018	70,305,733		1.533		1.080		1.228		0.977		139,636,349
		12/31/2019	60,803,344		1.876		1.080		1.175		0.982		142,181,352
PD	ALAE	12/31/2017	$76,029,976				1.080		1.283		0.972		$102,400,371
		12/31/2018	84,993,896				1.080		1.228		0.977		110,129,692
		12/31/2019	88,506,878				1.080		1.175		0.982		110,293,554
	TOTAL FULL COVERAGE	12/31/2017											$291,940,405
		12/31/2018											309,278,698
		12/31/2019											339,199,726

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

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	$100,000 BAISC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR#	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	$3,084,912		1.107		1.080		1.318		0.972		$4,723,510
		12/31/2018	2,282,192		1.325		1.080		1.256		0.977		4,006,685
		12/31/2019	1,579,891		2.329		1.080		1.196		0.982		4,667,195
BI	ALAE	12/31/2017	$3,302,990				1.080		1.318		0.972		$4,569,963
		12/31/2018	2,532,829				1.080		1.256		0.977		3,356,710
		12/31/2019	3,939,428				1.080		1.196		0.982		4,996,888
PD	B/L INDEMNITY	12/31/2017	$18,730,622		1.417		1.080		1.283		0.972		$35,757,716
		12/31/2018	16,976,944		1.570		1.080		1.228		0.977		34,539,510
		12/31/2019	12,586,393		1.903		1.080		1.175		0.982		29,842,944
PD	ALAE	12/31/2017	$21,260,226				1.080		1.283		0.972		$28,634,167
		12/31/2018	20,504,058				1.080		1.228		0.977		26,567,856
		12/31/2019	20,264,591				1.080		1.175		0.982		25,252,882
	TOTAL DED COVERAGE	12/31/2017											$73,685,357
		12/31/2018											68,470,761
		12/31/2019											64,759,909
	TOTAL OCCURRENCE	12/31/2017											$365,625,762
		12/31/2018											377,749,459
		12/31/2019											403,959,635

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

WASHINGTON

Local Products/Completed Operations
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B)	Description	Implicit Package Modification Factors
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	1.364
35	Not Applicable	--
36	Service Policy	1.500
37	Industrial/Processing Policy	0.897
38	Contractors Policy	1.202

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

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

WASHINGTON

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.016	1.011	0.9455	1.011	4,000,000
27 to 39 Months	0.999	0.999	0.6812	0.999	31,000,000

Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
12/31/2017			1.000		1.000
12/31/2018		0.999	1.000		0.999
12/31/2019	1.011	0.999	1.000		1.010

(a) See Section G - Multistate Premium Development.
(b) See Section G - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2012	19,841,674	19,777,192	19,768,541	19,766,839	19,769,746	19,769,746	19,769,746	19,769,746
12/31/2013	21,247,248	21,535,982	21,504,075	21,517,035	21,518,479	21,518,062	21,518,062	
12/31/2014	21,835,639	22,139,822	22,170,697	22,179,698	22,176,784	22,176,784		
12/31/2015	21,107,687	21,596,988	21,633,181	21,628,010	21,627,891			
12/31/2016	21,452,243	21,827,769	21,726,196	21,731,132				
12/31/2017	22,849,431	22,812,293	22,775,321					
12/31/2018	25,025,550	25,043,068						
12/31/2019	26,118,347							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2012	0.997	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.014	0.999	1.001	1.000	1.000	1.000	
12/31/2014	1.014	1.001	1.000	1.000	1.000		
12/31/2015	1.023	1.002	1.000	1.000			
12/31/2016	1.018	0.995	1.000				
12/31/2017	0.998	0.998					
12/31/2018	1.001						
12/31/2019							

Average Best 3 of 5

27:15	39:27
1.011	0.999

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

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

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2012	0.995	1.000	0.991	1.000	1.000	1.000	1.000
12/31/2013	1.020	0.987	1.000	1.000	1.000	1.000	
12/31/2014	1.010	0.999	1.000	1.000	1.000		
12/31/2015	1.020	0.999	1.000	1.000			
12/31/2016	1.020	1.000	1.001				
12/31/2017	1.015	1.000					
12/31/2018	1.012						

Average Best 3 of 5

27:15	39:27
1.016	0.999

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
TABLE OF CONTENTS

COMPLETED OPERATIONS

Calculation of State Loss Development Factors	G-10-13
State BI Indemnity	G-14-15
State BI ALAE	G-16
State PD Indemnity	G-17-18
State PD ALAE	G-19
Multistate BI Indemnity-Full	G-20-21
Multistate BI Indemnity-Ded	G-22-23
Multistate BI ALAE	G-24-25
Multistate PD Indemnity-Full	G-26-27
Multistate PD Indemnity-Ded	G-28-29
Multistate PD ALAE	G-30-31

LOCAL PRODUCTS

Multistate BI Indemnity-Full	G-32-33
Multistate BI Indemnity-Ded	G-34-35
Multistate BI ALAE	G-36-38
Multistate PD Indemnity-Full	G-39-40
Multistate PD Indemnity-Ded	G-41-42
Multistate PD ALAE	G-43-45

WASHINGTON

Completed Operations
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	1.928	2.097	0.5570	2.022	350,000
27 to 39 Months	1.447	1.052	0.7704	1.143	390,000
39 to 51 Months	1.064	1.147	0.7873	1.129	420,000
51 to 63 Months	1.000	1.007	0.7943	1.006	460,000
63 to 75 Months	0.979	0.951	0.7126	0.959	510,000
75 to 87 Months	0.986	0.993	0.6252	0.990	550,000
87 to 99 Months	0.985	1.000	0.4324	0.991	610,000
99 to 111 Months	0.996	1.000	0.4085	0.998	660,000
111 to 123 Months	0.990	1.000	0.4275	0.994	730,000
123 to 135 Months	0.996	1.000	0.4045	0.998	800,000
135 to 147 Months	0.999	1.000	0.5158	1.000	880,000
147 to 159 Months	0.999	1.000	0.5037	1.000	970,000
159 to 171 Months	0.999	1.000	0.4394	0.999	1,100,000
171 to 183 Months	1.000	1.000	0.2631	1.000	1,200,000
183 to 195 Months	1.000	1.000	0.2317	1.000	1,300,000
195 to 207 Months	0.999	1.000	0.2844	0.999	1,400,000
207 to 219 Months	1.000	1.000	0.2309	1.000	1,600,000
219 to 231 Months	1.000	1.000	0.1695	1.000	1,700,000
231 to 243 Months	1.000	1.000	0.0618	1.000	1,900,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From 27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2017			1.129	1.006	0.959	0.990	0.991	0.998	0.994	0.998	1.000
12/31/2018		1.143	1.129	1.006	0.959	0.990	0.991	0.998	0.994	0.998	1.000
12/31/2019	2.022	1.143	1.129	1.006	0.959	0.990	0.991	0.998	0.994	0.998	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.056
12/31/2018	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.207
12/31/2019	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	2.440

(A) See Section G - Multistate Loss Development.
(B) See Section G - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Completed Operations
Bodily Injury
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)
15 to 27 Months	0.0659
27 to 39 Months	0.1252
39 to 51 Months	0.1103
51 to 63 Months	0.0804
63 to 75 Months	0.0482
75 to 87 Months	0.0212
87 to 99 Months	0.0053
99 to 111 Months	0.0111
111 to 123 Months	0.0046
123 to 135 Months	0.0008
135 to 147 Months	0.0067
147 to 159 Months	0.0041
159 to 171 Months	0.0032
171 to Ultimate	A multistate link ratio factor of 1.014 has been used.

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.487	0.421	0.296	0.186	0.105	0.057	0.036
Months-to-Ultimate	**99**	**111**	**123**	**135**	**147**	**159**	**171**
	0.030	0.019	0.015	0.014	0.007	0.003	0.000

A.Y.E	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	71,643	793,937	0.296	235,005	306,648	1.014	310,940
12/31/2018	83,670	963,515	0.421	405,639	489,309	1.014	496,156
12/31/2019	1,514	939,258	0.487	457,419	458,933	1.014	465,354

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

WASHINGTON

Completed Operations
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY(C)	(5) WEIGHTED RATIO (D)	Credibility Constant(Ki)
15 to 27 Months	1.232	1.459	0.8399	1.423	1,000,000
27 to 39 Months	1.117	1.100	0.8532	1.102	1,100,000
39 to 51 Months	1.060	1.136	0.8372	1.124	1,100,000
51 to 63 Months	1.041	1.061	0.8101	1.057	1,200,000
63 to 75 Months	1.040	1.043	0.7931	1.042	1,300,000
75 to 87 Months	1.030	1.002	0.7625	1.009	1,400,000
87 to 99 Months	1.023	1.032	0.7615	1.030	1,500,000
99 to 111 Months	1.041	1.001	0.7434	1.011	1,600,000
111 to 123 Months	1.017	1.000	0.7409	1.004	1,700,000
123 to 135 Months	1.020	1.000	0.6985	1.006	1,900,000
135 to 147 Months	1.011	1.000	0.6906	1.003	2,000,000
147 to 159 Months	1.010	1.004	0.6622	1.006	2,200,000
159 to 171 Months	1.006	1.000	0.6243	1.002	2,300,000
171 to 183 Months	1.008	1.000	0.5696	1.003	2,500,000
183 to 195 Months	1.003	1.000	0.5484	1.001	2,700,000
195 to 207 Months	1.002	1.000	0.6144	1.001	2,900,000
207 to 219 Months	1.003	1.000	0.6661	1.001	3,100,000
219 to 231 Months	1.002	1.000	0.5810	1.001	3,300,000
231 to 243 Months	1.001	1.000	0.4191	1.001	3,500,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From 27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2017			1.124	1.057	1.042	1.009	1.030	1.011	1.004	1.006	1.003
12/31/2018		1.102	1.124	1.057	1.042	1.009	1.030	1.011	1.004	1.006	1.003
12/31/2019	1.423	1.102	1.124	1.057	1.042	1.009	1.030	1.011	1.004	1.006	1.003

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.006	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.340
12/31/2018	1.006	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.477
12/31/2019	1.006	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.001	2.102

(A) See Section G - Multistate Loss Development.
(B) See Section G - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

WASHINGTON

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)
15 to 27 Months	0.0663
27 to 39 Months	0.0797
39 to 51 Months	0.0832
51 to 63 Months	0.0578
63 to 75 Months	0.0470
75 to 87 Months	0.0315
87 to 99 Months	0.0251
99 to 111 Months	0.0267
111 to 123 Months	0.0235
123 to 135 Months	0.0256
135 to 147 Months	0.0150
147 to 159 Months	0.0134
159 to 171 Months	0.0082
171 to Ultimate	A multistate link ratio factor of 1.034 has been used.

Cumulative Incremental Factors

Months-to-Ultimate	15	27	39	51	63	75	87
	0.503	0.437	0.357	0.274	0.216	0.169	0.137

Months-to-Ultimate	99	111	123	135	147	159	171
	0.112	0.086	0.062	0.037	0.022	0.008	0.000

A.Y.E	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	807,423	5,763,098	0.357	2,057,428	2,864,851	1.034	2,962,250
12/31/2018	529,203	5,151,925	0.437	2,251,392	2,780,595	1.034	2,875,124
12/31/2019	404,256	7,596,668	0.503	3,821,124	4,225,380	1.034	4,369,033

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	2,054	6,054	8,554	47,207	28,207	47,507	45,207	150,208	125,208	125,208	125,208
12/31/2001	207,952	160,750	221,750	222,750	250,250	255,250	221,750	221,750	221,750	221,750	221,750
12/31/2002	20,365	149,085	140,339	43,539	99,089	140,879	133,379	133,379	133,379	133,379	133,379
12/31/2003	3,681	37,801	125,297	229,297	176,297	201,297	201,297	201,297	201,297	201,297	201,297
12/31/2004	61,011	63,550	52,026	273,178	369,026	157,040	107,415	57,415	57,415	57,415	57,415
12/31/2005	74,494	143,994	165,244	275,853	187,852	192,852	169,745	169,744	169,744	169,744	169,744
12/31/2006	11,352	202,165	386,240	482,458	509,724	639,628	623,627	623,630	623,630	623,630	628,627
12/31/2007	2,677	22,612	54,807	173,529	183,788	178,529	178,529	178,529	178,529	178,529	178,529
12/31/2008	13,041	112,041	223,940	207,789	140,791	132,605	130,105	130,105	130,105	130,105	130,105
12/31/2009	56,087	106,087	292,337	257,337	242,340	239,837	234,837	234,837	234,837	234,837	234,938
12/31/2010	14,165	73,464	191,415	169,165	183,165	180,165	180,165	180,165	180,165	180,165	
12/31/2011	38,999		5,000	43,262	64,262	46,838	40,763	40,762	40,762		
12/31/2012	85,000	231,500	315,703	248,765	243,765	243,765	243,765	243,765			
12/31/2013	424,851	584,103	362,718	661,558	626,833	626,833	626,833				
12/31/2014	307,791	278,755	260,151	384,150	394,019	342,025					
12/31/2015	166,954	736,783	709,283	731,061	741,058						
12/31/2016	281,134	463,960	585,259	545,279							
12/31/2017	105,500	108,112	187,667								
12/31/2018	53,472	193,298									
12/31/2019	185,185										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	125,208	125,208	125,208	125,208	125,207	125,207	125,207	125,207	125,207
12/31/2001	221,750	221,750	221,750	221,750	221,750	221,750	221,750	221,750	
12/31/2002	133,379	133,379	133,379	133,379	133,379	133,379	133,379		
12/31/2003	201,297	201,297	201,297	201,297	201,297	201,297			
12/31/2004	57,415	57,415	57,415	57,415	57,415				
12/31/2005	169,744	169,744	169,744	169,744					
12/31/2006	636,127	635,127	635,127						
12/31/2007	178,529	178,529							
12/31/2008	130,105								

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	2.947	1.413	5.519	0.598	1.684	0.952	3.323	0.834	1.000	1.000	1.000
12/31/2001	0.773	1.379	1.005	1.123	1.020	0.869	1.000	1.000	1.000	1.000	1.000
12/31/2002	7.321	0.941	0.310	2.276	1.422	0.947	1.000	1.000	1.000	1.000	1.000
12/31/2003	10.269	3.315	1.830	0.769	1.142	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2004	1.042	0.819	5.251	1.351	0.426	0.684	0.535	1.000	1.000	1.000	1.000
12/31/2005	1.933	1.148	1.669	0.681	1.027	0.880	1.000	1.000	1.000	1.000	1.000
12/31/2006	17.809	1.911	1.249	1.057	1.255	0.975	1.000	1.000	1.000	1.008	1.012
12/31/2007	8.447	2.424	3.166	1.059	0.971	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	8.591	1.999	0.928	0.678	0.942	0.981	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.891	2.756	0.880	0.942	0.990	0.979	1.000	1.000	1.000	1.000	
12/31/2010	5.186	2.606	0.884	1.083	0.984	1.000	1.000	1.000	1.000		
12/31/2011	0.000		8.652	1.485	0.729	0.870	1.000	1.000			
12/31/2012	2.724	1.364	0.788	0.980	1.000	1.000	1.000				
12/31/2013	1.375	0.621	1.824	0.948	1.000	1.000					
12/31/2014	0.906	0.933	1.477	1.026	0.868						
12/31/2015	4.413	0.963	1.031	1.014							
12/31/2016	1.650	1.261	0.932								
12/31/2017	1.025	1.736									
12/31/2018	3.615										
3 Yr Mean	2.097	1.320	1.147	0.996	0.956	0.957	1.000	1.000	1.000	1.000	1.004
Best 3/5	2.097	1.052	1.147	1.007	0.951	0.993	1.000	1.000	1.000	1.000	1.000

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.951	0.993	1.000	1.000	1.000	1.000	1.000
12/31/2016				1.007	0.951	0.993	1.000	1.000	1.000	1.000	1.000
12/31/2017			1.147	1.007	0.951	0.993	1.000	1.000	1.000	1.000	1.000
12/31/2018		1.052	1.147	1.007	0.951	0.993	1.000	1.000	1.000	1.000	1.000
12/31/2019	2.097	1.052	1.147	1.007	0.951	0.993	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.944
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.951
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.091
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.147
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.406

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	0	7,611	7,211	31,566	27,686	29,442	60,415	62,860	62,924	118,594	118,594
12/31/2001	134,603	25,852	21,115	70,173	70,173	72,717	72,717	72,717	72,717	72,717	72,717
12/31/2002	4,918	99,731	95,375	104,327	151,747	249,771	244,791	244,791	244,791	244,791	244,791
12/31/2003	542	9,071	75,587	162,624	131,719	133,036	132,650	132,650	132,650	132,650	132,650
12/31/2004	19,152	62,466	95,390	195,233	234,361	180,764	195,655	195,889	195,889	195,889	195,889
12/31/2005	1,084	18,580	33,810	114,817	84,641	84,641	69,317	69,217	69,217	69,217	69,217
12/31/2006	600	83,578	259,188	364,164	377,746	552,974	705,745	727,952	736,824	739,666	745,671
12/31/2007	750	7,048	13,717	102,621	112,565	112,771	112,771	112,771	112,771	112,770	112,770
12/31/2008	0	10,221	69,562	129,695	126,574	136,102	136,102	136,102	136,102	136,102	136,102
12/31/2009	50	50	104,271	112,101	112,101	117,710	118,908	118,908	118,908	118,908	118,908
12/31/2010	792	806	30,806	149,288	138,775	121,897	121,897	121,897	121,897	121,897	
12/31/2011	100	3,787	29,103	29,391	42,395	42,395	42,395	42,395	42,395		
12/31/2012	7,500	8,206	51,153	78,391	197,554	235,843	235,843	235,843			
12/31/2013	29,312	156,687	286,574	480,456	659,633	612,752	610,341				
12/31/2014	5,325	24,052	39,909	61,527	82,758	89,653					
12/31/2015	108	31,139	286,715	600,266	620,798						
12/31/2016	7,871	71,701	139,276	257,182							
12/31/2017	38,820	70,960	71,643								
12/31/2018	54,286	83,670									
12/31/2019	1,514										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	118,594	118,594	118,594	118,594	118,594	118,594	118,594	118,594	118,594
12/31/2001	72,717	72,717	72,717	72,717	72,717	72,717	72,717	72,717	
12/31/2002	244,791	244,791	244,791	244,791	244,791	244,791	244,791		
12/31/2003	132,650	132,650	132,650	132,650	132,650	132,650			
12/31/2004	195,889	195,889	195,889	195,889	195,889				
12/31/2005	69,217	69,217	69,217	69,217					
12/31/2006	760,145	747,057	747,057						
12/31/2007	112,770	112,770							
12/31/2008	136,102								

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	493,426	880,757	1,427,514	1,721,007	2,126,916	2,189,419	2,249,411	2,436,897	2,511,897	2,544,747	2,524,747
12/31/2001	802,944	1,253,350	1,313,213	1,611,614	1,815,134	1,914,964	2,035,840	2,109,386	2,053,186	2,052,814	2,051,314
12/31/2002	410,865	808,282	1,071,908	1,294,449	1,348,786	1,496,098	1,578,994	1,648,974	1,608,975	1,608,974	1,608,974
12/31/2003	503,314	727,789	765,113	631,768	1,017,819	1,063,732	923,235	897,402	957,401	909,318	909,318
12/31/2004	353,359	418,510	431,964	620,104	678,104	692,423	750,499	707,544	708,288	708,288	708,288
12/31/2005	587,507	805,036	912,044	1,324,472	1,544,836	1,526,974	1,659,820	1,631,279	1,628,049	1,621,049	1,594,469
12/31/2006	656,208	816,451	1,142,112	1,439,822	1,445,078	1,581,441	1,525,973	1,501,701	1,496,701	1,496,701	1,497,701
12/31/2007	688,254	845,641	1,110,545	1,090,915	1,149,289	1,157,740	1,181,340	1,195,240	1,206,245	1,216,240	1,216,240
12/31/2008	736,652	1,126,931	1,523,475	1,603,796	1,676,075	1,697,406	1,747,569	1,744,668	1,749,668	1,749,664	1,749,664
12/31/2009	821,275	1,186,963	1,459,746	1,389,891	1,487,837	1,429,837	1,445,842	1,435,839	1,435,837	1,435,837	1,455,837
12/31/2010	1,021,970	1,299,243	1,614,452	1,528,958	1,622,957	1,664,281	1,621,394	1,718,337	1,674,757	1,669,745	
12/31/2011	795,088	1,130,905	1,152,823	1,274,915	1,332,773	1,394,003	1,398,001	1,480,027	1,480,027		
12/31/2012	842,934	1,216,952	1,455,406	1,732,381	1,632,086	1,787,625	1,771,225	1,842,856			
12/31/2013	812,232	833,149	922,376	1,167,120	1,444,980	1,314,075	1,597,980				
12/31/2014	766,302	1,327,166	1,622,696	1,763,492	1,905,015	2,015,263					
12/31/2015	1,368,782	1,747,565	1,932,650	2,188,708	2,317,836						
12/31/2016	1,169,361	2,103,299	2,102,485	2,250,242							
12/31/2017	2,012,391	2,544,523	2,765,612								
12/31/2018	2,065,962	2,829,323									
12/31/2019	2,357,927										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,524,747	2,524,747	2,524,747	2,524,747	2,524,747	2,524,747	2,524,747	2,524,747	2,524,747
12/31/2001	2,050,314	2,050,314	2,050,314	2,050,314	2,050,314	2,050,314	2,050,314	2,050,314	
12/31/2002	1,608,974	1,608,974	1,608,974	1,608,974	1,608,974	1,608,974	1,608,974		
12/31/2003	909,318	979,318	1,005,132	960,875	960,875	872,861			
12/31/2004	708,288	708,288	708,288	708,288	708,288				
12/31/2005	1,594,469	1,594,469	1,594,469	1,594,469					
12/31/2006	1,501,899	1,518,399	1,518,399						
12/31/2007	1,216,240	1,216,240							
12/31/2008	1,749,664								

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.785	1.621	1.206	1.236	1.029	1.027	1.083	1.031	1.013	0.992	1.000
12/31/2001	1.561	1.048	1.227	1.126	1.055	1.063	1.036	0.973	1.000	0.999	1.000
12/31/2002	1.967	1.326	1.208	1.042	1.109	1.055	1.044	0.976	1.000	1.000	1.000
12/31/2003	1.446	1.051	0.826	1.611	1.045	0.868	0.972	1.067	0.950	1.000	1.000
12/31/2004	1.184	1.032	1.436	1.094	1.021	1.084	0.943	1.001	1.000	1.000	1.000
12/31/2005	1.370	1.133	1.452	1.166	0.988	1.087	0.983	0.998	0.996	0.984	1.000
12/31/2006	1.244	1.399	1.261	1.004	1.094	0.965	0.984	0.997	1.000	1.001	1.003
12/31/2007	1.229	1.313	0.982	1.054	1.007	1.020	1.012	1.009	1.008	1.000	1.000
12/31/2008	1.530	1.352	1.053	1.045	1.013	1.030	0.998	1.003	1.000	1.000	1.000
12/31/2009	1.445	1.230	0.952	1.070	0.961	1.011	0.993	1.000	1.000	1.014	
12/31/2010	1.271	1.243	0.947	1.061	1.025	0.974	1.060	0.975	0.997		
12/31/2011	1.422	1.019	1.106	1.045	1.046	1.003	1.059	1.000			
12/31/2012	1.444	1.196	1.190	0.942	1.095	0.991	1.040				
12/31/2013	1.026	1.107	1.265	1.238	0.909	1.216					
12/31/2014	1.732	1.223	1.087	1.080	1.058						
12/31/2015	1.277	1.106	1.132	1.059							
12/31/2016	1.799	1.000	1.070								
12/31/2017	1.264	1.087									
12/31/2018	1.369										
3 Yr Mean	1.477	1.064	1.096	1.126	1.021	1.070	1.053	0.992	0.999	1.005	1.001
Best 3/5	1.459	1.100	1.136	1.061	1.043	1.002	1.032	1.001	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2003	1.077	1.026	0.956	1.000	0.908	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.000					
12/31/2006	1.011	1.000						
12/31/2007	1.000							
3 Yr Mean	1.004	1.000	0.985	1.000	0.969 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.004	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.043	1.002	1.032	1.001	1.000	1.000	1.000
12/31/2016				1.061	1.043	1.002	1.032	1.001	1.000	1.000	1.000
12/31/2017			1.136	1.061	1.043	1.002	1.032	1.001	1.000	1.000	1.000
12/31/2018		1.100	1.136	1.061	1.043	1.002	1.032	1.001	1.000	1.000	1.000
12/31/2019	1.459	1.100	1.136	1.061	1.043	1.002	1.032	1.001	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.084
12/31/2016	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.150
12/31/2017	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.306
12/31/2018	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.437
12/31/2019	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.097

