

LOSS COSTS – IMPLEMENTATION

OCTOBER 7, 2021

GENERAL LIABILITY

LI-GL-2021-320

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

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### KEY MESSAGE

Revised overall prospective loss costs for -2.3% to be implemented.

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### 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 +.

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### BACKGROUND

In circular [LI-GL-2021-280](#), we provided you with information about the General Liability loss cost level experience review.

In circular [LI-GL-2020-227](#), a Loss Cost Addendum (LCADD) Page was added to the Commercial Lines Manual to provide loss cost information for new classes being introduced.

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### 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.

Additionally, due to the impact that the COVID-19 pandemic had on experience from March 2020 and beyond, we have included a fourth year of experience in calculating prospective loss costs level changes. We will continue to seek the appropriate balance between the 2020 experience and the experience of other years used in the analyses to determine our prospective loss costs for future periods.

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.

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## ISO ACTION

We are implementing GL-2021-BGL1, which presents a review of General Liability loss cost experience.

In this revision, the LCADD page is being removed and the loss costs for the classes included on the LCADD page are being added to the state loss cost manual pages.

Refer to the attachment(s) for complete details.

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## SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

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

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

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## 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.

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## 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.

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## COMPANY ACTION

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

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

**WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON DECEMBER 30, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.**

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

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

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## 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.

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## 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-GL-2021-280](#) (09/08/2021) General Liability Basic Limit Experience For 2021 Group 4 Jurisdictions Reviewed By Staff
  - [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
  - [LI-GL-2020-227](#) (12/31/2020) 2020 General Liability Multistate Loss Costs Mappings Addressing Cannabis Are Being Filed
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## ATTACHMENT(S)

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

## FILES AVAILABLE FOR DOWNLOAD

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

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

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## DATA QUALITY

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

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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## CONTACT INFORMATION

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

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

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PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a -2.3% 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.
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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.

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CONSIDERATION  
OF COVID-19

In GL-2020-BGL1, loss costs for nine classification were adjusted due to the anticipation of long-term behavioral, social and economic changes as a result of COVID-19. The expectation, based on the information currently available, was that those changes would have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors were applied to the loss costs for those nine classes. These OL&T class specific COVID-19 adjustments are still being reflected in the loss costs within this document. Refer to Section H for details.

Additionally, due to the impact that the COVID-19 pandemic had on experience from March 2020 and beyond, we have included a fourth year of experience in calculating the statewide prospective loss costs level changes. In this review, equal weights have been assigned to each year of experience to determine the statewide indicated loss cost level changes for M&C and OL&T. We will continue to seek the appropriate balance between the 2020 experience and the experience of other years used in the analyses to determine our prospective loss costs for future periods.

Also, an adjustment factor was applied to the premium development factors for the latest accident year to reflect the reduced expected exposures for M&C due to COVID-19 and the economic recession in 2020. This factor was determined by an analysis of historical experience and actuarial judgment. 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.

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LOSS COST  
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-13.1%	- 7.5%
OL&T	- 7.5%	- 2.5%
Premises/Operations	-10.1%	- 4.8%
Products	- 5.8%	- 5.8%
Local Products/Completed Operations	+ 8.8%	+ 8.8%
Products/Completed Operations	+ 4.1%	+ 4.1%
GL Overall	- 6.0%	- 2.3%

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

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INDICATED  
VS. SELECTED

Indicated changes are based on standard ISO methodology. For Manufacturers and Contractors, a change of -7.5% has been selected to temper the effect of the experience for the latest year and to limit swings in the loss costs. For Owners, Landlords and Tenants, a change of -2.5% has been selected to temper the effect of the experience for the latest year and to limit swings in the loss costs. The selected changes are equal to the indicated changes for Products and Local Products/Completed Operations.

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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.

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PRIOR ISO  
REVISIONS

See Page ES-6 for the latest revisions in this jurisdiction.

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INTRODUCTION  
OF CANNABIS  
CLASSIFICATION  
CODES TO THE  
STATE LOSS  
COST PAGES

In the 2020 Commercial General Liability Rule Filing GL-2020-RMJRU, we introduced several Cannabis classification codes.

In the companion Loss Cost Revision GL-2020-RMJLC, we provided loss cost mappings for the new classifications.

In Section A of this revision we display loss costs for the manually rated classifications as follows:

10011	Cannabis Distributors – Other than hemp
10012	Hemp Distributors
10025	Cannabis-Containing Products Distributors – Other than hemp
10027	Hemp-Containing Products Distributors
10210	Cannabis Stores - NOC
10211	Cannabis Stores - Medical Dispensaries
50011	Cannabis Manufacturing – Other than hemp
50012	Hemp Manufacturing - NOC
50018	Cannabis-Containing Products Manufacturing – Other than hemp
50019	Hemp-Containing Products Manufacturing

These classifications will be added to the state loss cost pages with this revision.

The Loss Cost Mappings by Class Exhibit that was issued as a Loss Cost Addendum (LCADD) Page in the Commercial Lines Manual will be removed with this revision.

HISTORICAL  
SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal-accident year data through year ended 9/30/2020 for Premises/Operations.
- Calendar-accident year data through year ended 12/31/2019 for Products/Completed Operations.

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

ADJUSTMENTS  
TO  
REPORTED  
EXPERIENCE

The period of use for this revision is anticipated to begin on 3/1/2022. The Products/Completed Operations portion of this review uses a trend date of 7/1/2021 because of the multistate nature of the review. To adjust the loss and exposure data to levels expected to prevail during the period when the revised indications are assumed to be in effect, historical losses and exposures have been multiplied by trend factors. These trend factors are based on changes in cost, frequency and inflation sensitive exposure bases that are expected to arise between the historical experience period and the prospective period during which the revised loss costs will be in effect. For a summary of the selected annual trend factors, see Section E, Section F and Section G - Trend Summary.

For Premises/Operations, occurrence cost data and occurrence frequency data through 6/30/2020 were used in selecting annual trend factors. For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2019 were used.

ADJUSTMENTS  
TO  
REPORTED  
EXPERIENCE  
(Cont'd)

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

<u>OTHER LIABILITY (ASLOB 17.0)</u>		<u>PRODUCTS LIABILITY (ASLOB 18.0)</u>	
1	Cincinnati Insurance Co.	1	Chubb Group of Insurance Cos.
2	Travelers Indemnity Co.	2	Zurich American Insurance Co.
3	Chubb Group of Insurance Cos.	3	Fireman's Fund Insurance Co.
4	Continental Casualty Co.	4	Travelers Indemnity Co.
5	Liberty Mutual Insurance Co.	5	Selective Insurance Group
6	Zurich American Insurance Co.	6	Cincinnati Insurance Co.
7	XL Specialty Insurance Co.	7	Liberty Mutual Insurance Co.
8	Westfield Insurance Co.	8	United Fire & Casualty Co.
9	Nationwide Mutual Insurance Co.	9	Continental Casualty Co.
10	Great American Insurance Co.	10	Nationwide Mutual Insurance Co.

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

SIZE  
OF  
ISO  
DATA  
BASE

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

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

Statewide - Other Liability (ASLOB 17.0)	39.1%
Multistate - Products Liability (ASLOB 18.0)	39.8%

COMPANY  
DECISION

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

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

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

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OHIO  
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2020-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		+10.3%	+10.3%	+10.3%
OL&T		+ 8.6%	+ 7.4%	+ 7.4%
Prem/Ops Combined		+ 9.4%	+ 8.7%	+ 8.7%
Products		- 0.3%	- 0.3%	- 0.3%
Local Products/Completed Ops		- 0.3%	- 0.3%	- 0.3%
Products/Completed Operations		- 0.3%	- 0.3%	- 0.3%
General Liability Overall	3/1/2021	+ 6.9%	+ 6.4%	+ 6.4%

Document: GL-2019-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 7.9%	- 7.9%	- 7.9%
OL&T		+11.3%	+ 7.5%	+ 7.5%
Prem/Ops Combined		+ 1.8%	- 0.1%	- 0.1%
Products		-10.8%	-10.8%	-10.8%
Local Products/Completed Ops		-11.9%	-11.9%	-11.9%
Products/Completed Operations		-11.5%	-11.5%	-11.5%
General Liability Overall	3/1/2020	- 2.0%	- 3.4%	- 3.4%

Document: GL-2018-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 4.2%	- 4.2%	- 4.2%
OL&T		- 2.2%	- 2.2%	- 2.2%
Prem/Ops Combined		- 3.2%	- 3.2%	- 3.2%
Products		-18.8%	-18.8%	-18.8%
Local Products/Completed Ops		-22.3%	-22.3%	-22.3%
Products/Completed Operations		-21.2%	-21.2%	-21.2%
General Liability Overall	3/1/2019	- 9.3%	- 9.3%	- 9.3%

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

**SECTION A - SCOPE OF REVISION**

• Table of Contents	A-1
• Statewide Loss Cost Level Changes	A-2
• Territory Loss Cost Level Changes	A-3
• Class Group Loss Cost Level Changes	A-4-5
• Explanation of Loss Cost Changes by Class	A-6-7
• Loss Cost % Change by Class	A-8-109

**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-7-28

Products

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

Local Products/Completed Operations

- Basic Limit Relative Change Analysis  
With Monoline Indicated Loss Cost Level Changes by Class Group D-31
- Relative Change Analysis by State D-32
- Summary of Experience Used in Relative Change Analysis D-33-34

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

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

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

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

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

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

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

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

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

• Table of Contents	H-1
• Introduction	H-2
• Loss Cost Adjustments General Liability	H-2-3
• Premium Development Adjustment Factor	H-4
• Premium Development Adjustment Factor Data	H-5

**SECTION I - LCADD MANUAL PAGE WITHDRAWN**

• Table of Contents	I-1
• CG-LCADD-1 (Withdrawn)	I-2

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-8-109

OHIO

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.

<u>Summary of Indications and Selected Loss Cost Level Changes</u>	<u>Manufacturers And Contractors</u>	<u>Owners, Landlords and Tenants</u>	<u>Overall Premises/ Operations</u>	<u>Products</u>	<u>Local Products/ Completed Operations</u>	<u>Products/ Completed Operations</u>	<u>Overall General Liability Other Than Professional</u>
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	- 9.9%	- 8.2%	- 9.0%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 13.1%	- 7.5%	- 10.1%	- 5.8%*	+ 8.8%**	+ 4.1%	- 6.0%
Statewide Selected Monoline Loss Cost Level Change	- 7.5%	- 2.5%	- 4.8%	- 5.8%*	+ 8.8%	+ 4.1%	- 2.3%

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

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

OHIO

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
501	Cleveland and Vicinity	\$ 3,131,909	- 5.4%	- 0.3%	- 0.3%
502	Youngstown and Vicinity	645,761	- 6.2%	- 1.1%	- 1.1%
503	Cincinnati and Vicinity	2,953,469	- 9.2%	- 4.3%	- 4.2%
504	Akron	602,561	- 5.7%	- 0.6%	- 0.6%
505	Columbus and Vicinity	3,785,034	- 8.2%	- 3.2%	- 3.3%
506	Toledo	721,500	- 6.4%	- 1.3%	- 1.5%
507	Dayton and Vicinity	469,814	- 8.7%	- 3.8%	- 3.7%
508	Cleveland Suburban	2,115,972	- 6.3%	- 1.2%	- 1.2%
509	Remainder of State	12,462,913	- 8.1%	- 3.1%	- 3.1%
510	Stark County	915,263	- 4.5%	+ 0.7%	+ 0.6%
	STATEWIDE TOTAL	\$ 27,804,196	- 7.5%	- 2.5%	- 2.5%

## OHIO

PREMISES/OPERATIONS  
CLASS GROUP LOSS COST LEVEL CHANGESMANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MONO/MULTI <u>ALCCL</u>	INDICATED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	SELECTED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	LOSS COST LEVEL CHANGE <u>AFTER CAPPING</u>
30	SERVICE	\$ 1,740,931	- 12.3%	- 6.6%	- 6.7%
31	LIGHT CONTRACTING	2,548,331	- 14.1%	- 8.6%	- 8.5%
32	MEDIUM CONTRACTING	9,186,472	- 12.9%	- 7.3%	- 7.4%
33	HEAVY CONTRACTING	2,305,932	- 11.7%	- 6.0%	- 6.2%
34	DEALERS OR DISTRIBUTORS	2,036,799	- 14.2%	- 8.7%	- 8.2%
35	LIGHT MANUFACTURERS	261,307	- 12.5%	- 6.9%	- 6.5%
36	MEDIUM MANUFACTURERS	2,037,892	- 15.2%	- 9.7%	- 9.9%
37	HEAVY MANUFACTURERS	1,473,268	- 12.7%	- 7.1%	- 7.1%
38	MISCELLANEOUS OPERATIONS	1,674,842	- 11.9%	- 6.2%	- 5.9%
	TOTAL	\$ 23,265,774	- 13.1%	- 7.5%	- 7.5%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MONO/MULTI <u>ALCCL</u>	INDICATED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	SELECTED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	LOSS COST LEVEL CHANGE <u>AFTER CAPPING</u>
01	FOOD AND BEVERAGE (RETAIL)	\$ 1,404,371	- 8.3%	- 3.3%	- 3.6%
02	RESTAURANTS	3,605,441	- 9.9%	- 5.0%	- 5.2%
03	STORES	1,515,722	- 6.4%	- 1.3%	- 1.7%
04	VENDING AND RENTAL	96,515	- 6.3%	- 1.2%	- 1.2%
05	FOOD AND BEVERAGE DISTRIBUTORS	266,580	- 11.8%	- 7.0%	- 6.3%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	837,396	- 9.3%	- 4.4%	- 4.7%
07	CLUBS, AMUSEMENTS AND SPORTS	2,160,873	- 6.2%	- 1.1%	- 1.3%
08	HEALTH CARE FACILITIES	236,856	- 4.3%	+ 0.9%	+ 1.6%
09	HOTELS AND MOTELS	1,330,137	+ 0.6%	+ 6.0%	+ 6.0%
10	SCHOOLS AND CHURCHES	2,572,897	- 9.1%	- 4.2%	- 4.0%
11	APARTMENTS	3,415,173	- 6.2%	- 1.1%	- 1.1%
12	BUILDINGS AND OFFICES	9,533,333	- 8.3%	- 3.3%	- 3.2%
13	MISCELLANEOUS PREMISES	554,170	- 3.1%	+ 2.1%	+ 2.4%
16	GOVERNMENTAL SUBDIVISIONS	274,732	- 7.7%	- 2.7%	- 2.7%
	TOTAL	\$ 27,804,196	- 7.5%	- 2.5%	- 2.5%

OHIO

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

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE <u>LEVEL</u>	INDICATED MULTISTATE LOSS COST LEVEL <u>CHANGE</u>	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT <u>LEVEL</u>	INDICATED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>	SELECTED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	\$ 30,887,125	- 4.9%	\$ 1,280,502	- 7.2%	- 7.2%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	39,017,316	- 8.3%	2,093,163	- 7.9%	- 7.9%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	4,813,738	- 2.6%	163,806	+ 0.6%	+ 0.6%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	35,560,474	- 5.2%	2,036,715	- 4.0%	- 4.0%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,547,659	- 6.0%	869,659	- 4.2%	- 4.2%
	PRODUCTS SUBTOTAL	\$ 118,826,312	- 6.1%	\$ 6,443,845	- 5.8%	- 5.8%
01	RETAIL STORES-FOOD OR DRUG			\$ 495,144	- 3.5%	- 3.2%
02	RETAIL STORES-NOT FOOD OR DRUG			759,230	+ 7.2%	+ 6.2%
11	COMPLETED OPERATIONS-LOW			745,341	+ 10.3%	+ 10.2%
12	COMPLETED OPERATIONS-MEDIUM			10,829,476	+ 9.7%	+ 9.8%
13	COMPLETED OPERATIONS-HIGH			867,346	+ 4.4%	+ 4.3%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 13,696,537	+ 8.8%	+ 8.8%
	TOTAL			\$ 20,140,382	+ 4.1%	+ 4.1%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -28% relative to current loss costs;
- OL&T classes reflect an upper cap of +25% and a lower cap of -23% relative to current loss costs;
- Products classes reflect an upper cap of +25% and a lower cap of -26% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +34% and a lower cap of -20% relative to current loss costs.

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

M&C: 0.999

OL&T: 1.000

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

STATE: 34 - OHIO  
 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	.125	.127	-1.6	10015	506	2.890	2.890	0.0	10036	501	.400	.440	-9.1
10010	502	.121	.123	-1.6	10015	507	4.250	4.340	-2.1	10036	502	.310	.340	-8.8
10010	503	.107	.114	-6.1	10015	508	6.590	6.580	0.2	10036	503	.390	.430	-9.3
10010	504	.123	.125	-1.6	10015	509	4.120	4.190	-1.7	10036	504	.222	.243	-8.6
10010	505	.071	.074	-4.1	10015	510	3.440	3.360	2.4	10036	505	.320	.350	-8.6
10010	506	.082	.085	-3.5	10025	501	.030	.030	0.0	10036	506	.290	.310	-6.5
10010	507	.039	.041	-4.9	10025	502	.029	.029	0.0	10036	507	.290	.320	-9.4
10010	508	.128	.132	-3.0	10025	503	.026	.027	-3.7	10036	508	.340	.370	-8.1
10010	509	.079	.083	-4.8	10025	504	.029	.030	-3.3	10036	509	.350	.380	-7.9
10010	510	.054	.055	-1.8	10025	505	.017	.018	-5.6	10036	510	.420	.460	-8.7
10011	501	.030	.030	0.0	10025	506	.020	.020	0.0	10040	501	.095	.096	-1.0
10011	502	.029	.029	0.0	10025	507	.009	.010	-10.0	10040	502	.092	.094	-2.1
10011	503	.026	.027	-3.7	10025	508	.031	.032	-3.1	10040	503	.082	.087	-5.7
10011	504	.029	.030	-3.3	10025	509	.019	.020	-5.0	10040	504	.093	.095	-2.1
10011	505	.017	.018	-5.6	10025	510	.013	.013	0.0	10040	505	.054	.056	-3.6
10011	506	.020	.020	0.0	10026	501	.370	.370	0.0	10040	506	.062	.065	-4.6
10011	507	.009	.010	-10.0	10026	502	.750	.750	0.0	10040	507	.030	.032	-6.3
10011	508	.031	.032	-3.1	10026	503	.400	.410	-2.4	10040	508	.097	.100	-3.0
10011	509	.019	.020	-5.0	10026	504	.410	.410	0.0	10040	509	.060	.063	-4.8
10011	510	.013	.013	0.0	10026	505	.320	.320	0.0	10040	510	.041	.042	-2.4
10012	501	.035	.035	0.0	10026	506	.340	.340	0.0	10042	501	.215	.212	1.4
10012	502	.033	.034	-2.9	10026	507	.223	.228	-2.2	10042	502	.430	.430	0.0
10012	503	.030	.031	-3.2	10026	508	.450	.450	0.0	10042	503	.228	.236	-3.4
10012	504	.034	.035	-2.9	10026	509	.430	.440	-2.3	10042	504	.237	.235	0.9
10012	505	.020	.021	-4.8	10026	510	.223	.218	2.3	10042	505	.181	.184	-1.6
10012	506	.023	.023	0.0	10027	501	.030	.030	0.0	10042	506	.197	.196	0.5
10012	507	.011	.012	-8.3	10027	502	.029	.029	0.0	10042	507	.128	.131	-2.3
10012	508	.035	.037	-5.4	10027	503	.026	.027	-3.7	10042	508	.260	.260	0.0
10012	509	.022	.023	-4.3	10027	504	.029	.030	-3.3	10042	509	.247	.250	-1.2
10012	510	.015	.015	0.0	10027	505	.017	.018	-5.6	10042	510	.128	.125	2.4
10015	501	5.390	5.320	1.3	10027	506	.020	.020	0.0	10052	501	3.730	3.680	1.4
10015	502	4.940	4.920	0.4	10027	507	.009	.010	-10.0	10052	502	3.420	3.400	0.6
10015	503	3.910	4.030	-3.0	10027	508	.031	.032	-3.1	10052	503	2.700	2.790	-3.2
10015	504	5.330	5.270	1.1	10027	509	.019	.020	-5.0	10052	504	3.680	3.650	0.8
10015	505	4.620	4.710	-1.9	10027	510	.013	.013	0.0	10052	505	3.190	3.260	-2.1

L - LOWER CAP APPLIED  
 U - UPPER CAP APPLIED  
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STATE: 34 - OHIO  
 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
10052	506	2.000	2.000	0.0	10066	501	.157	.155	1.3	10072	506	2.830	3.020	-6.3
10052	507	2.940	3.000	-2.0	10066	502	.320	.320	0.0	10072	507	3.530	3.770	-6.4
10052	508	4.550	4.550	0.0	10066	503	.167	.173	-3.5	10072	508	3.180	3.360	-5.4
10052	509	2.850	2.890	-1.4	10066	504	.174	.172	1.2	10072	509	3.270	3.470	-5.8
10052	510	2.380	2.320	2.6	10066	505	.132	.135	-2.2	10072	510	2.600	2.760	-5.8
10054	501	3.310	3.270	1.2	10066	506	.144	.144	0.0	10073	501	.630	.690	-8.7
10054	502	3.030	3.020	0.3	10066	507	.094	.096	-2.1	10073	502	.480	.530	-9.4
10054	503	2.400	2.470	-2.8	10066	508	.189	.189	0.0	10073	503	.610	.670	-9.0
10054	504	3.270	3.240	0.9	10066	509	.181	.185	-2.2	10073	504	.340	.380	-10.5
10054	505	2.830	2.890	-2.1	10066	510	.093	.092	1.1	10073	505	.500	.540	-7.4
10054	506	1.770	1.770	0.0	10070	501	.071	.072	-1.4	10073	506	.440	.490	-10.2
10054	507	2.610	2.660	-1.9	10070	502	.069	.071	-2.8	10073	507	.460	.500	-8.0
10054	508	4.040	4.040	0.0	10070	503	.062	.065	-4.6	10073	508	.530	.580	-8.6
10054	509	2.530	2.570	-1.6	10070	504	.070	.072	-2.8	10073	509	.540	.590	-8.5
10054	510	2.110	2.060	2.4	10070	505	.041	.042	-2.4	10073	510	.660	.720	-8.3
10060	501	.103	.101	2.0	10070	506	.047	.049	-4.1	10075	501	4.670	5.110	-8.6
10060	502	.207	.206	0.5	10070	507	.022	.024	-8.3	10075	502	3.570	3.900	-8.5
10060	503	.109	.113	-3.5	10070	508	.073	.076	-3.9	10075	503	4.530	4.950	-8.5
10060	504	.113	.113	0.0	10070	509	.045	.048	-6.3	10075	504	2.560	2.810	-8.9
10060	505	.086	.088	-2.3	10070	510	.031	.031	0.0	10075	505	3.690	4.040	-8.7
10060	506	.094	.094	0.0	10071	501	.184	.182	1.1	10075	506	3.290	3.610	-8.9
10060	507	.061	.063	-3.2	10071	502	.370	.370	0.0	10075	507	3.390	3.700	-8.4
10060	508	.124	.124	0.0	10071	503	.196	.203	-3.4	10075	508	3.930	4.270	-8.0
10060	509	.118	.121	-2.5	10071	504	.204	.202	1.0	10075	509	4.040	4.380	-7.8
10060	510	.061	.060	1.7	10071	505	.155	.158	-1.9	10075	510	4.890	5.330	-8.3
10065	501	.154	.152	1.3	10071	506	.169	.169	0.0	10100	501	.370	.370	0.0
10065	502	.310	.310	0.0	10071	507	.110	.112	-1.8	10100	502	.560	.570	-1.8
10065	503	.164	.169	-3.0	10071	508	.222	.222	0.0	10100	503	.440	.470	-6.4
10065	504	.170	.169	0.6	10071	509	.213	.217	-1.8	10100	504	.390	.400	-2.5
10065	505	.130	.132	-1.5	10071	510	.110	.107	2.8	10100	505	.243	.250	-2.8
10065	506	.141	.141	0.0	10072	501	3.230	3.440	-6.1	10100	506	.330	.340	-2.9
10065	507	.092	.094	-2.1	10072	502	2.740	2.910	-5.8	10100	507	.280	.290	-3.4
10065	508	.185	.185	0.0	10072	503	3.160	3.360	-6.0	10100	508	.470	.490	-4.1
10065	509	.178	.181	-1.7	10072	504	4.280	4.560	-6.1	10100	509	.480	.500	-4.0
10065	510	.092	.090	2.2	10072	505	2.770	2.940	-5.8	10100	510	.270	.270	0.0

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STATE: 34 - OHIO  
 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
10101	501	.139	.137	1.5	10110	506	9.840	9.820	0.2	10117	501	5.350	5.290	1.1
10101	502	.280	.280	0.0	10110	507	14.500	14.800	-2.0	10117	502	4.910	4.880	0.6
10101	503	.148	.153	-3.3	10110	508	22.400	22.400	0.0	10117	503	3.880	4.000	-3.0
10101	504	.154	.152	1.3	10110	509	14.000	14.200	-1.4	10117	504	5.290	5.240	1.0
10101	505	.117	.119	-1.7	10110	510	11.700	11.400	2.6	10117	505	4.590	4.680	-1.9
10101	506	.127	.127	0.0	10111	501	.156	.158	-1.3	10117	506	2.870	2.870	0.0
10101	507	.083	.085	-2.4	10111	502	.151	.154	-1.9	10117	507	4.220	4.310	-2.1
10101	508	.167	.167	0.0	10111	503	.135	.143	-5.6	10117	508	6.540	6.540	0.0
10101	509	.160	.163	-1.8	10111	504	.154	.157	-1.9	10117	509	4.090	4.160	-1.7
10101	510	.083	.081	2.5	10111	505	.089	.093	-4.3	10117	510	3.410	3.330	2.4
10105	501	1.510	1.490	1.3	10111	506	.102	.106	-3.8	10120	501	12.000	11.900	0.8
10105	502	3.030	3.020	0.3	10111	507	.049	.052	-5.8	10120	502	11.000	11.000	0.0
10105	503	1.600	1.660	-3.6	10111	508	.160	.165	-3.0	10120	503	8.710	8.980	-3.0
10105	504	1.660	1.650	0.6	10111	509	.098	.104	-5.8	10120	504	11.900	11.700	1.7
10105	505	1.270	1.290	-1.6	10111	510	.067	.069	-2.9	10120	505	10.300	10.500	-1.9
10105	506	1.380	1.380	0.0	10113	501	.209	.206	1.5	10120	506	6.440	6.430	0.2
10105	507	.900	.920	-2.2	10113	502	.420	.420	0.0	10120	507	9.470	9.660	-2.0
10105	508	1.810	1.810	0.0	10113	503	.222	.229	-3.1	10120	508	14.700	14.700	0.0
10105	509	1.730	1.770	-2.3	10113	504	.230	.229	0.4	10120	509	9.170	9.320	-1.6
10105	510	.900	.880	2.3	10113	505	.175	.179	-2.2	10120	510	7.650	7.470	2.4
10107	501	1.920	2.110	-9.0	10113	506	.191	.191	0.0	10130	501	2.050	2.030	1.0
10107	502	1.470	1.610	-8.7	10113	507	.124	.127	-2.4	10130	502	4.130	4.120	0.2
10107	503	1.870	2.040	-8.3	10113	508	.250	.250	0.0	10130	503	2.180	2.260	-3.5
10107	504	1.050	1.160	-9.5	10113	509	.240	.245	-2.0	10130	504	2.270	2.250	0.9
10107	505	1.520	1.660	-8.4	10113	510	.124	.121	2.5	10130	505	1.730	1.760	-1.7
10107	506	1.360	1.490	-8.7	10115	501	.410	.410	0.0	10130	506	1.880	1.880	0.0
10107	507	1.390	1.520	-8.6	10115	502	.830	.830	0.0	10130	507	1.220	1.250	-2.4
10107	508	1.620	1.760	-8.0	10115	503	.440	.460	-4.3	10130	508	2.470	2.470	0.0
10107	509	1.660	1.800	-7.8	10115	504	.460	.450	2.2	10130	509	2.370	2.410	-1.7
10107	510	2.010	2.190	-8.2	10115	505	.350	.360	-2.8	10130	510	1.220	1.200	1.7
10110	501	18.300	18.100	1.1	10115	506	.380	.380	0.0	10132	501	1.770	1.750	1.1
10110	502	16.800	16.700	0.6	10115	507	.247	.250	-1.2	10132	502	3.560	3.550	0.3
10110	503	13.300	13.700	-2.9	10115	508	.500	.500	0.0	10132	503	1.880	1.940	-3.1
10110	504	18.100	17.900	1.1	10115	509	.480	.490	-2.0	10132	504	1.950	1.940	0.5
10110	505	15.700	16.000	-1.9	10115	510	.246	.241	2.1	10132	505	1.490	1.520	-2.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10132	506	1.620	1.620	0.0	10145	501	.490	.510	-3.9	10151	506	6.630	6.610	0.3
10132	507	1.050	1.080	-2.8	10145	502	.247	.260	-5.0	10151	507	4.310	4.400	-2.0
10132	508	2.130	2.130	0.0	10145	503	.235	.260	-9.6	10151	508	8.690	8.690	0.0
10132	509	2.040	2.080	-1.9	10145	504	.232	.243	-4.5	10151	509	8.330	8.500	-2.0
10132	510	1.050	1.030	1.9	10145	505	.208	.226	-8.0	10151	510	4.300	4.210	2.1
10133	501	2.270	2.240	1.3	10145	506	.196	.208	-5.8	10160	501	1.290	1.270	1.6
10133	502	1.090	1.080	0.9	10145	507	.147	.157	-6.4	10160	502	2.590	2.580	0.4
10133	503	1.360	1.410	-3.5	10145	508	.570	.600	-5.0	10160	503	1.370	1.420	-3.5
10133	504	1.440	1.420	1.4	10145	509	.290	.310	-6.5	10160	504	1.420	1.410	0.7
10133	505	1.190	1.220	-2.5	10145	510	.260	.270	-3.7	10160	505	1.080	1.110	-2.7
10133	506	1.650	1.650	0.0	10146	501	.164	.165	-0.6	10160	506	1.180	1.180	0.0
10133	507	1.490	1.520	-2.0	10146	502	.249	.250	-0.4	10160	507	.770	.780	-1.3
10133	508	1.850	1.850	0.0	10146	503	.199	.209	-4.8	10160	508	1.550	1.550	0.0
10133	509	1.460	1.480	-1.4	10146	504	.174	.177	-1.7	10160	509	1.480	1.510	-2.0
10133	510	2.100	2.060	1.9	10146	505	.108	.113	-4.4	10160	510	.770	.750	2.7
10140	501	.050	.053	-5.7	10146	506	.149	.153	-2.6	10204	501	.130	.128	1.6
10140	502	.026	.027	-3.7	10146	507	.123	.129	-4.7	10204	502	.260	.260	0.0
10140	503	.024	.027	-11.1	10146	508	.211	.217	-2.8	10204	503	.138	.143	-3.5
10140	504	.024	.025	-4.0	10146	509	.216	.224	-3.6	10204	504	.143	.142	0.7
10140	505	.022	.023	-4.3	10146	510	.121	.121	0.0	10204	505	.109	.112	-2.7
10140	506	.020	.022	-9.1	10150	501	.290	.280	3.6	10204	506	.119	.119	0.0
10140	507	.015	.016	-6.3	10150	502	.580	.580	0.0	10204	507	.077	.079	-2.5
10140	508	.059	.062	-4.8	10150	503	.310	.320	-3.1	10204	508	.156	.156	0.0
10140	509	.030	.032	-6.3	10150	504	.320	.310	3.2	10204	509	.150	.153	-2.0
10140	510	.027	.028	-3.6	10150	505	.242	.247	-2.0	10204	510	.077	.076	1.3
10141	501	.101	.106	-4.7	10150	506	.260	.260	0.0	10205	501	.145	.143	1.4
10141	502	.051	.054	-5.6	10150	507	.171	.175	-2.3	10205	502	.290	.290	0.0
10141	503	.049	.053	-7.5	10150	508	.350	.350	0.0	10205	503	.154	.160	-3.7
10141	504	.048	.050	-4.0	10150	509	.330	.340	-2.9	10205	504	.160	.159	0.6
10141	505	.043	.047	-8.5	10150	510	.171	.167	2.4	10205	505	.122	.125	-2.4
10141	506	.041	.043	-4.7	10151	501	7.230	7.140	1.3	10205	506	.133	.133	0.0
10141	507	.031	.033	-6.1	10151	502	14.600	14.500	0.7	10205	507	.086	.088	-2.3
10141	508	.118	.125	-5.6	10151	503	7.690	7.950	-3.3	10205	508	.174	.174	0.0
10141	509	.060	.064	-6.2	10151	504	7.980	7.920	0.8	10205	509	.167	.171	-2.3
10141	510	.053	.055	-3.6	10151	505	6.080	6.210	-2.1	10205	510	.086	.085	1.2

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LOSS COST % CHANGE BY CLASS

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10210	501	.233	.228	2.2	10255	506	.106	.116	-8.6	10315	501	.221	.218	1.4
10210	502	.470	.470	0.0	10255	507	.109	.119	-8.4	10315	502	.440	.440	0.0
10210	503	.248	.250	-0.8	10255	508	.126	.137	-8.0	10315	503	.235	.243	-3.3
10210	504	.260	.250	4.0	10255	509	.129	.140	-7.9	10315	504	.244	.242	0.8
10210	505	.196	.202	-3.0	10255	510	.157	.171	-8.2	10315	505	.186	.189	-1.6
10210	506	.213	.215	-0.9	10256	501	.550	.600	-8.3	10315	506	.202	.202	0.0
10210	507	.139	.141	-1.4	10256	502	.420	.460	-8.7	10315	507	.131	.134	-2.2
10210	508	.280	.280	0.0	10256	503	.530	.580	-8.6	10315	508	.270	.270	0.0
10210	509	.270	.270	0.0	10256	504	.300	.330	-9.1	10315	509	.250	.260	-3.8
10210	510	.138	.135	2.2	10256	505	.430	.470	-8.5	10315	510	.131	.129	1.6
10211	501	.233	.228	2.2	10256	506	.390	.420	-7.1	10331	501	7.310	7.220	1.2
10211	502	.470	.470	0.0	10256	507	.400	.430	-7.0	10331	502	6.700	6.670	0.4
10211	503	.248	.250	-0.8	10256	508	.460	.500	-8.0	10331	503	5.300	5.470	-3.1
10211	504	.260	.250	4.0	10256	509	.470	.510	-7.8	10331	504	7.220	7.150	1.0
10211	505	.196	.202	-3.0	10256	510	.570	.630	-9.5	10331	505	6.260	6.390	-2.0
10211	506	.213	.215	-0.9	10257	501	.103	.113	-8.8	10331	506	3.920	3.910	0.3
10211	507	.139	.141	-1.4	10257	502	.079	.086	-8.1	10331	507	5.770	5.880	-1.9
10211	508	.280	.280	0.0	10257	503	.100	.110	-9.1	10331	508	8.930	8.920	0.1
10211	509	.270	.270	0.0	10257	504	.057	.062	-8.1	10331	509	5.590	5.680	-1.6
10211	510	.138	.135	2.2	10257	505	.082	.089	-7.9	10331	510	4.660	4.550	2.4
10220	501	2.730	2.700	1.1	10257	506	.073	.080	-8.7	10332	501	12.600	12.400	1.6
10220	502	5.500	5.480	0.4	10257	507	.075	.082	-8.5	10332	502	11.600	11.500	0.9
10220	503	2.910	3.000	-3.0	10257	508	.087	.095	-8.4	10332	503	9.150	9.430	-3.0
10220	504	3.020	2.990	1.0	10257	509	.089	.097	-8.2	10332	504	12.500	12.300	1.6
10220	505	2.300	2.350	-2.1	10257	510	.108	.118	-8.5	10332	505	10.800	11.000	-1.8
10220	506	2.500	2.500	0.0	10309	501	.094	.093	1.1	10332	506	6.760	6.750	0.1
10220	507	1.630	1.660	-1.8	10309	502	.189	.188	0.5	10332	507	9.950	10.100	-1.5
10220	508	3.290	3.290	0.0	10309	503	.100	.103	-2.9	10332	508	15.400	15.400	0.0
10220	509	3.150	3.210	-1.9	10309	504	.103	.103	0.0	10332	509	9.630	9.790	-1.6
10220	510	1.620	1.590	1.9	10309	505	.079	.080	-1.3	10332	510	8.040	7.850	2.4
10255	501	.150	.164	-8.5	10309	506	.086	.086	0.0	10352	501	.214	.215	-0.5
10255	502	.115	.125	-8.0	10309	507	.056	.057	-1.8	10352	502	.320	.330	-3.0
10255	503	.145	.159	-8.8	10309	508	.113	.113	0.0	10352	503	.260	.270	-3.7
10255	504	.082	.090	-8.9	10309	509	.108	.110	-1.8	10352	504	.227	.230	-1.3
10255	505	.118	.130	-9.2	10309	510	.056	.055	1.8	10352	505	.141	.148	-4.7

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10352	506	.194	.200	-3.0	10379	501	3.430	3.390	1.2	11007	506	1.060	1.130	-6.2
10352	507	.161	.168	-4.2	10379	502	3.150	3.130	0.6	11007	507	1.330	1.420	-6.3
10352	508	.280	.280	0.0	10379	503	2.490	2.570	-3.1	11007	508	1.190	1.260	-5.6
10352	509	.280	.290	-3.4	10379	504	3.400	3.360	1.2	11007	509	1.230	1.300	-5.4
10352	510	.157	.158	-0.6	10379	505	2.940	3.000	-2.0	11007	510	.980	1.040	-5.8
10367	501	2.860	3.040	-5.9	10379	506	1.840	1.840	0.0	11020	501	.175	.173	1.2
10367	502	2.420	2.570	-5.8	10379	507	2.710	2.760	-1.8	11020	502	.350	.350	0.0
10367	503	2.790	2.970	-6.1	10379	508	4.200	4.190	0.2	11020	503	.187	.193	-3.1
10367	504	3.780	4.030	-6.2	10379	509	2.620	2.670	-1.9	11020	504	.194	.192	1.0
10367	505	2.440	2.600	-6.2	10379	510	2.190	2.140	2.3	11020	505	.148	.151	-2.0
10367	506	2.500	2.670	-6.4	10380	501	5.860	5.790	1.2	11020	506	.161	.160	0.6
10367	507	3.120	3.330	-6.3	10380	502	5.370	5.350	0.4	11020	507	.104	.107	-2.8
10367	508	2.810	2.970	-5.4	10380	503	4.260	4.390	-3.0	11020	508	.211	.211	0.0
10367	509	2.890	3.070	-5.9	10380	504	5.800	5.740	1.0	11020	509	.202	.206	-1.9
10367	510	2.290	2.440	-6.1	10380	505	5.020	5.120	-2.0	11020	510	.104	.102	2.0
10368	501	4.170	4.450	-6.3	10380	506	3.150	3.140	0.3	11039	501	.550	.600	-8.3
10368	502	3.530	3.750	-5.9	10380	507	4.630	4.720	-1.9	11039	502	.420	.460	-8.7
10368	503	4.080	4.340	-6.0	10380	508	7.170	7.160	0.1	11039	503	.530	.580	-8.6
10368	504	5.520	5.890	-6.3	10380	509	4.480	4.550	-1.5	11039	504	.300	.330	-9.1
10368	505	3.570	3.800	-6.1	10380	510	3.740	3.650	2.5	11039	505	.430	.470	-8.5
10368	506	3.650	3.900	-6.4	10381	501	5.080	5.010	1.4	11039	506	.390	.420	-7.1
10368	507	4.560	4.870	-6.4	10381	502	4.650	4.630	0.4	11039	507	.400	.430	-7.0
10368	508	4.100	4.340	-5.5	10381	503	3.690	3.800	-2.9	11039	508	.460	.500	-8.0
10368	509	4.230	4.480	-5.6	10381	504	5.020	4.970	1.0	11039	509	.470	.510	-7.8
10368	510	3.350	3.570	-6.2	10381	505	4.350	4.440	-2.0	11039	510	.570	.620	-8.1
10378	501	7.400	7.310	1.2	10381	506	2.720	2.720	0.0	11052	501	2.360	2.330	1.3
10378	502	6.780	6.750	0.4	10381	507	4.010	4.090	-2.0	11052	502	1.130	1.120	0.9
10378	503	5.370	5.530	-2.9	10381	508	6.210	6.200	0.2	11052	503	1.410	1.460	-3.4
10378	504	7.320	7.240	1.1	10381	509	3.880	3.940	-1.5	11052	504	1.500	1.480	1.4
10378	505	6.340	6.470	-2.0	10381	510	3.240	3.160	2.5	11052	505	1.240	1.270	-2.4
10378	506	3.970	3.960	0.3	11007	501	1.210	1.290	-6.2	11052	506	1.710	1.710	0.0
10378	507	5.840	5.950	-1.8	11007	502	1.030	1.090	-5.5	11052	507	1.550	1.580	-1.9
10378	508	9.040	9.040	0.0	11007	503	1.190	1.260	-5.6	11052	508	1.930	1.920	0.5
10378	509	5.650	5.750	-1.7	11007	504	1.610	1.710	-5.8	11052	509	1.520	1.540	-1.3
10378	510	4.720	4.610	2.4	11007	505	1.040	1.100	-5.5	11052	510	2.190	2.140	2.3

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11126	501	.036	.036	0.0	11138	506	.980	.980	0.0	11201	501	10.600	11.300	-6.2
11126	502	.073	.073	0.0	11138	507	1.440	1.470	-2.0	11201	502	9.000	9.560	-5.9
11126	503	.039	.040	-2.5	11138	508	2.230	2.230	0.0	11201	503	10.400	11.000	-5.5
11126	504	.040	.040	0.0	11138	509	1.400	1.420	-1.4	11201	504	14.100	15.000	-6.0
11126	505	.031	.031	0.0	11138	510	1.160	1.140	1.8	11201	505	9.100	9.670	-5.9
11126	506	.033	.033	0.0	11155	501	.124	.122	1.6	11201	506	9.300	9.930	-6.3
11126	507	.022	.022	0.0	11155	502	.250	.249	0.4	11201	507	11.600	12.400	-6.5
11126	508	.044	.044	0.0	11155	503	.132	.136	-2.9	11201	508	10.400	11.000	-5.5
11126	509	.042	.043	-2.3	11155	504	.137	.136	0.7	11201	509	10.800	11.400	-5.3
11126	510	.022	.021	4.8	11155	505	.104	.106	-1.9	11201	510	8.540	9.080	-5.9
11127	501	.400	.400	0.0	11155	506	.114	.113	0.9	11202	501	3.140	3.350	-6.3
11127	502	.380	.390	-2.6	11155	507	.074	.075	-1.3	11202	502	2.660	2.830	-6.0
11127	503	.340	.360	-5.6	11155	508	.149	.149	0.0	11202	503	3.070	3.270	-6.1
11127	504	.390	.400	-2.5	11155	509	.143	.146	-2.1	11202	504	4.160	4.440	-6.3
11127	505	.226	.236	-4.2	11155	510	.074	.072	2.8	11202	505	2.690	2.860	-5.9
11127	506	.260	.270	-3.7	11167	501	.540	.540	0.0	11202	506	2.750	2.940	-6.5
11127	507	.125	.132	-5.3	11167	502	.260	.260	0.0	11202	507	3.440	3.670	-6.3
11127	508	.410	.420	-2.4	11167	503	.330	.340	-2.9	11202	508	3.090	3.270	-5.5
11127	509	.250	.270	-7.4	11167	504	.340	.340	0.0	11202	509	3.180	3.380	-5.9
11127	510	.171	.175	-2.3	11167	505	.290	.290	0.0	11202	510	2.530	2.690	-5.9
11128	501	.540	.540	0.0	11167	506	.390	.390	0.0	11203	501	.920	.940	-2.1
11128	502	.520	.530	-1.9	11167	507	.360	.370	-2.7	11203	502	.890	.910	-2.2
11128	503	.460	.490	-6.1	11167	508	.440	.440	0.0	11203	503	.800	.850	-5.9
11128	504	.530	.540	-1.9	11167	509	.350	.360	-2.8	11203	504	.910	.930	-2.2
11128	505	.300	.320	-6.3	11167	510	.500	.490	2.0	11203	505	.530	.550	-3.6
11128	506	.350	.360	-2.8	11168	501	2.820	2.780	1.4	11203	506	.610	.630	-3.2
11128	507	.169	.178	-5.1	11168	502	1.350	1.340	0.7	11203	507	.290	.310	-6.5
11128	508	.550	.570	-3.5	11168	503	1.690	1.750	-3.4	11203	508	.950	.980	-3.1
11128	509	.340	.360	-5.6	11168	504	1.790	1.760	1.7	11203	509	.580	.620	-6.5
11128	510	.230	.236	-2.5	11168	505	1.480	1.510	-2.0	11203	510	.400	.410	-2.4
11138	501	1.830	1.800	1.7	11168	506	2.050	2.050	0.0	11204	501	.181	.179	1.1
11138	502	1.670	1.670	0.0	11168	507	1.850	1.890	-2.1	11204	502	.370	.360	2.8
11138	503	1.330	1.370	-2.9	11168	508	2.300	2.300	0.0	11204	503	.193	.199	-3.0
11138	504	1.810	1.790	1.1	11168	509	1.810	1.840	-1.6	11204	504	.200	.199	0.5
11138	505	1.570	1.600	-1.9	11168	510	2.620	2.560	2.3	11204	505	.153	.156	-1.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
11204	506	.166	.166	0.0	11209	501	5.010	5.340	-6.2	11212	506	1.470	1.570	-6.4
11204	507	.108	.110	-1.8	11209	502	4.240	4.510	-6.0	11212	507	1.830	1.960	-6.6
11204	508	.218	.218	0.0	11209	503	4.900	5.210	-6.0	11212	508	1.650	1.740	-5.2
11204	509	.209	.213	-1.9	11209	504	6.640	7.080	-6.2	11212	509	1.700	1.800	-5.6
11204	510	.108	.106	1.9	11209	505	4.290	4.560	-5.9	11212	510	1.350	1.430	-5.6
11206	501	.490	.530	-7.5	11209	506	4.390	4.680	-6.2	11213	501	1.370	1.460	-6.2
11206	502	.420	.440	-4.5	11209	507	5.480	5.850	-6.3	11213	502	1.160	1.230	-5.7
11206	503	.480	.510	-5.9	11209	508	4.930	5.210	-5.4	11213	503	1.340	1.420	-5.6
11206	504	.650	.700	-7.1	11209	509	5.080	5.380	-5.6	11213	504	1.810	1.930	-6.2
11206	505	.420	.450	-6.7	11209	510	4.030	4.280	-5.8	11213	505	1.170	1.250	-6.4
11206	506	.430	.460	-6.5	11210	501	2.130	2.280	-6.6	11213	506	1.200	1.280	-6.2
11206	507	.540	.580	-6.9	11210	502	1.810	1.920	-5.7	11213	507	1.500	1.600	-6.2
11206	508	.480	.510	-5.9	11210	503	2.090	2.220	-5.9	11213	508	1.350	1.420	-4.9
11206	509	.500	.530	-5.7	11210	504	2.830	3.010	-6.0	11213	509	1.390	1.470	-5.4
11206	510	.400	.420	-4.8	11210	505	1.830	1.940	-5.7	11213	510	1.100	1.170	-6.0
11207	501	6.230	6.640	-6.2	11210	506	1.870	1.990	-6.0	11214	501	3.370	3.590	-6.1
11207	502	5.270	5.600	-5.9	11210	507	2.330	2.490	-6.4	11214	502	2.850	3.030	-5.9
11207	503	6.090	6.470	-5.9	11210	508	2.100	2.220	-5.4	11214	503	3.300	3.500	-5.7
11207	504	8.240	8.790	-6.3	11210	509	2.160	2.290	-5.7	11214	504	4.460	4.760	-6.3
11207	505	5.330	5.660	-5.8	11210	510	1.710	1.820	-6.0	11214	505	2.890	3.070	-5.9
11207	506	5.450	5.820	-6.4	11211	501	11.100	11.800	-5.9	11214	506	2.950	3.150	-6.3
11207	507	6.810	7.260	-6.2	11211	502	9.390	9.970	-5.8	11214	507	3.690	3.930	-6.1
11207	508	6.120	6.470	-5.4	11211	503	10.800	11.500	-6.1	11214	508	3.310	3.500	-5.4
11207	509	6.310	6.690	-5.7	11211	504	14.700	15.700	-6.4	11214	509	3.410	3.620	-5.8
11207	510	5.000	5.320	-6.0	11211	505	9.490	10.100	-6.0	11214	510	2.710	2.880	-5.9
11208	501	1.070	1.140	-6.1	11211	506	9.700	10.400	-6.7	11222	501	.057	.060	-5.0
11208	502	.900	.960	-6.3	11211	507	12.100	12.900	-6.2	11222	502	.048	.051	-5.9
11208	503	1.040	1.110	-6.3	11211	508	10.900	11.500	-5.2	11222	503	.055	.059	-6.8
11208	504	1.410	1.510	-6.6	11211	509	11.200	11.900	-5.9	11222	504	.075	.080	-6.2
11208	505	.910	.970	-6.2	11211	510	8.910	9.480	-6.0	11222	505	.049	.052	-5.8
11208	506	.930	1.000	-7.0	11212	501	1.680	1.790	-6.1	11222	506	.050	.053	-5.7
11208	507	1.170	1.250	-6.4	11212	502	1.420	1.510	-6.0	11222	507	.062	.066	-6.1
11208	508	1.050	1.110	-5.4	11212	503	1.640	1.740	-5.7	11222	508	.056	.059	-5.1
11208	509	1.080	1.150	-6.1	11212	504	2.220	2.370	-6.3	11222	509	.057	.061	-6.6
11208	510	.860	.910	-5.5	11212	505	1.440	1.530	-5.9	11222	510	.046	.048	-4.2

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LOSS COST % CHANGE BY CLASS

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11234	501	.163	.161	1.2	11259	506	.430	.440	-2.3	12014	501	.061	.067	-9.0
11234	502	.330	.330	0.0	11259	507	.360	.370	-2.7	12014	502	.047	.051	-7.8
11234	503	.174	.179	-2.8	11259	508	.610	.630	-3.2	12014	503	.060	.065	-7.7
11234	504	.180	.179	0.6	11259	509	.620	.650	-4.6	12014	504	.034	.037	-8.1
11234	505	.137	.140	-2.1	11259	510	.350	.350	0.0	12014	505	.048	.053	-9.4
11234	506	.150	.149	0.7	11273	501	8.090	7.990	1.3	12014	506	.043	.047	-8.5
11234	507	.097	.099	-2.0	11273	502	16.300	16.200	0.6	12014	507	.045	.049	-8.2
11234	508	.196	.196	0.0	11273	503	8.610	8.900	-3.3	12014	508	.052	.056	-7.1
11234	509	.188	.192	-2.1	11273	504	8.930	8.870	0.7	12014	509	.053	.058	-8.6
11234	510	.097	.095	2.1	11273	505	6.810	6.950	-2.0	12014	510	.064	.070	-8.6
11248	501	.028	.031	-9.7	11273	506	7.420	7.400	0.3	12356	501	.690	.680	1.5
11248	502	.022	.024	-8.3	11273	507	4.820	4.930	-2.2	12356	502	1.380	1.380	0.0
11248	503	.028	.030	-6.7	11273	508	9.730	9.730	0.0	12356	503	.730	.750	-2.7
11248	504	.016	.017	-5.9	11273	509	9.330	9.510	-1.9	12356	504	.760	.750	1.3
11248	505	.022	.025	-12.0	11273	510	4.810	4.710	2.1	12356	505	.580	.590	-1.7
11248	506	.020	.022	-9.1	11274	501	7.770	7.670	1.3	12356	506	.630	.630	0.0
11248	507	.021	.023	-8.7	11274	502	15.600	15.600	0.0	12356	507	.410	.420	-2.4
11248	508	.024	.026	-7.7	11274	503	8.260	8.540	-3.3	12356	508	.830	.830	0.0
11248	509	.025	.027	-7.4	11274	504	8.570	8.510	0.7	12356	509	.790	.810	-2.5
11248	510	.030	.032	-6.3	11274	505	6.530	6.670	-2.1	12356	510	.410	.400	2.5
11258	501	.440	.450	-2.2	11274	506	7.120	7.100	0.3	12361	501	.110	.116	-5.2
11258	502	.670	.680	-1.5	11274	507	4.620	4.730	-2.3	12361	502	.056	.059	-5.1
11258	503	.540	.560	-3.6	11274	508	9.340	9.340	0.0	12361	503	.053	.058	-8.6
11258	504	.470	.480	-2.1	11274	509	8.950	9.130	-2.0	12361	504	.052	.055	-5.5
11258	505	.290	.310	-6.5	11274	510	4.620	4.520	2.2	12361	505	.047	.051	-7.8
11258	506	.400	.410	-2.4	11288	501	.540	.550	-1.8	12361	506	.044	.047	-6.4
11258	507	.330	.350	-5.7	11288	502	.820	.830	-1.2	12361	507	.033	.035	-5.7
11258	508	.570	.580	-1.7	11288	503	.660	.690	-4.3	12361	508	.128	.136	-5.9
11258	509	.580	.600	-3.3	11288	504	.580	.580	0.0	12361	509	.065	.070	-7.1
11258	510	.320	.330	-3.0	11288	505	.360	.370	-2.7	12361	510	.058	.060	-3.3
11259	501	.470	.480	-2.1	11288	506	.490	.510	-3.9	12362	501	.078	.080	-2.5
11259	502	.720	.730	-1.4	11288	507	.410	.430	-4.7	12362	502	.076	.078	-2.6
11259	503	.570	.600	-5.0	11288	508	.700	.720	-2.8	12362	503	.068	.072	-5.6
11259	504	.500	.510	-2.0	11288	509	.710	.740	-4.1	12362	504	.077	.079	-2.5
11259	505	.310	.330	-6.1	11288	510	.400	.400	0.0	12362	505	.045	.047	-4.3

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LOSS COST % CHANGE BY CLASS

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12362	506	.051	.053	-3.8	12391	501	.059	.060	-1.7	12509	506	.026	.029	-10.3
12362	507	.025	.026	-3.8	12391	502	.057	.058	-1.7	12509	507	.027	.030	-10.0
12362	508	.080	.083	-3.6	12391	503	.051	.054	-5.6	12509	508	.031	.034	-8.8
12362	509	.049	.052	-5.8	12391	504	.058	.059	-1.7	12509	509	.032	.035	-8.6
12362	510	.034	.034	0.0	12391	505	.033	.035	-5.7	12509	510	.039	.043	-9.3
12373	501	.030	.030	0.0	12391	506	.039	.040	-2.5	12510	501	.480	.520	-7.7
12373	502	.029	.029	0.0	12391	507	.018	.020	-10.0	12510	502	.360	.400	-10.0
12373	503	.026	.027	-3.7	12391	508	.060	.062	-3.2	12510	503	.460	.500	-8.0
12373	504	.029	.030	-3.3	12391	509	.037	.039	-5.1	12510	504	.260	.290	-10.3
12373	505	.017	.018	-5.6	12391	510	.025	.026	-3.8	12510	505	.370	.410	-9.8
12373	506	.020	.020	0.0	12393	501	.233	.230	1.3	12510	506	.340	.370	-8.1
12373	507	.009	.010	-10.0	12393	502	.470	.470	0.0	12510	507	.340	.380	-10.5
12373	508	.031	.032	-3.1	12393	503	.248	.260	-4.6	12510	508	.400	.430	-7.0
12373	509	.019	.020	-5.0	12393	504	.260	.260	0.0	12510	509	.410	.450	-8.9
12373	510	.013	.013	0.0	12393	505	.196	.200	-2.0	12510	510	.500	.540	-7.4
12374	501	.360	.350	2.9	12393	506	.213	.213	0.0	12583	501	.211	.231	-8.7
12374	502	.720	.720	0.0	12393	507	.139	.142	-2.1	12583	502	.162	.176	-8.0
12374	503	.380	.390	-2.6	12393	508	.280	.280	0.0	12583	503	.205	.224	-8.5
12374	504	.390	.390	0.0	12393	509	.270	.270	0.0	12583	504	.116	.127	-8.7
12374	505	.300	.310	-3.2	12393	510	.138	.136	1.5	12583	505	.167	.183	-8.7
12374	506	.330	.330	0.0	12467	501	.097	.095	2.1	12583	506	.149	.163	-8.6
12374	507	.212	.217	-2.3	12467	502	.195	.194	0.5	12583	507	.153	.167	-8.4
12374	508	.430	.430	0.0	12467	503	.103	.106	-2.8	12583	508	.178	.193	-7.8
12374	509	.410	.420	-2.4	12467	504	.107	.106	0.9	12583	509	.183	.198	-7.6
12374	510	.212	.208	1.9	12467	505	.081	.083	-2.4	12583	510	.221	.241	-8.3
12375	501	.175	.173	1.2	12467	506	.089	.088	1.1	12651	501	.620	.670	-7.5
12375	502	.350	.350	0.0	12467	507	.058	.059	-1.7	12651	502	.470	.510	-7.8
12375	503	.187	.193	-3.1	12467	508	.116	.116	0.0	12651	503	.600	.650	-7.7
12375	504	.194	.192	1.0	12467	509	.111	.114	-2.6	12651	504	.340	.370	-8.1
12375	505	.148	.151	-2.0	12467	510	.058	.056	3.6	12651	505	.490	.530	-7.5
12375	506	.161	.160	0.6	12509	501	.037	.041	-9.8	12651	506	.430	.480	-10.4
12375	507	.104	.107	-2.8	12509	502	.029	.031	-6.5	12651	507	.450	.490	-8.2
12375	508	.211	.211	0.0	12509	503	.036	.040	-10.0	12651	508	.520	.560	-7.1
12375	509	.202	.206	-1.9	12509	504	.021	.023	-8.7	12651	509	.530	.580	-8.6
12375	510	.104	.102	2.0	12509	505	.030	.032	-6.3	12651	510	.640	.700	-8.6

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12683	501	.280	.310	-9.7	12805	506	.172	.171	0.6	13111	501	.410	.410	0.0
12683	502	.216	.235	-8.1	12805	507	.112	.114	-1.8	13111	502	.620	.630	-1.6
12683	503	.270	.300	-10.0	12805	508	.225	.225	0.0	13111	503	.500	.520	-3.8
12683	504	.154	.169	-8.9	12805	509	.216	.220	-1.8	13111	504	.440	.440	0.0
12683	505	.222	.243	-8.6	12805	510	.111	.109	1.8	13111	505	.270	.280	-3.6
12683	506	.199	.218	-8.7	12841	501	.310	.310	0.0	13111	506	.370	.380	-2.6
12683	507	.204	.223	-8.5	12841	502	.630	.620	1.6	13111	507	.310	.320	-3.1
12683	508	.237	.260	-8.8	12841	503	.330	.340	-2.9	13111	508	.530	.540	-1.9
12683	509	.243	.260	-6.5	12841	504	.340	.340	0.0	13111	509	.540	.560	-3.6
12683	510	.290	.320	-9.4	12841	505	.260	.270	-3.7	13111	510	.300	.300	0.0
12707	501	.510	.520	-1.9	12841	506	.290	.280	3.6	13112	501	.093	.098	-5.1
12707	502	.500	.510	-2.0	12841	507	.185	.190	-2.6	13112	502	.047	.050	-6.0
12707	503	.440	.470	-6.4	12841	508	.370	.370	0.0	13112	503	.045	.049	-8.2
12707	504	.510	.520	-1.9	12841	509	.360	.370	-2.7	13112	504	.044	.047	-6.4
12707	505	.290	.310	-6.5	12841	510	.185	.181	2.2	13112	505	.040	.043	-7.0
12707	506	.340	.350	-2.9	12927	501	.054	.054	0.0	13112	506	.038	.040	-5.0
12707	507	.162	.171	-5.3	12927	502	.110	.109	0.9	13112	507	.028	.030	-6.7
12707	508	.530	.540	-1.9	12927	503	.058	.060	-3.3	13112	508	.109	.115	-5.2
12707	509	.320	.340	-5.9	12927	504	.060	.060	0.0	13112	509	.055	.059	-6.8
12707	510	.221	.226	-2.2	12927	505	.046	.047	-2.1	13112	510	.049	.051	-3.9
12797	501	.108	.110	-1.8	12927	506	.050	.050	0.0	13201	501	.540	.600	-10.0
12797	502	.105	.107	-1.9	12927	507	.032	.033	-3.0	13201	502	.420	.450	-6.7
12797	503	.093	.099	-6.1	12927	508	.065	.065	0.0	13201	503	.530	.580	-8.6
12797	504	.107	.109	-1.8	12927	509	.063	.064	-1.6	13201	504	.300	.330	-9.1
12797	505	.062	.064	-3.1	12927	510	.032	.032	0.0	13201	505	.430	.470	-8.5
12797	506	.071	.074	-4.1	13049	501	.057	.060	-5.0	13201	506	.380	.420	-9.5
12797	507	.034	.036	-5.6	13049	502	.029	.030	-3.3	13201	507	.390	.430	-9.3
12797	508	.111	.115	-3.5	13049	503	.028	.030	-6.7	13201	508	.460	.500	-8.0
12797	509	.068	.072	-5.6	13049	504	.027	.028	-3.6	13201	509	.470	.510	-7.8
12797	510	.046	.048	-4.2	13049	505	.024	.026	-7.7	13201	510	.570	.620	-8.1
12805	501	.187	.185	1.1	13049	506	.023	.024	-4.2	13204	501	.620	.670	-7.5
12805	502	.380	.380	0.0	13049	507	.017	.018	-5.6	13204	502	.470	.510	-7.8
12805	503	.199	.206	-3.4	13049	508	.067	.070	-4.3	13204	503	.600	.650	-7.7
12805	504	.207	.205	1.0	13049	509	.034	.036	-5.6	13204	504	.340	.370	-8.1
12805	505	.158	.161	-1.9	13049	510	.030	.031	-3.2	13204	505	.490	.530	-7.5

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13204	506	.430	.480	-10.4	13352	501	.172	.170	1.2	13453	506	.237	.260	-8.8
13204	507	.450	.490	-8.2	13352	502	.350	.350	0.0	13453	507	.243	.270	-10.0
13204	508	.520	.560	-7.1	13352	503	.183	.189	-3.2	13453	508	.280	.310	-9.7
13204	509	.530	.580	-8.6	13352	504	.190	.189	0.5	13453	509	.290	.310	-6.5
13204	510	.640	.700	-8.6	13352	505	.145	.148	-2.0	13453	510	.350	.380	-7.9
13205	501	.237	.260	-8.8	13352	506	.158	.158	0.0	13454	501	.390	.430	-9.3
13205	502	.181	.198	-8.6	13352	507	.103	.105	-1.9	13454	502	.300	.330	-9.1
13205	503	.230	.250	-8.0	13352	508	.207	.207	0.0	13454	503	.380	.420	-9.5
13205	504	.130	.142	-8.5	13352	509	.199	.203	-2.0	13454	504	.215	.236	-8.9
13205	505	.187	.205	-8.8	13352	510	.102	.100	2.0	13454	505	.310	.340	-8.8
13205	506	.167	.183	-8.7	13410	501	.860	.940	-8.5	13454	506	.280	.300	-6.7
13205	507	.172	.187	-8.0	13410	502	.660	.720	-8.3	13454	507	.280	.310	-9.7
13205	508	.199	.217	-8.3	13410	503	.840	.910	-7.7	13454	508	.330	.360	-8.3
13205	509	.205	.222	-7.7	13410	504	.470	.520	-9.6	13454	509	.340	.370	-8.1
13205	510	.248	.270	-8.1	13410	505	.680	.740	-8.1	13454	510	.410	.450	-8.9
13314	501	.070	.069	1.4	13410	506	.610	.670	-9.0	13455	501	.400	.440	-9.1
13314	502	.140	.140	0.0	13410	507	.620	.680	-8.8	13455	502	.310	.330	-6.1
13314	503	.074	.076	-2.6	13410	508	.720	.790	-8.9	13455	503	.390	.420	-7.1
13314	504	.077	.076	1.3	13410	509	.740	.810	-8.6	13455	504	.218	.240	-9.2
13314	505	.058	.060	-3.3	13410	510	.900	.980	-8.2	13455	505	.310	.340	-8.8
13314	506	.064	.064	0.0	13412	501	.290	.320	-9.4	13455	506	.280	.310	-9.7
13314	507	.041	.042	-2.4	13412	502	.222	.243	-8.6	13455	507	.290	.320	-9.4
13314	508	.084	.084	0.0	13412	503	.280	.310	-9.7	13455	508	.340	.360	-5.6
13314	509	.080	.082	-2.4	13412	504	.159	.175	-9.1	13455	509	.340	.370	-8.1
13314	510	.041	.040	2.5	13412	505	.229	.250	-8.4	13455	510	.420	.450	-6.7
13351	501	.169	.167	1.2	13412	506	.205	.225	-8.9	13506	501	.530	.530	0.0
13351	502	.340	.340	0.0	13412	507	.211	.230	-8.3	13506	502	1.070	1.070	0.0
13351	503	.180	.186	-3.2	13412	508	.244	.270	-9.6	13506	503	.570	.580	-1.7
13351	504	.187	.186	0.5	13412	509	.250	.270	-7.4	13506	504	.590	.580	1.7
13351	505	.142	.145	-2.1	13412	510	.300	.330	-9.1	13506	505	.450	.460	-2.2
13351	506	.155	.155	0.0	13453	501	.340	.370	-8.1	13506	506	.490	.490	0.0
13351	507	.101	.103	-1.9	13453	502	.260	.280	-7.1	13506	507	.320	.320	0.0
13351	508	.204	.204	0.0	13453	503	.330	.360	-8.3	13506	508	.640	.640	0.0
13351	509	.195	.199	-2.0	13453	504	.184	.202	-8.9	13506	509	.610	.630	-3.2
13351	510	.101	.099	2.0	13453	505	.260	.290	-10.3	13506	510	.320	.310	3.2

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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
13507	501	.640	.630	1.6	13670	506	.025	.026	-3.8	13720	501	.189	.190	-0.5
13507	502	1.290	1.290	0.0	13670	507	.019	.020	-5.0	13720	502	.290	.290	0.0
13507	503	.680	.700	-2.9	13670	508	.072	.076	-5.3	13720	503	.229	.240	-4.6
13507	504	.710	.700	1.4	13670	509	.036	.039	-7.7	13720	504	.201	.204	-1.5
13507	505	.540	.550	-1.8	13670	510	.032	.034	-5.9	13720	505	.125	.131	-4.6
13507	506	.590	.590	0.0	13673	501	.340	.340	0.0	13720	506	.171	.176	-2.8
13507	507	.380	.390	-2.6	13673	502	.510	.520	-1.9	13720	507	.142	.148	-4.1
13507	508	.770	.770	0.0	13673	503	.410	.430	-4.7	13720	508	.243	.250	-2.8
13507	509	.740	.750	-1.3	13673	504	.360	.360	0.0	13720	509	.249	.260	-4.2
13507	510	.380	.370	2.7	13673	505	.221	.232	-4.7	13720	510	.139	.140	-0.7
13590	501	.300	.320	-6.3	13673	506	.300	.310	-3.2	13759	501	.103	.101	2.0
13590	502	.227	.248	-8.5	13673	507	.250	.260	-3.8	13759	502	.207	.206	0.5
13590	503	.290	.310	-6.5	13673	508	.430	.440	-2.3	13759	503	.109	.113	-3.5
13590	504	.163	.178	-8.4	13673	509	.440	.460	-4.3	13759	504	.113	.113	0.0
13590	505	.234	.260	-10.0	13673	510	.246	.248	-0.8	13759	505	.086	.088	-2.3
13590	506	.209	.229	-8.7	13715	501	.078	.080	-2.5	13759	506	.094	.094	0.0
13590	507	.215	.235	-8.5	13715	502	.076	.078	-2.6	13759	507	.061	.063	-3.2
13590	508	.249	.270	-7.8	13715	503	.068	.072	-5.6	13759	508	.124	.124	0.0
13590	509	.260	.280	-7.1	13715	504	.077	.079	-2.5	13759	509	.118	.121	-2.5
13590	510	.310	.340	-8.8	13715	505	.045	.047	-4.3	13759	510	.061	.060	1.7
13621	501	.075	.082	-8.5	13715	506	.051	.053	-3.8	13930	501	.167	.170	-1.8
13621	502	.057	.063	-9.5	13715	507	.025	.026	-3.8	13930	502	.162	.165	-1.8
13621	503	.073	.079	-7.6	13715	508	.080	.083	-3.6	13930	503	.144	.153	-5.9
13621	504	.041	.045	-8.9	13715	509	.049	.052	-5.8	13930	504	.164	.168	-2.4
13621	505	.059	.065	-9.2	13715	510	.034	.034	0.0	13930	505	.095	.099	-4.0
13621	506	.053	.058	-8.6	13716	501	.260	.260	0.0	13930	506	.109	.114	-4.4
13621	507	.054	.059	-8.5	13716	502	.530	.530	0.0	13930	507	.053	.056	-5.4
13621	508	.063	.069	-8.7	13716	503	.280	.290	-3.4	13930	508	.171	.177	-3.4
13621	509	.065	.070	-7.1	13716	504	.290	.290	0.0	13930	509	.105	.111	-5.4
13621	510	.078	.085	-8.2	13716	505	.221	.226	-2.2	13930	510	.072	.073	-1.4
13670	501	.061	.065	-6.2	13716	506	.241	.241	0.0	14068	501	.023	.022	4.5
13670	502	.031	.033	-6.1	13716	507	.157	.160	-1.9	14068	502	.046	.045	2.2
13670	503	.030	.032	-6.3	13716	508	.320	.320	0.0	14068	503	.024	.025	-4.0
13670	504	.029	.031	-6.5	13716	509	.300	.310	-3.2	14068	504	.025	.025	0.0
13670	505	.026	.029	-10.3	13716	510	.156	.153	2.0	14068	505	.019	.019	0.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
14068	506	.021	.021	0.0	14405	501	.710	.760	-6.6	14731	506	1.700	1.700	0.0
14068	507	.013	.014	-7.1	14405	502	.600	.640	-6.3	14731	507	1.540	1.570	-1.9
14068	508	.027	.027	0.0	14405	503	.700	.740	-5.4	14731	508	1.910	1.910	0.0
14068	509	.026	.027	-3.7	14405	504	.950	1.010	-5.9	14731	509	1.510	1.530	-1.3
14068	510	.013	.013	0.0	14405	505	.610	.650	-6.2	14731	510	2.170	2.130	1.9
14101	501	.270	.260	3.8	14405	506	.620	.670	-7.5	14732	501	.173	.171	1.2
14101	502	.540	.530	1.9	14405	507	.780	.830	-6.0	14732	502	.083	.082	1.2
14101	503	.280	.290	-3.4	14405	508	.700	.740	-5.4	14732	503	.104	.107	-2.8
14101	504	.290	.290	0.0	14405	509	.720	.770	-6.5	14732	504	.110	.108	1.9
14101	505	.224	.228	-1.8	14405	510	.570	.610	-6.6	14732	505	.091	.093	-2.2
14101	506	.244	.243	0.4	14527	501	.320	.320	0.0	14732	506	.126	.126	0.0
14101	507	.158	.162	-2.5	14527	502	.310	.320	-3.1	14732	507	.114	.116	-1.7
14101	508	.320	.320	0.0	14527	503	.280	.290	-3.4	14732	508	.141	.141	0.0
14101	509	.310	.310	0.0	14527	504	.310	.320	-3.1	14732	509	.111	.113	-1.8
14101	510	.158	.155	1.9	14527	505	.181	.190	-4.7	14732	510	.161	.157	2.5
14279	501	.290	.310	-6.5	14527	506	.209	.217	-3.7	14733	501	.360	.360	0.0
14279	502	.219	.239	-8.4	14527	507	.100	.106	-5.7	14733	502	.720	.720	0.0
14279	503	.280	.300	-6.7	14527	508	.330	.340	-2.9	14733	503	.380	.400	-5.0
14279	504	.157	.172	-8.7	14527	509	.201	.213	-5.6	14733	504	.400	.390	2.6
14279	505	.226	.247	-8.5	14527	510	.137	.140	-2.1	14733	505	.300	.310	-3.2
14279	506	.202	.221	-8.6	14655	501	.051	.051	0.0	14733	506	.330	.330	0.0
14279	507	.207	.227	-8.8	14655	502	.104	.103	1.0	14733	507	.214	.219	-2.3
14279	508	.241	.260	-7.3	14655	503	.055	.056	-1.8	14733	508	.430	.430	0.0
14279	509	.247	.270	-8.5	14655	504	.057	.056	1.8	14733	509	.410	.420	-2.4
14279	510	.300	.330	-9.1	14655	505	.043	.044	-2.3	14733	510	.214	.210	1.9
14401	501	.450	.450	0.0	14655	506	.047	.047	0.0	14734	501	.154	.152	1.3
14401	502	.680	.690	-1.4	14655	507	.031	.031	0.0	14734	502	.310	.310	0.0
14401	503	.540	.570	-5.3	14655	508	.062	.062	0.0	14734	503	.164	.169	-3.0
14401	504	.470	.480	-2.1	14655	509	.059	.060	-1.7	14734	504	.170	.169	0.6
14401	505	.290	.310	-6.5	14655	510	.031	.030	3.3	14734	505	.130	.132	-1.5
14401	506	.400	.420	-4.8	14731	501	2.340	2.310	1.3	14734	506	.141	.141	0.0
14401	507	.340	.350	-2.9	14731	502	1.120	1.110	0.9	14734	507	.092	.094	-2.1
14401	508	.570	.590	-3.4	14731	503	1.400	1.450	-3.4	14734	508	.185	.185	0.0
14401	509	.590	.610	-3.3	14731	504	1.480	1.470	0.7	14734	509	.178	.181	-1.7
14401	510	.330	.330	0.0	14731	505	1.230	1.260	-2.4	14734	510	.092	.090	2.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
14855	501	.132	.144	-8.3	15063	506	.097	.106	-8.5	15188	501	.208	.228	-8.8
14855	502	.101	.110	-8.2	15063	507	.100	.109	-8.3	15188	502	.159	.174	-8.6
14855	503	.128	.140	-8.6	15063	508	.116	.126	-7.9	15188	503	.202	.221	-8.6
14855	504	.072	.079	-8.9	15063	509	.119	.129	-7.8	15188	504	.114	.125	-8.8
14855	505	.104	.114	-8.8	15063	510	.144	.157	-8.3	15188	505	.164	.180	-8.9
14855	506	.093	.102	-8.8	15070	501	.096	.102	-5.9	15188	506	.147	.161	-8.7
14855	507	.096	.104	-7.7	15070	502	.081	.086	-5.8	15188	507	.151	.165	-8.5
14855	508	.111	.121	-8.3	15070	503	.094	.099	-5.1	15188	508	.175	.191	-8.4
14855	509	.114	.124	-8.1	15070	504	.127	.135	-5.9	15188	509	.180	.195	-7.7
14855	510	.138	.150	-8.0	15070	505	.082	.087	-5.7	15188	510	.218	.238	-8.4
14913	501	.193	.191	1.0	15070	506	.084	.089	-5.6	15223	501	.072	.076	-5.3
14913	502	.390	.390	0.0	15070	507	.105	.112	-6.2	15223	502	.037	.039	-5.1
14913	503	.206	.213	-3.3	15070	508	.094	.099	-5.1	15223	503	.035	.038	-7.9
14913	504	.214	.212	0.9	15070	509	.097	.103	-5.8	15223	504	.035	.036	-2.8
14913	505	.163	.166	-1.8	15070	510	.077	.082	-6.1	15223	505	.031	.034	-8.8
14913	506	.177	.177	0.0	15123	501	2.260	2.230	1.3	15223	506	.029	.031	-6.5
14913	507	.115	.118	-2.5	15123	502	1.090	1.080	0.9	15223	507	.022	.023	-4.3
14913	508	.233	.233	0.0	15123	503	1.350	1.400	-3.6	15223	508	.084	.089	-5.6
14913	509	.223	.227	-1.8	15123	504	1.430	1.420	0.7	15223	509	.043	.046	-6.5
14913	510	.115	.113	1.8	15123	505	1.190	1.210	-1.7	15223	510	.038	.040	-5.0
15062	501	.118	.130	-9.2	15123	506	1.640	1.640	0.0	15224	501	.200	.201	-0.5
15062	502	.091	.099	-8.1	15123	507	1.490	1.520	-2.0	15224	502	.300	.310	-3.2
15062	503	.115	.126	-8.7	15123	508	1.850	1.840	0.5	15224	503	.242	.250	-3.2
15062	504	.065	.071	-8.5	15123	509	1.460	1.480	-1.4	15224	504	.212	.215	-1.4
15062	505	.093	.102	-8.8	15123	510	2.100	2.060	1.9	15224	505	.132	.138	-4.3
15062	506	.083	.091	-8.8	15124	501	.790	.780	1.3	15224	506	.181	.186	-2.7
15062	507	.086	.094	-8.5	15124	502	.380	.380	0.0	15224	507	.150	.157	-4.5
15062	508	.100	.108	-7.4	15124	503	.470	.490	-4.1	15224	508	.260	.260	0.0
15062	509	.102	.111	-8.1	15124	504	.500	.500	0.0	15224	509	.260	.270	-3.7
15062	510	.124	.135	-8.1	15124	505	.420	.420	0.0	15224	510	.147	.148	-0.7
15063	501	.138	.151	-8.6	15124	506	.570	.570	0.0	15314	501	.124	.122	1.6
15063	502	.106	.115	-7.8	15124	507	.520	.530	-1.9	15314	502	.250	.249	0.4
15063	503	.134	.146	-8.2	15124	508	.650	.640	1.6	15314	503	.132	.136	-2.9
15063	504	.076	.083	-8.4	15124	509	.510	.520	-1.9	15314	504	.137	.136	0.7
15063	505	.109	.119	-8.4	15124	510	.730	.720	1.4	15314	505	.104	.106	-1.9

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LOSS COST % CHANGE BY CLASS

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15314	506	.114	.113	0.9	15488	501	.510	.550	-7.3	15607	506	.109	.117	-6.8
15314	507	.074	.075	-1.3	15488	502	.390	.420	-7.1	15607	507	.137	.146	-6.2
15314	508	.149	.149	0.0	15488	503	.490	.540	-9.3	15607	508	.123	.130	-5.4
15314	509	.143	.146	-2.1	15488	504	.280	.300	-6.7	15607	509	.127	.134	-5.2
15314	510	.074	.072	2.8	15488	505	.400	.440	-9.1	15607	510	.101	.107	-5.6
15404	501	.054	.059	-8.5	15488	506	.360	.390	-7.7	15608	501	.124	.122	1.6
15404	502	.041	.045	-8.9	15488	507	.370	.400	-7.5	15608	502	.250	.249	0.4
15404	503	.052	.057	-8.8	15488	508	.420	.460	-8.7	15608	503	.132	.136	-2.9
15404	504	.030	.032	-6.3	15488	509	.440	.470	-6.4	15608	504	.137	.136	0.7
15404	505	.043	.047	-8.5	15488	510	.530	.580	-8.6	15608	505	.104	.106	-1.9
15404	506	.038	.042	-9.5	15538	501	.221	.218	1.4	15608	506	.114	.113	0.9
15404	507	.039	.043	-9.3	15538	502	.440	.440	0.0	15608	507	.074	.075	-1.3
15404	508	.045	.049	-8.2	15538	503	.235	.243	-3.3	15608	508	.149	.149	0.0
15404	509	.047	.051	-7.8	15538	504	.244	.242	0.8	15608	509	.143	.146	-2.1
15404	510	.056	.062	-9.7	15538	505	.186	.189	-1.6	15608	510	.074	.072	2.8
15405	501	.079	.087	-9.2	15538	506	.202	.202	0.0	15656	501	3.660	3.610	1.4
15405	502	.061	.066	-7.6	15538	507	.131	.134	-2.2	15656	502	7.370	7.350	0.3
15405	503	.077	.084	-8.3	15538	508	.270	.270	0.0	15656	503	3.890	4.020	-3.2
15405	504	.044	.048	-8.3	15538	509	.250	.260	-3.8	15656	504	4.040	4.010	0.7
15405	505	.063	.069	-8.7	15538	510	.131	.129	1.6	15656	505	3.080	3.140	-1.9
15405	506	.056	.061	-8.2	15600	501	.560	.550	1.8	15656	506	3.350	3.350	0.0
15405	507	.058	.063	-7.9	15600	502	1.120	1.120	0.0	15656	507	2.180	2.230	-2.2
15405	508	.067	.073	-8.2	15600	503	.590	.610	-3.3	15656	508	4.400	4.400	0.0
15405	509	.069	.074	-6.8	15600	504	.610	.610	0.0	15656	509	4.220	4.300	-1.9
15405	510	.083	.091	-8.8	15600	505	.470	.480	-2.1	15656	510	2.180	2.130	2.3
15406	501	.202	.221	-8.6	15600	506	.510	.510	0.0	15699	501	.310	.330	-6.1
15406	502	.155	.169	-8.3	15600	507	.330	.340	-2.9	15699	502	.260	.280	-7.1
15406	503	.196	.215	-8.8	15600	508	.670	.670	0.0	15699	503	.300	.320	-6.3
15406	504	.111	.122	-9.0	15600	509	.640	.650	-1.5	15699	504	.410	.440	-6.8
15406	505	.160	.175	-8.6	15600	510	.330	.320	3.1	15699	505	.260	.280	-7.1
15406	506	.143	.156	-8.3	15607	501	.125	.133	-6.0	15699	506	.270	.290	-6.9
15406	507	.147	.160	-8.1	15607	502	.106	.113	-6.2	15699	507	.340	.360	-5.6
15406	508	.170	.185	-8.1	15607	503	.122	.130	-6.2	15699	508	.300	.320	-6.3
15406	509	.175	.190	-7.9	15607	504	.166	.177	-6.2	15699	509	.310	.330	-6.1
15406	510	.212	.231	-8.2	15607	505	.107	.114	-6.1	15699	510	.248	.260	-4.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
15733	501	.132	.144	-8.3	15993	506	.105	.105	0.0	16403	501	.520	.510	2.0
15733	502	.101	.110	-8.2	15993	507	.068	.070	-2.9	16403	502	1.050	1.040	1.0
15733	503	.128	.140	-8.6	15993	508	.138	.138	0.0	16403	503	.550	.570	-3.5
15733	504	.072	.079	-8.9	15993	509	.132	.135	-2.2	16403	504	.570	.570	0.0
15733	505	.104	.114	-8.8	15993	510	.068	.067	1.5	16403	505	.440	.450	-2.2
15733	506	.093	.102	-8.8	16005	501	.042	.042	0.0	16403	506	.480	.480	0.0
15733	507	.096	.104	-7.7	16005	502	.040	.041	-2.4	16403	507	.310	.320	-3.1
15733	508	.111	.121	-8.3	16005	503	.036	.038	-5.3	16403	508	.630	.630	0.0
15733	509	.114	.124	-8.1	16005	504	.041	.042	-2.4	16403	509	.600	.610	-1.6
15733	510	.138	.150	-8.0	16005	505	.024	.025	-4.0	16403	510	.310	.300	3.3
15839	501	.166	.164	1.2	16005	506	.027	.028	-3.6	16404	501	.660	.650	1.5
15839	502	.330	.330	0.0	16005	507	.013	.014	-7.1	16404	502	1.320	1.320	0.0
15839	503	.177	.183	-3.3	16005	508	.043	.044	-2.3	16404	503	.700	.720	-2.8
15839	504	.184	.182	1.1	16005	509	.026	.028	-7.1	16404	504	.720	.720	0.0
15839	505	.140	.143	-2.1	16005	510	.018	.018	0.0	16404	505	.550	.560	-1.8
15839	506	.152	.152	0.0	16009	501	.162	.177	-8.5	16404	506	.600	.600	0.0
15839	507	.099	.101	-2.0	16009	502	.124	.135	-8.1	16404	507	.390	.400	-2.5
15839	508	.200	.200	0.0	16009	503	.157	.172	-8.7	16404	508	.790	.790	0.0
15839	509	.192	.195	-1.5	16009	504	.089	.097	-8.2	16404	509	.760	.770	-1.3
15839	510	.099	.097	2.1	16009	505	.128	.140	-8.6	16404	510	.390	.380	2.6
15991	501	.136	.134	1.5	16009	506	.114	.125	-8.8	16471	501	.177	.188	-5.9
15991	502	.270	.270	0.0	16009	507	.117	.128	-8.6	16471	502	.150	.159	-5.7
15991	503	.145	.150	-3.3	16009	508	.136	.148	-8.1	16471	503	.173	.184	-6.0
15991	504	.150	.149	0.7	16009	509	.140	.152	-7.9	16471	504	.234	.249	-6.0
15991	505	.114	.117	-2.6	16009	510	.169	.185	-8.6	16471	505	.151	.161	-6.2
15991	506	.125	.124	0.8	16402	501	.820	.810	1.2	16471	506	.155	.165	-6.1
15991	507	.081	.083	-2.4	16402	502	1.660	1.650	0.6	16471	507	.193	.206	-6.3
15991	508	.164	.164	0.0	16402	503	.870	.900	-3.3	16471	508	.174	.184	-5.4
15991	509	.157	.160	-1.9	16402	504	.910	.900	1.1	16471	509	.179	.190	-5.8
15991	510	.081	.079	2.5	16402	505	.690	.710	-2.8	16471	510	.142	.151	-6.0
15993	501	.115	.113	1.8	16402	506	.750	.750	0.0	16501	501	.088	.089	-1.1
15993	502	.231	.231	0.0	16402	507	.490	.500	-2.0	16501	502	.085	.087	-2.3
15993	503	.122	.126	-3.2	16402	508	.990	.990	0.0	16501	503	.076	.081	-6.2
15993	504	.127	.126	0.8	16402	509	.950	.970	-2.1	16501	504	.086	.088	-2.3
15993	505	.097	.099	-2.0	16402	510	.490	.480	2.1	16501	505	.050	.052	-3.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16501	506	.058	.060	-3.3	16670	501	3.030	2.990	1.3	16705	506	.164	.170	-3.5
16501	507	.028	.029	-3.4	16670	502	2.780	2.770	0.4	16705	507	.079	.083	-4.8
16501	508	.090	.093	-3.2	16670	503	2.200	2.270	-3.1	16705	508	.260	.260	0.0
16501	509	.055	.059	-6.8	16670	504	3.000	2.970	1.0	16705	509	.158	.167	-5.4
16501	510	.038	.039	-2.6	16670	505	2.600	2.650	-1.9	16705	510	.107	.110	-2.7
16527	501	.135	.137	-1.5	16670	506	1.630	1.620	0.6	16750	501	.060	.060	0.0
16527	502	.130	.133	-2.3	16670	507	2.390	2.440	-2.0	16750	502	.122	.121	0.8
16527	503	.116	.124	-6.5	16670	508	3.710	3.700	0.3	16750	503	.064	.066	-3.0
16527	504	.133	.135	-1.5	16670	509	2.320	2.360	-1.7	16750	504	.067	.066	1.5
16527	505	.077	.080	-3.7	16670	510	1.930	1.890	2.1	16750	505	.051	.052	-1.9
16527	506	.088	.092	-4.3	16676	501	.172	.170	1.2	16750	506	.055	.055	0.0
16527	507	.042	.045	-6.7	16676	502	.350	.350	0.0	16750	507	.036	.037	-2.7
16527	508	.138	.143	-3.5	16676	503	.183	.189	-3.2	16750	508	.073	.073	0.0
16527	509	.085	.090	-5.6	16676	504	.190	.189	0.5	16750	509	.070	.071	-1.4
16527	510	.058	.059	-1.7	16676	505	.145	.148	-2.0	16750	510	.036	.035	2.9
16588	501	.075	.082	-8.5	16676	506	.158	.158	0.0	16751	501	.060	.060	0.0
16588	502	.057	.063	-9.5	16676	507	.103	.105	-1.9	16751	502	.122	.121	0.8
16588	503	.073	.079	-7.6	16676	508	.207	.207	0.0	16751	503	.064	.066	-3.0
16588	504	.041	.045	-8.9	16676	509	.199	.203	-2.0	16751	504	.067	.066	1.5
16588	505	.059	.065	-9.2	16676	510	.102	.100	2.0	16751	505	.051	.052	-1.9
16588	506	.053	.058	-8.6	16694	501	.249	.270	-7.8	16751	506	.055	.055	0.0
16588	507	.054	.059	-8.5	16694	502	.190	.208	-8.7	16751	507	.036	.037	-2.7
16588	508	.063	.069	-8.7	16694	503	.241	.260	-7.3	16751	508	.073	.073	0.0
16588	509	.065	.070	-7.1	16694	504	.136	.150	-9.3	16751	509	.070	.071	-1.4
16588	510	.078	.085	-8.2	16694	505	.196	.215	-8.8	16751	510	.036	.035	2.9
16604	501	.126	.138	-8.7	16694	506	.175	.192	-8.9	16819	501	.720	.780	-7.7
16604	502	.096	.105	-8.6	16694	507	.180	.197	-8.6	16819	502	.550	.600	-8.3
16604	503	.122	.133	-8.3	16694	508	.209	.228	-8.3	16819	503	.700	.760	-7.9
16604	504	.069	.076	-9.2	16694	509	.215	.233	-7.7	16819	504	.390	.430	-9.3
16604	505	.099	.109	-9.2	16694	510	.260	.280	-7.1	16819	505	.570	.620	-8.1
16604	506	.089	.097	-8.2	16705	501	.250	.250	0.0	16819	506	.510	.550	-7.3
16604	507	.091	.100	-9.0	16705	502	.242	.247	-2.0	16819	507	.520	.570	-8.8
16604	508	.106	.115	-7.8	16705	503	.216	.229	-5.7	16819	508	.600	.660	-9.1
16604	509	.109	.118	-7.6	16705	504	.246	.250	-1.6	16819	509	.620	.670	-7.5
16604	510	.132	.144	-8.3	16705	505	.142	.149	-4.7	16819	510	.750	.820	-8.5

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LOSS COST % CHANGE BY CLASS

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16820	501	.550	.610	-9.8	16891	506	.064	.071	-9.9	16902	501	1.020	1.050	-2.9
16820	502	.420	.460	-8.7	16891	507	.066	.072	-8.3	16902	502	1.030	1.070	-3.7
16820	503	.540	.590	-8.5	16891	508	.077	.084	-8.3	16902	503	.780	.840	-7.1
16820	504	.300	.330	-9.1	16891	509	.079	.086	-8.1	16902	504	.900	.920	-2.2
16820	505	.440	.480	-8.3	16891	510	.096	.104	-7.7	16902	505	.720	.760	-5.3
16820	506	.390	.430	-9.3	16892	501	.166	.182	-8.8	16902	506	.720	.750	-4.0
16820	507	.400	.440	-9.1	16892	502	.127	.139	-8.6	16902	507	.440	.460	-4.3
16820	508	.470	.510	-7.8	16892	503	.161	.176	-8.5	16902	508	1.320	1.380	-4.3
16820	509	.480	.520	-7.7	16892	504	.091	.100	-9.0	16902	509	.850	.900	-5.6
16820	510	.580	.630	-7.9	16892	505	.131	.144	-9.0	16902	510	.690	.700	-1.4
16881	501	.950	.930	2.2	16892	506	.117	.128	-8.6	16905	501	1.980	2.030	-2.5
16881	502	1.910	1.900	0.5	16892	507	.121	.132	-8.3	16905	502	2.000	2.070	-3.4
16881	503	1.010	1.040	-2.9	16892	508	.140	.152	-7.9	16905	503	1.510	1.620	-6.8
16881	504	1.040	1.040	0.0	16892	509	.144	.156	-7.7	16905	504	1.730	1.780	-2.8
16881	505	.800	.810	-1.2	16892	510	.174	.190	-8.4	16905	505	1.380	1.470	-6.1
16881	506	.870	.870	0.0	16900	501	1.880	1.930	-2.6	16905	506	1.400	1.460	-4.1
16881	507	.560	.580	-3.4	16900	502	1.900	1.970	-3.6	16905	507	.840	.890	-5.6
16881	508	1.140	1.140	0.0	16900	503	1.430	1.540	-7.1	16905	508	2.560	2.660	-3.8
16881	509	1.090	1.110	-1.8	16900	504	1.650	1.700	-2.9	16905	509	1.650	1.740	-5.2
16881	510	.560	.550	1.8	16900	505	1.320	1.400	-5.7	16905	510	1.330	1.350	-1.5
16890	501	.084	.092	-8.7	16900	506	1.330	1.390	-4.3	16906	501	1.260	1.300	-3.1
16890	502	.064	.070	-8.6	16900	507	.800	.850	-5.9	16906	502	1.280	1.320	-3.0
16890	503	.081	.089	-9.0	16900	508	2.430	2.530	-4.0	16906	503	.960	1.030	-6.8
16890	504	.046	.050	-8.0	16900	509	1.570	1.660	-5.4	16906	504	1.110	1.140	-2.6
16890	505	.066	.073	-9.6	16900	510	1.270	1.290	-1.6	16906	505	.880	.940	-6.4
16890	506	.059	.065	-9.2	16901	501	1.210	1.240	-2.4	16906	506	.900	.930	-3.2
16890	507	.061	.066	-7.6	16901	502	1.220	1.260	-3.2	16906	507	.540	.570	-5.3
16890	508	.071	.077	-7.8	16901	503	.920	.990	-7.1	16906	508	1.640	1.700	-3.5
16890	509	.073	.079	-7.6	16901	504	1.060	1.090	-2.8	16906	509	1.050	1.110	-5.4
16890	510	.088	.096	-8.3	16901	505	.840	.890	-5.6	16906	510	.850	.860	-1.2
16891	501	.091	.100	-9.0	16901	506	.850	.890	-4.5	16910	501	1.130	1.160	-2.6
16891	502	.070	.076	-7.9	16901	507	.510	.540	-5.6	16910	502	1.140	1.180	-3.4
16891	503	.089	.097	-8.2	16901	508	1.560	1.620	-3.7	16910	503	.860	.920	-6.5
16891	504	.050	.055	-9.1	16901	509	1.000	1.060	-5.7	16910	504	.990	1.020	-2.9
16891	505	.072	.079	-8.9	16901	510	.810	.830	-2.4	16910	505	.790	.840	-6.0

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LOSS COST % CHANGE BY CLASS

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16910	506	.800	.830	-3.6	16920	501	2.570	2.630	-2.3	16931	506	1.130	1.170	-3.4
16910	507	.480	.510	-5.9	16920	502	2.590	2.680	-3.4	16931	507	.680	.720	-5.6
16910	508	1.460	1.520	-3.9	16920	503	1.960	2.100	-6.7	16931	508	2.060	2.140	-3.7
16910	509	.940	1.000	-6.0	16920	504	2.250	2.310	-2.6	16931	509	1.330	1.400	-5.0
16910	510	.760	.770	-1.3	16920	505	1.800	1.900	-5.3	16931	510	1.070	1.090	-1.8
16911	501	1.020	1.050	-2.9	16920	506	1.820	1.890	-3.7	16940	501	3.200	3.290	-2.7
16911	502	1.030	1.070	-3.7	16920	507	1.090	1.160	-6.0	16940	502	3.230	3.350	-3.6
16911	503	.780	.840	-7.1	16920	508	3.320	3.450	-3.8	16940	503	2.440	2.620	-6.9
16911	504	.900	.920	-2.2	16920	509	2.140	2.260	-5.3	16940	504	2.810	2.890	-2.8
16911	505	.720	.760	-5.3	16920	510	1.730	1.760	-1.7	16940	505	2.240	2.380	-5.9
16911	506	.720	.750	-4.0	16921	501	2.340	2.410	-2.9	16940	506	2.270	2.360	-3.8
16911	507	.440	.460	-4.3	16921	502	2.370	2.450	-3.3	16940	507	1.360	1.450	-6.2
16911	508	1.320	1.380	-4.3	16921	503	1.790	1.920	-6.8	16940	508	4.140	4.310	-3.9
16911	509	.850	.900	-5.6	16921	504	2.050	2.110	-2.8	16940	509	2.670	2.830	-5.7
16911	510	.690	.700	-1.4	16921	505	1.640	1.740	-5.7	16940	510	2.160	2.190	-1.4
16915	501	1.160	1.190	-2.5	16921	506	1.660	1.730	-4.0	16941	501	1.280	1.320	-3.0
16915	502	1.170	1.210	-3.3	16921	507	1.000	1.060	-5.7	16941	502	1.300	1.340	-3.0
16915	503	.880	.950	-7.4	16921	508	3.030	3.150	-3.8	16941	503	.980	1.050	-6.7
16915	504	1.010	1.040	-2.9	16921	509	1.950	2.070	-5.8	16941	504	1.120	1.160	-3.4
16915	505	.810	.860	-5.8	16921	510	1.580	1.600	-1.3	16941	505	.900	.950	-5.3
16915	506	.820	.850	-3.5	16930	501	1.480	1.520	-2.6	16941	506	.910	.950	-4.2
16915	507	.490	.520	-5.8	16930	502	1.490	1.540	-3.2	16941	507	.550	.580	-5.2
16915	508	1.500	1.560	-3.8	16930	503	1.130	1.210	-6.6	16941	508	1.660	1.730	-4.0
16915	509	.960	1.020	-5.9	16930	504	1.290	1.330	-3.0	16941	509	1.070	1.130	-5.3
16915	510	.780	.790	-1.3	16930	505	1.030	1.100	-6.4	16941	510	.860	.880	-2.3
16916	501	.960	.990	-3.0	16930	506	1.050	1.090	-3.7	18078	501	.142	.144	-1.4
16916	502	.970	1.010	-4.0	16930	507	.630	.670	-6.0	18078	502	.137	.140	-2.1
16916	503	.740	.790	-6.3	16930	508	1.910	1.980	-3.5	18078	503	.122	.130	-6.2
16916	504	.850	.870	-2.3	16930	509	1.230	1.300	-5.4	18078	504	.140	.142	-1.4
16916	505	.670	.720	-6.9	16930	510	.990	1.010	-2.0	18078	505	.081	.084	-3.6
16916	506	.680	.710	-4.2	16931	501	1.590	1.630	-2.5	18078	506	.093	.097	-4.1
16916	507	.410	.440	-6.8	16931	502	1.610	1.660	-3.0	18078	507	.045	.047	-4.3
16916	508	1.250	1.300	-3.8	16931	503	1.210	1.300	-6.9	18078	508	.145	.150	-3.3
16916	509	.800	.850	-5.9	16931	504	1.390	1.430	-2.8	18078	509	.090	.095	-5.3
16916	510	.650	.660	-1.5	16931	505	1.110	1.180	-5.9	18078	510	.061	.062	-1.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
18109	501	.227	.224	1.3	18206	506	.270	.270	0.0	18437	501	.300	.300	0.0
18109	502	.460	.450	2.2	18206	507	.175	.179	-2.2	18437	502	.610	.610	0.0
18109	503	.241	.249	-3.2	18206	508	.350	.350	0.0	18437	503	.320	.330	-3.0
18109	504	.250	.248	0.8	18206	509	.340	.340	0.0	18437	504	.330	.330	0.0
18109	505	.191	.195	-2.1	18206	510	.174	.171	1.8	18437	505	.250	.260	-3.8
18109	506	.208	.207	0.5	18335	501	.212	.209	1.4	18437	506	.280	.280	0.0
18109	507	.135	.138	-2.2	18335	502	.430	.420	2.4	18437	507	.180	.184	-2.2
18109	508	.270	.270	0.0	18335	503	.225	.233	-3.4	18437	508	.360	.360	0.0
18109	509	.260	.270	-3.7	18335	504	.234	.232	0.9	18437	509	.350	.360	-2.8
18109	510	.135	.132	2.3	18335	505	.178	.182	-2.2	18437	510	.180	.176	2.3
18110	501	.181	.179	1.1	18335	506	.194	.194	0.0	18438	501	.580	.570	1.8
18110	502	.370	.360	2.8	18335	507	.126	.129	-2.3	18438	502	1.170	1.160	0.9
18110	503	.193	.199	-3.0	18335	508	.250	.250	0.0	18438	503	.620	.640	-3.1
18110	504	.200	.199	0.5	18335	509	.244	.249	-2.0	18438	504	.640	.640	0.0
18110	505	.153	.156	-1.9	18335	510	.126	.123	2.4	18438	505	.490	.500	-2.0
18110	506	.166	.166	0.0	18435	501	.390	.390	0.0	18438	506	.530	.530	0.0
18110	507	.108	.110	-1.8	18435	502	.590	.600	-1.7	18438	507	.350	.350	0.0
18110	508	.218	.218	0.0	18435	503	.470	.490	-4.1	18438	508	.700	.700	0.0
18110	509	.209	.213	-1.9	18435	504	.410	.420	-2.4	18438	509	.670	.680	-1.5
18110	510	.108	.106	1.9	18435	505	.260	.270	-3.7	18438	510	.350	.340	2.9
18205	501	.219	.222	-1.4	18435	506	.350	.360	-2.8	18501	501	.360	.360	0.0
18205	502	.212	.216	-1.9	18435	507	.290	.310	-6.5	18501	502	.540	.550	-1.8
18205	503	.189	.201	-6.0	18435	508	.500	.510	-2.0	18501	503	.430	.450	-4.4
18205	504	.215	.220	-2.3	18435	509	.510	.530	-3.8	18501	504	.380	.380	0.0
18205	505	.124	.130	-4.6	18435	510	.290	.290	0.0	18501	505	.236	.246	-4.1
18205	506	.143	.149	-4.0	18436	501	.310	.320	-3.1	18501	506	.320	.330	-3.0
18205	507	.069	.073	-5.5	18436	502	.480	.480	0.0	18501	507	.270	.280	-3.6
18205	508	.224	.232	-3.4	18436	503	.380	.400	-5.0	18501	508	.460	.470	-2.1
18205	509	.138	.146	-5.5	18436	504	.330	.340	-2.9	18501	509	.470	.490	-4.1
18205	510	.094	.096	-2.1	18436	505	.207	.217	-4.6	18501	510	.260	.260	0.0
18206	501	.290	.290	0.0	18436	506	.280	.290	-3.4	18506	501	.260	.290	-10.3
18206	502	.590	.590	0.0	18436	507	.236	.246	-4.1	18506	502	.202	.220	-8.2
18206	503	.310	.320	-3.1	18436	508	.400	.410	-2.4	18506	503	.260	.280	-7.1
18206	504	.320	.320	0.0	18436	509	.410	.430	-4.7	18506	504	.144	.159	-9.4
18206	505	.247	.250	-1.2	18436	510	.231	.232	-0.4	18506	505	.208	.228	-8.8

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LOSS COST % CHANGE BY CLASS

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18506	506	.186	.204	-8.8	18707	501	.012	.012	0.0	18834	506	.158	.158	0.0
18506	507	.191	.209	-8.6	18707	502	.011	.012	-8.3	18834	507	.103	.105	-1.9
18506	508	.222	.241	-7.9	18707	503	.010	.011	-9.1	18834	508	.207	.207	0.0
18506	509	.228	.247	-7.7	18707	504	.012	.012	0.0	18834	509	.199	.203	-2.0
18506	510	.280	.300	-6.7	18707	505	.007	.007	0.0	18834	510	.102	.100	2.0
18507	501	.109	.107	1.9	18707	506	.008	.008	0.0	18911	501	.540	.540	0.0
18507	502	.219	.218	0.5	18707	507	.004	.004	0.0	18911	502	1.100	1.090	0.9
18507	503	.116	.120	-3.3	18707	508	.012	.012	0.0	18911	503	.580	.600	-3.3
18507	504	.120	.119	0.8	18707	509	.007	.008	-12.5	18911	504	.600	.600	0.0
18507	505	.092	.093	-1.1	18707	510	.005	.005	0.0	18911	505	.460	.470	-2.1
18507	506	.100	.100	0.0	18708	501	.067	.066	1.5	18911	506	.500	.500	0.0
18507	507	.065	.066	-1.5	18708	502	.134	.133	0.8	18911	507	.320	.330	-3.0
18507	508	.131	.131	0.0	18708	503	.071	.073	-2.7	18911	508	.650	.650	0.0
18507	509	.125	.128	-2.3	18708	504	.073	.073	0.0	18911	509	.630	.640	-1.6
18507	510	.065	.063	3.2	18708	505	.056	.057	-1.8	18911	510	.320	.320	0.0
18570	501	1.140	1.120	1.8	18708	506	.061	.061	0.0	18912	501	1.020	1.010	1.0
18570	502	2.290	2.280	0.4	18708	507	.040	.040	0.0	18912	502	2.060	2.060	0.0
18570	503	1.210	1.250	-3.2	18708	508	.080	.080	0.0	18912	503	1.090	1.130	-3.5
18570	504	1.250	1.250	0.0	18708	509	.077	.078	-1.3	18912	504	1.130	1.120	0.9
18570	505	.960	.980	-2.0	18708	510	.040	.039	2.6	18912	505	.860	.880	-2.3
18570	506	1.040	1.040	0.0	18833	501	.140	.143	-2.1	18912	506	.940	.940	0.0
18570	507	.680	.690	-1.4	18833	502	.136	.139	-2.2	18912	507	.610	.620	-1.6
18570	508	1.370	1.370	0.0	18833	503	.121	.129	-6.2	18912	508	1.230	1.230	0.0
18570	509	1.310	1.340	-2.2	18833	504	.138	.141	-2.1	18912	509	1.180	1.200	-1.7
18570	510	.680	.660	3.0	18833	505	.080	.083	-3.6	18912	510	.610	.600	1.7
18616	501	.201	.220	-8.6	18833	506	.092	.095	-3.2	18920	501	.270	.260	3.8
18616	502	.154	.168	-8.3	18833	507	.044	.047	-6.4	18920	502	.540	.530	1.9
18616	503	.195	.213	-8.5	18833	508	.144	.149	-3.4	18920	503	.280	.290	-3.4
18616	504	.110	.121	-9.1	18833	509	.089	.094	-5.3	18920	504	.290	.290	0.0
18616	505	.158	.174	-9.2	18833	510	.060	.062	-3.2	18920	505	.224	.228	-1.8
18616	506	.142	.155	-8.4	18834	501	.172	.170	1.2	18920	506	.244	.243	0.4
18616	507	.146	.159	-8.2	18834	502	.350	.350	0.0	18920	507	.158	.162	-2.5
18616	508	.169	.184	-8.2	18834	503	.183	.189	-3.2	18920	508	.320	.320	0.0
18616	509	.174	.188	-7.4	18834	504	.190	.189	0.5	18920	509	.310	.310	0.0
18616	510	.210	.229	-8.3	18834	505	.145	.148	-2.0	18920	510	.158	.155	1.9

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19007	501	.880	.870	1.1	19796	506	.191	.191	0.0	40059	501	4.240	4.190	1.2
19007	502	.420	.420	0.0	19796	507	.124	.127	-2.4	40059	502	3.880	3.870	0.3
19007	503	.530	.550	-3.6	19796	508	.250	.250	0.0	40059	503	3.080	3.170	-2.8
19007	504	.560	.550	1.8	19796	509	.240	.245	-2.0	40059	504	4.190	4.150	1.0
19007	505	.470	.470	0.0	19796	510	.124	.121	2.5	40059	505	3.630	3.700	-1.9
19007	506	.640	.640	0.0	40045	501	168.000	166.000	1.2	40059	506	2.270	2.270	0.0
19007	507	.580	.590	-1.7	40045	502	154.000	153.000	0.7	40059	507	3.340	3.410	-2.1
19007	508	.720	.720	0.0	40045	503	122.000	126.000	-3.2	40059	508	5.180	5.180	0.0
19007	509	.570	.580	-1.7	40045	504	166.000	164.000	1.2	40059	509	3.240	3.290	-1.5
19007	510	.820	.800	2.5	40045	505	144.000	147.000	-2.0	40059	510	2.700	2.640	2.3
19051	501	1.960	1.930	1.6	40045	506	90.100	89.900	0.2	40061	501	2.250	2.220	1.4
19051	502	.940	.930	1.1	40045	507	133.000	135.000	-1.5	40061	502	2.060	2.050	0.5
19051	503	1.170	1.220	-4.1	40045	508	205.000	205.000	0.0	40061	503	1.630	1.680	-3.0
19051	504	1.240	1.230	0.8	40045	509	128.000	130.000	-1.5	40061	504	2.220	2.200	0.9
19051	505	1.030	1.050	-1.9	40045	510	107.000	105.000	1.9	40061	505	1.930	1.960	-1.5
19051	506	1.420	1.420	0.0	40046	501	33.200	32.800	1.2	40061	506	1.210	1.200	0.8
19051	507	1.290	1.320	-2.3	40046	502	30.400	30.300	0.3	40061	507	1.770	1.810	-2.2
19051	508	1.600	1.600	0.0	40046	503	24.100	24.800	-2.8	40061	508	2.750	2.740	0.4
19051	509	1.260	1.280	-1.6	40046	504	32.800	32.500	0.9	40061	509	1.720	1.750	-1.7
19051	510	1.820	1.780	2.2	40046	505	28.400	29.000	-2.1	40061	510	1.430	1.400	2.1
19795	501	.178	.176	1.1	40046	506	17.800	17.800	0.0	40063	501	75.200	74.200	1.3
19795	502	.360	.360	0.0	40046	507	26.200	26.700	-1.9	40063	502	68.900	68.600	0.4
19795	503	.190	.196	-3.1	40046	508	40.600	40.500	0.2	40063	503	54.600	56.200	-2.8
19795	504	.197	.195	1.0	40046	509	25.400	25.800	-1.6	40063	504	74.300	73.600	1.0
19795	505	.150	.153	-2.0	40046	510	21.200	20.700	2.4	40063	505	64.400	65.700	-2.0
19795	506	.163	.163	0.0	40047	501	11.800	11.700	0.9	40063	506	40.300	40.300	0.0
19795	507	.106	.109	-2.8	40047	502	10.900	10.800	0.9	40063	507	59.300	60.500	-2.0
19795	508	.214	.214	0.0	40047	503	8.590	8.850	-2.9	40063	508	91.900	91.800	0.1
19795	509	.206	.210	-1.9	40047	504	11.700	11.600	0.9	40063	509	57.500	58.400	-1.5
19795	510	.106	.104	1.9	40047	505	10.100	10.300	-1.9	40063	510	47.900	46.800	2.4
19796	501	.209	.206	1.5	40047	506	6.350	6.340	0.2	40064	501	22.100	21.800	1.4
19796	502	.420	.420	0.0	40047	507	9.340	9.530	-2.0	40064	502	20.300	20.200	0.5
19796	503	.222	.229	-3.1	40047	508	14.500	14.500	0.0	40064	503	16.000	16.500	-3.0
19796	504	.230	.229	0.4	40047	509	9.050	9.190	-1.5	40064	504	21.900	21.600	1.4
19796	505	.175	.179	-2.2	40047	510	7.550	7.370	2.4	40064	505	18.900	19.300	-2.1

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40064	506	11.900	11.800	0.8	40111	501	5.960	5.880	1.4	41422	506	.075	.077	-2.6
40064	507	17.400	17.800	-2.2	40111	502	5.460	5.430	0.6	41422	507	.170	.179	-5.0
40064	508	27.000	27.000	0.0	40111	503	4.320	4.450	-2.9	41422	508	.118	.122	-3.3
40064	509	16.900	17.200	-1.7	40111	504	5.890	5.830	1.0	41422	509	.081	.085	-4.7
40064	510	14.100	13.800	2.2	40111	505	5.100	5.200	-1.9	41422	510	.081	.081	0.0
40075	501	46.300	44.200	4.8	40111	506	3.190	3.190	0.0	41510	501	27.400	27.000	1.5
40075	502	18.700	18.000	3.9	40111	507	4.700	4.790	-1.9	41510	502	55.100	54.900	0.4
40075	503	19.200	19.100	0.5	40111	508	7.280	7.270	0.1	41510	503	29.100	30.100	-3.3
40075	504	34.800	33.300	4.5	40111	509	4.550	4.630	-1.7	41510	504	30.200	30.000	0.7
40075	505	21.100	20.800	1.4	40111	510	3.800	3.710	2.4	41510	505	23.000	23.500	-2.1
40075	506	18.000	17.400	3.4	41001	501	.201	.198	1.5	41510	506	25.100	25.000	0.4
40075	507	21.900	21.700	0.9	41001	502	.184	.183	0.5	41510	507	16.300	16.700	-2.4
40075	508	53.200	51.400	3.5	41001	503	.146	.150	-2.7	41510	508	32.900	32.900	0.0
40075	509	20.600	20.300	1.5	41001	504	.199	.197	1.0	41510	509	31.500	32.200	-2.2
40075	510	17.100	16.100	6.2	41001	505	.172	.176	-2.3	41510	510	16.300	15.900	2.5
40101	501	6.570	6.260	5.0	41001	506	.108	.108	0.0	41603	501	15.400	15.700	-1.9
40101	502	25.600	25.000	2.4	41001	507	.159	.162	-1.9	41603	502	8.510	8.730	-2.5
40101	503	8.310	8.430	-1.4	41001	508	.246	.245	0.4	41603	503	10.800	11.500	-6.1
40101	504	14.400	13.900	3.6	41001	509	.154	.156	-1.3	41603	504	10.200	10.500	-2.9
40101	505	5.850	5.860	-0.2	41001	510	.128	.125	2.4	41603	505	7.330	7.720	-5.1
40101	506	6.240	6.160	1.3	41421	501	.330	.330	0.0	41603	506	6.640	6.830	-2.8
40101	507	8.390	8.380	0.1	41421	502	.180	.184	-2.2	41603	507	15.100	15.900	-5.0
40101	508	11.400	11.300	0.9	41421	503	.228	.242	-5.8	41603	508	10.500	10.800	-2.8
40101	509	6.380	6.310	1.1	41421	504	.217	.221	-1.8	41603	509	7.230	7.570	-4.5
40101	510	8.490	8.030	5.7	41421	505	.155	.163	-4.9	41603	510	7.160	7.230	-1.0
40102	501	5.810	5.530	5.1	41421	506	.140	.144	-2.8	41604	501	8.480	8.640	-1.9
40102	502	22.600	22.100	2.3	41421	507	.320	.340	-5.9	41604	502	4.670	4.800	-2.7
40102	503	7.340	7.450	-1.5	41421	508	.222	.229	-3.1	41604	503	5.920	6.300	-6.0
40102	504	12.700	12.300	3.3	41421	509	.153	.160	-4.4	41604	504	5.630	5.750	-2.1
40102	505	5.170	5.180	-0.2	41421	510	.151	.153	-1.3	41604	505	4.030	4.240	-5.0
40102	506	5.510	5.440	1.3	41422	501	.174	.177	-1.7	41604	506	3.650	3.750	-2.7
40102	507	7.410	7.410	0.0	41422	502	.096	.098	-2.0	41604	507	8.290	8.730	-5.0
40102	508	10.100	9.940	1.6	41422	503	.121	.129	-6.2	41604	508	5.770	5.950	-3.0
40102	509	5.630	5.580	0.9	41422	504	.115	.118	-2.5	41604	509	3.970	4.160	-4.6
40102	510	7.510	7.100	5.8	41422	505	.083	.087	-4.6	41604	510	3.940	3.970	-0.8

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STATE: 34 - OHIO  
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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
41620	501	.890	.950	-6.3	41665	506	1.600	1.590	0.6	41670	501	.770	.760	1.3
41620	502	.750	.800	-6.3	41665	507	2.350	2.400	-2.1	41670	502	.700	.700	0.0
41620	503	.870	.930	-6.5	41665	508	3.640	3.640	0.0	41670	503	.560	.570	-1.8
41620	504	1.180	1.260	-6.3	41665	509	2.280	2.310	-1.3	41670	504	.760	.750	1.3
41620	505	.760	.810	-6.2	41665	510	1.900	1.850	2.7	41670	505	.660	.670	-1.5
41620	506	.780	.830	-6.0	41667	501	69.500	68.600	1.3	41670	506	.410	.410	0.0
41620	507	.970	1.040	-6.7	41667	502	63.700	63.400	0.5	41670	507	.610	.620	-1.6
41620	508	.880	.930	-5.4	41667	503	50.400	52.000	-3.1	41670	508	.940	.940	0.0
41620	509	.900	.960	-6.3	41667	504	68.700	68.000	1.0	41670	509	.590	.600	-1.7
41620	510	.720	.760	-5.3	41667	505	59.600	60.700	-1.8	41670	510	.490	.480	2.1
41650	501	21.700	22.100	-1.8	41667	506	37.300	37.200	0.3	41677	501	.184	.196	-6.1
41650	502	12.000	12.300	-2.4	41667	507	54.900	55.900	-1.8	41677	502	.156	.165	-5.5
41650	503	15.200	16.100	-5.6	41667	508	84.900	84.900	0.0	41677	503	.180	.191	-5.8
41650	504	14.400	14.700	-2.0	41667	509	53.100	54.000	-1.7	41677	504	.244	.260	-6.2
41650	505	10.300	10.900	-5.5	41667	510	44.300	43.300	2.3	41677	505	.157	.167	-6.0
41650	506	9.350	9.610	-2.7	41668	501	65.200	64.300	1.4	41677	506	.161	.172	-6.4
41650	507	21.300	22.400	-4.9	41668	502	59.700	59.500	0.3	41677	507	.201	.215	-6.5
41650	508	14.800	15.300	-3.3	41668	503	47.300	48.700	-2.9	41677	508	.181	.191	-5.2
41650	509	10.200	10.700	-4.7	41668	504	64.400	63.800	0.9	41677	509	.186	.198	-6.1
41650	510	10.100	10.200	-1.0	41668	505	55.800	56.900	-1.9	41677	510	.148	.157	-5.7
41664	501	25.400	25.100	1.2	41668	506	35.000	34.900	0.3	41678	501	59.300	59.900	-1.0
41664	502	23.300	23.200	0.4	41668	507	51.400	52.400	-1.9	41678	502	49.700	50.600	-1.8
41664	503	18.500	19.000	-2.6	41668	508	79.600	79.600	0.0	41678	503	40.700	42.900	-5.1
41664	504	25.100	24.900	0.8	41668	509	49.800	50.600	-1.6	41678	504	35.500	36.000	-1.4
41664	505	21.800	22.200	-1.8	41668	510	41.500	40.600	2.2	41678	505	28.800	30.000	-4.0
41664	506	13.600	13.600	0.0	41669	501	.460	.450	2.2	41678	506	37.000	37.800	-2.1
41664	507	20.100	20.500	-2.0	41669	502	.420	.420	0.0	41678	507	28.900	30.200	-4.3
41664	508	31.100	31.100	0.0	41669	503	.330	.340	-2.9	41678	508	48.500	49.500	-2.0
41664	509	19.400	19.800	-2.0	41669	504	.450	.450	0.0	41678	509	31.600	32.900	-4.0
41664	510	16.200	15.800	2.5	41669	505	.390	.400	-2.5	41678	510	34.200	34.300	-0.3
41665	501	2.980	2.940	1.4	41669	506	.245	.245	0.0	41680	501	11.300	11.500	-1.7
41665	502	2.730	2.720	0.4	41669	507	.360	.370	-2.7	41680	502	6.230	6.400	-2.7
41665	503	2.160	2.230	-3.1	41669	508	.560	.560	0.0	41680	503	7.890	8.390	-6.0
41665	504	2.940	2.910	1.0	41669	509	.350	.350	0.0	41680	504	7.510	7.670	-2.1
41665	505	2.550	2.600	-1.9	41669	510	.290	.280	3.6	41680	505	5.370	5.650	-5.0

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LOSS COST % CHANGE BY CLASS

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41680	506	4.860	5.000	-2.8	41716	501	4.560	4.650	-1.9	43200	506	34.100	32.900	3.6
41680	507	11.100	11.600	-4.3	41716	502	2.520	2.580	-2.3	43200	507	41.500	41.000	1.2
41680	508	7.690	7.940	-3.1	41716	503	3.190	3.390	-5.9	43200	508	101.000	97.300	3.8
41680	509	5.290	5.540	-4.5	41716	504	3.030	3.100	-2.3	43200	509	39.000	38.400	1.6
41680	510	5.250	5.300	-0.9	41716	505	2.170	2.280	-4.8	43200	510	32.300	30.500	5.9
41696	501	.580	.620	-6.5	41716	506	1.960	2.020	-3.0	43421	501	24.000	22.900	4.8
41696	502	.490	.520	-5.8	41716	507	4.470	4.700	-4.9	43421	502	9.710	9.350	3.9
41696	503	.570	.600	-5.0	41716	508	3.110	3.210	-3.1	43421	503	9.940	9.920	0.2
41696	504	.770	.820	-6.1	41716	509	2.140	2.240	-4.5	43421	504	18.000	17.300	4.0
41696	505	.500	.530	-5.7	41716	510	2.120	2.140	-0.9	43421	505	11.000	10.800	1.9
41696	506	.510	.540	-5.6	43151	501	23.000	22.000	4.5	43421	506	9.340	9.020	3.5
41696	507	.640	.680	-5.9	43151	502	9.310	8.960	3.9	43421	507	11.400	11.200	1.8
41696	508	.570	.600	-5.0	43151	503	9.530	9.520	0.1	43421	508	27.600	26.700	3.4
41696	509	.590	.620	-4.8	43151	504	17.300	16.500	4.8	43421	509	10.700	10.500	1.9
41696	510	.470	.500	-6.0	43151	505	10.500	10.400	1.0	43421	510	8.850	8.370	5.7
41697	501	.400	.430	-7.0	43151	506	8.950	8.650	3.5	43422	501	126.000	120.000	5.0
41697	502	.340	.360	-5.6	43151	507	10.900	10.800	0.9	43422	502	50.900	49.000	3.9
41697	503	.400	.420	-4.8	43151	508	26.500	25.600	3.5	43422	503	52.200	52.100	0.2
41697	504	.540	.570	-5.3	43151	509	10.300	10.100	2.0	43422	504	94.600	90.500	4.5
41697	505	.350	.370	-5.4	43151	510	8.490	8.020	5.9	43422	505	57.500	56.700	1.4
41697	506	.350	.380	-7.9	43152	501	17.700	17.900	-1.1	43422	506	49.000	47.400	3.4
41697	507	.440	.470	-6.4	43152	502	14.900	15.100	-1.3	43422	507	59.700	59.000	1.2
41697	508	.400	.420	-4.8	43152	503	12.200	12.800	-4.7	43422	508	145.000	140.000	3.6
41697	509	.410	.430	-4.7	43152	504	10.600	10.800	-1.9	43422	509	56.100	55.200	1.6
41697	510	.330	.350	-5.7	43152	505	8.610	8.990	-4.2	43422	510	46.500	43.900	5.9
41715	501	7.170	7.310	-1.9	43152	506	11.100	11.300	-1.8	43470	501	3.390	3.610	-6.1
41715	502	3.950	4.060	-2.7	43152	507	8.660	9.050	-4.3	43470	502	2.870	3.040	-5.6
41715	503	5.010	5.330	-6.0	43152	508	14.500	14.800	-2.0	43470	503	3.310	3.520	-6.0
41715	504	4.760	4.870	-2.3	43152	509	9.460	9.840	-3.9	43470	504	4.480	4.780	-6.3
41715	505	3.410	3.590	-5.0	43152	510	10.300	10.300	0.0	43470	505	2.900	3.080	-5.8
41715	506	3.080	3.170	-2.8	43200	501	87.600	83.600	4.8	43470	506	2.960	3.160	-6.3
41715	507	7.020	7.380	-4.9	43200	502	35.400	34.100	3.8	43470	507	3.700	3.950	-6.3
41715	508	4.880	5.040	-3.2	43200	503	36.300	36.200	0.3	43470	508	3.330	3.520	-5.4
41715	509	3.360	3.520	-4.5	43200	504	65.800	63.000	4.4	43470	509	3.430	3.640	-5.8
41715	510	3.330	3.360	-0.9	43200	505	40.000	39.500	1.3	43470	510	2.720	2.890	-5.9