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	69,113	309,988	621,791	1,251,286	1,562,691	2,210,532	2,512,686	2,607,773	2,604,589	2,651,176	2,713,143
12/31/2001	307,695	540,879	688,573	658,526	773,405	974,527	1,182,731	1,283,209	1,365,927	1,365,927	1,365,927
12/31/2002	52,899	348,393	413,222	561,198	579,025	603,570	599,930	625,203	746,777	746,777	746,777
12/31/2003	159,828	101,208	242,456	265,186	429,067	573,878	615,261	633,317	648,375	648,588	648,588
12/31/2004	20,129	100,625	214,230	398,005	387,858	390,609	426,786	520,688	531,774	538,853	538,853
12/31/2005	58,987	153,295	362,254	684,436	797,136	1,171,911	1,264,977	1,338,009	1,356,648	1,350,585	1,340,924
12/31/2006	191,530	408,939	696,015	870,400	1,018,666	1,057,671	1,117,834	1,122,904	1,125,830	1,126,880	1,131,353
12/31/2007	85,948	384,154	420,013	553,485	618,385	841,504	767,804	767,184	767,507	808,508	787,580
12/31/2008	98,905	312,089	447,124	572,261	824,278	816,741	862,864	1,020,802	1,032,562	1,049,560	1,050,140
12/31/2009	189,596	527,252	1,296,918	1,480,372	1,522,810	1,510,773	1,493,239	1,493,329	1,493,329	1,493,329	1,509,044
12/31/2010	85,904	456,513	787,259	910,347	971,785	1,026,793	1,133,374	1,191,822	1,237,502	1,219,133	
12/31/2011	195,713	418,085	633,268	680,034	757,829	1,597,872	1,581,242	1,597,295	1,597,217		
12/31/2012	172,328	469,165	723,489	1,131,557	1,321,984	1,257,303	1,267,224	1,298,526			
12/31/2013	124,825	278,568	582,241	654,259	684,295	766,303	853,121				
12/31/2014	122,314	311,021	453,999	593,001	721,130	756,082					
12/31/2015	141,955	356,605	413,335	659,563	923,371						
12/31/2016	65,482	277,208	534,351	757,700							
12/31/2017	161,640	535,784	772,675								
12/31/2018	178,643	599,853									
12/31/2019	399,713										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,712,716	2,712,568	2,720,068	2,720,597	2,720,597	2,720,597	2,720,597	2,720,597	2,720,597
12/31/2001	1,365,927	1,365,927	1,365,927	1,384,670	1,384,670	1,384,670	1,384,670	1,384,670	
12/31/2002	746,777	746,777	746,777	746,777	746,777	746,777	746,777		
12/31/2003	649,405	668,715	735,336	729,458	729,458	719,535			
12/31/2004	538,853	538,853	538,853	538,853	538,853				
12/31/2005	1,335,924	1,335,924	1,335,924	1,335,924					
12/31/2006	1,168,085	1,192,147	1,181,593						
12/31/2007	787,580	787,580							
12/31/2008	1,050,140								

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	3,242,674	7,144,726	8,981,631	10,648,892	10,464,196	10,814,240	10,323,302	10,286,487	10,137,136	10,175,780	10,173,201
12/31/2001	3,133,452	6,660,980	8,776,836	9,811,634	10,370,281	10,363,562	10,197,264	9,952,141	9,847,539	9,746,086	9,767,456
12/31/2002	2,758,877	6,641,268	8,656,737	9,461,388	10,317,479	10,423,394	10,763,771	10,970,492	11,190,124	11,294,959	11,328,677
12/31/2003	3,470,539	6,397,716	9,686,336	10,239,423	10,166,351	9,993,584	9,741,661	9,703,855	9,687,387	9,723,788	9,774,798
12/31/2004	4,459,289	6,731,994	9,314,891	10,444,438	10,389,712	9,863,317	10,176,098	10,131,332	10,114,920	10,150,083	10,254,941
12/31/2005	4,032,914	6,897,838	9,698,351	10,798,454	10,752,934	10,954,814	11,310,428	11,195,717	11,118,123	11,210,059	11,165,605
12/31/2006	4,118,288	7,991,102	12,143,269	12,860,188	12,777,964	12,975,034	12,848,267	13,060,896	12,972,185	12,886,864	12,813,754
12/31/2007	4,102,327	7,805,367	10,690,625	11,903,762	11,984,701	12,062,570	11,769,326	11,919,965	12,116,873	11,902,398	11,882,985
12/31/2008	4,034,766	7,616,099	10,989,668	11,695,921	11,492,025	11,443,616	12,120,941	11,857,037	11,913,439	11,869,198	12,033,604
12/31/2009	4,688,238	7,515,638	10,516,899	11,134,662	11,140,849	11,587,261	11,291,981	11,279,398	11,165,995	11,006,663	10,941,865
12/31/2010	4,587,101	9,381,269	11,472,678	12,840,889	13,943,374	13,994,289	13,548,619	13,404,958	13,297,191	13,174,779	
12/31/2011	4,511,215	7,061,884	10,610,877	12,695,390	12,661,749	11,638,688	11,728,586	11,507,789	11,398,868		
12/31/2012	3,387,762	7,252,074	12,865,348	12,856,255	13,101,719	12,982,240	12,656,061	12,471,057			
12/31/2013	4,000,180	9,223,943	11,294,278	12,956,977	13,071,827	13,037,182	13,279,634				
12/31/2014	5,096,138	7,859,189	11,925,736	12,349,829	12,174,727	11,560,249					
12/31/2015	4,298,913	7,713,301	11,385,982	12,137,423	12,054,672						
12/31/2016	2,908,112	7,655,730	11,103,353	12,115,610							
12/31/2017	3,891,649	7,788,966	11,023,869								
12/31/2018	4,420,937	8,796,088									
12/31/2019	5,392,704										

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

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	2.203	1.257	1.186	0.983	1.033	0.955	0.996	0.985	1.004	1.000	1.004
12/31/2001	2.126	1.318	1.118	1.057	0.999	0.984	0.976	0.989	0.990	1.002	1.005
12/31/2002	2.407	1.303	1.093	1.090	1.010	1.033	1.019	1.020	1.009	1.003	0.994
12/31/2003	1.843	1.514	1.057	0.993	0.983	0.975	0.996	0.998	1.004	1.005	1.004
12/31/2004	1.510	1.384	1.121	0.995	0.949	1.032	0.996	0.998	1.003	1.010	1.006
12/31/2005	1.710	1.406	1.113	0.996	1.019	1.032	0.990	0.993	1.008	0.996	0.990
12/31/2006	1.940	1.520	1.059	0.994	1.015	0.990	1.017	0.993	0.993	0.994	1.000
12/31/2007	1.903	1.370	1.113	1.007	1.006	0.976	1.013	1.017	0.982	0.998	1.002
12/31/2008	1.888	1.443	1.064	0.983	0.996	1.059	0.978	1.005	0.996	1.014	0.994
12/31/2009	1.603	1.399	1.059	1.001	1.040	0.975	0.999	0.990	0.986	0.994	
12/31/2010	2.045	1.223	1.119	1.086	1.004	0.968	0.989	0.992	0.991		
12/31/2011	1.565	1.503	1.196	0.997	0.919	1.008	0.981	0.991			
12/31/2012	2.141	1.774	0.999	1.019	0.991	0.975	0.985				
12/31/2013	2.306	1.224	1.147	1.009	0.997	1.019					
12/31/2014	1.542	1.517	1.036	0.986	0.950						
12/31/2015	1.794	1.476	1.066	0.993							
12/31/2016	2.633	1.450	1.091								
12/31/2017	2.001	1.415									
12/31/2018	1.990										
3 Yr Mean	2.208	1.447	1.064	0.996	0.979	1.001	0.985	0.991	0.991	1.002	0.999
Best 3/5	1.928	1.447	1.064	1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999

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

Development From

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

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

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	200,596	346,602	976,862	1,276,948	1,067,025	1,639,815	1,461,086	1,342,286	1,417,605	1,408,305	1,337,107
12/31/2001	341,894	717,993	931,446	983,561	925,921	1,006,703	1,264,056	1,362,273	1,314,023	1,301,223	1,208,023
12/31/2002	225,354	646,851	1,120,130	1,160,429	1,369,778	1,357,332	1,668,535	1,718,535	1,542,453	1,464,178	1,393,679
12/31/2003	319,688	867,685	1,366,084	1,255,628	1,211,547	1,314,289	1,316,395	1,340,895	1,320,895	1,320,895	1,344,495
12/31/2004	267,810	621,021	1,029,012	1,051,848	1,091,198	1,010,394	845,283	857,080	890,480	868,580	821,480
12/31/2005	666,165	1,019,464	969,246	921,235	1,102,588	946,878	1,048,432	1,050,432	1,013,532	1,152,441	1,097,866
12/31/2006	817,591	1,004,931	1,254,896	1,371,721	1,367,373	1,198,955	1,173,954	1,394,554	1,534,005	1,484,236	1,380,504
12/31/2007	289,168	836,860	810,021	946,250	1,039,501	1,152,701	1,092,343	1,085,168	1,060,864	1,060,365	1,108,415
12/31/2008	275,445	623,754	665,194	761,040	735,573	914,521	1,007,977	1,145,724	1,158,771	1,096,313	1,095,313
12/31/2009	471,789	950,400	1,069,085	1,263,752	1,084,741	1,154,076	1,098,109	1,097,244	1,038,243	1,153,243	1,138,109
12/31/2010	598,172	717,553	1,271,274	1,676,833	1,417,928	1,351,454	1,276,164	1,322,665	1,417,736	1,417,726	
12/31/2011	270,205	768,752	1,179,204	1,638,563	1,671,608	1,555,990	1,555,990	1,555,990	1,555,990		
12/31/2012	383,511	1,139,597	1,405,578	1,652,860	1,649,357	1,695,210	1,692,710	1,712,708			
12/31/2013	1,675,399	2,417,513	2,512,315	2,522,059	2,567,808	2,668,307	2,782,307				
12/31/2014	1,846,961	2,366,662	2,733,796	3,025,494	3,109,813	3,062,713					
12/31/2015	979,370	1,453,033	1,825,642	2,328,315	2,235,619						
12/31/2016	1,109,680	2,254,257	2,968,685	3,139,415							
12/31/2017	527,754	1,879,511	2,447,208								
12/31/2018	870,529	1,778,390									
12/31/2019	1,188,706										

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

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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.728	2.818	1.307	0.836	1.537	0.891	0.919	1.056	0.993	0.949	1.013
12/31/2001	2.100	1.297	1.056	0.941	1.087	1.256	1.078	0.965	0.990	0.928	1.000
12/31/2002	2.870	1.732	1.036	1.180	0.991	1.229	1.030	0.898	0.949	0.952	0.971
12/31/2003	2.714	1.574	0.919	0.965	1.085	1.002	1.019	0.985	1.000	1.018	0.998
12/31/2004	2.319	1.657	1.022	1.037	0.926	0.837	1.014	1.039	0.975	0.946	0.999
12/31/2005	1.530	0.951	0.950	1.197	0.859	1.107	1.002	0.965	1.137	0.953	1.036
12/31/2006	1.229	1.249	1.093	0.997	0.877	0.979	1.188	1.100	0.968	0.930	0.970
12/31/2007	2.894	0.968	1.168	1.099	1.109	0.948	0.993	0.978	1.000	1.045	1.189
12/31/2008	2.265	1.066	1.144	0.967	1.243	1.102	1.137	1.011	0.946	0.999	0.995
12/31/2009	2.014	1.125	1.182	0.858	1.064	0.952	0.999	0.946	1.111	0.987	
12/31/2010	1.200	1.772	1.319	0.846	0.953	0.944	1.036	1.072	1.000		
12/31/2011	2.845	1.534	1.390	1.020	0.931	1.000	1.000	1.000			
12/31/2012	2.971	1.233	1.176	0.998	1.028	0.999	1.012				
12/31/2013	1.443	1.039	1.004	1.018	1.039	1.043					
12/31/2014	1.281	1.155	1.107	1.028	0.985						
12/31/2015	1.484	1.256	1.275	0.960							
12/31/2016	2.031	1.317	1.058								
12/31/2017	3.561	1.302									
12/31/2018	2.043										
3 Yr Mean	2.545	1.292	1.147	1.002	1.017	1.014	1.016	1.006	1.019	1.010	1.051
Best 3/5	1.853	1.238	1.114	1.012	0.989	0.984	1.016	0.996	0.989	0.980	1.010

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.972	0.977	1.052	0.996	1.000	1.000	1.001	1.000
12/31/2001	1.000	1.036	0.968	1.000	1.021	1.000	1.000	1.001 *
12/31/2002	1.004	0.999	1.000	1.000	1.074	1.000	1.001 *	1.001 *
12/31/2003	0.983	1.000	1.000	1.076	1.000	1.007 *	1.001 *	1.001 *
12/31/2004	1.000	1.000	1.122	1.000	1.000 *	1.007 *	1.001 *	1.001 *
12/31/2005	1.000	1.053	1.000					
12/31/2006	1.075	1.000						
12/31/2007	0.924							
3 Yr Mean	1.000	1.018	1.041	1.025	1.032 @	1.000 @	1.001 @	1.000 @
Best 3/5	0.994	1.000	1.000	1.000	1.007 *	1.002 *	1.001 *	1.001 *

Development From

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

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

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	643,844	2,431,452	3,578,961	5,854,174	6,394,044	7,064,768	7,067,499	7,064,159	7,114,848	7,362,976	7,373,492
12/31/2001	558,211	1,856,091	3,689,297	5,810,923	7,200,600	7,909,890	8,510,608	8,496,738	8,559,767	8,569,994	8,542,240
12/31/2002	664,985	2,787,414	4,538,065	7,756,133	8,549,969	9,970,633	10,287,382	10,637,334	10,891,335	10,908,318	10,991,183
12/31/2003	1,043,010	2,221,347	4,668,805	7,438,984	8,290,635	8,904,390	9,533,868	9,529,891	9,401,256	9,440,277	9,492,425
12/31/2004	541,289	1,801,861	4,151,954	6,488,638	8,171,597	9,128,242	10,318,999	10,164,636	10,235,773	10,264,179	10,587,457
12/31/2005	728,569	1,319,198	3,655,956	6,037,866	7,273,289	7,943,782	8,472,072	8,676,203	8,995,840	9,287,042	9,457,581
12/31/2006	743,466	3,193,168	5,897,006	7,596,244	9,018,645	10,174,820	10,735,728	11,061,898	11,336,147	11,351,122	11,330,437
12/31/2007	799,462	2,375,331	5,141,892	8,716,390	9,718,518	10,325,847	10,590,425	10,874,455	11,055,835	11,168,546	11,197,300
12/31/2008	815,732	2,139,077	4,509,355	6,682,726	8,683,219	9,845,665	10,550,990	11,056,131	11,754,341	15,012,188	14,804,798
12/31/2009	541,159	1,879,623	4,050,348	6,338,868	8,614,865	9,187,449	9,470,536	9,692,278	9,704,391	9,821,435	9,861,032
12/31/2010	826,831	2,779,802	5,287,250	8,031,142	10,606,394	11,712,257	12,568,267	12,604,517	12,991,200	13,061,123	
12/31/2011	778,980	2,081,452	4,381,129	7,615,724	9,911,678	10,731,903	11,176,153	11,258,464	11,417,519		
12/31/2012	390,490	1,620,373	5,442,819	8,050,079	9,704,090	11,475,152	12,126,816	11,530,076			
12/31/2013	508,732	2,077,655	4,775,359	8,156,124	10,055,383	11,352,873	11,734,808				
12/31/2014	543,643	2,178,262	5,285,493	7,069,279	8,248,455	9,161,634					
12/31/2015	446,937	1,725,785	4,633,495	6,391,667	8,343,686						
12/31/2016	405,440	1,820,825	3,795,001	7,484,555							
12/31/2017	658,897	2,130,600	4,756,450								
12/31/2018	497,876	2,138,309									
12/31/2019	362,112										

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

Link Ratios: 171 to Ultimate

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

171 to Ultimate Factor: 1.014

* Calculated Using Modified Bondy Method

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

Increments

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	1,787,608	1,147,509	2,275,213	539,870	670,724	2,731	-3,340	50,689	248,128	10,516	112,540	-3,518	-10,686
12/31/2001	1,297,880	1,833,206	2,121,626	1,389,677	709,290	600,718	-13,870	63,029	10,227	-27,754	32,464	-11,276	12,360
12/31/2002	2,122,429	1,750,651	3,218,068	793,836	1,420,664	316,749	349,952	254,001	16,983	82,865	66,271	184,518	86,118
12/31/2003	1,178,337	2,447,458	2,770,179	851,651	613,755	629,478	-3,977	-128,635	39,021	52,148	111,286	37,634	77,301
12/31/2004	1,260,572	2,350,093	2,336,684	1,682,959	956,645	1,190,757	-154,363	71,137	28,406	323,278	183,412	126,112	50,330
12/31/2005	590,629	2,336,758	2,381,910	1,235,423	670,493	528,290	204,131	319,637	291,202	170,539	140,310	227,480	60,258
12/31/2006	2,449,702	2,703,838	1,699,238	1,422,401	1,156,175	560,908	326,170	274,249	14,975	-20,685	96,811	-1,919	9,448
12/31/2007	1,575,869	2,766,561	3,574,498	1,002,128	607,329	264,578	284,030	181,380	112,711	28,754	-2,480	56,624	
12/31/2008	1,323,345	2,370,278	2,173,371	2,000,493	1,162,446	705,325	505,141	698,210	3,257,847	-207,390	220,999		
12/31/2009	1,338,464	2,170,725	2,288,520	2,275,997	572,584	283,087	221,742	12,113	117,044	39,597			
12/31/2010	1,952,971	2,507,448	2,743,892	2,575,252	1,105,863	856,010	36,250	386,683	69,923				
12/31/2011	1,302,472	2,299,677	3,234,595	2,295,954	820,225	444,250	82,311	159,055					
12/31/2012	1,229,883	3,822,446	2,607,260	1,654,011	1,771,062	651,664	-596,740						
12/31/2013	1,568,923	2,697,704	3,380,765	1,899,259	1,297,490	381,935							
12/31/2014	1,634,619	3,107,231	1,783,786	1,179,176	913,179								
12/31/2015	1,278,848	2,907,710	1,758,172	1,952,019									
12/31/2016	1,415,385	1,974,176	3,689,554										
12/31/2017	1,471,703	2,625,850											
12/31/2018	1,640,433												

Incremental Percentages

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0940	0.0603	0.1196	0.0284	0.0353	0.0001	-0.0002	0.0027	0.0130	0.0006	0.0059	-0.0002	-0.0006
12/31/2001	0.0754	0.1064	0.1232	0.0807	0.0412	0.0349	-0.0008	0.0037	0.0006	-0.0016	0.0019	-0.0007	0.0007
12/31/2002	0.0969	0.0800	0.1470	0.0363	0.0649	0.0145	0.0160	0.0116	0.0008	0.0038	0.0030	0.0084	0.0039
12/31/2003	0.0692	0.1436	0.1626	0.0500	0.0360	0.0369	-0.0002	-0.0075	0.0023	0.0031	0.0065	0.0022	0.0045
12/31/2004	0.0719	0.1341	0.1333	0.0960	0.0546	0.0679	-0.0088	0.0041	0.0016	0.0184	0.0105	0.0072	0.0029
12/31/2005	0.0267	0.1056	0.1076	0.0558	0.0303	0.0239	0.0092	0.0144	0.0132	0.0077	0.0063	0.0103	0.0027
12/31/2006	0.0956	0.1055	0.0663	0.0555	0.0451	0.0219	0.0127	0.0107	0.0006	-0.0008	0.0038	-0.0001	0.0004
12/31/2007	0.0765	0.1343	0.1735	0.0486	0.0295	0.0128	0.0138	0.0088	0.0055	0.0014	-0.0001	0.0027	
12/31/2008	0.0598	0.1071	0.0982	0.0904	0.0525	0.0319	0.0228	0.0315	0.1472	-0.0094	0.0100		
12/31/2009	0.0622	0.1008	0.1063	0.1057	0.0266	0.0131	0.0103	0.0006	0.0054	0.0018			
12/31/2010	0.0845	0.1084	0.1187	0.1114	0.0478	0.0370	0.0016	0.0167	0.0030				
12/31/2011	0.0633	0.1117	0.1571	0.1115	0.0398	0.0216	0.0040	0.0077					
12/31/2012	0.0497	0.1546	0.1054	0.0669	0.0716	0.0264	-0.0241						
12/31/2013	0.0643	0.1105	0.1385	0.0778	0.0531	0.0156							
12/31/2014	0.0779	0.1481	0.0850	0.0562	0.0435								
12/31/2015	0.0633	0.1440	0.0871	0.0967									
12/31/2016	0.0604	0.0842	0.1574										
12/31/2017	0.0680	0.1213											
12/31/2018	0.0664												
Best 3/5	0.0659	0.1252	0.1103	0.0804	0.0482	0.0212	0.0053	0.0111	0.0046	0.0008	0.0067	0.0041	0.0032

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	19,808,090	27,513,766	32,883,313	37,299,108	39,684,063	42,593,053	46,285,456	48,009,019	48,866,943	50,071,906	50,411,856
12/31/2001	21,909,043	29,846,817	35,674,447	39,122,304	42,350,495	43,668,645	44,640,677	46,870,818	48,222,285	48,773,581	48,723,579
12/31/2002	23,033,940	31,255,274	35,353,537	39,985,091	40,711,979	41,424,616	43,446,380	45,229,285	46,156,309	45,704,901	46,107,721
12/31/2003	25,487,822	30,662,205	34,739,291	35,202,326	37,681,916	38,642,405	39,153,559	40,204,403	41,417,933	41,608,388	42,045,451
12/31/2004	25,873,260	32,080,437	35,648,557	39,699,683	41,830,897	43,935,450	45,715,124	46,834,875	48,622,259	49,317,247	50,655,331
12/31/2005	23,266,575	28,632,713	32,897,088	37,194,255	39,587,655	42,114,786	44,790,066	46,138,460	47,734,613	47,935,832	48,888,175
12/31/2006	31,453,497	39,047,918	45,310,399	50,640,143	56,298,873	58,115,633	59,829,612	59,380,783	60,714,175	61,538,916	63,447,916
12/31/2007	35,488,486	43,496,756	51,811,667	54,642,563	57,281,096	59,379,407	60,415,648	62,482,631	64,206,571	66,232,367	68,877,782
12/31/2008	44,863,061	53,068,002	59,008,138	61,463,405	62,715,392	64,230,546	66,401,391	67,621,066	75,834,116	83,848,997	78,468,586
12/31/2009	48,977,514	57,599,573	63,950,614	65,234,551	67,009,019	67,782,276	68,930,461	72,177,338	77,321,257	77,654,957	78,355,281
12/31/2010	48,630,304	57,567,513	61,068,606	62,932,082	65,131,026	66,601,748	67,990,291	70,124,529	71,440,989	71,690,491	
12/31/2011	48,261,319	53,966,786	55,977,283	56,695,640	57,931,453	60,472,405	62,680,333	64,005,746	65,477,144		
12/31/2012	40,520,596	46,020,895	47,620,728	50,150,600	52,916,362	55,527,928	57,297,093	57,972,330			
12/31/2013	36,268,550	40,494,989	44,685,308	46,651,040	49,440,107	51,050,877	53,214,410				
12/31/2014	35,474,045	41,168,133	44,272,152	46,654,048	47,709,693	49,744,488					
12/31/2015	34,195,202	40,588,663	46,069,719	49,487,561	51,721,971						
12/31/2016	33,344,652	43,686,632	48,620,722	53,012,575							
12/31/2017	36,447,545	44,163,456	51,402,168								
12/31/2018	40,360,527	52,395,300									
12/31/2019	43,262,712										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	50,983,064	50,877,387	50,875,280	50,896,044	50,779,404	50,649,705	50,696,219	50,698,060	50,779,702
12/31/2001	49,063,320	48,862,203	48,991,403	49,207,145	49,173,606	49,312,215	49,599,108	49,486,190	
12/31/2002	46,428,305	46,555,551	46,595,499	46,617,180	47,123,358	47,241,895	47,526,230		
12/31/2003	42,206,157	42,636,206	43,049,349	43,598,187	43,919,538	43,985,393			
12/31/2004	51,477,166	52,060,887	52,106,245	52,475,978	52,635,147				
12/31/2005	49,311,344	49,759,332	50,202,672	51,166,654					
12/31/2006	64,613,733	65,474,176	66,056,306						
12/31/2007	69,476,183	69,908,943							
12/31/2008	76,672,413								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.389	1.195	1.134	1.064	1.073	1.087	1.037	1.018	1.025	1.007	1.011
12/31/2001	1.362	1.195	1.097	1.083	1.031	1.022	1.050	1.029	1.011	0.999	1.007
12/31/2002	1.357	1.131	1.131	1.018	1.018	1.049	1.041	1.020	0.990	1.009	1.007
12/31/2003	1.203	1.133	1.013	1.070	1.025	1.013	1.027	1.030	1.005	1.011	1.004
12/31/2004	1.240	1.111	1.114	1.054	1.050	1.041	1.024	1.038	1.014	1.027	1.016
12/31/2005	1.231	1.149	1.131	1.064	1.064	1.064	1.030	1.035	1.004	1.020	1.009
12/31/2006	1.241	1.160	1.118	1.112	1.032	1.029	0.992	1.022	1.014	1.031	1.018
12/31/2007	1.226	1.191	1.055	1.048	1.037	1.017	1.034	1.028	1.032	1.040	1.009
12/31/2008	1.183	1.112	1.042	1.020	1.024	1.034	1.018	1.121	1.106	0.936	0.977
12/31/2009	1.176	1.110	1.020	1.027	1.012	1.017	1.047	1.071	1.004	1.009	
12/31/2010	1.184	1.061	1.031	1.035	1.023	1.021	1.031	1.019	1.003		
12/31/2011	1.118	1.037	1.013	1.022	1.044	1.037	1.021	1.023			
12/31/2012	1.136	1.035	1.053	1.055	1.049	1.032	1.012				
12/31/2013	1.117	1.103	1.044	1.060	1.033	1.042					
12/31/2014	1.161	1.075	1.054	1.023	1.043						
12/31/2015	1.187	1.135	1.074	1.045							
12/31/2016	1.310	1.113	1.090								
12/31/2017	1.212	1.164									
12/31/2018	1.298										
3 Yr Mean	1.273	1.137	1.073	1.043	1.042	1.037	1.021	1.038	1.038	0.995	1.001
Best 3/5	1.232	1.117	1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.998	1.000	1.000	0.998	0.997	1.001	1.000	1.002
12/31/2001	0.996	1.003	1.004	0.999	1.003	1.006	0.998	1.001 *
12/31/2002	1.003	1.001	1.000	1.011	1.003	1.006	1.003 *	1.001 *
12/31/2003	1.010	1.010	1.013	1.007	1.001	1.001 *	1.003 *	1.001 *
12/31/2004	1.011	1.001	1.007	1.003	1.001 *	1.001 *	1.003 *	1.001 *
12/31/2005	1.009	1.009	1.019					
12/31/2006	1.013	1.009						
12/31/2007	1.006							
3 Yr Mean	1.009	1.006	1.013	1.007	1.002 @	1.004 @	0.999 @	1.002 @
Best 3/5	1.010	1.006	1.008	1.003	1.002 *	1.003 *	1.002 *	1.001 *

Development From

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

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

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	3,110,566	4,932,427	6,831,157	9,015,250	11,306,631	14,086,885	16,171,641	17,956,827	18,777,973	21,050,584	22,803,202
12/31/2001	3,489,097	5,526,504	7,581,604	10,294,575	13,581,290	16,815,565	21,563,607	22,972,910	25,465,689	25,537,377	27,074,587
12/31/2002	3,869,547	5,266,889	7,634,451	9,448,387	11,115,022	13,703,839	15,356,116	17,226,965	19,460,727	19,390,207	19,372,934
12/31/2003	4,151,510	6,018,111	7,594,180	8,333,617	9,667,188	10,268,702	11,268,578	11,961,965	12,636,940	13,486,959	13,405,243
12/31/2004	5,713,030	7,273,617	9,072,099	9,610,483	10,285,041	11,289,209	11,825,510	13,002,517	13,363,273	13,776,819	13,846,045
12/31/2005	6,296,515	8,701,064	9,375,398	9,986,408	11,286,387	11,720,149	12,109,484	12,779,633	13,388,177	13,202,366	13,523,890
12/31/2006	7,507,229	8,962,205	10,025,912	10,565,337	10,646,130	11,477,526	12,178,651	12,647,071	12,909,501	13,700,371	14,350,399
12/31/2007	9,298,561	11,418,052	11,859,475	12,270,316	12,694,397	13,189,571	14,291,579	14,986,763	15,640,150	16,888,743	16,946,572
12/31/2008	8,708,416	11,425,136	13,610,880	13,751,059	14,609,021	15,447,772	16,418,618	16,909,427	17,698,751	17,838,043	18,373,791
12/31/2009	7,936,132	10,248,930	11,588,943	12,368,204	13,351,311	14,588,864	15,599,355	16,034,889	16,601,788	17,153,056	17,504,711
12/31/2010	8,904,290	10,536,324	10,739,898	11,605,270	12,335,135	12,551,916	12,967,656	13,890,332	14,147,671	14,335,409	
12/31/2011	8,404,568	10,335,323	11,326,642	11,434,548	12,190,531	12,880,043	13,361,935	13,803,680	13,715,936		
12/31/2012	7,691,078	9,085,628	9,766,402	10,190,379	11,585,794	12,221,772	12,485,104	13,465,344			
12/31/2013	10,290,474	12,132,459	12,805,200	13,636,881	14,217,651	14,894,818	15,589,721				
12/31/2014	10,475,019	12,362,690	14,118,741	15,606,041	16,371,177	17,310,083					
12/31/2015	12,365,417	15,339,247	16,177,333	16,808,450	18,126,155						
12/31/2016	13,146,303	15,120,444	17,669,230	18,933,815							
12/31/2017	11,689,536	14,174,033	17,172,970								
12/31/2018	12,577,707	15,632,745									
12/31/2019	10,402,615										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	23,375,460	23,574,956	23,492,890	23,465,678	23,241,199	23,070,654	23,120,927	23,116,453	22,993,951
12/31/2001	27,235,245	27,313,533	26,934,975	26,843,100	26,661,193	26,724,440	26,656,890	26,638,890	
12/31/2002	19,691,678	19,493,471	19,197,635	18,967,507	19,046,399	19,042,195	19,077,196		
12/31/2003	13,251,727	13,452,297	13,105,805	13,057,111	13,002,105	13,002,105			
12/31/2004	13,771,549	13,916,033	13,945,610	13,934,004	13,865,077				
12/31/2005	14,022,392	14,226,708	14,405,340	14,438,221					
12/31/2006	14,448,083	14,568,609	14,847,984						
12/31/2007	17,093,783	17,323,806							
12/31/2008	18,571,376								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.586	1.385	1.320	1.254	1.246	1.148	1.110	1.046	1.121	1.083	1.025
12/31/2001	1.584	1.372	1.358	1.319	1.238	1.282	1.065	1.109	1.003	1.060	1.006
12/31/2002	1.361	1.450	1.238	1.176	1.233	1.121	1.122	1.130	0.996	0.999	1.016
12/31/2003	1.450	1.262	1.097	1.160	1.062	1.097	1.062	1.056	1.067	0.994	0.989
12/31/2004	1.273	1.247	1.059	1.070	1.098	1.048	1.100	1.028	1.031	1.005	0.995
12/31/2005	1.382	1.078	1.065	1.130	1.038	1.033	1.055	1.048	0.986	1.024	1.037
12/31/2006	1.194	1.119	1.054	1.008	1.078	1.061	1.038	1.021	1.061	1.047	1.007
12/31/2007	1.228	1.039	1.035	1.035	1.039	1.084	1.049	1.044	1.080	1.003	1.009
12/31/2008	1.312	1.191	1.010	1.062	1.057	1.063	1.030	1.047	1.008	1.030	1.011
12/31/2009	1.291	1.131	1.067	1.079	1.093	1.069	1.028	1.035	1.033	1.021	
12/31/2010	1.183	1.019	1.081	1.063	1.018	1.033	1.071	1.019	1.013		
12/31/2011	1.230	1.096	1.010	1.066	1.057	1.037	1.033	0.994			
12/31/2012	1.181	1.075	1.043	1.137	1.055	1.022	1.079				
12/31/2013	1.179	1.055	1.065	1.043	1.048	1.047					
12/31/2014	1.180	1.142	1.105	1.049	1.057						
12/31/2015	1.240	1.055	1.039	1.078							
12/31/2016	1.150	1.169	1.072								
12/31/2017	1.213	1.212									
12/31/2018	1.243										
3 Yr Mean	1.202	1.145	1.072	1.057	1.053	1.035	1.061	1.016	1.018	1.018	1.009
Best 3/5	1.211	1.122	1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.009	0.997	0.999	0.990	0.993	1.002	1.000	0.995
12/31/2001	1.003	0.986	0.997	0.993	1.002	0.997	0.999	1.000 *
12/31/2002	0.990	0.985	0.988	1.004	1.000	1.002	1.000 *	1.000 *
12/31/2003	1.015	0.974	0.996	0.996	1.000	0.999 *	1.000 *	1.000 *
12/31/2004	1.010	1.002	0.999	0.995	0.995 *	0.999 *	1.000 *	1.000 *
12/31/2005	1.015	1.013	1.002					
12/31/2006	1.008	1.019						
12/31/2007	1.013							
3 Yr Mean	1.012	1.011	0.999	0.998	1.001 @	1.000 @	1.000 @	0.995 @
Best 3/5	1.013	1.000	0.997	0.995	0.998 *	1.000 *	1.000 *	1.000 *

Development From

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

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

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,757,953	4,056,566	7,874,976	12,681,444	16,474,294	21,051,181	27,039,720	31,029,917	32,792,010	35,408,090	37,303,469
12/31/2001	3,224,507	6,541,943	12,453,523	18,086,151	23,307,618	28,895,037	34,992,799	39,042,880	42,273,519	44,282,682	45,352,211
12/31/2002	2,486,909	6,530,760	12,627,227	17,762,886	21,866,991	24,870,352	27,432,836	29,737,653	32,945,489	34,622,061	35,369,027
12/31/2003	3,439,439	6,588,087	12,290,831	16,576,239	20,881,963	24,801,289	26,886,488	29,392,224	31,401,041	33,323,038	34,883,378
12/31/2004	2,803,912	6,122,669	12,034,520	18,193,748	22,376,079	26,592,351	29,793,886	33,765,877	38,262,620	41,569,963	45,158,806
12/31/2005	2,015,444	6,342,051	11,665,463	17,215,003	22,179,840	27,844,627	31,210,751	35,393,310	39,900,046	43,547,370	45,385,271
12/31/2006	3,888,998	8,717,311	15,996,576	23,161,903	30,011,287	36,028,023	42,163,407	45,758,269	52,237,766	55,098,044	58,041,626
12/31/2007	4,454,730	9,060,203	17,105,276	23,482,644	29,502,366	35,740,087	40,289,846	45,207,161	49,352,018	53,063,540	55,992,141
12/31/2008	5,245,589	12,536,823	20,844,613	31,071,907	39,900,284	45,728,684	49,417,791	52,459,198	56,321,088	58,111,890	60,082,213
12/31/2009	7,474,944	15,526,182	26,943,689	38,649,250	47,416,250	53,417,224	57,828,371	63,074,607	65,405,140	68,313,092	70,848,513
12/31/2010	6,206,235	14,316,208	25,133,928	36,265,652	42,976,323	48,175,789	52,000,521	54,010,985	56,741,827	57,409,049	
12/31/2011	7,191,634	14,070,707	21,378,389	27,721,971	32,494,691	37,606,867	42,058,306	44,271,651	45,998,954		
12/31/2012	5,475,801	11,595,832	18,697,735	26,187,339	34,348,039	38,433,137	40,272,099	42,579,926			
12/31/2013	4,590,339	11,502,861	17,566,744	26,010,928	31,860,244	34,572,575	36,418,699				
12/31/2014	4,431,066	10,481,012	17,291,177	23,457,452	27,756,815	31,770,027					
12/31/2015	5,213,249	10,893,995	17,597,591	23,873,540	29,209,371						
12/31/2016	5,464,428	12,576,603	21,153,940	30,172,631							
12/31/2017	4,431,992	10,069,411	18,838,610								
12/31/2018	4,380,045	12,565,623									
12/31/2019	5,902,316										

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

Link Ratios: 171 to Ultimate

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

171 to Ultimate Factor: 1.034

* Calculated Using Modified Bondy Method

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

Increments

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	2,298,613	3,818,410	4,806,468	3,792,850	4,576,887	5,988,539	3,990,197	1,762,093	2,616,080	1,895,379	2,085,961	100,370	-99,562
12/31/2001	3,317,436	5,911,580	5,632,628	5,221,467	5,587,419	6,097,762	4,050,081	3,230,639	2,009,163	1,069,529	795,785	295,271	238,142
12/31/2002	4,043,851	6,096,467	5,135,659	4,104,105	3,003,361	2,562,484	2,304,817	3,207,836	1,676,572	746,966	1,284,757	1,418,780	532,717
12/31/2003	3,148,648	5,702,744	4,285,408	4,305,724	3,919,326	2,085,199	2,505,736	2,008,817	1,921,997	1,560,340	1,692,787	580,464	923,840
12/31/2004	3,318,757	5,911,851	6,159,228	4,182,331	4,216,272	3,201,535	3,971,991	4,496,743	3,307,343	3,588,843	3,766,114	2,307,770	891,157
12/31/2005	4,326,607	5,323,412	5,549,540	4,964,837	5,664,787	3,366,124	4,182,559	4,506,736	3,647,324	1,837,901	1,029,821	1,223,368	384,610
12/31/2006	4,828,313	7,279,265	7,165,327	6,849,384	6,016,736	6,135,384	3,594,862	6,479,497	2,860,278	2,943,582	1,418,548	1,313,984	217,797
12/31/2007	4,605,473	8,045,073	6,377,368	6,019,722	6,237,721	4,549,759	4,917,315	4,144,857	3,711,522	2,928,601	1,458,307	940,779	
12/31/2008	7,291,234	8,307,790	10,227,294	8,828,377	5,828,400	3,689,107	3,041,407	3,861,890	1,790,802	1,970,323	1,738,552		
12/31/2009	8,051,238	11,417,507	11,705,561	8,767,000	6,000,974	4,411,147	5,246,236	2,330,533	2,907,952	2,535,421			
12/31/2010	8,109,973	10,817,720	11,131,724	6,710,671	5,199,466	3,824,732	2,010,464	2,730,842	667,222				
12/31/2011	6,879,073	7,307,682	6,343,582	4,772,720	5,112,176	4,451,439	2,213,345	1,727,303					
12/31/2012	6,120,031	7,101,903	7,489,604	8,160,700	4,085,098	1,838,962	2,307,827						
12/31/2013	6,912,522	6,063,883	8,444,184	5,849,316	2,712,331	1,846,124							
12/31/2014	6,049,946	6,810,165	6,166,275	4,299,363	4,013,212								
12/31/2015	5,680,746	6,703,596	6,275,949	5,335,831									
12/31/2016	7,112,175	8,577,337	9,018,691										
12/31/2017	5,637,419	8,769,199											
12/31/2018	8,185,578												

Incremental Percentages

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0318	0.0528	0.0665	0.0524	0.0633	0.0828	0.0552	0.0244	0.0362	0.0262	0.0288	0.0014	-0.0014
12/31/2001	0.0467	0.0831	0.0792	0.0734	0.0786	0.0858	0.0570	0.0454	0.0283	0.0150	0.0112	0.0042	0.0033
12/31/2002	0.0586	0.0884	0.0745	0.0595	0.0435	0.0372	0.0334	0.0465	0.0243	0.0108	0.0186	0.0206	0.0077
12/31/2003	0.0510	0.0924	0.0695	0.0698	0.0635	0.0338	0.0406	0.0326	0.0312	0.0253	0.0274	0.0094	0.0150
12/31/2004	0.0424	0.0755	0.0787	0.0534	0.0539	0.0409	0.0508	0.0575	0.0423	0.0459	0.0481	0.0295	0.0114
12/31/2005	0.0604	0.0744	0.0775	0.0694	0.0791	0.0470	0.0584	0.0630	0.0510	0.0257	0.0144	0.0171	0.0054
12/31/2006	0.0502	0.0757	0.0745	0.0712	0.0626	0.0638	0.0374	0.0674	0.0298	0.0306	0.0148	0.0137	0.0023
12/31/2007	0.0462	0.0807	0.0640	0.0604	0.0626	0.0457	0.0493	0.0416	0.0372	0.0294	0.0146	0.0094	
12/31/2008	0.0655	0.0747	0.0919	0.0793	0.0524	0.0332	0.0273	0.0347	0.0161	0.0177	0.0156		
12/31/2009	0.0686	0.0973	0.0998	0.0747	0.0512	0.0376	0.0447	0.0199	0.0248	0.0216			
12/31/2010	0.0756	0.1008	0.1037	0.0625	0.0485	0.0356	0.0187	0.0254	0.0062				
12/31/2011	0.0700	0.0744	0.0645	0.0486	0.0520	0.0453	0.0225	0.0176					
12/31/2012	0.0677	0.0785	0.0828	0.0903	0.0452	0.0203	0.0255						
12/31/2013	0.0794	0.0696	0.0970	0.0672	0.0311	0.0212							
12/31/2014	0.0714	0.0803	0.0727	0.0507	0.0473								
12/31/2015	0.0592	0.0698	0.0654	0.0556									
12/31/2016	0.0741	0.0894	0.0940										
12/31/2017	0.0572	0.0890											
12/31/2018	0.0683												
Best 3/5	0.0663	0.0797	0.0832	0.0578	0.0470	0.0315	0.0251	0.0267	0.0235	0.0256	0.0150	0.0134	0.0082

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	6,003,416	7,694,200	8,540,387	9,782,857	8,936,867	8,897,430	8,863,506	8,920,694	8,836,806	8,850,539	8,833,864
12/31/2001	6,260,753	7,848,737	9,034,285	9,404,968	9,288,761	9,587,373	9,634,966	9,522,079	9,567,040	9,533,919	9,582,339
12/31/2002	6,696,271	7,908,616	9,404,611	10,634,272	10,583,447	10,485,693	10,286,297	10,269,678	10,269,878	10,266,056	10,372,057
12/31/2003	4,782,122	6,687,613	9,196,607	9,807,545	10,308,788	10,219,039	10,002,339	9,896,156	9,909,334	9,994,371	9,875,435
12/31/2004	5,821,307	7,142,281	8,478,795	9,165,644	8,940,369	8,675,279	8,748,441	8,591,927	8,630,919	8,652,348	8,623,883
12/31/2005	6,275,659	6,705,396	8,319,484	8,467,644	8,356,855	8,298,491	8,286,624	8,325,497	8,218,377	8,197,246	8,197,097
12/31/2006	5,342,988	6,549,720	8,048,086	8,075,534	7,863,619	7,640,220	7,453,148	7,462,564	7,524,064	7,524,064	7,524,064
12/31/2007	5,244,230	6,049,992	7,468,913	7,396,881	7,612,806	7,498,295	7,345,838	7,123,450	7,013,841	7,028,838	7,028,838
12/31/2008	5,600,378	6,867,080	7,840,579	7,629,512	7,370,073	7,493,419	7,516,336	7,397,585	7,397,585	7,446,585	7,446,585
12/31/2009	6,388,755	7,181,784	8,749,415	8,868,186	8,773,672	8,765,522	8,693,925	8,717,681	8,721,240	8,721,240	8,716,679
12/31/2010	7,135,395	8,618,347	10,330,310	10,459,308	10,756,304	10,591,268	10,546,652	10,544,708	10,544,708	10,538,987	
12/31/2011	6,805,548	7,855,162	8,753,462	9,259,141	9,092,658	8,944,064	8,882,255	8,754,582	8,793,025		
12/31/2012	4,779,759	6,073,468	7,247,185	7,495,742	7,541,915	7,492,376	7,439,759	7,390,798			
12/31/2013	5,287,497	6,305,432	7,107,232	7,098,974	6,982,343	6,989,417	7,083,616				
12/31/2014	4,876,394	5,892,210	6,253,902	6,415,175	6,412,082	6,517,520					
12/31/2015	5,166,783	5,488,209	6,117,286	6,585,538	6,483,126						
12/31/2016	3,952,537	5,249,400	6,824,538	6,729,246							
12/31/2017	4,160,103	5,677,268	6,497,011								
12/31/2018	3,856,296	5,182,912									
12/31/2019	4,253,514										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	8,930,364	8,856,009	8,892,304	8,928,804	8,918,552	8,898,802	9,023,802	8,993,802	9,043,802
12/31/2001	9,588,098	9,587,098	9,628,998	9,586,098	9,566,463	9,542,223	9,649,223	9,645,363	
12/31/2002	10,345,119	10,358,118	10,365,648	10,485,647	10,385,648	10,390,649	10,387,523		
12/31/2003	9,864,435	9,854,436	9,854,435	9,864,435	9,857,240	9,857,240			
12/31/2004	8,626,382	8,624,739	8,624,739	8,624,739	8,624,739				
12/31/2005	8,204,521	8,196,054	8,198,054	8,198,425					
12/31/2006	7,524,064	7,524,064	7,524,503						
12/31/2007	7,028,838	7,029,276							
12/31/2008	7,447,024								

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

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

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

Development From

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

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

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	307,947	522,538	548,144	470,582	495,582	487,426	483,426	484,426	484,426	483,426	518,426
12/31/2001	278,108	352,647	423,736	497,128	463,128	463,128	453,128	453,128	453,128	466,532	466,532
12/31/2002	396,353	421,131	375,361	483,852	474,098	435,359	435,358	435,358	435,358	435,358	435,358
12/31/2003	117,923	247,091	212,216	266,930	184,537	118,752	117,252	92,151	92,151	92,151	92,151
12/31/2004	697,843	657,590	1,063,635	1,241,071	845,010	846,290	823,891	823,890	823,890	823,890	823,890
12/31/2005	643,891	761,839	1,111,308	1,006,815	901,847	985,264	985,263	985,313	985,313	985,942	985,942
12/31/2006	418,771	865,598	844,642	721,113	743,571	743,014	743,014	743,014	743,014	743,014	743,014
12/31/2007	356,809	468,326	750,395	792,104	741,935	732,035	732,035	763,035	763,035	763,035	757,035
12/31/2008	526,684	422,912	537,374	427,853	351,603	368,464	367,964	367,964	367,964	367,964	367,964
12/31/2009	282,839	293,410	307,353	245,369	437,719	438,719	438,619	438,619	438,619	438,619	438,619
12/31/2010	430,140	332,606	295,973	283,473	289,473	289,473	289,473	283,473	283,473	283,473	
12/31/2011	423,952	633,662	867,478	857,128	864,628	848,229	934,729	934,729	934,774		
12/31/2012	326,481	435,311	376,201	400,369	485,565	489,369	489,369	489,369			
12/31/2013	380,760	640,789	672,182	828,320	844,087	843,635	843,635				
12/31/2014	912,269	928,506	883,658	1,154,421	1,104,421	1,088,421					
12/31/2015	406,162	569,654	628,440	714,804	724,134						
12/31/2016	303,321	438,584	585,396	573,416							
12/31/2017	372,726	934,827	856,443								
12/31/2018	382,104	499,796									
12/31/2019	326,762										

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

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.697	1.049	0.859	1.053	0.984	0.992	1.002	1.000	0.998	1.072	0.967
12/31/2001	1.268	1.202	1.173	0.932	1.000	0.978	1.000	1.000	1.030	1.000	1.000
12/31/2002	1.063	0.891	1.289	0.980	0.918	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	2.095	0.859	1.258	0.691	0.644	0.987	0.786	1.000	1.000	1.000	1.000
12/31/2004	0.942	1.617	1.167	0.681	1.002	0.974	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.183	1.459	0.906	0.896	1.092	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	2.067	0.976	0.854	1.031	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.313	1.602	1.056	0.937	0.987	1.000	1.042	1.000	1.000	0.992	1.000
12/31/2008	0.803	1.271	0.796	0.822	1.048	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.037	1.048	0.798	1.784	1.002	1.000	1.000	1.000	1.000	1.000	
12/31/2010	0.773	0.890	0.958	1.021	1.000	1.000	0.979	1.000	1.000		
12/31/2011	1.495	1.369	0.988	1.009	0.981	1.102	1.000	1.000			
12/31/2012	1.333	0.864	1.064	1.213	1.008	1.000	1.000				
12/31/2013	1.683	1.049	1.232	1.019	0.999	1.000					
12/31/2014	1.018	0.952	1.306	0.957	0.986						
12/31/2015	1.403	1.103	1.137	1.013							
12/31/2016	1.446	1.335	0.980								
12/31/2017	2.508	0.916									
12/31/2018	1.308										
3 Yr Mean	1.754	1.118	1.141	0.996	0.998	1.034	0.993	1.000	1.000	0.997	1.000
Best 3/5	1.386	1.035	1.144	1.014	0.995	1.000	1.000	1.000	1.000	1.000	1.000