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43518	501	10.900	10.800	0.9	43626	506	4.670	4.670	0.0	43822	501	2.690	2.870	-6.3
43518	502	10.000	9.950	0.5	43626	507	6.880	7.010	-1.9	43822	502	2.280	2.420	-5.8
43518	503	7.910	8.160	-3.1	43626	508	10.600	10.600	0.0	43822	503	2.630	2.800	-6.1
43518	504	10.800	10.700	0.9	43626	509	6.660	6.770	-1.6	43822	504	3.570	3.800	-6.1
43518	505	9.340	9.530	-2.0	43626	510	5.550	5.430	2.2	43822	505	2.310	2.450	-5.7
43518	506	5.850	5.840	0.2	43628	501	113.000	112.000	0.9	43822	506	2.360	2.520	-6.3
43518	507	8.610	8.780	-1.9	43628	502	104.000	103.000	1.0	43822	507	2.950	3.140	-6.1
43518	508	13.300	13.300	0.0	43628	503	82.200	84.700	-3.0	43822	508	2.650	2.800	-5.4
43518	509	8.340	8.470	-1.5	43628	504	112.000	111.000	0.9	43822	509	2.730	2.890	-5.5
43518	510	6.950	6.790	2.4	43628	505	97.000	99.000	-2.0	43822	510	2.160	2.300	-6.1
43550	501	85.600	81.700	4.8	43628	506	60.800	60.600	0.3	43840	501	.033	.035	-5.7
43550	502	34.600	33.300	3.9	43628	507	89.400	91.100	-1.9	43840	502	.028	.030	-6.7
43550	503	35.500	35.400	0.3	43628	508	138.000	138.000	0.0	43840	503	.032	.034	-5.9
43550	504	64.300	61.500	4.6	43628	509	86.600	88.000	-1.6	43840	504	.044	.047	-6.4
43550	505	39.100	38.600	1.3	43628	510	72.200	70.500	2.4	43840	505	.028	.030	-6.7
43550	506	33.300	32.200	3.4	43629	501	96.000	94.800	1.3	43840	506	.029	.031	-6.5
43550	507	40.600	40.100	1.2	43629	502	88.000	87.600	0.5	43840	507	.036	.039	-7.7
43550	508	98.400	95.100	3.5	43629	503	69.600	71.800	-3.1	43840	508	.033	.034	-2.9
43550	509	38.200	37.500	1.9	43629	504	94.900	93.900	1.1	43840	509	.034	.036	-5.6
43550	510	31.600	29.800	6.0	43629	505	82.200	83.900	-2.0	43840	510	.027	.028	-3.6
43551	501	47.500	45.400	4.6	43629	506	51.500	51.400	0.2	43860	501	2.120	2.260	-6.2
43551	502	19.200	18.500	3.8	43629	507	75.700	77.200	-1.9	43860	502	1.790	1.910	-6.3
43551	503	19.700	19.600	0.5	43629	508	117.000	117.000	0.0	43860	503	2.070	2.200	-5.9
43551	504	35.700	34.200	4.4	43629	509	73.300	74.500	-1.6	43860	504	2.810	2.990	-6.0
43551	505	21.700	21.400	1.4	43629	510	61.200	59.800	2.3	43860	505	1.810	1.930	-6.2
43551	506	18.500	17.900	3.4	43760	501	3.200	3.160	1.3	43860	506	1.850	1.980	-6.6
43551	507	22.500	22.200	1.4	43760	502	2.930	2.920	0.3	43860	507	2.320	2.470	-6.1
43551	508	54.600	52.800	3.4	43760	503	2.320	2.390	-2.9	43860	508	2.080	2.200	-5.5
43551	509	21.200	20.800	1.9	43760	504	3.160	3.130	1.0	43860	509	2.150	2.280	-5.7
43551	510	17.500	16.600	5.4	43760	505	2.740	2.790	-1.8	43860	510	1.700	1.810	-6.1
43626	501	8.710	8.600	1.3	43760	506	1.720	1.710	0.6	43889	501	.760	.810	-6.2
43626	502	7.990	7.950	0.5	43760	507	2.520	2.570	-1.9	43889	502	.640	.680	-5.9
43626	503	6.320	6.520	-3.1	43760	508	3.910	3.900	0.3	43889	503	.740	.790	-6.3
43626	504	8.620	8.530	1.1	43760	509	2.440	2.480	-1.6	43889	504	1.000	1.070	-6.5
43626	505	7.470	7.620	-2.0	43760	510	2.040	1.990	2.5	43889	505	.650	.690	-5.8

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43889	506	.660	.710	-7.0	44071	501	3.070	3.030	1.3	44101	506	.720	.730	-1.4
43889	507	.830	.880	-5.7	44071	502	2.810	2.800	0.4	44101	507	.560	.580	-3.4
43889	508	.750	.790	-5.1	44071	503	2.230	2.300	-3.0	44101	508	1.030	1.050	-1.9
43889	509	.770	.810	-4.9	44071	504	3.030	3.000	1.0	44101	509	1.290	1.330	-3.0
43889	510	.610	.650	-6.2	44071	505	2.630	2.680	-1.9	44101	510	.880	.870	1.1
44009	501	2.760	2.720	1.5	44071	506	1.650	1.640	0.6	44102	501	.560	.560	0.0
44009	502	1.320	1.310	0.8	44071	507	2.420	2.470	-2.0	44102	502	.410	.410	0.0
44009	503	1.650	1.710	-3.5	44071	508	3.750	3.750	0.0	44102	503	.410	.430	-4.7
44009	504	1.750	1.730	1.2	44071	509	2.350	2.380	-1.3	44102	504	.460	.460	0.0
44009	505	1.450	1.480	-2.0	44071	510	1.960	1.910	2.6	44102	505	.570	.590	-3.4
44009	506	2.000	2.000	0.0	44072	501	2.120	2.090	1.4	44102	506	.560	.570	-1.8
44009	507	1.810	1.850	-2.2	44072	502	1.940	1.930	0.5	44102	507	.440	.450	-2.2
44009	508	2.250	2.240	0.4	44072	503	1.540	1.590	-3.1	44102	508	.810	.820	-1.2
44009	509	1.770	1.800	-1.7	44072	504	2.100	2.070	1.4	44102	509	1.010	1.040	-2.9
44009	510	2.560	2.510	2.0	44072	505	1.820	1.850	-1.6	44102	510	.680	.680	0.0
44069	501	9.320	9.200	1.3	44072	506	1.140	1.130	0.9	44103	501	.490	.500	-2.0
44069	502	8.540	8.500	0.5	44072	507	1.670	1.710	-2.3	44103	502	.360	.360	0.0
44069	503	6.760	6.970	-3.0	44072	508	2.590	2.590	0.0	44103	503	.360	.380	-5.3
44069	504	9.210	9.120	1.0	44072	509	1.620	1.650	-1.8	44103	504	.400	.410	-2.4
44069	505	7.980	8.140	-2.0	44072	510	1.350	1.320	2.3	44103	505	.500	.520	-3.8
44069	506	5.000	4.990	0.2	44100	501	.690	.690	0.0	44103	506	.500	.500	0.0
44069	507	7.350	7.500	-2.0	44100	502	.500	.500	0.0	44103	507	.390	.400	-2.5
44069	508	11.400	11.400	0.0	44100	503	.510	.530	-3.8	44103	508	.710	.720	-1.4
44069	509	7.120	7.240	-1.7	44100	504	.560	.570	-1.8	44103	509	.890	.920	-3.3
44069	510	5.940	5.800	2.4	44100	505	.700	.720	-2.8	44103	510	.600	.600	0.0
44070	501	2.760	2.720	1.5	44100	506	.690	.700	-1.4	44104	501	.208	.210	-1.0
44070	502	2.530	2.520	0.4	44100	507	.540	.550	-1.8	44104	502	.152	.153	-0.7
44070	503	2.000	2.060	-2.9	44100	508	.990	1.000	-1.0	44104	503	.153	.161	-5.0
44070	504	2.730	2.700	1.1	44100	509	1.240	1.280	-3.1	44104	504	.170	.172	-1.2
44070	505	2.360	2.410	-2.1	44100	510	.840	.840	0.0	44104	505	.211	.219	-3.7
44070	506	1.480	1.480	0.0	44101	501	.720	.720	0.0	44104	506	.209	.211	-0.9
44070	507	2.180	2.220	-1.8	44101	502	.520	.530	-1.9	44104	507	.162	.167	-3.0
44070	508	3.370	3.370	0.0	44101	503	.530	.550	-3.6	44104	508	.300	.300	0.0
44070	509	2.110	2.140	-1.4	44101	504	.590	.590	0.0	44104	509	.370	.390	-5.1
44070	510	1.760	1.720	2.3	44101	505	.730	.750	-2.7	44104	510	.250	.250	0.0

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LOSS COST % CHANGE BY CLASS

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44108	501	.244	.246	-0.8	44111	506	.390	.390	0.0	44280	501	.184	.196	-6.1
44108	502	.178	.179	-0.6	44111	507	.300	.310	-3.2	44280	502	.156	.165	-5.5
44108	503	.179	.188	-4.8	44111	508	.560	.570	-1.8	44280	503	.180	.191	-5.8
44108	504	.199	.202	-1.5	44111	509	.700	.720	-2.8	44280	504	.244	.260	-6.2
44108	505	.247	.260	-5.0	44111	510	.470	.470	0.0	44280	505	.157	.167	-6.0
44108	506	.245	.247	-0.8	44112	501	.229	.231	-0.9	44280	506	.161	.172	-6.4
44108	507	.190	.196	-3.1	44112	502	.168	.168	0.0	44280	507	.201	.215	-6.5
44108	508	.350	.360	-2.8	44112	503	.169	.177	-4.5	44280	508	.181	.191	-5.2
44108	509	.440	.450	-2.2	44112	504	.188	.190	-1.1	44280	509	.186	.198	-6.1
44108	510	.300	.300	0.0	44112	505	.232	.241	-3.7	44280	510	.148	.157	-5.7
44109	501	.620	.620	0.0	44112	506	.230	.233	-1.3	44311	501	5.630	5.560	1.3
44109	502	.450	.450	0.0	44112	507	.179	.185	-3.2	44311	502	5.160	5.130	0.6
44109	503	.450	.480	-6.3	44112	508	.330	.330	0.0	44311	503	4.080	4.210	-3.1
44109	504	.500	.510	-2.0	44112	509	.410	.430	-4.7	44311	504	5.560	5.510	0.9
44109	505	.620	.650	-4.6	44112	510	.280	.280	0.0	44311	505	4.820	4.920	-2.0
44109	506	.620	.630	-1.6	44276	501	118.000	112.000	5.4	44311	506	3.020	3.010	0.3
44109	507	.480	.500	-4.0	44276	502	47.500	45.800	3.7	44311	507	4.440	4.530	-2.0
44109	508	.890	.900	-1.1	44276	503	48.700	48.600	0.2	44311	508	6.880	6.870	0.1
44109	509	1.110	1.150	-3.5	44276	504	88.300	84.500	4.5	44311	509	4.300	4.370	-1.6
44109	510	.750	.750	0.0	44276	505	53.700	53.000	1.3	44311	510	3.590	3.500	2.6
44110	501	.630	.640	-1.6	44276	506	45.700	44.200	3.4	44315	501	3.780	3.730	1.3
44110	502	.460	.460	0.0	44276	507	55.700	55.000	1.3	44315	502	3.470	3.450	0.6
44110	503	.460	.490	-6.1	44276	508	135.000	131.000	3.1	44315	503	2.740	2.830	-3.2
44110	504	.520	.520	0.0	44276	509	52.400	51.500	1.7	44315	504	3.740	3.700	1.1
44110	505	.640	.660	-3.0	44276	510	43.400	41.000	5.9	44315	505	3.240	3.300	-1.8
44110	506	.630	.640	-1.6	44277	501	76.200	72.800	4.7	44315	506	2.030	2.020	0.5
44110	507	.490	.510	-3.9	44277	502	30.800	29.700	3.7	44315	507	2.980	3.040	-2.0
44110	508	.910	.920	-1.1	44277	503	31.600	31.500	0.3	44315	508	4.620	4.620	0.0
44110	509	1.140	1.170	-2.6	44277	504	57.300	54.800	4.6	44315	509	2.890	2.940	-1.7
44110	510	.770	.770	0.0	44277	505	34.800	34.300	1.5	44315	510	2.410	2.350	2.6
44111	501	.390	.390	0.0	44277	506	29.700	28.700	3.5	44427	501	23.800	22.600	5.3
44111	502	.280	.280	0.0	44277	507	36.100	35.700	1.1	44427	502	92.400	90.400	2.2
44111	503	.280	.300	-6.7	44277	508	87.600	84.600	3.5	44427	503	30.000	30.500	-1.6
44111	504	.320	.320	0.0	44277	509	34.000	33.400	1.8	44427	504	52.100	50.100	4.0
44111	505	.390	.410	-4.9	44277	510	28.100	26.600	5.6	44427	505	21.100	21.200	-0.5

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LOSS COST % CHANGE BY CLASS

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44427	506	22.600	22.300	1.3	44431	501	.800	.760	5.3	44434	506	14.600	14.400	1.4
44427	507	30.300	30.300	0.0	44431	502	3.090	3.030	2.0	44434	507	19.600	19.600	0.0
44427	508	41.300	40.700	1.5	44431	503	1.010	1.020	-1.0	44434	508	26.700	26.300	1.5
44427	509	23.100	22.800	1.3	44431	504	1.740	1.680	3.6	44434	509	14.900	14.800	0.7
44427	510	30.700	29.000	5.9	44431	505	.710	.710	0.0	44434	510	19.900	18.800	5.9
44428	501	23.900	22.800	4.8	44431	506	.760	.750	1.3	44435	501	15.900	15.100	5.3
44428	502	92.900	90.900	2.2	44431	507	1.020	1.010	1.0	44435	502	61.900	60.500	2.3
44428	503	30.200	30.700	-1.6	44431	508	1.380	1.360	1.5	44435	503	20.100	20.400	-1.5
44428	504	52.400	50.400	4.0	44431	509	.770	.760	1.3	44435	504	34.900	33.600	3.9
44428	505	21.300	21.300	0.0	44431	510	1.030	.970	6.2	44435	505	14.200	14.200	0.0
44428	506	22.700	22.400	1.3	44432	501	.250	.240	4.2	44435	506	15.100	14.900	1.3
44428	507	30.500	30.500	0.0	44432	502	.980	.960	2.1	44435	507	20.300	20.300	0.0
44428	508	41.500	40.900	1.5	44432	503	.320	.320	0.0	44435	508	27.700	27.200	1.8
44428	509	23.200	23.000	0.9	44432	504	.550	.530	3.8	44435	509	15.400	15.300	0.7
44428	510	30.900	29.200	5.8	44432	505	.224	.225	-0.4	44435	510	20.600	19.400	6.2
44429	501	.360	.340	5.9	44432	506	.239	.236	1.3	44436	501	18.600	17.700	5.1
44429	502	1.390	1.360	2.2	44432	507	.320	.320	0.0	44436	502	72.300	70.700	2.3
44429	503	.450	.460	-2.2	44432	508	.440	.430	2.3	44436	503	23.500	23.800	-1.3
44429	504	.790	.760	3.9	44432	509	.245	.242	1.2	44436	504	40.800	39.200	4.1
44429	505	.320	.320	0.0	44432	510	.330	.310	6.5	44436	505	16.500	16.600	-0.6
44429	506	.340	.340	0.0	44433	501	8.030	7.650	5.0	44436	506	17.600	17.400	1.1
44429	507	.460	.460	0.0	44433	502	31.200	30.600	2.0	44436	507	23.700	23.700	0.0
44429	508	.620	.610	1.6	44433	503	10.200	10.300	-1.0	44436	508	32.300	31.800	1.6
44429	509	.350	.340	2.9	44433	504	17.600	16.900	4.1	44436	509	18.000	17.900	0.6
44429	510	.460	.440	4.5	44433	505	7.150	7.160	-0.1	44436	510	24.000	22.700	5.7
44430	501	.249	.237	5.1	44433	506	7.630	7.530	1.3	44437	501	15.400	14.700	4.8
44430	502	.970	.950	2.1	44433	507	10.300	10.200	1.0	44437	502	59.900	58.600	2.2
44430	503	.310	.320	-3.1	44433	508	14.000	13.800	1.4	44437	503	19.500	19.800	-1.5
44430	504	.550	.530	3.8	44433	509	7.790	7.720	0.9	44437	504	33.800	32.500	4.0
44430	505	.222	.222	0.0	44433	510	10.400	9.820	5.9	44437	505	13.700	13.700	0.0
44430	506	.236	.233	1.3	44434	501	15.400	14.600	5.5	44437	506	14.600	14.400	1.4
44430	507	.320	.320	0.0	44434	502	59.700	58.500	2.1	44437	507	19.700	19.600	0.5
44430	508	.430	.430	0.0	44434	503	19.400	19.700	-1.5	44437	508	26.800	26.400	1.5
44430	509	.242	.239	1.3	44434	504	33.700	32.400	4.0	44437	509	14.900	14.800	0.7
44430	510	.320	.300	6.7	44434	505	13.700	13.700	0.0	44437	510	19.900	18.800	5.9

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44438	501	12.200	11.600	5.2	45190	506	2.020	1.870	8.0	45210	501	1.570	1.440	9.0
44438	502	47.300	46.300	2.2	45190	507	1.180	1.110	6.3	45210	502	.480	.440	9.1
44438	503	15.400	15.600	-1.3	45190	508	3.630	3.380	7.4	45210	503	1.720	1.650	4.2
44438	504	26.700	25.700	3.9	45190	509	1.980	1.880	5.3	45210	504	.670	.620	8.1
44438	505	10.800	10.800	0.0	45190	510	2.960	2.700	9.6	45210	505	.790	.750	5.3
44438	506	11.600	11.400	1.8	45191	501	1.790	1.650	8.5	45210	506	1.250	1.160	7.8
44438	507	15.500	15.500	0.0	45191	502	.550	.510	7.8	45210	507	.730	.690	5.8
44438	508	21.200	20.800	1.9	45191	503	1.970	1.890	4.2	45210	508	2.250	2.090	7.7
44438	509	11.800	11.700	0.9	45191	504	.770	.710	8.5	45210	509	1.230	1.170	5.1
44438	510	15.700	14.900	5.4	45191	505	.900	.860	4.7	45210	510	1.840	1.670	10.2
44439	501	23.700	22.600	4.9	45191	506	1.430	1.330	7.5	45334	501	50.500	48.200	4.8
44439	502	92.100	90.100	2.2	45191	507	.840	.790	6.3	45334	502	20.400	19.700	3.6
44439	503	30.000	30.400	-1.3	45191	508	2.580	2.400	7.5	45334	503	20.900	20.900	0.0
44439	504	52.000	50.000	4.0	45191	509	1.410	1.330	6.0	45334	504	37.900	36.300	4.4
44439	505	21.100	21.100	0.0	45191	510	2.100	1.920	9.4	45334	505	23.100	22.700	1.8
44439	506	22.500	22.200	1.4	45192	501	2.100	1.920	9.4	45334	506	19.600	19.000	3.2
44439	507	30.200	30.200	0.0	45192	502	.640	.590	8.5	45334	507	23.900	23.600	1.3
44439	508	41.200	40.600	1.5	45192	503	2.300	2.210	4.1	45334	508	58.000	56.100	3.4
44439	509	23.000	22.800	0.9	45192	504	.900	.830	8.4	45334	509	22.500	22.100	1.8
44439	510	30.600	29.000	5.5	45192	505	1.060	1.010	5.0	45334	510	18.600	17.600	5.7
44440	501	19.600	18.700	4.8	45192	506	1.670	1.560	7.1	45380	501	.154	.169	-8.9
44440	502	76.200	74.600	2.1	45192	507	.980	.930	5.4	45380	502	.118	.129	-8.5
44440	503	24.800	25.200	-1.6	45192	508	3.010	2.800	7.5	45380	503	.150	.164	-8.5
44440	504	43.000	41.400	3.9	45192	509	1.640	1.560	5.1	45380	504	.085	.093	-8.6
44440	505	17.400	17.500	-0.6	45192	510	2.460	2.240	9.8	45380	505	.122	.133	-8.3
44440	506	18.600	18.400	1.1	45193	501	1.240	1.140	8.8	45380	506	.109	.119	-8.4
44440	507	25.000	25.000	0.0	45193	502	.380	.350	8.6	45380	507	.112	.122	-8.2
44440	508	34.100	33.600	1.5	45193	503	1.360	1.300	4.6	45380	508	.130	.141	-7.8
44440	509	19.000	18.800	1.1	45193	504	.530	.490	8.2	45380	509	.133	.145	-8.3
44440	510	25.300	24.000	5.4	45193	505	.620	.590	5.1	45380	510	.161	.176	-8.5
45190	501	2.530	2.320	9.1	45193	506	.990	.920	7.6	45450	501	14.800	14.200	4.2
45190	502	.770	.720	6.9	45193	507	.580	.550	5.5	45450	502	6.010	5.780	4.0
45190	503	2.770	2.660	4.1	45193	508	1.780	1.650	7.9	45450	503	6.150	6.140	0.2
45190	504	1.080	1.000	8.0	45193	509	.970	.920	5.4	45450	504	11.200	10.700	4.7
45190	505	1.270	1.210	5.0	45193	510	1.450	1.320	9.8	45450	505	6.780	6.690	1.3

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45450	506	5.780	5.580	3.6	45900	501	.063	.063	0.0	46004	506	8.880	9.130	-2.7
45450	507	7.040	6.950	1.3	45900	502	.128	.127	0.8	46004	507	20.200	21.300	-5.2
45450	508	17.100	16.500	3.6	45900	503	.068	.070	-2.9	46004	508	14.100	14.500	-2.8
45450	509	6.620	6.510	1.7	45900	504	.070	.070	0.0	46004	509	9.670	10.100	-4.3
45450	510	5.480	5.180	5.8	45900	505	.053	.055	-3.6	46004	510	9.590	9.670	-0.8
45678	501	.199	.212	-6.1	45900	506	.058	.058	0.0	46005	501	16.500	16.800	-1.8
45678	502	.168	.179	-6.1	45900	507	.038	.039	-2.6	46005	502	9.100	9.350	-2.7
45678	503	.194	.207	-6.3	45900	508	.076	.076	0.0	46005	503	11.500	12.300	-6.5
45678	504	.260	.280	-7.1	45900	509	.073	.075	-2.7	46005	504	11.000	11.200	-1.8
45678	505	.170	.181	-6.1	45900	510	.038	.037	2.7	46005	505	7.850	8.260	-5.0
45678	506	.174	.186	-6.5	45901	501	.054	.054	0.0	46005	506	7.100	7.310	-2.9
45678	507	.217	.232	-6.5	45901	502	.110	.109	0.9	46005	507	16.200	17.000	-4.7
45678	508	.195	.207	-5.8	45901	503	.058	.060	-3.3	46005	508	11.200	11.600	-3.4
45678	509	.201	.213	-5.6	45901	504	.060	.060	0.0	46005	509	7.740	8.100	-4.4
45678	510	.160	.170	-5.9	45901	505	.046	.047	-2.1	46005	510	7.670	7.740	-0.9
45771	501	.235	.260	-9.6	45901	506	.050	.050	0.0	46112	501	.026	.025	4.0
45771	502	.180	.196	-8.2	45901	507	.032	.033	-3.0	46112	502	.101	.098	3.1
45771	503	.228	.249	-8.4	45901	508	.065	.065	0.0	46112	503	.033	.033	0.0
45771	504	.129	.142	-9.2	45901	509	.063	.064	-1.6	46112	504	.057	.055	3.6
45771	505	.186	.203	-8.4	45901	510	.032	.032	0.0	46112	505	.023	.023	0.0
45771	506	.166	.182	-8.8	45937	501	.198	.189	4.8	46112	506	.025	.024	4.2
45771	507	.171	.186	-8.1	45937	502	.080	.077	3.9	46112	507	.033	.033	0.0
45771	508	.198	.215	-7.9	45937	503	.082	.082	0.0	46112	508	.045	.044	2.3
45771	509	.203	.220	-7.7	45937	504	.149	.142	4.9	46112	509	.025	.025	0.0
45771	510	.246	.270	-8.9	45937	505	.090	.089	1.1	46112	510	.033	.032	3.1
45819	501	.076	.084	-9.5	45937	506	.077	.074	4.1	46202	501	3.210	2.950	8.8
45819	502	.058	.064	-9.4	45937	507	.094	.093	1.1	46202	502	.980	.910	7.7
45819	503	.074	.081	-8.6	45937	508	.228	.220	3.6	46202	503	3.520	3.380	4.1
45819	504	.042	.046	-8.7	45937	509	.088	.087	1.1	46202	504	1.380	1.270	8.7
45819	505	.060	.066	-9.1	45937	510	.073	.069	5.8	46202	505	1.620	1.540	5.2
45819	506	.054	.059	-8.5	46004	501	20.600	21.000	-1.9	46202	506	2.560	2.380	7.6
45819	507	.055	.060	-8.3	46004	502	11.400	11.700	-2.6	46202	507	1.500	1.420	5.6
45819	508	.064	.070	-8.6	46004	503	14.400	15.300	-5.9	46202	508	4.610	4.290	7.5
45819	509	.066	.072	-8.3	46004	504	13.700	14.000	-2.1	46202	509	2.520	2.390	5.4
45819	510	.080	.087	-8.0	46004	505	9.810	10.300	-4.8	46202	510	3.770	3.430	9.9

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46362	501	207.000	209.000	-1.0	46603	506	1.580	1.610	-1.9	46622	501	7.870	8.390	-6.2
46362	502	173.000	176.000	-1.7	46603	507	1.240	1.290	-3.9	46622	502	6.660	7.080	-5.9
46362	503	142.000	150.000	-5.3	46603	508	2.080	2.120	-1.9	46622	503	7.700	8.180	-5.9
46362	504	124.000	126.000	-1.6	46603	509	1.350	1.410	-4.3	46622	504	10.400	11.100	-6.3
46362	505	100.000	105.000	-4.8	46603	510	1.470	1.470	0.0	46622	505	6.730	7.160	-6.0
46362	506	129.000	132.000	-2.3	46604	501	2.930	2.950	-0.7	46622	506	6.880	7.350	-6.4
46362	507	101.000	105.000	-3.8	46604	502	2.450	2.490	-1.6	46622	507	8.600	9.180	-6.3
46362	508	169.000	173.000	-2.3	46604	503	2.010	2.120	-5.2	46622	508	7.730	8.180	-5.5
46362	509	110.000	115.000	-4.3	46604	504	1.750	1.780	-1.7	46622	509	7.970	8.450	-5.7
46362	510	120.000	120.000	0.0	46604	505	1.420	1.480	-4.1	46622	510	6.320	6.720	-6.0
46426	501	30.200	30.500	-1.0	46604	506	1.830	1.860	-1.6	46700	501	176.000	168.000	4.8
46426	502	25.300	25.800	-1.9	46604	507	1.430	1.490	-4.0	46700	502	71.300	68.600	3.9
46426	503	20.700	21.900	-5.5	46604	508	2.390	2.440	-2.0	46700	503	73.000	72.800	0.3
46426	504	18.100	18.300	-1.1	46604	509	1.560	1.620	-3.7	46700	504	132.000	127.000	3.9
46426	505	14.700	15.300	-3.9	46604	510	1.690	1.690	0.0	46700	505	80.500	79.400	1.4
46426	506	18.900	19.300	-2.1	46606	501	7.800	7.880	-1.0	46700	506	68.600	66.200	3.6
46426	507	14.800	15.400	-3.9	46606	502	6.540	6.650	-1.7	46700	507	83.500	82.500	1.2
46426	508	24.700	25.300	-2.4	46606	503	5.350	5.640	-5.1	46700	508	203.000	196.000	3.6
46426	509	16.100	16.800	-4.2	46606	504	4.670	4.730	-1.3	46700	509	78.500	77.300	1.6
46426	510	17.500	17.500	0.0	46606	505	3.790	3.950	-4.1	46700	510	65.000	61.400	5.9
46427	501	40.400	40.800	-1.0	46606	506	4.870	4.970	-2.0	46911	501	17.200	17.000	1.2
46427	502	33.800	34.400	-1.7	46606	507	3.810	3.980	-4.3	46911	502	15.800	15.700	0.6
46427	503	27.700	29.200	-5.1	46606	508	6.380	6.520	-2.1	46911	503	12.500	12.900	-3.1
46427	504	24.200	24.500	-1.2	46606	509	4.160	4.320	-3.7	46911	504	17.100	16.900	1.2
46427	505	19.600	20.500	-4.4	46606	510	4.510	4.510	0.0	46911	505	14.800	15.100	-2.0
46427	506	25.200	25.700	-1.9	46607	501	10.700	10.800	-0.9	46911	506	9.250	9.230	0.2
46427	507	19.700	20.600	-4.4	46607	502	8.990	9.150	-1.7	46911	507	13.600	13.900	-2.2
46427	508	33.000	33.700	-2.1	46607	503	7.360	7.760	-5.2	46911	508	21.100	21.100	0.0
46427	509	21.500	22.400	-4.0	46607	504	6.430	6.510	-1.2	46911	509	13.200	13.400	-1.5
46427	510	23.300	23.300	0.0	46607	505	5.210	5.430	-4.1	46911	510	11.000	10.700	2.8
46603	501	2.540	2.560	-0.8	46607	506	6.690	6.830	-2.0	46912	501	31.600	31.200	1.3
46603	502	2.130	2.160	-1.4	46607	507	5.230	5.470	-4.4	46912	502	29.000	28.800	0.7
46603	503	1.740	1.830	-4.9	46607	508	8.770	8.960	-2.1	46912	503	22.900	23.600	-3.0
46603	504	1.520	1.540	-1.3	46607	509	5.720	5.950	-3.9	46912	504	31.200	30.900	1.0
46603	505	1.230	1.280	-3.9	46607	510	6.200	6.200	0.0	46912	505	27.100	27.600	-1.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
46912	506	16.900	16.900	0.0	47367	501	.184	.196	-6.1	47471	506	1.220	1.250	-2.4
46912	507	24.900	25.400	-2.0	47367	502	.156	.165	-5.5	47471	507	2.760	2.910	-5.2
46912	508	38.600	38.600	0.0	47367	503	.180	.191	-5.8	47471	508	1.920	1.980	-3.0
46912	509	24.100	24.500	-1.6	47367	504	.244	.260	-6.2	47471	509	1.320	1.390	-5.0
46912	510	20.100	19.700	2.0	47367	505	.157	.167	-6.0	47471	510	1.310	1.320	-0.8
47050	501	.740	.780	-5.1	47367	506	.161	.172	-6.4	47473	501	3.690	3.760	-1.9
47050	502	.620	.660	-6.1	47367	507	.201	.215	-6.5	47473	502	2.040	2.090	-2.4
47050	503	.720	.770	-6.5	47367	508	.181	.191	-5.2	47473	503	2.580	2.740	-5.8
47050	504	.970	1.040	-6.7	47367	509	.186	.198	-6.1	47473	504	2.450	2.510	-2.4
47050	505	.630	.670	-6.0	47367	510	.148	.157	-5.7	47473	505	1.760	1.850	-4.9
47050	506	.640	.690	-7.2	47420	501	1.550	1.530	1.3	47473	506	1.590	1.630	-2.5
47050	507	.800	.860	-7.0	47420	502	1.420	1.420	0.0	47473	507	3.620	3.800	-4.7
47050	508	.720	.770	-6.5	47420	503	1.130	1.160	-2.6	47473	508	2.520	2.590	-2.7
47050	509	.750	.790	-5.1	47420	504	1.540	1.520	1.3	47473	509	1.730	1.810	-4.4
47050	510	.590	.630	-6.3	47420	505	1.330	1.360	-2.2	47473	510	1.720	1.730	-0.6
47221	501	193.000	184.000	4.9	47420	506	.830	.830	0.0	47474	501	4.130	4.210	-1.9
47221	502	78.200	75.300	3.9	47420	507	1.230	1.250	-1.6	47474	502	2.280	2.340	-2.6
47221	503	80.000	79.900	0.1	47420	508	1.900	1.900	0.0	47474	503	2.880	3.070	-6.2
47221	504	145.000	139.000	4.3	47420	509	1.190	1.210	-1.7	47474	504	2.740	2.800	-2.1
47221	505	88.300	87.100	1.4	47420	510	.990	.970	2.1	47474	505	1.960	2.070	-5.3
47221	506	75.200	72.700	3.4	47469	501	3.260	3.320	-1.8	47474	506	1.780	1.830	-2.7
47221	507	91.600	90.500	1.2	47469	502	1.800	1.840	-2.2	47474	507	4.040	4.250	-4.9
47221	508	222.000	215.000	3.3	47469	503	2.280	2.420	-5.8	47474	508	2.810	2.900	-3.1
47221	509	86.100	84.700	1.7	47469	504	2.170	2.210	-1.8	47474	509	1.930	2.030	-4.9
47221	510	71.300	67.400	5.8	47469	505	1.550	1.630	-4.9	47474	510	1.920	1.930	-0.5
47318	501	7.090	7.000	1.3	47469	506	1.400	1.440	-2.8	47475	501	3.260	3.320	-1.8
47318	502	6.500	6.470	0.5	47469	507	3.190	3.360	-5.1	47475	502	1.800	1.840	-2.2
47318	503	5.140	5.300	-3.0	47469	508	2.220	2.290	-3.1	47475	503	2.280	2.420	-5.8
47318	504	7.010	6.940	1.0	47469	509	1.530	1.600	-4.4	47475	504	2.170	2.210	-1.8
47318	505	6.070	6.190	-1.9	47469	510	1.510	1.530	-1.3	47475	505	1.550	1.630	-4.9
47318	506	3.800	3.800	0.0	47471	501	2.830	2.880	-1.7	47475	506	1.400	1.440	-2.8
47318	507	5.590	5.700	-1.9	47471	502	1.560	1.600	-2.5	47475	507	3.190	3.360	-5.1
47318	508	8.660	8.660	0.0	47471	503	1.970	2.100	-6.2	47475	508	2.220	2.290	-3.1
47318	509	5.420	5.510	-1.6	47471	504	1.880	1.920	-2.1	47475	509	1.530	1.600	-4.4
47318	510	4.520	4.410	2.5	47471	505	1.340	1.410	-5.0	47475	510	1.510	1.530	-1.3

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LOSS COST % CHANGE BY CLASS

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47476	501	3.260	3.320	-1.8	48039	506	24.200	23.400	3.4	48558	501	8.420	8.320	1.2
47476	502	1.800	1.840	-2.2	48039	507	29.400	29.100	1.0	48558	502	7.720	7.690	0.4
47476	503	2.280	2.420	-5.8	48039	508	71.400	69.000	3.5	48558	503	6.110	6.300	-3.0
47476	504	2.170	2.210	-1.8	48039	509	27.700	27.200	1.8	48558	504	8.330	8.240	1.1
47476	505	1.550	1.630	-4.9	48039	510	22.900	21.600	6.0	48558	505	7.220	7.360	-1.9
47476	506	1.400	1.440	-2.8	48206	501	23.100	22.800	1.3	48558	506	4.520	4.510	0.2
47476	507	3.190	3.360	-5.1	48206	502	21.100	21.000	0.5	48558	507	6.650	6.780	-1.9
47476	508	2.220	2.290	-3.1	48206	503	16.700	17.200	-2.9	48558	508	10.300	10.300	0.0
47476	509	1.530	1.600	-4.4	48206	504	22.800	22.600	0.9	48558	509	6.440	6.540	-1.5
47476	510	1.510	1.530	-1.3	48206	505	19.800	20.100	-1.5	48558	510	5.370	5.240	2.5
47477	501	4.350	4.430	-1.8	48206	506	12.400	12.300	0.8	48600	501	60.500	61.100	-1.0
47477	502	2.400	2.460	-2.4	48206	507	18.200	18.600	-2.2	48600	502	50.700	51.600	-1.7
47477	503	3.030	3.230	-6.2	48206	508	28.200	28.200	0.0	48600	503	41.500	43.700	-5.0
47477	504	2.890	2.950	-2.0	48206	509	17.600	17.900	-1.7	48600	504	36.200	36.700	-1.4
47477	505	2.070	2.170	-4.6	48206	510	14.700	14.400	2.1	48600	505	29.300	30.600	-4.2
47477	506	1.870	1.920	-2.6	48441	501	.097	.096	1.0	48600	506	37.700	38.500	-2.1
47477	507	4.250	4.480	-5.1	48441	502	.089	.088	1.1	48600	507	29.500	30.800	-4.2
47477	508	2.960	3.050	-3.0	48441	503	.070	.072	-2.8	48600	508	49.400	50.500	-2.2
47477	509	2.040	2.130	-4.2	48441	504	.096	.095	1.1	48600	509	32.200	33.500	-3.9
47477	510	2.020	2.040	-1.0	48441	505	.083	.085	-2.4	48600	510	34.900	35.000	-0.3
47478	501	4.560	4.650	-1.9	48441	506	.052	.052	0.0	48636	501	.590	.630	-6.3
47478	502	2.520	2.580	-2.3	48441	507	.076	.078	-2.6	48636	502	.770	.830	-7.2
47478	503	3.190	3.390	-5.9	48441	508	.118	.118	0.0	48636	503	.590	.630	-6.3
47478	504	3.030	3.100	-2.3	48441	509	.074	.075	-1.3	48636	504	.800	.860	-7.0
47478	505	2.170	2.280	-4.8	48441	510	.062	.060	3.3	48636	505	.440	.470	-6.4
47478	506	1.960	2.020	-3.0	48557	501	9.680	9.560	1.3	48636	506	.940	1.020	-7.8
47478	507	4.470	4.700	-4.9	48557	502	8.870	8.840	0.3	48636	507	.680	.740	-8.1
47478	508	3.110	3.210	-3.1	48557	503	7.030	7.240	-2.9	48636	508	.680	.730	-6.8
47478	509	2.140	2.240	-4.5	48557	504	9.570	9.470	1.1	48636	509	.730	.780	-6.4
47478	510	2.120	2.140	-0.9	48557	505	8.300	8.460	-1.9	48636	510	.720	.770	-6.5
48039	501	62.100	59.300	4.7	48557	506	5.190	5.180	0.2	48637	501	7.400	7.310	1.2
48039	502	25.100	24.200	3.7	48557	507	7.640	7.790	-1.9	48637	502	6.780	6.750	0.4
48039	503	25.700	25.700	0.0	48557	508	11.800	11.800	0.0	48637	503	5.370	5.530	-2.9
48039	504	46.700	44.600	4.7	48557	509	7.400	7.520	-1.6	48637	504	7.320	7.240	1.1
48039	505	28.400	28.000	1.4	48557	510	6.170	6.030	2.3	48637	505	6.340	6.470	-2.0

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48637	506	3.970	3.960	0.3	49005	501	.125	.133	-6.0	49183	506	9.630	9.300	3.5
48637	507	5.840	5.950	-1.8	49005	502	.106	.113	-6.2	49183	507	11.700	11.600	0.9
48637	508	9.040	9.040	0.0	49005	503	.122	.130	-6.2	49183	508	28.400	27.500	3.3
48637	509	5.650	5.750	-1.7	49005	504	.166	.177	-6.2	49183	509	11.000	10.900	0.9
48637	510	4.720	4.610	2.4	49005	505	.107	.114	-6.1	49183	510	9.130	8.630	5.8
48638	501	3.670	3.630	1.1	49005	506	.109	.117	-6.8	49184	501	52.200	49.800	4.8
48638	502	3.370	3.350	0.6	49005	507	.137	.146	-6.2	49184	502	21.100	20.300	3.9
48638	503	2.660	2.750	-3.3	49005	508	.123	.130	-5.4	49184	503	21.600	21.600	0.0
48638	504	3.630	3.590	1.1	49005	509	.127	.134	-5.2	49184	504	39.200	37.500	4.5
48638	505	3.150	3.210	-1.9	49005	510	.101	.107	-5.6	49184	505	23.800	23.500	1.3
48638	506	1.970	1.970	0.0	49111	501	1.430	1.410	1.4	49184	506	20.300	19.600	3.6
48638	507	2.900	2.960	-2.0	49111	502	2.890	2.880	0.3	49184	507	24.800	24.400	1.6
48638	508	4.490	4.480	0.2	49111	503	1.520	1.580	-3.8	49184	508	60.000	58.000	3.4
48638	509	2.810	2.850	-1.4	49111	504	1.580	1.570	0.6	49184	509	23.300	22.900	1.7
48638	510	2.340	2.290	2.2	49111	505	1.210	1.230	-1.6	49184	510	19.300	18.200	6.0
48808	501	.940	.930	1.1	49111	506	1.310	1.310	0.0	49185	501	47.500	45.400	4.6
48808	502	1.890	1.880	0.5	49111	507	.850	.870	-2.3	49185	502	19.200	18.500	3.8
48808	503	1.000	1.030	-2.9	49111	508	1.720	1.720	0.0	49185	503	19.700	19.600	0.5
48808	504	1.030	1.030	0.0	49111	509	1.650	1.680	-1.8	49185	504	35.700	34.200	4.4
48808	505	.790	.800	-1.2	49111	510	.850	.830	2.4	49185	505	21.700	21.400	1.4
48808	506	.860	.860	0.0	49181	501	20.300	19.400	4.6	49185	506	18.500	17.900	3.4
48808	507	.560	.570	-1.8	49181	502	8.210	7.900	3.9	49185	507	22.500	22.200	1.4
48808	508	1.130	1.130	0.0	49181	503	8.400	8.390	0.1	49185	508	54.600	52.800	3.4
48808	509	1.080	1.100	-1.8	49181	504	15.200	14.600	4.1	49185	509	21.200	20.800	1.9
48808	510	.560	.550	1.8	49181	505	9.270	9.140	1.4	49185	510	17.500	16.600	5.4
48925	501	177.000	175.000	1.1	49181	506	7.890	7.630	3.4	49239	501	.115	.126	-8.7
48925	502	162.000	162.000	0.0	49181	507	9.620	9.500	1.3	49239	502	.088	.096	-8.3
48925	503	128.000	132.000	-3.0	49181	508	23.300	22.500	3.6	49239	503	.112	.122	-8.2
48925	504	175.000	173.000	1.2	49181	509	9.040	8.900	1.6	49239	504	.063	.069	-8.7
48925	505	152.000	155.000	-1.9	49181	510	7.480	7.070	5.8	49239	505	.091	.100	-9.0
48925	506	95.000	94.800	0.2	49183	501	24.700	23.600	4.7	49239	506	.081	.089	-9.0
48925	507	140.000	142.000	-1.4	49183	502	10.000	9.640	3.7	49239	507	.084	.091	-7.7
48925	508	216.000	216.000	0.0	49183	503	10.200	10.200	0.0	49239	508	.097	.106	-8.5
48925	509	135.000	138.000	-2.2	49183	504	18.600	17.800	4.5	49239	509	.100	.108	-7.4
48925	510	113.000	110.000	2.7	49183	505	11.300	11.100	1.8	49239	510	.121	.132	-8.3

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49292	501	1.480	1.420	4.2	49618	506	.114	.113	0.9	49802	501	15.100	14.400	4.9
49292	502	.600	.580	3.4	49618	507	.103	.105	-1.9	49802	502	6.110	5.880	3.9
49292	503	.610	.610	0.0	49618	508	.128	.127	0.8	49802	503	6.250	6.240	0.2
49292	504	1.120	1.070	4.7	49618	509	.101	.102	-1.0	49802	504	11.300	10.900	3.7
49292	505	.680	.670	1.5	49618	510	.145	.142	2.1	49802	505	6.890	6.800	1.3
49292	506	.580	.560	3.6	49619	501	.290	.290	0.0	49802	506	5.870	5.680	3.3
49292	507	.700	.690	1.4	49619	502	.141	.140	0.7	49802	507	7.160	7.070	1.3
49292	508	1.710	1.650	3.6	49619	503	.176	.182	-3.3	49802	508	17.300	16.800	3.0
49292	509	.660	.650	1.5	49619	504	.187	.184	1.6	49802	509	6.730	6.620	1.7
49292	510	.550	.520	5.8	49619	505	.155	.158	-1.9	49802	510	5.570	5.260	5.9
49333	501	10.900	10.400	4.8	49619	506	.214	.213	0.5	49803	501	26.700	25.500	4.7
49333	502	4.400	4.240	3.8	49619	507	.193	.198	-2.5	49803	502	10.800	10.400	3.8
49333	503	4.510	4.500	0.2	49619	508	.240	.240	0.0	49803	503	11.100	11.000	0.9
49333	504	8.180	7.830	4.5	49619	509	.189	.192	-1.6	49803	504	20.100	19.200	4.7
49333	505	4.970	4.910	1.2	49619	510	.270	.270	0.0	49803	505	12.200	12.000	1.7
49333	506	4.240	4.090	3.7	49763	501	1.910	1.890	1.1	49803	506	10.400	10.000	4.0
49333	507	5.160	5.100	1.2	49763	502	.920	.910	1.1	49803	507	12.700	12.500	1.6
49333	508	12.500	12.100	3.3	49763	503	1.140	1.180	-3.4	49803	508	30.700	29.700	3.4
49333	509	4.850	4.770	1.7	49763	504	1.210	1.200	0.8	49803	509	11.900	11.700	1.7
49333	510	4.020	3.800	5.8	49763	505	1.000	1.020	-2.0	49803	510	9.860	9.320	5.8
49617	501	.186	.184	1.1	49763	506	1.390	1.390	0.0	49840	501	.760	.810	-6.2
49617	502	.089	.089	0.0	49763	507	1.260	1.280	-1.6	49840	502	.640	.680	-5.9
49617	503	.111	.115	-3.5	49763	508	1.560	1.560	0.0	49840	503	.740	.790	-6.3
49617	504	.118	.117	0.9	49763	509	1.230	1.250	-1.6	49840	504	1.000	1.070	-6.5
49617	505	.098	.100	-2.0	49763	510	1.770	1.740	1.7	49840	505	.650	.690	-5.8
49617	506	.135	.135	0.0	49801	501	170.000	163.000	4.3	49840	506	.660	.710	-7.0
49617	507	.122	.125	-2.4	49801	502	68.900	66.300	3.9	49840	507	.830	.880	-5.7
49617	508	.152	.152	0.0	49801	503	70.500	70.400	0.1	49840	508	.750	.790	-5.1
49617	509	.120	.122	-1.6	49801	504	128.000	122.000	4.9	49840	509	.770	.810	-4.9
49617	510	.173	.169	2.4	49801	505	77.700	76.700	1.3	49840	510	.610	.650	-6.2
49618	501	.156	.154	1.3	49801	506	66.200	64.000	3.4	49870	501	74.000	73.100	1.2
49618	502	.075	.074	1.4	49801	507	80.700	79.700	1.3	49870	502	67.800	67.500	0.4
49618	503	.094	.097	-3.1	49801	508	196.000	189.000	3.7	49870	503	53.700	55.400	-3.1
49618	504	.099	.098	1.0	49801	509	75.900	74.700	1.6	49870	504	73.200	72.400	1.1
49618	505	.082	.084	-2.4	49801	510	62.800	59.300	5.9	49870	505	63.400	64.700	-2.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
49870	506	39.700	39.600	0.3	50015	501	.074	.082	-9.8	50019	506	.023	.025	-8.0
49870	507	58.400	59.600	-2.0	50015	502	.089	.097	-8.2	50019	507	.034	.038	-10.5
49870	508	90.400	90.400	0.0	50015	503	.092	.100	-8.0	50019	508	.033	.036	-8.3
49870	509	56.600	57.500	-1.6	50015	504	.041	.046	-10.9	50019	509	.030	.033	-9.1
49870	510	47.200	46.100	2.4	50015	505	.107	.118	-9.3	50019	510	.029	.032	-9.4
50010	501	.114	.126	-9.5	50015	506	.056	.061	-8.2	50045	501	.129	.143	-9.8
50010	502	.137	.149	-8.1	50015	507	.083	.093	-10.8	50045	502	.155	.168	-7.7
50010	503	.141	.154	-8.4	50015	508	.080	.090	-11.1	50045	503	.160	.174	-8.0
50010	504	.064	.071	-9.9	50015	509	.074	.082	-9.8	50045	504	.072	.081	-11.1
50010	505	.164	.182	-9.9	50015	510	.071	.079	-10.1	50045	505	.186	.206	-9.7
50010	506	.086	.093	-7.5	50017	501	.056	.063	-11.1	50045	506	.097	.105	-7.6
50010	507	.127	.143	-11.2	50017	502	.068	.074	-8.1	50045	507	.144	.162	-11.1
50010	508	.123	.138	-10.9	50017	503	.070	.076	-7.9	50045	508	.140	.156	-10.3
50010	509	.114	.127	-10.2	50017	504	.031	.035	-11.4	50045	509	.129	.143	-9.8
50010	510	.109	.121	-9.9	50017	505	.081	.090	-10.0	50045	510	.124	.137	-9.5
50011	501	.032	.035	-8.6	50017	506	.043	.046	-6.5	50047	501	.014	.016	-12.5
50011	502	.043	.046	-6.5	50017	507	.063	.071	-11.3	50047	502	.017	.019	-10.5
50011	503	.032	.035	-8.6	50017	508	.061	.068	-10.3	50047	503	.018	.020	-10.0
50011	504	.044	.048	-8.3	50017	509	.057	.063	-9.5	50047	504	.008	.009	-11.1
50011	505	.024	.026	-7.7	50017	510	.054	.060	-10.0	50047	505	.021	.023	-8.7
50011	506	.052	.056	-7.1	50018	501	.030	.032	-6.3	50047	506	.011	.012	-8.3
50011	507	.038	.041	-7.3	50018	502	.039	.042	-7.1	50047	507	.016	.018	-11.1
50011	508	.037	.041	-9.8	50018	503	.030	.032	-6.3	50047	508	.016	.018	-11.1
50011	509	.040	.044	-9.1	50018	504	.040	.044	-9.1	50047	509	.015	.016	-6.3
50011	510	.040	.043	-7.0	50018	505	.022	.024	-8.3	50047	510	.014	.015	-6.7
50012	501	.042	.047	-10.6	50018	506	.048	.051	-5.9	51001	501	.020	.022	-9.1
50012	502	.051	.055	-7.3	50018	507	.034	.037	-8.1	51001	502	.027	.028	-3.6
50012	503	.052	.057	-8.8	50018	508	.034	.037	-8.1	51001	503	.020	.022	-9.1
50012	504	.023	.026	-11.5	50018	509	.037	.040	-7.5	51001	504	.027	.030	-10.0
50012	505	.061	.067	-9.0	50018	510	.037	.039	-5.1	51001	505	.015	.016	-6.3
50012	506	.032	.034	-5.9	50019	501	.030	.033	-9.1	51001	506	.032	.035	-8.6
50012	507	.047	.053	-11.3	50019	502	.036	.039	-7.7	51001	507	.023	.025	-8.0
50012	508	.046	.051	-9.8	50019	503	.037	.041	-9.8	51001	508	.023	.025	-8.0
50012	509	.042	.047	-10.6	50019	504	.017	.019	-10.5	51001	509	.025	.027	-7.4
50012	510	.040	.045	-11.1	50019	505	.043	.048	-10.4	51001	510	.025	.026	-3.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51005	501	.004	.004	0.0	51205	506	.045	.048	-6.3	51221	501	.067	.072	-6.9
51005	502	.005	.006	-16.7	51205	507	.066	.075	-12.0	51221	502	.088	.095	-7.4
51005	503	.004	.004	0.0	51205	508	.064	.072	-11.1	51221	503	.067	.072	-6.9
51005	504	.006	.006	0.0	51205	509	.059	.066	-10.6	51221	504	.091	.099	-8.1
51005	505	.003	.003	0.0	51205	510	.057	.063	-9.5	51221	505	.050	.054	-7.4
51005	506	.007	.007	0.0	51206	501	.009	.010	-10.0	51221	506	.108	.116	-6.9
51005	507	.005	.005	0.0	51206	502	.011	.012	-8.3	51221	507	.078	.084	-7.1
51005	508	.005	.005	0.0	51206	503	.011	.013	-15.4	51221	508	.077	.083	-7.2
51005	509	.005	.006	-16.7	51206	504	.005	.006	-16.7	51221	509	.083	.090	-7.8
51005	510	.005	.005	0.0	51206	505	.013	.015	-13.3	51221	510	.083	.088	-5.7
51116	501	.051	.055	-7.3	51206	506	.007	.008	-12.5	51222	501	.081	.088	-8.0
51116	502	.067	.072	-6.9	51206	507	.010	.012	-16.7	51222	502	.108	.115	-6.1
51116	503	.051	.055	-7.3	51206	508	.010	.011	-9.1	51222	503	.082	.088	-6.8
51116	504	.069	.075	-8.0	51206	509	.009	.010	-10.0	51222	504	.111	.120	-7.5
51116	505	.038	.041	-7.3	51206	510	.009	.010	-10.0	51222	505	.061	.066	-7.6
51116	506	.082	.088	-6.8	51210	501	.035	.038	-7.9	51222	506	.131	.142	-7.7
51116	507	.059	.064	-7.8	51210	502	.046	.050	-8.0	51222	507	.095	.103	-7.8
51116	508	.059	.063	-6.3	51210	503	.035	.038	-7.9	51222	508	.094	.101	-6.9
51116	509	.063	.068	-7.4	51210	504	.048	.052	-7.7	51222	509	.101	.109	-7.3
51116	510	.063	.067	-6.0	51210	505	.026	.028	-7.1	51222	510	.101	.107	-5.6
51201	501	.019	.022	-13.6	51210	506	.057	.061	-6.6	51224	501	.085	.092	-7.6
51201	502	.023	.025	-8.0	51210	507	.041	.044	-6.8	51224	502	.113	.121	-6.6
51201	503	.024	.026	-7.7	51210	508	.041	.044	-6.8	51224	503	.085	.092	-7.6
51201	504	.011	.012	-8.3	51210	509	.044	.047	-6.4	51224	504	.116	.126	-7.9
51201	505	.028	.031	-9.7	51210	510	.043	.046	-6.5	51224	505	.064	.069	-7.2
51201	506	.015	.016	-6.3	51220	501	.120	.130	-7.7	51224	506	.138	.149	-7.4
51201	507	.022	.024	-8.3	51220	502	.159	.171	-7.0	51224	507	.099	.107	-7.5
51201	508	.021	.024	-12.5	51220	503	.121	.130	-6.9	51224	508	.099	.106	-6.6
51201	509	.020	.022	-9.1	51220	504	.164	.177	-7.3	51224	509	.106	.114	-7.0
51201	510	.019	.021	-9.5	51220	505	.091	.097	-6.2	51224	510	.106	.112	-5.4
51205	501	.059	.066	-10.6	51220	506	.194	.210	-7.6	51230	501	.015	.016	-6.3
51205	502	.071	.077	-7.8	51220	507	.140	.152	-7.9	51230	502	.019	.021	-9.5
51205	503	.073	.080	-8.7	51220	508	.139	.149	-6.7	51230	503	.015	.016	-6.3
51205	504	.033	.037	-10.8	51220	509	.149	.161	-7.5	51230	504	.020	.021	-4.8
51205	505	.085	.095	-10.5	51220	510	.149	.159	-6.3	51230	505	.011	.012	-8.3

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LOSS COST % CHANGE BY CLASS

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51230	506	.023	.025	-8.0	51251	501	.020	.022	-9.1	51254	506	.014	.015	-6.7
51230	507	.017	.018	-5.6	51251	502	.024	.026	-7.7	51254	507	.021	.024	-12.5
51230	508	.017	.018	-5.6	51251	503	.025	.027	-7.4	51254	508	.020	.023	-13.0
51230	509	.018	.019	-5.3	51251	504	.011	.013	-15.4	51254	509	.019	.021	-9.5
51230	510	.018	.019	-5.3	51251	505	.029	.032	-9.4	51254	510	.018	.020	-10.0
51240	501	.234	.260	-10.0	51251	506	.015	.016	-6.3	51255	501	.235	.250	-6.0
51240	502	.280	.310	-9.7	51251	507	.022	.025	-12.0	51255	502	.310	.330	-6.1
51240	503	.290	.320	-9.4	51251	508	.022	.024	-8.3	51255	503	.235	.250	-6.0
51240	504	.131	.147	-10.9	51251	509	.020	.022	-9.1	51255	504	.320	.350	-8.6
51240	505	.340	.370	-8.1	51251	510	.019	.021	-9.5	51255	505	.177	.189	-6.3
51240	506	.177	.191	-7.3	51252	501	.070	.078	-10.3	51255	506	.380	.410	-7.3
51240	507	.260	.290	-10.3	51252	502	.085	.092	-7.6	51255	507	.270	.300	-10.0
51240	508	.250	.280	-10.7	51252	503	.087	.096	-9.4	51255	508	.270	.290	-6.9
51240	509	.235	.260	-9.6	51252	504	.039	.044	-11.4	51255	509	.290	.310	-6.5
51240	510	.225	.249	-9.6	51252	505	.102	.113	-9.7	51255	510	.290	.310	-6.5
51241	501	.690	.770	-10.4	51252	506	.053	.058	-8.6	51300	501	.081	.087	-6.9
51241	502	.840	.910	-7.7	51252	507	.079	.089	-11.2	51300	502	.043	.046	-6.5
51241	503	.860	.940	-8.5	51252	508	.077	.085	-9.4	51300	503	.052	.055	-5.5
51241	504	.390	.440	-11.4	51252	509	.071	.079	-10.1	51300	504	.034	.037	-8.1
51241	505	1.000	1.110	-9.9	51252	510	.068	.075	-9.3	51300	505	.037	.040	-7.5
51241	506	.530	.570	-7.0	51253	501	.060	.067	-10.4	51300	506	.072	.077	-6.5
51241	507	.780	.870	-10.3	51253	502	.072	.079	-8.9	51300	507	.052	.055	-5.5
51241	508	.750	.840	-10.7	51253	503	.075	.082	-8.5	51300	508	.062	.066	-6.1
51241	509	.700	.770	-9.1	51253	504	.034	.038	-10.5	51300	509	.056	.060	-6.7
51241	510	.670	.740	-9.5	51253	505	.087	.096	-9.4	51300	510	.024	.026	-7.7
51250	501	.093	.100	-7.0	51253	506	.046	.049	-6.1	51305	501	.081	.087	-6.9
51250	502	.122	.131	-6.9	51253	507	.067	.076	-11.8	51305	502	.043	.046	-6.5
51250	503	.093	.100	-7.0	51253	508	.065	.073	-11.0	51305	503	.052	.055	-5.5
51250	504	.126	.136	-7.4	51253	509	.060	.067	-10.4	51305	504	.034	.037	-8.1
51250	505	.070	.075	-6.7	51253	510	.058	.064	-9.4	51305	505	.037	.040	-7.5
51250	506	.149	.161	-7.5	51254	501	.019	.021	-9.5	51305	506	.072	.077	-6.5
51250	507	.108	.117	-7.7	51254	502	.023	.025	-8.0	51305	507	.052	.055	-5.5
51250	508	.107	.115	-7.0	51254	503	.023	.025	-8.0	51305	508	.062	.066	-6.1
51250	509	.115	.124	-7.3	51254	504	.010	.012	-16.7	51305	509	.056	.060	-6.7
51250	510	.115	.122	-5.7	51254	505	.027	.030	-10.0	51305	510	.024	.026	-7.7

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51315	501	.075	.082	-8.5	51340	506	.015	.016	-6.3	51355	501	.113	.122	-7.4
51315	502	.057	.063	-9.5	51340	507	.021	.024	-12.5	51355	502	.061	.065	-6.2
51315	503	.073	.079	-7.6	51340	508	.021	.023	-8.7	51355	503	.073	.078	-6.4
51315	504	.041	.045	-8.9	51340	509	.019	.021	-9.5	51355	504	.048	.052	-7.7
51315	505	.059	.065	-9.2	51340	510	.018	.020	-10.0	51355	505	.053	.056	-5.4
51315	506	.053	.058	-8.6	51350	501	.136	.146	-6.8	51355	506	.101	.109	-7.3
51315	507	.054	.059	-8.5	51350	502	.073	.077	-5.2	51355	507	.073	.078	-6.4
51315	508	.063	.069	-8.7	51350	503	.087	.093	-6.5	51355	508	.088	.093	-5.4
51315	509	.065	.070	-7.1	51350	504	.057	.062	-8.1	51355	509	.079	.085	-7.1
51315	510	.078	.085	-8.2	51350	505	.063	.067	-6.0	51355	510	.034	.036	-5.6
51330	501	.036	.039	-7.7	51350	506	.121	.130	-6.9	51356	501	.122	.131	-6.9
51330	502	.047	.051	-7.8	51350	507	.087	.093	-6.5	51356	502	.066	.070	-5.7
51330	503	.036	.039	-7.7	51350	508	.105	.112	-6.2	51356	503	.079	.084	-6.0
51330	504	.049	.053	-7.5	51350	509	.095	.101	-5.9	51356	504	.051	.056	-8.9
51330	505	.027	.029	-6.9	51350	510	.040	.043	-7.0	51356	505	.057	.060	-5.0
51330	506	.058	.062	-6.5	51351	501	.121	.130	-6.9	51356	506	.109	.117	-6.8
51330	507	.042	.045	-6.7	51351	502	.065	.069	-5.8	51356	507	.078	.084	-7.1
51330	508	.041	.044	-6.8	51351	503	.078	.083	-6.0	51356	508	.094	.101	-6.9
51330	509	.044	.048	-8.3	51351	504	.051	.055	-7.3	51356	509	.085	.091	-6.6
51330	510	.044	.047	-6.4	51351	505	.056	.060	-6.7	51356	510	.036	.039	-7.7
51333	501	.012	.013	-7.7	51351	506	.108	.116	-6.9	51357	501	.106	.116	-8.6
51333	502	.015	.017	-11.8	51351	507	.078	.083	-6.0	51357	502	.081	.089	-9.0
51333	503	.012	.013	-7.7	51351	508	.094	.100	-6.0	51357	503	.103	.113	-8.8
51333	504	.016	.017	-5.9	51351	509	.085	.091	-6.6	51357	504	.058	.064	-9.4
51333	505	.009	.009	0.0	51351	510	.036	.038	-5.3	51357	505	.084	.092	-8.7
51333	506	.019	.020	-5.0	51352	501	.167	.179	-6.7	51357	506	.075	.082	-8.5
51333	507	.014	.015	-6.7	51352	502	.090	.095	-5.3	51357	507	.077	.084	-8.3
51333	508	.014	.015	-6.7	51352	503	.107	.114	-6.1	51357	508	.089	.097	-8.2
51333	509	.015	.016	-6.3	51352	504	.070	.076	-7.9	51357	509	.092	.100	-8.0
51333	510	.014	.015	-6.7	51352	505	.077	.082	-6.1	51357	510	.111	.121	-8.3
51340	501	.019	.021	-9.5	51352	506	.149	.159	-6.3	51358	501	.260	.280	-7.1
51340	502	.023	.025	-8.0	51352	507	.107	.114	-6.1	51358	502	.196	.214	-8.4
51340	503	.024	.026	-7.7	51352	508	.129	.137	-5.8	51358	503	.249	.270	-7.8
51340	504	.011	.012	-8.3	51352	509	.116	.125	-7.2	51358	504	.140	.154	-9.1
51340	505	.028	.031	-9.7	51352	510	.049	.053	-7.5	51358	505	.202	.221	-8.6