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

Development From

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

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

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,131,849	1,400,201	2,240,526	3,231,862	3,863,672	4,206,592	4,344,330	4,289,178	4,329,825	4,348,017	4,373,688
12/31/2001	942,209	2,072,218	3,377,804	4,189,273	5,283,324	5,781,399	6,685,071	6,936,612	7,190,058	7,026,753	7,182,918
12/31/2002	1,608,961	2,432,521	3,826,509	4,547,256	5,574,678	5,886,447	5,988,246	6,127,049	6,189,230	6,192,745	6,290,891
12/31/2003	762,796	1,485,120	2,395,478	3,176,526	3,894,564	4,266,721	4,444,875	4,422,992	4,432,240	4,467,487	4,541,454
12/31/2004	675,101	1,384,608	2,393,263	3,058,319	3,592,868	3,799,839	3,942,544	4,084,637	4,082,579	4,081,794	4,082,539
12/31/2005	531,171	1,207,709	2,207,865	2,754,662	3,907,775	3,209,845	3,325,677	3,335,600	3,331,829	3,312,642	3,312,672
12/31/2006	688,622	1,624,474	2,788,646	4,041,666	4,805,739	5,148,267	5,256,508	5,213,624	5,246,934	5,242,255	5,242,255
12/31/2007	687,392	1,431,301	2,654,801	3,204,983	3,946,498	4,202,656	4,425,833	4,264,886	4,303,146	4,299,025	4,301,161
12/31/2008	539,707	1,264,615	2,784,426	3,416,738	3,605,399	3,718,771	3,791,843	3,824,797	3,839,071	3,843,111	3,843,111
12/31/2009	588,473	1,479,393	3,271,524	3,300,016	3,922,061	3,904,084	3,920,311	3,933,927	3,932,082	3,942,412	3,942,273
12/31/2010	916,636	1,867,954	3,291,235	4,656,602	5,803,233	5,914,912	5,849,439	5,856,848	5,881,357	5,890,090	
12/31/2011	713,045	1,329,507	2,597,391	3,791,622	4,405,785	4,750,481	4,901,344	4,913,420	4,943,471		
12/31/2012	566,672	1,513,920	3,412,598	4,352,187	4,872,256	5,310,106	5,433,542	5,478,119			
12/31/2013	938,076	2,038,501	3,313,819	4,364,451	4,996,963	5,421,240	5,643,573				
12/31/2014	745,739	1,428,827	2,250,456	2,706,437	2,944,564	3,077,168					
12/31/2015	509,012	1,013,310	1,752,123	2,508,921	2,774,959						
12/31/2016	461,711	1,149,082	2,131,459	2,562,723							
12/31/2017	529,548	1,498,409	2,557,150								
12/31/2018	642,024	967,793									
12/31/2019	500,959										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	4,772,993	4,537,852	4,607,969	4,660,708	4,722,899	4,746,152	4,789,530	4,833,712	4,952,630
12/31/2001	7,288,052	7,456,862	7,567,089	7,710,108	7,894,019	8,031,200	8,090,273	8,129,172	
12/31/2002	6,343,584	6,407,343	6,413,166	6,678,224	6,449,696	6,462,197	6,465,587		
12/31/2003	4,521,744	4,521,744	4,519,637	4,569,637	4,561,874	4,558,204			
12/31/2004	4,079,739	4,102,406	4,099,285	4,099,613	4,099,613				
12/31/2005	3,312,672	3,343,119	3,366,180	3,366,568					
12/31/2006	5,242,255	5,242,395	5,242,833						
12/31/2007	4,300,228	4,304,983							
12/31/2008	3,843,472								

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

Increments

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	268,352	840,325	991,336	631,810	342,920	137,738	-55,152	40,647	18,192	25,671	399,305	-235,141	70,117
12/31/2001	1,130,009	1,305,586	811,469	1,094,051	498,075	903,672	251,541	253,446	-163,305	156,165	105,134	168,810	110,227
12/31/2002	823,560	1,393,988	720,747	1,027,422	311,769	101,799	138,803	62,181	3,515	98,146	52,693	63,759	5,823
12/31/2003	722,324	910,358	781,048	718,038	372,157	178,154	-21,883	9,248	35,247	73,967	-19,710	0	-2,107
12/31/2004	709,507	1,008,655	665,056	534,549	206,971	142,705	142,093	-2,058	-785	745	-2,800	22,667	-3,121
12/31/2005	676,538	1,000,156	546,797	1,153,113	-697,930	115,832	9,923	-3,771	-19,187	30	0	30,447	23,061
12/31/2006	935,852	1,164,172	1,253,020	764,073	342,528	108,241	-42,884	33,310	-4,679	0	0	140	438
12/31/2007	743,909	1,223,500	550,182	741,515	256,158	223,177	-160,947	38,260	-4,121	2,136	-933	4,755	
12/31/2008	724,908	1,519,811	632,312	188,661	113,372	73,072	32,954	14,274	4,040	0	361		
12/31/2009	890,920	1,792,131	28,492	622,045	-17,977	16,227	13,616	-1,845	10,330	-139			
12/31/2010	951,318	1,423,281	1,365,367	1,146,631	111,679	-65,473	7,409	24,509	8,733				
12/31/2011	616,462	1,267,884	1,194,231	614,163	344,696	150,863	12,076	30,051					
12/31/2012	947,248	1,898,678	939,589	520,069	437,850	123,436	44,577						
12/31/2013	1,100,425	1,275,318	1,050,632	632,512	424,277	222,333							
12/31/2014	683,088	821,629	455,981	238,127	132,604								
12/31/2015	504,298	738,813	756,798	266,038									
12/31/2016	687,371	982,377	431,264										
12/31/2017	968,861	1,058,741											
12/31/2018	325,769												

Incremental Percentages

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0204	0.0638	0.0753	0.0480	0.0260	0.0105	-0.0042	0.0031	0.0014	0.0019	0.0303	-0.0179	0.0053
12/31/2001	0.0829	0.0958	0.0596	0.0803	0.0366	0.0663	0.0185	0.0186	-0.0120	0.0115	0.0077	0.0124	0.0081
12/31/2002	0.0491	0.0832	0.0430	0.0613	0.0186	0.0061	0.0083	0.0037	0.0002	0.0059	0.0031	0.0038	0.0003
12/31/2003	0.0437	0.0551	0.0473	0.0435	0.0225	0.0108	-0.0013	0.0006	0.0021	0.0045	-0.0012	0.0000	-0.0001
12/31/2004	0.0586	0.0834	0.0550	0.0442	0.0171	0.0118	0.0117	-0.0002	-0.0001	0.0001	-0.0002	0.0019	-0.0003
12/31/2005	0.0523	0.0774	0.0423	0.0892	-0.0540	0.0090	0.0008	-0.0003	-0.0015	0.0000	0.0000	0.0024	0.0018
12/31/2006	0.0765	0.0951	0.1024	0.0624	0.0280	0.0088	-0.0035	0.0027	-0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0577	0.0950	0.0427	0.0575	0.0199	0.0173	-0.0125	0.0030	-0.0003	0.0002	-0.0001	0.0004	
12/31/2008	0.0579	0.1215	0.0505	0.0151	0.0091	0.0058	0.0026	0.0011	0.0003	0.0000	0.0000		
12/31/2009	0.0692	0.1391	0.0022	0.0483	-0.0014	0.0013	0.0011	-0.0001	0.0008	0.0000			
12/31/2010	0.0627	0.0938	0.0900	0.0755	0.0074	-0.0043	0.0005	0.0016	0.0006				
12/31/2011	0.0432	0.0888	0.0837	0.0430	0.0242	0.0106	0.0008	0.0021					
12/31/2012	0.0792	0.1587	0.0785	0.0435	0.0366	0.0103	0.0037						
12/31/2013	0.1006	0.1166	0.0960	0.0578	0.0388	0.0203							
12/31/2014	0.0670	0.0805	0.0447	0.0233	0.0130								
12/31/2015	0.0449	0.0657	0.0673	0.0237									
12/31/2016	0.0595	0.0850	0.0373										
12/31/2017	0.0734	0.0802											
12/31/2018	0.0367												
Best 3/5	0.0571	0.0819	0.0635	0.0367	0.0246	0.0074	0.0015	0.0016	0.0002	0.0000	0.0000	0.0008	0.0001

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

	Link Ratios						
A.Y.E.	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2000	1.011	1.013	1.005	1.009	1.009	1.025	1.017 *
12/31/2001	1.019	1.024	1.017	1.007	1.005	1.004 *	1.017 *
12/31/2002	1.041	0.966	1.002	1.001	1.004 *	1.004 *	1.017 *
12/31/2003	1.011	0.998	0.999	1.002 *	1.004 *	1.004 *	1.017 *
12/31/2004	1.000	1.000	1.002 *	1.002 *	1.004 *	1.004 *	1.017 *
12/31/2005	1.000						
Best 3/5	1.010	1.004	1.003 *	1.004 *	1.004 *	1.004 *	1.017 *

171 to Ultimate Factor: 1.047

	Cumulative Incremental Factors						
Months-to-Ultimate	15	27	39	51	63	75	87
	0.275	0.218	0.136	0.073	0.036	0.012	0.004
Months-to-Ultimate	99	111	123	135	147	159	171
	0.003	0.001	0.001	0.001	0.001	0.000	0.000

A.Y.E	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	2,565,024	14,768,601	0.136	2,008,528	4,573,552	1.047	4,788,333
12/31/2018	857,564	9,678,652	0.218	2,109,942	2,967,506	1.047	3,106,811
12/31/2019	405,819	11,343,408	0.275	3,119,435	3,525,254	1.047	3,690,795

* Calculated Using Modified Bondy Method

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,979,021	2,123,855	2,322,833	2,383,466	2,572,429	2,821,102	2,678,515	2,698,991	2,861,667	2,940,850	2,948,766
12/31/2001	1,690,800	1,710,622	1,883,656	1,836,606	1,823,685	1,875,719	2,042,494	2,215,070	2,222,796	2,275,452	2,283,598
12/31/2002	1,545,331	1,723,512	1,881,726	1,891,368	1,831,432	1,858,706	1,917,454	1,932,893	1,983,512	1,993,634	2,058,019
12/31/2003	1,302,387	1,900,765	2,164,538	2,174,006	2,458,659	2,459,501	2,496,685	2,510,751	2,515,897	2,556,537	2,567,340
12/31/2004	2,177,590	2,421,117	2,474,092	2,423,379	2,488,686	2,475,264	2,423,782	2,452,374	2,473,223	2,481,706	2,476,673
12/31/2005	2,847,520	3,092,426	3,300,985	3,391,854	3,447,498	3,329,310	3,342,666	3,389,154	3,398,524	3,392,234	3,392,512
12/31/2006	2,980,032	3,461,870	3,553,852	3,582,681	3,602,431	3,751,135	3,759,890	3,940,598	3,988,027	4,044,823	4,057,897
12/31/2007	2,813,559	2,673,331	2,702,793	3,032,508	3,308,427	3,277,730	3,460,175	3,437,776	3,430,036	3,403,247	3,411,959
12/31/2008	3,535,871	3,789,446	3,933,771	4,140,245	4,242,434	4,489,983	4,745,939	5,100,677	5,342,819	5,397,764	5,364,809
12/31/2009	3,522,652	3,732,008	3,749,930	3,778,743	3,762,216	3,988,693	3,998,527	4,143,899	4,209,149	4,238,790	4,272,576
12/31/2010	4,462,580	4,629,741	4,894,520	4,871,295	4,474,935	4,712,497	4,713,698	4,648,658	4,667,677	4,698,535	
12/31/2011	4,166,621	4,394,898	4,708,627	4,648,869	4,756,256	4,911,173	4,868,274	4,944,991	4,954,409		
12/31/2012	3,868,631	3,908,423	3,783,764	3,703,091	3,860,455	3,877,687	3,929,302	3,999,632			
12/31/2013	3,494,925	3,510,765	4,060,124	3,926,765	3,952,753	4,032,393	4,049,481				
12/31/2014	3,304,373	3,614,937	3,535,120	3,733,461	3,702,850	3,766,844					
12/31/2015	4,489,757	4,677,943	5,397,218	5,412,900	5,364,801						
12/31/2016	4,321,088	4,390,223	4,762,762	4,919,363							
12/31/2017	4,192,201	4,304,532	4,527,340								
12/31/2018	4,843,943	4,635,133									
12/31/2019	4,933,819										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,955,411	2,948,659	2,952,158	2,945,156	2,945,155	2,943,155	2,943,155	2,943,155	2,943,155
12/31/2001	2,270,987	2,228,316	2,233,810	2,234,989	2,246,996	2,246,996	2,246,995	2,246,995	
12/31/2002	2,039,915	2,105,557	2,112,432	2,121,032	2,138,325	2,137,075	2,137,075		
12/31/2003	2,607,397	2,589,683	2,575,933	2,598,428	2,598,428	2,592,678			
12/31/2004	2,451,895	2,458,673	2,571,165	2,556,165	2,659,665				
12/31/2005	3,386,412	3,372,171	3,372,171	3,472,949					
12/31/2006	4,110,417	4,070,273	4,152,578						
12/31/2007	3,413,961	3,426,461							
12/31/2008	5,413,336								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.073	1.094	1.026	1.079	1.097	0.949	1.008	1.060	1.028	1.003	1.002
12/31/2001	1.012	1.101	0.975	0.993	1.029	1.089	1.084	1.003	1.024	1.004	0.994
12/31/2002	1.115	1.092	1.005	0.968	1.015	1.032	1.008	1.026	1.005	1.032	0.991
12/31/2003	1.459	1.139	1.004	1.131	1.000	1.015	1.006	1.002	1.016	1.004	1.016
12/31/2004	1.112	1.022	0.980	1.027	0.995	0.979	1.012	1.009	1.003	0.998	0.990
12/31/2005	1.086	1.067	1.028	1.016	0.966	1.004	1.014	1.003	0.998	1.000	0.998
12/31/2006	1.162	1.027	1.008	1.006	1.041	1.002	1.048	1.012	1.014	1.003	1.013
12/31/2007	0.950	1.011	1.122	1.091	0.991	1.056	0.994	0.998	0.992	1.003	1.001
12/31/2008	1.072	1.038	1.052	1.025	1.058	1.057	1.075	1.047	1.010	0.994	1.009
12/31/2009	1.059	1.005	1.008	0.996	1.060	1.002	1.036	1.016	1.007	1.008	
12/31/2010	1.037	1.057	0.995	0.919	1.053	1.000	0.986	1.004	1.007		
12/31/2011	1.055	1.071	0.987	1.023	1.033	0.991	1.016	1.002			
12/31/2012	1.010	0.968	0.979	1.042	1.004	1.013	1.018				
12/31/2013	1.005	1.156	0.967	1.007	1.020	1.004					
12/31/2014	1.094	0.978	1.056	0.992	1.017						
12/31/2015	1.042	1.154	1.003	0.991							
12/31/2016	1.016	1.085	1.033								
12/31/2017	1.027	1.052									
12/31/2018	0.957										
3 Yr Mean	1.000	1.097	1.031	0.997	1.014	1.003	1.007	1.007	1.008	1.002	1.008
Best 3/5	1.028	1.097	1.005	1.007	1.023	1.002	1.023	1.007	1.008	1.002	1.003

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

Development From

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

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

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

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

$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	150,416	248,134	188,848	196,780	189,280	253,280	237,878	257,878	215,285	215,285	215,285
12/31/2001	208,337	185,152	211,162	225,824	225,824	216,726	265,726	270,726	265,727	267,726	365,726
12/31/2002	119,421	133,880	171,299	184,812	251,892	369,610	483,705	465,706	502,946	539,631	567,026
12/31/2003	286,617	257,949	283,776	398,386	518,958	600,492	644,606	716,722	797,706	987,310	1,083,780
12/31/2004	267,359	144,698	230,232	354,867	441,630	632,353	616,235	904,464	1,008,422	1,087,637	1,296,374
12/31/2005	171,817	242,035	293,014	372,892	413,788	517,693	577,501	578,079	622,969	1,071,187	1,185,448
12/31/2006	278,671	268,222	382,330	527,781	647,562	746,113	720,042	744,136	932,230	1,066,447	970,261
12/31/2007	336,059	547,823	574,771	515,905	485,339	476,360	480,227	577,227	574,377	571,155	571,155
12/31/2008	294,367	208,042	336,788	335,305	346,805	344,805	444,805	444,805	438,306	458,306	528,306
12/31/2009	177,301	176,935	144,535	143,435	143,535	250,348	250,248	350,248	350,248	350,248	350,248
12/31/2010	263,109	264,778	262,233	266,329	360,329	360,329	360,329	360,329	360,329	360,329	
12/31/2011	279,719	308,640	282,139	296,139	274,228	284,228	276,228	276,228	286,228		
12/31/2012	221,924	228,813	235,978	243,875	230,235	255,235	260,249	263,284			
12/31/2013	362,731	391,760	385,395	549,395	552,495	602,495	607,496				
12/31/2014	279,766	411,762	396,630	500,830	475,830	516,830					
12/31/2015	637,381	580,572	568,948	590,847	591,559						
12/31/2016	880,019	1,015,214	1,046,297	1,102,137							
12/31/2017	788,978	981,935	1,073,604								
12/31/2018	1,165,353	1,481,841									
12/31/2019	1,133,158										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	215,285	215,285	215,285	215,285	215,285	215,285	215,285	215,285	215,285
12/31/2001	365,727	365,726	365,726	365,726	365,726	365,726	365,726	365,726	
12/31/2002	566,252	561,006	561,362	567,567	567,567	580,067	580,067		
12/31/2003	1,277,599	1,297,971	1,219,581	1,168,724	1,170,415	1,162,641			
12/31/2004	1,288,735	1,183,053	1,176,984	1,176,939	1,169,117				
12/31/2005	1,174,440	1,184,550	1,153,446	1,143,652					
12/31/2006	943,991	917,548	912,644						
12/31/2007	571,155	571,155							
12/31/2008	528,306								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.650	0.761	1.042	0.962	1.338	0.939	1.084	0.835	1.000	1.000	1.000
12/31/2001	0.889	1.140	1.069	1.000	0.960	1.226	1.019	0.982	1.008	1.366	1.000
12/31/2002	1.121	1.279	1.079	1.363	1.467	1.309	0.963	1.080	1.073	1.051	0.999
12/31/2003	0.900	1.100	1.404	1.303	1.157	1.073	1.112	1.113	1.238	1.098	1.179
12/31/2004	0.541	1.591	1.541	1.244	1.432	0.975	1.468	1.115	1.079	1.192	0.994
12/31/2005	1.409	1.211	1.273	1.110	1.251	1.116	1.001	1.078	1.719	1.107	0.991
12/31/2006	0.963	1.425	1.380	1.227	1.152	0.965	1.033	1.253	1.144	0.910	0.973
12/31/2007	1.630	1.049	0.898	0.941	0.981	1.008	1.202	0.995	0.994	1.000	1.000
12/31/2008	0.707	1.619	0.996	1.034	0.994	1.290	1.000	0.985	1.046	1.153	1.000
12/31/2009	0.998	0.817	0.992	1.001	1.744	1.000	1.400	1.000	1.000	1.000	
12/31/2010	1.006	0.990	1.016	1.353	1.000	1.000	1.000	1.000	1.000		
12/31/2011	1.103	0.914	1.050	0.926	1.036	0.972	1.000	1.036			
12/31/2012	1.031	1.031	1.033	0.944	1.109	1.020	1.012				
12/31/2013	1.080	0.984	1.426	1.006	1.090	1.008					
12/31/2014	1.472	0.963	1.263	0.950	1.086						
12/31/2015	0.911	0.980	1.038	1.001							
12/31/2016	1.154	1.031	1.053								
12/31/2017	1.245	1.093									
12/31/2018	1.272										
3 Yr Mean	1.224	1.035	1.118	0.986	1.095	1.000	1.004	1.012	1.015	1.051	0.991
Best 3/5	1.224	0.998	1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
12/31/2002	0.991	1.001	1.011	1.000	1.022	1.000	1.000 *	1.000 *
12/31/2003	1.016	0.940	0.958	1.001	0.993	1.000 *	1.000 *	1.000 *
12/31/2004	0.918	0.995	1.000	0.993	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.009	0.974	0.992					
12/31/2006	0.972	0.995						
12/31/2007	1.000							
3 Yr Mean	0.994	0.988	0.983	0.998	1.005 @	1.000 @	1.000 @	1.000 @
Best 3/5	0.994	0.988	0.997	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2016				0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2017			1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2018		0.998	1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2019	1.224	0.998	1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995

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

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	279,819	388,097	589,602	775,365	998,351	1,254,217	1,654,752	1,851,255	2,011,274	2,310,716	2,481,210
12/31/2001	215,738	308,467	469,736	656,361	784,297	999,648	1,421,275	1,738,245	1,688,394	1,891,637	2,007,556
12/31/2002	181,573	332,739	512,689	795,275	854,493	953,878	1,032,434	1,057,225	1,057,229	1,254,568	1,444,891
12/31/2003	62,113	673,928	986,248	1,145,258	1,296,947	1,333,752	1,347,383	1,434,604	1,508,049	1,609,966	1,692,096
12/31/2004	167,304	314,888	482,539	677,641	801,286	925,051	944,998	966,412	997,834	1,006,015	1,031,018
12/31/2005	253,321	338,561	632,476	815,815	858,852	947,382	1,012,347	1,136,055	1,130,570	1,129,880	1,134,189
12/31/2006	141,892	367,185	646,668	951,651	1,241,182	1,587,941	1,669,712	1,979,757	2,027,633	2,117,573	2,116,057
12/31/2007	384,981	804,028	1,008,197	1,416,643	1,748,959	2,186,000	2,163,109	2,360,866	2,430,818	2,410,215	2,283,450
12/31/2008	375,947	895,734	1,301,046	2,069,175	2,925,796	5,153,566	7,655,073	9,078,856	9,064,144	8,468,156	7,970,187
12/31/2009	646,459	1,131,470	1,266,206	1,298,184	1,456,041	1,527,172	1,837,989	2,019,982	2,044,709	2,056,186	2,087,463
12/31/2010	231,962	417,432	737,016	1,095,412	1,201,636	1,364,842	1,570,725	1,721,918	1,747,732	2,030,546	
12/31/2011	404,096	751,172	1,137,129	1,524,581	1,843,722	1,855,420	1,883,030	2,003,171	2,114,053		
12/31/2012	246,334	535,995	894,454	1,020,247	1,208,393	1,387,308	1,498,678	1,596,132			
12/31/2013	411,087	533,996	762,343	979,746	1,202,895	1,395,737	1,552,572				
12/31/2014	203,408	512,565	749,356	964,341	1,201,024	1,228,459					
12/31/2015	425,779	856,185	1,211,097	1,487,209	1,652,390						
12/31/2016	316,772	603,887	931,724	1,493,968							
12/31/2017	440,786	715,435	1,843,413								
12/31/2018	446,169	796,849									
12/31/2019	326,323										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,630,585	2,743,286	2,808,796	2,755,606	2,780,142	2,805,142	2,799,607	2,799,803	2,812,303
12/31/2001	2,119,139	2,206,331	2,234,201	2,323,812	2,550,301	2,550,301	2,550,301	2,556,551	
12/31/2002	1,536,782	1,809,404	1,968,246	1,999,233	1,998,958	1,998,958	2,011,458		
12/31/2003	1,752,376	1,771,643	1,794,925	1,838,866	1,838,866	1,830,238			
12/31/2004	1,026,037	1,032,979	1,062,707	1,062,707	1,227,041				
12/31/2005	1,311,190	1,187,022	1,198,614	1,712,913					
12/31/2006	2,279,826	2,320,650	2,419,882						
12/31/2007	2,284,334	2,250,445							
12/31/2008	7,336,754								

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

Increments

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	108,278	201,505	185,763	222,986	255,866	400,535	196,503	160,019	299,442	170,494	149,375	112,701	65,510
12/31/2001	92,729	161,269	186,625	127,936	215,351	421,627	316,970	-49,851	203,243	115,919	111,583	87,192	27,870
12/31/2002	151,166	179,950	282,586	59,218	99,385	78,556	24,791	4	197,339	190,323	91,891	272,622	158,842
12/31/2003	611,815	312,320	159,010	151,689	36,805	13,631	87,221	73,445	101,917	82,130	60,280	19,267	23,282
12/31/2004	147,584	167,651	195,102	123,645	123,765	19,947	21,414	31,422	8,181	25,003	-4,981	6,942	29,728
12/31/2005	85,240	293,915	183,339	43,037	88,530	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	225,293	279,483	304,983	289,531	346,759	81,771	310,045	47,876	89,940	-1,516	163,769	40,824	99,232
12/31/2007	419,047	204,169	408,446	332,316	437,041	-22,891	197,757	69,952	-20,603	-126,765	884	-33,889	
12/31/2008	519,787	405,312	768,129	856,621	2,227,770	2,501,507	1,423,783	-14,712	-595,988	-497,969	-633,433		
12/31/2009	485,011	134,736	31,978	157,857	71,131	310,817	181,993	24,727	11,477	31,277			
12/31/2010	185,470	319,584	358,396	106,224	163,206	205,883	151,193	25,814	282,814				
12/31/2011	347,076	385,957	387,452	319,141	11,698	27,610	120,141	110,882					
12/31/2012	289,661	358,459	125,793	188,146	178,915	111,370	97,454						
12/31/2013	122,909	228,347	217,403	223,149	192,842	156,835							
12/31/2014	309,157	236,791	214,985	236,683	27,435								
12/31/2015	430,406	354,912	276,112	165,181									
12/31/2016	287,115	327,837	562,244										
12/31/2017	274,649	1,127,978											
12/31/2018	350,680												

Incremental Percentages

A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0313	0.0582	0.0537	0.0645	0.0740	0.1158	0.0568	0.0463	0.0866	0.0493	0.0432	0.0326	0.0189
12/31/2001	0.0303	0.0526	0.0609	0.0417	0.0703	0.1375	0.1034	-0.0163	0.0663	0.0378	0.0364	0.0284	0.0091
12/31/2002	0.0707	0.0842	0.1322	0.0277	0.0465	0.0368	0.0116	0.0000	0.0923	0.0891	0.0430	0.1276	0.0743
12/31/2003	0.2234	0.1140	0.0581	0.0554	0.0134	0.0050	0.0318	0.0268	0.0372	0.0300	0.0220	0.0070	0.0085
12/31/2004	0.0483	0.0549	0.0639	0.0405	0.0405	0.0065	0.0070	0.0103	0.0027	0.0082	-0.0016	0.0023	0.0097
12/31/2005	0.0211	0.0727	0.0453	0.0106	0.0219	0.0161	0.0306	-0.0014	-0.0002	0.0011	0.0438	-0.0307	0.0029
12/31/2006	0.0454	0.0564	0.0615	0.0584	0.0699	0.0165	0.0625	0.0097	0.0181	-0.0003	0.0330	0.0082	0.0200
12/31/2007	0.0884	0.0431	0.0862	0.0701	0.0922	-0.0048	0.0417	0.0148	-0.0043	-0.0267	0.0002	-0.0071	
12/31/2008	0.0854	0.0666	0.1262	0.1407	0.3660	0.4110	0.2339	-0.0024	-0.0979	-0.0818	-0.1041		
12/31/2009	0.1063	0.0295	0.0070	0.0346	0.0156	0.0681	0.0399	0.0054	0.0025	0.0069			
12/31/2010	0.0348	0.0599	0.0672	0.0199	0.0306	0.0386	0.0284	0.0048	0.0530				
12/31/2011	0.0584	0.0650	0.0652	0.0537	0.0020	0.0046	0.0202	0.0187					
12/31/2012	0.0628	0.0777	0.0273	0.0408	0.0388	0.0242	0.0211						
12/31/2013	0.0255	0.0473	0.0451	0.0463	0.0400	0.0325							
12/31/2014	0.0565	0.0433	0.0393	0.0433	0.0050								
12/31/2015	0.0547	0.0451	0.0351	0.0210									
12/31/2016	0.0481	0.0550	0.0943										
12/31/2017	0.0415	0.1706											
12/31/2018	0.0545												
Best 3/5	0.0525	0.0491	0.0398	0.0435	0.0248	0.0318	0.0298	0.0083	0.0054	-0.0087	0.0105	0.0007	0.0127

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

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

171 to Ultimate Factor: 1.066

	Cumulative Incremental Factors						
Months-to-Ultimate	15	27	39	51	63	75	87
	0.300	0.248	0.199	0.159	0.115	0.091	0.059
Months-to-Ultimate	99	111	123	135	147	159	171
	0.029	0.021	0.015	0.024	0.013	0.013	0.000

A.Y.E	Reported ALAE as of 3/31/20	$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	2,020,379	7,256,679	0.199	1,444,084	3,464,463	1.066	3,692,975
12/31/2018	885,566	7,007,644	0.248	1,737,898	2,623,464	1.066	2,796,465
12/31/2019	343,580	8,931,587	0.300	2,679,492	3,023,072	1.066	3,222,446

* Calculated Using Modified Bondy Method

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

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

6. Selected 8.0%

Notes: All dollar amounts are displayed in thousands.

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

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) EXPOSURE TREND	LOCAL PRODUCTS	COMPLETED OPERATIONS	LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED
Average Annual Percent Change			
a) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	+ 0.1%	+ 0.2%
b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	+ 0.1%	+ 0.2%
c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	+ 0.0%	+ 0.1%

(2) OCCURRENCE SEVERITY	BODILY INJURY	PROPERTY DAMAGE
a) Fitted		
All Years	+ 6.4%	+ 4.8%
Eight Years	+ 8.1%	+ 5.1%
Six Years	+ 10.8%	+ 4.4%
b) Selected	+ 5.0%	+ 4.5%

(3) FREQUENCY TREND	
Selected	- 0.5%

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

CALCULATION OF CAPPED PREMIUM TREND (PAYROLL)

Washington has a state exception wherein each worker's pay is capped at $600 per week for purposes of calculating the insured's exposures. To calculate the trend reflecting this we take the unlimited average weekly wage in Washington and convert it to a limited average weekly wage. A ratio of the limited average weekly wage at the trend to date (mid-point of projected use period) to the limited weekly wage at the trend from date (mid-point of experience period) will give us the aggregate capped trend.

The ratio of the $600 wage cap to the unlimited average weekly wages, R, is used as the entering value to the Standard Wage Distribution Table. An excerpt from the table is displayed below:

STANDARD TABLE

R	A	B
0.45	6.1073	1.8188
0.50	8.2201	2.8537
0.55	11.6032	4.6692

(1) Avg. Wage of Workers Making Less Than $600 = (% of Total Wages For Workers Making Less Than R of The Average Wage (B)) / (% of Workers Making Less Than R of The Average Wage (A)) X Unlimited Average Wage

(2) Avg. Wage of all Workers Capped = (% of Workers Making Less Than $600 X Avg. Wage of Workers Making Less Than $600) + (% of Workers Making More Than $600 X $600)

The calculation of the average capped weekly earnings at 3/1/2023 is as follows:

Average Uncapped Weekly Earnings = 1420.417

R = 600 / 1420.417 = 0.4224

The result of linear interpolation on the Standard Wage Distribution Table yields A = 5.3486 and B = 1.4868

Utilizing formula (1): B/A X 1420.417 = 394.8465

Formula (2) gives: (0.053486 X 394.8465) + ((1-0.053486) X 600) = $589.0272

This is our average weekly wage for all capped at $600.

The average capped weekly wages for accident years 2015 through 2019

are calculated similarly.

AVERAGE WEEKLY WAGE FOR ALL WORKERS

AVG. DATE OF OCCURRENCE	UNCAPPED	CAPPED AT $600	AGGREGATE CAPPED TREND (TO 3/1/2023)
7/1/2015	1138.973	583.3858	1.0097
7/1/2016	1165.755	584.2017	1.0083
7/1/2017	1200.622	584.9433	1.0070
7/1/2018	1282.246	586.8900	1.0036
7/1/2019	1390.948	588.6096	1.0007

THE AGGREGATE TREND FOR 7/1/2015 TO 3/1/2023 IS CALCULATED AS FOLLOWS:

589.0272 / 583.3858 = 1.0097

THE AVERAGE ANNUAL TREND FOR 7/1/2015 TO 3/1/2023 IS CALCULATED:

$$(1.0097)^{(1/7.667)} = 1.0013$$

THE OTHER ANNUAL TRENDS ARE CALCULATED SIMILARLY.

AVERAGE ANNUAL TREND FACTORS:

7/1/2015	(7.667 YEARS)	1.0013
7/1/2016	(6.667 YEARS)	1.0012
7/1/2017	(5.667 YEARS)	1.0012
7/1/2018	(4.667 YEARS)	1.0008
7/1/2019	(3.667 YEARS)	1.0002

LOCAL PRODUCTS / COMPLETED OPERATIONS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2017, 12/31/2018 & 12/31/2019

(1) YEAR ENDING QUARTER*		(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES
2009	1	0.961	22.128
	2	0.966	22.349
	3	0.969	22.502
	4	0.968	22.653
2010	1	0.964	22.806
	2	0.962	22.928
	3	0.962	23.080
	4	0.965	23.208
2011	1	0.968	23.312
	2	0.973	23.427
	3	0.978	23.556
	4	0.982	23.638
2012	1	0.986	23.715
	2	0.990	23.794
	3	0.995	23.873
	4	1.000	23.965
2013	1	1.004	24.062
	2	1.006	24.140
	3	1.008	24.167
	4	1.010	24.208
2014	1	1.012	24.299
	2	1.016	24.405
	3	1.019	24.538
	4	1.022	24.663
2015	1	1.024	24.759
	2	1.026	24.909
	3	1.027	25.013
	4	1.030	25.172
2016	1	1.030	25.313
	2	1.030	25.481
	3	1.029	25.735
	4	1.030	25.943
2017	1	1.033	26.166
	2	1.034	26.330
	3	1.037	26.530
	4	1.040	26.719
2018	1	1.043	26.958
	2	1.047	27.208
	3	1.051	27.441
	4	1.054	27.728
2019	1	1.057	27.949
	2	1.060	28.183
	3	1.062	28.355
	4	1.064	28.506
2020	1	1.065	28.691
	2	1.059	28.816
	3P	1.055	28.993
	4P	1.052	28.953
2021	1P	1.050	28.873
	2P	1.055	28.805
	3P	1.058	28.682
	4P	1.062	28.738
2022	1P	1.067	28.793
	2P	1.074	28.845
	3P	1.081	28.905
	4P	1.088	28.981

CHANGE IN EXPOSURES		LOCAL PRODUCTS	COMPLETED OPERATIONS
7/1/2017 to 7/1/2022	(2022:4/2017:4)	1.046	1.085
7/1/2018 to 7/1/2022	(2022:4/2018:4)	1.032	1.045
7/1/2019 to 7/1/2022	(2022:4/2019:4)	1.022	1.017

AVERAGE ANNUAL TREND FACTOR			
7/1/2017 to 7/1/2022	(5.0 YRS)	1.009	1.016
7/1/2018 to 7/1/2022	(4.0 YRS)	1.008	1.011
7/1/2019 to 7/1/2022	(3.0 YRS)	1.007	1.006

* Projected values are identified by a 'P' in column (1).
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OCCURRENCE SEVERITY TREND
MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2010	$45,801,992	1,582	$28,952	$25,645		
12/31/2011	39,821,092	1,460	27,275	27,280		
12/31/2012	41,732,779	1,400	29,809	29,020	$27,040	
12/31/2013	43,131,925	1,476	29,222	30,870	29,224	
12/31/2014	34,246,327	1,253	27,331	32,838	31,585	$29,190
12/31/2015	35,432,643	1,098	32,270	34,932	34,136	32,347
12/31/2016	36,258,182	956	37,927	37,159	36,893	35,847
12/31/2017	37,125,436	876	42,381	39,529	39,872	39,725
12/31/2018	35,687,982	779	45,813	42,049	43,093	44,022
12/31/2019	37,257,460	838	44,460	44,730	46,573	48,784
	Goodness of Fit Statistic, R-Squared:			0.816	0.852	0.894
	Average Annual Severity Trend (10 yr)			+ 6.4%		
	Average Annual Severity Trend (8 yr)			+ 8.1%		
	Average Annual Severity Trend (6 yr)			+ 10.8%		
	Selected Annual Severity Trend			+ 5.0%		

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

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

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

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

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate[1]	(4) Occurrence Frequency (3)/(2)[2]
12/31/2006	$ 326,238,970	8,442	25.88
12/31/2007	325,331,118	8,393	25.80
12/31/2008	315,497,006	8,878	28.14
12/31/2009	301,841,127	8,904	29.50
12/31/2010	290,309,875	9,504	32.74
12/31/2011	288,802,569	8,867	30.70
12/31/2012	290,344,199	8,404	28.94
12/31/2013	296,741,631	8,155	27.48
12/31/2014	305,683,597	7,561	24.74
12/31/2015	315,859,471	7,289	23.08
12/31/2016	332,011,620	7,443	22.42
12/31/2017	342,155,375	7,123	20.82
12/31/2018	345,741,663	7,176	20.75
12/31/2019	344,939,626	7,403	21.46

Selected Annual Frequency Trend: - 0.5%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

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

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

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

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

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

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

Note: $\tilde{X}$ (X - tilde) is the 5 year Monoline/Multiline ALCCL weighted class group experience ratio, where
$\tilde{X}_{monoline}$ (X - tilde monoline) is weighted based on Monoline/Multiline ALCCL for the latest year only.

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 01
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .885 * 1.232

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE-WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
10100	146517	964970	1.74916	.3162	1.172	1.289	1.405	40.0	0.045	0.063
10145	38662	450734	.87643	.2101	.899	.989	1.078	11.1	0.009	0.010
10146	7772	51566	2.11495	.1019	1.028	1.131	1.233	21.4	0.014	0.017
10352	24422	157933	.71612	.1335	.880	.968	1.055	4.9	0.061	0.064
11039	279245	2343580	1.16068	.4973	1.032	1.135	1.238	24.0	0.050	0.062
11258	12574	92499	.00000	.1143	.801	.881	.961	-3.6	0.137	0.132
11259	185	1803	.00000	.0863	.827	.910	.992	-0.6	0.164	0.163
11288	67755	433235	1.10679	.2059	.946	1.041	1.135	13.1	0.084	0.095
12374	214564	1447318	1.02768	.3928	.953	1.048	1.143	13.6	0.066	0.075
12375	80769	803764	.26735	.2862	.722	.794	.866	-14.3	0.042	0.036
13673	282152	2331559	1.16114	.4961	1.032	1.135	1.238	26.7	0.015	0.019
13720	21422	202358	1.60834	.1461	1.008	1.109	1.209	21.4	0.056	0.068
14401	52807	226727	.85554	.1528	.897	.987	1.076	7.3	0.124	0.133
15224	63395	577417	1.02455	.2392	.933	1.026	1.119	11.5	0.052	0.058
16900	362588	2845015	.95192	.5415	.930	1.023	1.115	11.6	0.069	0.077
16901	1335312	10710626	.74531	.8072	.776	.854	.931	-6.8	0.088	0.082
16902	166249	708423	.50718	.2671	.799	.879	.958	-3.8	0.078	0.075
16905								11.6	0.069	0.077
16906								-6.8	0.088	0.082
16910	2237208	16379962	.91103	.8640	.910	1.001	1.091	9.6	0.052	0.057
16911	160773	1269765	.83302	.3667	.878	.966	1.053	4.3	0.046	0.048
16915	67036	454707	.86017	.2110	.895	.985	1.074	8.2	0.049	0.053
16916	742737	5329593	.91734	.6805	.913	1.004	1.095	9.1	0.044	0.048
16920	11947	86154	1.02399	.1124	.918	1.010	1.101	10.2	0.118	0.130
16921	1694	5632	.00000	.0875	.826	.909	.991	-1.6	0.063	0.062
16930	72614	444199	.80190	.2085	.883	.971	1.059	5.6	0.125	0.132
16931	36512	183448	1.26383	.1408	.955	1.051	1.146	15.2	0.066	0.076
16940	1316	4462	.00000	.0871	.826	.909	.991	-1.6	0.064	0.063
16941	26670	97758	.17856	.1159	.821	.903	.985	-2.0	0.102	0.100
18435	302037	2021489	1.03641	.4641	.966	1.063	1.159	16.7	0.048	0.056
18436	22098	84600	.00000	.1120	.803	.883	.963	-4.0	0.177	0.170
18501	325608	2083275	.86212	.4708	.885	.974	1.062	7.1	0.014	0.015
45900	81119	355581	.00194	.1867	.736	.810	.883	-10.9	0.055	0.049
49617	406178	2697969	1.34865	.5293	1.140	1.254	1.367	36.6	0.142	0.194
57001	20181	233300	1.68711	.1546	1.026	1.129	1.231	25.0	0.016	0.020

X-TILDE: .924 X-TILDE (MONOLINE): .909 PI-TILDE: .0049190
TAU SQUARED: .03000 SIGMA SQUARED: 85871.71233

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 02
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .988 * 1.232

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE-WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)	
10026	5065	38366	.00000	.0629	1.154	1.086	1.322	31.3	0.016	0.021	
10042	1487417	7754743	1.05769	.5552	1.135	1.068	1.300	30.6	0.360	0.470	
10060	1988	15492	.00000	.0598	1.158	1.089	1.326	32.8	0.067	0.089	
10065	20411	181409	10.61640	.0817	1.998	1.880	2.288	48.1	0.027	0.040	U
10066	2293	22134	.00000	.0607	1.157	1.088	1.324	32.4	0.034	0.045	
10071	518822	3604940	1.12627	.3800	1.192	1.121	1.364	36.0	0.086	0.117	
10073	7625793	58286535	.90530	.8998	.938	.882	1.074	8.8	0.340	0.370	
10075	756	4741	17.47521	.0583	2.179	2.050	2.495	48.7	0.152	0.226	U
10107	18558	143025	.72390	.0767	1.193	1.122	1.366	36.7	0.300	0.410	
10115	50572	387102	1.01191	.1075	1.208	1.136	1.383	37.9	0.058	0.080	
10309	24585	198888	.12856	.0840	1.139	1.071	1.304	31.3	0.016	0.021	
11020	5628	42169	.77372	.0634	1.203	1.132	1.378	37.5	0.080	0.110	
11127	70541	520487	1.32696	.1235	1.243	1.169	1.423	37.5	0.008	0.011	
11128	23198	198766	.86592	.0839	1.201	1.130	1.375	36.7	0.049	0.067	
11204	40756	122733	.01933	.0741	1.142	1.074	1.307	30.5	1.410	1.840	
11234	22097	174432	.76819	.0808	1.194	1.123	1.367	37.3	0.051	0.070	
12014	23128	181213	.45027	.0817	1.168	1.099	1.338	33.3	0.036	0.048	
12356	4675	53130	2.71058	.0649	1.328	1.249	1.520	47.8	0.023	0.034	U
12510	3556	37159	.00000	.0627	1.154	1.086	1.322	33.3	0.024	0.032	
12805	1092600	5886328	1.33197	.4903	1.281	1.205	1.467	46.7	0.135	0.198	
13351	769472	5862525	1.67785	.4894	1.450	1.364	1.660	47.4	0.038	0.056	U
13352	6870	37807	.00000	.0628	1.154	1.086	1.322	32.4	0.037	0.049	
13506	98272	563558	.92200	.1285	1.192	1.121	1.364	35.7	0.056	0.076	
13507	42580	286640	.00511	.0951	1.115	1.049	1.277	28.1	0.139	0.178	
13716	712186	3961940	.83797	.4003	1.074	1.010	1.229	23.1	0.121	0.149	
13759	20729	158462	.01266	.0787	1.136	1.069	1.301	29.8	0.124	0.161	
14101	7721	90593	.21039	.0698	1.160	1.091	1.328	31.2	0.032	0.042	
14279	142515	762947	1.26828	.1511	1.237	1.164	1.417	41.1	0.073	0.103	
14913	98158	479694	.88819	.1187	1.191	1.120	1.363	36.5	0.170	0.232	
15538	7258	107176	.43702	.0720	1.174	1.104	1.344	35.7	0.014	0.019	
15600	3736	47962	2.45799	.0642	1.310	1.232	1.500	48.3	0.060	0.089	U
15608	1760	22593	.00000	.0608	1.157	1.088	1.324	33.3	0.009	0.012	
15839	22117	201653	.19456	.0843	1.144	1.076	1.310	31.8	0.022	0.029	
15991	40504	266520	1.28842	.0926	1.237	1.164	1.417	41.5	0.065	0.092	
15993	7192	47556	.32416	.0641	1.173	1.103	1.343	35.0	0.040	0.054	
16403	70876	507133	1.75198	.1219	1.295	1.218	1.483	48.5	0.132	0.196	
16676	1000	6673	.00000	.0586	1.159	1.090	1.327	33.3	0.012	0.016	

X-TILDE: 1.016 X-TILDE (MONOLINE): 1.063 PI-TILDE: .0024821
TAU SQUARED: .06928 SIGMA SQUARED: 480416.50444

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 02
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .988 * 1.232

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE-WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)	
18078	52794	588406	.35042	.1314	1.116	1.050	1.278	28.0	0.107	0.137	
18109	527	3255	.67803	.0581	1.199	1.128	1.373	37.0	0.027	0.037	
18110	50922	368089	1.12915	.1052	1.221	1.149	1.399	38.7	0.031	0.043	
18206	287246	3024692	1.18930	.3439	1.217	1.145	1.394	38.9	0.072	0.100	
18335	9317	51501	.00000	.0646	1.152	1.084	1.319	31.3	0.016	0.021	
18506	19	275	.00000	.0577	1.160	1.091	1.328	25.0	0.004	0.005	
18507	1016	9354	.46900	.0590	1.187	1.117	1.360	42.9	0.007	0.010	
18708	6879	65690	9.24968	.0665	1.765	1.660	2.021	40.0	0.010	0.014	U
18834	7656	39716	.00000	.0631	1.154	1.086	1.322	32.3	0.127	0.168	
18911	4556	41542	.29486	.0633	1.172	1.103	1.343	35.3	0.017	0.023	
18912	958	6745	1.16264	.0586	1.228	1.155	1.406	39.1	0.023	0.032	
18920	369	4327	.43471	.0583	1.185	1.115	1.357	37.5	0.016	0.022	
45819	464611	3479037	.80771	.3725	1.074	1.010	1.229	22.6	0.053	0.065	
49618	440	2701	2.08182	.0581	1.281	1.205	1.467	47.1	0.051	0.075	
49619	173184	1177239	1.11645	.1944	1.209	1.137	1.384	38.8	0.103	0.143	

X-TILDE: 1.016 X-TILDE (MONOLINE): 1.063 PI-TILDE: .0024821
TAU SQUARED: .06928 SIGMA SQUARED: 480416.50444

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 11
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.026 * 1.232

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE-WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)	
92053	0	0	.00000	.0000	.933	1.000	1.264	26.1	0.690	0.870	
92054	0	3	.00000	.1250	.816	.837	1.058	5.7	0.350	0.370	
92055	1204	3217	.00000	.1254	.816	.837	1.058	5.7	0.350	0.370	
95124	959011	5411923	1.45395	.5269	1.207	1.238	1.565	48.9	0.940	1.400	U
98303	198902	366823	.29910	.1726	.823	.844	1.067	6.4	11.000	11.700	
98304	4452773	15185603	1.07252	.7414	1.036	1.063	1.344	34.3	5.130	6.890	
98305	4226230	17699822	1.05795	.7684	1.029	1.055	1.334	33.3	2.070	2.760	
98306	12391	63296	.74188	.1336	.907	.930	1.176	17.7	1.410	1.660	
98307	3089	10027	.19378	.1264	.839	.861	1.088	8.7	0.800	0.870	
98308	581733	2982064	.99398	.4039	.958	.983	1.243	23.9	1.090	1.350	
98309	46132	124178	2.04324	.1417	1.090	1.118	1.413	41.4	2.950	4.170	
98344	67484	340686	.65796	.1694	.886	.909	1.149	14.8	0.810	0.930	
98449	2646401	13291744	.89061	.7165	.903	.926	1.170	16.9	25.400	29.700	
98805	353042	1249556	1.40003	.2685	1.058	1.085	1.371	37.1	1.780	2.440	
98813	732962	2023300	.93313	.3359	.933	.957	1.210	21.1	3.370	4.080	
98967	2130029	8415530	1.19021	.6230	1.093	1.121	1.417	41.8	11.000	15.600	
99003	53263	254211	.52224	.1586	.868	.890	1.125	12.6	1.430	1.610	
99826	55405	218718	1.26298	.1540	.984	1.009	1.275	27.3	0.770	0.980	
99827	129875	472928	.77268	.1855	.903	.926	1.170	16.5	0.970	1.130	
99948	4742939	14325314	.91075	.7306	.917	.941	1.189	18.9	37.600	44.700	
99952	988641	2067612	.92737	.3394	.931	.955	1.207	20.6	27.700	33.400	
99953	436014	1282067	.56264	.2716	.832	.853	1.078	7.8	18.000	19.400	
99954	319498	867705	.28270	.2299	.783	.803	1.015	1.8	17.000	17.300	
99955	2022127	3958588	.73503	.4603	.842	.864	1.092	8.9	17.900	19.500	

X-TILDE: 1.010 X-TILDE (MONOLINE): .975 PI-TILDE: .0073151
TAU SQUARED: .03000 SIGMA SQUARED: 191161.46763

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 12
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.010 * 1.232