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STATE: 34 - OHIO  
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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	506	.181	.198	-8.6	51400	501	.084	.090	-6.7	51516	506	.048	.052	-7.7
51358	507	.186	.203	-8.4	51400	502	.111	.119	-6.7	51516	507	.060	.064	-6.2
51358	508	.215	.234	-8.1	51400	503	.084	.091	-7.7	51516	508	.054	.057	-5.3
51358	509	.221	.240	-7.9	51400	504	.114	.123	-7.3	51516	509	.056	.059	-5.1
51358	510	.270	.290	-6.9	51400	505	.063	.067	-6.0	51516	510	.044	.047	-6.4
51359	501	.225	.246	-8.5	51400	506	.135	.146	-7.5	51517	501	.063	.067	-6.0
51359	502	.172	.188	-8.5	51400	507	.098	.105	-6.7	51517	502	.053	.056	-5.4
51359	503	.218	.238	-8.4	51400	508	.097	.104	-6.7	51517	503	.061	.065	-6.2
51359	504	.123	.135	-8.9	51400	509	.104	.112	-7.1	51517	504	.083	.088	-5.7
51359	505	.177	.194	-8.8	51400	510	.103	.110	-6.4	51517	505	.054	.057	-5.3
51359	506	.159	.174	-8.6	51401	501	.123	.133	-7.5	51517	506	.055	.058	-5.2
51359	507	.163	.178	-8.4	51401	502	.163	.175	-6.9	51517	507	.068	.073	-6.8
51359	508	.189	.206	-8.3	51401	503	.123	.133	-7.5	51517	508	.061	.065	-6.2
51359	509	.194	.211	-8.1	51401	504	.168	.181	-7.2	51517	509	.063	.067	-6.0
51359	510	.235	.260	-9.6	51401	505	.093	.099	-6.1	51517	510	.050	.053	-5.7
51370	501	.228	.250	-8.8	51401	506	.199	.215	-7.4	51550	501	.053	.059	-10.2
51370	502	.270	.300	-10.0	51401	507	.144	.155	-7.1	51550	502	.064	.070	-8.6
51370	503	.280	.310	-9.7	51401	508	.143	.153	-6.5	51550	503	.066	.072	-8.3
51370	504	.128	.143	-10.5	51401	509	.153	.165	-7.3	51550	504	.030	.034	-11.8
51370	505	.330	.360	-8.3	51401	510	.152	.162	-6.2	51550	505	.077	.085	-9.4
51370	506	.173	.187	-7.5	51500	501	.043	.048	-10.4	51550	506	.040	.044	-9.1
51370	507	.260	.290	-10.3	51500	502	.052	.056	-7.1	51550	507	.060	.067	-10.4
51370	508	.248	.280	-11.4	51500	503	.054	.059	-8.5	51550	508	.058	.065	-10.8
51370	509	.229	.250	-8.4	51500	504	.024	.027	-11.1	51550	509	.054	.059	-8.5
51370	510	.220	.243	-9.5	51500	505	.062	.069	-10.1	51550	510	.051	.057	-10.5
51380	501	.023	.025	-8.0	51500	506	.033	.035	-5.7	51551	501	.019	.021	-9.5
51380	502	.027	.030	-10.0	51500	507	.048	.054	-11.1	51551	502	.022	.024	-8.3
51380	503	.028	.031	-9.7	51500	508	.047	.052	-9.6	51551	503	.023	.025	-8.0
51380	504	.013	.014	-7.1	51500	509	.043	.048	-10.4	51551	504	.010	.012	-16.7
51380	505	.033	.036	-8.3	51500	510	.042	.046	-8.7	51551	505	.027	.030	-10.0
51380	506	.017	.019	-10.5	51516	501	.055	.059	-6.8	51551	506	.014	.015	-6.7
51380	507	.026	.029	-10.3	51516	502	.047	.050	-6.0	51551	507	.021	.023	-8.7
51380	508	.025	.028	-10.7	51516	503	.054	.057	-5.3	51551	508	.020	.022	-9.1
51380	509	.023	.025	-8.0	51516	504	.073	.078	-6.4	51551	509	.019	.021	-9.5
51380	510	.022	.024	-8.3	51516	505	.047	.050	-6.0	51551	510	.018	.020	-10.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51552	501	.032	.036	-11.1	51575	506	.032	.035	-8.6	51625	501	.018	.020	-10.0
51552	502	.039	.042	-7.1	51575	507	.023	.025	-8.0	51625	502	.024	.026	-7.7
51552	503	.040	.044	-9.1	51575	508	.028	.030	-6.7	51625	503	.018	.020	-10.0
51552	504	.018	.020	-10.0	51575	509	.025	.027	-7.4	51625	504	.025	.027	-7.4
51552	505	.046	.051	-9.8	51575	510	.011	.012	-8.3	51625	505	.014	.015	-6.7
51552	506	.024	.026	-7.7	51576	501	.103	.114	-9.6	51625	506	.030	.032	-6.3
51552	507	.036	.040	-10.0	51576	502	.124	.134	-7.5	51625	507	.021	.023	-8.7
51552	508	.035	.039	-10.3	51576	503	.127	.139	-8.6	51625	508	.021	.023	-8.7
51552	509	.032	.036	-11.1	51576	504	.057	.064	-10.9	51625	509	.023	.025	-8.0
51552	510	.031	.034	-8.8	51576	505	.148	.164	-9.8	51625	510	.023	.024	-4.2
51553	501	.057	.064	-10.9	51576	506	.078	.084	-7.1	51666	501	.058	.062	-6.5
51553	502	.069	.075	-8.0	51576	507	.115	.129	-10.9	51666	502	.031	.033	-6.1
51553	503	.071	.078	-9.0	51576	508	.111	.124	-10.5	51666	503	.037	.039	-5.1
51553	504	.032	.036	-11.1	51576	509	.103	.114	-9.6	51666	504	.024	.026	-7.7
51553	505	.083	.091	-8.8	51576	510	.099	.109	-9.2	51666	505	.027	.028	-3.6
51553	506	.043	.047	-8.5	51600	501	.070	.078	-10.3	51666	506	.051	.055	-7.3
51553	507	.064	.072	-11.1	51600	502	.084	.091	-7.7	51666	507	.037	.039	-5.1
51553	508	.062	.069	-10.1	51600	503	.087	.095	-8.4	51666	508	.045	.047	-4.3
51553	509	.057	.064	-10.9	51600	504	.039	.044	-11.4	51666	509	.040	.043	-7.0
51553	510	.055	.061	-9.8	51600	505	.101	.112	-9.8	51666	510	.017	.018	-5.6
51554	501	.005	.006	-16.7	51600	506	.053	.057	-7.0	51702	501	.055	.060	-8.3
51554	502	.007	.007	0.0	51600	507	.078	.088	-11.4	51702	502	.073	.078	-6.4
51554	503	.007	.007	0.0	51600	508	.076	.085	-10.6	51702	503	.055	.060	-8.3
51554	504	.003	.003	0.0	51600	509	.070	.078	-10.3	51702	504	.075	.081	-7.4
51554	505	.008	.009	-11.1	51600	510	.067	.074	-9.5	51702	505	.042	.045	-6.7
51554	506	.004	.004	0.0	51613	501	.046	.051	-9.8	51702	506	.089	.096	-7.3
51554	507	.006	.007	-14.3	51613	502	.056	.060	-6.7	51702	507	.064	.070	-8.6
51554	508	.006	.007	-14.3	51613	503	.057	.063	-9.5	51702	508	.064	.068	-5.9
51554	509	.005	.006	-16.7	51613	504	.026	.029	-10.3	51702	509	.068	.074	-8.1
51554	510	.005	.006	-16.7	51613	505	.067	.074	-9.5	51702	510	.068	.073	-6.8
51575	501	.036	.039	-7.7	51613	506	.035	.038	-7.9	51703	501	.023	.025	-8.0
51575	502	.020	.021	-4.8	51613	507	.052	.058	-10.3	51703	502	.030	.032	-6.3
51575	503	.023	.025	-8.0	51613	508	.050	.056	-10.7	51703	503	.023	.025	-8.0
51575	504	.015	.017	-11.8	51613	509	.046	.051	-9.8	51703	504	.031	.034	-8.8
51575	505	.017	.018	-5.6	51613	510	.044	.049	-10.2	51703	505	.017	.018	-5.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51703	506	.037	.040	-7.5	51767	501	.017	.018	-5.6	51796	506	.034	.036	-5.6
51703	507	.027	.029	-6.9	51767	502	.009	.010	-10.0	51796	507	.050	.056	-10.7
51703	508	.026	.028	-7.1	51767	503	.011	.012	-8.3	51796	508	.048	.054	-11.1
51703	509	.028	.031	-9.7	51767	504	.007	.008	-12.5	51796	509	.045	.049	-8.2
51703	510	.028	.030	-6.7	51767	505	.008	.008	0.0	51796	510	.043	.047	-8.5
51734	501	.043	.046	-6.5	51767	506	.015	.016	-6.3	51808	501	.157	.175	-10.3
51734	502	.057	.061	-6.6	51767	507	.011	.012	-8.3	51808	502	.190	.206	-7.8
51734	503	.043	.046	-6.5	51767	508	.013	.014	-7.1	51808	503	.195	.214	-8.9
51734	504	.059	.063	-6.3	51767	509	.012	.013	-7.7	51808	504	.088	.099	-11.1
51734	505	.032	.035	-8.6	51767	510	.005	.005	0.0	51808	505	.227	.250	-9.2
51734	506	.069	.075	-8.0	51777	501	.058	.063	-7.9	51808	506	.119	.129	-7.8
51734	507	.050	.054	-7.4	51777	502	.032	.033	-3.0	51808	507	.176	.198	-11.1
51734	508	.050	.053	-5.7	51777	503	.038	.040	-5.0	51808	508	.171	.191	-10.5
51734	509	.053	.057	-7.0	51777	504	.025	.027	-7.4	51808	509	.158	.176	-10.2
51734	510	.053	.057	-7.0	51777	505	.027	.029	-6.9	51808	510	.152	.168	-9.5
51741	501	.122	.135	-9.6	51777	506	.052	.056	-7.1	51809	501	.195	.217	-10.1
51741	502	.146	.159	-8.2	51777	507	.037	.040	-7.5	51809	502	.235	.260	-9.6
51741	503	.151	.165	-8.5	51777	508	.045	.048	-6.3	51809	503	.243	.270	-10.0
51741	504	.068	.076	-10.5	51777	509	.041	.044	-6.8	51809	504	.109	.123	-11.4
51741	505	.176	.194	-9.3	51777	510	.017	.019	-10.5	51809	505	.280	.310	-9.7
51741	506	.092	.100	-8.0	51790	501	.097	.105	-7.6	51809	506	.148	.160	-7.5
51741	507	.136	.153	-11.1	51790	502	.053	.056	-5.4	51809	507	.219	.246	-11.0
51741	508	.132	.147	-10.2	51790	503	.063	.067	-6.0	51809	508	.212	.237	-10.5
51741	509	.122	.135	-9.6	51790	504	.041	.044	-6.8	51809	509	.196	.218	-10.1
51741	510	.117	.130	-10.0	51790	505	.045	.048	-6.3	51809	510	.188	.208	-9.6
51752	501	.103	.114	-9.6	51790	506	.087	.093	-6.5	51833	501	.088	.094	-6.4
51752	502	.124	.134	-7.5	51790	507	.062	.067	-7.5	51833	502	.047	.050	-6.0
51752	503	.127	.139	-8.6	51790	508	.075	.080	-6.2	51833	503	.056	.060	-6.7
51752	504	.057	.064	-10.9	51790	509	.068	.073	-6.8	51833	504	.037	.040	-7.5
51752	505	.148	.164	-9.8	51790	510	.029	.031	-6.5	51833	505	.041	.043	-4.7
51752	506	.078	.084	-7.1	51796	501	.044	.049	-10.2	51833	506	.078	.084	-7.1
51752	507	.115	.129	-10.9	51796	502	.053	.058	-8.6	51833	507	.056	.060	-6.7
51752	508	.111	.124	-10.5	51796	503	.055	.060	-8.3	51833	508	.068	.072	-5.6
51752	509	.103	.114	-9.6	51796	504	.025	.028	-10.7	51833	509	.061	.066	-7.6
51752	510	.099	.109	-9.2	51796	505	.064	.071	-9.9	51833	510	.026	.028	-7.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51850	501	.086	.093	-7.5	51853	506	.089	.096	-7.3	51857	501	.122	.132	-7.6
51850	502	.114	.122	-6.6	51853	507	.064	.070	-8.6	51857	502	.161	.173	-6.9
51850	503	.087	.094	-7.4	51853	508	.064	.068	-5.9	51857	503	.122	.132	-7.6
51850	504	.118	.127	-7.1	51853	509	.068	.074	-8.1	51857	504	.167	.180	-7.2
51850	505	.065	.070	-7.1	51853	510	.068	.073	-6.8	51857	505	.092	.099	-7.1
51850	506	.139	.150	-7.3	51854	501	.124	.134	-7.5	51857	506	.197	.213	-7.5
51850	507	.101	.109	-7.3	51854	502	.164	.175	-6.3	51857	507	.142	.154	-7.8
51850	508	.100	.107	-6.5	51854	503	.124	.134	-7.5	51857	508	.141	.151	-6.6
51850	509	.107	.116	-7.8	51854	504	.169	.182	-7.1	51857	509	.151	.163	-7.4
51850	510	.107	.114	-6.1	51854	505	.093	.100	-7.0	51857	510	.151	.161	-6.2
51851	501	.059	.063	-6.3	51854	506	.200	.215	-7.0	51869	501	.052	.058	-10.3
51851	502	.077	.083	-7.2	51854	507	.144	.156	-7.7	51869	502	.063	.068	-7.4
51851	503	.059	.063	-6.3	51854	508	.143	.153	-6.5	51869	503	.065	.071	-8.5
51851	504	.080	.086	-7.0	51854	509	.153	.166	-7.8	51869	504	.029	.033	-12.1
51851	505	.044	.047	-6.4	51854	510	.153	.163	-6.1	51869	505	.075	.083	-9.6
51851	506	.094	.102	-7.8	51855	501	.130	.140	-7.1	51869	506	.040	.043	-7.0
51851	507	.068	.074	-8.1	51855	502	.172	.184	-6.5	51869	507	.058	.066	-12.1
51851	508	.068	.073	-6.8	51855	503	.130	.141	-7.8	51869	508	.057	.063	-9.5
51851	509	.073	.078	-6.4	51855	504	.177	.191	-7.3	51869	509	.052	.058	-10.3
51851	510	.072	.077	-6.5	51855	505	.098	.105	-6.7	51869	510	.050	.056	-10.7
51852	501	.137	.148	-7.4	51855	506	.209	.226	-7.5	51877	501	.290	.330	-12.1
51852	502	.181	.194	-6.7	51855	507	.151	.164	-7.9	51877	502	.350	.380	-7.9
51852	503	.137	.148	-7.4	51855	508	.150	.161	-6.8	51877	503	.360	.400	-10.0
51852	504	.187	.202	-7.4	51855	509	.161	.174	-7.5	51877	504	.164	.185	-11.4
51852	505	.103	.111	-7.2	51855	510	.161	.171	-5.8	51877	505	.420	.470	-10.6
51852	506	.221	.239	-7.5	51856	501	.071	.077	-7.8	51877	506	.223	.241	-7.5
51852	507	.160	.173	-7.5	51856	502	.094	.101	-6.9	51877	507	.330	.370	-10.8
51852	508	.159	.170	-6.5	51856	503	.071	.077	-7.8	51877	508	.320	.360	-11.1
51852	509	.170	.184	-7.6	51856	504	.097	.105	-7.6	51877	509	.300	.330	-9.1
51852	510	.170	.181	-6.1	51856	505	.054	.058	-6.9	51877	510	.280	.310	-9.7
51853	501	.055	.060	-8.3	51856	506	.115	.124	-7.3	51889	501	.048	.054	-11.1
51853	502	.073	.078	-6.4	51856	507	.083	.090	-7.8	51889	502	.058	.063	-7.9
51853	503	.055	.060	-8.3	51856	508	.083	.088	-5.7	51889	503	.060	.066	-9.1
51853	504	.075	.081	-7.4	51856	509	.088	.096	-8.3	51889	504	.027	.030	-10.0
51853	505	.042	.045	-6.7	51856	510	.088	.094	-6.4	51889	505	.070	.077	-9.1

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STATE: 34 - OHIO  
 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
51889	506	.037	.040	-7.5	51919	501	.049	.054	-9.3	51934	506	.041	.045	-8.9
51889	507	.054	.061	-11.5	51919	502	.059	.064	-7.8	51934	507	.061	.069	-11.6
51889	508	.053	.059	-10.2	51919	503	.061	.066	-7.6	51934	508	.059	.066	-10.6
51889	509	.049	.054	-9.3	51919	504	.027	.031	-12.9	51934	509	.055	.061	-9.8
51889	510	.047	.052	-9.6	51919	505	.070	.078	-10.3	51934	510	.052	.058	-10.3
51896	501	.023	.025	-8.0	51919	506	.037	.040	-7.5	51941	501	.049	.055	-10.9
51896	502	.027	.030	-10.0	51919	507	.055	.061	-9.8	51941	502	.060	.065	-7.7
51896	503	.028	.031	-9.7	51919	508	.053	.059	-10.2	51941	503	.061	.067	-9.0
51896	504	.013	.014	-7.1	51919	509	.049	.054	-9.3	51941	504	.028	.031	-9.7
51896	505	.033	.036	-8.3	51919	510	.047	.052	-9.6	51941	505	.071	.079	-10.1
51896	506	.017	.019	-10.5	51926	501	.050	.055	-9.1	51941	506	.037	.041	-9.8
51896	507	.025	.028	-10.7	51926	502	.060	.065	-7.7	51941	507	.055	.062	-11.3
51896	508	.025	.027	-7.4	51926	503	.062	.067	-7.5	51941	508	.054	.060	-10.0
51896	509	.023	.025	-8.0	51926	504	.028	.031	-9.7	51941	509	.050	.055	-9.1
51896	510	.022	.024	-8.3	51926	505	.072	.079	-8.9	51941	510	.048	.053	-9.4
51900	501	.066	.070	-5.7	51926	506	.038	.041	-7.3	51942	501	.079	.088	-10.2
51900	502	.035	.037	-5.4	51926	507	.056	.063	-11.1	51942	502	.095	.103	-7.8
51900	503	.042	.045	-6.7	51926	508	.054	.060	-10.0	51942	503	.098	.107	-8.4
51900	504	.028	.030	-6.7	51926	509	.050	.055	-9.1	51942	504	.044	.050	-12.0
51900	505	.030	.032	-6.3	51926	510	.048	.053	-9.4	51942	505	.114	.126	-9.5
51900	506	.058	.063	-7.9	51927	501	.027	.030	-10.0	51942	506	.060	.065	-7.7
51900	507	.042	.045	-6.7	51927	502	.032	.035	-8.6	51942	507	.088	.100	-12.0
51900	508	.051	.054	-5.6	51927	503	.033	.036	-8.3	51942	508	.086	.096	-10.4
51900	509	.046	.049	-6.1	51927	504	.015	.017	-11.8	51942	509	.079	.088	-10.2
51900	510	.019	.021	-9.5	51927	505	.039	.043	-9.3	51942	510	.076	.084	-9.5
51909	501	.078	.084	-7.1	51927	506	.020	.022	-9.1	51956	501	.213	.238	-10.5
51909	502	.103	.111	-7.2	51927	507	.030	.034	-11.8	51956	502	.260	.280	-7.1
51909	503	.078	.084	-7.1	51927	508	.029	.033	-12.1	51956	503	.260	.290	-10.3
51909	504	.106	.115	-7.8	51927	509	.027	.030	-10.0	51956	504	.119	.134	-11.2
51909	505	.059	.063	-6.3	51927	510	.026	.029	-10.3	51956	505	.310	.340	-8.8
51909	506	.126	.136	-7.4	51934	501	.054	.061	-11.5	51956	506	.162	.175	-7.4
51909	507	.091	.098	-7.1	51934	502	.066	.071	-7.0	51956	507	.239	.270	-11.5
51909	508	.090	.097	-7.2	51934	503	.068	.074	-8.1	51956	508	.232	.260	-10.8
51909	509	.097	.104	-6.7	51934	504	.030	.034	-11.8	51956	509	.215	.238	-9.7
51909	510	.097	.103	-5.8	51934	505	.079	.087	-9.2	51956	510	.206	.228	-9.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51957	501	.188	.209	-10.0	51960	506	.017	.019	-10.5	51986	501	.114	.126	-9.5
51957	502	.227	.246	-7.7	51960	507	.025	.028	-10.7	51986	502	.137	.149	-8.1
51957	503	.234	.260	-10.0	51960	508	.025	.027	-7.4	51986	503	.141	.154	-8.4
51957	504	.105	.118	-11.0	51960	509	.023	.025	-8.0	51986	504	.064	.071	-9.9
51957	505	.270	.300	-10.0	51960	510	.022	.024	-8.3	51986	505	.164	.182	-9.9
51957	506	.143	.154	-7.1	51970	501	.098	.109	-10.1	51986	506	.086	.093	-7.5
51957	507	.211	.237	-11.0	51970	502	.118	.129	-8.5	51986	507	.127	.143	-11.2
51957	508	.204	.228	-10.5	51970	503	.122	.133	-8.3	51986	508	.123	.138	-10.9
51957	509	.189	.210	-10.0	51970	504	.055	.062	-11.3	51986	509	.114	.127	-10.2
51957	510	.181	.201	-10.0	51970	505	.142	.157	-9.6	51986	510	.109	.121	-9.9
51958	501	.167	.186	-10.2	51970	506	.074	.080	-7.5	51999	501	.048	.053	-9.4
51958	502	.201	.219	-8.2	51970	507	.110	.124	-11.3	51999	502	.058	.063	-7.9
51958	503	.208	.227	-8.4	51970	508	.107	.119	-10.1	51999	503	.059	.065	-9.2
51958	504	.093	.105	-11.4	51970	509	.099	.110	-10.0	51999	504	.027	.030	-10.0
51958	505	.241	.270	-10.7	51970	510	.095	.105	-9.5	51999	505	.069	.077	-10.4
51958	506	.127	.137	-7.3	51982	501	.029	.032	-9.4	51999	506	.036	.039	-7.7
51958	507	.187	.211	-11.4	51982	502	.035	.038	-7.9	51999	507	.054	.060	-10.0
51958	508	.182	.203	-10.3	51982	503	.036	.039	-7.7	51999	508	.052	.058	-10.3
51958	509	.168	.186	-9.7	51982	504	.016	.018	-11.1	51999	509	.048	.053	-9.4
51958	510	.161	.178	-9.6	51982	505	.042	.046	-8.7	51999	510	.046	.051	-9.8
51959	501	.171	.191	-10.5	51982	506	.022	.024	-8.3	52002	501	.042	.047	-10.6
51959	502	.206	.224	-8.0	51982	507	.032	.036	-11.1	52002	502	.051	.055	-7.3
51959	503	.213	.232	-8.2	51982	508	.031	.035	-11.4	52002	503	.052	.057	-8.8
51959	504	.096	.108	-11.1	51982	509	.029	.032	-9.4	52002	504	.023	.026	-11.5
51959	505	.247	.270	-8.5	51982	510	.028	.031	-9.7	52002	505	.061	.067	-9.0
51959	506	.130	.140	-7.1	51985	501	.052	.055	-5.5	52002	506	.032	.034	-5.9
51959	507	.192	.216	-11.1	51985	502	.044	.046	-4.3	52002	507	.047	.053	-11.3
51959	508	.186	.208	-10.6	51985	503	.050	.054	-7.4	52002	508	.046	.051	-9.8
51959	509	.172	.191	-9.9	51985	504	.068	.073	-6.8	52002	509	.042	.047	-10.6
51959	510	.165	.183	-9.8	51985	505	.044	.047	-6.4	52002	510	.040	.045	-11.1
51960	501	.023	.025	-8.0	51985	506	.045	.048	-6.3	52075	501	.068	.073	-6.8
51960	502	.027	.030	-10.0	51985	507	.056	.060	-6.7	52075	502	.090	.096	-6.2
51960	503	.028	.031	-9.7	51985	508	.051	.054	-5.6	52075	503	.068	.074	-8.1
51960	504	.013	.014	-7.1	51985	509	.052	.055	-5.5	52075	504	.093	.100	-7.0
51960	505	.033	.036	-8.3	51985	510	.041	.044	-6.8	52075	505	.051	.055	-7.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52075	506	.110	.118	-6.8	52137	501	.027	.029	-6.9	52341	506	.027	.029	-6.9
52075	507	.079	.086	-8.1	52137	502	.035	.038	-7.9	52341	507	.020	.021	-4.8
52075	508	.079	.084	-6.0	52137	503	.027	.029	-6.9	52341	508	.019	.021	-9.5
52075	509	.084	.091	-7.7	52137	504	.037	.039	-5.1	52341	509	.021	.022	-4.5
52075	510	.084	.090	-6.7	52137	505	.020	.022	-9.1	52341	510	.021	.022	-4.5
52076	501	.082	.089	-7.9	52137	506	.043	.047	-8.5	52342	501	.049	.052	-5.8
52076	502	.108	.116	-6.9	52137	507	.031	.034	-8.8	52342	502	.064	.069	-7.2
52076	503	.082	.089	-7.9	52137	508	.031	.033	-6.1	52342	503	.049	.053	-7.5
52076	504	.112	.121	-7.4	52137	509	.033	.036	-8.3	52342	504	.066	.071	-7.0
52076	505	.062	.066	-6.1	52137	510	.033	.035	-5.7	52342	505	.037	.039	-5.1
52076	506	.132	.143	-7.7	52150	501	.260	.290	-10.3	52342	506	.078	.084	-7.1
52076	507	.096	.103	-6.8	52150	502	.310	.340	-8.8	52342	507	.057	.061	-6.6
52076	508	.095	.102	-6.9	52150	503	.320	.350	-8.6	52342	508	.056	.060	-6.7
52076	509	.102	.110	-7.3	52150	504	.145	.163	-11.0	52342	509	.060	.065	-7.7
52076	510	.101	.108	-6.5	52150	505	.370	.410	-9.8	52342	510	.060	.064	-6.2
52109	501	.011	.012	-8.3	52150	506	.196	.212	-7.5	52343	501	.030	.032	-6.3
52109	502	.013	.014	-7.1	52150	507	.290	.330	-12.1	52343	502	.039	.042	-7.1
52109	503	.013	.014	-7.1	52150	508	.280	.310	-9.7	52343	503	.030	.032	-6.3
52109	504	.006	.007	-14.3	52150	509	.260	.290	-10.3	52343	504	.040	.044	-9.1
52109	505	.015	.017	-11.8	52150	510	.250	.280	-10.7	52343	505	.022	.024	-8.3
52109	506	.008	.009	-11.1	52315	501	.076	.082	-7.3	52343	506	.048	.051	-5.9
52109	507	.012	.013	-7.7	52315	502	.041	.043	-4.7	52343	507	.034	.037	-8.1
52109	508	.012	.013	-7.7	52315	503	.049	.052	-5.8	52343	508	.034	.037	-8.1
52109	509	.011	.012	-8.3	52315	504	.032	.035	-8.6	52343	509	.037	.040	-7.5
52109	510	.010	.011	-9.1	52315	505	.035	.038	-7.9	52343	510	.037	.039	-5.1
52134	501	.141	.157	-10.2	52315	506	.068	.073	-6.8	52401	501	.091	.099	-8.1
52134	502	.170	.184	-7.6	52315	507	.049	.052	-5.8	52401	502	.121	.130	-6.9
52134	503	.175	.191	-8.4	52315	508	.059	.063	-6.3	52401	503	.092	.099	-7.1
52134	504	.079	.089	-11.2	52315	509	.053	.057	-7.0	52401	504	.125	.135	-7.4
52134	505	.203	.225	-9.8	52315	510	.023	.024	-4.2	52401	505	.069	.074	-6.8
52134	506	.107	.115	-7.0	52341	501	.017	.018	-5.6	52401	506	.147	.159	-7.5
52134	507	.157	.177	-11.3	52341	502	.022	.024	-8.3	52401	507	.107	.115	-7.0
52134	508	.153	.171	-10.5	52341	503	.017	.018	-5.6	52401	508	.106	.113	-6.2
52134	509	.141	.157	-10.2	52341	504	.023	.025	-8.0	52401	509	.113	.122	-7.4
52134	510	.136	.150	-9.3	52341	505	.013	.013	0.0	52401	510	.113	.121	-6.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52402	501	.011	.012	-8.3	52435	506	.046	.049	-6.1	52469	501	.022	.025	-12.0
52402	502	.013	.014	-7.1	52435	507	.067	.076	-11.8	52469	502	.027	.029	-6.9
52402	503	.013	.014	-7.1	52435	508	.066	.073	-9.6	52469	503	.027	.030	-10.0
52402	504	.006	.007	-14.3	52435	509	.061	.067	-9.0	52469	504	.012	.014	-14.3
52402	505	.015	.017	-11.8	52435	510	.058	.064	-9.4	52469	505	.032	.035	-8.6
52402	506	.008	.009	-11.1	52438	501	.044	.049	-10.2	52469	506	.017	.018	-5.6
52402	507	.012	.013	-7.7	52438	502	.053	.057	-7.0	52469	507	.025	.028	-10.7
52402	508	.012	.013	-7.7	52438	503	.054	.059	-8.5	52469	508	.024	.027	-11.1
52402	509	.011	.012	-8.3	52438	504	.024	.027	-11.1	52469	509	.022	.025	-12.0
52402	510	.010	.011	-9.1	52438	505	.063	.070	-10.0	52469	510	.021	.024	-12.5
52432	501	.053	.059	-10.2	52438	506	.033	.036	-8.3	52505	501	.110	.123	-10.6
52432	502	.063	.069	-8.7	52438	507	.049	.055	-10.9	52505	502	.133	.144	-7.6
52432	503	.065	.071	-8.5	52438	508	.047	.053	-11.3	52505	503	.137	.150	-8.7
52432	504	.029	.033	-12.1	52438	509	.044	.049	-10.2	52505	504	.062	.069	-10.1
52432	505	.076	.084	-9.5	52438	510	.042	.046	-8.7	52505	505	.159	.176	-9.7
52432	506	.040	.043	-7.0	52440	501	.068	.076	-10.5	52505	506	.084	.090	-6.7
52432	507	.059	.066	-10.6	52440	502	.082	.090	-8.9	52505	507	.123	.139	-11.5
52432	508	.057	.064	-10.9	52440	503	.085	.093	-8.6	52505	508	.120	.134	-10.4
52432	509	.053	.059	-10.2	52440	504	.038	.043	-11.6	52505	509	.111	.123	-9.8
52432	510	.051	.056	-8.9	52440	505	.099	.109	-9.2	52505	510	.106	.118	-10.2
52433	501	.048	.054	-11.1	52440	506	.052	.056	-7.1	52547	501	.079	.086	-8.1
52433	502	.058	.063	-7.9	52440	507	.077	.086	-10.5	52547	502	.105	.112	-6.2
52433	503	.060	.065	-7.7	52440	508	.074	.083	-10.8	52547	503	.079	.086	-8.1
52433	504	.027	.030	-10.0	52440	509	.069	.076	-9.2	52547	504	.108	.117	-7.7
52433	505	.070	.077	-9.1	52440	510	.066	.073	-9.6	52547	505	.060	.064	-6.2
52433	506	.036	.039	-7.7	52467	501	.063	.070	-10.0	52547	506	.128	.138	-7.2
52433	507	.054	.061	-11.5	52467	502	.076	.083	-8.4	52547	507	.092	.100	-8.0
52433	508	.052	.058	-10.3	52467	503	.079	.086	-8.1	52547	508	.092	.098	-6.1
52433	509	.048	.054	-11.1	52467	504	.035	.040	-12.5	52547	509	.098	.106	-7.5
52433	510	.046	.051	-9.8	52467	505	.091	.101	-9.9	52547	510	.098	.104	-5.8
52435	501	.060	.067	-10.4	52467	506	.048	.052	-7.7	52581	501	.540	.600	-10.0
52435	502	.073	.079	-7.6	52467	507	.071	.080	-11.2	52581	502	.650	.700	-7.1
52435	503	.075	.082	-8.5	52467	508	.069	.077	-10.4	52581	503	.670	.730	-8.2
52435	504	.034	.038	-10.5	52467	509	.064	.071	-9.9	52581	504	.300	.340	-11.8
52435	505	.087	.096	-9.4	52467	510	.061	.067	-9.0	52581	505	.780	.860	-9.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52581	506	.410	.440	-6.8	52767	501	.073	.078	-6.4	53001	506	.084	.090	-6.7
52581	507	.600	.680	-11.8	52767	502	.096	.103	-6.8	53001	507	.124	.139	-10.8
52581	508	.580	.650	-10.8	52767	503	.073	.078	-6.4	53001	508	.120	.134	-10.4
52581	509	.540	.600	-10.0	52767	504	.099	.107	-7.5	53001	509	.111	.123	-9.8
52581	510	.520	.570	-8.8	52767	505	.055	.058	-5.2	53001	510	.106	.118	-10.2
52619	501	.038	.042	-9.5	52767	506	.117	.126	-7.1	53077	501	.053	.059	-10.2
52619	502	.045	.049	-8.2	52767	507	.085	.091	-6.6	53077	502	.064	.069	-7.2
52619	503	.047	.051	-7.8	52767	508	.084	.090	-6.7	53077	503	.066	.072	-8.3
52619	504	.021	.024	-12.5	52767	509	.090	.097	-7.2	53077	504	.030	.033	-9.1
52619	505	.054	.060	-10.0	52767	510	.090	.096	-6.2	53077	505	.077	.085	-9.4
52619	506	.029	.031	-6.5	52911	501	.030	.033	-9.1	53077	506	.040	.043	-7.0
52619	507	.042	.048	-12.5	52911	502	.036	.039	-7.7	53077	507	.059	.067	-11.9
52619	508	.041	.046	-10.9	52911	503	.037	.041	-9.8	53077	508	.058	.064	-9.4
52619	509	.038	.042	-9.5	52911	504	.017	.019	-10.5	53077	509	.053	.059	-10.2
52619	510	.036	.040	-10.0	52911	505	.043	.048	-10.4	53077	510	.051	.057	-10.5
52660	501	.066	.070	-5.7	52911	506	.023	.025	-8.0	53095	501	.036	.040	-10.0
52660	502	.055	.059	-6.8	52911	507	.034	.038	-10.5	53095	502	.044	.048	-8.3
52660	503	.064	.068	-5.9	52911	508	.033	.036	-8.3	53095	503	.045	.049	-8.2
52660	504	.087	.092	-5.4	52911	509	.030	.033	-9.1	53095	504	.020	.023	-13.0
52660	505	.056	.060	-6.7	52911	510	.029	.032	-9.4	53095	505	.053	.058	-8.6
52660	506	.057	.061	-6.6	52967	501	.011	.013	-15.4	53095	506	.028	.030	-6.7
52660	507	.072	.076	-5.3	52967	502	.014	.015	-6.7	53095	507	.041	.046	-10.9
52660	508	.064	.068	-5.9	52967	503	.014	.015	-6.7	53095	508	.040	.044	-9.1
52660	509	.066	.070	-5.7	52967	504	.006	.007	-14.3	53095	509	.037	.041	-9.8
52660	510	.053	.056	-5.4	52967	505	.016	.018	-11.1	53095	510	.035	.039	-10.3
52744	501	.340	.360	-5.6	52967	506	.009	.009	0.0	53096	501	.051	.056	-8.9
52744	502	.181	.192	-5.7	52967	507	.013	.014	-7.1	53096	502	.061	.066	-7.6
52744	503	.216	.230	-6.1	52967	508	.012	.014	-14.3	53096	503	.063	.069	-8.7
52744	504	.141	.153	-7.8	52967	509	.011	.013	-15.4	53096	504	.028	.032	-12.5
52744	505	.156	.166	-6.0	52967	510	.011	.012	-8.3	53096	505	.073	.081	-9.9
52744	506	.300	.320	-6.3	53001	501	.110	.123	-10.6	53096	506	.038	.041	-7.3
52744	507	.215	.230	-6.5	53001	502	.133	.145	-8.3	53096	507	.057	.064	-10.9
52744	508	.260	.280	-7.1	53001	503	.137	.150	-8.7	53096	508	.055	.061	-9.8
52744	509	.234	.250	-6.4	53001	504	.062	.069	-10.1	53096	509	.051	.056	-8.9
52744	510	.099	.106	-6.6	53001	505	.160	.177	-9.6	53096	510	.049	.054	-9.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53121	501	.144	.160	-10.0	53271	506	.021	.022	-4.5	53376	501	.075	.081	-7.4
53121	502	.173	.188	-8.0	53271	507	.030	.034	-11.8	53376	502	.041	.043	-4.7
53121	503	.179	.195	-8.2	53271	508	.029	.033	-12.1	53376	503	.048	.052	-7.7
53121	504	.080	.090	-11.1	53271	509	.027	.030	-10.0	53376	504	.032	.034	-5.9
53121	505	.208	.230	-9.6	53271	510	.026	.029	-10.3	53376	505	.035	.037	-5.4
53121	506	.109	.118	-7.6	53333	501	.067	.073	-8.2	53376	506	.067	.072	-6.9
53121	507	.161	.181	-11.0	53333	502	.089	.096	-7.3	53376	507	.048	.052	-7.7
53121	508	.156	.174	-10.3	53333	503	.068	.073	-6.8	53376	508	.058	.062	-6.5
53121	509	.145	.160	-9.4	53333	504	.092	.099	-7.1	53376	509	.053	.056	-5.4
53121	510	.139	.153	-9.2	53333	505	.051	.054	-5.6	53376	510	.022	.024	-8.3
53147	501	.012	.013	-7.7	53333	506	.109	.117	-6.8	53377	501	.077	.083	-7.2
53147	502	.016	.017	-5.9	53333	507	.079	.085	-7.1	53377	502	.042	.044	-4.5
53147	503	.012	.013	-7.7	53333	508	.078	.084	-7.1	53377	503	.050	.053	-5.7
53147	504	.017	.018	-5.6	53333	509	.084	.090	-6.7	53377	504	.032	.035	-8.6
53147	505	.009	.010	-10.0	53333	510	.083	.089	-6.7	53377	505	.036	.038	-5.3
53147	506	.020	.021	-4.8	53374	501	.089	.095	-6.3	53377	506	.069	.074	-6.8
53147	507	.014	.015	-6.7	53374	502	.048	.051	-5.9	53377	507	.049	.053	-7.5
53147	508	.014	.015	-6.7	53374	503	.057	.061	-6.6	53377	508	.060	.063	-4.8
53147	509	.015	.016	-6.3	53374	504	.037	.040	-7.5	53377	509	.054	.058	-6.9
53147	510	.015	.016	-6.3	53374	505	.041	.044	-6.8	53377	510	.023	.024	-4.2
53229	501	.069	.074	-6.8	53374	506	.079	.085	-7.1	53403	501	.049	.052	-5.8
53229	502	.091	.097	-6.2	53374	507	.057	.061	-6.6	53403	502	.026	.028	-7.1
53229	503	.069	.074	-6.8	53374	508	.068	.073	-6.8	53403	503	.031	.033	-6.1
53229	504	.094	.101	-6.9	53374	509	.062	.066	-6.1	53403	504	.020	.022	-9.1
53229	505	.052	.055	-5.5	53374	510	.026	.028	-7.1	53403	505	.023	.024	-4.2
53229	506	.111	.119	-6.7	53375	501	.047	.050	-6.0	53403	506	.043	.047	-8.5
53229	507	.080	.086	-7.0	53375	502	.025	.027	-7.4	53403	507	.031	.033	-6.1
53229	508	.079	.085	-7.1	53375	503	.030	.032	-6.3	53403	508	.038	.040	-5.0
53229	509	.085	.092	-7.6	53375	504	.020	.021	-4.8	53403	509	.034	.036	-5.6
53229	510	.085	.090	-5.6	53375	505	.022	.023	-4.3	53403	510	.014	.015	-6.7
53271	501	.027	.030	-10.0	53375	506	.042	.045	-6.7	53425	501	.064	.069	-7.2
53271	502	.033	.035	-5.7	53375	507	.030	.032	-6.3	53425	502	.084	.090	-6.7
53271	503	.034	.037	-8.1	53375	508	.036	.039	-7.7	53425	503	.064	.069	-7.2
53271	504	.015	.017	-11.8	53375	509	.033	.035	-5.7	53425	504	.087	.094	-7.4
53271	505	.039	.043	-9.3	53375	510	.014	.015	-6.7	53425	505	.048	.051	-5.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53425	506	.102	.111	-8.1	53731	501	.018	.020	-10.0	53734	506	.290	.310	-6.5
53425	507	.074	.080	-7.5	53731	502	.021	.023	-8.7	53734	507	.360	.390	-7.7
53425	508	.074	.079	-6.3	53731	503	.022	.024	-8.3	53734	508	.330	.340	-2.9
53425	509	.079	.085	-7.1	53731	504	.010	.011	-9.1	53734	509	.340	.360	-5.6
53425	510	.079	.084	-6.0	53731	505	.025	.028	-10.7	53734	510	.270	.280	-3.6
53565	501	.057	.061	-6.6	53731	506	.013	.014	-7.1	53803	501	.152	.164	-7.3
53565	502	.031	.032	-3.1	53731	507	.020	.022	-9.1	53803	502	.201	.215	-6.5
53565	503	.036	.039	-7.7	53731	508	.019	.021	-9.5	53803	503	.152	.164	-7.3
53565	504	.024	.026	-7.7	53731	509	.018	.020	-10.0	53803	504	.207	.223	-7.2
53565	505	.026	.028	-7.1	53731	510	.017	.019	-10.5	53803	505	.114	.122	-6.6
53565	506	.051	.054	-5.6	53732	501	.120	.134	-10.4	53803	506	.245	.260	-5.8
53565	507	.036	.039	-7.7	53732	502	.145	.157	-7.6	53803	507	.177	.191	-7.3
53565	508	.044	.047	-6.4	53732	503	.149	.163	-8.6	53803	508	.176	.188	-6.4
53565	509	.040	.042	-4.8	53732	504	.067	.076	-11.8	53803	509	.188	.203	-7.4
53565	510	.017	.018	-5.6	53732	505	.174	.192	-9.4	53803	510	.188	.200	-6.0
53631	501	.017	.019	-10.5	53732	506	.091	.098	-7.1	53907	501	.053	.059	-10.2
53631	502	.020	.022	-9.1	53732	507	.134	.151	-11.3	53907	502	.064	.069	-7.2
53631	503	.021	.023	-8.7	53732	508	.131	.146	-10.3	53907	503	.066	.072	-8.3
53631	504	.009	.011	-18.2	53732	509	.121	.134	-9.7	53907	504	.030	.033	-9.1
53631	505	.024	.027	-11.1	53732	510	.116	.128	-9.4	53907	505	.076	.085	-10.6
53631	506	.013	.014	-7.1	53733	501	.078	.087	-10.3	53907	506	.040	.043	-7.0
53631	507	.019	.021	-9.5	53733	502	.094	.102	-7.8	53907	507	.059	.067	-11.9
53631	508	.018	.020	-10.0	53733	503	.097	.106	-8.5	53907	508	.057	.064	-10.9
53631	509	.017	.019	-10.5	53733	504	.044	.049	-10.2	53907	509	.053	.059	-10.2
53631	510	.016	.018	-11.1	53733	505	.113	.125	-9.6	53907	510	.051	.056	-8.9
53632	501	.019	.021	-9.5	53733	506	.059	.064	-7.8	54012	501	.033	.035	-5.7
53632	502	.023	.025	-8.0	53733	507	.087	.099	-12.1	54012	502	.028	.030	-6.7
53632	503	.024	.026	-7.7	53733	508	.085	.095	-10.5	54012	503	.032	.034	-5.9
53632	504	.011	.012	-8.3	53733	509	.079	.087	-9.2	54012	504	.044	.047	-6.4
53632	505	.028	.031	-9.7	53733	510	.075	.083	-9.6	54012	505	.028	.030	-6.7
53632	506	.015	.016	-6.3	53734	501	.330	.350	-5.7	54012	506	.029	.031	-6.5
53632	507	.021	.024	-12.5	53734	502	.280	.300	-6.7	54012	507	.036	.039	-7.7
53632	508	.021	.023	-8.7	53734	503	.320	.340	-5.9	54012	508	.033	.034	-2.9
53632	509	.019	.021	-9.5	53734	504	.440	.470	-6.4	54012	509	.034	.036	-5.6
53632	510	.018	.020	-10.0	53734	505	.280	.300	-6.7	54012	510	.027	.028	-3.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
54077	501	.072	.080	-10.0	55012	506	.053	.058	-8.6	55426	501	.070	.075	-6.7
54077	502	.087	.095	-8.4	55012	507	.079	.089	-11.2	55426	502	.092	.099	-7.1
54077	503	.090	.098	-8.2	55012	508	.076	.085	-10.6	55426	503	.070	.075	-6.7
54077	504	.040	.045	-11.1	55012	509	.071	.078	-9.0	55426	504	.095	.103	-7.8
54077	505	.104	.116	-10.3	55012	510	.068	.075	-9.3	55426	505	.052	.056	-7.1
54077	506	.055	.059	-6.8	55013	501	.057	.062	-8.1	55426	506	.112	.121	-7.4
54077	507	.081	.091	-11.0	55013	502	.076	.081	-6.2	55426	507	.081	.088	-8.0
54077	508	.079	.088	-10.2	55013	503	.058	.062	-6.5	55426	508	.081	.086	-5.8
54077	509	.073	.081	-9.9	55013	504	.078	.085	-8.2	55426	509	.086	.093	-7.5
54077	510	.070	.077	-9.1	55013	505	.043	.046	-6.5	55426	510	.086	.092	-6.5
55010	501	.218	.243	-10.3	55013	506	.093	.100	-7.0	55597	501	.014	.016	-12.5
55010	502	.260	.290	-10.3	55013	507	.067	.072	-6.9	55597	502	.017	.019	-10.5
55010	503	.270	.300	-10.0	55013	508	.066	.071	-7.0	55597	503	.018	.019	-5.3
55010	504	.122	.137	-10.9	55013	509	.071	.077	-7.8	55597	504	.008	.009	-11.1
55010	505	.320	.350	-8.6	55013	510	.071	.076	-6.6	55597	505	.021	.023	-8.7
55010	506	.165	.179	-7.8	55214	501	.057	.063	-9.5	55597	506	.011	.012	-8.3
55010	507	.244	.280	-12.9	55214	502	.069	.075	-8.0	55597	507	.016	.018	-11.1
55010	508	.237	.260	-8.8	55214	503	.071	.077	-7.8	55597	508	.015	.017	-11.8
55010	509	.219	.243	-9.9	55214	504	.032	.036	-11.1	55597	509	.014	.016	-12.5
55010	510	.210	.233	-9.9	55214	505	.082	.091	-9.9	55597	510	.014	.015	-6.7
55011	501	.059	.066	-10.6	55214	506	.043	.047	-8.5	55647	501	.028	.032	-12.5
55011	502	.071	.077	-7.8	55214	507	.064	.072	-11.1	55647	502	.034	.037	-8.1
55011	503	.073	.080	-8.7	55214	508	.062	.069	-10.1	55647	503	.035	.039	-10.3
55011	504	.033	.037	-10.8	55214	509	.057	.063	-9.5	55647	504	.016	.018	-11.1
55011	505	.085	.094	-9.6	55214	510	.055	.061	-9.8	55647	505	.041	.046	-10.9
55011	506	.045	.048	-6.3	55371	501	.226	.243	-7.0	55647	506	.022	.023	-4.3
55011	507	.066	.074	-10.8	55371	502	.122	.129	-5.4	55647	507	.032	.036	-11.1
55011	508	.064	.071	-9.9	55371	503	.145	.155	-6.5	55647	508	.031	.034	-8.8
55011	509	.059	.066	-10.6	55371	504	.095	.103	-7.8	55647	509	.029	.032	-9.4
55011	510	.057	.063	-9.5	55371	505	.105	.112	-6.2	55647	510	.027	.030	-10.0
55012	501	.070	.078	-10.3	55371	506	.201	.216	-6.9	55648	501	.013	.014	-7.1
55012	502	.085	.092	-7.6	55371	507	.145	.155	-6.5	55648	502	.016	.017	-5.9
55012	503	.087	.095	-8.4	55371	508	.175	.186	-5.9	55648	503	.016	.017	-5.9
55012	504	.039	.044	-11.4	55371	509	.158	.169	-6.5	55648	504	.007	.008	-12.5
55012	505	.101	.112	-9.8	55371	510	.067	.072	-6.9	55648	505	.019	.021	-9.5

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LOSS COST % CHANGE BY CLASS

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55648	506	.010	.011	-9.1	55717	501	.092	.099	-7.1	55918	506	.049	.053	-7.5
55648	507	.014	.016	-12.5	55717	502	.122	.130	-6.2	55918	507	.072	.081	-11.1
55648	508	.014	.016	-12.5	55717	503	.092	.100	-8.0	55918	508	.070	.078	-10.3
55648	509	.013	.014	-7.1	55717	504	.126	.136	-7.4	55918	509	.065	.072	-9.7
55648	510	.012	.014	-14.3	55717	505	.069	.074	-6.8	55918	510	.062	.069	-10.1
55649	501	.015	.017	-11.8	55717	506	.148	.160	-7.5	55919	501	.009	.010	-10.0
55649	502	.019	.020	-5.0	55717	507	.107	.116	-7.8	55919	502	.011	.012	-8.3
55649	503	.019	.021	-9.5	55717	508	.106	.114	-7.0	55919	503	.011	.012	-8.3
55649	504	.009	.010	-10.0	55717	509	.114	.123	-7.3	55919	504	.005	.006	-16.7
55649	505	.022	.025	-12.0	55717	510	.114	.121	-5.8	55919	505	.013	.014	-7.1
55649	506	.012	.013	-7.7	55718	501	.089	.096	-7.3	55919	506	.007	.007	0.0
55649	507	.017	.019	-10.5	55718	502	.118	.126	-6.3	55919	507	.010	.011	-9.1
55649	508	.017	.019	-10.5	55718	503	.089	.097	-8.2	55919	508	.010	.011	-9.1
55649	509	.015	.017	-11.8	55718	504	.122	.131	-6.9	55919	509	.009	.010	-10.0
55649	510	.015	.016	-6.3	55718	505	.067	.072	-6.9	55919	510	.008	.009	-11.1
55715	501	.113	.126	-10.3	55718	506	.144	.155	-7.1	56040	501	.006	.007	-14.3
55715	502	.136	.148	-8.1	55718	507	.104	.112	-7.1	56040	502	.007	.008	-12.5
55715	503	.140	.153	-8.5	55718	508	.103	.111	-7.2	56040	503	.008	.008	0.0
55715	504	.063	.071	-11.3	55718	509	.111	.119	-6.7	56040	504	.003	.004	-25.0
55715	505	.163	.181	-9.9	55718	510	.110	.118	-6.8	56040	505	.009	.010	-10.0
55715	506	.086	.093	-7.5	55802	501	.058	.063	-7.9	56040	506	.005	.005	0.0
55715	507	.126	.142	-11.3	55802	502	.032	.033	-3.0	56040	507	.007	.008	-12.5
55715	508	.123	.137	-10.2	55802	503	.038	.040	-5.0	56040	508	.007	.007	0.0
55715	509	.114	.126	-9.5	55802	504	.025	.027	-7.4	56040	509	.006	.007	-14.3
55715	510	.109	.120	-9.2	55802	505	.027	.029	-6.9	56040	510	.006	.007	-14.3
55716	501	.163	.182	-10.4	55802	506	.052	.056	-7.1	56041	501	.040	.045	-11.1
55716	502	.197	.214	-7.9	55802	507	.037	.040	-7.5	56041	502	.048	.053	-9.4
55716	503	.203	.222	-8.6	55802	508	.045	.048	-6.3	56041	503	.050	.055	-9.1
55716	504	.091	.103	-11.7	55802	509	.041	.044	-6.8	56041	504	.022	.025	-12.0
55716	505	.236	.260	-9.2	55802	510	.017	.019	-10.5	56041	505	.058	.064	-9.4
55716	506	.124	.134	-7.5	55918	501	.065	.072	-9.7	56041	506	.030	.033	-9.1
55716	507	.183	.206	-11.2	55918	502	.078	.085	-8.2	56041	507	.045	.051	-11.8
55716	508	.177	.198	-10.6	55918	503	.080	.088	-9.1	56041	508	.044	.049	-10.2
55716	509	.164	.182	-9.9	55918	504	.036	.041	-12.2	56041	509	.040	.045	-11.1
55716	510	.157	.174	-9.8	55918	505	.093	.103	-9.7	56041	510	.039	.043	-9.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56042	501	.051	.056	-8.9	56202	506	.030	.033	-9.1	56488	501	.097	.105	-7.6
56042	502	.061	.066	-7.6	56202	507	.045	.051	-11.8	56488	502	.053	.056	-5.4
56042	503	.063	.069	-8.7	56202	508	.044	.049	-10.2	56488	503	.063	.067	-6.0
56042	504	.028	.032	-12.5	56202	509	.040	.045	-11.1	56488	504	.041	.044	-6.8
56042	505	.073	.081	-9.9	56202	510	.039	.043	-9.3	56488	505	.045	.048	-6.3
56042	506	.038	.041	-7.3	56390	501	.070	.078	-10.3	56488	506	.087	.093	-6.5
56042	507	.057	.064	-10.9	56390	502	.085	.092	-7.6	56488	507	.062	.067	-7.5
56042	508	.055	.061	-9.8	56390	503	.087	.095	-8.4	56488	508	.075	.080	-6.2
56042	509	.051	.056	-8.9	56390	504	.039	.044	-11.4	56488	509	.068	.073	-6.8
56042	510	.049	.054	-9.3	56390	505	.101	.112	-9.8	56488	510	.029	.031	-6.5
56170	501	.062	.067	-7.5	56390	506	.053	.058	-8.6	56567	501	.065	.070	-7.1
56170	502	.083	.088	-5.7	56390	507	.079	.089	-11.2	56567	502	.086	.092	-6.5
56170	503	.063	.068	-7.4	56390	508	.076	.085	-10.6	56567	503	.065	.070	-7.1
56170	504	.085	.092	-7.6	56390	509	.071	.078	-9.0	56567	504	.088	.095	-7.4
56170	505	.047	.050	-6.0	56390	510	.068	.075	-9.3	56567	505	.049	.052	-5.8
56170	506	.101	.109	-7.3	56391	501	.060	.067	-10.4	56567	506	.104	.113	-8.0
56170	507	.073	.079	-7.6	56391	502	.073	.079	-7.6	56567	507	.075	.081	-7.4
56170	508	.072	.077	-6.5	56391	503	.075	.082	-8.5	56567	508	.075	.080	-6.2
56170	509	.077	.084	-8.3	56391	504	.034	.038	-10.5	56567	509	.080	.087	-8.0
56170	510	.077	.082	-6.1	56391	505	.087	.096	-9.4	56567	510	.080	.085	-5.9
56171	501	.031	.033	-6.1	56391	506	.046	.049	-6.1	56650	501	.198	.214	-7.5
56171	502	.041	.043	-4.7	56391	507	.067	.076	-11.8	56650	502	.260	.280	-7.1
56171	503	.031	.033	-6.1	56391	508	.066	.073	-9.6	56650	503	.198	.214	-7.5
56171	504	.042	.045	-6.7	56391	509	.061	.067	-9.0	56650	504	.270	.290	-6.9
56171	505	.023	.025	-8.0	56391	510	.058	.064	-9.4	56650	505	.149	.160	-6.9
56171	506	.049	.053	-7.5	56427	501	.097	.108	-10.2	56650	506	.320	.340	-5.9
56171	507	.036	.039	-7.7	56427	502	.117	.127	-7.9	56650	507	.231	.249	-7.2
56171	508	.035	.038	-7.9	56427	503	.121	.132	-8.3	56650	508	.229	.245	-6.5
56171	509	.038	.041	-7.3	56427	504	.054	.061	-11.5	56650	509	.245	.260	-5.8
56171	510	.038	.040	-5.0	56427	505	.140	.155	-9.7	56650	510	.245	.260	-5.8
56202	501	.040	.045	-11.1	56427	506	.074	.080	-7.5	56651	501	.108	.116	-6.9
56202	502	.048	.053	-9.4	56427	507	.109	.122	-10.7	56651	502	.142	.152	-6.6
56202	503	.050	.055	-9.1	56427	508	.106	.118	-10.2	56651	503	.108	.116	-6.9
56202	504	.022	.025	-12.0	56427	509	.098	.108	-9.3	56651	504	.147	.159	-7.5
56202	505	.058	.064	-9.4	56427	510	.094	.104	-9.6	56651	505	.081	.087	-6.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56651	506	.173	.187	-7.5	56690	501	.050	.054	-7.4	56759	506	.029	.032	-9.4
56651	507	.125	.136	-8.1	56690	502	.027	.029	-6.9	56759	507	.043	.049	-12.2
56651	508	.125	.133	-6.0	56690	503	.032	.035	-8.6	56759	508	.042	.047	-10.6
56651	509	.133	.144	-7.6	56690	504	.021	.023	-8.7	56759	509	.039	.043	-9.3
56651	510	.133	.142	-6.3	56690	505	.023	.025	-8.0	56759	510	.037	.041	-9.8
56652	501	.077	.083	-7.2	56690	506	.045	.048	-6.3	56760	501	.056	.062	-9.7
56652	502	.102	.109	-6.4	56690	507	.032	.035	-8.6	56760	502	.067	.073	-8.2
56652	503	.077	.083	-7.2	56690	508	.039	.042	-7.1	56760	503	.069	.076	-9.2
56652	504	.105	.113	-7.1	56690	509	.035	.038	-7.9	56760	504	.031	.035	-11.4
56652	505	.058	.062	-6.5	56690	510	.015	.016	-6.3	56760	505	.081	.089	-9.0
56652	506	.124	.134	-7.5	56699	501	.045	.050	-10.0	56760	506	.042	.046	-8.7
56652	507	.090	.097	-7.2	56699	502	.054	.059	-8.5	56760	507	.062	.070	-11.4
56652	508	.089	.095	-6.3	56699	503	.056	.061	-8.2	56760	508	.061	.068	-10.3
56652	509	.095	.103	-7.8	56699	504	.025	.028	-10.7	56760	509	.056	.062	-9.7
56652	510	.095	.101	-5.9	56699	505	.065	.072	-9.7	56760	510	.054	.060	-10.0
56653	501	.074	.080	-7.5	56699	506	.034	.037	-8.1	56805	501	.073	.082	-11.0
56653	502	.098	.105	-6.7	56699	507	.050	.056	-10.7	56805	502	.088	.096	-8.3
56653	503	.074	.080	-7.5	56699	508	.049	.054	-9.3	56805	503	.091	.100	-9.0
56653	504	.101	.109	-7.3	56699	509	.045	.050	-10.0	56805	504	.041	.046	-10.9
56653	505	.056	.060	-6.7	56699	510	.043	.048	-10.4	56805	505	.106	.117	-9.4
56653	506	.120	.129	-7.0	56758	501	.038	.042	-9.5	56805	506	.056	.060	-6.7
56653	507	.086	.093	-7.5	56758	502	.046	.050	-8.0	56805	507	.082	.093	-11.8
56653	508	.086	.092	-6.5	56758	503	.047	.052	-9.6	56805	508	.080	.089	-10.1
56653	509	.092	.099	-7.1	56758	504	.021	.024	-12.5	56805	509	.074	.082	-9.8
56653	510	.092	.098	-6.1	56758	505	.055	.061	-9.8	56805	510	.071	.078	-9.0
56654	501	.038	.041	-7.3	56758	506	.029	.031	-6.5	56806	501	.052	.058	-10.3
56654	502	.050	.054	-7.4	56758	507	.042	.048	-12.5	56806	502	.063	.068	-7.4
56654	503	.038	.041	-7.3	56758	508	.041	.046	-10.9	56806	503	.064	.071	-9.9
56654	504	.052	.056	-7.1	56758	509	.038	.042	-9.5	56806	504	.029	.033	-12.1
56654	505	.029	.031	-6.5	56758	510	.037	.040	-7.5	56806	505	.075	.083	-9.6
56654	506	.061	.066	-7.6	56759	501	.039	.043	-9.3	56806	506	.039	.043	-9.3
56654	507	.044	.048	-8.3	56759	502	.047	.051	-7.8	56806	507	.058	.065	-10.8
56654	508	.044	.047	-6.4	56759	503	.048	.053	-9.4	56806	508	.056	.063	-11.1
56654	509	.047	.051	-7.8	56759	504	.022	.024	-8.3	56806	509	.052	.058	-10.3
56654	510	.047	.050	-6.0	56759	505	.056	.062	-9.7	56806	510	.050	.055	-9.1