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE-WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)	
91111	2861782	12280706	.85176	.3859	.918	.965	1.201	20.0	8.080	9.700	
91150	1723921	6463144	.86944	.2631	.935	.983	1.223	22.3	7.910	9.670	
91155	6629089	25482705	.99548	.5544	.979	1.029	1.280	27.9	39.400	50.400	
91340	34887797	119189566	.87515	.8488	.888	.934	1.162	16.1	11.800	13.700	
91341	14942536	57168273	.99505	.7313	.985	1.036	1.289	28.9	5.820	7.500	
91342	18106963	56543832	.94885	.7292	.952	1.001	1.246	24.6	5.280	6.580	
91343	417785	2262432	.69522	.1387	.922	.970	1.207	20.8	1.590	1.920	
91436	375915	1476490	.67158	.1107	.927	.975	1.213	21.4	3.460	4.200	
91507	55279	202407	.03154	.0610	.902	.948	1.180	17.9	5.300	6.250	
91551	1290057	4825598	.84068	.2191	.933	.981	1.221	22.3	0.940	1.150	
91555	225361	933297	.61761	.0902	.928	.976	1.214	21.5	1.630	1.980	
91560	21755826	65989061	.92384	.7581	.932	.980	1.219	21.9	6.670	8.130	
91577	2991867	10167547	1.11742	.3463	1.014	1.066	1.326	32.6	4.420	5.860	
91746	2288684	17055632	1.07083	.4598	1.010	1.062	1.321	32.2	3.570	4.720	
92101	775069	2727424	.88856	.1545	.948	.997	1.241	24.1	4.280	5.310	
92102	762619	3171824	1.40160	.1691	1.034	1.087	1.353	35.4	4.520	6.120	
92215	14363616	48407206	.98015	.6982	.974	1.024	1.274	27.4	4.640	5.910	
92338	6970864	25127687	1.01788	.5511	.991	1.042	1.297	29.6	2.740	3.550	
92446	856109	1787641	.27362	.1220	.875	.920	1.145	14.5	2.900	3.320	
92447	59357	248551	.58449	.0629	.935	.983	1.223	22.4	2.680	3.280	
92451	3942630	15811442	.97469	.4423	.966	1.016	1.264	26.3	2.890	3.650	
92478	25515996	87310493	.90549	.8050	.916	.963	1.198	19.8	2.680	3.210	
94007	15428793	48352913	.97317	.6980	.969	1.019	1.268	26.7	7.180	9.100	
94276	2421751	9549708	.74922	.3338	.889	.935	1.163	16.3	6.030	7.010	
94569	4471864	16437865	1.04698	.4512	.999	1.050	1.307	30.7	5.630	7.360	
95410	11785809	35174553	.87533	.6291	.906	.953	1.186	18.6	4.830	5.730	
95455	836079	3077701	2.31679	.1661	1.185	1.246	1.550	49.0	2.390	3.560	U
95505	137123	558739	1.47237	.0755	.998	1.049	1.305	30.5	3.150	4.110	
95625	2967449	9258836	1.28165	.3277	1.065	1.120	1.394	39.4	5.610	7.820	
95647	20976338	164736514	.94218	.8856	.944	.993	1.236	23.5	4.170	5.150	
96053	917269	2795489	.75054	.1568	.926	.974	1.212	21.2	6.130	7.430	
96410	2881362	8432243	.99788	.3098	.971	1.021	1.270	27.2	14.700	18.700	
96611	455915	1670480	.22508	.1178	.873	.918	1.142	14.2	1.830	2.090	
97447	9857396	41895383	1.06824	.6678	1.032	1.085	1.350	35.0	5.850	7.900	
97650	748774	2169205	.84352	.1355	.943	.992	1.234	23.5	6.010	7.420	
97651	536007	1708725	1.36111	.1191	1.007	1.059	1.318	31.9	5.740	7.570	
97652	83182	300629	6.88472	.0651	1.345	1.414	1.759	48.8	5.530	8.230	U

X-TILDE: .939 X-TILDE (MONOLINE): .951 PI-TILDE: .0033020
TAU SQUARED: .03000 SIGMA SQUARED: 678876.52616

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 12
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.010 * 1.232

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE-WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
97653	1155211	4149174	.81913	.1994	.931	.979	1.218	21.7	3.730	4.540
97654	127371	445136	.26301	.0709	.910	.957	1.191	19.2	4.750	5.660
97655	2642911	7932778	.54877	.2985	.837	.880	1.095	9.5	8.080	8.850
98002	62211	248147	.00000	.0629	.899	.945	1.176	17.8	1.570	1.850
98482	38153083	117370368	1.02989	.8469	1.019	1.072	1.334	33.6	11.300	15.100
98483	48397521	160631601	.91864	.8830	.923	.971	1.208	20.6	28.600	34.500
98502	540369	2078191	1.08701	.1323	.976	1.026	1.277	27.8	4.790	6.120
98636	3793957	10663391	.83986	.3561	.917	.964	1.200	20.1	5.980	7.180
98677	5591495	22953677	.93398	.5297	.946	.995	1.238	24.2	12.400	15.400
98678	4232160	14452980	.88658	.4219	.928	.976	1.214	21.4	19.200	23.300
98806	1059363	3898899	.79307	.1919	.927	.975	1.213	21.2	5.280	6.400
98820	6441082	17628129	.93847	.4675	.949	.998	1.242	24.2	6.440	8.000
98884	3916867	12385704	1.10068	.3877	1.014	1.066	1.326	32.5	3.140	4.160
99004	52763	193400	.09463	.0607	.907	.954	1.187	18.6	2.310	2.740
99080	2291184	6618641	.57152	.2670	.856	.900	1.120	12.3	12.200	13.700
99315	2081906	6708762	1.16256	.2693	1.014	1.066	1.326	32.5	3.230	4.280
99321	3174082	11167990	.84713	.3657	.918	.965	1.201	20.2	3.560	4.280
99613	2503053	7305715	.89884	.2838	.942	.991	1.233	23.3	4.030	4.970
99650	659484	3215315	1.00085	.1705	.966	1.016	1.264	26.4	1.250	1.580
99746	5699889	19855086	.97641	.4954	.968	1.018	1.267	26.7	4.790	6.070

X-TILDE: .939 X-TILDE (MONOLINE): .951 PI-TILDE: .0033020
TAU SQUARED: .03000 SIGMA SQUARED: 678876.52616

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 13
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .940 * 1.232

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE-WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)	
91125	145867	163678	.05552	.1497	.705	.863	.999	-0.2	5.080	5.070	
91127	1566617	4277146	.65200	.5692	.724	.886	1.026	2.5	2.370	2.430	
91235	544222	2319948	.52668	.4370	.692	.847	.981	-2.0	4.510	4.420	
91265	99092	111988	.37755	.1391	.758	.928	1.075	8.0	9.540	10.300	
91266	333287	1063070	1.13870	.2989	.915	1.120	1.297	29.6	1.620	2.100	
91280	10641	61628	3.38751	.1286	1.150	1.408	1.631	48.9	5.260	7.830	U
94381	2731317	7277091	1.07922	.6832	.997	1.220	1.413	41.4	18.600	26.300	
94404	284504	439596	1.64262	.2018	.986	1.207	1.398	39.8	10.800	15.100	
95310	1190833	1687997	1.26522	.3751	.987	1.208	1.399	39.8	3.370	4.710	
96408	1843192	7502587	.80337	.6893	.808	.989	1.145	14.4	14.600	16.700	
96409	3377373	10742881	.92846	.7573	.902	1.104	1.279	27.6	17.000	21.700	
97221	1413766	5444785	.76153	.6221	.783	.958	1.109	11.0	2.090	2.320	
97222	5341718	19876779	.76474	.8499	.773	.946	1.096	9.7	2.770	3.040	
97223	4036623	20380708	.67597	.8530	.697	.853	.988	-1.2	4.050	4.000	
98152	473639	3038810	1.19700	.4940	1.006	1.231	1.426	42.9	0.630	0.900	
98157	86244	305732	.00000	.1773	.674	.825	.955	-4.9	0.610	0.580	
98163	6578	7292	.00000	.1170	.724	.886	1.026	2.2	0.460	0.470	
98164	39731	82829	.00000	.1331	.711	.870	1.008	0.7	0.139	0.140	
98659	28	595	.00000	.1155	.725	.887	1.027	2.5	0.810	0.830	
98914	444	2908	.00000	.1160	.725	.887	1.027	2.5	1.220	1.250	
98949	9888	25129	.00000	.1208	.721	.882	1.021	1.4	0.690	0.700	
98993	3218827	7808648	.55720	.6973	.637	.780	.903	-9.7	9.860	8.900	
99163	7038	13705	.00000	.1184	.723	.885	1.025	2.9	1.020	1.050	
99803	43935	80648	1.09663	.1326	.856	1.048	1.214	21.3	20.200	24.500	
99946	4515748	15355445	.85749	.8150	.850	1.040	1.204	20.5	4.340	5.230	
99969	1229376	4464106	1.27330	.5786	1.082	1.324	1.533	48.7	3.550	5.280	U

X-TILDE: .822 X-TILDE (MONOLINE): .817 PI-TILDE: .0068835
TAU SQUARED: .03000 SIGMA SQUARED: 121831.86685

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SECTION H

CONSIDERATION OF COVID-19

TABLE OF CONTENTS

Introduction	H-2
Loss Cost Adjustments General Liability	H-2-3

IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

INTRODUCTION

The ongoing COVID-19 global pandemic is a truly unique event that has impacted almost every aspect of daily life. The COVID-19 pandemic has had a significant impact on the United States economy and the property-casualty insurance industry. For several months in 2020 much of the country was following social distancing guidelines. The economy slowed significantly in many segments, and some had ground nearly to a halt. Given the sudden major changes in social and economic activity, the potential impact on prospective loss costs has been analyzed.

ISO General Liability basic limit loss cost level changes are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. The historical statistical data included in this filing is from a period where COVID-19 was not known to be present in the United States.

In anticipation of long-term behavioral, social and economic changes as a result of COVID-19, it is expected, based on the information currently available, that those changes will have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors have been applied to the loss costs of several classes.

LOSS COST ADJUSTMENTS GENERAL LIABILITY

For General Liability, all manually rated classes were reviewed to determine how future economic conditions and changes in behavior could potentially impact the loss experience. The bulk of General Liability classes have economically sensitive exposure bases, including exposure bases gross sales and payroll. These economically sensitive exposure bases will generally adjust to new economic conditions and classes with these bases are not expected to have significant changes in loss potential per exposure. However, there are classes that use exposure bases that are not economically sensitive and would not necessarily be responsive to sudden changes. Classes with exposure bases that are not economically sensitive were reviewed for a potential loss cost adjustment.

The individual classes that use square feet as an exposure base were further examined to determine which may be impacted by long-term behavioral, social and economic changes. The new, large scale work from home policies put in place due to social distancing guidelines has the potential to become a long-lasting change in behavior. Companies may utilize their physical spaces differently than in the past. There will likely be more work from home options and more emphasis on digital solutions to replace physical, in-person meetings. Additionally, it will take time for companies to decrease their physical office footprint to reflect this new environment. With fewer workers, vendors, clients, and other outside visitors present in commercial buildings, there is an expected decrease in occurrences relative to the fixed exposure base of thousands of square feet for certain classes.

LOSS COST ADJUSTMENTS GENERAL LIABILITY (Cont'd)

Nine classifications are being adjusted for this expected decrease in occurrence frequency. The classifications are OL&T classifications within Premises/ Operations Class Group 12 – Building and Offices. These classes are for risks that are primarily an office environment and are expected to be impacted by changes in the office work environment. The varying adjustments, -5% or -10%, reflects the expected decrease in foot traffic for the individual classes listed. The adjustment is a decrease to the revised Premises/Operations loss costs after application of all loss cost changes including any relativity changes and reflecting any capping and build back factors.

In Section A, the impact of adjusting these classes will be reflected in the filed loss costs and in the class group, subline, and overall loss cost level changes.

Class Code	Class Description	Adjustment
61212	Buildings or Premises - bank or office - mercantile or manufacturing (Lessor's risk only) (For-Profit)	-5.0%
61216	Buildings or Premises - bank or office - mercantile or manufacturing (Lessor's risk only) (Not-For-Profit)	-5.0%
61217	Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (For-Profit)	-5.0%
61218	Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (Not-For-Profit)	-5.0%
61224	Buildings or Premises - office premises primarily occupied by employees of the insured (For-Profit)	-10.0%
61225	Buildings or Premises - office premises primarily occupied by employees of the insured (Not-For-Profit)	-10.0%
61226	Buildings or Premises - office - Not Otherwise Classified (For-Profit)	-5.0%
61227	Buildings or Premises - office - Not Otherwise Classified (Not-For-Profit)	-5.0%
62000	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)	-5.0%

$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.144	.176	**10205**	.223	–	**11210**	3.67	–	**13207**	(a)	(a)
10015	5.59	–	**10220**	4.20	–	**11211**	19.10	–	**13208**	(a)	(a)
10020	(a)	(a)	**10255**	.209	.141	**11212**	2.88	–	**13314**	.107	.013
10026	.58	.021	**10256**	.76	.173	**11213**	2.35	–	**13351**	.26	.056
10036	.56	(a)	**10257**	.144	.136	**11214**	5.79	–	**13352**	.26	.049
10040	.109	.31	**10309**	.144	.021	**11222**	.097	–	**13410**	1.20	2.19
10042	.33	.47	**10315**	.34	(a)	**11234**	.25	.07	**13411**	(a)	(a)
10052	3.87	–	**10331**	7.58	–	**11248**	.04	.015	**13412**	.41	1.15
10054	3.43	–	**10332**	13.10	–	**11258**	.89	.132	**13453**	.47	(a)
10060	.158	.089	**10352**	.43	.064	**11259**	.95	.163	**13454**	.55	(a)
10065	.237	.04	**10367**	4.91	–	**11273**	12.40	–	**13455**	.56	(a)
10066	.241	.045	**10368**	7.17	–	**11274**	11.90	–	**13461**	(a)	(a)
10070	.082	.142	**10375**	(a)	–	**11288**	1.09	.095	**13506**	.82	.076
10071	.28	.117	**10378**	7.68	–	**12014**	.086	.048	**13507**	.98	.178
10072	5.55	–	**10379**	3.56	–	**12356**	1.05	.034	**13590**	.41	.62
10073	.88	.37	**10380**	6.09	–	**12361**	.063	.065	**13621**	.104	.31
10075	6.51	.226	**10381**	5.27	–	**12362**	.09	(a)	**13670**	.035	.017
10100	.74	.063	**11007**	2.09	–	**12373**	.034	.021	**13673**	.67	.019
10101	.214	.167	**11020**	.27	.11	**12374**	.55	.075	**13715**	.09	.135
10105	2.31	–	**11039**	.76	.062	**12375**	.27	.036	**13716**	.40	.149
10107	2.68	.41	**11052**	3.48	–	**12391**	.068	.064	**13720**	.38	.068
10110	19.00	–	**11101**	(a)	(a)	**12393**	.36	(a)	**13759**	.158	.161
10111	.18	.063	**11120**	(a)	–	**12467**	.149	(a)	**13930**	.192	.161
10113	.32	–	**11126**	.056	.023	**12509**	.052	.029	**14068**	.035	.012
10115	.64	.08	**11127**	.46	.011	**12510**	.66	.032	**14101**	.41	.042
10117	5.56	–	**11128**	.62	.067	**12583**	.29	(a)	**14279**	.40	.103
10119	(a)	–	**11138**	1.90	–	**12651**	.86	.48	**14401**	.90	.133
10120	12.50	–	**11155**	.19	–	**12683**	.39	(a)	**14405**	1.23	–
10130	3.15	–	**11160**	(a)	(a)	**12707**	.59	.52	**14527**	.37	.167
10132	2.72	–	**11167**	.80	–	**12797**	.125	.182	**14655**	.079	–
10133	3.34	–	**11168**	4.16	–	**12805**	.29	.198	**14731**	3.45	–
10135	(a)	–	**11201**	18.30	–	**12841**	.48	–	**14732**	.26	–
10140	.029	.02	**11202**	5.40	–	**12927**	.084	–	**14733**	.55	–
10141	.058	.022	**11203**	1.06	.43	**13049**	.033	.047	**14734**	.237	–
10145	.28	.01	**11204**	.28	1.84	**13111**	.82	.086	**14855**	.184	.124
10146	.33	.017	**11205**	(a)	–	**13112**	.054	.059	**14913**	.30	.232
10150	.44	(a)	**11206**	.85	–	**13201**	.76	.135	**15060**	(a)	(a)
10151	11.10	–	**11207**	10.70	–	**13204**	.86	1.04	**15061**	(a)	(a)
10160	1.98	–	**11208**	1.83	–	**13205**	.33	.39	**15062**	.165	(a)
10204	.20	–	**11209**	8.61	–	**13206**	(a)	(a)	**15063**	.192	(a)

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.164	–	**16750**	.093	.032	**18707**	.014	.005	**40117**	(a)	–
15119	(a)	–	**16751**	.093	–	**18708**	.102	.014	**40140**	(a)	–
15120	(a)	–	**16819**	1.00	(a)	**18833**	.162	(a)	**41001**	.209	–
15123	3.34	–	**16820**	.77	(a)	**18834**	.26	.168	**41210**	(a)	–
15124	1.17	–	**16881**	1.45	(a)	**18911**	.84	.023	**41421**	.45	–
15188	.29	(a)	**16890**	.117	(a)	**18912**	1.57	.032	**41422**	.242	–
15223	.042	.042	**16891**	.127	(a)	**18920**	.41	.022	**41510**	42.00	–
15224	.40	.058	**16892**	.232	(a)	**18991**	(a)	–	**41603**	21.50	–
15300	(a)	–	**16900**	1.92	.077	**19007**	1.30	–	**41604**	11.80	–
15314	.19	(a)	**16901**	1.23	.082	**19051**	2.89	–	**41620**	1.53	–
15404	.075	(a)	**16902**	1.05	.075	**19061**	(a)	–	**41650**	30.30	–
15405	.111	(a)	**16905**	2.02	.077	**19795**	.27	(a)	**41664**	26.40	–
15406	.28	.051	**16906**	1.29	.082	**19796**	.32	–	**41665**	3.09	–
15488	.70	(a)	**16910**	1.15	.057	**40005**	(a)	–	**41666**	(a)	–
15538	.34	.019	**16911**	1.05	.048	**40006**	(a)	–	**41667**	72.10	–
15600	.85	.089	**16915**	1.18	.053	**40010**	(a)	–	**41668**	67.60	–
15607	.215	–	**16916**	.99	.048	**40015**	(a)	–	**41669**	.47	–
15608	.19	.012	**16920**	2.63	.13	**40020**	(a)	–	**41670**	.80	–
15656	5.62	–	**16921**	2.40	.062	**40026**	(a)	–	**41672**	(a)	–
15699	.53	–	**16930**	1.51	.132	**40031**	(a)	–	**41673**	(a)	–
15733	.184	.032	**16931**	1.63	.076	**40032**	(a)	–	**41675**	(a)	–
15839	.26	.029	**16940**	3.28	.063	**40040**	(a)	–	**41677**	.32	–
15991	.209	.092	**16941**	1.31	.10	**40041**	(a)	–	**41678**	60.60	–
15993	.176	.054	**18078**	.163	.137	**40042**	(a)	–	**41679**	(a)	(a)
16005	.048	.029	**18109**	.35	.037	**40045**	174.00	–	**41680**	15.70	–
16009	.226	.10	**18110**	.28	.043	**40046**	34.50	–	**41696**	1.00	–
16402	1.26	–	**18200**	(a)	–	**40047**	12.30	–	**41697**	.70	–
16403	.80	.196	**18205**	.25	.37	**40059**	4.40	–	**41700**	(a)	–
16404	1.01	–	**18206**	.45	.10	**40061**	2.33	–	**41715**	9.99	–
16471	.30	–	**18335**	.33	.021	**40063**	78.00	–	**41716**	6.36	–
16501	.101	(a)	**18435**	.78	.056	**40064**	22.90	–	**43007**	(a)	–
16527	.155	.29	**18436**	.63	.17	**40066**	(a)	–	**43117**	(a)	–
16588	.104	(a)	**18437**	.46	(a)	**40067**	(a)	–	**43151**	17.30	–
16604	.175	.112	**18438**	.89	(a)	**40069**	(a)	–	**43152**	18.10	–
16670	3.15	–	**18501**	.72	.015	**40072**	(a)	–	**43200**	65.70	–
16676	.26	.016	**18506**	.37	.005	**40075**	34.70	–	**43215**	(a)	–
16694	.35	(a)	**18507**	.167	.01	**40101**	15.40	–	**43421**	18.00	–
16705	.29	.122	**18570**	1.75	–	**40102**	13.60	–	**43422**	94.50	–
16722	(a)	–	**18575**	(a)	(a)	**40111**	6.18	–	**43424**	(a)	–
16723	(a)	–	**18616**	.28	.56	**40115**	(a)	–	**43470**	5.82	–

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	–	**44277**	57.20	–	**46004**	28.80	–	**47471**	3.94	–
43518	11.30	–	**44280**	.32	–	**46005**	23.00	–	**47473**	5.15	–
43550	64.30	–	**44311**	5.84	–	**46112**	.06	–	**47474**	5.75	–
43551	35.70	–	**44315**	3.92	–	**46202**	2.09	–	**47475**	4.54	–
43626	9.04	–	**44427**	55.60	–	**46362**	212.00	–	**47476**	4.54	–
43628	118.00	–	**44428**	55.90	–	**46426**	30.90	–	**47477**	6.06	–
43629	99.60	–	**44429**	.84	–	**46427**	41.30	–	**47478**	6.36	–
43754	(a)	–	**44430**	.58	–	**46510**	(a)	–	**47600**	(a)	–
43760	3.32	–	**44431**	1.86	–	**46590**	(a)	–	**47610**	(a)	–
43822	4.63	–	**44432**	.59	–	**46603**	2.59	–	**48039**	46.60	–
43840	.057	–	**44433**	18.80	–	**46604**	2.99	–	**48177**	(a)	–
43860	3.64	–	**44434**	35.90	–	**46606**	7.97	–	**48178**	(a)	–
43889	1.30	–	**44435**	37.20	–	**46607**	11.00	–	**48206**	23.90	–
43945	(a)	–	**44436**	43.50	–	**46622**	13.50	–	**48252**	(a)	–
43946	(a)	–	**44437**	36.00	–	**46671**	(a)	–	**48441**	.10	–
43990	(a)	(a)	**44438**	28.50	–	**46700**	132.00	–	**48557**	10.00	–
43991	(a)	–	**44439**	55.40	–	**46773**	(a)	–	**48558**	8.74	–
44009	4.07	–	**44440**	45.80	–	**46822**	(a)	–	**48600**	61.80	–
44010	(a)	(a)	**44500**	(a)	–	**46881**	(a)	–	**48610**	(a)	–
44069	9.67	–	**44501**	(a)	–	**46882**	(a)	–	**48636**	1.31	(a)
44070	2.86	–	**45190**	1.65	–	**46911**	17.90	–	**48637**	7.68	–
44071	3.19	–	**45191**	1.17	–	**46912**	32.80	–	**48638**	3.81	–
44072	2.20	–	**45192**	1.37	–	**46913**	(a)	–	**48727**	(a)	–
44100	8.81	–	**45193**	.81	–	**46914**	(a)	–	**48808**	1.44	–
44101	9.18	–	**45210**	1.02	–	**46915**	(a)	–	**48924**	(a)	–
44102	7.16	–	**45224**	(a)	–	**46916**	(a)	–	**48925**	184.00	–
44103	6.33	–	**45225**	(a)	–	**47050**	1.26	–	**49005**	.215	–
44104	2.66	–	**45334**	37.90	–	**47051**	(a)	–	**49111**	2.20	–
44105	(a)	–	**45380**	.215	(a)	**47052**	(a)	–	**49181**	15.20	–
44106	(a)	–	**45450**	11.10	–	**47103**	(a)	–	**49183**	18.60	–
44108	3.12	–	**45523**	(a)	–	**47146**	(a)	–	**49184**	39.20	–
44109	7.89	–	**45524**	(a)	–	**47147**	(a)	–	**49185**	35.70	–
44110	8.07	–	**45539**	(a)	–	**47221**	145.00	–	**49239**	.161	.43
44111	4.95	–	**45678**	.34	–	**47253**	(a)	–	**49292**	1.11	–
44112	2.94	–	**45771**	.33	.129	**47254**	(a)	–	**49305**	(a)	–
44113	(a)	–	**45819**	.107	.065	**47318**	7.36	–	**49333**	8.17	–
44193	(a)	–	**45900**	.098	.049	**47367**	.32	–	**49451**	(a)	–
44194	(a)	–	**45901**	.084	.043	**47420**	1.61	–	**49452**	(a)	–
44222	(a)	–	**45937**	.149	–	**47468**	(a)	–	**49617**	.27	.194
44276	88.20	–	**45993**	(a)	(a)	**47469**	4.54	–	**49618**	.231	.075

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.43	.143	**51315**	.104	.089	**51809**	.28	.136	**52341**	.037	(a)
49763	2.82	–	**51330**	.08	.66	**51833**	.148	.051	**52342**	.108	(a)
49800	(a)	–	**51333**	.026	.30	**51850**	.193	(a)	**52343**	.066	(a)
49801	128.00	–	**51340**	.027	(a)	**51851**	.131	(a)	**52401**	.204	(a)
49802	11.30	–	**51350**	.228	.119	**51852**	.31	(a)	**52402**	.015	(a)
49803	20.10	–	**51351**	.204	.046	**51853**	.123	(a)	**52432**	.074	(a)
49840	1.30	–	**51352**	.28	.094	**51854**	.28	(a)	**52433**	.068	.75
49870	76.80	–	**51355**	.191	.085	**51855**	.29	(a)	**52435**	.085	(a)
49890	(a)	–	**51356**	.206	.52	**51856**	.16	(a)	**52438**	.062	(a)
49891	(a)	–	**51357**	.148	.71	**51857**	.27	(a)	**52440**	.097	(a)
49902	(a)	–	**51358**	.36	.12	**51869**	.074	.127	**52467**	.089	(a)
49903	(a)	–	**51359**	.31	.66	**51877**	.42	.177	**52469**	.031	.089
50010	.161	.36	**51370**	.32	3.57	**51889**	.068	.01	**52505**	.156	.221
50015	.104	(a)	**51380**	.032	.038	**51896**	.032	.016	**52547**	.177	.066
50017	.08	(a)	**51400**	.187	(a)	**51900**	.11	.093	**52581**	.76	1.98
50045	.182	(a)	**51401**	.28	(a)	**51909**	.174	.049	**52619**	.053	(a)
50047	.02	(a)	**51500**	.061	.107	**51919**	.069	(a)	**52660**	.113	–
51001	.045	.39	**51516**	.095	–	**51926**	.07	.041	**52744**	.57	.061
51005	.009	(a)	**51517**	.108	–	**51927**	.038	.122	**52767**	.162	(a)
51116	.113	.64	**51550**	.075	.37	**51934**	.077	.10	**52876**	(a)	(a)
51201	.027	(a)	**51551**	.026	.83	**51941**	.07	.038	**52911**	.042	.40
51205	.084	.054	**51552**	.045	.141	**51942**	.112	–	**52967**	.016	.054
51206	.013	.30	**51553**	.081	(a)	**51956**	.30	.189	**53001**	.156	.28
51210	.079	(a)	**51554**	.008	(a)	**51957**	.27	.42	**53077**	.075	.20
51211	(a)	(a)	**51575**	.061	.019	**51958**	.236	.34	**53095**	.051	(a)
51220	.27	1.78	**51576**	.145	.091	**51959**	.242	(a)	**53096**	.072	(a)
51221	.15	1.64	**51600**	.099	.16	**51960**	.032	.30	**53121**	.203	.38
51222	.182	4.15	**51613**	.065	.131	**51970**	.139	.161	**53147**	.027	(a)
51224	.191	1.40	**51625**	.041	(a)	**51982**	.041	.072	**53229**	.153	(a)
51230	.032	.69	**51666**	.097	.084	**51985**	.089	–	**53271**	.038	(a)
51240	.33	.184	**51702**	.123	(a)	**51986**	.161	.089	**53333**	.151	.23
51241	.98	.203	**51703**	.051	(a)	**51999**	.068	.38	**53374**	.149	.237
51250	.207	(a)	**51734**	.096	.33	**52002**	.059	.105	**53375**	.079	.27
51251	.028	(a)	**51741**	.172	.226	**52075**	.152	.207	**53376**	.127	.171
51252	.10	.067	**51752**	.145	.139	**52076**	.183	(a)	**53377**	.13	.176
51253	.085	(a)	**51767**	.028	.007	**52109**	.015	(a)	**53403**	.082	(a)
51254	.027	.03	**51777**	.098	.072	**52134**	.199	.56	**53425**	.142	(a)
51255	.52	(a)	**51790**	.164	(a)	**52137**	.06	(a)	**53565**	.095	.089
51300	.136	.137	**51796**	.063	(a)	**52150**	.37	(a)	**53631**	.024	.019
51305	.136	.82	**51808**	.223	.63	**52315**	.128	.25	**53632**	.027	.03

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Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.025	(a)	**56170**	.14	(a)	**57401**	.05	.083	**58503**	.059	.072
53732	.17	.45	**56171**	.069	(a)	**57403**	.201	.031	**58532**	.077	(a)
53733	.111	.215	**56202**	.057	.073	**57410**	.024	.163	**58559**	.016	(a)
53734	.57	–	**56390**	.099	.65	**57411**	.035	(a)	**58560**	.038	(a)
53803	.34	(a)	**56391**	.085	.28	**57572**	.014	.092	**58561**	(a)	(a)
53901	(a)	(a)	**56427**	.137	.11	**57600**	.042	.03	**58575**	.049	.104
53902	(a)	(a)	**56488**	.164	.036	**57611**	.075	.051	**58627**	.156	.011
53903	(a)	(a)	**56567**	.145	(a)	**57625**	.37	(a)	**58663**	.32	.86
53904	(a)	(a)	**56650**	.44	(a)	**57651**	.045	.037	**58682**	.139	(a)
53905	(a)	(a)	**56651**	.241	(a)	**57690**	.097	.42	**58713**	.063	(a)
53907	.075	.079	**56652**	.172	(a)	**57716**	.046	.069	**58737**	.101	.52
53951	(a)	(a)	**56653**	.166	(a)	**57725**	.101	.069	**58756**	.06	(a)
53952	(a)	(a)	**56654**	.085	(a)	**57726**	.079	.022	**58757**	.34	(a)
53953	(a)	(a)	**56690**	.085	.31	**57798**	.023	(a)	**58759**	.042	(a)
54012	.057	–	**56699**	.063	.063	**57800**	.085	(a)	**58802**	.048	.44
54077	.102	.36	**56758**	.054	.13	**57808**	.039	(a)	**58813**	.147	(a)
54444	(a)	(a)	**56759**	.055	.073	**57809**	.04	(a)	**58822**	.131	(a)
55010	.31	.91	**56760**	.079	.094	**57810**	.039	.093	**58837**	.30	.149
55011	.083	1.62	**56805**	.104	(a)	**57871**	.046	.103	**58840**	.088	.112
55012	.099	1.03	**56806**	.073	(a)	**57913**	.11	.243	**58873**	.141	.025
55013	.128	1.04	**56807**	.073	(a)	**57997**	.126	–	**58903**	.03	(a)
55014	(a)	(a)	**56808**	.095	(a)	**57998**	.049	.05	**58904**	.023	.111
55214	.08	.077	**56900**	.091	(a)	**57999**	.064	.065	**58922**	.234	.166
55371	.38	.101	**56910**	.046	(a)	**58009**	.064	(a)	**59005**	.057	.083
55410	(a)	(a)	**56911**	.125	(a)	**58010**	.113	(a)	**59057**	.42	(a)
55426	.156	(a)	**56912**	.101	.078	**58020**	.216	(a)	**59058**	.27	(a)
55597	.02	1.57	**56913**	.082	(a)	**58056**	.134	(a)	**59188**	.43	.048
55647	.04	.061	**56915**	.49	(a)	**58057**	.085	(a)	**59189**	.59	.26
55648	.018	(a)	**56916**	.44	.199	**58058**	.076	(a)	**59223**	.146	.096
55649	.022	(a)	**56917**	.127	(a)	**58095**	.107	1.64	**59257**	.015	.011
55715	.16	.188	**56918**	.061	(a)	**58096**	.142	1.37	**59306**	.096	(a)
55716	.231	.46	**56919**	.156	(a)	**58301**	.049	.072	**59378**	.095	.131
55717	.206	(a)	**56920**	.142	(a)	**58302**	.038	.047	**59481**	.26	.089
55718	.199	(a)	**56980**	.079	(a)	**58397**	.223	.59	**59482**	.45	(a)
55802	.098	.011	**57001**	.027	.02	**58408**	.075	–	**59537**	.102	.219
55918	.091	2.10	**57002**	.018	.089	**58409**	.095	–	**59601**	.097	2.09
55919	.012	3.19	**57090**	.228	.63	**58456**	.051	–	**59647**	.20	.148
56040	.009	.028	**57146**	.145	.70	**58457**	.073	–	**59660**	.179	.99
56041	.057	(a)	**57202**	.07	(a)	**58458**	.095	–	**59661**	.088	(a)
56042	.072	(a)	**57257**	.087	.032	**58459**	.114	–	**59693**	.015	–

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	**59964**	.45	.062	**63220**	(a)	–	**91190**	2.99	(a)
59701	.007	.30	**59970**	.087	.157	**64074**	11.60	–	**91200**	1.01	–
59713	.16	.31	**59973**	.123	(a)	**64075**	8.18	–	**91210**	(a)	–
59722	.083	.026	**59975**	.122	.175	**64500**	(a)	–	**91235**	3.69	4.42
59723	.031	.032	**59977**	.07	(a)	**65007**	32.90	–	**91250**	5.55	(a)
59724	.048	.014	**59984**	.034	.045	**66122**	14.20	–	**91265**	21.70	10.30
59725	.06	.14	**59985**	.131	(a)	**66123**	7.78	–	**91266**	11.50	2.10
59726	.043	.022	**59986**	.10	(a)	**66309**	22.70	–	**91280**	(a)	7.83
59738	.139	.055	**59988**	.031	.052	**66561**	52.60	–	**91302**	15.10	(a)
59750	.076	.169	**59989**	.018	.039	**67017**	48.80	–	**91315**	4.60	–
59751	.027	(a)	**60010**	17.70	–	**67508**	36.30	–	**91324**	10.20	(a)
59773	.025	.025	**60011**	20.40	–	**67509**	26.60	–	**91325**	(a)	(a)
59774	.021	.131	**60012**	33.50	–	**67510**	14.80	–	**91340**	6.68	13.70
59775	.027	.165	**60013**	28.70	–	**67511**	16.00	–	**91341**	6.37	7.50
59781	.066	.084	**60015**	21.50	–	**67512**	68.70	–	**91342**	6.13	6.58
59782	.098	.52	**60016**	24.10	–	**67513**	43.60	–	**91343**	1.40	1.92
59783	.096	(a)	**60035**	37.10	–	**67634**	42.30	–	**91405**	7.79	–
59784	.074	(a)	**61000**	17.60	–	**67635**	29.90	–	**91436**	7.20	4.20
59790	.107	(a)	**61212**	18.90	–	**68001**	91.30	–	**91481**	26.30	–
59798	.25	.43	**61216**	21.00	–	**68439**	117.00	–	**91507**	3.87	6.25
59806	.179	(a)	**61217**	19.10	–	**68500**	3.90	–	**91523**	59.70	–
59867	.12	(a)	**61218**	13.10	–	**68604**	2.19	–	**91547**	.34	–
59886	.016	.093	**61223**	92.90	–	**68606**	8.57	–	**91551**	2.11	1.15
59889	.084	.175	**61224**	29.60	–	**68607**	6.78	–	**91555**	2.22	1.98
59892	.096	(a)	**61225**	41.10	–	**68702**	5.58	–	**91560**	6.34	8.13
59904	.065	.076	**61226**	69.20	–	**68703**	4.19	–	**91562**	4.69	–
59905	.075	.111	**61227**	63.30	–	**68706**	17.90	–	**91577**	16.80	5.86
59914	.44	.64	**62000**	14.40	–	**68707**	17.70	–	**91580**	8.37	–
59915	.216	.61	**62001**	11.40	–	**90089**	6.09	–	**91581**	(a)	(a)
59917	.04	.219	**62002**	5.18	–	**91111**	4.75	9.70	**91582**	(a)	(a)
59923	.011	.005	**62003**	16.30	–	**91125**	3.67	5.07	**91583**	(a)	(a)
59925	.32	1.12	**63010**	31.90	–	**91127**	3.20	2.43	**91584**	(a)	(a)
59926	.27	.43	**63011**	39.90	–	**91130**	1.78	–	**91585**	(a)	(a)
59927	.184	1.21	**63012**	56.80	–	**91135**	.49	(a)	**91586**	(a)	(a)
59931	.199	.45	**63013**	53.80	–	**91150**	3.02	9.67	**91587**	(a)	(a)
59932	.214	.74	**63215**	54.00	–	**91155**	6.71	50.40	**91588**	(a)	(a)
59941	.067	(a)	**63216**	37.50	–	**91160**	1.47	–	**91589**	(a)	(a)
59947	.065	.28	**63217**	35.00	–	**91175**	1.27	–	**91590**	4.87	–
59955	.026	.122	**63218**	11.80	–	**91177**	5.55	–	**91591**	(a)	(a)
59963	.19	.35	**63219**	(a)	–	**91179**	5.57	–	**91606**	17.40	–

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	**95357**	1.78	–	**97653**	4.42	4.54	**98426**	3.58	(a)
91629	3.55	(a)	**95358**	(a)	–	**97654**	7.70	5.66	**98427**	3.49	–
91636	6.09	–	**95410**	6.25	5.73	**97655**	6.66	8.85	**98428**	(a)	–
91641	1.65	(a)	**95455**	7.35	3.56	**98002**	1.20	1.85	**98429**	1.58	–
91666	1.31	(a)	**95487**	3.35	(a)	**98003**	1.38	(a)	**98430**	(a)	–
91722	5.33	(a)	**95505**	3.42	4.11	**98090**	.186	–	**98449**	5.01	29.70
91746	4.69	4.72	**95620**	2.72	(a)	**98091**	.202	–	**98482**	5.37	15.10
91805	.29	–	**95625**	7.24	7.82	**98092**	.61	–	**98483**	7.93	34.50
92053	.72	.87	**95630**	(a)	(a)	**98111**	.93	–	**98502**	7.59	6.12
92054	.249	.37	**95647**	4.44	5.15	**98150**	(a)	–	**98555**	3.53	–
92055	6.96	.37	**95648**	(a)	(a)	**98151**	(a)	–	**98597**	.79	–
92101	10.90	5.31	**96053**	3.38	7.43	**98152**	4.06	.90	**98598**	.27	–
92102	6.55	6.12	**96317**	1.84	–	**98153**	4.56	(a)	**98601**	9.08	(a)
92215	5.29	5.91	**96408**	5.41	16.70	**98154**	5.39	(a)	**98622**	(a)	–
92338	2.51	3.55	**96409**	5.01	21.70	**98155**	7.54	(a)	**98623**	(a)	–
92445	3.49	–	**96410**	4.40	18.70	**98156**	(a)	(a)	**98624**	1.43	–
92446	8.27	3.32	**96611**	1.53	2.09	**98157**	4.82	.58	**98636**	4.53	7.18
92447	7.23	3.28	**96702**	6.23	(a)	**98158**	(a)	(a)	**98640**	157.00	–
92451	3.69	3.65	**96703**	(a)	–	**98159**	3.23	(a)	**98658**	7.80	–
92453	4.58	–	**96816**	5.84	–	**98160**	6.85	(a)	**98659**	1.39	.83
92478	2.27	3.21	**96872**	6.53	(a)	**98161**	7.67	(a)	**98677**	24.70	15.40
92593	48.40	–	**96930**	(a)	–	**98162**	(a)	(a)	**98678**	21.90	23.30
92663	.82	–	**97002**	(a)	(a)	**98163**	8.05	.47	**98698**	(a)	(a)
94007	15.50	9.10	**97003**	(a)	(a)	**98164**	3.11	.14	**98699**	7.14	(a)
94099	3.53	–	**97047**	4.66	–	**98257**	2.08	–	**98705**	11.00	–
94225	12.40	–	**97050**	3.62	–	**98303**	15.20	11.70	**98710**	4.96	–
94276	6.48	7.01	**97111**	7.48	–	**98304**	7.73	6.89	**98751**	5.90	–
94304	4.71	(a)	**97220**	.48	(a)	**98305**	3.74	2.76	**98805**	6.48	2.44
94381	8.84	26.30	**97221**	(a)	2.32	**98306**	9.63	1.66	**98806**	4.22	6.40
94404	6.14	15.10	**97222**	2.44	3.04	**98307**	2.45	.87	**98810**	5.27	–
94444	(a)	(a)	**97223**	3.69	4.00	**98308**	1.61	1.35	**98813**	5.09	4.08
94569	4.15	7.36	**97308**	.89	–	**98309**	7.61	4.17	**98820**	12.40	8.00
94590	17.90	–	**97447**	2.92	7.90	**98344**	1.04	.93	**98871**	(a)	(a)
94617	5.64	–	**97501**	(a)	–	**98405**	1.72	–	**98884**	3.22	4.16
94638	(a)	–	**97502**	(a)	–	**98413**	20.30	(a)	**98914**	.95	1.25
95124	2.08	1.40	**97503**	(a)	–	**98414**	18.60	(a)	**98949**	1.33	.70
95233	4.46	–	**97504**	(a)	–	**98415**	2.45	(a)	**98967**	5.05	15.60
95305	4.85	–	**97650**	5.17	7.42	**98423**	5.82	(a)	**98993**	8.66	8.90
95306	6.97	–	**97651**	8.62	7.57	**98424**	9.88	(a)	**99003**	2.40	1.61
95310	11.60	4.71	**97652**	7.48	8.23	**98425**	4.06	(a)	**99004**	4.23	2.74

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	1.70	13.70	**99826**	1.04	.98						
99081	(a)	–	**99827**	.61	1.13						
99082	(a)	–	**99851**	2.49	–						
99083	(a)	–	**99917**	4.03	–						
99084	(a)	(a)	**99938**	4.53	–						
99085	(a)	(a)	**99943**	13.10	–						
99111	2.47	–	**99946**	9.79	5.23						
99160	(a)	–	**99948**	10.40	44.70						
99163	5.89	1.05	**99952**	7.73	33.40						
99165	1.29	(a)	**99953**	8.34	19.40						
99220	2.09	(a)	**99954**	6.07	17.30						
99221	(a)	(a)	**99955**	7.60	19.50						
99222	3.93	(a)	**99963**	.97	–						
99223	.36	(a)	**99969**	3.80	5.28						
99303	19.80	–	**99975**	6.75	–						
99310	4.94	(a)	**99986**	(a)	–						
99315	14.50	4.28	**99987**	(a)	–						
99321	14.10	4.28	**99988**	3.36	–						
99445	(a)	(a)									
99471	.95	–									
99505	7.33	–									
99506	9.02	–									
99507	7.86	–									
99570	4.22	(a)									
99571	1.02	(a)									
99572	2.00	(a)									
99573	1.91	(a)									
99600	1.84	–									
99613	12.50	4.97									
99614	4.11	–									
99620	.68	–									
99650	2.00	1.58									
99709	4.93	(a)									
99718	1.99	–									
99746	3.38	6.07									
99760	.39	–									
99777	9.14	–									
99793	4.28	–									
99798	(a)	(a)									
99803	(a)	24.50									

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.156	.176	**10205**	.28	–	**11210**	3.01	–	**13207**	(a)	(a)
10015	7.49	–	**10220**	5.28	–	**11211**	15.60	–	**13208**	(a)	(a)
10020	(a)	(a)	**10255**	.222	.141	**11212**	2.36	–	**13314**	.134	.013
10026	.72	.021	**10256**	.81	.173	**11213**	1.93	–	**13351**	.33	.056
10036	.60	(a)	**10257**	.153	.136	**11214**	4.75	–	**13352**	.33	.049
10040	.119	.31	**10309**	.181	.021	**11222**	.08	–	**13410**	1.28	2.19
10042	.41	.47	**10315**	.43	(a)	**11234**	.32	.07	**13411**	(a)	(a)
10052	5.18	–	**10331**	10.10	–	**11248**	.042	.015	**13412**	.43	1.15
10054	4.59	–	**10332**	17.50	–	**11258**	1.25	.132	**13453**	.50	(a)
10060	.199	.089	**10352**	.61	.064	**11259**	1.34	.163	**13454**	.58	(a)
10065	.30	.04	**10367**	4.02	–	**11273**	15.60	–	**13455**	.59	(a)
10066	.30	.045	**10368**	5.88	–	**11274**	15.00	–	**13461**	(a)	(a)
10070	.089	.142	**10375**	(a)	–	**11288**	1.53	.095	**13506**	1.03	.076
10071	.36	.117	**10378**	10.30	–	**12014**	.091	.048	**13507**	1.24	.178
10072	4.55	–	**10379**	4.77	–	**12356**	1.33	.034	**13590**	.44	.62
10073	.93	.37	**10380**	8.15	–	**12361**	.091	.065	**13621**	.111	.31
10075	6.92	.226	**10381**	7.05	–	**12362**	.098	(a)	**13670**	.051	.017
10100	1.04	.063	**11007**	1.71	–	**12373**	.037	.021	**13673**	.95	.019
10101	.27	.167	**11020**	.34	.11	**12374**	.69	.075	**13715**	.098	.135
10105	2.91	–	**11039**	.81	.062	**12375**	.34	.036	**13716**	.51	.149
10107	2.85	.41	**11052**	4.52	–	**12391**	.074	.064	**13720**	.54	.068
10110	25.50	–	**11101**	(a)	(a)	**12393**	.45	(a)	**13759**	.199	.161
10111	.195	.063	**11120**	(a)	–	**12467**	.187	(a)	**13930**	.209	.161
10113	.40	–	**11126**	.07	.023	**12509**	.056	.029	**14068**	.044	.012
10115	.80	.08	**11127**	.50	.011	**12510**	.70	.032	**14101**	.51	.042
10117	7.43	–	**11128**	.67	.067	**12583**	.31	(a)	**14279**	.42	.103
10119	(a)	–	**11138**	2.54	–	**12651**	.91	.48	**14401**	1.26	.133
10120	16.70	–	**11155**	.24	–	**12683**	.42	(a)	**14405**	1.01	–
10130	3.97	–	**11160**	(a)	(a)	**12707**	.64	.52	**14527**	.40	.167
10132	3.42	–	**11167**	1.04	–	**12797**	.136	.182	**14655**	.099	–
10133	4.35	–	**11168**	5.40	–	**12805**	.36	.198	**14731**	4.48	–
10135	(a)	–	**11201**	15.00	–	**12841**	.60	–	**14732**	.33	–
10140	.042	.02	**11202**	4.43	–	**12927**	.105	–	**14733**	.70	–
10141	.084	.022	**11203**	1.16	.43	**13049**	.047	.047	**14734**	.30	–
10145	.40	.01	**11204**	.35	1.84	**13111**	1.16	.086	**14855**	.195	.124
10146	.46	.017	**11205**	(a)	–	**13112**	.077	.059	**14913**	.37	.232
10150	.56	(a)	**11206**	.69	–	**13201**	.81	.135	**15060**	(a)	(a)
10151	14.00	–	**11207**	8.77	–	**13204**	.91	1.04	**15061**	(a)	(a)
10160	2.49	–	**11208**	1.50	–	**13205**	.35	.39	**15062**	.175	(a)
10204	.25	–	**11209**	7.06	–	**13206**	(a)	(a)	**15063**	.204	(a)

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.135	–	**16750**	.117	.032	**18707**	.015	.005	**40117**	(a)	–
15119	(a)	–	**16751**	.117	–	**18708**	.129	.014	**40140**	(a)	–
15120	(a)	–	**16819**	1.06	(a)	**18833**	.176	(a)	**41001**	.28	–
15123	4.33	–	**16820**	.82	(a)	**18834**	.33	.168	**41210**	(a)	–
15124	1.52	–	**16881**	1.83	(a)	**18911**	1.05	.023	**41421**	.42	–
15188	.31	(a)	**16890**	.124	(a)	**18912**	1.98	.032	**41422**	.226	–
15223	.06	.042	**16891**	.136	(a)	**18920**	.51	.022	**41510**	52.90	–
15224	.57	.058	**16892**	.247	(a)	**18991**	(a)	–	**41603**	20.10	–
15300	(a)	–	**16900**	2.03	.077	**19007**	1.69	–	**41604**	11.00	–
15314	.24	(a)	**16901**	1.30	.082	**19051**	3.76	–	**41620**	1.25	–
15404	.08	(a)	**16902**	1.10	.075	**19061**	(a)	–	**41650**	28.30	–
15405	.118	(a)	**16905**	2.13	.077	**19795**	.34	(a)	**41664**	35.30	–
15406	.30	.051	**16906**	1.36	.082	**19796**	.40	–	**41665**	4.14	–
15488	.75	(a)	**16910**	1.22	.057	**40005**	(a)	–	**41666**	(a)	–
15538	.43	.019	**16911**	1.10	.048	**40006**	(a)	–	**41667**	96.50	–
15600	1.08	.089	**16915**	1.25	.053	**40010**	(a)	–	**41668**	90.50	–
15607	.176	–	**16916**	1.04	.048	**40015**	(a)	–	**41669**	.63	–
15608	.24	.012	**16920**	2.77	.13	**40020**	(a)	–	**41670**	1.07	–
15656	7.08	–	**16921**	2.53	.062	**40026**	(a)	–	**41672**	(a)	–
15699	.44	–	**16930**	1.59	.132	**40031**	(a)	–	**41673**	(a)	–
15733	.195	.032	**16931**	1.72	.076	**40032**	(a)	–	**41675**	(a)	–
15839	.32	.029	**16940**	3.46	.063	**40040**	(a)	–	**41677**	.26	–
15991	.26	.092	**16941**	1.39	.10	**40041**	(a)	–	**41678**	50.20	–
15993	.222	.054	**18078**	.178	.137	**40042**	(a)	–	**41679**	(a)	(a)
16005	.052	.029	**18109**	.44	.037	**40045**	233.00	–	**41680**	14.70	–
16009	.24	.10	**18110**	.35	.043	**40046**	46.10	–	**41696**	.82	–
16402	1.59	–	**18200**	(a)	–	**40047**	16.40	–	**41697**	.57	–
16403	1.01	.196	**18205**	.27	.37	**40059**	5.89	–	**41700**	(a)	–
16404	1.27	–	**18206**	.57	.10	**40061**	3.12	–	**41715**	9.32	–
16471	.249	–	**18335**	.41	.021	**40063**	104.00	–	**41716**	5.93	–
16501	.11	(a)	**18435**	1.10	.056	**40064**	30.70	–	**43007**	(a)	–
16527	.169	.29	**18436**	.89	.17	**40066**	(a)	–	**43117**	(a)	–
16588	.111	(a)	**18437**	.58	(a)	**40067**	(a)	–	**43151**	13.90	–
16604	.187	.112	**18438**	1.12	(a)	**40069**	(a)	–	**43152**	15.00	–
16670	4.21	–	**18501**	1.01	.015	**40072**	(a)	–	**43200**	53.10	–
16676	.33	.016	**18506**	.39	.005	**40075**	28.00	–	**43215**	(a)	–
16694	.37	(a)	**18507**	.21	.01	**40101**	17.90	–	**43421**	14.50	–
16705	.31	.122	**18570**	2.20	–	**40102**	15.80	–	**43422**	76.30	–
16722	(a)	–	**18575**	(a)	(a)	**40111**	8.27	–	**43424**	(a)	–
16723	(a)	–	**18616**	.30	.56	**40115**	(a)	–	**43470**	4.77	–