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LOSS COST % CHANGE BY CLASS

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56807	501	.052	.057	-8.8	56910	506	.024	.026	-7.7	56915	501	.218	.235	-7.2
56807	502	.062	.067	-7.5	56910	507	.036	.041	-12.2	56915	502	.290	.310	-6.5
56807	503	.064	.070	-8.6	56910	508	.035	.039	-10.3	56915	503	.218	.236	-7.6
56807	504	.029	.032	-9.4	56910	509	.032	.036	-11.1	56915	504	.300	.320	-6.3
56807	505	.074	.082	-9.8	56910	510	.031	.034	-8.8	56915	505	.164	.176	-6.8
56807	506	.039	.042	-7.1	56911	501	.056	.060	-6.7	56915	506	.350	.380	-7.9
56807	507	.058	.065	-10.8	56911	502	.074	.079	-6.3	56915	507	.250	.270	-7.4
56807	508	.056	.062	-9.7	56911	503	.056	.060	-6.7	56915	508	.250	.270	-7.4
56807	509	.052	.057	-8.8	56911	504	.076	.082	-7.3	56915	509	.270	.290	-6.9
56807	510	.050	.055	-9.1	56911	505	.042	.045	-6.7	56915	510	.270	.290	-6.9
56808	501	.067	.075	-10.7	56911	506	.090	.097	-7.2	56916	501	.197	.213	-7.5
56808	502	.081	.088	-8.0	56911	507	.065	.070	-7.1	56916	502	.260	.280	-7.1
56808	503	.084	.091	-7.7	56911	508	.065	.069	-5.8	56916	503	.197	.213	-7.5
56808	504	.038	.042	-9.5	56911	509	.069	.075	-8.0	56916	504	.270	.290	-6.9
56808	505	.097	.108	-10.2	56911	510	.069	.074	-6.8	56916	505	.148	.159	-6.9
56808	506	.051	.055	-7.3	56912	501	.045	.049	-8.2	56916	506	.320	.340	-5.9
56808	507	.075	.085	-11.8	56912	502	.060	.064	-6.2	56916	507	.229	.248	-7.7
56808	508	.073	.082	-11.0	56912	503	.045	.049	-8.2	56916	508	.228	.244	-6.6
56808	509	.068	.075	-9.3	56912	504	.062	.067	-7.5	56916	509	.244	.260	-6.2
56808	510	.065	.072	-9.7	56912	505	.034	.036	-5.6	56916	510	.244	.260	-6.2
56900	501	.065	.072	-9.7	56912	506	.073	.079	-7.6	56917	501	.057	.061	-6.6
56900	502	.078	.085	-8.2	56912	507	.053	.057	-7.0	56917	502	.075	.081	-7.4
56900	503	.080	.088	-9.1	56912	508	.052	.056	-7.1	56917	503	.057	.062	-8.1
56900	504	.036	.041	-12.2	56912	509	.056	.060	-6.7	56917	504	.078	.084	-7.1
56900	505	.093	.103	-9.7	56912	510	.056	.060	-6.7	56917	505	.043	.046	-6.5
56900	506	.049	.053	-7.5	56913	501	.037	.040	-7.5	56917	506	.092	.099	-7.1
56900	507	.072	.081	-11.1	56913	502	.049	.052	-5.8	56917	507	.066	.072	-8.3
56900	508	.070	.078	-10.3	56913	503	.037	.040	-7.5	56917	508	.066	.071	-7.0
56900	509	.065	.072	-9.7	56913	504	.050	.054	-7.4	56917	509	.071	.076	-6.6
56900	510	.062	.069	-10.1	56913	505	.028	.030	-6.7	56917	510	.070	.075	-6.7
56910	501	.032	.036	-11.1	56913	506	.059	.064	-7.8	56918	501	.027	.030	-10.0
56910	502	.039	.042	-7.1	56913	507	.043	.046	-6.5	56918	502	.036	.039	-7.7
56910	503	.040	.044	-9.1	56913	508	.043	.046	-6.5	56918	503	.027	.030	-10.0
56910	504	.018	.020	-10.0	56913	509	.046	.049	-6.1	56918	504	.037	.040	-7.5
56910	505	.047	.052	-9.6	56913	510	.046	.049	-6.1	56918	505	.021	.022	-4.5

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LOSS COST % CHANGE BY CLASS

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56918	506	.044	.048	-8.3	57001	501	.019	.021	-9.5	57146	506	.104	.113	-8.0
56918	507	.032	.034	-5.9	57001	502	.023	.025	-8.0	57146	507	.075	.081	-7.4
56918	508	.032	.034	-5.9	57001	503	.024	.026	-7.7	57146	508	.075	.080	-6.2
56918	509	.034	.037	-8.1	57001	504	.011	.012	-8.3	57146	509	.080	.087	-8.0
56918	510	.034	.036	-5.6	57001	505	.028	.031	-9.7	57146	510	.080	.085	-5.9
56919	501	.070	.075	-6.7	57001	506	.015	.016	-6.3	57202	501	.050	.055	-9.1
56919	502	.092	.099	-7.1	57001	507	.021	.024	-12.5	57202	502	.060	.065	-7.7
56919	503	.070	.075	-6.7	57001	508	.021	.023	-8.7	57202	503	.062	.067	-7.5
56919	504	.095	.103	-7.8	57001	509	.019	.021	-9.5	57202	504	.028	.031	-9.7
56919	505	.052	.056	-7.1	57001	510	.018	.020	-10.0	57202	505	.072	.079	-8.9
56919	506	.112	.121	-7.4	57002	501	.012	.014	-14.3	57202	506	.038	.041	-7.3
56919	507	.081	.088	-8.0	57002	502	.015	.016	-6.3	57202	507	.056	.063	-11.1
56919	508	.081	.086	-5.8	57002	503	.015	.017	-11.8	57202	508	.054	.060	-10.0
56919	509	.086	.093	-7.5	57002	504	.007	.008	-12.5	57202	509	.050	.055	-9.1
56919	510	.086	.092	-6.5	57002	505	.018	.020	-10.0	57202	510	.048	.053	-9.4
56920	501	.064	.069	-7.2	57002	506	.009	.010	-10.0	57257	501	.062	.069	-10.1
56920	502	.084	.090	-6.7	57002	507	.014	.016	-12.5	57257	502	.074	.081	-8.6
56920	503	.064	.069	-7.2	57002	508	.014	.015	-6.7	57257	503	.077	.084	-8.3
56920	504	.087	.094	-7.4	57002	509	.012	.014	-14.3	57257	504	.034	.039	-12.8
56920	505	.048	.051	-5.9	57002	510	.012	.013	-7.7	57257	505	.089	.099	-10.1
56920	506	.102	.111	-8.1	57090	501	.102	.110	-7.3	57257	506	.047	.051	-7.8
56920	507	.074	.080	-7.5	57090	502	.135	.145	-6.9	57257	507	.069	.078	-11.5
56920	508	.074	.079	-6.3	57090	503	.102	.110	-7.3	57257	508	.067	.075	-10.7
56920	509	.079	.085	-7.1	57090	504	.139	.150	-7.3	57257	509	.062	.069	-10.1
56920	510	.079	.084	-6.0	57090	505	.077	.082	-6.1	57257	510	.059	.066	-10.6
56980	501	.056	.062	-9.7	57090	506	.165	.178	-7.3	57401	501	.035	.039	-10.3
56980	502	.068	.073	-6.8	57090	507	.119	.129	-7.8	57401	502	.042	.046	-8.7
56980	503	.070	.076	-7.9	57090	508	.118	.126	-6.3	57401	503	.043	.048	-10.4
56980	504	.031	.035	-11.4	57090	509	.127	.137	-7.3	57401	504	.020	.022	-9.1
56980	505	.081	.090	-10.0	57090	510	.126	.135	-6.7	57401	505	.051	.056	-8.9
56980	506	.042	.046	-8.7	57146	501	.065	.070	-7.1	57401	506	.027	.029	-6.9
56980	507	.063	.071	-11.3	57146	502	.086	.092	-6.5	57401	507	.039	.044	-11.4
56980	508	.061	.068	-10.3	57146	503	.065	.070	-7.1	57401	508	.038	.042	-9.5
56980	509	.056	.062	-9.7	57146	504	.088	.095	-7.4	57401	509	.035	.039	-10.3
56980	510	.054	.060	-10.0	57146	505	.049	.052	-5.8	57401	510	.034	.037	-8.1

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STATE: 34 - OHIO  
 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
57403	501	.120	.129	-7.0	57572	506	.008	.008	0.0	57651	501	.032	.035	-8.6
57403	502	.064	.068	-5.9	57572	507	.011	.013	-15.4	57651	502	.038	.041	-7.3
57403	503	.077	.082	-6.1	57572	508	.011	.012	-8.3	57651	503	.039	.043	-9.3
57403	504	.050	.054	-7.4	57572	509	.010	.011	-9.1	57651	504	.018	.020	-10.0
57403	505	.056	.059	-5.1	57572	510	.010	.011	-9.1	57651	505	.046	.051	-9.8
57403	506	.107	.115	-7.0	57600	501	.030	.033	-9.1	57651	506	.024	.026	-7.7
57403	507	.077	.082	-6.1	57600	502	.036	.039	-7.7	57651	507	.035	.040	-12.5
57403	508	.092	.099	-7.1	57600	503	.037	.040	-7.5	57651	508	.034	.038	-10.5
57403	509	.083	.089	-6.7	57600	504	.017	.019	-10.5	57651	509	.032	.035	-8.6
57403	510	.035	.038	-7.9	57600	505	.043	.047	-8.5	57651	510	.030	.034	-11.8
57410	501	.017	.019	-10.5	57600	506	.022	.024	-8.3	57690	501	.044	.047	-6.4
57410	502	.020	.022	-9.1	57600	507	.033	.037	-10.8	57690	502	.058	.062	-6.5
57410	503	.021	.023	-8.7	57600	508	.032	.036	-11.1	57690	503	.044	.047	-6.4
57410	504	.009	.011	-18.2	57600	509	.030	.033	-9.1	57690	504	.059	.064	-7.8
57410	505	.024	.027	-11.1	57600	510	.028	.032	-12.5	57690	505	.033	.035	-5.7
57410	506	.013	.014	-7.1	57611	501	.033	.036	-8.3	57690	506	.070	.076	-7.9
57410	507	.019	.021	-9.5	57611	502	.044	.047	-6.4	57690	507	.051	.055	-7.3
57410	508	.018	.021	-14.3	57611	503	.033	.036	-8.3	57690	508	.050	.054	-7.4
57410	509	.017	.019	-10.5	57611	504	.046	.049	-6.1	57690	509	.054	.058	-6.9
57410	510	.016	.018	-11.1	57611	505	.025	.027	-7.4	57690	510	.054	.057	-5.3
57411	501	.016	.017	-5.9	57611	506	.054	.058	-6.9	57716	501	.021	.022	-4.5
57411	502	.021	.022	-4.5	57611	507	.039	.042	-7.1	57716	502	.027	.029	-6.9
57411	503	.016	.017	-5.9	57611	508	.039	.041	-4.9	57716	503	.021	.022	-4.5
57411	504	.021	.023	-8.7	57611	509	.041	.045	-8.9	57716	504	.028	.030	-6.7
57411	505	.012	.013	-7.7	57611	510	.041	.044	-6.8	57716	505	.016	.017	-5.9
57411	506	.025	.027	-7.4	57625	501	.260	.290	-10.3	57716	506	.033	.036	-8.3
57411	507	.018	.020	-10.0	57625	502	.310	.340	-8.8	57716	507	.024	.026	-7.7
57411	508	.018	.019	-5.3	57625	503	.320	.350	-8.6	57716	508	.024	.026	-7.7
57411	509	.019	.021	-9.5	57625	504	.145	.164	-11.6	57716	509	.026	.028	-7.1
57411	510	.019	.021	-9.5	57625	505	.380	.420	-9.5	57716	510	.026	.027	-3.7
57572	501	.010	.011	-9.1	57625	506	.197	.213	-7.5	57725	501	.045	.049	-8.2
57572	502	.012	.013	-7.7	57625	507	.290	.330	-12.1	57725	502	.060	.064	-6.2
57572	503	.012	.013	-7.7	57625	508	.280	.320	-12.5	57725	503	.045	.049	-8.2
57572	504	.006	.006	0.0	57625	509	.260	.290	-10.3	57725	504	.062	.067	-7.5
57572	505	.014	.016	-12.5	57625	510	.250	.280	-10.7	57725	505	.034	.036	-5.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57725	506	.073	.079	-7.6	57808	501	.017	.019	-10.5	57871	506	.033	.036	-8.3
57725	507	.053	.057	-7.0	57808	502	.023	.024	-4.2	57871	507	.024	.026	-7.7
57725	508	.052	.056	-7.1	57808	503	.017	.019	-10.5	57871	508	.024	.026	-7.7
57725	509	.056	.060	-6.7	57808	504	.024	.025	-4.0	57871	509	.026	.028	-7.1
57725	510	.056	.060	-6.7	57808	505	.013	.014	-7.1	57871	510	.026	.027	-3.7
57726	501	.035	.038	-7.9	57808	506	.028	.030	-6.7	57913	501	.077	.086	-10.5
57726	502	.046	.050	-8.0	57808	507	.020	.022	-9.1	57913	502	.093	.101	-7.9
57726	503	.035	.038	-7.9	57808	508	.020	.021	-4.8	57913	503	.096	.105	-8.6
57726	504	.048	.052	-7.7	57808	509	.021	.023	-8.7	57913	504	.043	.049	-12.2
57726	505	.026	.028	-7.1	57808	510	.021	.023	-8.7	57913	505	.112	.124	-9.7
57726	506	.057	.061	-6.6	57809	501	.018	.019	-5.3	57913	506	.059	.063	-6.3
57726	507	.041	.044	-6.8	57809	502	.024	.025	-4.0	57913	507	.087	.098	-11.2
57726	508	.041	.044	-6.8	57809	503	.018	.019	-5.3	57913	508	.084	.094	-10.6
57726	509	.044	.047	-6.4	57809	504	.024	.026	-7.7	57913	509	.078	.086	-9.3
57726	510	.043	.046	-6.5	57809	505	.013	.014	-7.1	57913	510	.075	.083	-9.6
57798	501	.016	.018	-11.1	57809	506	.029	.031	-6.5	57997	501	.074	.078	-5.1
57798	502	.019	.021	-9.5	57809	507	.021	.022	-4.5	57997	502	.062	.066	-6.1
57798	503	.020	.022	-9.1	57809	508	.021	.022	-4.5	57997	503	.072	.077	-6.5
57798	504	.009	.010	-10.0	57809	509	.022	.024	-8.3	57997	504	.097	.104	-6.7
57798	505	.023	.026	-11.5	57809	510	.022	.024	-8.3	57997	505	.063	.067	-6.0
57798	506	.012	.013	-7.7	57810	501	.017	.019	-10.5	57997	506	.064	.069	-7.2
57798	507	.018	.020	-10.0	57810	502	.023	.024	-4.2	57997	507	.080	.086	-7.0
57798	508	.017	.019	-10.5	57810	503	.017	.019	-10.5	57997	508	.072	.077	-6.5
57798	509	.016	.018	-11.1	57810	504	.024	.025	-4.0	57997	509	.075	.079	-5.1
57798	510	.015	.017	-11.8	57810	505	.013	.014	-7.1	57997	510	.059	.063	-6.3
57800	501	.060	.067	-10.4	57810	506	.028	.030	-6.7	57998	501	.034	.038	-10.5
57800	502	.072	.078	-7.7	57810	507	.020	.022	-9.1	57998	502	.041	.045	-8.9
57800	503	.074	.081	-8.6	57810	508	.020	.021	-4.8	57998	503	.043	.047	-8.5
57800	504	.033	.038	-13.2	57810	509	.021	.023	-8.7	57998	504	.019	.022	-13.6
57800	505	.086	.096	-10.4	57810	510	.021	.023	-8.7	57998	505	.050	.055	-9.1
57800	506	.045	.049	-8.2	57871	501	.021	.022	-4.5	57998	506	.026	.028	-7.1
57800	507	.067	.075	-10.7	57871	502	.027	.029	-6.9	57998	507	.038	.043	-11.6
57800	508	.065	.073	-11.0	57871	503	.021	.022	-4.5	57998	508	.037	.042	-11.9
57800	509	.060	.067	-10.4	57871	504	.028	.030	-6.7	57998	509	.035	.038	-7.9
57800	510	.058	.064	-9.4	57871	505	.016	.017	-5.9	57998	510	.033	.037	-10.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57999	501	.028	.031	-9.7	58020	506	.115	.123	-6.5	58095	501	.076	.084	-9.5
57999	502	.038	.040	-5.0	58020	507	.082	.088	-6.8	58095	502	.091	.099	-8.1
57999	503	.028	.031	-9.7	58020	508	.099	.106	-6.6	58095	503	.094	.103	-8.7
57999	504	.039	.042	-7.1	58020	509	.090	.096	-6.2	58095	504	.042	.048	-12.5
57999	505	.021	.023	-8.7	58020	510	.038	.041	-7.3	58095	505	.109	.121	-9.9
57999	506	.046	.050	-8.0	58056	501	.095	.106	-10.4	58095	506	.057	.062	-8.1
57999	507	.033	.036	-8.3	58056	502	.115	.124	-7.3	58095	507	.085	.095	-10.5
57999	508	.033	.035	-5.7	58056	503	.118	.129	-8.5	58095	508	.082	.092	-10.9
57999	509	.035	.038	-7.9	58056	504	.053	.060	-11.7	58095	509	.076	.084	-9.5
57999	510	.035	.037	-5.4	58056	505	.137	.152	-9.9	58095	510	.073	.081	-9.9
58009	501	.028	.031	-9.7	58056	506	.072	.078	-7.7	58096	501	.101	.112	-9.8
58009	502	.038	.040	-5.0	58056	507	.106	.120	-11.7	58096	502	.121	.132	-8.3
58009	503	.028	.031	-9.7	58056	508	.103	.115	-10.4	58096	503	.125	.136	-8.1
58009	504	.039	.042	-7.1	58056	509	.096	.106	-9.4	58096	504	.056	.063	-11.1
58009	505	.021	.023	-8.7	58056	510	.092	.101	-8.9	58096	505	.145	.161	-9.9
58009	506	.046	.050	-8.0	58057	501	.060	.067	-10.4	58096	506	.076	.082	-7.3
58009	507	.033	.036	-8.3	58057	502	.072	.078	-7.7	58096	507	.112	.127	-11.8
58009	508	.033	.035	-5.7	58057	503	.074	.081	-8.6	58096	508	.109	.122	-10.7
58009	509	.035	.038	-7.9	58057	504	.033	.038	-13.2	58096	509	.101	.112	-9.8
58009	510	.035	.037	-5.4	58057	505	.086	.096	-10.4	58096	510	.097	.107	-9.3
58010	501	.080	.089	-10.1	58057	506	.045	.049	-8.2	58301	501	.022	.023	-4.3
58010	502	.096	.104	-7.7	58057	507	.067	.075	-10.7	58301	502	.029	.031	-6.5
58010	503	.099	.108	-8.3	58057	508	.065	.073	-11.0	58301	503	.022	.024	-8.3
58010	504	.045	.050	-10.0	58057	509	.060	.067	-10.4	58301	504	.030	.032	-6.3
58010	505	.115	.128	-10.2	58057	510	.058	.064	-9.4	58301	505	.016	.018	-11.1
58010	506	.060	.065	-7.7	58058	501	.054	.060	-10.0	58301	506	.035	.038	-7.9
58010	507	.089	.100	-11.0	58058	502	.065	.070	-7.1	58301	507	.025	.027	-7.4
58010	508	.087	.097	-10.3	58058	503	.067	.073	-8.2	58301	508	.025	.027	-7.4
58010	509	.080	.089	-10.1	58058	504	.030	.034	-11.8	58301	509	.027	.029	-6.9
58010	510	.077	.085	-9.4	58058	505	.078	.086	-9.3	58301	510	.027	.029	-6.9
58020	501	.128	.138	-7.2	58058	506	.041	.044	-6.8	58302	501	.027	.030	-10.0
58020	502	.069	.073	-5.5	58058	507	.060	.068	-11.8	58302	502	.033	.035	-5.7
58020	503	.083	.088	-5.7	58058	508	.058	.065	-10.8	58302	503	.034	.037	-8.1
58020	504	.054	.058	-6.9	58058	509	.054	.060	-10.0	58302	504	.015	.017	-11.8
58020	505	.060	.063	-4.8	58058	510	.052	.057	-8.8	58302	505	.039	.043	-9.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58302	506	.021	.022	-4.5	58456	501	.029	.031	-6.5	58459	506	.058	.062	-6.5
58302	507	.030	.034	-11.8	58456	502	.025	.026	-3.8	58459	507	.072	.077	-6.5
58302	508	.029	.033	-12.1	58456	503	.029	.031	-6.5	58459	508	.065	.069	-5.8
58302	509	.027	.030	-10.0	58456	504	.039	.042	-7.1	58459	509	.067	.071	-5.6
58302	510	.026	.029	-10.3	58456	505	.025	.027	-7.4	58459	510	.053	.057	-7.0
58397	501	.157	.175	-10.3	58456	506	.026	.027	-3.7	58503	501	.042	.047	-10.6
58397	502	.190	.206	-7.8	58456	507	.032	.034	-5.9	58503	502	.051	.055	-7.3
58397	503	.195	.214	-8.9	58456	508	.029	.031	-6.5	58503	503	.052	.057	-8.8
58397	504	.088	.099	-11.1	58456	509	.030	.032	-6.3	58503	504	.023	.026	-11.5
58397	505	.227	.250	-9.2	58456	510	.024	.025	-4.0	58503	505	.061	.067	-9.0
58397	506	.119	.129	-7.8	58457	501	.043	.046	-6.5	58503	506	.032	.034	-5.9
58397	507	.176	.198	-11.1	58457	502	.036	.038	-5.3	58503	507	.047	.053	-11.3
58397	508	.171	.191	-10.5	58457	503	.042	.044	-4.5	58503	508	.046	.051	-9.8
58397	509	.158	.176	-10.2	58457	504	.057	.060	-5.0	58503	509	.042	.047	-10.6
58397	510	.152	.168	-9.5	58457	505	.037	.039	-5.1	58503	510	.040	.045	-11.1
58408	501	.043	.046	-6.5	58457	506	.037	.040	-7.5	58532	501	.054	.060	-10.0
58408	502	.037	.039	-5.1	58457	507	.047	.050	-6.0	58532	502	.065	.071	-8.5
58408	503	.042	.045	-6.7	58457	508	.042	.044	-4.5	58532	503	.067	.074	-9.5
58408	504	.057	.061	-6.6	58457	509	.043	.046	-6.5	58532	504	.030	.034	-11.8
58408	505	.037	.040	-7.5	58457	510	.034	.036	-5.6	58532	505	.078	.087	-10.3
58408	506	.038	.041	-7.3	58458	501	.055	.059	-6.8	58532	506	.041	.044	-6.8
58408	507	.047	.051	-7.8	58458	502	.047	.050	-6.0	58532	507	.061	.068	-10.3
58408	508	.043	.045	-4.4	58458	503	.054	.057	-5.3	58532	508	.059	.066	-10.6
58408	509	.044	.047	-6.4	58458	504	.073	.078	-6.4	58532	509	.054	.060	-10.0
58408	510	.035	.037	-5.4	58458	505	.047	.050	-6.0	58532	510	.052	.058	-10.3
58409	501	.055	.059	-6.8	58458	506	.048	.052	-7.7	58559	501	.011	.012	-8.3
58409	502	.047	.050	-6.0	58458	507	.060	.064	-6.2	58559	502	.013	.014	-7.1
58409	503	.054	.057	-5.3	58458	508	.054	.057	-5.3	58559	503	.014	.015	-6.7
58409	504	.073	.078	-6.4	58458	509	.056	.059	-5.1	58559	504	.006	.007	-14.3
58409	505	.047	.050	-6.0	58458	510	.044	.047	-6.4	58559	505	.016	.018	-11.1
58409	506	.048	.052	-7.7	58459	501	.066	.071	-7.0	58559	506	.008	.009	-11.1
58409	507	.060	.064	-6.2	58459	502	.056	.060	-6.7	58559	507	.012	.014	-14.3
58409	508	.054	.057	-5.3	58459	503	.065	.069	-5.8	58559	508	.012	.013	-7.7
58409	509	.056	.059	-5.1	58459	504	.088	.094	-6.4	58559	509	.011	.012	-8.3
58409	510	.044	.047	-6.4	58459	505	.057	.060	-5.0	58559	510	.011	.012	-8.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58560	501	.027	.030	-10.0	58663	506	.231	.249	-7.2	58756	501	.027	.029	-6.9
58560	502	.032	.035	-8.6	58663	507	.167	.180	-7.2	58756	502	.035	.038	-7.9
58560	503	.033	.036	-8.3	58663	508	.166	.178	-6.7	58756	503	.027	.029	-6.9
58560	504	.015	.017	-11.8	58663	509	.178	.192	-7.3	58756	504	.037	.039	-5.1
58560	505	.039	.043	-9.3	58663	510	.177	.189	-6.3	58756	505	.020	.022	-9.1
58560	506	.020	.022	-9.1	58682	501	.098	.109	-10.1	58756	506	.043	.047	-8.5
58560	507	.030	.034	-11.8	58682	502	.118	.128	-7.8	58756	507	.031	.034	-8.8
58560	508	.029	.032	-9.4	58682	503	.122	.133	-8.3	58756	508	.031	.033	-6.1
58560	509	.027	.030	-10.0	58682	504	.055	.062	-11.3	58756	509	.033	.036	-8.3
58560	510	.026	.028	-7.1	58682	505	.142	.157	-9.6	58756	510	.033	.035	-5.7
58575	501	.034	.038	-10.5	58682	506	.074	.080	-7.5	58757	501	.240	.270	-11.1
58575	502	.041	.045	-8.9	58682	507	.110	.124	-11.3	58757	502	.290	.310	-6.5
58575	503	.043	.047	-8.5	58682	508	.107	.119	-10.1	58757	503	.300	.330	-9.1
58575	504	.019	.022	-13.6	58682	509	.099	.109	-9.2	58757	504	.134	.151	-11.3
58575	505	.050	.055	-9.1	58682	510	.094	.105	-10.5	58757	505	.350	.380	-7.9
58575	506	.026	.028	-7.1	58713	501	.037	.040	-7.5	58757	506	.182	.196	-7.1
58575	507	.038	.043	-11.6	58713	502	.020	.021	-4.8	58757	507	.270	.300	-10.0
58575	508	.037	.042	-11.9	58713	503	.024	.025	-4.0	58757	508	.260	.290	-10.3
58575	509	.035	.038	-7.9	58713	504	.016	.017	-5.9	58757	509	.241	.270	-10.7
58575	510	.033	.037	-10.8	58713	505	.017	.018	-5.6	58757	510	.231	.260	-11.2
58627	501	.110	.123	-10.6	58713	506	.033	.036	-8.3	58759	501	.030	.033	-9.1
58627	502	.133	.144	-7.6	58713	507	.024	.025	-4.0	58759	502	.036	.039	-7.7
58627	503	.137	.150	-8.7	58713	508	.029	.031	-6.5	58759	503	.037	.040	-7.5
58627	504	.062	.069	-10.1	58713	509	.026	.028	-7.1	58759	504	.017	.019	-10.5
58627	505	.159	.176	-9.7	58713	510	.011	.012	-8.3	58759	505	.043	.047	-8.5
58627	506	.084	.090	-6.7	58737	501	.071	.079	-10.1	58759	506	.022	.024	-8.3
58627	507	.123	.139	-11.5	58737	502	.086	.093	-7.5	58759	507	.033	.037	-10.8
58627	508	.120	.134	-10.4	58737	503	.088	.097	-9.3	58759	508	.032	.036	-11.1
58627	509	.111	.123	-9.8	58737	504	.040	.045	-11.1	58759	509	.030	.033	-9.1
58627	510	.106	.118	-10.2	58737	505	.103	.114	-9.6	58759	510	.028	.032	-12.5
58663	501	.143	.155	-7.7	58737	506	.054	.058	-6.9	58802	501	.034	.037	-8.1
58663	502	.189	.203	-6.9	58737	507	.080	.090	-11.1	58802	502	.041	.044	-6.8
58663	503	.143	.155	-7.7	58737	508	.077	.086	-10.5	58802	503	.042	.046	-8.7
58663	504	.196	.211	-7.1	58737	509	.072	.079	-8.9	58802	504	.019	.021	-9.5
58663	505	.108	.116	-6.9	58737	510	.069	.076	-9.2	58802	505	.049	.054	-9.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58802	506	.026	.028	-7.1	58840	501	.040	.043	-7.0	58904	506	.012	.013	-7.7
58802	507	.038	.042	-9.5	58840	502	.052	.056	-7.1	58904	507	.018	.020	-10.0
58802	508	.037	.041	-9.8	58840	503	.040	.043	-7.0	58904	508	.018	.020	-10.0
58802	509	.034	.038	-10.5	58840	504	.054	.058	-6.9	58904	509	.016	.018	-11.1
58802	510	.032	.036	-11.1	58840	505	.030	.032	-6.3	58904	510	.016	.017	-5.9
58813	501	.066	.071	-7.0	58840	506	.064	.069	-7.2	58922	501	.105	.113	-7.1
58813	502	.087	.093	-6.5	58840	507	.046	.050	-8.0	58922	502	.139	.149	-6.7
58813	503	.066	.071	-7.0	58840	508	.046	.049	-6.1	58922	503	.105	.113	-7.1
58813	504	.090	.097	-7.2	58840	509	.049	.053	-7.5	58922	504	.143	.154	-7.1
58813	505	.050	.053	-5.7	58840	510	.049	.052	-5.8	58922	505	.079	.085	-7.1
58813	506	.106	.115	-7.8	58873	501	.063	.068	-7.4	58922	506	.169	.182	-7.1
58813	507	.077	.083	-7.2	58873	502	.083	.089	-6.7	58922	507	.122	.132	-7.6
58813	508	.076	.082	-7.3	58873	503	.063	.068	-7.4	58922	508	.121	.130	-6.9
58813	509	.082	.088	-6.8	58873	504	.086	.093	-7.5	58922	509	.130	.140	-7.1
58813	510	.081	.087	-6.9	58873	505	.047	.051	-7.8	58922	510	.130	.138	-5.8
58822	501	.093	.103	-9.7	58873	506	.102	.110	-7.3	59005	501	.040	.045	-11.1
58822	502	.112	.121	-7.4	58873	507	.073	.079	-7.6	59005	502	.048	.053	-9.4
58822	503	.115	.126	-8.7	58873	508	.073	.078	-6.4	59005	503	.050	.055	-9.1
58822	504	.052	.058	-10.3	58873	509	.078	.084	-7.1	59005	504	.022	.025	-12.0
58822	505	.134	.148	-9.5	58873	510	.078	.083	-6.0	59005	505	.058	.064	-9.4
58822	506	.070	.076	-7.9	58903	501	.021	.024	-12.5	59005	506	.030	.033	-9.1
58822	507	.104	.117	-11.1	58903	502	.026	.028	-7.1	59005	507	.045	.051	-11.8
58822	508	.101	.112	-9.8	58903	503	.026	.029	-10.3	59005	508	.044	.049	-10.2
58822	509	.093	.103	-9.7	58903	504	.012	.013	-7.7	59005	509	.040	.045	-11.1
58822	510	.089	.099	-10.1	58903	505	.031	.034	-8.8	59005	510	.039	.043	-9.3
58837	501	.132	.143	-7.7	58903	506	.016	.017	-5.9	59057	501	.300	.330	-9.1
58837	502	.175	.187	-6.4	58903	507	.024	.027	-11.1	59057	502	.360	.390	-7.7
58837	503	.132	.143	-7.7	58903	508	.023	.026	-11.5	59057	503	.370	.400	-7.5
58837	504	.180	.195	-7.7	58903	509	.021	.024	-12.5	59057	504	.166	.187	-11.2
58837	505	.099	.107	-7.5	58903	510	.020	.023	-13.0	59057	505	.430	.480	-10.4
58837	506	.213	.230	-7.4	58904	501	.016	.018	-11.1	59057	506	.226	.244	-7.4
58837	507	.154	.166	-7.2	58904	502	.020	.021	-4.8	59057	507	.330	.380	-13.2
58837	508	.153	.164	-6.7	58904	503	.020	.022	-9.1	59057	508	.320	.360	-11.1
58837	509	.164	.177	-7.3	58904	504	.009	.010	-10.0	59057	509	.300	.330	-9.1
58837	510	.164	.174	-5.7	58904	505	.023	.026	-11.5	59057	510	.290	.320	-9.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59058	501	.193	.214	-9.8	59223	506	.105	.114	-7.9	59481	501	.183	.203	-9.9
59058	502	.232	.250	-7.2	59223	507	.076	.082	-7.3	59481	502	.220	.239	-7.9
59058	503	.239	.260	-8.1	59223	508	.075	.081	-7.4	59481	503	.227	.248	-8.5
59058	504	.108	.121	-10.7	59223	509	.081	.087	-6.9	59481	504	.102	.115	-11.3
59058	505	.280	.310	-9.7	59223	510	.081	.086	-5.8	59481	505	.260	.290	-10.3
59058	506	.146	.158	-7.6	59257	501	.011	.012	-8.3	59481	506	.138	.150	-8.0
59058	507	.216	.243	-11.1	59257	502	.013	.014	-7.1	59481	507	.204	.230	-11.3
59058	508	.209	.234	-10.7	59257	503	.013	.015	-13.3	59481	508	.199	.221	-10.0
59058	509	.194	.215	-9.8	59257	504	.006	.007	-14.3	59481	509	.184	.204	-9.8
59058	510	.186	.205	-9.3	59257	505	.016	.017	-5.9	59481	510	.176	.195	-9.7
59188	501	.260	.270	-3.7	59257	506	.008	.009	-11.1	59482	501	.270	.290	-6.9
59188	502	.137	.146	-6.2	59257	507	.012	.014	-14.3	59482	502	.143	.152	-5.9
59188	503	.164	.175	-6.3	59257	508	.012	.013	-7.7	59482	503	.171	.182	-6.0
59188	504	.107	.116	-7.8	59257	509	.011	.012	-8.3	59482	504	.112	.121	-7.4
59188	505	.119	.126	-5.6	59257	510	.010	.012	-16.7	59482	505	.123	.131	-6.1
59188	506	.228	.244	-6.6	59306	501	.068	.076	-10.5	59482	506	.237	.250	-5.2
59188	507	.164	.175	-6.3	59306	502	.082	.089	-7.9	59482	507	.170	.182	-6.6
59188	508	.197	.210	-6.2	59306	503	.084	.092	-8.7	59482	508	.205	.219	-6.4
59188	509	.178	.191	-6.8	59306	504	.038	.043	-11.6	59482	509	.186	.199	-6.5
59188	510	.075	.081	-7.4	59306	505	.098	.109	-10.1	59482	510	.079	.084	-6.0
59189	501	.350	.380	-7.9	59306	506	.052	.056	-7.1	59537	501	.046	.049	-6.1
59189	502	.189	.200	-5.5	59306	507	.076	.086	-11.6	59537	502	.060	.065	-7.7
59189	503	.225	.240	-6.3	59306	508	.074	.082	-9.8	59537	503	.046	.049	-6.1
59189	504	.147	.159	-7.5	59306	509	.068	.076	-10.5	59537	504	.062	.067	-7.5
59189	505	.163	.173	-5.8	59306	510	.065	.073	-11.0	59537	505	.034	.037	-8.1
59189	506	.310	.340	-8.8	59378	501	.042	.046	-8.7	59537	506	.074	.080	-7.5
59189	507	.224	.240	-6.7	59378	502	.056	.060	-6.7	59537	507	.053	.058	-8.6
59189	508	.270	.290	-6.9	59378	503	.042	.046	-8.7	59537	508	.053	.057	-7.0
59189	509	.244	.260	-6.2	59378	504	.058	.062	-6.5	59537	509	.057	.061	-6.6
59189	510	.103	.111	-7.2	59378	505	.032	.034	-5.9	59537	510	.057	.060	-5.0
59223	501	.065	.070	-7.1	59378	506	.068	.074	-8.1	59601	501	.069	.077	-10.4
59223	502	.086	.092	-6.5	59378	507	.049	.053	-7.5	59601	502	.083	.090	-7.8
59223	503	.065	.071	-8.5	59378	508	.049	.053	-7.5	59601	503	.086	.094	-8.5
59223	504	.089	.096	-7.3	59378	509	.053	.057	-7.0	59601	504	.039	.043	-9.3
59223	505	.049	.053	-7.5	59378	510	.052	.056	-7.1	59601	505	.100	.110	-9.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59601	506	.052	.056	-7.1	59693	501	.010	.012	-16.7	59722	506	.045	.048	-6.3
59601	507	.077	.087	-11.5	59693	502	.013	.014	-7.1	59722	507	.066	.074	-10.8
59601	508	.075	.083	-9.6	59693	503	.013	.014	-7.1	59722	508	.064	.071	-9.9
59601	509	.069	.077	-10.4	59693	504	.006	.007	-14.3	59722	509	.059	.065	-9.2
59601	510	.066	.073	-9.6	59693	505	.015	.017	-11.8	59722	510	.057	.063	-9.5
59647	501	.119	.128	-7.0	59693	506	.008	.009	-11.1	59723	501	.022	.025	-12.0
59647	502	.064	.068	-5.9	59693	507	.012	.013	-7.7	59723	502	.027	.029	-6.9
59647	503	.076	.081	-6.2	59693	508	.011	.013	-15.4	59723	503	.027	.030	-10.0
59647	504	.050	.054	-7.4	59693	509	.010	.012	-16.7	59723	504	.012	.014	-14.3
59647	505	.055	.059	-6.8	59693	510	.010	.011	-9.1	59723	505	.032	.035	-8.6
59647	506	.106	.114	-7.0	59701	501	.005	.006	-16.7	59723	506	.017	.018	-5.6
59647	507	.076	.081	-6.2	59701	502	.006	.007	-14.3	59723	507	.025	.028	-10.7
59647	508	.092	.098	-6.1	59701	503	.006	.007	-14.3	59723	508	.024	.027	-11.1
59647	509	.083	.089	-6.7	59701	504	.003	.003	0.0	59723	509	.022	.025	-12.0
59647	510	.035	.038	-7.9	59701	505	.007	.008	-12.5	59723	510	.021	.024	-12.5
59660	501	.127	.141	-9.9	59701	506	.004	.004	0.0	59724	501	.034	.038	-10.5
59660	502	.153	.166	-7.8	59701	507	.006	.006	0.0	59724	502	.041	.044	-6.8
59660	503	.157	.172	-8.7	59701	508	.005	.006	-16.7	59724	503	.042	.046	-8.7
59660	504	.071	.080	-11.2	59701	509	.005	.006	-16.7	59724	504	.019	.021	-9.5
59660	505	.183	.203	-9.9	59701	510	.005	.005	0.0	59724	505	.049	.054	-9.3
59660	506	.096	.104	-7.7	59713	501	.113	.126	-10.3	59724	506	.026	.028	-7.1
59660	507	.142	.160	-11.3	59713	502	.137	.148	-7.4	59724	507	.038	.043	-11.6
59660	508	.138	.154	-10.4	59713	503	.141	.154	-8.4	59724	508	.037	.041	-9.8
59660	509	.127	.141	-9.9	59713	504	.063	.071	-11.3	59724	509	.034	.038	-10.5
59660	510	.122	.135	-9.6	59713	505	.164	.181	-9.4	59724	510	.033	.036	-8.3
59661	501	.062	.069	-10.1	59713	506	.086	.093	-7.5	59725	501	.042	.047	-10.6
59661	502	.075	.081	-7.4	59713	507	.127	.143	-11.2	59725	502	.051	.055	-7.3
59661	503	.077	.084	-8.3	59713	508	.123	.137	-10.2	59725	503	.052	.057	-8.8
59661	504	.035	.039	-10.3	59713	509	.114	.126	-9.5	59725	504	.024	.027	-11.1
59661	505	.090	.099	-9.1	59713	510	.109	.121	-9.9	59725	505	.061	.068	-10.3
59661	506	.047	.051	-7.8	59722	501	.059	.065	-9.2	59725	506	.032	.035	-8.6
59661	507	.070	.078	-10.3	59722	502	.071	.077	-7.8	59725	507	.047	.053	-11.3
59661	508	.068	.075	-9.3	59722	503	.073	.080	-8.7	59725	508	.046	.051	-9.8
59661	509	.062	.069	-10.1	59722	504	.033	.037	-10.8	59725	509	.042	.047	-10.6
59661	510	.060	.066	-9.1	59722	505	.085	.094	-9.6	59725	510	.041	.045	-8.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59726	501	.031	.034	-8.8	59751	506	.020	.021	-4.8	59781	501	.030	.032	-6.3
59726	502	.037	.040	-7.5	59751	507	.014	.015	-6.7	59781	502	.039	.042	-7.1
59726	503	.038	.042	-9.5	59751	508	.014	.015	-6.7	59781	503	.030	.032	-6.3
59726	504	.017	.019	-10.5	59751	509	.015	.016	-6.3	59781	504	.040	.044	-9.1
59726	505	.044	.049	-10.2	59751	510	.015	.016	-6.3	59781	505	.022	.024	-8.3
59726	506	.023	.025	-8.0	59773	501	.015	.016	-6.3	59781	506	.048	.051	-5.9
59726	507	.034	.039	-12.8	59773	502	.008	.009	-11.1	59781	507	.034	.037	-8.1
59726	508	.033	.037	-10.8	59773	503	.010	.010	0.0	59781	508	.034	.037	-8.1
59726	509	.031	.034	-8.8	59773	504	.006	.007	-14.3	59781	509	.037	.040	-7.5
59726	510	.030	.033	-9.1	59773	505	.007	.007	0.0	59781	510	.037	.039	-5.1
59738	501	.098	.109	-10.1	59773	506	.013	.014	-7.1	59782	501	.044	.048	-8.3
59738	502	.118	.128	-7.8	59773	507	.010	.010	0.0	59782	502	.058	.062	-6.5
59738	503	.122	.133	-8.3	59773	508	.012	.012	0.0	59782	503	.044	.048	-8.3
59738	504	.055	.062	-11.3	59773	509	.011	.011	0.0	59782	504	.060	.065	-7.7
59738	505	.142	.157	-9.6	59773	510	.004	.005	-20.0	59782	505	.033	.036	-8.3
59738	506	.074	.080	-7.5	59774	501	.012	.013	-7.7	59782	506	.071	.077	-7.8
59738	507	.110	.124	-11.3	59774	502	.007	.007	0.0	59782	507	.051	.055	-7.3
59738	508	.107	.119	-10.1	59774	503	.008	.008	0.0	59782	508	.051	.055	-7.3
59738	509	.099	.109	-9.2	59774	504	.005	.006	-16.7	59782	509	.055	.059	-6.8
59738	510	.094	.105	-10.5	59774	505	.006	.006	0.0	59782	510	.055	.058	-5.2
59750	501	.034	.037	-8.1	59774	506	.011	.012	-8.3	59783	501	.043	.046	-6.5
59750	502	.045	.048	-6.3	59774	507	.008	.008	0.0	59783	502	.057	.061	-6.6
59750	503	.034	.037	-8.1	59774	508	.010	.010	0.0	59783	503	.043	.046	-6.5
59750	504	.046	.050	-8.0	59774	509	.009	.009	0.0	59783	504	.059	.063	-6.3
59750	505	.026	.027	-3.7	59774	510	.004	.004	0.0	59783	505	.032	.035	-8.6
59750	506	.055	.059	-6.8	59775	501	.016	.017	-5.9	59783	506	.069	.075	-8.0
59750	507	.040	.043	-7.0	59775	502	.009	.009	0.0	59783	507	.050	.054	-7.4
59750	508	.039	.042	-7.1	59775	503	.010	.011	-9.1	59783	508	.050	.053	-5.7
59750	509	.042	.046	-8.7	59775	504	.007	.007	0.0	59783	509	.053	.057	-7.0
59750	510	.042	.045	-6.7	59775	505	.007	.008	-12.5	59783	510	.053	.057	-7.0
59751	501	.012	.013	-7.7	59775	506	.014	.015	-6.7	59784	501	.033	.036	-8.3
59751	502	.016	.017	-5.9	59775	507	.010	.011	-9.1	59784	502	.044	.047	-6.4
59751	503	.012	.013	-7.7	59775	508	.012	.013	-7.7	59784	503	.033	.036	-8.3
59751	504	.017	.018	-5.6	59775	509	.011	.012	-8.3	59784	504	.045	.048	-6.3
59751	505	.009	.010	-10.0	59775	510	.005	.005	0.0	59784	505	.025	.027	-7.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59784	506	.053	.057	-7.0	59867	501	.085	.095	-10.5	59892	506	.069	.075	-8.0
59784	507	.038	.041	-7.3	59867	502	.103	.111	-7.2	59892	507	.050	.054	-7.4
59784	508	.038	.041	-7.3	59867	503	.106	.116	-8.6	59892	508	.050	.053	-5.7
59784	509	.041	.044	-6.8	59867	504	.048	.054	-11.1	59892	509	.053	.057	-7.0
59784	510	.041	.043	-4.7	59867	505	.123	.136	-9.6	59892	510	.053	.057	-7.0
59790	501	.076	.084	-9.5	59867	506	.065	.070	-7.1	59904	501	.029	.031	-6.5
59790	502	.091	.099	-8.1	59867	507	.095	.107	-11.2	59904	502	.038	.041	-7.3
59790	503	.094	.103	-8.7	59867	508	.093	.103	-9.7	59904	503	.029	.031	-6.5
59790	504	.042	.048	-12.5	59867	509	.086	.095	-9.5	59904	504	.040	.043	-7.0
59790	505	.109	.121	-9.9	59867	510	.082	.091	-9.9	59904	505	.022	.023	-4.3
59790	506	.057	.062	-8.1	59886	501	.012	.013	-7.7	59904	506	.047	.050	-6.0
59790	507	.085	.095	-10.5	59886	502	.014	.015	-6.7	59904	507	.034	.037	-8.1
59790	508	.082	.092	-10.9	59886	503	.014	.016	-12.5	59904	508	.034	.036	-5.6
59790	509	.076	.084	-9.5	59886	504	.006	.007	-14.3	59904	509	.036	.039	-7.7
59790	510	.073	.081	-9.9	59886	505	.017	.018	-5.6	59904	510	.036	.038	-5.3
59798	501	.112	.121	-7.4	59886	506	.009	.009	0.0	59905	501	.053	.059	-10.2
59798	502	.148	.159	-6.9	59886	507	.013	.015	-13.3	59905	502	.064	.070	-8.6
59798	503	.112	.121	-7.4	59886	508	.013	.014	-7.1	59905	503	.066	.072	-8.3
59798	504	.153	.165	-7.3	59886	509	.012	.013	-7.7	59905	504	.030	.034	-11.8
59798	505	.084	.090	-6.7	59886	510	.011	.012	-8.3	59905	505	.077	.085	-9.4
59798	506	.181	.195	-7.2	59889	501	.050	.053	-5.7	59905	506	.040	.044	-9.1
59798	507	.131	.141	-7.1	59889	502	.027	.028	-3.6	59905	507	.060	.067	-10.4
59798	508	.130	.139	-6.5	59889	503	.032	.034	-5.9	59905	508	.058	.065	-10.8
59798	509	.139	.150	-7.3	59889	504	.021	.023	-8.7	59905	509	.054	.059	-8.5
59798	510	.139	.148	-6.1	59889	505	.023	.025	-8.0	59905	510	.051	.057	-10.5
59806	501	.080	.087	-8.0	59889	506	.044	.047	-6.4	59914	501	.310	.350	-11.4
59806	502	.106	.114	-7.0	59889	507	.032	.034	-5.9	59914	502	.380	.410	-7.3
59806	503	.080	.087	-8.0	59889	508	.038	.041	-7.3	59914	503	.390	.420	-7.1
59806	504	.110	.118	-6.8	59889	509	.035	.037	-5.4	59914	504	.175	.197	-11.2
59806	505	.060	.065	-7.7	59889	510	.015	.016	-6.3	59914	505	.450	.500	-10.0
59806	506	.129	.140	-7.9	59892	501	.043	.046	-6.5	59914	506	.237	.260	-8.8
59806	507	.094	.101	-6.9	59892	502	.057	.061	-6.6	59914	507	.350	.390	-10.3
59806	508	.093	.100	-7.0	59892	503	.043	.046	-6.5	59914	508	.340	.380	-10.5
59806	509	.100	.107	-6.5	59892	504	.059	.063	-6.3	59914	509	.310	.350	-11.4
59806	510	.099	.106	-6.6	59892	505	.032	.035	-8.6	59914	510	.300	.330	-9.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59915	501	.096	.104	-7.7	59925	506	.163	.178	-8.4	59932	501	.152	.169	-10.1
59915	502	.128	.137	-6.6	59925	507	.167	.183	-8.7	59932	502	.183	.198	-7.6
59915	503	.097	.104	-6.7	59925	508	.194	.211	-8.1	59932	503	.188	.206	-8.7
59915	504	.132	.142	-7.0	59925	509	.199	.216	-7.9	59932	504	.085	.095	-10.5
59915	505	.073	.078	-6.4	59925	510	.241	.260	-7.3	59932	505	.219	.242	-9.5
59915	506	.156	.168	-7.1	59926	501	.196	.215	-8.8	59932	506	.115	.124	-7.3
59915	507	.112	.121	-7.4	59926	502	.150	.164	-8.5	59932	507	.170	.191	-11.0
59915	508	.112	.120	-6.7	59926	503	.191	.208	-8.2	59932	508	.165	.184	-10.3
59915	509	.120	.129	-7.0	59926	504	.108	.118	-8.5	59932	509	.152	.169	-10.1
59915	510	.119	.127	-6.3	59926	505	.155	.170	-8.8	59932	510	.146	.162	-9.9
59917	501	.018	.019	-5.3	59926	506	.138	.152	-9.2	59941	501	.047	.053	-11.3
59917	502	.024	.025	-4.0	59926	507	.142	.155	-8.4	59941	502	.057	.062	-8.1
59917	503	.018	.019	-5.3	59926	508	.165	.180	-8.3	59941	503	.059	.064	-7.8
59917	504	.024	.026	-7.7	59926	509	.170	.184	-7.6	59941	504	.026	.030	-13.3
59917	505	.013	.014	-7.1	59926	510	.205	.224	-8.5	59941	505	.068	.076	-10.5
59917	506	.029	.031	-6.5	59927	501	.132	.144	-8.3	59941	506	.036	.039	-7.7
59917	507	.021	.022	-4.5	59927	502	.101	.110	-8.2	59941	507	.053	.060	-11.7
59917	508	.021	.022	-4.5	59927	503	.128	.140	-8.6	59941	508	.051	.057	-10.5
59917	509	.022	.024	-8.3	59927	504	.072	.079	-8.9	59941	509	.047	.053	-11.3
59917	510	.022	.024	-8.3	59927	505	.104	.114	-8.8	59941	510	.045	.050	-10.0
59923	501	.008	.009	-11.1	59927	506	.093	.102	-8.8	59947	501	.029	.031	-6.5
59923	502	.009	.010	-10.0	59927	507	.096	.104	-7.7	59947	502	.038	.041	-7.3
59923	503	.010	.010	0.0	59927	508	.111	.121	-8.3	59947	503	.029	.031	-6.5
59923	504	.004	.005	-20.0	59927	509	.114	.124	-8.1	59947	504	.040	.043	-7.0
59923	505	.011	.012	-8.3	59927	510	.138	.150	-8.0	59947	505	.022	.023	-4.3
59923	506	.006	.006	0.0	59931	501	.141	.157	-10.2	59947	506	.047	.050	-6.0
59923	507	.009	.010	-10.0	59931	502	.170	.184	-7.6	59947	507	.034	.037	-8.1
59923	508	.008	.009	-11.1	59931	503	.175	.191	-8.4	59947	508	.034	.036	-5.6
59923	509	.008	.009	-11.1	59931	504	.079	.089	-11.2	59947	509	.036	.039	-7.7
59923	510	.007	.008	-12.5	59931	505	.203	.225	-9.8	59947	510	.036	.038	-5.3
59925	501	.231	.250	-7.6	59931	506	.107	.115	-7.0	59955	501	.018	.020	-10.0
59925	502	.177	.193	-8.3	59931	507	.157	.177	-11.3	59955	502	.022	.024	-8.3
59925	503	.224	.245	-8.6	59931	508	.153	.171	-10.5	59955	503	.022	.025	-12.0
59925	504	.126	.139	-9.4	59931	509	.141	.157	-10.2	59955	504	.010	.011	-9.1
59925	505	.182	.199	-8.5	59931	510	.136	.150	-9.3	59955	505	.026	.029	-10.3

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59955	506	.014	.015	-6.7	59973	501	.087	.097	-10.3	59984	506	.018	.019	-5.3
59955	507	.020	.023	-13.0	59973	502	.105	.114	-7.9	59984	507	.027	.030	-10.0
59955	508	.020	.022	-9.1	59973	503	.108	.118	-8.5	59984	508	.026	.029	-10.3
59955	509	.018	.020	-10.0	59973	504	.048	.055	-12.7	59984	509	.024	.026	-7.7
59955	510	.017	.019	-10.5	59973	505	.125	.139	-10.1	59984	510	.023	.025	-8.0
59963	501	.134	.150	-10.7	59973	506	.066	.071	-7.0	59985	501	.093	.103	-9.7
59963	502	.162	.176	-8.0	59973	507	.097	.109	-11.0	59985	502	.112	.122	-8.2
59963	503	.167	.182	-8.2	59973	508	.094	.105	-10.5	59985	503	.115	.126	-8.7
59963	504	.075	.085	-11.8	59973	509	.087	.097	-10.3	59985	504	.052	.058	-10.3
59963	505	.194	.215	-9.8	59973	510	.084	.093	-9.7	59985	505	.134	.149	-10.1
59963	506	.102	.110	-7.3	59975	501	.055	.059	-6.8	59985	506	.070	.076	-7.9
59963	507	.150	.169	-11.2	59975	502	.072	.077	-6.5	59985	507	.104	.117	-11.1
59963	508	.146	.163	-10.4	59975	503	.055	.059	-6.8	59985	508	.101	.113	-10.6
59963	509	.135	.150	-10.0	59975	504	.075	.080	-6.2	59985	509	.093	.104	-10.6
59963	510	.129	.143	-9.8	59975	505	.041	.044	-6.8	59985	510	.089	.099	-10.1
59964	501	.310	.350	-11.4	59975	506	.088	.095	-7.4	59986	501	.071	.079	-10.1
59964	502	.380	.410	-7.3	59975	507	.064	.069	-7.2	59986	502	.085	.093	-8.6
59964	503	.390	.430	-9.3	59975	508	.063	.068	-7.4	59986	503	.088	.096	-8.3
59964	504	.176	.198	-11.1	59975	509	.068	.073	-6.8	59986	504	.040	.045	-11.1
59964	505	.450	.500	-10.0	59975	510	.068	.072	-5.6	59986	505	.102	.113	-9.7
59964	506	.239	.260	-8.1	59977	501	.031	.034	-8.8	59986	506	.054	.058	-6.9
59964	507	.350	.400	-12.5	59977	502	.041	.044	-6.8	59986	507	.079	.089	-11.2
59964	508	.340	.380	-10.5	59977	503	.031	.034	-8.8	59986	508	.077	.086	-10.5
59964	509	.320	.350	-8.6	59977	504	.043	.046	-6.5	59986	509	.071	.079	-10.1
59964	510	.300	.340	-11.8	59977	505	.023	.025	-8.0	59986	510	.068	.076	-10.5
59970	501	.039	.042	-7.1	59977	506	.050	.054	-7.4	59988	501	.014	.015	-6.7
59970	502	.052	.055	-5.5	59977	507	.036	.039	-7.7	59988	502	.018	.020	-10.0
59970	503	.039	.042	-7.1	59977	508	.036	.039	-7.7	59988	503	.014	.015	-6.7
59970	504	.053	.057	-7.0	59977	509	.039	.042	-7.1	59988	504	.019	.021	-9.5
59970	505	.029	.031	-6.5	59977	510	.039	.041	-4.9	59988	505	.010	.011	-9.1
59970	506	.063	.068	-7.4	59984	501	.024	.026	-7.7	59988	506	.022	.024	-8.3
59970	507	.046	.049	-6.1	59984	502	.029	.031	-6.5	59988	507	.016	.018	-11.1
59970	508	.045	.048	-6.3	59984	503	.029	.032	-9.4	59988	508	.016	.017	-5.9
59970	509	.048	.052	-7.7	59984	504	.013	.015	-13.3	59988	509	.017	.019	-10.5
59970	510	.048	.051	-5.9	59984	505	.034	.038	-10.5	59988	510	.017	.018	-5.6

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59989	501	.012	.014	-14.3	60012	506	20.100	20.100	0.0	60035	501	36.300	36.600	-0.8
59989	502	.015	.016	-6.3	60012	507	11.400	11.600	-1.7	60035	502	30.400	30.900	-1.6
59989	503	.015	.017	-11.8	60012	508	23.600	23.700	-0.4	60035	503	24.900	26.200	-5.0
59989	504	.007	.008	-12.5	60012	509	14.400	14.600	-1.4	60035	504	21.700	22.000	-1.4
59989	505	.018	.020	-10.0	60012	510	13.200	12.900	2.3	60035	505	17.600	18.400	-4.3
59989	506	.009	.010	-10.0	60013	501	28.100	27.700	1.4	60035	506	22.600	23.100	-2.2
59989	507	.014	.016	-12.5	60013	502	17.600	17.500	0.6	60035	507	17.700	18.500	-4.3
59989	508	.014	.015	-6.7	60013	503	17.100	17.600	-2.8	60035	508	29.700	30.300	-2.0
59989	509	.012	.014	-14.3	60013	504	16.300	16.100	1.2	60035	509	19.300	20.100	-4.0
59989	510	.012	.013	-7.7	60013	505	13.800	14.100	-2.1	60035	510	21.000	21.000	0.0
60010	501	17.300	17.100	1.2	60013	506	17.200	17.200	0.0	61000	501	17.200	16.900	1.8
60010	502	10.900	10.800	0.9	60013	507	9.790	9.980	-1.9	61000	502	10.700	10.700	0.0
60010	503	10.600	10.900	-2.8	60013	508	20.300	20.300	0.0	61000	503	10.500	10.700	-1.9
60010	504	10.000	9.930	0.7	60013	509	12.300	12.600	-2.4	61000	504	9.930	9.830	1.0
60010	505	8.530	8.700	-2.0	60013	510	11.300	11.100	1.8	61000	505	8.440	8.610	-2.0
60010	506	10.600	10.600	0.0	60015	501	21.000	20.700	1.4	61000	506	10.500	10.500	0.0
60010	507	6.040	6.160	-1.9	60015	502	13.100	13.100	0.0	61000	507	5.980	6.100	-2.0
60010	508	12.500	12.500	0.0	60015	503	12.800	13.100	-2.3	61000	508	12.400	12.400	0.0
60010	509	7.610	7.750	-1.8	60015	504	12.100	12.000	0.8	61000	509	7.540	7.670	-1.7
60010	510	7.000	6.840	2.3	60015	505	10.300	10.500	-1.9	61000	510	6.930	6.780	2.2
60011	501	19.900	19.700	1.0	60015	506	12.900	12.900	0.0	61212	501	18.500	18.700	-1.1
60011	502	12.500	12.400	0.8	60015	507	7.310	7.460	-2.0	61212	502	15.500	15.800	-1.9
60011	503	12.100	12.500	-3.2	60015	508	15.100	15.100	0.0	61212	503	12.700	13.400	-5.2
60011	504	11.500	11.400	0.9	60015	509	9.210	9.370	-1.7	61212	504	11.100	11.200	-0.9
60011	505	9.810	10.000	-1.9	60015	510	8.470	8.280	2.3	61212	505	8.990	9.390	-4.3
60011	506	12.200	12.200	0.0	60016	501	23.600	23.200	1.7	61212	506	11.600	11.800	-1.7
60011	507	6.950	7.090	-2.0	60016	502	14.800	14.700	0.7	61212	507	9.040	9.440	-4.2
60011	508	14.400	14.400	0.0	60016	503	14.400	14.800	-2.7	61212	508	15.200	15.500	-1.9
60011	509	8.750	8.910	-1.8	60016	504	13.600	13.500	0.7	61212	509	9.880	10.300	-4.1
60011	510	8.050	7.870	2.3	60016	505	11.600	11.800	-1.7	61212	510	10.700	10.700	0.0
60012	501	32.700	32.300	1.2	60016	506	14.500	14.500	0.0	61216	501	20.600	20.800	-1.0
60012	502	20.500	20.400	0.5	60016	507	8.210	8.380	-2.0	61216	502	17.200	17.600	-2.3
60012	503	20.000	20.500	-2.4	60016	508	17.000	17.000	0.0	61216	503	14.100	14.900	-5.4
60012	504	19.000	18.800	1.1	60016	509	10.400	10.500	-1.0	61216	504	12.300	12.400	-0.8
60012	505	16.100	16.400	-1.8	60016	510	9.520	9.310	2.3	61216	505	9.980	10.500	-5.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
61216	506	12.800	13.100	-2.3	61224	501	29.000	29.300	-1.0	61227	506	38.600	39.400	-2.0
61216	507	10.000	10.500	-4.8	61224	502	24.300	24.700	-1.6	61227	507	30.200	31.500	-4.1
61216	508	16.800	17.200	-2.3	61224	503	19.900	21.000	-5.2	61227	508	50.600	51.700	-2.1
61216	509	11.000	11.400	-3.5	61224	504	17.400	17.600	-1.1	61227	509	33.000	34.300	-3.8
61216	510	11.900	11.900	0.0	61224	505	14.100	14.700	-4.1	61227	510	35.700	35.800	-0.3
61217	501	18.700	18.900	-1.1	61224	506	18.100	18.500	-2.2	62000	501	14.100	14.300	-1.4
61217	502	15.700	16.000	-1.9	61224	507	14.100	14.800	-4.7	62000	502	11.800	12.000	-1.7
61217	503	12.800	13.500	-5.2	61224	508	23.700	24.200	-2.1	62000	503	9.660	10.200	-5.3
61217	504	11.200	11.400	-1.8	61224	509	15.400	16.000	-3.8	62000	504	8.440	8.540	-1.2
61217	505	9.080	9.480	-4.2	61224	510	16.700	16.700	0.0	62000	505	6.830	7.130	-4.2
61217	506	11.700	11.900	-1.7	61225	501	40.200	40.600	-1.0	62000	506	8.780	8.970	-2.1
61217	507	9.130	9.500	-3.9	61225	502	33.700	34.300	-1.7	62000	507	6.870	7.170	-4.2
61217	508	15.300	15.700	-2.5	61225	503	27.600	29.100	-5.2	62000	508	11.500	11.800	-2.5
61217	509	9.980	10.400	-4.0	61225	504	24.100	24.400	-1.2	62000	509	7.510	7.810	-3.8
61217	510	10.800	10.800	0.0	61225	505	19.500	20.300	-3.9	62000	510	8.130	8.140	-0.1
61218	501	12.800	12.900	-0.8	61225	506	25.100	25.600	-2.0	62001	501	11.100	11.200	-0.9
61218	502	10.700	10.900	-1.8	61225	507	19.600	20.500	-4.4	62001	502	9.320	9.480	-1.7
61218	503	8.770	9.240	-5.1	61225	508	32.900	33.600	-2.1	62001	503	7.620	8.040	-5.2
61218	504	7.660	7.760	-1.3	61225	509	21.400	22.300	-4.0	62001	504	6.660	6.750	-1.3
61218	505	6.200	6.480	-4.3	61225	510	23.200	23.200	0.0	62001	505	5.400	5.630	-4.1
61218	506	7.970	8.140	-2.1	61226	501	67.600	68.300	-1.0	62001	506	6.930	7.080	-2.1
61218	507	6.240	6.520	-4.3	61226	502	56.700	57.700	-1.7	62001	507	5.420	5.670	-4.4
61218	508	10.500	10.600	-0.9	61226	503	46.400	48.900	-5.1	62001	508	9.090	9.290	-2.2
61218	509	6.820	7.090	-3.8	61226	504	40.500	41.000	-1.2	62001	509	5.930	6.160	-3.7
61218	510	7.390	7.390	0.0	61226	505	32.800	34.300	-4.4	62001	510	6.420	6.430	-0.2
61223	501	90.900	91.800	-1.0	61226	506	42.200	43.000	-1.9	62002	501	5.080	5.120	-0.8
61223	502	76.200	77.500	-1.7	61226	507	33.000	34.500	-4.3	62002	502	4.260	4.320	-1.4
61223	503	62.300	65.700	-5.2	61226	508	55.300	56.500	-2.1	62002	503	3.480	3.670	-5.2
61223	504	54.500	55.100	-1.1	61226	509	36.100	37.500	-3.7	62002	504	3.040	3.080	-1.3
61223	505	44.100	46.000	-4.1	61226	510	39.100	39.100	0.0	62002	505	2.460	2.570	-4.3
61223	506	56.700	57.900	-2.1	61227	501	61.900	62.500	-1.0	62002	506	3.170	3.230	-1.9
61223	507	44.300	46.300	-4.3	61227	502	51.900	52.800	-1.7	62002	507	2.480	2.580	-3.9
61223	508	74.300	75.900	-2.1	61227	503	42.400	44.700	-5.1	62002	508	4.150	4.240	-2.1
61223	509	48.500	50.400	-3.8	61227	504	37.100	37.500	-1.1	62002	509	2.710	2.810	-3.6
61223	510	52.500	52.500	0.0	61227	505	30.000	31.400	-4.5	62002	510	2.930	2.930	0.0