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	–	**44277**	46.20	–	**46004**	26.80	–	**47471**	3.67	–
43518	15.10	–	**44280**	.26	–	**46005**	21.50	–	**47473**	4.80	–
43550	51.90	–	**44311**	7.82	–	**46112**	.07	–	**47474**	5.37	–
43551	28.80	–	**44315**	5.25	–	**46202**	2.87	–	**47475**	4.24	–
43626	12.10	–	**44427**	64.80	–	**46362**	175.00	–	**47476**	4.24	–
43628	157.00	–	**44428**	65.10	–	**46426**	25.60	–	**47477**	5.65	–
43629	133.00	–	**44429**	.98	–	**46427**	34.10	–	**47478**	5.93	–
43754	(a)	–	**44430**	.68	–	**46510**	(a)	–	**47600**	(a)	–
43760	4.44	–	**44431**	2.17	–	**46590**	(a)	–	**47610**	(a)	–
43822	3.79	–	**44432**	.69	–	**46603**	2.14	–	**48039**	37.60	–
43840	.047	–	**44433**	21.90	–	**46604**	2.47	–	**48177**	(a)	–
43860	2.99	–	**44434**	41.90	–	**46606**	6.60	–	**48178**	(a)	–
43889	1.07	–	**44435**	43.40	–	**46607**	9.07	–	**48206**	32.00	–
43945	(a)	–	**44436**	50.60	–	**46622**	11.10	–	**48252**	(a)	–
43946	(a)	–	**44437**	42.00	–	**46671**	(a)	–	**48441**	.134	–
43990	(a)	(a)	**44438**	33.20	–	**46700**	107.00	–	**48557**	13.40	–
43991	(a)	–	**44439**	64.60	–	**46773**	(a)	–	**48558**	11.70	–
44009	5.28	–	**44440**	53.40	–	**46822**	(a)	–	**48600**	51.10	–
44010	(a)	(a)	**44500**	(a)	–	**46881**	(a)	–	**48610**	(a)	–
44069	12.90	–	**44501**	(a)	–	**46882**	(a)	–	**48636**	1.79	(a)
44070	3.83	–	**45190**	2.26	–	**46911**	24.00	–	**48637**	10.30	–
44071	4.26	–	**45191**	1.60	–	**46912**	43.90	–	**48638**	5.10	–
44072	2.94	–	**45192**	1.88	–	**46913**	(a)	–	**48727**	(a)	–
44100	9.20	–	**45193**	1.11	–	**46914**	(a)	–	**48808**	1.81	–
44101	9.59	–	**45210**	1.40	–	**46915**	(a)	–	**48924**	(a)	–
44102	7.48	–	**45224**	(a)	–	**46916**	(a)	–	**48925**	246.00	–
44103	6.62	–	**45225**	(a)	–	**47050**	1.04	–	**49005**	.176	–
44104	2.78	–	**45334**	30.60	–	**47051**	(a)	–	**49111**	2.77	–
44105	(a)	–	**45380**	.229	(a)	**47052**	(a)	–	**49181**	12.30	–
44106	(a)	–	**45450**	9.00	–	**47103**	(a)	–	**49183**	15.00	–
44108	3.26	–	**45523**	(a)	–	**47146**	(a)	–	**49184**	31.60	–
44109	8.24	–	**45524**	(a)	–	**47147**	(a)	–	**49185**	28.80	–
44110	8.44	–	**45539**	(a)	–	**47221**	117.00	–	**49239**	.171	.43
44111	5.18	–	**45678**	.28	–	**47253**	(a)	–	**49292**	.90	–
44112	3.07	–	**45771**	.35	.129	**47254**	(a)	–	**49305**	(a)	–
44113	(a)	–	**45819**	.113	.065	**47318**	9.85	–	**49333**	6.60	–
44193	(a)	–	**45900**	.123	.049	**47367**	.26	–	**49451**	(a)	–
44194	(a)	–	**45901**	.105	.043	**47420**	2.16	–	**49452**	(a)	–
44222	(a)	–	**45937**	.12	–	**47468**	(a)	–	**49617**	.36	.194
44276	71.20	–	**45993**	(a)	(a)	**47469**	4.24	–	**49618**	.30	.075

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.56	.143	**51315**	.111	.089	**51809**	.40	.136	**52341**	.051	(a)
49763	3.66	–	**51330**	.109	.66	**51833**	.189	.051	**52342**	.149	(a)
49800	(a)	–	**51333**	.036	.30	**51850**	.26	(a)	**52343**	.091	(a)
49801	103.00	–	**51340**	.04	(a)	**51851**	.179	(a)	**52401**	.28	(a)
49802	9.15	–	**51350**	.29	.119	**51852**	.42	(a)	**52402**	.022	(a)
49803	16.20	–	**51351**	.26	.046	**51853**	.169	(a)	**52432**	.109	(a)
49840	1.07	–	**51352**	.36	.094	**51854**	.38	(a)	**52433**	.099	.75
49870	103.00	–	**51355**	.244	.085	**51855**	.40	(a)	**52435**	.125	(a)
49890	(a)	–	**51356**	.26	.52	**51856**	.219	(a)	**52438**	.09	(a)
49891	(a)	–	**51357**	.158	.71	**51857**	.37	(a)	**52440**	.141	(a)
49902	(a)	–	**51358**	.38	.12	**51869**	.108	.127	**52467**	.131	(a)
49903	(a)	–	**51359**	.33	.66	**51877**	.61	.177	**52469**	.046	.089
50010	.235	.36	**51370**	.47	3.57	**51889**	.10	.01	**52505**	.228	.221
50015	.153	(a)	**51380**	.047	.038	**51896**	.047	.016	**52547**	.243	.066
50017	.116	(a)	**51400**	.26	(a)	**51900**	.141	.093	**52581**	1.11	1.98
50045	.27	(a)	**51401**	.38	(a)	**51909**	.239	.049	**52619**	.078	(a)
50047	.03	(a)	**51500**	.089	.107	**51919**	.101	(a)	**52660**	.092	–
51001	.062	.39	**51516**	.078	–	**51926**	.103	.041	**52744**	.72	.061
51005	.013	(a)	**51517**	.088	–	**51927**	.056	.122	**52767**	.222	(a)
51116	.155	.64	**51550**	.11	.37	**51934**	.113	.10	**52876**	(a)	(a)
51201	.04	(a)	**51551**	.038	.83	**51941**	.102	.038	**52911**	.062	.40
51205	.122	.054	**51552**	.066	.141	**51942**	.163	–	**52967**	.023	.054
51206	.019	.30	**51553**	.118	(a)	**51956**	.44	.189	**53001**	.228	.28
51210	.108	(a)	**51554**	.011	(a)	**51957**	.39	.42	**53077**	.11	.20
51211	(a)	(a)	**51575**	.078	.019	**51958**	.35	.34	**53095**	.075	(a)
51220	.37	1.78	**51576**	.212	.091	**51959**	.35	(a)	**53096**	.105	(a)
51221	.205	1.64	**51600**	.144	.16	**51960**	.047	.30	**53121**	.30	.38
51222	.249	4.15	**51613**	.095	.131	**51970**	.203	.161	**53147**	.038	(a)
51224	.26	1.40	**51625**	.056	(a)	**51982**	.06	.072	**53229**	.21	(a)
51230	.044	.69	**51666**	.124	.084	**51985**	.073	–	**53271**	.056	(a)
51240	.48	.184	**51702**	.169	(a)	**51986**	.235	.089	**53333**	.207	.23
51241	1.43	.203	**51703**	.07	(a)	**51999**	.099	.38	**53374**	.191	.237
51250	.28	(a)	**51734**	.132	.33	**52002**	.087	.105	**53375**	.101	.27
51251	.042	(a)	**51741**	.25	.226	**52075**	.208	.207	**53376**	.162	.171
51252	.146	.067	**51752**	.212	.139	**52076**	.25	(a)	**53377**	.166	.176
51253	.124	(a)	**51767**	.036	.007	**52109**	.022	(a)	**53403**	.105	(a)
51254	.039	.03	**51777**	.126	.072	**52134**	.29	.56	**53425**	.195	(a)
51255	.72	(a)	**51790**	.21	(a)	**52137**	.082	(a)	**53565**	.122	.089
51300	.173	.137	**51796**	.091	(a)	**52150**	.54	(a)	**53631**	.035	.019
51305	.173	.82	**51808**	.33	.63	**52315**	.164	.25	**53632**	.04	.03

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.036	(a)	**56170**	.191	(a)	**57401**	.072	.083	**58503**	.087	.072
53732	.248	.45	**56171**	.094	(a)	**57403**	.26	.031	**58532**	.112	(a)
53733	.162	.215	**56202**	.083	.073	**57410**	.035	.163	**58559**	.023	(a)
53734	.47	–	**56390**	.145	.65	**57411**	.048	(a)	**58560**	.055	(a)
53803	.46	(a)	**56391**	.125	.28	**57572**	.021	.092	**58561**	(a)	(a)
53901	(a)	(a)	**56427**	.201	.11	**57600**	.061	.03	**58575**	.071	.104
53902	(a)	(a)	**56488**	.21	.036	**57611**	.103	.051	**58627**	.228	.011
53903	(a)	(a)	**56567**	.198	(a)	**57625**	.54	(a)	**58663**	.44	.86
53904	(a)	(a)	**56650**	.61	(a)	**57651**	.065	.037	**58682**	.203	(a)
53905	(a)	(a)	**56651**	.33	(a)	**57690**	.133	.42	**58713**	.08	(a)
53907	.109	.079	**56652**	.236	(a)	**57716**	.063	.069	**58737**	.147	.52
53951	(a)	(a)	**56653**	.227	(a)	**57725**	.138	.069	**58756**	.082	(a)
53952	(a)	(a)	**56654**	.116	(a)	**57726**	.108	.022	**58757**	.50	(a)
53953	(a)	(a)	**56690**	.109	.31	**57798**	.033	(a)	**58759**	.061	(a)
54012	.047	–	**56699**	.092	.063	**57800**	.124	(a)	**58802**	.07	.44
54077	.149	.36	**56758**	.078	.13	**57808**	.053	(a)	**58813**	.202	(a)
54444	(a)	(a)	**56759**	.08	.073	**57809**	.055	(a)	**58822**	.191	(a)
55010	.45	.91	**56760**	.115	.094	**57810**	.053	.093	**58837**	.40	.149
55011	.122	1.62	**56805**	.152	(a)	**57871**	.063	.103	**58840**	.121	.112
55012	.145	1.03	**56806**	.107	(a)	**57913**	.16	.243	**58873**	.193	.025
55013	.176	1.04	**56807**	.106	(a)	**57997**	.104	–	**58903**	.044	(a)
55014	(a)	(a)	**56808**	.139	(a)	**57998**	.071	.05	**58904**	.034	.111
55214	.118	.077	**56900**	.134	(a)	**57999**	.087	.065	**58922**	.32	.166
55371	.49	.101	**56910**	.067	(a)	**58009**	.087	(a)	**59005**	.083	.083
55410	(a)	(a)	**56911**	.171	(a)	**58010**	.165	(a)	**59057**	.62	(a)
55426	.214	(a)	**56912**	.138	.078	**58020**	.28	(a)	**59058**	.40	(a)
55597	.029	1.57	**56913**	.113	(a)	**58056**	.197	(a)	**59188**	.55	.048
55647	.059	.061	**56915**	.67	(a)	**58057**	.124	(a)	**59189**	.75	.26
55648	.027	(a)	**56916**	.60	.199	**58058**	.111	(a)	**59223**	.20	.096
55649	.032	(a)	**56917**	.174	(a)	**58095**	.156	1.64	**59257**	.022	.011
55715	.233	.188	**56918**	.084	(a)	**58096**	.208	1.37	**59306**	.141	(a)
55716	.34	.46	**56919**	.214	(a)	**58301**	.067	.072	**59378**	.13	.131
55717	.28	(a)	**56920**	.195	(a)	**58302**	.056	.047	**59481**	.38	.089
55718	.27	(a)	**56980**	.116	(a)	**58397**	.33	.59	**59482**	.57	(a)
55802	.126	.011	**57001**	.04	.02	**58408**	.061	–	**59537**	.14	.219
55918	.134	2.10	**57002**	.026	.089	**58409**	.078	–	**59601**	.142	2.09
55919	.018	3.19	**57090**	.31	.63	**58456**	.041	–	**59647**	.26	.148
56040	.013	.028	**57146**	.198	.70	**58457**	.06	–	**59660**	.26	.99
56041	.083	(a)	**57202**	.103	(a)	**58458**	.078	–	**59661**	.128	(a)
56042	.105	(a)	**57257**	.127	.032	**58459**	.093	–	**59693**	.021	–

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	**59964**	.65	.062	**63220**	(a)	–	**91190**	2.99	(a)
59701	.01	.30	**59970**	.12	.157	**64074**	16.00	–	**91200**	1.01	–
59713	.234	.31	**59973**	.179	(a)	**64075**	11.20	–	**91210**	(a)	–
59722	.121	.026	**59975**	.167	.175	**64500**	(a)	–	**91235**	3.69	4.42
59723	.046	.032	**59977**	.096	(a)	**65007**	27.20	–	**91250**	5.55	(a)
59724	.07	.014	**59984**	.049	.045	**66122**	11.70	–	**91265**	21.70	10.30
59725	.087	.14	**59985**	.192	(a)	**66123**	6.43	–	**91266**	11.50	2.10
59726	.063	.022	**59986**	.147	(a)	**66309**	18.80	–	**91280**	(a)	7.83
59738	.203	.055	**59988**	.043	.052	**66561**	43.60	–	**91302**	15.10	(a)
59750	.104	.169	**59989**	.026	.039	**67017**	40.40	–	**91315**	4.60	–
59751	.038	(a)	**60010**	15.70	–	**67508**	33.90	–	**91324**	10.20	(a)
59773	.032	.025	**60011**	18.10	–	**67509**	24.90	–	**91325**	(a)	(a)
59774	.027	.131	**60012**	29.70	–	**67510**	13.80	–	**91340**	6.68	13.70
59775	.034	.165	**60013**	25.40	–	**67511**	15.00	–	**91341**	6.37	7.50
59781	.091	.084	**60015**	19.00	–	**67512**	64.10	–	**91342**	6.13	6.58
59782	.135	.52	**60016**	21.40	–	**67513**	40.70	–	**91343**	1.40	1.92
59783	.132	(a)	**60035**	30.70	–	**67634**	35.00	–	**91405**	7.79	–
59784	.101	(a)	**61000**	15.50	–	**67635**	24.70	–	**91436**	7.20	4.20
59790	.156	(a)	**61212**	15.70	–	**68001**	75.60	–	**91481**	26.30	–
59798	.34	.43	**61216**	17.40	–	**68439**	97.20	–	**91507**	3.87	6.25
59806	.246	(a)	**61217**	15.90	–	**68500**	3.45	–	**91523**	59.70	–
59867	.176	(a)	**61218**	10.80	–	**68604**	1.81	–	**91547**	.34	–
59886	.024	.093	**61223**	76.90	–	**68606**	7.09	–	**91551**	2.11	1.15
59889	.107	.175	**61224**	24.50	–	**68607**	5.61	–	**91555**	2.22	1.98
59892	.132	(a)	**61225**	34.00	–	**68702**	4.62	–	**91560**	6.34	8.13
59904	.089	.076	**61226**	57.20	–	**68703**	3.46	–	**91562**	4.69	–
59905	.11	.111	**61227**	52.30	–	**68706**	14.80	–	**91577**	16.80	5.86
59914	.65	.64	**62000**	11.90	–	**68707**	14.70	–	**91580**	8.37	–
59915	.30	.61	**62001**	9.40	–	**90089**	6.09	–	**91581**	(a)	(a)
59917	.055	.219	**62002**	4.29	–	**91111**	4.75	9.70	**91582**	(a)	(a)
59923	.016	.005	**62003**	13.50	–	**91125**	3.67	5.07	**91583**	(a)	(a)
59925	.34	1.12	**63010**	28.30	–	**91127**	3.20	2.43	**91584**	(a)	(a)
59926	.29	.43	**63011**	35.30	–	**91130**	1.78	–	**91585**	(a)	(a)
59927	.195	1.21	**63012**	50.30	–	**91135**	.49	(a)	**91586**	(a)	(a)
59931	.29	.45	**63013**	47.60	–	**91150**	3.02	9.67	**91587**	(a)	(a)
59932	.31	.74	**63215**	44.70	–	**91155**	6.71	50.40	**91588**	(a)	(a)
59941	.098	(a)	**63216**	31.00	–	**91160**	1.47	–	**91589**	(a)	(a)
59947	.089	.28	**63217**	46.90	–	**91175**	1.27	–	**91590**	4.87	–
59955	.037	.122	**63218**	15.80	–	**91177**	5.55	–	**91591**	(a)	(a)
59963	.28	.35	**63219**	(a)	–	**91179**	5.57	–	**91606**	17.40	–

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	**95357**	1.78	–	**97653**	4.42	4.54	**98426**	3.58	(a)
91629	3.55	(a)	**95358**	(a)	–	**97654**	7.70	5.66	**98427**	3.49	–
91636	6.09	–	**95410**	6.25	5.73	**97655**	6.66	8.85	**98428**	(a)	–
91641	1.65	(a)	**95455**	7.35	3.56	**98002**	1.20	1.85	**98429**	1.58	–
91666	1.31	(a)	**95487**	3.35	(a)	**98003**	1.38	(a)	**98430**	(a)	–
91722	5.33	(a)	**95505**	3.42	4.11	**98090**	.186	–	**98449**	5.01	29.70
91746	4.69	4.72	**95620**	2.72	(a)	**98091**	.202	–	**98482**	5.37	15.10
91805	.29	–	**95625**	7.24	7.82	**98092**	.61	–	**98483**	7.93	34.50
92053	.72	.87	**95630**	(a)	(a)	**98111**	.93	–	**98502**	7.59	6.12
92054	.249	.37	**95647**	4.44	5.15	**98150**	(a)	–	**98555**	3.53	–
92055	6.96	.37	**95648**	(a)	(a)	**98151**	(a)	–	**98597**	.79	–
92101	10.90	5.31	**96053**	3.38	7.43	**98152**	4.06	.90	**98598**	.27	–
92102	6.55	6.12	**96317**	1.84	–	**98153**	4.56	(a)	**98601**	9.08	(a)
92215	5.29	5.91	**96408**	5.41	16.70	**98154**	5.39	(a)	**98622**	(a)	–
92338	2.51	3.55	**96409**	5.01	21.70	**98155**	7.54	(a)	**98623**	(a)	–
92445	3.49	–	**96410**	4.40	18.70	**98156**	(a)	(a)	**98624**	1.43	–
92446	8.27	3.32	**96611**	1.53	2.09	**98157**	4.82	.58	**98636**	4.53	7.18
92447	7.23	3.28	**96702**	6.23	(a)	**98158**	(a)	(a)	**98640**	157.00	–
92451	3.69	3.65	**96703**	(a)	–	**98159**	3.23	(a)	**98658**	7.80	–
92453	4.58	–	**96816**	5.84	–	**98160**	6.85	(a)	**98659**	1.39	.83
92478	2.27	3.21	**96872**	6.53	(a)	**98161**	7.67	(a)	**98677**	24.70	15.40
92593	48.40	–	**96930**	(a)	–	**98162**	(a)	(a)	**98678**	21.90	23.30
92663	.82	–	**97002**	(a)	(a)	**98163**	8.05	.47	**98698**	(a)	(a)
94007	15.50	9.10	**97003**	(a)	(a)	**98164**	3.11	.14	**98699**	7.14	(a)
94099	3.53	–	**97047**	4.66	–	**98257**	2.08	–	**98705**	11.00	–
94225	12.40	–	**97050**	3.62	–	**98303**	15.20	11.70	**98710**	4.96	–
94276	6.48	7.01	**97111**	7.48	–	**98304**	7.73	6.89	**98751**	5.90	–
94304	4.71	(a)	**97220**	.48	(a)	**98305**	3.74	2.76	**98805**	6.48	2.44
94381	8.84	26.30	**97221**	(a)	2.32	**98306**	9.63	1.66	**98806**	4.22	6.40
94404	6.14	15.10	**97222**	2.44	3.04	**98307**	2.45	.87	**98810**	5.27	–
94444	(a)	(a)	**97223**	3.69	4.00	**98308**	1.61	1.35	**98813**	5.09	4.08
94569	4.15	7.36	**97308**	.89	–	**98309**	7.61	4.17	**98820**	12.40	8.00
94590	17.90	–	**97447**	2.92	7.90	**98344**	1.04	.93	**98871**	(a)	(a)
94617	5.64	–	**97501**	(a)	–	**98405**	1.72	–	**98884**	3.22	4.16
94638	(a)	–	**97502**	(a)	–	**98413**	20.30	(a)	**98914**	.95	1.25
95124	2.08	1.40	**97503**	(a)	–	**98414**	18.60	(a)	**98949**	1.33	.70
95233	4.46	–	**97504**	(a)	–	**98415**	2.45	(a)	**98967**	5.05	15.60
95305	4.85	–	**97650**	5.17	7.42	**98423**	5.82	(a)	**98993**	8.66	8.90
95306	6.97	–	**97651**	8.62	7.57	**98424**	9.88	(a)	**99003**	2.40	1.61
95310	11.60	4.71	**97652**	7.48	8.23	**98425**	4.06	(a)	**99004**	4.23	2.74

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$100,000/200,000 BASIC LIMIT OCCURRENCE
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502
Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999

Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	1.70	13.70	**99826**	1.04	.98						
99081	(a)	–	**99827**	.61	1.13						
99082	(a)	–	**99851**	2.49	–						
99083	(a)	–	**99917**	4.03	–						
99084	(a)	(a)	**99938**	4.53	–						
99085	(a)	(a)	**99943**	13.10	–						
99111	2.47	–	**99946**	9.79	5.23						
99160	(a)	–	**99948**	10.40	44.70						
99163	5.89	1.05	**99952**	7.73	33.40						
99165	1.29	(a)	**99953**	8.34	19.40						
99220	2.09	(a)	**99954**	6.07	17.30						
99221	(a)	(a)	**99955**	7.60	19.50						
99222	3.93	(a)	**99963**	.97	–						
99223	.36	(a)	**99969**	3.80	5.28						
99303	19.80	–	**99975**	6.75	–						
99310	4.94	(a)	**99986**	(a)	–						
99315	14.50	4.28	**99987**	(a)	–						
99321	14.10	4.28	**99988**	3.36	–						
99445	(a)	(a)									
99471	.95	–									
99505	7.33	–									
99506	9.02	–									
99507	7.86	–									
99570	4.22	(a)									
99571	1.02	(a)									
99572	2.00	(a)									
99573	1.91	(a)									
99600	1.84	–									
99613	12.50	4.97									
99614	4.11	–									
99620	.68	–									
99650	2.00	1.58									
99709	4.93	(a)									
99718	1.99	–									
99746	3.38	6.07									
99760	.39	–									
99777	9.14	–									
99793	4.28	–									
99798	(a)	(a)									
99803	(a)	24.50									

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