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62003	501	16.000	16.200	-1.2	63012	506	34.000	34.100	-0.3	63217	501	33.700	33.300	1.2
62003	502	13.400	13.600	-1.5	63012	507	19.300	19.700	-2.0	63217	502	30.900	30.800	0.3
62003	503	11.000	11.600	-5.2	63012	508	40.000	40.100	-0.2	63217	503	24.500	25.200	-2.8
62003	504	9.580	9.700	-1.2	63012	509	24.400	24.800	-1.6	63217	504	33.400	33.000	1.2
62003	505	7.760	8.100	-4.2	63012	510	22.400	21.900	2.3	63217	505	28.900	29.500	-2.0
62003	506	9.970	10.200	-2.3	63013	501	52.500	51.800	1.4	63217	506	18.100	18.100	0.0
62003	507	7.800	8.150	-4.3	63013	502	32.900	32.800	0.3	63217	507	26.600	27.200	-2.2
62003	508	13.100	13.400	-2.2	63013	503	32.000	32.900	-2.7	63217	508	41.200	41.200	0.0
62003	509	8.530	8.860	-3.7	63013	504	30.400	30.100	1.0	63217	509	25.800	26.200	-1.5
62003	510	9.240	9.250	-0.1	63013	505	25.800	26.300	-1.9	63217	510	21.500	21.000	2.4
63010	501	31.200	30.800	1.3	63013	506	32.200	32.300	-0.3	63218	501	11.400	11.200	1.8
63010	502	19.500	19.500	0.0	63013	507	18.300	18.700	-2.1	63218	502	10.400	10.400	0.0
63010	503	19.000	19.500	-2.6	63013	508	37.900	37.900	0.0	63218	503	8.250	8.500	-2.9
63010	504	18.100	17.900	1.1	63013	509	23.100	23.500	-1.7	63218	504	11.200	11.100	0.9
63010	505	15.300	15.700	-2.5	63013	510	21.200	20.700	2.4	63218	505	9.740	9.930	-1.9
63010	506	19.100	19.200	-0.5	63215	501	52.900	53.400	-0.9	63218	506	6.100	6.080	0.3
63010	507	10.900	11.100	-1.8	63215	502	44.300	45.100	-1.8	63218	507	8.970	9.150	-2.0
63010	508	22.500	22.500	0.0	63215	503	36.300	38.200	-5.0	63218	508	13.900	13.900	0.0
63010	509	13.700	13.900	-1.4	63215	504	31.700	32.100	-1.2	63218	509	8.680	8.830	-1.7
63010	510	12.600	12.300	2.4	63215	505	25.700	26.800	-4.1	63218	510	7.240	7.080	2.3
63011	501	39.000	38.400	1.6	63215	506	33.000	33.700	-2.1	64074	501	17.800	16.400	8.5
63011	502	24.400	24.300	0.4	63215	507	25.800	26.900	-4.1	64074	502	5.450	5.060	7.7
63011	503	23.800	24.400	-2.5	63215	508	43.200	44.200	-2.3	64074	503	19.500	18.800	3.7
63011	504	22.600	22.300	1.3	63215	509	28.200	29.300	-3.8	64074	504	7.650	7.040	8.7
63011	505	19.200	19.600	-2.0	63215	510	30.500	30.600	-0.3	64074	505	8.980	8.550	5.0
63011	506	23.900	24.000	-0.4	63216	501	36.700	37.000	-0.8	64074	506	14.200	13.200	7.6
63011	507	13.600	13.900	-2.2	63216	502	30.700	31.300	-1.9	64074	507	8.320	7.870	5.7
63011	508	28.100	28.200	-0.4	63216	503	25.100	26.500	-5.3	64074	508	25.600	23.800	7.6
63011	509	17.100	17.400	-1.7	63216	504	22.000	22.200	-0.9	64074	509	14.000	13.300	5.3
63011	510	15.700	15.400	1.9	63216	505	17.800	18.600	-4.3	64074	510	20.900	19.100	9.4
63012	501	55.400	54.700	1.3	63216	506	22.900	23.400	-2.1	64075	501	12.600	11.500	9.6
63012	502	34.700	34.600	0.3	63216	507	17.900	18.700	-4.3	64075	502	3.840	3.560	7.9
63012	503	33.800	34.700	-2.6	63216	508	30.000	30.600	-2.0	64075	503	13.800	13.200	4.5
63012	504	32.100	31.800	0.9	63216	509	19.600	20.300	-3.4	64075	504	5.390	4.950	8.9
63012	505	27.300	27.800	-1.8	63216	510	21.200	21.200	0.0	64075	505	6.320	6.020	5.0

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64075	506	10.000	9.320	7.3	66309	501	22.200	22.500	-1.3	67508	506	11.200	11.500	-2.6
64075	507	5.850	5.540	5.6	66309	502	18.600	19.000	-2.1	67508	507	25.500	26.900	-5.2
64075	508	18.000	16.800	7.1	66309	503	15.200	16.100	-5.6	67508	508	17.800	18.300	-2.7
64075	509	9.850	9.340	5.5	66309	504	13.300	13.500	-1.5	67508	509	12.200	12.800	-4.7
64075	510	14.700	13.400	9.7	66309	505	10.800	11.300	-4.4	67508	510	12.100	12.200	-0.8
65007	501	32.200	32.500	-0.9	66309	506	13.900	14.200	-2.1	67509	501	19.100	19.500	-2.1
65007	502	27.000	27.400	-1.5	66309	507	10.800	11.300	-4.4	67509	502	10.500	10.800	-2.8
65007	503	22.100	23.300	-5.2	66309	508	18.200	18.600	-2.2	67509	503	13.400	14.200	-5.6
65007	504	19.300	19.500	-1.0	66309	509	11.900	12.300	-3.3	67509	504	12.700	13.000	-2.3
65007	505	15.600	16.300	-4.3	66309	510	12.800	12.900	-0.8	67509	505	9.090	9.570	-5.0
65007	506	20.100	20.500	-2.0	66561	501	51.500	52.000	-1.0	67509	506	8.220	8.460	-2.8
65007	507	15.700	16.400	-4.3	66561	502	43.200	43.900	-1.6	67509	507	18.700	19.700	-5.1
65007	508	26.300	26.900	-2.2	66561	503	35.300	37.200	-5.1	67509	508	13.000	13.400	-3.0
65007	509	17.200	17.800	-3.4	66561	504	30.900	31.200	-1.0	67509	509	8.960	9.380	-4.5
65007	510	18.600	18.600	0.0	66561	505	25.000	26.100	-4.2	67509	510	8.880	8.960	-0.9
66122	501	13.800	14.000	-1.4	66561	506	32.100	32.800	-2.1	67510	501	10.600	10.900	-2.8
66122	502	11.600	11.800	-1.7	66561	507	25.100	26.200	-4.2	67510	502	5.870	6.030	-2.7
66122	503	9.490	10.000	-5.1	66561	508	42.100	43.000	-2.1	67510	503	7.440	7.910	-5.9
66122	504	8.290	8.400	-1.3	66561	509	27.500	28.500	-3.5	67510	504	7.070	7.220	-2.1
66122	505	6.720	7.020	-4.3	66561	510	29.700	29.800	-0.3	67510	505	5.060	5.330	-5.1
66122	506	8.630	8.820	-2.2	67017	501	47.800	48.300	-1.0	67510	506	4.580	4.710	-2.8
66122	507	6.750	7.060	-4.4	67017	502	40.100	40.800	-1.7	67510	507	10.400	11.000	-5.5
66122	508	11.300	11.600	-2.6	67017	503	32.800	34.600	-5.2	67510	508	7.250	7.480	-3.1
66122	509	7.380	7.680	-3.9	67017	504	28.600	29.000	-1.4	67510	509	4.990	5.220	-4.4
66122	510	8.000	8.010	-0.1	67017	505	23.200	24.200	-4.1	67510	510	4.940	4.990	-1.0
66123	501	7.610	7.680	-0.9	67017	506	29.800	30.400	-2.0	67511	501	11.500	11.700	-1.7
66123	502	6.380	6.490	-1.7	67017	507	23.300	24.400	-4.5	67511	502	6.350	6.520	-2.6
66123	503	5.220	5.500	-5.1	67017	508	39.100	39.900	-2.0	67511	503	8.040	8.560	-6.1
66123	504	4.560	4.620	-1.3	67017	509	25.500	26.500	-3.8	67511	504	7.650	7.810	-2.0
66123	505	3.700	3.850	-3.9	67017	510	27.600	27.600	0.0	67511	505	5.470	5.760	-5.0
66123	506	4.750	4.840	-1.9	67508	501	26.100	26.600	-1.9	67511	506	4.950	5.100	-2.9
66123	507	3.720	3.880	-4.1	67508	502	14.400	14.800	-2.7	67511	507	11.300	11.900	-5.0
66123	508	6.230	6.360	-2.0	67508	503	18.200	19.400	-6.2	67511	508	7.840	8.090	-3.1
66123	509	4.060	4.220	-3.8	67508	504	17.300	17.700	-2.3	67511	509	5.390	5.650	-4.6
66123	510	4.400	4.400	0.0	67508	505	12.400	13.000	-4.6	67511	510	5.350	5.400	-0.9

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67512	501	49.300	50.300	-2.0	67635	506	18.200	18.600	-2.2	68604	501	2.150	2.170	-0.9
67512	502	27.200	27.900	-2.5	67635	507	14.300	14.900	-4.0	68604	502	1.800	1.830	-1.6
67512	503	34.400	36.600	-6.0	67635	508	23.900	24.400	-2.0	68604	503	1.470	1.550	-5.2
67512	504	32.800	33.500	-2.1	67635	509	15.600	16.200	-3.7	68604	504	1.290	1.300	-0.8
67512	505	23.400	24.700	-5.3	67635	510	16.900	16.900	0.0	68604	505	1.040	1.090	-4.6
67512	506	21.200	21.800	-2.8	68001	501	89.300	90.200	-1.0	68604	506	1.340	1.370	-2.2
67512	507	48.300	50.800	-4.9	68001	502	74.900	76.200	-1.7	68604	507	1.050	1.090	-3.7
67512	508	33.600	34.600	-2.9	68001	503	61.300	64.600	-5.1	68604	508	1.760	1.790	-1.7
67512	509	23.100	24.200	-4.5	68001	504	53.500	54.200	-1.3	68604	509	1.150	1.190	-3.4
67512	510	22.900	23.100	-0.9	68001	505	43.400	45.300	-4.2	68604	510	1.240	1.240	0.0
67513	501	31.300	31.900	-1.9	68001	506	55.700	56.900	-2.1	68606	501	8.390	8.470	-0.9
67513	502	17.300	17.700	-2.3	68001	507	43.600	45.500	-4.2	68606	502	7.040	7.150	-1.5
67513	503	21.900	23.200	-5.6	68001	508	73.000	74.600	-2.1	68606	503	5.760	6.060	-5.0
67513	504	20.800	21.200	-1.9	68001	509	47.600	49.500	-3.8	68606	504	5.030	5.090	-1.2
67513	505	14.900	15.700	-5.1	68001	510	51.600	51.600	0.0	68606	505	4.070	4.250	-4.2
67513	506	13.500	13.800	-2.2	68439	501	115.000	116.000	-0.9	68606	506	5.240	5.340	-1.9
67513	507	30.600	32.200	-5.0	68439	502	96.300	98.000	-1.7	68606	507	4.100	4.270	-4.0
67513	508	21.300	22.000	-3.2	68439	503	78.800	83.100	-5.2	68606	508	6.860	7.010	-2.1
67513	509	14.700	15.400	-4.5	68439	504	68.800	69.700	-1.3	68606	509	4.480	4.650	-3.7
67513	510	14.500	14.700	-1.4	68439	505	55.800	58.200	-4.1	68606	510	4.850	4.850	0.0
67634	501	41.400	41.800	-1.0	68439	506	71.700	73.200	-2.0	68607	501	6.630	6.700	-1.0
67634	502	34.700	35.300	-1.7	68439	507	56.000	58.500	-4.3	68607	502	5.560	5.660	-1.8
67634	503	28.400	29.900	-5.0	68439	508	93.900	96.000	-2.2	68607	503	4.550	4.800	-5.2
67634	504	24.800	25.100	-1.2	68439	509	61.300	63.700	-3.8	68607	504	3.970	4.020	-1.2
67634	505	20.100	20.900	-3.8	68439	510	66.400	66.400	0.0	68607	505	3.220	3.360	-4.2
67634	506	25.800	26.300	-1.9	68500	501	3.810	3.760	1.3	68607	506	4.140	4.220	-1.9
67634	507	20.200	21.100	-4.3	68500	502	2.390	2.380	0.4	68607	507	3.240	3.380	-4.1
67634	508	33.800	34.500	-2.0	68500	503	2.320	2.390	-2.9	68607	508	5.420	5.540	-2.2
67634	509	22.100	22.900	-3.5	68500	504	2.210	2.180	1.4	68607	509	3.540	3.680	-3.8
67634	510	23.900	23.900	0.0	68500	505	1.880	1.910	-1.6	68607	510	3.830	3.830	0.0
67635	501	29.300	29.500	-0.7	68500	506	2.340	2.340	0.0	68702	501	5.470	5.520	-0.9
67635	502	24.500	24.900	-1.6	68500	507	1.330	1.360	-2.2	68702	502	4.580	4.660	-1.7
67635	503	20.100	21.200	-5.2	68500	508	2.750	2.750	0.0	68702	503	3.750	3.950	-5.1
67635	504	17.500	17.800	-1.7	68500	509	1.670	1.700	-1.8	68702	504	3.280	3.310	-0.9
67635	505	14.200	14.800	-4.1	68500	510	1.540	1.510	2.0	68702	505	2.650	2.770	-4.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
68702	506	3.410	3.480	-2.0	90089	501	2.960	3.190	-7.2	91127	506	1.580	1.690	-6.5
68702	507	2.670	2.780	-4.0	90089	502	2.960	3.190	-7.2	91127	507	1.580	1.690	-6.5
68702	508	4.470	4.560	-2.0	90089	503	2.960	3.190	-7.2	91127	508	1.580	1.690	-6.5
68702	509	2.910	3.030	-4.0	90089	504	2.960	3.190	-7.2	91127	509	1.580	1.690	-6.5
68702	510	3.160	3.160	0.0	90089	505	2.960	3.190	-7.2	91127	510	1.580	1.690	-6.5
68703	501	4.090	4.140	-1.2	90089	506	2.960	3.190	-7.2	91130	501	.930	.990	-6.1
68703	502	3.430	3.490	-1.7	90089	507	2.960	3.190	-7.2	91130	502	.930	.990	-6.1
68703	503	2.810	2.960	-5.1	90089	508	2.960	3.190	-7.2	91130	503	.930	.990	-6.1
68703	504	2.450	2.490	-1.6	90089	509	2.960	3.190	-7.2	91130	504	.930	.990	-6.1
68703	505	1.990	2.070	-3.9	90089	510	2.960	3.190	-7.2	91130	505	.930	.990	-6.1
68703	506	2.550	2.610	-2.3	91111	501	2.340	2.510	-6.8	91130	506	.930	.990	-6.1
68703	507	2.000	2.090	-4.3	91111	502	2.340	2.510	-6.8	91130	507	.930	.990	-6.1
68703	508	3.350	3.420	-2.0	91111	503	2.340	2.510	-6.8	91130	508	.930	.990	-6.1
68703	509	2.180	2.270	-4.0	91111	504	2.340	2.510	-6.8	91130	509	.930	.990	-6.1
68703	510	2.370	2.370	0.0	91111	505	2.340	2.510	-6.8	91130	510	.930	.990	-6.1
68706	501	17.500	17.700	-1.1	91111	506	2.340	2.510	-6.8	91135	501	.260	.280	-7.1
68706	502	14.700	15.000	-2.0	91111	507	2.340	2.510	-6.8	91135	502	.260	.280	-7.1
68706	503	12.000	12.700	-5.5	91111	508	2.340	2.510	-6.8	91135	503	.260	.280	-7.1
68706	504	10.500	10.700	-1.9	91111	509	2.340	2.510	-6.8	91135	504	.260	.280	-7.1
68706	505	8.520	8.890	-4.2	91111	510	2.340	2.510	-6.8	91135	505	.260	.280	-7.1
68706	506	10.900	11.200	-2.7	91125	501	1.780	1.920	-7.3	91135	506	.260	.280	-7.1
68706	507	8.560	8.950	-4.4	91125	502	1.780	1.920	-7.3	91135	507	.260	.280	-7.1
68706	508	14.300	14.700	-2.7	91125	503	1.780	1.920	-7.3	91135	508	.260	.280	-7.1
68706	509	9.360	9.730	-3.8	91125	504	1.780	1.920	-7.3	91135	509	.260	.280	-7.1
68706	510	10.100	10.100	0.0	91125	505	1.780	1.920	-7.3	91135	510	.260	.280	-7.1
68707	501	17.400	17.500	-0.6	91125	506	1.780	1.920	-7.3	91150	501	1.490	1.600	-6.9
68707	502	14.600	14.800	-1.4	91125	507	1.780	1.920	-7.3	91150	502	1.490	1.600	-6.9
68707	503	11.900	12.600	-5.6	91125	508	1.780	1.920	-7.3	91150	503	1.490	1.600	-6.9
68707	504	10.400	10.500	-1.0	91125	509	1.780	1.920	-7.3	91150	504	1.490	1.600	-6.9
68707	505	8.430	8.790	-4.1	91125	510	1.780	1.920	-7.3	91150	505	1.490	1.600	-6.9
68707	506	10.800	11.100	-2.7	91127	501	1.580	1.690	-6.5	91150	506	1.490	1.600	-6.9
68707	507	8.470	8.850	-4.3	91127	502	1.580	1.690	-6.5	91150	507	1.490	1.600	-6.9
68707	508	14.200	14.500	-2.1	91127	503	1.580	1.690	-6.5	91150	508	1.490	1.600	-6.9
68707	509	9.260	9.620	-3.7	91127	504	1.580	1.690	-6.5	91150	509	1.490	1.600	-6.9
68707	510	10.000	10.000	0.0	91127	505	1.580	1.690	-6.5	91150	510	1.490	1.600	-6.9

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LOSS COST % CHANGE BY CLASS

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91155	501	3.310	3.550	-6.8	91177	506	2.690	2.910	-7.6	91235	501	1.820	1.950	-6.7
91155	502	3.310	3.550	-6.8	91177	507	2.690	2.910	-7.6	91235	502	1.820	1.950	-6.7
91155	503	3.310	3.550	-6.8	91177	508	2.690	2.910	-7.6	91235	503	1.820	1.950	-6.7
91155	504	3.310	3.550	-6.8	91177	509	2.690	2.910	-7.6	91235	504	1.820	1.950	-6.7
91155	505	3.310	3.550	-6.8	91177	510	2.690	2.910	-7.6	91235	505	1.820	1.950	-6.7
91155	506	3.310	3.550	-6.8	91179	501	2.700	2.920	-7.5	91235	506	1.820	1.950	-6.7
91155	507	3.310	3.550	-6.8	91179	502	2.700	2.920	-7.5	91235	507	1.820	1.950	-6.7
91155	508	3.310	3.550	-6.8	91179	503	2.700	2.920	-7.5	91235	508	1.820	1.950	-6.7
91155	509	3.310	3.550	-6.8	91179	504	2.700	2.920	-7.5	91235	509	1.820	1.950	-6.7
91155	510	3.310	3.550	-6.8	91179	505	2.700	2.920	-7.5	91235	510	1.820	1.950	-6.7
91160	501	.710	.770	-7.8	91179	506	2.700	2.920	-7.5	91250	501	2.740	2.940	-6.8
91160	502	.710	.770	-7.8	91179	507	2.700	2.920	-7.5	91250	502	2.740	2.940	-6.8
91160	503	.710	.770	-7.8	91179	508	2.700	2.920	-7.5	91250	503	2.740	2.940	-6.8
91160	504	.710	.770	-7.8	91179	509	2.700	2.920	-7.5	91250	504	2.740	2.940	-6.8
91160	505	.710	.770	-7.8	91179	510	2.700	2.920	-7.5	91250	505	2.740	2.940	-6.8
91160	506	.710	.770	-7.8	91190	501	1.450	1.570	-7.6	91250	506	2.740	2.940	-6.8
91160	507	.710	.770	-7.8	91190	502	1.450	1.570	-7.6	91250	507	2.740	2.940	-6.8
91160	508	.710	.770	-7.8	91190	503	1.450	1.570	-7.6	91250	508	2.740	2.940	-6.8
91160	509	.710	.770	-7.8	91190	504	1.450	1.570	-7.6	91250	509	2.740	2.940	-6.8
91160	510	.710	.770	-7.8	91190	505	1.450	1.570	-7.6	91250	510	2.740	2.940	-6.8
91175	501	.620	.670	-7.5	91190	506	1.450	1.570	-7.6	91265	501	11.400	12.100	-5.8
91175	502	.620	.670	-7.5	91190	507	1.450	1.570	-7.6	91265	502	11.400	12.100	-5.8
91175	503	.620	.670	-7.5	91190	508	1.450	1.570	-7.6	91265	503	11.400	12.100	-5.8
91175	504	.620	.670	-7.5	91190	509	1.450	1.570	-7.6	91265	504	11.400	12.100	-5.8
91175	505	.620	.670	-7.5	91190	510	1.450	1.570	-7.6	91265	505	11.400	12.100	-5.8
91175	506	.620	.670	-7.5	91200	501	.530	.570	-7.0	91265	506	11.400	12.100	-5.8
91175	507	.620	.670	-7.5	91200	502	.530	.570	-7.0	91265	507	11.400	12.100	-5.8
91175	508	.620	.670	-7.5	91200	503	.530	.570	-7.0	91265	508	11.400	12.100	-5.8
91175	509	.620	.670	-7.5	91200	504	.530	.570	-7.0	91265	509	11.400	12.100	-5.8
91175	510	.620	.670	-7.5	91200	505	.530	.570	-7.0	91265	510	11.400	12.100	-5.8
91177	501	2.690	2.910	-7.6	91200	506	.530	.570	-7.0	91266	501	6.020	6.410	-6.1
91177	502	2.690	2.910	-7.6	91200	507	.530	.570	-7.0	91266	502	6.020	6.410	-6.1
91177	503	2.690	2.910	-7.6	91200	508	.530	.570	-7.0	91266	503	6.020	6.410	-6.1
91177	504	2.690	2.910	-7.6	91200	509	.530	.570	-7.0	91266	504	6.020	6.410	-6.1
91177	505	2.690	2.910	-7.6	91200	510	.530	.570	-7.0	91266	505	6.020	6.410	-6.1

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LOSS COST % CHANGE BY CLASS

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91266	506	6.020	6.410	-6.1	91340	501	3.710	4.050	-8.4	91343	506	.680	.740	-8.1
91266	507	6.020	6.410	-6.1	91340	502	3.710	4.050	-8.4	91343	507	.680	.740	-8.1
91266	508	6.020	6.410	-6.1	91340	503	3.710	4.050	-8.4	91343	508	.680	.740	-8.1
91266	509	6.020	6.410	-6.1	91340	504	3.710	4.050	-8.4	91343	509	.680	.740	-8.1
91266	510	6.020	6.410	-6.1	91340	505	3.710	4.050	-8.4	91343	510	.680	.740	-8.1
91302	501	8.400	9.180	-8.5	91340	506	3.710	4.050	-8.4	91405	501	4.320	4.720	-8.5
91302	502	8.400	9.180	-8.5	91340	507	3.710	4.050	-8.4	91405	502	4.320	4.720	-8.5
91302	503	8.400	9.180	-8.5	91340	508	3.710	4.050	-8.4	91405	503	4.320	4.720	-8.5
91302	504	8.400	9.180	-8.5	91340	509	3.710	4.050	-8.4	91405	504	4.320	4.720	-8.5
91302	505	8.400	9.180	-8.5	91340	510	3.710	4.050	-8.4	91405	505	4.320	4.720	-8.5
91302	506	8.400	9.180	-8.5	91341	501	3.090	3.340	-7.5	91405	506	4.320	4.720	-8.5
91302	507	8.400	9.180	-8.5	91341	502	3.090	3.340	-7.5	91405	507	4.320	4.720	-8.5
91302	508	8.400	9.180	-8.5	91341	503	3.090	3.340	-7.5	91405	508	4.320	4.720	-8.5
91302	509	8.400	9.180	-8.5	91341	504	3.090	3.340	-7.5	91405	509	4.320	4.720	-8.5
91302	510	8.400	9.180	-8.5	91341	505	3.090	3.340	-7.5	91405	510	4.320	4.720	-8.5
91315	501	2.550	2.790	-8.6	91341	506	3.090	3.340	-7.5	91436	501	3.490	3.780	-7.7
91315	502	2.550	2.790	-8.6	91341	507	3.090	3.340	-7.5	91436	502	3.490	3.780	-7.7
91315	503	2.550	2.790	-8.6	91341	508	3.090	3.340	-7.5	91436	503	3.490	3.780	-7.7
91315	504	2.550	2.790	-8.6	91341	509	3.090	3.340	-7.5	91436	504	3.490	3.780	-7.7
91315	505	2.550	2.790	-8.6	91341	510	3.090	3.340	-7.5	91436	505	3.490	3.780	-7.7
91315	506	2.550	2.790	-8.6	91342	501	3.400	3.720	-8.6	91436	506	3.490	3.780	-7.7
91315	507	2.550	2.790	-8.6	91342	502	3.400	3.720	-8.6	91436	507	3.490	3.780	-7.7
91315	508	2.550	2.790	-8.6	91342	503	3.400	3.720	-8.6	91436	508	3.490	3.780	-7.7
91315	509	2.550	2.790	-8.6	91342	504	3.400	3.720	-8.6	91436	509	3.490	3.780	-7.7
91315	510	2.550	2.790	-8.6	91342	505	3.400	3.720	-8.6	91436	510	3.490	3.780	-7.7
91324	501	5.680	6.200	-8.4	91342	506	3.400	3.720	-8.6	91481	501	12.800	13.800	-7.2
91324	502	5.680	6.200	-8.4	91342	507	3.400	3.720	-8.6	91481	502	12.800	13.800	-7.2
91324	503	5.680	6.200	-8.4	91342	508	3.400	3.720	-8.6	91481	503	12.800	13.800	-7.2
91324	504	5.680	6.200	-8.4	91342	509	3.400	3.720	-8.6	91481	504	12.800	13.800	-7.2
91324	505	5.680	6.200	-8.4	91342	510	3.400	3.720	-8.6	91481	505	12.800	13.800	-7.2
91324	506	5.680	6.200	-8.4	91343	501	.680	.740	-8.1	91481	506	12.800	13.800	-7.2
91324	507	5.680	6.200	-8.4	91343	502	.680	.740	-8.1	91481	507	12.800	13.800	-7.2
91324	508	5.680	6.200	-8.4	91343	503	.680	.740	-8.1	91481	508	12.800	13.800	-7.2
91324	509	5.680	6.200	-8.4	91343	504	.680	.740	-8.1	91481	509	12.800	13.800	-7.2
91324	510	5.680	6.200	-8.4	91343	505	.680	.740	-8.1	91481	510	12.800	13.800	-7.2

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LOSS COST % CHANGE BY CLASS

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91507	501	1.880	2.030	-7.4	91551	506	1.020	1.100	-7.3	91577	501	8.140	8.800	-7.5
91507	502	1.880	2.030	-7.4	91551	507	1.020	1.100	-7.3	91577	502	8.140	8.800	-7.5
91507	503	1.880	2.030	-7.4	91551	508	1.020	1.100	-7.3	91577	503	8.140	8.800	-7.5
91507	504	1.880	2.030	-7.4	91551	509	1.020	1.100	-7.3	91577	504	8.140	8.800	-7.5
91507	505	1.880	2.030	-7.4	91551	510	1.020	1.100	-7.3	91577	505	8.140	8.800	-7.5
91507	506	1.880	2.030	-7.4	91555	501	1.100	1.170	-6.0	91577	506	8.140	8.800	-7.5
91507	507	1.880	2.030	-7.4	91555	502	1.100	1.170	-6.0	91577	507	8.140	8.800	-7.5
91507	508	1.880	2.030	-7.4	91555	503	1.100	1.170	-6.0	91577	508	8.140	8.800	-7.5
91507	509	1.880	2.030	-7.4	91555	504	1.100	1.170	-6.0	91577	509	8.140	8.800	-7.5
91507	510	1.880	2.030	-7.4	91555	505	1.100	1.170	-6.0	91577	510	8.140	8.800	-7.5
91523	501	29.000	31.300	-7.3	91555	506	1.100	1.170	-6.0	91580	501	4.390	4.680	-6.2
91523	502	29.000	31.300	-7.3	91555	507	1.100	1.170	-6.0	91580	502	4.390	4.680	-6.2
91523	503	29.000	31.300	-7.3	91555	508	1.100	1.170	-6.0	91580	503	4.390	4.680	-6.2
91523	504	29.000	31.300	-7.3	91555	509	1.100	1.170	-6.0	91580	504	4.390	4.680	-6.2
91523	505	29.000	31.300	-7.3	91555	510	1.100	1.170	-6.0	91580	505	4.390	4.680	-6.2
91523	506	29.000	31.300	-7.3	91560	501	3.330	3.540	-5.9	91580	506	4.390	4.680	-6.2
91523	507	29.000	31.300	-7.3	91560	502	3.330	3.540	-5.9	91580	507	4.390	4.680	-6.2
91523	508	29.000	31.300	-7.3	91560	503	3.330	3.540	-5.9	91580	508	4.390	4.680	-6.2
91523	509	29.000	31.300	-7.3	91560	504	3.330	3.540	-5.9	91580	509	4.390	4.680	-6.2
91523	510	29.000	31.300	-7.3	91560	505	3.330	3.540	-5.9	91580	510	4.390	4.680	-6.2
91547	501	.165	.178	-7.3	91560	506	3.330	3.540	-5.9	91590	501	2.360	2.550	-7.5
91547	502	.165	.178	-7.3	91560	507	3.330	3.540	-5.9	91590	502	2.360	2.550	-7.5
91547	503	.165	.178	-7.3	91560	508	3.330	3.540	-5.9	91590	503	2.360	2.550	-7.5
91547	504	.165	.178	-7.3	91560	509	3.330	3.540	-5.9	91590	504	2.360	2.550	-7.5
91547	505	.165	.178	-7.3	91560	510	3.330	3.540	-5.9	91590	505	2.360	2.550	-7.5
91547	506	.165	.178	-7.3	91562	501	2.270	2.460	-7.7	91590	506	2.360	2.550	-7.5
91547	507	.165	.178	-7.3	91562	502	2.270	2.460	-7.7	91590	507	2.360	2.550	-7.5
91547	508	.165	.178	-7.3	91562	503	2.270	2.460	-7.7	91590	508	2.360	2.550	-7.5
91547	509	.165	.178	-7.3	91562	504	2.270	2.460	-7.7	91590	509	2.360	2.550	-7.5
91547	510	.165	.178	-7.3	91562	505	2.270	2.460	-7.7	91590	510	2.360	2.550	-7.5
91551	501	1.020	1.100	-7.3	91562	506	2.270	2.460	-7.7	91606	501	9.120	9.710	-6.1
91551	502	1.020	1.100	-7.3	91562	507	2.270	2.460	-7.7	91606	502	9.120	9.710	-6.1
91551	503	1.020	1.100	-7.3	91562	508	2.270	2.460	-7.7	91606	503	9.120	9.710	-6.1
91551	504	1.020	1.100	-7.3	91562	509	2.270	2.460	-7.7	91606	504	9.120	9.710	-6.1
91551	505	1.020	1.100	-7.3	91562	510	2.270	2.460	-7.7	91606	505	9.120	9.710	-6.1

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STATE: 34 - OHIO  
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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
91606	506	9.120	9.710	-6.1	91666	501	.640	.690	-7.2	91805	506	.143	.154	-7.1
91606	507	9.120	9.710	-6.1	91666	502	.640	.690	-7.2	91805	507	.143	.154	-7.1
91606	508	9.120	9.710	-6.1	91666	503	.640	.690	-7.2	91805	508	.143	.154	-7.1
91606	509	9.120	9.710	-6.1	91666	504	.640	.690	-7.2	91805	509	.143	.154	-7.1
91606	510	9.120	9.710	-6.1	91666	505	.640	.690	-7.2	91805	510	.143	.154	-7.1
91629	501	1.860	1.980	-6.1	91666	506	.640	.690	-7.2	92053	501	.350	.380	-7.9
91629	502	1.860	1.980	-6.1	91666	507	.640	.690	-7.2	92053	502	.350	.380	-7.9
91629	503	1.860	1.980	-6.1	91666	508	.640	.690	-7.2	92053	503	.350	.380	-7.9
91629	504	1.860	1.980	-6.1	91666	509	.640	.690	-7.2	92053	504	.350	.380	-7.9
91629	505	1.860	1.980	-6.1	91666	510	.640	.690	-7.2	92053	505	.350	.380	-7.9
91629	506	1.860	1.980	-6.1	91722	501	2.800	2.980	-6.0	92053	506	.350	.380	-7.9
91629	507	1.860	1.980	-6.1	91722	502	2.800	2.980	-6.0	92053	507	.350	.380	-7.9
91629	508	1.860	1.980	-6.1	91722	503	2.800	2.980	-6.0	92053	508	.350	.380	-7.9
91629	509	1.860	1.980	-6.1	91722	504	2.800	2.980	-6.0	92053	509	.350	.380	-7.9
91629	510	1.860	1.980	-6.1	91722	505	2.800	2.980	-6.0	92053	510	.350	.380	-7.9
91636	501	3.190	3.400	-6.2	91722	506	2.800	2.980	-6.0	92054	501	.121	.131	-7.6
91636	502	3.190	3.400	-6.2	91722	507	2.800	2.980	-6.0	92054	502	.121	.131	-7.6
91636	503	3.190	3.400	-6.2	91722	508	2.800	2.980	-6.0	92054	503	.121	.131	-7.6
91636	504	3.190	3.400	-6.2	91722	509	2.800	2.980	-6.0	92054	504	.121	.131	-7.6
91636	505	3.190	3.400	-6.2	91722	510	2.800	2.980	-6.0	92054	505	.121	.131	-7.6
91636	506	3.190	3.400	-6.2	91746	501	2.270	2.460	-7.7	92054	506	.121	.131	-7.6
91636	507	3.190	3.400	-6.2	91746	502	2.270	2.460	-7.7	92054	507	.121	.131	-7.6
91636	508	3.190	3.400	-6.2	91746	503	2.270	2.460	-7.7	92054	508	.121	.131	-7.6
91636	509	3.190	3.400	-6.2	91746	504	2.270	2.460	-7.7	92054	509	.121	.131	-7.6
91636	510	3.190	3.400	-6.2	91746	505	2.270	2.460	-7.7	92054	510	.121	.131	-7.6
91641	501	.870	.920	-5.4	91746	506	2.270	2.460	-7.7	92055	501	3.370	3.650	-7.7
91641	502	.870	.920	-5.4	91746	507	2.270	2.460	-7.7	92055	502	3.370	3.650	-7.7
91641	503	.870	.920	-5.4	91746	508	2.270	2.460	-7.7	92055	503	3.370	3.650	-7.7
91641	504	.870	.920	-5.4	91746	509	2.270	2.460	-7.7	92055	504	3.370	3.650	-7.7
91641	505	.870	.920	-5.4	91746	510	2.270	2.460	-7.7	92055	505	3.370	3.650	-7.7
91641	506	.870	.920	-5.4	91805	501	.143	.154	-7.1	92055	506	3.370	3.650	-7.7
91641	507	.870	.920	-5.4	91805	502	.143	.154	-7.1	92055	507	3.370	3.650	-7.7
91641	508	.870	.920	-5.4	91805	503	.143	.154	-7.1	92055	508	3.370	3.650	-7.7
91641	509	.870	.920	-5.4	91805	504	.143	.154	-7.1	92055	509	3.370	3.650	-7.7
91641	510	.870	.920	-5.4	91805	505	.143	.154	-7.1	92055	510	3.370	3.650	-7.7

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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
92101	501	5.280	5.700	-7.4	92338	506	1.220	1.320	-7.6	92451	501	1.820	1.950	-6.7
92101	502	5.280	5.700	-7.4	92338	507	1.220	1.320	-7.6	92451	502	1.820	1.950	-6.7
92101	503	5.280	5.700	-7.4	92338	508	1.220	1.320	-7.6	92451	503	1.820	1.950	-6.7
92101	504	5.280	5.700	-7.4	92338	509	1.220	1.320	-7.6	92451	504	1.820	1.950	-6.7
92101	505	5.280	5.700	-7.4	92338	510	1.220	1.320	-7.6	92451	505	1.820	1.950	-6.7
92101	506	5.280	5.700	-7.4	92445	501	1.830	1.950	-6.2	92451	506	1.820	1.950	-6.7
92101	507	5.280	5.700	-7.4	92445	502	1.830	1.950	-6.2	92451	507	1.820	1.950	-6.7
92101	508	5.280	5.700	-7.4	92445	503	1.830	1.950	-6.2	92451	508	1.820	1.950	-6.7
92101	509	5.280	5.700	-7.4	92445	504	1.830	1.950	-6.2	92451	509	1.820	1.950	-6.7
92101	510	5.280	5.700	-7.4	92445	505	1.830	1.950	-6.2	92451	510	1.820	1.950	-6.7
92102	501	3.180	3.430	-7.3	92445	506	1.830	1.950	-6.2	92453	501	2.220	2.400	-7.5
92102	502	3.180	3.430	-7.3	92445	507	1.830	1.950	-6.2	92453	502	2.220	2.400	-7.5
92102	503	3.180	3.430	-7.3	92445	508	1.830	1.950	-6.2	92453	503	2.220	2.400	-7.5
92102	504	3.180	3.430	-7.3	92445	509	1.830	1.950	-6.2	92453	504	2.220	2.400	-7.5
92102	505	3.180	3.430	-7.3	92445	510	1.830	1.950	-6.2	92453	505	2.220	2.400	-7.5
92102	506	3.180	3.430	-7.3	92446	501	4.010	4.330	-7.4	92453	506	2.220	2.400	-7.5
92102	507	3.180	3.430	-7.3	92446	502	4.010	4.330	-7.4	92453	507	2.220	2.400	-7.5
92102	508	3.180	3.430	-7.3	92446	503	4.010	4.330	-7.4	92453	508	2.220	2.400	-7.5
92102	509	3.180	3.430	-7.3	92446	504	4.010	4.330	-7.4	92453	509	2.220	2.400	-7.5
92102	510	3.180	3.430	-7.3	92446	505	4.010	4.330	-7.4	92453	510	2.220	2.400	-7.5
92215	501	2.610	2.800	-6.8	92446	506	4.010	4.330	-7.4	92478	501	1.100	1.190	-7.6
92215	502	2.610	2.800	-6.8	92446	507	4.010	4.330	-7.4	92478	502	1.100	1.190	-7.6
92215	503	2.610	2.800	-6.8	92446	508	4.010	4.330	-7.4	92478	503	1.100	1.190	-7.6
92215	504	2.610	2.800	-6.8	92446	509	4.010	4.330	-7.4	92478	504	1.100	1.190	-7.6
92215	505	2.610	2.800	-6.8	92446	510	4.010	4.330	-7.4	92478	505	1.100	1.190	-7.6
92215	506	2.610	2.800	-6.8	92447	501	3.510	3.790	-7.4	92478	506	1.100	1.190	-7.6
92215	507	2.610	2.800	-6.8	92447	502	3.510	3.790	-7.4	92478	507	1.100	1.190	-7.6
92215	508	2.610	2.800	-6.8	92447	503	3.510	3.790	-7.4	92478	508	1.100	1.190	-7.6
92215	509	2.610	2.800	-6.8	92447	504	3.510	3.790	-7.4	92478	509	1.100	1.190	-7.6
92215	510	2.610	2.800	-6.8	92447	505	3.510	3.790	-7.4	92478	510	1.100	1.190	-7.6
92338	501	1.220	1.320	-7.6	92447	506	3.510	3.790	-7.4	92593	501	23.900	25.600	-6.6
92338	502	1.220	1.320	-7.6	92447	507	3.510	3.790	-7.4	92593	502	23.900	25.600	-6.6
92338	503	1.220	1.320	-7.6	92447	508	3.510	3.790	-7.4	92593	503	23.900	25.600	-6.6
92338	504	1.220	1.320	-7.6	92447	509	3.510	3.790	-7.4	92593	504	23.900	25.600	-6.6
92338	505	1.220	1.320	-7.6	92447	510	3.510	3.790	-7.4	92593	505	23.900	25.600	-6.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
92593	506	23.900	25.600	-6.6	94225	501	6.030	6.520	-7.5	94381	506	4.360	4.670	-6.6
92593	507	23.900	25.600	-6.6	94225	502	6.030	6.520	-7.5	94381	507	4.360	4.670	-6.6
92593	508	23.900	25.600	-6.6	94225	503	6.030	6.520	-7.5	94381	508	4.360	4.670	-6.6
92593	509	23.900	25.600	-6.6	94225	504	6.030	6.520	-7.5	94381	509	4.360	4.670	-6.6
92593	510	23.900	25.600	-6.6	94225	505	6.030	6.520	-7.5	94381	510	4.360	4.670	-6.6
92663	501	.430	.460	-6.5	94225	506	6.030	6.520	-7.5	94404	501	2.980	3.220	-7.5
92663	502	.430	.460	-6.5	94225	507	6.030	6.520	-7.5	94404	502	2.980	3.220	-7.5
92663	503	.430	.460	-6.5	94225	508	6.030	6.520	-7.5	94404	503	2.980	3.220	-7.5
92663	504	.430	.460	-6.5	94225	509	6.030	6.520	-7.5	94404	504	2.980	3.220	-7.5
92663	505	.430	.460	-6.5	94225	510	6.030	6.520	-7.5	94404	505	2.980	3.220	-7.5
92663	506	.430	.460	-6.5	94276	501	3.140	3.400	-7.6	94404	506	2.980	3.220	-7.5
92663	507	.430	.460	-6.5	94276	502	3.140	3.400	-7.6	94404	507	2.980	3.220	-7.5
92663	508	.430	.460	-6.5	94276	503	3.140	3.400	-7.6	94404	508	2.980	3.220	-7.5
92663	509	.430	.460	-6.5	94276	504	3.140	3.400	-7.6	94404	509	2.980	3.220	-7.5
92663	510	.430	.460	-6.5	94276	505	3.140	3.400	-7.6	94404	510	2.980	3.220	-7.5
94007	501	7.530	8.140	-7.5	94276	506	3.140	3.400	-7.6	94569	501	2.010	2.170	-7.4
94007	502	7.530	8.140	-7.5	94276	507	3.140	3.400	-7.6	94569	502	2.010	2.170	-7.4
94007	503	7.530	8.140	-7.5	94276	508	3.140	3.400	-7.6	94569	503	2.010	2.170	-7.4
94007	504	7.530	8.140	-7.5	94276	509	3.140	3.400	-7.6	94569	504	2.010	2.170	-7.4
94007	505	7.530	8.140	-7.5	94276	510	3.140	3.400	-7.6	94569	505	2.010	2.170	-7.4
94007	506	7.530	8.140	-7.5	94304	501	2.320	2.490	-6.8	94569	506	2.010	2.170	-7.4
94007	507	7.530	8.140	-7.5	94304	502	2.320	2.490	-6.8	94569	507	2.010	2.170	-7.4
94007	508	7.530	8.140	-7.5	94304	503	2.320	2.490	-6.8	94569	508	2.010	2.170	-7.4
94007	509	7.530	8.140	-7.5	94304	504	2.320	2.490	-6.8	94569	509	2.010	2.170	-7.4
94007	510	7.530	8.140	-7.5	94304	505	2.320	2.490	-6.8	94569	510	2.010	2.170	-7.4
94099	501	1.710	1.850	-7.6	94304	506	2.320	2.490	-6.8	94590	501	8.670	9.370	-7.5
94099	502	1.710	1.850	-7.6	94304	507	2.320	2.490	-6.8	94590	502	8.670	9.370	-7.5
94099	503	1.710	1.850	-7.6	94304	508	2.320	2.490	-6.8	94590	503	8.670	9.370	-7.5
94099	504	1.710	1.850	-7.6	94304	509	2.320	2.490	-6.8	94590	504	8.670	9.370	-7.5
94099	505	1.710	1.850	-7.6	94304	510	2.320	2.490	-6.8	94590	505	8.670	9.370	-7.5
94099	506	1.710	1.850	-7.6	94381	501	4.360	4.670	-6.6	94590	506	8.670	9.370	-7.5
94099	507	1.710	1.850	-7.6	94381	502	4.360	4.670	-6.6	94590	507	8.670	9.370	-7.5
94099	508	1.710	1.850	-7.6	94381	503	4.360	4.670	-6.6	94590	508	8.670	9.370	-7.5
94099	509	1.710	1.850	-7.6	94381	504	4.360	4.670	-6.6	94590	509	8.670	9.370	-7.5
94099	510	1.710	1.850	-7.6	94381	505	4.360	4.670	-6.6	94590	510	8.670	9.370	-7.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
94617	501	2.740	2.960	-7.4	95305	506	2.350	2.540	-7.5	95410	501	3.030	3.280	-7.6
94617	502	2.740	2.960	-7.4	95305	507	2.350	2.540	-7.5	95410	502	3.030	3.280	-7.6
94617	503	2.740	2.960	-7.4	95305	508	2.350	2.540	-7.5	95410	503	3.030	3.280	-7.6
94617	504	2.740	2.960	-7.4	95305	509	2.350	2.540	-7.5	95410	504	3.030	3.280	-7.6
94617	505	2.740	2.960	-7.4	95305	510	2.350	2.540	-7.5	95410	505	3.030	3.280	-7.6
94617	506	2.740	2.960	-7.4	95306	501	3.660	3.900	-6.2	95410	506	3.030	3.280	-7.6
94617	507	2.740	2.960	-7.4	95306	502	3.660	3.900	-6.2	95410	507	3.030	3.280	-7.6
94617	508	2.740	2.960	-7.4	95306	503	3.660	3.900	-6.2	95410	508	3.030	3.280	-7.6
94617	509	2.740	2.960	-7.4	95306	504	3.660	3.900	-6.2	95410	509	3.030	3.280	-7.6
94617	510	2.740	2.960	-7.4	95306	505	3.660	3.900	-6.2	95410	510	3.030	3.280	-7.6
95124	501	1.010	1.090	-7.3	95306	506	3.660	3.900	-6.2	95455	501	3.860	4.110	-6.1
95124	502	1.010	1.090	-7.3	95306	507	3.660	3.900	-6.2	95455	502	3.860	4.110	-6.1
95124	503	1.010	1.090	-7.3	95306	508	3.660	3.900	-6.2	95455	503	3.860	4.110	-6.1
95124	504	1.010	1.090	-7.3	95306	509	3.660	3.900	-6.2	95455	504	3.860	4.110	-6.1
95124	505	1.010	1.090	-7.3	95306	510	3.660	3.900	-6.2	95455	505	3.860	4.110	-6.1
95124	506	1.010	1.090	-7.3	95310	501	5.620	6.070	-7.4	95455	506	3.860	4.110	-6.1
95124	507	1.010	1.090	-7.3	95310	502	5.620	6.070	-7.4	95455	507	3.860	4.110	-6.1
95124	508	1.010	1.090	-7.3	95310	503	5.620	6.070	-7.4	95455	508	3.860	4.110	-6.1
95124	509	1.010	1.090	-7.3	95310	504	5.620	6.070	-7.4	95455	509	3.860	4.110	-6.1
95124	510	1.010	1.090	-7.3	95310	505	5.620	6.070	-7.4	95455	510	3.860	4.110	-6.1
95233	501	2.160	2.340	-7.7	95310	506	5.620	6.070	-7.4	95487	501	1.630	1.760	-7.4
95233	502	2.160	2.340	-7.7	95310	507	5.620	6.070	-7.4	95487	502	1.630	1.760	-7.4
95233	503	2.160	2.340	-7.7	95310	508	5.620	6.070	-7.4	95487	503	1.630	1.760	-7.4
95233	504	2.160	2.340	-7.7	95310	509	5.620	6.070	-7.4	95487	504	1.630	1.760	-7.4
95233	505	2.160	2.340	-7.7	95310	510	5.620	6.070	-7.4	95487	505	1.630	1.760	-7.4
95233	506	2.160	2.340	-7.7	95357	501	.930	.990	-6.1	95487	506	1.630	1.760	-7.4
95233	507	2.160	2.340	-7.7	95357	502	.930	.990	-6.1	95487	507	1.630	1.760	-7.4
95233	508	2.160	2.340	-7.7	95357	503	.930	.990	-6.1	95487	508	1.630	1.760	-7.4
95233	509	2.160	2.340	-7.7	95357	504	.930	.990	-6.1	95487	509	1.630	1.760	-7.4
95233	510	2.160	2.340	-7.7	95357	505	.930	.990	-6.1	95487	510	1.630	1.760	-7.4
95305	501	2.350	2.540	-7.5	95357	506	.930	.990	-6.1	95505	501	1.800	1.910	-5.8
95305	502	2.350	2.540	-7.5	95357	507	.930	.990	-6.1	95505	502	1.800	1.910	-5.8
95305	503	2.350	2.540	-7.5	95357	508	.930	.990	-6.1	95505	503	1.800	1.910	-5.8
95305	504	2.350	2.540	-7.5	95357	509	.930	.990	-6.1	95505	504	1.800	1.910	-5.8
95305	505	2.350	2.540	-7.5	95357	510	.930	.990	-6.1	95505	505	1.800	1.910	-5.8

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STATE: 34 - OHIO  
 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
95505	506	1.800	1.910	-5.8	96053	501	1.670	1.790	-6.7	96409	506	2.430	2.620	-7.3
95505	507	1.800	1.910	-5.8	96053	502	1.670	1.790	-6.7	96409	507	2.430	2.620	-7.3
95505	508	1.800	1.910	-5.8	96053	503	1.670	1.790	-6.7	96409	508	2.430	2.620	-7.3
95505	509	1.800	1.910	-5.8	96053	504	1.670	1.790	-6.7	96409	509	2.430	2.620	-7.3
95505	510	1.800	1.910	-5.8	96053	505	1.670	1.790	-6.7	96409	510	2.430	2.620	-7.3
95620	501	1.320	1.430	-7.7	96053	506	1.670	1.790	-6.7	96410	501	2.130	2.300	-7.4
95620	502	1.320	1.430	-7.7	96053	507	1.670	1.790	-6.7	96410	502	2.130	2.300	-7.4
95620	503	1.320	1.430	-7.7	96053	508	1.670	1.790	-6.7	96410	503	2.130	2.300	-7.4
95620	504	1.320	1.430	-7.7	96053	509	1.670	1.790	-6.7	96410	504	2.130	2.300	-7.4
95620	505	1.320	1.430	-7.7	96053	510	1.670	1.790	-6.7	96410	505	2.130	2.300	-7.4
95620	506	1.320	1.430	-7.7	96317	501	.970	1.030	-5.8	96410	506	2.130	2.300	-7.4
95620	507	1.320	1.430	-7.7	96317	502	.970	1.030	-5.8	96410	507	2.130	2.300	-7.4
95620	508	1.320	1.430	-7.7	96317	503	.970	1.030	-5.8	96410	508	2.130	2.300	-7.4
95620	509	1.320	1.430	-7.7	96317	504	.970	1.030	-5.8	96410	509	2.130	2.300	-7.4
95620	510	1.320	1.430	-7.7	96317	505	.970	1.030	-5.8	96410	510	2.130	2.300	-7.4
95625	501	4.010	4.380	-8.4	96317	506	.970	1.030	-5.8	96611	501	.850	.930	-8.6
95625	502	4.010	4.380	-8.4	96317	507	.970	1.030	-5.8	96611	502	.850	.930	-8.6
95625	503	4.010	4.380	-8.4	96317	508	.970	1.030	-5.8	96611	503	.850	.930	-8.6
95625	504	4.010	4.380	-8.4	96317	509	.970	1.030	-5.8	96611	504	.850	.930	-8.6
95625	505	4.010	4.380	-8.4	96317	510	.970	1.030	-5.8	96611	505	.850	.930	-8.6
95625	506	4.010	4.380	-8.4	96408	501	2.630	2.840	-7.4	96611	506	.850	.930	-8.6
95625	507	4.010	4.380	-8.4	96408	502	2.630	2.840	-7.4	96611	507	.850	.930	-8.6
95625	508	4.010	4.380	-8.4	96408	503	2.630	2.840	-7.4	96611	508	.850	.930	-8.6
95625	509	4.010	4.380	-8.4	96408	504	2.630	2.840	-7.4	96611	509	.850	.930	-8.6
95625	510	4.010	4.380	-8.4	96408	505	2.630	2.840	-7.4	96611	510	.850	.930	-8.6
95647	501	2.190	2.350	-6.8	96408	506	2.630	2.840	-7.4	96702	501	3.020	3.270	-7.6
95647	502	2.190	2.350	-6.8	96408	507	2.630	2.840	-7.4	96702	502	3.020	3.270	-7.6
95647	503	2.190	2.350	-6.8	96408	508	2.630	2.840	-7.4	96702	503	3.020	3.270	-7.6
95647	504	2.190	2.350	-6.8	96408	509	2.630	2.840	-7.4	96702	504	3.020	3.270	-7.6
95647	505	2.190	2.350	-6.8	96408	510	2.630	2.840	-7.4	96702	505	3.020	3.270	-7.6
95647	506	2.190	2.350	-6.8	96409	501	2.430	2.620	-7.3	96702	506	3.020	3.270	-7.6
95647	507	2.190	2.350	-6.8	96409	502	2.430	2.620	-7.3	96702	507	3.020	3.270	-7.6
95647	508	2.190	2.350	-6.8	96409	503	2.430	2.620	-7.3	96702	508	3.020	3.270	-7.6
95647	509	2.190	2.350	-6.8	96409	504	2.430	2.620	-7.3	96702	509	3.020	3.270	-7.6
95647	510	2.190	2.350	-6.8	96409	505	2.430	2.620	-7.3	96702	510	3.020	3.270	-7.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
96816	501	2.840	3.060	-7.2	97050	506	2.010	2.190	-8.2	97223	501	1.820	1.950	-6.7
96816	502	2.840	3.060	-7.2	97050	507	2.010	2.190	-8.2	97223	502	1.820	1.950	-6.7
96816	503	2.840	3.060	-7.2	97050	508	2.010	2.190	-8.2	97223	503	1.820	1.950	-6.7
96816	504	2.840	3.060	-7.2	97050	509	2.010	2.190	-8.2	97223	504	1.820	1.950	-6.7
96816	505	2.840	3.060	-7.2	97050	510	2.010	2.190	-8.2	97223	505	1.820	1.950	-6.7
96816	506	2.840	3.060	-7.2	97111	501	3.630	3.920	-7.4	97223	506	1.820	1.950	-6.7
96816	507	2.840	3.060	-7.2	97111	502	3.630	3.920	-7.4	97223	507	1.820	1.950	-6.7
96816	508	2.840	3.060	-7.2	97111	503	3.630	3.920	-7.4	97223	508	1.820	1.950	-6.7
96816	509	2.840	3.060	-7.2	97111	504	3.630	3.920	-7.4	97223	509	1.820	1.950	-6.7
96816	510	2.840	3.060	-7.2	97111	505	3.630	3.920	-7.4	97223	510	1.820	1.950	-6.7
96872	501	3.430	3.650	-6.0	97111	506	3.630	3.920	-7.4	97308	501	.470	.500	-6.0
96872	502	3.430	3.650	-6.0	97111	507	3.630	3.920	-7.4	97308	502	.470	.500	-6.0
96872	503	3.430	3.650	-6.0	97111	508	3.630	3.920	-7.4	97308	503	.470	.500	-6.0
96872	504	3.430	3.650	-6.0	97111	509	3.630	3.920	-7.4	97308	504	.470	.500	-6.0
96872	505	3.430	3.650	-6.0	97111	510	3.630	3.920	-7.4	97308	505	.470	.500	-6.0
96872	506	3.430	3.650	-6.0	97220	501	.250	.270	-7.4	97308	506	.470	.500	-6.0
96872	507	3.430	3.650	-6.0	97220	502	.250	.270	-7.4	97308	507	.470	.500	-6.0
96872	508	3.430	3.650	-6.0	97220	503	.250	.270	-7.4	97308	508	.470	.500	-6.0
96872	509	3.430	3.650	-6.0	97220	504	.250	.270	-7.4	97308	509	.470	.500	-6.0
96872	510	3.430	3.650	-6.0	97220	505	.250	.270	-7.4	97308	510	.470	.500	-6.0
97047	501	2.580	2.820	-8.5	97220	506	.250	.270	-7.4	97447	501	1.530	1.630	-6.1
97047	502	2.580	2.820	-8.5	97220	507	.250	.270	-7.4	97447	502	1.530	1.630	-6.1
97047	503	2.580	2.820	-8.5	97220	508	.250	.270	-7.4	97447	503	1.530	1.630	-6.1
97047	504	2.580	2.820	-8.5	97220	509	.250	.270	-7.4	97447	504	1.530	1.630	-6.1
97047	505	2.580	2.820	-8.5	97220	510	.250	.270	-7.4	97447	505	1.530	1.630	-6.1
97047	506	2.580	2.820	-8.5	97222	501	1.210	1.290	-6.2	97447	506	1.530	1.630	-6.1
97047	507	2.580	2.820	-8.5	97222	502	1.210	1.290	-6.2	97447	507	1.530	1.630	-6.1
97047	508	2.580	2.820	-8.5	97222	503	1.210	1.290	-6.2	97447	508	1.530	1.630	-6.1
97047	509	2.580	2.820	-8.5	97222	504	1.210	1.290	-6.2	97447	509	1.530	1.630	-6.1
97047	510	2.580	2.820	-8.5	97222	505	1.210	1.290	-6.2	97447	510	1.530	1.630	-6.1
97050	501	2.010	2.190	-8.2	97222	506	1.210	1.290	-6.2	97650	501	2.510	2.710	-7.4
97050	502	2.010	2.190	-8.2	97222	507	1.210	1.290	-6.2	97650	502	2.510	2.710	-7.4
97050	503	2.010	2.190	-8.2	97222	508	1.210	1.290	-6.2	97650	503	2.510	2.710	-7.4
97050	504	2.010	2.190	-8.2	97222	509	1.210	1.290	-6.2	97650	504	2.510	2.710	-7.4
97050	505	2.010	2.190	-8.2	97222	510	1.210	1.290	-6.2	97650	505	2.510	2.710	-7.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
97650	506	2.510	2.710	-7.4	97654	501	3.740	4.040	-7.4	98003	506	.670	.720	-6.9
97650	507	2.510	2.710	-7.4	97654	502	3.740	4.040	-7.4	98003	507	.670	.720	-6.9
97650	508	2.510	2.710	-7.4	97654	503	3.740	4.040	-7.4	98003	508	.670	.720	-6.9
97650	509	2.510	2.710	-7.4	97654	504	3.740	4.040	-7.4	98003	509	.670	.720	-6.9
97650	510	2.510	2.710	-7.4	97654	505	3.740	4.040	-7.4	98003	510	.670	.720	-6.9
97651	501	4.530	4.820	-6.0	97654	506	3.740	4.040	-7.4	98090	501	.090	.097	-7.2
97651	502	4.530	4.820	-6.0	97654	507	3.740	4.040	-7.4	98090	502	.090	.097	-7.2
97651	503	4.530	4.820	-6.0	97654	508	3.740	4.040	-7.4	98090	503	.090	.097	-7.2
97651	504	4.530	4.820	-6.0	97654	509	3.740	4.040	-7.4	98090	504	.090	.097	-7.2
97651	505	4.530	4.820	-6.0	97654	510	3.740	4.040	-7.4	98090	505	.090	.097	-7.2
97651	506	4.530	4.820	-6.0	97655	501	3.490	3.720	-6.2	98090	506	.090	.097	-7.2
97651	507	4.530	4.820	-6.0	97655	502	3.490	3.720	-6.2	98090	507	.090	.097	-7.2
97651	508	4.530	4.820	-6.0	97655	503	3.490	3.720	-6.2	98090	508	.090	.097	-7.2
97651	509	4.530	4.820	-6.0	97655	504	3.490	3.720	-6.2	98090	509	.090	.097	-7.2
97651	510	4.530	4.820	-6.0	97655	505	3.490	3.720	-6.2	98090	510	.090	.097	-7.2
97652	501	3.930	4.180	-6.0	97655	506	3.490	3.720	-6.2	98091	501	.098	.106	-7.5
97652	502	3.930	4.180	-6.0	97655	507	3.490	3.720	-6.2	98091	502	.098	.106	-7.5
97652	503	3.930	4.180	-6.0	97655	508	3.490	3.720	-6.2	98091	503	.098	.106	-7.5
97652	504	3.930	4.180	-6.0	97655	509	3.490	3.720	-6.2	98091	504	.098	.106	-7.5
97652	505	3.930	4.180	-6.0	97655	510	3.490	3.720	-6.2	98091	505	.098	.106	-7.5
97652	506	3.930	4.180	-6.0	98002	501	.630	.670	-6.0	98091	506	.098	.106	-7.5
97652	507	3.930	4.180	-6.0	98002	502	.630	.670	-6.0	98091	507	.098	.106	-7.5
97652	508	3.930	4.180	-6.0	98002	503	.630	.670	-6.0	98091	508	.098	.106	-7.5
97652	509	3.930	4.180	-6.0	98002	504	.630	.670	-6.0	98091	509	.098	.106	-7.5
97652	510	3.930	4.180	-6.0	98002	505	.630	.670	-6.0	98091	510	.098	.106	-7.5
97653	501	2.140	2.320	-7.8	98002	506	.630	.670	-6.0	98092	501	.300	.320	-6.3
97653	502	2.140	2.320	-7.8	98002	507	.630	.670	-6.0	98092	502	.300	.320	-6.3
97653	503	2.140	2.320	-7.8	98002	508	.630	.670	-6.0	98092	503	.300	.320	-6.3
97653	504	2.140	2.320	-7.8	98002	509	.630	.670	-6.0	98092	504	.300	.320	-6.3
97653	505	2.140	2.320	-7.8	98002	510	.630	.670	-6.0	98092	505	.300	.320	-6.3
97653	506	2.140	2.320	-7.8	98003	501	.670	.720	-6.9	98092	506	.300	.320	-6.3
97653	507	2.140	2.320	-7.8	98003	502	.670	.720	-6.9	98092	507	.300	.320	-6.3
97653	508	2.140	2.320	-7.8	98003	503	.670	.720	-6.9	98092	508	.300	.320	-6.3
97653	509	2.140	2.320	-7.8	98003	504	.670	.720	-6.9	98092	509	.300	.320	-6.3
97653	510	2.140	2.320	-7.8	98003	505	.670	.720	-6.9	98092	510	.300	.320	-6.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98111	501	.460	.490	-6.1	98154	506	2.830	3.010	-6.0	98160	501	3.590	3.830	-6.3
98111	502	.460	.490	-6.1	98154	507	2.830	3.010	-6.0	98160	502	3.590	3.830	-6.3
98111	503	.460	.490	-6.1	98154	508	2.830	3.010	-6.0	98160	503	3.590	3.830	-6.3
98111	504	.460	.490	-6.1	98154	509	2.830	3.010	-6.0	98160	504	3.590	3.830	-6.3
98111	505	.460	.490	-6.1	98154	510	2.830	3.010	-6.0	98160	505	3.590	3.830	-6.3
98111	506	.460	.490	-6.1	98155	501	3.960	4.220	-6.2	98160	506	3.590	3.830	-6.3
98111	507	.460	.490	-6.1	98155	502	3.960	4.220	-6.2	98160	507	3.590	3.830	-6.3
98111	508	.460	.490	-6.1	98155	503	3.960	4.220	-6.2	98160	508	3.590	3.830	-6.3
98111	509	.460	.490	-6.1	98155	504	3.960	4.220	-6.2	98160	509	3.590	3.830	-6.3
98111	510	.460	.490	-6.1	98155	505	3.960	4.220	-6.2	98160	510	3.590	3.830	-6.3
98152	501	2.130	2.270	-6.2	98155	506	3.960	4.220	-6.2	98161	501	4.030	4.290	-6.1
98152	502	2.130	2.270	-6.2	98155	507	3.960	4.220	-6.2	98161	502	4.030	4.290	-6.1
98152	503	2.130	2.270	-6.2	98155	508	3.960	4.220	-6.2	98161	503	4.030	4.290	-6.1
98152	504	2.130	2.270	-6.2	98155	509	3.960	4.220	-6.2	98161	504	4.030	4.290	-6.1
98152	505	2.130	2.270	-6.2	98155	510	3.960	4.220	-6.2	98161	505	4.030	4.290	-6.1
98152	506	2.130	2.270	-6.2	98157	501	2.530	2.690	-5.9	98161	506	4.030	4.290	-6.1
98152	507	2.130	2.270	-6.2	98157	502	2.530	2.690	-5.9	98161	507	4.030	4.290	-6.1
98152	508	2.130	2.270	-6.2	98157	503	2.530	2.690	-5.9	98161	508	4.030	4.290	-6.1
98152	509	2.130	2.270	-6.2	98157	504	2.530	2.690	-5.9	98161	509	4.030	4.290	-6.1
98152	510	2.130	2.270	-6.2	98157	505	2.530	2.690	-5.9	98161	510	4.030	4.290	-6.1
98153	501	2.400	2.550	-5.9	98157	506	2.530	2.690	-5.9	98163	501	4.230	4.500	-6.0
98153	502	2.400	2.550	-5.9	98157	507	2.530	2.690	-5.9	98163	502	4.230	4.500	-6.0
98153	503	2.400	2.550	-5.9	98157	508	2.530	2.690	-5.9	98163	503	4.230	4.500	-6.0
98153	504	2.400	2.550	-5.9	98157	509	2.530	2.690	-5.9	98163	504	4.230	4.500	-6.0
98153	505	2.400	2.550	-5.9	98157	510	2.530	2.690	-5.9	98163	505	4.230	4.500	-6.0
98153	506	2.400	2.550	-5.9	98159	501	1.700	1.810	-6.1	98163	506	4.230	4.500	-6.0
98153	507	2.400	2.550	-5.9	98159	502	1.700	1.810	-6.1	98163	507	4.230	4.500	-6.0
98153	508	2.400	2.550	-5.9	98159	503	1.700	1.810	-6.1	98163	508	4.230	4.500	-6.0
98153	509	2.400	2.550	-5.9	98159	504	1.700	1.810	-6.1	98163	509	4.230	4.500	-6.0
98153	510	2.400	2.550	-5.9	98159	505	1.700	1.810	-6.1	98163	510	4.230	4.500	-6.0
98154	501	2.830	3.010	-6.0	98159	506	1.700	1.810	-6.1	98164	501	1.530	1.640	-6.7
98154	502	2.830	3.010	-6.0	98159	507	1.700	1.810	-6.1	98164	502	1.530	1.640	-6.7
98154	503	2.830	3.010	-6.0	98159	508	1.700	1.810	-6.1	98164	503	1.530	1.640	-6.7
98154	504	2.830	3.010	-6.0	98159	509	1.700	1.810	-6.1	98164	504	1.530	1.640	-6.7
98154	505	2.830	3.010	-6.0	98159	510	1.700	1.810	-6.1	98164	505	1.530	1.640	-6.7

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STATE: 34 - OHIO  
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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
98164	506	1.530	1.640	-6.7	98305	501	2.070	2.270	-8.8	98308	506	.780	.840	-7.1
98164	507	1.530	1.640	-6.7	98305	502	2.070	2.270	-8.8	98308	507	.780	.840	-7.1
98164	508	1.530	1.640	-6.7	98305	503	2.070	2.270	-8.8	98308	508	.780	.840	-7.1
98164	509	1.530	1.640	-6.7	98305	504	2.070	2.270	-8.8	98308	509	.780	.840	-7.1
98164	510	1.530	1.640	-6.7	98305	505	2.070	2.270	-8.8	98308	510	.780	.840	-7.1
98257	501	1.010	1.090	-7.3	98305	506	2.070	2.270	-8.8	98309	501	3.990	4.250	-6.1
98257	502	1.010	1.090	-7.3	98305	507	2.070	2.270	-8.8	98309	502	3.990	4.250	-6.1
98257	503	1.010	1.090	-7.3	98305	508	2.070	2.270	-8.8	98309	503	3.990	4.250	-6.1
98257	504	1.010	1.090	-7.3	98305	509	2.070	2.270	-8.8	98309	504	3.990	4.250	-6.1
98257	505	1.010	1.090	-7.3	98305	510	2.070	2.270	-8.8	98309	505	3.990	4.250	-6.1
98257	506	1.010	1.090	-7.3	98306	501	5.340	5.830	-8.4	98309	506	3.990	4.250	-6.1
98257	507	1.010	1.090	-7.3	98306	502	5.340	5.830	-8.4	98309	507	3.990	4.250	-6.1
98257	508	1.010	1.090	-7.3	98306	503	5.340	5.830	-8.4	98309	508	3.990	4.250	-6.1
98257	509	1.010	1.090	-7.3	98306	504	5.340	5.830	-8.4	98309	509	3.990	4.250	-6.1
98257	510	1.010	1.090	-7.3	98306	505	5.340	5.830	-8.4	98309	510	3.990	4.250	-6.1
98303	501	7.950	8.470	-6.1	98306	506	5.340	5.830	-8.4	98344	501	.580	.630	-7.9
98303	502	7.950	8.470	-6.1	98306	507	5.340	5.830	-8.4	98344	502	.580	.630	-7.9
98303	503	7.950	8.470	-6.1	98306	508	5.340	5.830	-8.4	98344	503	.580	.630	-7.9
98303	504	7.950	8.470	-6.1	98306	509	5.340	5.830	-8.4	98344	504	.580	.630	-7.9
98303	505	7.950	8.470	-6.1	98306	510	5.340	5.830	-8.4	98344	505	.580	.630	-7.9
98303	506	7.950	8.470	-6.1	98307	501	1.190	1.280	-7.0	98344	506	.580	.630	-7.9
98303	507	7.950	8.470	-6.1	98307	502	1.190	1.280	-7.0	98344	507	.580	.630	-7.9
98303	508	7.950	8.470	-6.1	98307	503	1.190	1.280	-7.0	98344	508	.580	.630	-7.9
98303	509	7.950	8.470	-6.1	98307	504	1.190	1.280	-7.0	98344	509	.580	.630	-7.9
98303	510	7.950	8.470	-6.1	98307	505	1.190	1.280	-7.0	98344	510	.580	.630	-7.9
98304	501	3.750	4.050	-7.4	98307	506	1.190	1.280	-7.0	98405	501	.950	1.040	-8.7
98304	502	3.750	4.050	-7.4	98307	507	1.190	1.280	-7.0	98405	502	.950	1.040	-8.7
98304	503	3.750	4.050	-7.4	98307	508	1.190	1.280	-7.0	98405	503	.950	1.040	-8.7
98304	504	3.750	4.050	-7.4	98307	509	1.190	1.280	-7.0	98405	504	.950	1.040	-8.7
98304	505	3.750	4.050	-7.4	98307	510	1.190	1.280	-7.0	98405	505	.950	1.040	-8.7
98304	506	3.750	4.050	-7.4	98308	501	.780	.840	-7.1	98405	506	.950	1.040	-8.7
98304	507	3.750	4.050	-7.4	98308	502	.780	.840	-7.1	98405	507	.950	1.040	-8.7
98304	508	3.750	4.050	-7.4	98308	503	.780	.840	-7.1	98405	508	.950	1.040	-8.7
98304	509	3.750	4.050	-7.4	98308	504	.780	.840	-7.1	98405	509	.950	1.040	-8.7
98304	510	3.750	4.050	-7.4	98308	505	.780	.840	-7.1	98405	510	.950	1.040	-8.7

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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
98413	501	9.870	10.700	-7.8	98423	506	2.820	3.050	-7.5	98427	501	1.690	1.830	-7.7
98413	502	9.870	10.700	-7.8	98423	507	2.820	3.050	-7.5	98427	502	1.690	1.830	-7.7
98413	503	9.870	10.700	-7.8	98423	508	2.820	3.050	-7.5	98427	503	1.690	1.830	-7.7
98413	504	9.870	10.700	-7.8	98423	509	2.820	3.050	-7.5	98427	504	1.690	1.830	-7.7
98413	505	9.870	10.700	-7.8	98423	510	2.820	3.050	-7.5	98427	505	1.690	1.830	-7.7
98413	506	9.870	10.700	-7.8	98424	501	4.790	5.180	-7.5	98427	506	1.690	1.830	-7.7
98413	507	9.870	10.700	-7.8	98424	502	4.790	5.180	-7.5	98427	507	1.690	1.830	-7.7
98413	508	9.870	10.700	-7.8	98424	503	4.790	5.180	-7.5	98427	508	1.690	1.830	-7.7
98413	509	9.870	10.700	-7.8	98424	504	4.790	5.180	-7.5	98427	509	1.690	1.830	-7.7
98413	510	9.870	10.700	-7.8	98424	505	4.790	5.180	-7.5	98427	510	1.690	1.830	-7.7
98414	501	9.030	9.760	-7.5	98424	506	4.790	5.180	-7.5	98429	501	.830	.890	-6.7
98414	502	9.030	9.760	-7.5	98424	507	4.790	5.180	-7.5	98429	502	.830	.890	-6.7
98414	503	9.030	9.760	-7.5	98424	508	4.790	5.180	-7.5	98429	503	.830	.890	-6.7
98414	504	9.030	9.760	-7.5	98424	509	4.790	5.180	-7.5	98429	504	.830	.890	-6.7
98414	505	9.030	9.760	-7.5	98424	510	4.790	5.180	-7.5	98429	505	.830	.890	-6.7
98414	506	9.030	9.760	-7.5	98425	501	1.970	2.130	-7.5	98429	506	.830	.890	-6.7
98414	507	9.030	9.760	-7.5	98425	502	1.970	2.130	-7.5	98429	507	.830	.890	-6.7
98414	508	9.030	9.760	-7.5	98425	503	1.970	2.130	-7.5	98429	508	.830	.890	-6.7
98414	509	9.030	9.760	-7.5	98425	504	1.970	2.130	-7.5	98429	509	.830	.890	-6.7
98414	510	9.030	9.760	-7.5	98425	505	1.970	2.130	-7.5	98429	510	.830	.890	-6.7
98415	501	1.190	1.280	-7.0	98425	506	1.970	2.130	-7.5	98449	501	2.430	2.620	-7.3
98415	502	1.190	1.280	-7.0	98425	507	1.970	2.130	-7.5	98449	502	2.430	2.620	-7.3
98415	503	1.190	1.280	-7.0	98425	508	1.970	2.130	-7.5	98449	503	2.430	2.620	-7.3
98415	504	1.190	1.280	-7.0	98425	509	1.970	2.130	-7.5	98449	504	2.430	2.620	-7.3
98415	505	1.190	1.280	-7.0	98425	510	1.970	2.130	-7.5	98449	505	2.430	2.620	-7.3
98415	506	1.190	1.280	-7.0	98426	501	1.740	1.880	-7.4	98449	506	2.430	2.620	-7.3
98415	507	1.190	1.280	-7.0	98426	502	1.740	1.880	-7.4	98449	507	2.430	2.620	-7.3
98415	508	1.190	1.280	-7.0	98426	503	1.740	1.880	-7.4	98449	508	2.430	2.620	-7.3
98415	509	1.190	1.280	-7.0	98426	504	1.740	1.880	-7.4	98449	509	2.430	2.620	-7.3
98415	510	1.190	1.280	-7.0	98426	505	1.740	1.880	-7.4	98449	510	2.430	2.620	-7.3
98423	501	2.820	3.050	-7.5	98426	506	1.740	1.880	-7.4	98482	501	2.600	2.810	-7.5
98423	502	2.820	3.050	-7.5	98426	507	1.740	1.880	-7.4	98482	502	2.600	2.810	-7.5
98423	503	2.820	3.050	-7.5	98426	508	1.740	1.880	-7.4	98482	503	2.600	2.810	-7.5
98423	504	2.820	3.050	-7.5	98426	509	1.740	1.880	-7.4	98482	504	2.600	2.810	-7.5
98423	505	2.820	3.050	-7.5	98426	510	1.740	1.880	-7.4	98482	505	2.600	2.810	-7.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98482	506	2.600	2.810	-7.5	98597	501	.380	.420	-9.5	98624	506	.690	.750	-8.0
98482	507	2.600	2.810	-7.5	98597	502	.380	.420	-9.5	98624	507	.690	.750	-8.0
98482	508	2.600	2.810	-7.5	98597	503	.380	.420	-9.5	98624	508	.690	.750	-8.0
98482	509	2.600	2.810	-7.5	98597	504	.380	.420	-9.5	98624	509	.690	.750	-8.0
98482	510	2.600	2.810	-7.5	98597	505	.380	.420	-9.5	98624	510	.690	.750	-8.0
98483	501	3.850	4.160	-7.5	98597	506	.380	.420	-9.5	98636	501	2.230	2.400	-7.1
98483	502	3.850	4.160	-7.5	98597	507	.380	.420	-9.5	98636	502	2.230	2.400	-7.1
98483	503	3.850	4.160	-7.5	98597	508	.380	.420	-9.5	98636	503	2.230	2.400	-7.1
98483	504	3.850	4.160	-7.5	98597	509	.380	.420	-9.5	98636	504	2.230	2.400	-7.1
98483	505	3.850	4.160	-7.5	98597	510	.380	.420	-9.5	98636	505	2.230	2.400	-7.1
98483	506	3.850	4.160	-7.5	98598	501	.132	.143	-7.7	98636	506	2.230	2.400	-7.1
98483	507	3.850	4.160	-7.5	98598	502	.132	.143	-7.7	98636	507	2.230	2.400	-7.1
98483	508	3.850	4.160	-7.5	98598	503	.132	.143	-7.7	98636	508	2.230	2.400	-7.1
98483	509	3.850	4.160	-7.5	98598	504	.132	.143	-7.7	98636	509	2.230	2.400	-7.1
98483	510	3.850	4.160	-7.5	98598	505	.132	.143	-7.7	98636	510	2.230	2.400	-7.1
98502	501	3.680	3.980	-7.5	98598	506	.132	.143	-7.7	98640	501	76.000	82.100	-7.4
98502	502	3.680	3.980	-7.5	98598	507	.132	.143	-7.7	98640	502	76.000	82.100	-7.4
98502	503	3.680	3.980	-7.5	98598	508	.132	.143	-7.7	98640	503	76.000	82.100	-7.4
98502	504	3.680	3.980	-7.5	98598	509	.132	.143	-7.7	98640	504	76.000	82.100	-7.4
98502	505	3.680	3.980	-7.5	98598	510	.132	.143	-7.7	98640	505	76.000	82.100	-7.4
98502	506	3.680	3.980	-7.5	98601	501	4.410	4.760	-7.4	98640	506	76.000	82.100	-7.4
98502	507	3.680	3.980	-7.5	98601	502	4.410	4.760	-7.4	98640	507	76.000	82.100	-7.4
98502	508	3.680	3.980	-7.5	98601	503	4.410	4.760	-7.4	98640	508	76.000	82.100	-7.4
98502	509	3.680	3.980	-7.5	98601	504	4.410	4.760	-7.4	98640	509	76.000	82.100	-7.4
98502	510	3.680	3.980	-7.5	98601	505	4.410	4.760	-7.4	98640	510	76.000	82.100	-7.4
98555	501	1.710	1.850	-7.6	98601	506	4.410	4.760	-7.4	98658	501	4.090	4.360	-6.2
98555	502	1.710	1.850	-7.6	98601	507	4.410	4.760	-7.4	98658	502	4.090	4.360	-6.2
98555	503	1.710	1.850	-7.6	98601	508	4.410	4.760	-7.4	98658	503	4.090	4.360	-6.2
98555	504	1.710	1.850	-7.6	98601	509	4.410	4.760	-7.4	98658	504	4.090	4.360	-6.2
98555	505	1.710	1.850	-7.6	98601	510	4.410	4.760	-7.4	98658	505	4.090	4.360	-6.2
98555	506	1.710	1.850	-7.6	98624	501	.690	.750	-8.0	98658	506	4.090	4.360	-6.2
98555	507	1.710	1.850	-7.6	98624	502	.690	.750	-8.0	98658	507	4.090	4.360	-6.2
98555	508	1.710	1.850	-7.6	98624	503	.690	.750	-8.0	98658	508	4.090	4.360	-6.2
98555	509	1.710	1.850	-7.6	98624	504	.690	.750	-8.0	98658	509	4.090	4.360	-6.2
98555	510	1.710	1.850	-7.6	98624	505	.690	.750	-8.0	98658	510	4.090	4.360	-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
98659	501	.730	.780	-6.4	98699	506	3.460	3.740	-7.5	98805	501	3.140	3.400	-7.6
98659	502	.730	.780	-6.4	98699	507	3.460	3.740	-7.5	98805	502	3.140	3.400	-7.6
98659	503	.730	.780	-6.4	98699	508	3.460	3.740	-7.5	98805	503	3.140	3.400	-7.6
98659	504	.730	.780	-6.4	98699	509	3.460	3.740	-7.5	98805	504	3.140	3.400	-7.6
98659	505	.730	.780	-6.4	98699	510	3.460	3.740	-7.5	98805	505	3.140	3.400	-7.6
98659	506	.730	.780	-6.4	98705	501	5.790	6.160	-6.0	98805	506	3.140	3.400	-7.6
98659	507	.730	.780	-6.4	98705	502	5.790	6.160	-6.0	98805	507	3.140	3.400	-7.6
98659	508	.730	.780	-6.4	98705	503	5.790	6.160	-6.0	98805	508	3.140	3.400	-7.6
98659	509	.730	.780	-6.4	98705	504	5.790	6.160	-6.0	98805	509	3.140	3.400	-7.6
98659	510	.730	.780	-6.4	98705	505	5.790	6.160	-6.0	98805	510	3.140	3.400	-7.6
98677	501	12.000	12.900	-7.0	98705	506	5.790	6.160	-6.0	98806	501	2.080	2.230	-6.7
98677	502	12.000	12.900	-7.0	98705	507	5.790	6.160	-6.0	98806	502	2.080	2.230	-6.7
98677	503	12.000	12.900	-7.0	98705	508	5.790	6.160	-6.0	98806	503	2.080	2.230	-6.7
98677	504	12.000	12.900	-7.0	98705	509	5.790	6.160	-6.0	98806	504	2.080	2.230	-6.7
98677	505	12.000	12.900	-7.0	98705	510	5.790	6.160	-6.0	98806	505	2.080	2.230	-6.7
98677	506	12.000	12.900	-7.0	98710	501	2.410	2.600	-7.3	98806	506	2.080	2.230	-6.7
98677	507	12.000	12.900	-7.0	98710	502	2.410	2.600	-7.3	98806	507	2.080	2.230	-6.7
98677	508	12.000	12.900	-7.0	98710	503	2.410	2.600	-7.3	98806	508	2.080	2.230	-6.7
98677	509	12.000	12.900	-7.0	98710	504	2.410	2.600	-7.3	98806	509	2.080	2.230	-6.7
98677	510	12.000	12.900	-7.0	98710	505	2.410	2.600	-7.3	98806	510	2.080	2.230	-6.7
98678	501	10.600	11.500	-7.8	98710	506	2.410	2.600	-7.3	98810	501	2.920	3.190	-8.5
98678	502	10.600	11.500	-7.8	98710	507	2.410	2.600	-7.3	98810	502	2.920	3.190	-8.5
98678	503	10.600	11.500	-7.8	98710	508	2.410	2.600	-7.3	98810	503	2.920	3.190	-8.5
98678	504	10.600	11.500	-7.8	98710	509	2.410	2.600	-7.3	98810	504	2.920	3.190	-8.5
98678	505	10.600	11.500	-7.8	98710	510	2.410	2.600	-7.3	98810	505	2.920	3.190	-8.5
98678	506	10.600	11.500	-7.8	98751	501	3.100	3.290	-5.8	98810	506	2.920	3.190	-8.5
98678	507	10.600	11.500	-7.8	98751	502	3.100	3.290	-5.8	98810	507	2.920	3.190	-8.5
98678	508	10.600	11.500	-7.8	98751	503	3.100	3.290	-5.8	98810	508	2.920	3.190	-8.5
98678	509	10.600	11.500	-7.8	98751	504	3.100	3.290	-5.8	98810	509	2.920	3.190	-8.5
98678	510	10.600	11.500	-7.8	98751	505	3.100	3.290	-5.8	98810	510	2.920	3.190	-8.5
98699	501	3.460	3.740	-7.5	98751	506	3.100	3.290	-5.8	98813	501	2.820	3.080	-8.4
98699	502	3.460	3.740	-7.5	98751	507	3.100	3.290	-5.8	98813	502	2.820	3.080	-8.4
98699	503	3.460	3.740	-7.5	98751	508	3.100	3.290	-5.8	98813	503	2.820	3.080	-8.4
98699	504	3.460	3.740	-7.5	98751	509	3.100	3.290	-5.8	98813	504	2.820	3.080	-8.4
98699	505	3.460	3.740	-7.5	98751	510	3.100	3.290	-5.8	98813	505	2.820	3.080	-8.4

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STATE: 34 - OHIO  
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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
98813	506	2.820	3.080	-8.4	98949	501	.700	.740	-5.4	99003	506	1.160	1.260	-7.9
98813	507	2.820	3.080	-8.4	98949	502	.700	.740	-5.4	99003	507	1.160	1.260	-7.9
98813	508	2.820	3.080	-8.4	98949	503	.700	.740	-5.4	99003	508	1.160	1.260	-7.9
98813	509	2.820	3.080	-8.4	98949	504	.700	.740	-5.4	99003	509	1.160	1.260	-7.9
98813	510	2.820	3.080	-8.4	98949	505	.700	.740	-5.4	99003	510	1.160	1.260	-7.9
98820	501	6.000	6.480	-7.4	98949	506	.700	.740	-5.4	99004	501	2.350	2.560	-8.2
98820	502	6.000	6.480	-7.4	98949	507	.700	.740	-5.4	99004	502	2.350	2.560	-8.2
98820	503	6.000	6.480	-7.4	98949	508	.700	.740	-5.4	99004	503	2.350	2.560	-8.2
98820	504	6.000	6.480	-7.4	98949	509	.700	.740	-5.4	99004	504	2.350	2.560	-8.2
98820	505	6.000	6.480	-7.4	98949	510	.700	.740	-5.4	99004	505	2.350	2.560	-8.2
98820	506	6.000	6.480	-7.4	98967	501	2.450	2.650	-7.5	99004	506	2.350	2.560	-8.2
98820	507	6.000	6.480	-7.4	98967	502	2.450	2.650	-7.5	99004	507	2.350	2.560	-8.2
98820	508	6.000	6.480	-7.4	98967	503	2.450	2.650	-7.5	99004	508	2.350	2.560	-8.2
98820	509	6.000	6.480	-7.4	98967	504	2.450	2.650	-7.5	99004	509	2.350	2.560	-8.2
98820	510	6.000	6.480	-7.4	98967	505	2.450	2.650	-7.5	99004	510	2.350	2.560	-8.2
98884	501	1.560	1.690	-7.7	98967	506	2.450	2.650	-7.5	99080	501	.820	.890	-7.9
98884	502	1.560	1.690	-7.7	98967	507	2.450	2.650	-7.5	99080	502	.820	.890	-7.9
98884	503	1.560	1.690	-7.7	98967	508	2.450	2.650	-7.5	99080	503	.820	.890	-7.9
98884	504	1.560	1.690	-7.7	98967	509	2.450	2.650	-7.5	99080	504	.820	.890	-7.9
98884	505	1.560	1.690	-7.7	98967	510	2.450	2.650	-7.5	99080	505	.820	.890	-7.9
98884	506	1.560	1.690	-7.7	98993	501	4.270	4.580	-6.8	99080	506	.820	.890	-7.9
98884	507	1.560	1.690	-7.7	98993	502	4.270	4.580	-6.8	99080	507	.820	.890	-7.9
98884	508	1.560	1.690	-7.7	98993	503	4.270	4.580	-6.8	99080	508	.820	.890	-7.9
98884	509	1.560	1.690	-7.7	98993	504	4.270	4.580	-6.8	99080	509	.820	.890	-7.9
98884	510	1.560	1.690	-7.7	98993	505	4.270	4.580	-6.8	99080	510	.820	.890	-7.9
98914	501	.500	.530	-5.7	98993	506	4.270	4.580	-6.8	99111	501	1.200	1.290	-7.0
98914	502	.500	.530	-5.7	98993	507	4.270	4.580	-6.8	99111	502	1.200	1.290	-7.0
98914	503	.500	.530	-5.7	98993	508	4.270	4.580	-6.8	99111	503	1.200	1.290	-7.0
98914	504	.500	.530	-5.7	98993	509	4.270	4.580	-6.8	99111	504	1.200	1.290	-7.0
98914	505	.500	.530	-5.7	98993	510	4.270	4.580	-6.8	99111	505	1.200	1.290	-7.0
98914	506	.500	.530	-5.7	99003	501	1.160	1.260	-7.9	99111	506	1.200	1.290	-7.0
98914	507	.500	.530	-5.7	99003	502	1.160	1.260	-7.9	99111	507	1.200	1.290	-7.0
98914	508	.500	.530	-5.7	99003	503	1.160	1.260	-7.9	99111	508	1.200	1.290	-7.0
98914	509	.500	.530	-5.7	99003	504	1.160	1.260	-7.9	99111	509	1.200	1.290	-7.0
98914	510	.500	.530	-5.7	99003	505	1.160	1.260	-7.9	99111	510	1.200	1.290	-7.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99163	501	2.860	3.090	-7.4	99222	506	2.060	2.200	-6.4	99315	501	7.040	7.610	-7.5
99163	502	2.860	3.090	-7.4	99222	507	2.060	2.200	-6.4	99315	502	7.040	7.610	-7.5
99163	503	2.860	3.090	-7.4	99222	508	2.060	2.200	-6.4	99315	503	7.040	7.610	-7.5
99163	504	2.860	3.090	-7.4	99222	509	2.060	2.200	-6.4	99315	504	7.040	7.610	-7.5
99163	505	2.860	3.090	-7.4	99222	510	2.060	2.200	-6.4	99315	505	7.040	7.610	-7.5
99163	506	2.860	3.090	-7.4	99223	501	.176	.190	-7.4	99315	506	7.040	7.610	-7.5
99163	507	2.860	3.090	-7.4	99223	502	.176	.190	-7.4	99315	507	7.040	7.610	-7.5
99163	508	2.860	3.090	-7.4	99223	503	.176	.190	-7.4	99315	508	7.040	7.610	-7.5
99163	509	2.860	3.090	-7.4	99223	504	.176	.190	-7.4	99315	509	7.040	7.610	-7.5
99163	510	2.860	3.090	-7.4	99223	505	.176	.190	-7.4	99315	510	7.040	7.610	-7.5
99165	501	.630	.680	-7.4	99223	506	.176	.190	-7.4	99321	501	6.840	7.390	-7.4
99165	502	.630	.680	-7.4	99223	507	.176	.190	-7.4	99321	502	6.840	7.390	-7.4
99165	503	.630	.680	-7.4	99223	508	.176	.190	-7.4	99321	503	6.840	7.390	-7.4
99165	504	.630	.680	-7.4	99223	509	.176	.190	-7.4	99321	504	6.840	7.390	-7.4
99165	505	.630	.680	-7.4	99223	510	.176	.190	-7.4	99321	505	6.840	7.390	-7.4
99165	506	.630	.680	-7.4	99303	501	9.580	10.400	-7.9	99321	506	6.840	7.390	-7.4
99165	507	.630	.680	-7.4	99303	502	9.580	10.400	-7.9	99321	507	6.840	7.390	-7.4
99165	508	.630	.680	-7.4	99303	503	9.580	10.400	-7.9	99321	508	6.840	7.390	-7.4
99165	509	.630	.680	-7.4	99303	504	9.580	10.400	-7.9	99321	509	6.840	7.390	-7.4
99165	510	.630	.680	-7.4	99303	505	9.580	10.400	-7.9	99321	510	6.840	7.390	-7.4
99220	501	1.100	1.170	-6.0	99303	506	9.580	10.400	-7.9	99471	501	.500	.530	-5.7
99220	502	1.100	1.170	-6.0	99303	507	9.580	10.400	-7.9	99471	502	.500	.530	-5.7
99220	503	1.100	1.170	-6.0	99303	508	9.580	10.400	-7.9	99471	503	.500	.530	-5.7
99220	504	1.100	1.170	-6.0	99303	509	9.580	10.400	-7.9	99471	504	.500	.530	-5.7
99220	505	1.100	1.170	-6.0	99303	510	9.580	10.400	-7.9	99471	505	.500	.530	-5.7
99220	506	1.100	1.170	-6.0	99310	501	2.400	2.590	-7.3	99471	506	.500	.530	-5.7
99220	507	1.100	1.170	-6.0	99310	502	2.400	2.590	-7.3	99471	507	.500	.530	-5.7
99220	508	1.100	1.170	-6.0	99310	503	2.400	2.590	-7.3	99471	508	.500	.530	-5.7
99220	509	1.100	1.170	-6.0	99310	504	2.400	2.590	-7.3	99471	509	.500	.530	-5.7
99220	510	1.100	1.170	-6.0	99310	505	2.400	2.590	-7.3	99471	510	.500	.530	-5.7
99222	501	2.060	2.200	-6.4	99310	506	2.400	2.590	-7.3	99505	501	3.620	3.880	-6.7
99222	502	2.060	2.200	-6.4	99310	507	2.400	2.590	-7.3	99505	502	3.620	3.880	-6.7
99222	503	2.060	2.200	-6.4	99310	508	2.400	2.590	-7.3	99505	503	3.620	3.880	-6.7
99222	504	2.060	2.200	-6.4	99310	509	2.400	2.590	-7.3	99505	504	3.620	3.880	-6.7
99222	505	2.060	2.200	-6.4	99310	510	2.400	2.590	-7.3	99505	505	3.620	3.880	-6.7

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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
99505	506	3.620	3.880	-6.7	99571	501	.500	.540	-7.4	99600	506	1.020	1.110	-8.1
99505	507	3.620	3.880	-6.7	99571	502	.500	.540	-7.4	99600	507	1.020	1.110	-8.1
99505	508	3.620	3.880	-6.7	99571	503	.500	.540	-7.4	99600	508	1.020	1.110	-8.1
99505	509	3.620	3.880	-6.7	99571	504	.500	.540	-7.4	99600	509	1.020	1.110	-8.1
99505	510	3.620	3.880	-6.7	99571	505	.500	.540	-7.4	99600	510	1.020	1.110	-8.1
99506	501	4.450	4.770	-6.7	99571	506	.500	.540	-7.4	99613	501	6.060	6.540	-7.3
99506	502	4.450	4.770	-6.7	99571	507	.500	.540	-7.4	99613	502	6.060	6.540	-7.3
99506	503	4.450	4.770	-6.7	99571	508	.500	.540	-7.4	99613	503	6.060	6.540	-7.3
99506	504	4.450	4.770	-6.7	99571	509	.500	.540	-7.4	99613	504	6.060	6.540	-7.3
99506	505	4.450	4.770	-6.7	99571	510	.500	.540	-7.4	99613	505	6.060	6.540	-7.3
99506	506	4.450	4.770	-6.7	99572	501	.990	1.060	-6.6	99613	506	6.060	6.540	-7.3
99506	507	4.450	4.770	-6.7	99572	502	.990	1.060	-6.6	99613	507	6.060	6.540	-7.3
99506	508	4.450	4.770	-6.7	99572	503	.990	1.060	-6.6	99613	508	6.060	6.540	-7.3
99506	509	4.450	4.770	-6.7	99572	504	.990	1.060	-6.6	99613	509	6.060	6.540	-7.3
99506	510	4.450	4.770	-6.7	99572	505	.990	1.060	-6.6	99613	510	6.060	6.540	-7.3
99507	501	3.880	4.160	-6.7	99572	506	.990	1.060	-6.6	99614	501	2.280	2.490	-8.4
99507	502	3.880	4.160	-6.7	99572	507	.990	1.060	-6.6	99614	502	2.280	2.490	-8.4
99507	503	3.880	4.160	-6.7	99572	508	.990	1.060	-6.6	99614	503	2.280	2.490	-8.4
99507	504	3.880	4.160	-6.7	99572	509	.990	1.060	-6.6	99614	504	2.280	2.490	-8.4
99507	505	3.880	4.160	-6.7	99572	510	.990	1.060	-6.6	99614	505	2.280	2.490	-8.4
99507	506	3.880	4.160	-6.7	99573	501	.940	1.010	-6.9	99614	506	2.280	2.490	-8.4
99507	507	3.880	4.160	-6.7	99573	502	.940	1.010	-6.9	99614	507	2.280	2.490	-8.4
99507	508	3.880	4.160	-6.7	99573	503	.940	1.010	-6.9	99614	508	2.280	2.490	-8.4
99507	509	3.880	4.160	-6.7	99573	504	.940	1.010	-6.9	99614	509	2.280	2.490	-8.4
99507	510	3.880	4.160	-6.7	99573	505	.940	1.010	-6.9	99614	510	2.280	2.490	-8.4
99570	501	2.080	2.230	-6.7	99573	506	.940	1.010	-6.9	99620	501	.330	.360	-8.3
99570	502	2.080	2.230	-6.7	99573	507	.940	1.010	-6.9	99620	502	.330	.360	-8.3
99570	503	2.080	2.230	-6.7	99573	508	.940	1.010	-6.9	99620	503	.330	.360	-8.3
99570	504	2.080	2.230	-6.7	99573	509	.940	1.010	-6.9	99620	504	.330	.360	-8.3
99570	505	2.080	2.230	-6.7	99573	510	.940	1.010	-6.9	99620	505	.330	.360	-8.3
99570	506	2.080	2.230	-6.7	99600	501	1.020	1.110	-8.1	99620	506	.330	.360	-8.3
99570	507	2.080	2.230	-6.7	99600	502	1.020	1.110	-8.1	99620	507	.330	.360	-8.3
99570	508	2.080	2.230	-6.7	99600	503	1.020	1.110	-8.1	99620	508	.330	.360	-8.3
99570	509	2.080	2.230	-6.7	99600	504	1.020	1.110	-8.1	99620	509	.330	.360	-8.3
99570	510	2.080	2.230	-6.7	99600	505	1.020	1.110	-8.1	99620	510	.330	.360	-8.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99650	501	.990	1.060	-6.6	99746	506	1.640	1.770	-7.3	99826	501	.580	.630	-7.9
99650	502	.990	1.060	-6.6	99746	507	1.640	1.770	-7.3	99826	502	.580	.630	-7.9
99650	503	.990	1.060	-6.6	99746	508	1.640	1.770	-7.3	99826	503	.580	.630	-7.9
99650	504	.990	1.060	-6.6	99746	509	1.640	1.770	-7.3	99826	504	.580	.630	-7.9
99650	505	.990	1.060	-6.6	99746	510	1.640	1.770	-7.3	99826	505	.580	.630	-7.9
99650	506	.990	1.060	-6.6	99760	501	.187	.202	-7.4	99826	506	.580	.630	-7.9
99650	507	.990	1.060	-6.6	99760	502	.187	.202	-7.4	99826	507	.580	.630	-7.9
99650	508	.990	1.060	-6.6	99760	503	.187	.202	-7.4	99826	508	.580	.630	-7.9
99650	509	.990	1.060	-6.6	99760	504	.187	.202	-7.4	99826	509	.580	.630	-7.9
99650	510	.990	1.060	-6.6	99760	505	.187	.202	-7.4	99826	510	.580	.630	-7.9
99709	501	2.430	2.610	-6.9	99760	506	.187	.202	-7.4	99827	501	.300	.320	-6.3
99709	502	2.430	2.610	-6.9	99760	507	.187	.202	-7.4	99827	502	.300	.320	-6.3
99709	503	2.430	2.610	-6.9	99760	508	.187	.202	-7.4	99827	503	.300	.320	-6.3
99709	504	2.430	2.610	-6.9	99760	509	.187	.202	-7.4	99827	504	.300	.320	-6.3
99709	505	2.430	2.610	-6.9	99760	510	.187	.202	-7.4	99827	505	.300	.320	-6.3
99709	506	2.430	2.610	-6.9	99777	501	5.060	5.540	-8.7	99827	506	.300	.320	-6.3
99709	507	2.430	2.610	-6.9	99777	502	5.060	5.540	-8.7	99827	507	.300	.320	-6.3
99709	508	2.430	2.610	-6.9	99777	503	5.060	5.540	-8.7	99827	508	.300	.320	-6.3
99709	509	2.430	2.610	-6.9	99777	504	5.060	5.540	-8.7	99827	509	.300	.320	-6.3
99709	510	2.430	2.610	-6.9	99777	505	5.060	5.540	-8.7	99827	510	.300	.320	-6.3
99718	501	.970	1.050	-7.6	99777	506	5.060	5.540	-8.7	99851	501	1.210	1.310	-7.6
99718	502	.970	1.050	-7.6	99777	507	5.060	5.540	-8.7	99851	502	1.210	1.310	-7.6
99718	503	.970	1.050	-7.6	99777	508	5.060	5.540	-8.7	99851	503	1.210	1.310	-7.6
99718	504	.970	1.050	-7.6	99777	509	5.060	5.540	-8.7	99851	504	1.210	1.310	-7.6
99718	505	.970	1.050	-7.6	99777	510	5.060	5.540	-8.7	99851	505	1.210	1.310	-7.6
99718	506	.970	1.050	-7.6	99793	501	2.080	2.240	-7.1	99851	506	1.210	1.310	-7.6
99718	507	.970	1.050	-7.6	99793	502	2.080	2.240	-7.1	99851	507	1.210	1.310	-7.6
99718	508	.970	1.050	-7.6	99793	503	2.080	2.240	-7.1	99851	508	1.210	1.310	-7.6
99718	509	.970	1.050	-7.6	99793	504	2.080	2.240	-7.1	99851	509	1.210	1.310	-7.6
99718	510	.970	1.050	-7.6	99793	505	2.080	2.240	-7.1	99851	510	1.210	1.310	-7.6
99746	501	1.640	1.770	-7.3	99793	506	2.080	2.240	-7.1	99917	501	1.960	2.110	-7.1
99746	502	1.640	1.770	-7.3	99793	507	2.080	2.240	-7.1	99917	502	1.960	2.110	-7.1
99746	503	1.640	1.770	-7.3	99793	508	2.080	2.240	-7.1	99917	503	1.960	2.110	-7.1
99746	504	1.640	1.770	-7.3	99793	509	2.080	2.240	-7.1	99917	504	1.960	2.110	-7.1
99746	505	1.640	1.770	-7.3	99793	510	2.080	2.240	-7.1	99917	505	1.960	2.110	-7.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99917	506	1.960	2.110	-7.1	99948	501	5.150	5.520	-6.7	99954	506	3.370	3.680	-8.4
99917	507	1.960	2.110	-7.1	99948	502	5.150	5.520	-6.7	99954	507	3.370	3.680	-8.4
99917	508	1.960	2.110	-7.1	99948	503	5.150	5.520	-6.7	99954	508	3.370	3.680	-8.4
99917	509	1.960	2.110	-7.1	99948	504	5.150	5.520	-6.7	99954	509	3.370	3.680	-8.4
99917	510	1.960	2.110	-7.1	99948	505	5.150	5.520	-6.7	99954	510	3.370	3.680	-8.4
99938	501	2.200	2.380	-7.6	99948	506	5.150	5.520	-6.7	99955	501	4.220	4.610	-8.5
99938	502	2.200	2.380	-7.6	99948	507	5.150	5.520	-6.7	99955	502	4.220	4.610	-8.5
99938	503	2.200	2.380	-7.6	99948	508	5.150	5.520	-6.7	99955	503	4.220	4.610	-8.5
99938	504	2.200	2.380	-7.6	99948	509	5.150	5.520	-6.7	99955	504	4.220	4.610	-8.5
99938	505	2.200	2.380	-7.6	99948	510	5.150	5.520	-6.7	99955	505	4.220	4.610	-8.5
99938	506	2.200	2.380	-7.6	99952	501	4.280	4.680	-8.5	99955	506	4.220	4.610	-8.5
99938	507	2.200	2.380	-7.6	99952	502	4.280	4.680	-8.5	99955	507	4.220	4.610	-8.5
99938	508	2.200	2.380	-7.6	99952	503	4.280	4.680	-8.5	99955	508	4.220	4.610	-8.5
99938	509	2.200	2.380	-7.6	99952	504	4.280	4.680	-8.5	99955	509	4.220	4.610	-8.5
99938	510	2.200	2.380	-7.6	99952	505	4.280	4.680	-8.5	99955	510	4.220	4.610	-8.5
99943	501	6.370	6.890	-7.5	99952	506	4.280	4.680	-8.5	99963	501	.470	.510	-7.8
99943	502	6.370	6.890	-7.5	99952	507	4.280	4.680	-8.5	99963	502	.470	.510	-7.8
99943	503	6.370	6.890	-7.5	99952	508	4.280	4.680	-8.5	99963	503	.470	.510	-7.8
99943	504	6.370	6.890	-7.5	99952	509	4.280	4.680	-8.5	99963	504	.470	.510	-7.8
99943	505	6.370	6.890	-7.5	99952	510	4.280	4.680	-8.5	99963	505	.470	.510	-7.8
99943	506	6.370	6.890	-7.5	99953	501	4.620	5.050	-8.5	99963	506	.470	.510	-7.8
99943	507	6.370	6.890	-7.5	99953	502	4.620	5.050	-8.5	99963	507	.470	.510	-7.8
99943	508	6.370	6.890	-7.5	99953	503	4.620	5.050	-8.5	99963	508	.470	.510	-7.8
99943	509	6.370	6.890	-7.5	99953	504	4.620	5.050	-8.5	99963	509	.470	.510	-7.8
99943	510	6.370	6.890	-7.5	99953	505	4.620	5.050	-8.5	99963	510	.470	.510	-7.8
99946	501	4.750	5.130	-7.4	99953	506	4.620	5.050	-8.5	99969	501	2.000	2.130	-6.1
99946	502	4.750	5.130	-7.4	99953	507	4.620	5.050	-8.5	99969	502	2.000	2.130	-6.1
99946	503	4.750	5.130	-7.4	99953	508	4.620	5.050	-8.5	99969	503	2.000	2.130	-6.1
99946	504	4.750	5.130	-7.4	99953	509	4.620	5.050	-8.5	99969	504	2.000	2.130	-6.1
99946	505	4.750	5.130	-7.4	99953	510	4.620	5.050	-8.5	99969	505	2.000	2.130	-6.1
99946	506	4.750	5.130	-7.4	99954	501	3.370	3.680	-8.4	99969	506	2.000	2.130	-6.1
99946	507	4.750	5.130	-7.4	99954	502	3.370	3.680	-8.4	99969	507	2.000	2.130	-6.1
99946	508	4.750	5.130	-7.4	99954	503	3.370	3.680	-8.4	99969	508	2.000	2.130	-6.1
99946	509	4.750	5.130	-7.4	99954	504	3.370	3.680	-8.4	99969	509	2.000	2.130	-6.1
99946	510	4.750	5.130	-7.4	99954	505	3.370	3.680	-8.4	99969	510	2.000	2.130	-6.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99975	501	3.740	4.090	-8.6										
99975	502	3.740	4.090	-8.6										
99975	503	3.740	4.090	-8.6										
99975	504	3.740	4.090	-8.6										
99975	505	3.740	4.090	-8.6										
99975	506	3.740	4.090	-8.6										
99975	507	3.740	4.090	-8.6										
99975	508	3.740	4.090	-8.6										
99975	509	3.740	4.090	-8.6										
99975	510	3.740	4.090	-8.6										
99988	501	1.760	1.880	-6.4										
99988	502	1.760	1.880	-6.4										
99988	503	1.760	1.880	-6.4										
99988	504	1.760	1.880	-6.4										
99988	505	1.760	1.880	-6.4										
99988	506	1.760	1.880	-6.4										
99988	507	1.760	1.880	-6.4										
99988	508	1.760	1.880	-6.4										
99988	509	1.760	1.880	-6.4										
99988	510	1.760	1.880	-6.4										

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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
10010	.189	.195	-3.1	11259	.093	.107	-13.1	13759	.115	.100	15.0
10026	.016	.014	14.3	11288	.078	.078	0.0	13930	.174	.201	-13.4
10040	.320	.300	6.7	12014	.034	.029	17.2	14068	.012	.014	-14.3
10042	.310	.270	14.8	12356	.025	.019	31.6 U	14101	.038	.032	18.8
10060	.059	.050	18.0	12361	.070	.077	-9.1	14279	.072	.057	26.3
10065	.034	.026	30.8 U	12373	.023	.024	-4.2	14401	.078	.082	-4.9
10066	.033	.028	17.9	12374	.049	.049	0.0	14527	.179	.189	-5.3
10070	.151	.154	-1.9	12375	.024	.030	-20.0 L	14855	.133	.154	-13.6
10071	.093	.077	20.8	12391	.070	.082	-14.6	14913	.116	.096	20.8
10073	.340	.360	-5.6	12509	.031	.036	-13.9	15223	.044	.041	7.3
10075	.182	.136	33.8 U	12510	.021	.018	16.7	15224	.047	.048	-2.1
10100	.050	.040	25.0	12651	.510	.530	-3.8	15406	.053	.048	10.4
10101	.177	.181	-2.2	12707	.560	.640	-12.5	15538	.014	.012	16.7
10107	.226	.187	20.9	12797	.194	.196	-1.0	15600	.067	.050	34.0
10111	.067	.078	-14.1	12805	.151	.116	30.2	15608	.009	.008	12.5
10115	.058	.047	23.4	13049	.051	.057	-10.5	15733	.034	.037	-8.1
10140	.022	.021	4.8	13111	.092	.093	-1.1	15839	.024	.021	14.3
10141	.023	.023	0.0	13112	.063	.063	0.0	15991	.070	.056	25.0
10145	.009	.009	0.0	13201	.144	.160	-10.0	15993	.038	.032	18.8
10146	.015	.014	7.1	13204	1.140	1.450	-21.4	16005	.031	.034	-8.8
10255	.151	.147	2.7	13205	.420	.460	-8.7	16009	.106	.094	12.8
10256	.183	.152	20.4	13314	.014	.016	-12.5	16403	.191	.145	31.7
10257	.148	.169	-12.4	13351	.054	.041	31.7 U	16527	.320	.350	-8.6
10309	.014	.012	16.7	13352	.032	.027	18.5	16604	.122	.146	-16.4
10352	.043	.046	-6.5	13410	2.350	2.990	-21.4	16676	.012	.010	20.0
11020	.124	.102	21.6	13412	1.210	1.140	6.1	16705	.131	.148	-11.5
11039	.047	.043	9.3	13506	.051	.042	21.4	16750	.034	.032	6.3
11126	.024	.022	9.1	13507	.121	.107	13.1	16900	.059	.060	-1.7
11127	.009	.007	28.6	13590	.670	.740	-9.5	16901	.065	.080	-18.8
11128	.058	.048	20.8	13621	.330	.320	3.1	16902	.049	.059	-16.9
11203	.460	.520	-11.5	13670	.017	.015	13.3	16905	.059	.060	-1.7
11204	1.240	1.070	15.9	13673	.015	.014	7.1	16906	.065	.080	-18.8
11234	.050	.041	22.0	13715	.145	.165	-12.1	16910	.051	.053	-3.8
11248	.016	.018	-11.1	13716	.104	.096	8.3	16911	.039	.042	-7.1
11258	.078	.092	-15.2	13720	.048	.045	6.7	16915	.046	.049	-6.1

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	.039	.040	-2.5	51116	.690	.690	0.0	51666	.089	.101	-11.9
16920	.104	.107	-2.8	51205	.059	.071	-16.9	51734	.350	.310	12.9
16921	.040	.046	-13.0	51206	.320	.390	-17.9	51741	.243	.260	-6.5
16930	.120	.129	-7.0	51220	1.900	2.280	-16.7	51752	.150	.165	-9.1
16931	.064	.063	1.6	51221	1.760	1.780	-1.1	51767	.007	.008	-12.5
16940	.040	.046	-13.0	51222	4.530	3.670	23.4	51777	.077	.078	-1.3
16941	.064	.074	-13.5	51224	1.490	1.450	2.8	51808	.680	.730	-6.8
18078	.093	.082	13.4	51230	.740	.790	-6.3	51809	.146	.153	-4.6
18109	.026	.021	23.8	51240	.196	.185	5.9	51833	.054	.060	-10.0
18110	.032	.026	23.1	51241	.218	.260	-16.2	51869	.136	.136	0.0
18205	.380	.350	8.6	51252	.074	.100	-26.0 L	51877	.191	.212	-9.9
18206	.088	.071	23.9	51254	.032	.039	-17.9	51889	.011	.012	-8.3
18335	.016	.014	14.3	51300	.147	.160	-8.1	51896	.017	.018	-5.6
18435	.051	.050	2.0	51305	.880	.960	-8.3	51900	.100	.095	5.3
18436	.096	.113	-15.0	51315	.096	.106	-9.4	51909	.053	.056	-5.4
18501	.010	.011	-9.1	51330	.660	.530	24.5 U	51926	.044	.038	15.8
18506	.005	.004	25.0	51333	.320	.340	-5.9	51927	.132	.131	0.8
18507	.006	.005	20.0	51350	.127	.135	-5.9	51934	.107	.125	-14.4
18616	.590	.590	0.0	51351	.049	.042	16.7	51941	.041	.041	0.0
18707	.005	.004	25.0 U	51352	.101	.108	-6.5	51956	.205	.221	-7.2
18708	.017	.013	30.8 U	51355	.091	.094	-3.2	51957	.460	.420	9.5
18834	.112	.096	16.7	51356	.560	.620	-9.7	51958	.370	.410	-9.8
18911	.018	.015	20.0	51357	.760	.660	15.2	51960	.330	.350	-5.7
18912	.026	.021	23.8	51358	.129	.141	-8.5	51970	.177	.238	-25.6 L
18920	.017	.014	21.4	51359	.710	.780	-9.0	51982	.077	.083	-7.2
45771	.139	.164	-15.2	51370	3.830	4.570	-16.2	51986	.096	.103	-6.8
45819	.054	.050	8.0	51380	.041	.044	-6.8	51999	.400	.440	-9.1
45900	.033	.041	-19.5 L	51500	.116	.119	-2.5	52002	.114	.129	-11.6
45901	.045	.049	-8.2	51550	.400	.390	2.6	52075	.222	.243	-8.6
49239	.460	.600	-23.3	51551	.890	.910	-2.2	52134	.600	.630	-4.8
49617	.148	.122	21.3	51552	.152	.159	-4.4	52315	.270	.260	3.8
49618	.057	.044	29.5	51575	.021	.020	5.0	52433	.800	1.020	-21.6
49619	.103	.084	22.6	51576	.097	.093	4.3	52469	.096	.104	-7.7
50010	.380	.490	-22.4	51600	.172	.191	-9.9	52505	.237	.216	9.7
51001	.420	.450	-6.7	51613	.139	.139	0.0	52547	.070	.078	-10.3

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LOSS COST % CHANGE BY CLASS

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52581	2.190	2.950	-25.8 L	56391	.300	.320	-6.3	58397	.650	.740	-12.2
52744	.066	.081	-18.5	56427	.119	.125	-4.8	58503	.077	.076	1.3
52911	.420	.450	-6.7	56488	.038	.034	11.8	58575	.111	.120	-7.5
52967	.058	.062	-6.5	56690	.330	.350	-5.7	58627	.012	.013	-7.7
53001	.300	.330	-9.1	56699	.067	.057	17.5	58663	.950	1.280	-25.8 L
53077	.219	.207	5.8	56758	.140	.148	-5.4	58737	.550	.630	-12.7
53121	.400	.440	-9.1	56759	.078	.080	-2.5	58802	.480	.480	0.0
53333	.248	.239	3.8	56760	.099	.098	1.0	58837	.161	.162	-0.6
53374	.260	.310	-16.1	56912	.084	.090	-6.7	58840	.121	.127	-4.7
53375	.270	.223	21.1 U	56916	.215	.205	4.9	58873	.027	.030	-10.0
53376	.183	.194	-5.7	57001	.022	.020	10.0	58904	.120	.128	-6.2
53377	.188	.195	-3.6	57002	.096	.106	-9.4	58922	.179	.168	6.5
53565	.096	.108	-11.1	57090	.680	.660	3.0	59005	.089	.096	-7.3
53631	.021	.022	-4.5	57146	.750	.720	4.2	59188	.052	.055	-5.5
53632	.032	.034	-5.9	57257	.034	.035	-2.9	59189	.280	.300	-6.7
53732	.470	.450	4.4	57401	.089	.096	-7.3	59223	.103	.088	17.0
53733	.228	.270	-15.6	57403	.033	.035	-5.7	59257	.012	.013	-7.7
53907	.086	.103	-16.5	57410	.173	.162	6.8	59378	.141	.150	-6.0
54077	.390	.400	-2.5	57572	.099	.108	-8.3	59481	.096	.099	-3.0
55010	.980	1.080	-9.3	57600	.033	.034	-2.9	59537	.232	.210	10.5
55011	1.750	1.570	11.5	57611	.055	.062	-11.3	59601	2.230	2.370	-5.9
55012	1.110	1.180	-5.9	57651	.039	.041	-4.9	59647	.158	.170	-7.1
55013	1.120	1.140	-1.8	57690	.450	.490	-8.2	59660	1.060	1.180	-10.2
55214	.083	.088	-5.7	57716	.074	.082	-9.8	59701	.330	.290	13.8
55371	.108	.119	-9.2	57725	.075	.088	-14.8	59713	.330	.310	6.5
55597	1.680	1.790	-6.1	57726	.023	.021	9.5	59722	.028	.031	-9.7
55647	.065	.062	4.8	57810	.100	.107	-6.5	59723	.034	.037	-8.1
55715	.203	.224	-9.4	57871	.111	.118	-5.9	59724	.015	.019	-21.1
55716	.490	.520	-5.8	57913	.260	.290	-10.3	59725	.145	.116	25.0 U
55802	.011	.009	22.2 U	57998	.054	.058	-6.9	59726	.023	.024	-4.2
55918	2.260	2.740	-17.5	57999	.070	.071	-1.4	59738	.059	.064	-7.8
55919	3.420	3.650	-6.3	58095	1.790	1.990	-10.1	59750	.181	.222	-18.5
56040	.030	.033	-9.1	58096	1.490	1.230	21.1	59773	.026	.028	-7.1
56202	.078	.089	-12.4	58301	.077	.088	-12.5	59774	.141	.150	-6.0
56390	.700	.640	9.4	58302	.051	.055	-7.3	59775	.178	.188	-5.3

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STATE: 34 - OHIO  
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	.085	.068	25.0 U	91341	3.900	3.440	13.4	96409	8.440	7.460	13.1
59782	.560	.460	21.7	91342	2.630	2.400	9.6	96410	8.310	7.430	11.8
59798	.460	.500	-8.0	91343	.940	.890	5.6	96611	.890	.890	0.0
59886	.100	.108	-7.4	91436	2.120	1.990	6.5	97221	1.120	1.140	-1.8
59889	.187	.165	13.3	91507	2.660	2.560	3.9	97222	1.180	1.220	-3.3
59904	.076	.061	24.6 U	91551	.550	.510	7.8	97223	2.180	2.500	-12.8
59905	.120	.132	-9.1	91555	.860	.810	6.2	97447	4.090	3.440	18.9
59914	.690	.680	1.5	91560	3.040	2.840	7.0	97650	3.340	3.080	8.4
59915	.660	.750	-12.0	91577	2.930	2.510	16.7	97651	3.350	2.890	15.9
59917	.232	.205	13.2	91746	5.650	4.850	16.5	97652	3.810	2.850	33.7 U
59923	.005	.004	25.0 U	92053	.370	.330	12.1	97653	2.140	2.000	7.0
59925	1.190	1.190	0.0	92054	.135	.147	-8.2	97654	2.550	2.440	4.5
59926	.460	.450	2.2	92055	.139	.151	-7.9	97655	3.990	4.170	-4.3
59927	1.300	1.420	-8.5	92101	2.600	2.380	9.2	98002	.800	.770	3.9
59931	.480	.550	-12.7	92102	3.220	2.700	19.3	98152	.550	.430	27.9
59932	.800	.880	-9.1	92215	2.670	2.380	12.2	98157	.290	.350	-17.1
59947	.300	.320	-6.3	92338	1.880	1.650	13.9	98163	.160	.176	-9.1
59955	.132	.143	-7.7	92446	1.370	1.370	0.0	98164	.048	.054	-11.1
59963	.370	.410	-9.8	92447	1.530	1.420	7.7	98303	4.340	4.680	-7.3
59964	.066	.069	-4.3	92451	1.820	1.640	11.0	98304	3.100	2.650	17.0
59970	.169	.183	-7.7	92478	1.430	1.360	5.1	98305	1.330	1.140	16.7
59975	.190	.227	-16.3	94007	3.890	3.490	11.5	98306	.720	.700	2.9
59984	.049	.053	-7.5	94276	3.120	3.060	2.0	98307	.330	.350	-5.7
59988	.055	.059	-6.8	94381	11.300	9.020	25.3	98308	.810	.750	8.0
59989	.041	.044	-6.8	94404	5.870	4.730	24.1	98309	1.450	1.180	22.9
91111	4.230	4.010	5.5	94569	3.920	3.410	15.0	98344	.420	.420	0.0
91125	1.480	1.680	-11.9	95124	.730	.550	32.7 U	98449	13.600	13.300	2.3
91127	1.040	1.150	-9.6	95310	1.500	1.210	24.0	98482	6.690	5.710	17.2
91150	4.780	4.440	7.7	95410	2.280	2.190	4.1	98483	15.800	14.900	6.0
91155	23.600	20.900	12.9	95455	1.320	.990	33.3 U	98502	2.660	2.370	12.2
91235	1.940	2.250	-13.8	95505	1.960	1.710	14.6	98636	3.000	2.850	5.3
91265	2.340	2.470	-5.3	95625	3.830	3.110	23.2	98659	.290	.320	-9.4
91266	1.140	.990	15.2	95647	6.530	6.010	8.7	98677	6.610	6.090	8.5
91280	3.670	2.740	33.9 U	96053	3.380	3.180	6.3	98678	10.400	9.750	6.7
91340	5.750	5.630	2.1	96408	9.120	9.000	1.3	98805	1.100	.920	19.6

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STATE: 34 - OHIO  
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	3.020	2.840	6.3								
98813	1.340	1.270	5.5								
98820	3.360	3.080	9.1								
98884	1.910	1.630	17.2								
98914	.440	.480	-8.3								
98949	.235	.260	-9.6								
98967	8.890	7.180	23.8								
98993	3.450	4.310	-20.0 L								
99003	.830	.850	-2.4								
99004	1.180	1.130	4.4								
99080	5.190	5.300	-2.1								
99163	.360	.400	-10.0								
99315	2.300	1.970	16.8								
99321	1.770	1.680	5.4								
99613	2.210	2.040	8.3								
99650	.760	.680	11.8								
99746	3.000	2.690	11.5								
99803	11.200	10.400	7.7								
99826	.460	.410	12.2								
99827	.400	.390	2.6								
99946	2.160	2.030	6.4								
99948	15.700	15.200	3.3								
99952	14.300	13.600	5.1								
99953	8.890	9.490	-6.3								
99954	6.290	7.140	-11.9								
99955	6.860	7.240	-5.2								
99969	2.370	1.770	33.9 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.

---

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 3:  
APPLICATION OF  
PERCENTAGE  
CHANGES

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

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

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

---



METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

AGGREGATE  
LOSS  
COSTS

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

INCURRED  
LOSSES  
& LAE

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

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

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

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

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

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

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

---

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

---

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

---

CREDIBILITY-WEIGHTED EXPERIENCE RATIO                      For Premises/Operations, the weighted experience ratio is credibility-weighted with the expected experience ratio defined above. The resulting credibility-weighted experience ratio, converted to a percentage, is the indicated change to the current monoline-multiline loss cost level.

---

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

**OBJECTIVE** 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.

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

PRODUCTS(Cont'd)                      The overall multistate monoline loss cost level indication is the monoline/multiline aggregate loss costs at current level weighted average of the class group indications.

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

---

LOCAL PRODUCTS/  
COMPLETED  
OPERATIONS

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

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

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

---

EXPLANATORY NOTES TO DETERMINATION OF INDICATED  
LOSS COST LEVEL CHANGE

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

For Premises/Operations, the loss cost level indication is based upon a review of the latest four years of basic limit experience of companies reporting to Insurance Services Office, Inc. For Products/Completed Operations, 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 September 30, 2017, 2018, 2019 and 2020 are weighted 25%, 25%, 25% and 25% respectively. For Products/Completed Operations, multistate data for accident years ending December 31, 2017, 2018 and 2019 are weighted 20%, 30% and 50% respectively.

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

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

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### OBJECTIVES

The objectives of this procedure are to:

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

### EXPERIENCE BASE

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

---

### SIMULTANEOUS DETERMINATION OF RATING VARIABLE RELATIVE CHANGES

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

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

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

---

### RATING VARIABLES USED

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

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

---

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE  
PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

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

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

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

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

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

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE  
PROCEDURE  
(Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

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

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

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE  
PROCEDURE  
(Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

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

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

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

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

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE (Cont'd)

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

### APPLICATION OF CREDIBILITY

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

$Z = \sqrt{P/18,000}$  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:

$$W = RZ \text{ where:}$$

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

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

W is the credibility-weighted relative change.

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

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### MULTILINE CONSIDERATIONS

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

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

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

---

### MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

---

### MONOLINE INDICATIONS -- PRODUCTS

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

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

---

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MONOLINE  
INDICATIONS --  
LOCAL PRODUCTS/  
COMPLETED  
OPERATIONS

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

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

---

EXPLANATORY NOTES TO  
IMPLICIT PACKAGE MODIFICATION FACTORS

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

Implicit Package Modification Factors (IPMF's) adjust the ISO monoline loss costs to levels applicable to multiline risks, i.e., to reflect a difference in multiline experience relative to monoline experience for each coverage. This adjustment is made because risks written under a Package Policy have different experience than risks written under a monoline policy. The IPMF's are calculated based upon a comparison of the multiline experience relative to the monoline experience, and this comparison is done via the Bailey minimum bias relative change analysis (as described in Explanatory Notes to Relative Change Analysis in this section). IPMF's are calculated separately by coverage, for each applicable type of policy within each coverage. One result of the IPMF adjustment to multiline 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 December 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 9/30/2020 and 9/30/2019 must be adjusted to an ultimate exposure development basis. This adjustment is accomplished through the use of an exposure development factor. Exposures are assumed to be mature at 39 months. Exposure development factors are based on experience evaluated as of September 30, 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.

An adjustment factor was applied to the premium development factors for the latest accident year to reflect the reduced expected exposures for M&C due to COVID-19 and the economic recession in 2020. This factor was determined by an analysis of historical experience and actuarial judgment. Refer to Section H for details.

---

## 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 December 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, 39 and 51 months for accident years ending 9/30/2020, 9/30/2019, 9/30/2018 and 9/30/2017 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 September 30, 2020 evaluated as of December 31, 2020. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

---

### INCREMENTAL ALAE PERCENTAGES

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

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

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

---

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

### DESCRIPTION OF METHODOLOGY

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

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

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

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

---

### APPLICATION

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

These calculations are shown in Section E - Loss Development.

---



EXPLANATION OF 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
2001	A	G	L	P	S	U	Z*
2002	B	H	M	Q	T	Y*	
2003	C	I	N	R	X*	Y*	
2004	D	J	O	W*	X*	Y*	
2005	E	K	V*	W*	X*	Y*	
2006	F						
Best 3 out of 5#	BTOF1	BTOF2	BTOF3	BTOF4	BTOF5	BTOF6	

\* Calculated using the Modified Bondy Procedure.

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

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

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

---


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


---

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


---

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


---

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


---

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

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

## UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

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

## EXPLANATION OF TREND CALCULATION

### EXPOSURE TREND

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

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

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

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

---

### SEVERITY TREND

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

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

## EXPLANATION OF TREND CALCULATION

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 6/31/2007 - 6/31/2020. 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.

For Premises/Operations, frequency trend data includes pandemic impacted periods. It is expected that the sharpest economic and pandemic disruptions have already occurred, but the effects may persist in muted form for some time. Less reliance than normal has been placed on the frequency trend data for the latest point (year ending 6/30/20) when making selections given that this pandemic impacted period may not be a good indicator of future experience.

---

## 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:

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

The rule for Owners, Landlords and Tenants is:

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

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

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

(1)	(2)	(3) \$100,000	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
09/30/2017	\$26,100,960	\$24,111,803	0.25	0.924	1,116
09/30/2018	25,758,778	23,671,005	0.25	0.919	1,109
09/30/2019	24,622,178	23,679,739	0.25	0.962	1,036
09/30/2020	23,184,328	15,485,133	0.25	0.668	816

(7)	WEIGHTED EXPERIENCE RATIO .....	0.868
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.023
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS) .....	0.79
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 - (9)}} .....	0.901
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100% .....	- 9.9 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	- 13.1 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE .....	- 7.5 %

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

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

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.023). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.023) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (03/01/2022) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (03/01/2023).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
09/30/2017	\$29,321,420	\$29,233,487	0.25	0.997	1,718
09/30/2018	29,023,350	30,541,514	0.25	1.052	1,699
09/30/2019	28,869,900	26,596,072	0.25	0.921	1,551
09/30/2020	27,826,442	19,535,932	0.25	0.702	1,033

(7)	WEIGHTED EXPERIENCE RATIO .....	0.918
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.037
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS) .....	1.00
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 - (9)}} .....	0.918
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100% .....	- 8.2 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	- 7.5 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE .....	- 2.5 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 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 PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (03/01/2022) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (03/01/2023).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMITS INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2017	\$116,442,960	\$122,766,765	0.20	1.054	2,085
12/31/2018	114,595,571	112,493,565	0.30	0.982	1,864
12/31/2019	118,873,835	108,853,141	0.50	0.916	1,881
(7)	WEIGHTED EXPERIENCE RATIO .....				0.963
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7)-1.00}X 100% .....				- 3.7 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE .....				- 6.1 %
	(SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)				
(10)	INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C).....				- 5.8 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 5.8 %

- (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 07/01/2021.
- (C) THE INDICATED STATEWIDE PRODUCTS CHANGE IS CALCULATED BY DETERMINING THE EFFECT, ON STATEWIDE LOSS COST LEVELS, OF IMPLEMENTING THE INDICATED MULTISTATE LOSS COSTS. THE DIFFERENCE BETWEEN THE INDICATED MULTISTATE CHANGE AND THE INDICATED STATEWIDE CHANGE IS A RESULT OF A DIFFERENCE IN THE DISTRIBUTION OF RISKS BY CLASS IN THIS JURISDICTION VERSUS THE MULTISTATE. (SEE SECTION A - PRODUCTS CLASS GROUP LOSS COST LEVEL CHANGE) .

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

(1) ACCIDENT YEAR ENDING	(2) MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) MULTISTATE \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO	(6) NUMBER OF INCURRED OCCURRENCES
12/31/2017	\$343,496,958	\$355,978,064	0.20	1.036	6,339
12/31/2018	347,546,624	367,885,430	0.30	1.059	6,253
12/31/2019	353,173,971	393,194,740	0.50	1.113	6,100

- (7) WEIGHTED EXPERIENCE RATIO..... 1.081
- (8) INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE  
 { (7) - 1.00 } x 100%..... + 8.1 %
- (9) INDICATED MULTISTATE MONOLINE CHANGE  
 (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)..... + 9.3 %
- (10) INDICATED STATEWIDE MONOLINE CHANGE (C)  
 (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)..... + 8.8 %
- (11) SELECTED STATEWIDE MONOLINE CHANGE..... + 8.8 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSE AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2021.

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

## SECTION D

### RELATIVE CHANGE ANALYSIS

#### TABLE OF CONTENTS

##### Manufacturers and Contractors

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

##### Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis  
With Monoline Indicated Loss Cost Level Changes  
by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-28

##### Products

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

##### Local Products/Completed Operations

- Basic Limit Relative Change Analysis  
With Monoline Indicated Loss Cost Level Changes by Class Group D-31
- Relative Change Analysis by State D-32
- Summary of Experience Used in Relative Change Analysis D-33-34

OHIO  
 MANUFACTURERS AND CONTRACTORS  
 BASIC LIMIT RELATIVE CHANGE ANALYSIS  
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	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 0.901 OR - 9.9%	
TOP						
10	0.900	0.299	0.969	0.965		
33	1.366	0.054	1.017	1.013		
34	0.863	0.104	0.985	0.981		
35	1.135	0.054	1.007	1.003		
36	0.894	0.184	0.980	0.975		
37	0.910	0.137	0.987	0.983		
38	1.158	0.351	1.053	1.048		
					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE
CLASS GROUP						
30	1.052	0.161	1.008	1.009	- 12.3%	- 6.6%
31	0.950	0.238	0.988	0.989	- 14.1%	- 8.6%
32	1.004	0.338	1.001	1.002	- 12.9%	- 7.3%
33	1.117	0.140	1.016	1.016	- 11.7%	- 6.0%
34	0.919	0.155	0.987	0.988	- 14.2%	- 8.7%
35	1.146	0.047	1.006	1.007	- 12.5%	- 6.9%
36	0.786	0.103	0.975	0.976	- 15.2%	- 9.7%
37	1.044	0.081	1.004	1.004	- 12.7%	- 7.1%
38	1.091	0.150	1.013	1.014	- 11.9%	- 6.2%
					OVERALL MONOLINE INDICATION - 13.1%	- 7.5%
					-----	-----

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

OHIO  
 MANUFACTURERS AND CONTRACTORS  
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

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 SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$617,875	\$2,788,825	0.573	0.679	95	0.973
	31 LIGHT CONTRACTING	676,208	3,866,162	0.919	1.089	352	0.954
	32 MEDIUM CONTRCTING	3,843,996	20,830,461	0.770	0.912	837	0.967
	33 HEAVY CONTRACTING	876,845	4,949,814	0.613	0.726	91	0.980
	34 DEALER OR DISTRIB	342,573	2,136,253	0.805	0.954	75	0.953
	35 LGT. MANUFACTURER	132,325	355,335	0.246	0.291	5	0.972
	36 MED. MANUFACTURER	482,867	2,601,330	0.598	0.709	36	0.942
	37 HVY. MANUFACTURER	332,054	1,718,490	1.224	1.451	25	0.969
	38 MISC. OPERATION	456,409	2,466,447	1.017	1.205	102	0.978
	TOTAL *	\$7,761,152	\$41,713,117	0.765		1,618	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$6,571	\$53,337	0.000	0.000	0	1.001
	32 MEDIUM CONTRCTING	20,451	88,875	0.026	0.030	1	1.015
	33 HEAVY CONTRACTING	159,089	955,192	1.828	2.166	15	1.029
	38 MISC. OPERATION	278,473	1,449,993	1.059	1.254	37	1.027
		TOTAL *	\$464,584	\$2,547,397	1.262		53
34 MULT MERCANTILE	30 SERVICE	\$86,928	\$492,253	0.574	0.680	6	0.989
	32 MEDIUM CONTRCTING	244,795	1,188,007	1.091	1.293	17	0.983
	34 DEALER OR DISTRIB	880,324	4,507,154	0.464	0.549	135	0.968
	36 MED. MANUFACTURER	1,858	4,509	0.000	0.000	0	0.957
	38 MISC. OPERATION	98,208	484,809	1.926	2.283	39	0.994
		TOTAL *	\$1,312,113	\$6,676,732	0.697		197
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$8,668	\$108,473	0.717	0.850	3	0.991
	32 MEDIUM CONTRCTING	84,429	413,797	0.981	1.163	51	1.005
		TOTAL *	\$93,097	\$522,270	0.957		54
36 MULT SERVICES	30 SERVICE	\$61,847	\$361,012	1.265	1.499	49	0.984
	31 LIGHT CONTRACTING	196,175	1,492,603	0.953	1.129	75	0.964
	32 MEDIUM CONTRCTING	245,205	1,273,828	0.429	0.509	26	0.977
	33 HEAVY CONTRACTING	103,678	482,342	0.728	0.863	12	0.991
	34 DEALER OR DISTRIB	786,260	3,878,732	0.836	0.990	219	0.963
	36 MED. MANUFACTURER	32,573	179,701	0.133	0.158	10	0.952
	38 MISC. OPERATION	761,062	3,902,865	0.717	0.850	223	0.989
		TOTAL *	\$2,186,800	\$11,571,083	0.756		614

OHIO  
MANUFACTURERS AND CONTRACTORS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$552	\$2,527	0.509	0.603	1	0.972
	32 MEDIUM CONTRCTING	176,251	1,005,608	0.924	1.094	36	0.985
	33 HEAVY CONTRACTING	145,585	914,067	0.849	1.006	17	0.999
	34 DEALER OR DISTRIB	27,642	145,082	1.876	2.223	8	0.971
	35 LGT. MANUFACTURER	128,982	637,306	1.520	1.801	35	0.990
	36 MED. MANUFACTURER	1,520,594	8,195,249	0.613	0.727	147	0.959
	37 HVY. MANUFACTURER	1,141,214	5,690,926	0.676	0.802	95	0.987
	38 MISC. OPERATION	19,652	103,493	0.211	0.250	3	0.997
	TOTAL *	\$3,160,472	\$16,694,258	0.710		342	
38 MULT CONTRACTORS	30 SERVICE	\$974,281	\$5,469,191	1.158	1.372	319	1.058
	31 LIGHT CONTRACTING	1,660,157	9,702,582	0.826	0.979	597	1.036
	32 MEDIUM CONTRCTING	4,571,345	24,357,416	0.972	1.152	1,090	1.050
	33 HEAVY CONTRACTING	1,020,735	5,902,961	1.222	1.447	219	1.065
	38 MISC. OPERATION	61,038	318,086	0.271	0.321	3	1.063
	TOTAL *	\$8,287,556	\$45,750,236	0.990		2,228	
TOTAL ALL TOP	30 SERVICE	\$1,740,931	\$9,111,281	0.925		469	
	31 LIGHT CONTRACTING	2,548,331	15,225,684	0.858		1,028	
	32 MEDIUM CONTRCTING	9,186,472	49,157,992	0.873		2,058	
	33 HEAVY CONTRACTING	2,305,932	13,204,376	0.986		354	
	34 DEALER OR DISTRIB	2,036,799	10,667,221	0.684		437	
	35 LGT. MANUFACTURER	261,307	992,641	0.875		40	
	36 MED. MANUFACTURER	2,037,892	10,980,789	0.601		193	
	37 HVY. MANUFACTURER	1,473,268	7,409,416	0.800		120	
	38 MISC. OPERATION	1,674,842	8,725,693	0.904		407	
	TOTAL *	\$23,265,774	\$125,475,093	0.844		5,106	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 0.918 OR - 8.2%		
TOP							
10	1.018	0.304	1.005	1.008			
31	0.613	0.146	0.931	0.934			
32	1.125	0.165	1.020	1.023			
33	0.903	0.267	0.973	0.976			
34	0.960	0.342	0.986	0.989			
35	1.431	0.231	1.086	1.090			
36	0.874	0.194	0.974	0.977			
					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE	
CLASS GROUP							
01	0.934	0.175	0.988	0.993	- 8.3%	- 3.3%	
02	0.890	0.262	0.970	0.975	- 9.9%	- 5.0%	
03	1.069	0.164	1.011	1.016	- 6.4%	- 1.3%	
04	1.235	0.045	1.010	1.014	- 6.3%	- 1.2%	
05	0.256	0.040	0.947	0.951	- 11.8%	- 7.0%	
06	0.749	0.079	0.977	0.982	- 9.3%	- 4.4%	
07	1.077	0.157	1.012	1.017	- 6.2%	- 1.1%	
08	1.699	0.053	1.028	1.033	- 4.3%	+ 0.9%	
09	1.539	0.187	1.084	1.089	+ 0.6%	+ 6.0%	
10	0.899	0.214	0.977	0.982	- 9.1%	- 4.2%	
11	1.051	0.179	1.009	1.014	- 6.2%	- 1.1%	
12	0.959	0.360	0.985	0.990	- 8.3%	- 3.3%	
13	1.472	0.104	1.041	1.046	- 3.1%	+ 2.1%	
16	0.904	0.057	0.994	0.999	- 7.7%	- 2.7%	
					OVERALL MONOLINE INDICATION - 7.5%	- 2.5%	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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	(1)	(2)	(3)	(4)	(5)	(6)
TERRITORY	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	INDICATED MONOLINE CHG.	SELECTED MONOLINE CHG.
501	1.114	0.193	1.021	1.025	- 5.4%	- 0.3%
502	1.119	0.103	1.012	1.016	- 6.2%	- 1.1%
503	0.888	0.202	0.976	0.981	- 9.2%	- 4.3%
504	1.167	0.113	1.018	1.022	- 5.7%	- 0.6%
505	0.942	0.229	0.986	0.991	- 8.2%	- 3.2%
506	1.095	0.099	1.009	1.013	- 6.4%	- 1.3%
507	0.857	0.089	0.986	0.991	- 8.7%	- 3.8%
508	1.045	0.179	1.008	1.012	- 6.3%	- 1.2%
509	0.975	0.446	0.989	0.993	- 8.1%	- 3.1%
510	1.256	0.133	1.031	1.035	- 4.5%	+ 0.7%

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501	(1) FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.	
TYPE OF POLICY	CLASS GROUP							
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,574	\$19,742	3.017	3.321	2	1.027	
	02 RESTAURANTS	37,315	234,513	0.156	0.172	5	1.008	
	03 STORES	24,506	86,683	6.158	6.779	29	1.051	
	04 VENDING & RENTAL	1,372	6,714	0.000	0.000	0	1.049	
	05 FOOD & BEV. DIST.	188	1,099	0.000	0.000	0	0.984	
	06 NON-FOOD&BEV.DIST	3,719	79,082	0.349	0.384	3	1.016	
	07 CLUBS, AMSMT&SPRTS	23,329	107,493	1.859	2.047	7	1.051	
	08 HEALTH CARE FACIL	3,055	6,489	0.538	0.593	1	1.069	
	09 HOTELS AND MOTELS	29,539	110,884	2.804	3.087	12	1.126	
	10 SCHLS & CHURCHES	67,470	286,106	0.057	0.063	1	1.016	
	11 APARTMENTS	86,963	596,188	0.886	0.975	18	1.048	
	12 BUILDINGS&OFFICES	367,443	1,912,892	0.976	1.075	88	1.023	
	13 MISC. PREMISES	67,883	252,902	0.973	1.071	32	1.082	
	16 GOVT SUBDIVISIONS	389	2,034	0.061	0.068	0	1.033	
		TOTAL *	\$714,745	\$3,702,821	1.114		198	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$73,881	\$497,903	0.467	0.514	27	1.043
TOTAL *		\$73,881	\$497,903	0.467		27		
32 MULT APARTMENT	11 APARTMENTS	\$365,009	\$1,605,013	0.907	0.998	45	1.063	
	12 BUILDINGS&OFFICES	61,811	320,985	1.594	1.755	13	1.038	
	TOTAL *	\$426,820	\$1,925,998	1.006		58		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$857,958	\$4,293,691	0.688	0.757	128	0.990	
	13 MISC. PREMISES	8,302	35,185	0.000	0.000	0	1.047	
	TOTAL *	\$866,260	\$4,328,876	0.681		128		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$45,133	\$234,991	2.348	2.585	16	1.007	
	02 RESTAURANTS	261,316	1,378,914	1.456	1.602	80	0.988	
	03 STORES	29,925	286,348	0.385	0.424	10	1.030	
	04 VENDING & RENTAL	787	4,641	0.000	0.000	0	1.029	
	05 FOOD & BEV. DIST.	26,843	92,010	0.206	0.227	2	0.965	
	06 NON-FOOD&BEV.DIST	90,381	375,426	0.148	0.163	5	0.996	
	12 BUILDINGS&OFFICES	83,549	448,380	0.409	0.451	29	1.003	
	TOTAL *	\$537,934	\$2,820,710	1.024		142		

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$21,559	\$87,251	5.357	5.898	8	1.155
	10 SCHLS & CHURCHES		218,433	1,076,978	1.085	1.194	48	1.097
	12 BUILDINGS&OFFICES		16,550	76,586	2.074	2.283	1	1.106
	16 GOVT SUBDIVISIONS		16,394	66,598	6.443	7.093	6	1.116
	TOTAL *		\$272,936	\$1,307,413	1.804		63	
36 MULT SERVICES	03 STORES		\$5,243	\$34,025	1.554	1.711	4	1.018
	04 VENDING & RENTAL		8,148	31,022	1.470	1.618	1	1.016
	07 CLUBS,AMSMT&SPRTS		79,036	410,349	0.668	0.735	14	1.018
	08 HEALTH CARE FACIL		125	726	0.000	0.000	0	1.035
	09 HOTELS AND MOTELS		0	4,165	0.000	0.000	0	1.091
	10 SCHLS & CHURCHES		805	4,798	0.000	0.000	0	0.984
	12 BUILDINGS&OFFICES		108,933	515,061	1.188	1.308	27	0.991
	13 MISC. PREMISES		37,043	218,169	1.901	2.093	15	1.048
	TOTAL *		\$239,333	\$1,218,315	1.140		61	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$46,707	\$254,733	2.370		18	
	02 RESTAURANTS		298,631	1,613,427	1.293		85	
	03 STORES		59,674	407,056	2.858		43	
	04 VENDING & RENTAL		10,307	42,377	1.162		1	
	05 FOOD & BEV. DIST.		27,031	93,109	0.205		2	
	06 NON-FOOD&BEV.DIST		94,100	454,508	0.156		8	
	07 CLUBS,AMSMT&SPRTS		102,365	517,842	0.939		21	
	08 HEALTH CARE FACIL		24,739	94,466	4.735		9	
	09 HOTELS AND MOTELS		103,420	612,952	1.134		39	
	10 SCHLS & CHURCHES		286,708	1,367,882	0.840		49	
	11 APARTMENTS		451,972	2,201,201	0.903		63	
	12 BUILDINGS&OFFICES		1,496,244	7,567,595	0.832		286	
	13 MISC. PREMISES		113,228	506,256	1.205		47	
	16 GOVT SUBDIVISIONS		16,783	68,632	6.295		6	
	TOTAL *		\$3,131,909	\$15,802,036	1.011		677	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$21,480	\$110,882	2.794	3.076	3	1.017
	02 RESTAURANTS	9,123	72,142	0.649	0.714	7	0.999
	03 STORES	655	8,359	0.168	0.185	1	1.041
	04 VENDING & RENTAL	243	1,740	0.000	0.000	0	1.039
	05 FOOD & BEV. DIST.	1	3,396	0.000	0.000	0	0.975
	06 NON-FOOD&BEV.DIST	5,316	8,052	0.177	0.195	2	1.006
	07 CLUBS, AMSMT&SPRTS	97,694	110,865	0.296	0.326	1	1.042
	08 HEALTH CARE FACIL	2,461	7,204	22.302	24.553	1	1.059
	09 HOTELS AND MOTELS	1,161	24,879	2.711	2.984	9	1.116
	10 SCHLS & CHURCHES	5,572	29,273	0.236	0.260	1	1.006
	11 APARTMENTS	27,604	95,729	1.163	1.280	2	1.039
	12 BUILDINGS&OFFICES	48,425	285,854	1.370	1.508	12	1.014
	13 MISC. PREMISES	5,229	35,758	3.446	3.793	5	1.072
	TOTAL *	\$224,964	\$794,133	1.208		44	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$5,226	\$30,364	4.991	5.495	13	1.033
	TOTAL *	\$5,226	\$30,364	4.991		13	
32 MULT APARTMENT	11 APARTMENTS	\$21,386	\$136,653	0.268	0.295	5	1.053
	12 BUILDINGS&OFFICES	2,518	19,145	0.000	0.000	0	1.028
	TOTAL *	\$23,904	\$155,798	0.240		5	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$116,747	\$665,438	0.903	0.994	43	0.981
	13 MISC. PREMISES	143	1,114	0.000	0.000	0	1.037
	TOTAL *	\$116,890	\$666,552	0.902		43	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$28,355	\$154,215	0.577	0.635	7	0.998
	02 RESTAURANTS	57,584	277,351	1.009	1.111	13	0.979
	03 STORES	27,615	154,949	2.786	3.067	10	1.021
	04 VENDING & RENTAL	499	2,196	0.000	0.000	0	1.019
	05 FOOD & BEV. DIST.	7,542	19,780	0.057	0.063	1	0.956
	06 NON-FOOD&BEV.DIST	10,369	59,018	0.000	0.000	0	0.987
	12 BUILDINGS&OFFICES	26,566	156,234	0.579	0.638	6	0.994
	TOTAL *	\$158,530	\$823,743	1.055		37	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	502		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$4,868	\$27,142	0.000	0.000	0	1.144
	10 SCHLS & CHURCHES		53,305	239,759	1.124	1.238	20	1.087
	12 BUILDINGS&OFFICES		4,600	27,702	1.053	1.159	11	1.096
	16 GOVT SUBDIVISIONS		109	572	0.000	0.000	0	1.106
	TOTAL *		\$62,882	\$295,175	1.030		31	
36 MULT SERVICES	03 STORES		\$4,660	\$24,864	0.000	0.000	0	1.008
	04 VENDING & RENTAL		561	3,952	0.000	0.000	0	1.007
	07 CLUBS,AMSMT&SPRTS		27,694	112,437	0.425	0.468	12	1.009
	09 HOTELS AND MOTELS		0	2	0.000	0.000	0	1.081
	10 SCHLS & CHURCHES		0	114	0.000	0.000	0	0.975
	12 BUILDINGS&OFFICES		16,717	73,996	0.147	0.162	4	0.982
	13 MISC. PREMISES		3,733	46,703	0.094	0.104	3	1.038
	TOTAL *		\$53,365	\$262,068	0.273		19	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$49,835	\$265,097	1.532		10	
	02 RESTAURANTS		66,707	349,493	0.960		20	
	03 STORES		32,930	188,172	2.340		11	
	04 VENDING & RENTAL		1,303	7,888	0.000		0	
	05 FOOD & BEV. DIST.		7,543	23,176	0.057		1	
	06 NON-FOOD&BEV.DIST		15,685	67,070	0.060		2	
	07 CLUBS,AMSMT&SPRTS		125,388	223,302	0.324		13	
	08 HEALTH CARE FACIL		7,329	34,346	7.489		1	
	09 HOTELS AND MOTELS		6,387	55,245	4.577		22	
	10 SCHLS & CHURCHES		58,877	269,146	1.040		21	
	11 APARTMENTS		48,990	232,382	0.772		7	
	12 BUILDINGS&OFFICES		215,573	1,228,369	0.902		76	
	13 MISC. PREMISES		9,105	83,575	2.018		8	
	16 GOVT SUBDIVISIONS		109	572	0.000		0	
	TOTAL *		\$645,761	\$3,027,833	1.015		192	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 503

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$4,684	\$32,947	0.337	0.371	2	0.982
	02 RESTAURANTS	30,945	1,109,273	1.148	1.264	95	0.964
	03 STORES	9,273	33,862	3.083	3.394	18	1.005
	04 VENDING & RENTAL	1,262	7,634	0.518	0.571	1	1.003
	05 FOOD & BEV. DIST.	13,992	29,844	0.000	0.000	0	0.941
	06 NON-FOOD&BEV.DIST	42,382	141,545	0.035	0.039	4	0.971
	07 CLUBS, AMSMT&SPRTS	43,257	214,371	1.833	2.018	14	1.005
	08 HEALTH CARE FACIL	664	8,094	0.000	0.000	0	1.022
	09 HOTELS AND MOTELS	88,382	611,411	0.344	0.379	25	1.077
	10 SCHLS & CHURCHES	35,642	192,363	0.762	0.838	7	0.971
	11 APARTMENTS	140,082	614,051	0.865	0.953	20	1.002
	12 BUILDINGS&OFFICES	322,460	1,569,760	0.806	0.887	64	0.979
	13 MISC. PREMISES	7,017	36,116	0.107	0.118	2	1.034
		TOTAL *	\$740,042	\$4,601,271	0.793		252
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$80,465	\$436,550	0.143	0.158	13	0.997
	TOTAL *	\$80,465	\$436,550	0.143		13	
32 MULT APARTMENT	11 APARTMENTS	\$192,606	\$1,036,702	0.807	0.888	43	1.016
	12 BUILDINGS&OFFICES	73,318	372,023	2.028	2.232	23	0.992
	TOTAL *	\$265,924	\$1,408,725	1.144		66	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$562,271	\$3,015,838	0.882	0.971	100	0.947
	13 MISC. PREMISES	4,881	24,844	0.000	0.000	0	1.001
	TOTAL *	\$567,152	\$3,040,682	0.874		100	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$69,042	\$330,207	1.075	1.183	20	0.963
	02 RESTAURANTS	315,180	1,583,201	0.641	0.706	79	0.945
	03 STORES	163,460	764,148	0.474	0.522	22	0.985
	04 VENDING & RENTAL	137	1,509	0.000	0.000	0	0.984
	05 FOOD & BEV. DIST.	7,061	41,614	0.281	0.309	3	0.923
	06 NON-FOOD&BEV.DIST	81,996	548,181	0.682	0.751	15	0.952
	12 BUILDINGS&OFFICES	76,155	428,815	1.817	2.000	38	0.960
	TOTAL *	\$713,031	\$3,697,675	0.771		177	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	503		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$16,216	\$105,499	0.355	0.391	5	1.104
	10 SCHLS & CHURCHES		217,580	1,124,379	0.804	0.885	61	1.049
	12 BUILDINGS&OFFICES		9,690	12,122	0.000	0.000	0	1.057
	13 MISC. PREMISES		0	157	0.000	0.000	0	1.117
	16 GOVT SUBDIVISIONS		8,362	30,982	0.000	0.000	0	1.067
	TOTAL *		\$251,848	\$1,273,139	0.717		66	
36 MULT SERVICES	03 STORES		\$15,451	\$68,444	1.840	2.026	5	0.973
	04 VENDING & RENTAL		8,414	49,347	0.088	0.097	1	0.972
	07 CLUBS,AMSMT&SPRTS		187,603	816,883	0.308	0.339	27	0.974
	08 HEALTH CARE FACIL		31	225	0.000	0.000	0	0.990
	09 HOTELS AND MOTELS		296	8,648	19.368	21.323	1	1.043
	10 SCHLS & CHURCHES		8,108	12,557	0.000	0.000	0	0.941
	12 BUILDINGS&OFFICES		60,046	279,433	0.759	0.836	14	0.948
	13 MISC. PREMISES		55,058	243,306	2.083	2.293	17	1.002
	TOTAL *		\$335,007	\$1,478,843	0.755		65	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$73,726	\$363,154	1.028		22	
	02 RESTAURANTS		346,125	2,692,474	0.687		174	
	03 STORES		188,184	866,454	0.715		45	
	04 VENDING & RENTAL		9,813	58,490	0.142		2	
	05 FOOD & BEV. DIST.		21,053	71,458	0.094		3	
	06 NON-FOOD&BEV.DIST		124,378	689,726	0.462		19	
	07 CLUBS,AMSMT&SPRTS		230,860	1,031,254	0.594		41	
	08 HEALTH CARE FACIL		16,911	113,818	0.341		5	
	09 HOTELS AND MOTELS		169,143	1,056,609	0.282		39	
	10 SCHLS & CHURCHES		261,330	1,329,299	0.773		68	
	11 APARTMENTS		332,688	1,650,753	0.832		63	
	12 BUILDINGS&OFFICES		1,103,940	5,677,991	0.986		239	
	13 MISC. PREMISES		66,956	304,423	1.724		19	
	16 GOVT SUBDIVISIONS		8,362	30,982	0.000		0	
	TOTAL *		\$2,953,469	\$15,936,885	0.806		739	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$729	\$17,661	0.349	0.384	1	1.023
	02 RESTAURANTS	5,732	42,457	4.344	4.783	1	1.004
	03 STORES	3,082	20,655	0.935	1.029	1	1.047
	04 VENDING & RENTAL	60	635	0.000	0.000	0	1.045
	05 FOOD & BEV. DIST.	239	535	0.000	0.000	0	0.981
	06 NON-FOOD&BEV.DIST	1,762	10,164	0.000	0.000	0	1.012
	07 CLUBS, AMSMT&SPRTS	5,716	28,994	0.113	0.124	1	1.048
	08 HEALTH CARE FACIL	2,063	6,809	0.000	0.000	0	1.065
	09 HOTELS AND MOTELS	711	29,639	2.309	2.542	12	1.122
	10 SCHLS & CHURCHES	15,848	67,414	0.069	0.076	1	1.012
	11 APARTMENTS	23,313	162,497	0.740	0.815	6	1.045
	12 BUILDINGS&OFFICES	43,938	209,608	0.168	0.185	6	1.020
	13 MISC. PREMISES	6,207	63,922	2.088	2.299	3	1.078
	TOTAL *	\$109,400	\$660,990	0.631		32	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$17,457	\$86,469	1.163	1.280	6	1.039
	TOTAL *	\$17,457	\$86,469	1.163		6	
32 MULT APARTMENT	11 APARTMENTS	\$55,176	\$237,568	1.358	1.495	8	1.059
	12 BUILDINGS&OFFICES	6,502	32,501	0.000	0.000	0	1.034
	TOTAL *	\$61,678	\$270,069	1.215		8	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$120,836	\$640,317	1.375	1.514	35	0.987
	13 MISC. PREMISES	1,228	7,185	0.000	0.000	0	1.043
	TOTAL *	\$122,064	\$647,502	1.362		35	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$10,765	\$59,003	0.793	0.873	12	1.003
	02 RESTAURANTS	86,882	492,250	0.901	0.992	69	0.985
	03 STORES	14,161	53,352	0.019	0.021	2	1.027
	04 VENDING & RENTAL	120	647	0.000	0.000	0	1.025
	05 FOOD & BEV. DIST.	751	3,954	1.048	1.154	2	0.962
	06 NON-FOOD&BEV.DIST	12,047	77,788	0.855	0.941	2	0.992
	12 BUILDINGS&OFFICES	36,838	181,249	2.411	2.654	18	1.000
	TOTAL *	\$161,564	\$868,243	1.158		105	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY	504	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$577	\$577	0.000	0.000	0	1.132
	08 HEALTH CARE FACIL	10,140	49,315	1.802	1.984	3	1.151
	10 SCHLS & CHURCHES	60,428	275,266	1.449	1.595	20	1.094
	12 BUILDINGS&OFFICES	5,723	32,112	0.444	0.489	4	1.102
	16 GOVT SUBDIVISIONS	1,990	10,411	1.107	1.219	1	1.112
	TOTAL *	\$78,858	\$367,681	1.402		28	
36 MULT SERVICES	03 STORES	\$2,826	\$21,117	1.217	1.340	6	1.014
	04 VENDING & RENTAL	3,274	14,518	0.057	0.062	1	1.013
	07 CLUBS,AMSMT&SPRTS	21,927	174,117	0.058	0.064	3	1.015
	09 HOTELS AND MOTELS	531	3,286	0.000	0.000	0	1.087
	10 SCHLS & CHURCHES	341	734	0.000	0.000	0	0.981
	12 BUILDINGS&OFFICES	14,176	65,720	0.032	0.036	2	0.988
	13 MISC. PREMISES	8,465	55,240	2.005	2.207	4	1.044
	TOTAL *	\$51,540	\$334,732	0.433		16	
TOTAL ALL TOP							
	01 FOOD&BEV. (RETAIL)	\$11,494	\$76,664	0.765		13	
	02 RESTAURANTS	92,614	534,707	1.114		70	
	03 STORES	20,069	95,124	0.328		9	
	04 VENDING & RENTAL	3,454	15,800	0.054		1	
	05 FOOD & BEV. DIST.	990	4,489	0.795		2	
	06 NON-FOOD&BEV.DIST	13,809	87,952	0.746		2	
	07 CLUBS,AMSMT&SPRTS	28,220	203,688	0.068		4	
	08 HEALTH CARE FACIL	12,203	56,124	1.497		3	
	09 HOTELS AND MOTELS	18,699	119,394	1.173		18	
	10 SCHLS & CHURCHES	76,617	343,414	1.157		21	
	11 APARTMENTS	78,489	400,065	1.174		14	
	12 BUILDINGS&OFFICES	228,013	1,161,507	1.164		65	
	13 MISC. PREMISES	15,900	126,347	1.882		7	
	16 GOVT SUBDIVISIONS	1,990	10,411	1.107		1	
	TOTAL *	\$602,561	\$3,235,686	1.079		230	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 505

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$2,423	\$100,979	2.887	3.178	19	0.992
	02 RESTAURANTS	165,498	1,128,956	0.542	0.597	82	0.974
	03 STORES	84,485	225,434	0.863	0.950	9	1.015
	04 VENDING & RENTAL	2,513	16,914	0.090	0.099	1	1.013
	05 FOOD & BEV. DIST.	908	32,251	0.000	0.000	0	0.951
	06 NON-FOOD&BEV.DIST	22,955	139,743	0.136	0.150	5	0.981
	07 CLUBS, AMSMT&SPRTS	125,518	629,408	1.019	1.121	25	1.016
	08 HEALTH CARE FACIL	1,192	7,578	0.000	0.000	0	1.032
	09 HOTELS AND MOTELS	56,386	468,182	1.462	1.610	49	1.088
	10 SCHLS & CHURCHES	47,067	368,918	0.289	0.318	5	0.981
	11 APARTMENTS	335,914	1,425,714	0.798	0.878	28	1.013
	12 BUILDINGS&OFFICES	331,381	1,898,415	0.576	0.634	75	0.989
	13 MISC. PREMISES	3,023	52,210	0.000	0.000	0	1.045
	TOTAL *	\$1,179,263	\$6,494,702	0.725		298	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$99,329	\$648,818	0.926	1.020	63	1.007
	TOTAL *	\$99,329	\$648,818	0.926		63	
32 MULT APARTMENT	11 APARTMENTS	\$427,149	\$1,816,374	1.229	1.353	63	1.027
	12 BUILDINGS&OFFICES	52,128	270,064	0.896	0.986	7	1.003
	TOTAL *	\$479,277	\$2,086,438	1.193		70	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$644,578	\$3,431,990	0.868	0.955	159	0.957
	13 MISC. PREMISES	3,983	24,977	17.016	18.734	12	1.011
	TOTAL *	\$648,561	\$3,456,967	0.967		171	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$57,049	\$257,887	0.327	0.360	21	0.973
	02 RESTAURANTS	374,661	1,911,656	0.572	0.630	94	0.955
	03 STORES	107,495	596,208	1.718	1.891	34	0.995
	04 VENDING & RENTAL	970	6,033	0.000	0.000	0	0.994
	05 FOOD & BEV. DIST.	19,496	123,397	1.307	1.438	6	0.932
	06 NON-FOOD&BEV.DIST	86,912	369,902	0.192	0.211	9	0.962
	12 BUILDINGS&OFFICES	119,409	730,287	0.546	0.601	37	0.969
	TOTAL *	\$765,992	\$3,995,370	0.685		201	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	505	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$34	\$2,073	0.000	0.000	0	1.097
	08 HEALTH CARE FACIL	13,314	57,737	1.366	1.503	2	1.115
	10 SCHLS & CHURCHES	202,897	1,099,420	1.474	1.623	72	1.060
	12 BUILDINGS&OFFICES	12,870	70,368	0.262	0.288	5	1.068
	13 MISC. PREMISES	11,569	46,208	0.000	0.000	0	1.129
	16 GOVT SUBDIVISIONS	28,461	98,213	1.216	1.338	2	1.078
	TOTAL *	\$269,145	\$1,374,019	1.320		81	
36 MULT SERVICES	03 STORES	\$19,007	\$76,764	0.058	0.064	3	0.983
	04 VENDING & RENTAL	3,303	26,960	1.149	1.265	2	0.982
	07 CLUBS,AMSMT&SPRTS	247,599	1,180,527	0.688	0.758	40	0.984
	08 HEALTH CARE FACIL	60	351	0.000	0.000	0	1.000
	09 HOTELS AND MOTELS	4,222	32,881	0.232	0.255	2	1.054
	10 SCHLS & CHURCHES	320	1,491	0.000	0.000	0	0.951
	12 BUILDINGS&OFFICES	47,416	231,891	0.458	0.504	11	0.958
	13 MISC. PREMISES	21,540	109,225	1.340	1.475	9	1.012
TOTAL *	\$343,467	\$1,660,090	0.661		67		
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$59,472	\$358,866	0.432		40	
	02 RESTAURANTS	540,159	3,040,612	0.563		176	
	03 STORES	210,987	898,406	1.226		46	
	04 VENDING & RENTAL	6,786	49,907	0.592		3	
	05 FOOD & BEV. DIST.	20,404	155,648	1.248		6	
	06 NON-FOOD&BEV.DIST	109,867	509,645	0.180		14	
	07 CLUBS,AMSMT&SPRTS	373,151	1,812,008	0.799		65	
	08 HEALTH CARE FACIL	14,566	65,666	1.248		2	
	09 HOTELS AND MOTELS	159,937	1,149,881	1.097		114	
	10 SCHLS & CHURCHES	250,284	1,469,829	1.250		77	
	11 APARTMENTS	763,063	3,242,088	1.039		91	
	12 BUILDINGS&OFFICES	1,207,782	6,633,015	0.734		294	
	13 MISC. PREMISES	40,115	232,620	2.409		21	
	16 GOVT SUBDIVISIONS	28,461	98,213	1.216		2	
	TOTAL *	\$3,785,034	\$19,716,404	0.860		951	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$96,826	\$496,760	0.722	0.795	5	1.015
	02 RESTAURANTS	16,537	82,919	0.811	0.893	16	0.996
	03 STORES	2,616	43,100	0.322	0.355	5	1.038
	04 VENDING & RENTAL	0	108	0.000	0.000	0	1.037
	05 FOOD & BEV. DIST.	3,485	3,930	0.000	0.000	0	0.972
	06 NON-FOOD&BEV.DIST	2,600	15,051	0.137	0.151	1	1.004
	07 CLUBS, AMSMT&SPRTS	4,707	45,295	0.426	0.470	3	1.039
	08 HEALTH CARE FACIL	492	1,657	0.000	0.000	0	1.056
	09 HOTELS AND MOTELS	21,019	60,630	0.293	0.323	7	1.113
	10 SCHLS & CHURCHES	6,287	37,449	0.000	0.000	0	1.004
	11 APARTMENTS	46,411	167,556	1.038	1.143	8	1.036
	12 BUILDINGS&OFFICES	63,832	318,252	2.658	2.927	18	1.011
	13 MISC. PREMISES	187	3,038	0.000	0.000	0	1.069
	TOTAL *	\$264,999	\$1,275,745	1.172		63	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$6,371	\$47,042	0.672	0.740	6	1.030
	TOTAL *	\$6,371	\$47,042	0.672		6	
32 MULT APARTMENT	11 APARTMENTS	\$75,318	\$332,971	1.032	1.136	6	1.051
	12 BUILDINGS&OFFICES	4,761	20,264	0.064	0.071	1	1.026
	TOTAL *	\$80,079	\$353,235	0.975		7	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$123,149	\$687,783	0.858	0.945	24	0.979
	13 MISC. PREMISES	102	768	5.194	5.718	1	1.034
	TOTAL *	\$123,251	\$688,551	0.862		25	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$21,674	\$111,125	0.211	0.232	5	0.995
	02 RESTAURANTS	71,744	327,968	0.528	0.582	27	0.977
	03 STORES	19,854	104,713	0.039	0.043	1	1.018
	04 VENDING & RENTAL	102	539	0.000	0.000	0	1.016
	05 FOOD & BEV. DIST.	8,243	34,752	0.000	0.000	0	0.953
	06 NON-FOOD&BEV.DIST	6,649	30,080	0.414	0.456	3	0.984
	12 BUILDINGS&OFFICES	30,898	224,219	1.689	1.860	10	0.992
	TOTAL *	\$159,164	\$833,396	0.617		46	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	506		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS		\$0	\$344	0.000	0.000	0	1.122
	08 HEALTH CARE FACIL		8,040	38,885	1.742	1.918	2	1.141
	10 SCHLS & CHURCHES		21,756	117,308	2.996	3.298	13	1.084
	12 BUILDINGS&OFFICES		6,999	34,431	0.000	0.000	0	1.093
	TOTAL *		\$36,795	\$190,968	2.152		15	
36 MULT SERVICES	03 STORES		\$1,582	\$6,374	0.000	0.000	0	1.006
	04 VENDING & RENTAL		1,611	13,588	0.237	0.261	0	1.004
	07 CLUBS,AMSMT&SPRTS		22,495	127,585	1.424	1.568	7	1.007
	08 HEALTH CARE FACIL		3	9	0.000	0.000	0	1.023
	09 HOTELS AND MOTELS		764	16,698	0.000	0.000	0	1.078
	12 BUILDINGS&OFFICES		17,343	66,757	0.252	0.278	3	0.980
	13 MISC. PREMISES		7,043	34,892	0.318	0.350	5	1.036
	TOTAL *		\$50,841	\$265,903	0.767		15	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$118,500	\$607,885	0.629		10	
	02 RESTAURANTS		88,281	410,887	0.581		43	
	03 STORES		24,052	154,187	0.067		6	
	04 VENDING & RENTAL		1,713	14,235	0.223		0	
	05 FOOD & BEV. DIST.		11,728	38,682	0.000		0	
	06 NON-FOOD&BEV.DIST		9,249	45,131	0.336		4	
	07 CLUBS,AMSMT&SPRTS		27,202	173,224	1.251		10	
	08 HEALTH CARE FACIL		8,535	40,551	1.641		2	
	09 HOTELS AND MOTELS		28,154	124,370	0.371		13	
	10 SCHLS & CHURCHES		28,043	154,757	2.324		13	
	11 APARTMENTS		121,729	500,527	1.034		14	
	12 BUILDINGS&OFFICES		246,982	1,351,706	1.345		56	
	13 MISC. PREMISES		7,332	38,698	0.377		6	
	TOTAL *		\$721,500	\$3,654,840	0.992		177	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY 507

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$585	\$2,106	0.000	0.000	0	0.992
	02 RESTAURANTS	1,765	56,989	0.126	0.138	3	0.974
	03 STORES	1,203	6,757	0.868	0.956	1	1.015
	04 VENDING & RENTAL	244	1,683	0.000	0.000	0	1.013
	05 FOOD & BEV. DIST.	461	2,125	0.005	0.006	0	0.950
	06 NON-FOOD&BEV.DIST	8	1,928	0.000	0.000	0	0.981
	07 CLUBS, AMSMT&SPRTS	5,544	28,504	0.135	0.149	1	1.015
	08 HEALTH CARE FACIL	3,631	19,213	0.322	0.354	2	1.032
	09 HOTELS AND MOTELS	984	17,905	0.401	0.442	5	1.088
	10 SCHLS & CHURCHES	9,326	57,734	0.000	0.000	0	0.981
	11 APARTMENTS	21,527	98,075	0.574	0.632	2	1.013
	12 BUILDINGS&OFFICES	73,525	302,430	0.281	0.310	12	0.989
	13 MISC. PREMISES	443	17,019	0.598	0.658	2	1.045
	TOTAL *	\$119,246	\$612,468	0.309		28	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$5,823	\$35,260	2.608	2.871	8	1.007
	TOTAL *	\$5,823	\$35,260	2.608		8	
32 MULT APARTMENT	11 APARTMENTS	\$29,579	\$112,370	0.557	0.614	4	1.027
	12 BUILDINGS&OFFICES	4,227	13,466	1.031	1.135	1	1.002
	TOTAL *	\$33,806	\$125,836	0.617		5	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$97,372	\$516,111	0.484	0.533	25	0.957
	13 MISC. PREMISES	212	1,483	0.000	0.000	0	1.011
	TOTAL *	\$97,584	\$517,594	0.483		25	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$15,138	\$60,874	2.388	2.629	11	0.973
	02 RESTAURANTS	28,143	145,267	0.287	0.316	6	0.955
	03 STORES	6,889	43,320	0.826	0.909	9	0.995
	04 VENDING & RENTAL	874	3,571	0.330	0.363	1	0.994
	05 FOOD & BEV. DIST.	2,372	23,376	0.284	0.313	2	0.932
	06 NON-FOOD&BEV.DIST	6,067	35,329	0.000	0.000	0	0.962
	12 BUILDINGS&OFFICES	15,420	78,303	4.783	5.265	8	0.969
	TOTAL *	\$74,903	\$390,040	1.664		37	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY		507	(1)	(2)	(3)	(4)	(5)	(6)
TYPE OF POLICY		CLASS GROUP	FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
35	MULT INSTITUT.	08 HEALTH CARE FACIL	\$2,847	\$15,761	1.303	1.434	2	1.115
		10 SCHLS & CHURCHES	90,628	492,985	1.285	1.414	26	1.060
		12 BUILDINGS&OFFICES	4,249	14,542	0.359	0.395	0	1.068
		16 GOVT SUBDIVISIONS	7	7	0.000	0.000	0	1.078
		TOTAL *	\$97,731	\$523,295	1.245		28	
36	MULT SERVICES	03 STORES	\$2,269	\$13,400	0.000	0.000	0	0.983
		04 VENDING & RENTAL	520	3,810	0.489	0.539	1	0.982
		07 CLUBS,AMSMT&SPRTS	16,803	61,794	0.141	0.155	4	0.984
		09 HOTELS AND MOTELS	957	5,357	0.000	0.000	0	1.054
		12 BUILDINGS&OFFICES	9,590	41,895	0.779	0.858	6	0.958
		13 MISC. PREMISES	10,582	35,179	0.247	0.272	1	1.012
		TOTAL *	\$40,721	\$161,435	0.312		12	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$15,723	\$62,980	2.299		11	
		02 RESTAURANTS	29,908	202,256	0.277		9	
		03 STORES	10,361	63,477	0.650		10	
		04 VENDING & RENTAL	1,638	9,064	0.331		2	
		05 FOOD & BEV. DIST.	2,833	25,501	0.239		2	
		06 NON-FOOD&BEV.DIST	6,075	37,257	0.000		0	
		07 CLUBS,AMSMT&SPRTS	22,347	90,298	0.139		5	
		08 HEALTH CARE FACIL	6,478	34,974	0.753		4	
		09 HOTELS AND MOTELS	7,764	58,522	2.007		13	
		10 SCHLS & CHURCHES	99,954	550,719	1.165		26	
		11 APARTMENTS	51,106	210,445	0.564		6	
		12 BUILDINGS&OFFICES	204,383	966,747	0.758		52	
		13 MISC. PREMISES	11,237	53,681	0.256		3	
		16 GOVT SUBDIVISIONS	7	7	0.000		0	
		TOTAL *	\$469,814	\$2,365,928	0.807		143	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY 508

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)	
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.	
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$194	\$15,825	0.163	0.179	1	1.013	
	02 RESTAURANTS	55,912	232,610	0.854	0.940	15	0.995	
	03 STORES	8,589	53,959	0.641	0.706	8	1.037	
	04 VENDING & RENTAL	665	2,108	0.000	0.000	0	1.035	
	05 FOOD & BEV. DIST.	16,692	138,727	0.000	0.000	0	0.971	
	06 NON-FOOD&BEV.DIST	9,790	56,347	3.479	3.831	1	1.002	
	07 CLUBS, AMSMT&SPRTS	19,052	106,638	0.905	0.996	9	1.038	
	08 HEALTH CARE FACIL	3,475	7,834	0.000	0.000	0	1.055	
	09 HOTELS AND MOTELS	90,340	323,372	2.301	2.534	52	1.112	
	10 SCHLS & CHURCHES	21,838	114,725	0.907	0.999	3	1.002	
	11 APARTMENTS	15,217	90,579	3.806	4.190	10	1.035	
	12 BUILDINGS&OFFICES	98,581	513,903	0.689	0.758	13	1.010	
	13 MISC. PREMISES	8,689	106,857	0.146	0.160	2	1.068	
	16 GOVT SUBDIVISIONS	0	1,771	0.000	0.000	0	1.020	
		TOTAL *	\$349,034	\$1,765,255	1.316		114	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$85,124	\$493,840	0.693	0.763	37	1.029
TOTAL *		\$85,124	\$493,840	0.693		37		
32 MULT APARTMENT	11 APARTMENTS	\$229,938	\$737,698	1.390	1.530	52	1.049	
	12 BUILDINGS&OFFICES	15,465	96,885	2.683	2.954	5	1.024	
	TOTAL *	\$245,403	\$834,583	1.471		57		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$527,482	\$2,558,314	0.813	0.896	137	0.978	
	13 MISC. PREMISES	9,870	54,096	0.000	0.000	0	1.033	
	TOTAL *	\$537,352	\$2,612,410	0.799		137		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$69,761	\$307,219	0.347	0.382	21	0.994	
	02 RESTAURANTS	201,480	1,100,615	0.707	0.778	67	0.976	
	03 STORES	25,067	150,014	2.410	2.654	13	1.017	
	04 VENDING & RENTAL	188	401	0.000	0.000	0	1.015	
	05 FOOD & BEV. DIST.	32,849	210,126	0.239	0.264	3	0.952	
	06 NON-FOOD&BEV.DIST	73,624	359,901	0.012	0.013	2	0.983	
	12 BUILDINGS&OFFICES	132,214	694,626	0.887	0.976	30	0.991	
	TOTAL *	\$535,183	\$2,822,902	0.660		136		

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	508		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$14,429	\$53,544	0.157	0.173	3	1.140
	10 SCHLS & CHURCHES		134,840	840,951	1.331	1.465	41	1.083
	12 BUILDINGS&OFFICES		7,093	36,027	0.000	0.000	0	1.091
	16 GOVT SUBDIVISIONS		29,875	100,533	0.242	0.266	12	1.102
	TOTAL *		\$186,237	\$1,031,055	1.014		56	
36 MULT SERVICES	03 STORES		\$16,734	\$66,781	0.186	0.205	2	1.005
	04 VENDING & RENTAL		4,238	14,338	0.000	0.000	0	1.003
	07 CLUBS,AMSMT&SPRTS		106,860	532,528	0.685	0.754	16	1.005
	09 HOTELS AND MOTELS		0	390	0.000	0.000	0	1.077
	10 SCHLS & CHURCHES		568	2,256	0.000	0.000	0	0.971
	12 BUILDINGS&OFFICES		35,218	174,211	1.656	1.824	23	0.979
	13 MISC. PREMISES		14,021	111,711	0.153	0.169	3	1.034
	TOTAL *		\$177,639	\$902,215	0.770		44	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$69,955	\$323,044	0.347		22	
	02 RESTAURANTS		257,392	1,333,225	0.739		82	
	03 STORES		50,390	270,754	1.370		23	
	04 VENDING & RENTAL		5,091	16,847	0.000		0	
	05 FOOD & BEV. DIST.		49,541	348,853	0.159		3	
	06 NON-FOOD&BEV.DIST		83,414	416,248	0.419		3	
	07 CLUBS,AMSMT&SPRTS		125,912	639,166	0.718		25	
	08 HEALTH CARE FACIL		17,904	61,378	0.127		3	
	09 HOTELS AND MOTELS		175,464	817,602	1.521		89	
	10 SCHLS & CHURCHES		157,246	957,932	1.267		44	
	11 APARTMENTS		245,155	828,277	1.540		62	
	12 BUILDINGS&OFFICES		816,053	4,073,966	0.875		208	
	13 MISC. PREMISES		32,580	272,664	0.105		5	
	16 GOVT SUBDIVISIONS		29,875	102,304	0.242		12	
	TOTAL *		\$2,115,972	\$10,462,260	0.939		581	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY 509

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)	
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.	
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$81,589	\$682,691	1.576	1.735	55	0.994	
	02 RESTAURANTS	236,022	1,814,123	0.512	0.564	113	0.976	
	03 STORES	134,170	876,899	0.848	0.934	42	1.017	
	04 VENDING & RENTAL	13,023	71,576	1.539	1.694	2	1.016	
	05 FOOD & BEV. DIST.	12,280	139,381	0.206	0.227	5	0.953	
	06 NON-FOOD&BEV.DIST	50,052	267,353	0.847	0.933	14	0.983	
	07 CLUBS, AMSMT&SPRTS	248,031	1,166,477	1.389	1.529	58	1.018	
	08 HEALTH CARE FACIL	13,969	43,789	3.286	3.618	4	1.035	
	09 HOTELS AND MOTELS	108,459	766,865	2.058	2.266	59	1.090	
	10 SCHLS & CHURCHES	130,107	648,807	0.822	0.905	18	0.983	
	11 APARTMENTS	324,012	1,508,623	1.166	1.284	63	1.015	
	12 BUILDINGS&OFFICES	601,250	3,533,683	0.728	0.801	139	0.991	
	13 MISC. PREMISES	37,526	285,501	0.536	0.590	18	1.047	
	16 GOVT SUBDIVISIONS	14,402	48,673	0.000	0.000	0	1.000	
		TOTAL *	\$2,004,892	\$11,854,441	0.990		590	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$439,781	\$2,780,518	0.967	1.064	200	1.010
TOTAL *		\$439,781	\$2,780,518	0.967		200		
32 MULT APARTMENT	11 APARTMENTS	\$919,824	\$4,093,726	0.949	1.045	176	1.029	
	12 BUILDINGS&OFFICES	113,645	488,096	0.769	0.846	22	1.005	
	TOTAL *	\$1,033,469	\$4,581,822	0.929		198		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$2,236,710	\$11,359,901	0.728	0.802	584	0.959	
	13 MISC. PREMISES	19,109	100,646	0.254	0.280	4	1.014	
	TOTAL *	\$2,255,819	\$11,460,547	0.724		588		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$833,783	\$4,762,347	0.688	0.758	321	0.975	
	02 RESTAURANTS	1,535,588	7,212,789	0.806	0.887	428	0.957	
	03 STORES	614,620	3,075,211	0.560	0.616	174	0.997	
	04 VENDING & RENTAL	1,827	16,026	0.142	0.156	1	0.996	
	05 FOOD & BEV. DIST.	100,760	521,340	0.156	0.171	6	0.934	
	06 NON-FOOD&BEV.DIST	314,310	1,533,281	1.029	1.133	45	0.964	
	12 BUILDINGS&OFFICES	541,560	2,982,698	0.681	0.749	136	0.972	
	13 MISC. PREMISES	9	36	0.000	0.000	0	1.027	
		TOTAL *	\$3,942,457	\$20,103,728	0.726		1,111	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY	509		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS		\$42,610	\$255,881	0.598	0.659	13	1.100
	08 HEALTH CARE FACIL		101,082	550,399	1.833	2.018	15	1.118
	10 SCHLS & CHURCHES		1,056,914	5,719,516	1.296	1.427	438	1.063
	12 BUILDINGS&OFFICES		39,967	197,407	1.586	1.746	34	1.071
	13 MISC. PREMISES		6,766	35,435	0.000	0.000	0	1.132
	16 GOVT SUBDIVISIONS		164,479	746,477	1.009	1.110	37	1.081
	TOTAL *		\$1,411,818	\$7,505,115	1.282		537	
36 MULT SERVICES	03 STORES		\$133,496	\$633,386	0.683	0.752	43	0.986
	04 VENDING & RENTAL		39,469	221,637	1.499	1.650	25	0.984
	07 CLUBS,AMSMT&SPRTS		778,981	3,890,267	0.954	1.050	169	0.986
	08 HEALTH CARE FACIL		2,417	10,171	0.000	0.000	0	1.003
	09 HOTELS AND MOTELS		68,240	442,529	0.144	0.158	4	1.057
	10 SCHLS & CHURCHES		2,323	8,007	0.082	0.090	1	0.953
	12 BUILDINGS&OFFICES		168,492	761,140	1.007	1.108	65	0.960
	13 MISC. PREMISES		181,259	909,663	1.452	1.599	55	1.015
	TOTAL *		\$1,374,677	\$6,876,800	0.972		362	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$915,372	\$5,445,038	0.767		376	
	02 RESTAURANTS		1,771,610	9,026,912	0.766		541	
	03 STORES		882,286	4,585,496	0.622		259	
	04 VENDING & RENTAL		54,319	309,239	1.463		28	
	05 FOOD & BEV. DIST.		113,040	660,721	0.161		11	
	06 NON-FOOD&BEV.DIST		364,362	1,800,634	1.004		59	
	07 CLUBS,AMSMT&SPRTS		1,069,622	5,312,625	1.040		240	
	08 HEALTH CARE FACIL		117,468	604,359	1.968		19	
	09 HOTELS AND MOTELS		616,480	3,989,912	1.068		263	
	10 SCHLS & CHURCHES		1,189,344	6,376,330	1.242		457	
	11 APARTMENTS		1,243,836	5,602,349	1.006		239	
	12 BUILDINGS&OFFICES		3,701,624	19,322,925	0.744		980	
	13 MISC. PREMISES		244,669	1,331,281	1.178		77	
	16 GOVT SUBDIVISIONS		178,881	795,150	0.927		37	
	TOTAL *		\$12,462,913	\$65,162,971	0.884		3,586	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 510

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$349	\$66,649	0.013	0.015	2	1.036
	02 RESTAURANTS	9,034	177,620	0.019	0.021	1	1.017
	03 STORES	6,266	46,981	3.700	4.073	12	1.061
	04 VENDING & RENTAL	297	1,358	0.000	0.000	0	1.059
	05 FOOD & BEV. DIST.	488	5,174	0.000	0.000	0	0.993
	06 NON-FOOD&BEV.DIST	1,755	9,532	0.000	0.000	0	1.025
	07 CLUBS, AMSMT&SPRTS	8,584	45,515	2.618	2.882	3	1.061
	08 HEALTH CARE FACIL	710	1,413	0.000	0.000	0	1.079
	09 HOTELS AND MOTELS	16	94,351	0.623	0.685	11	1.137
	10 SCHLS & CHURCHES	24,176	115,850	0.467	0.514	4	1.025
	11 APARTMENTS	16,803	70,341	4.622	5.088	4	1.058
	12 BUILDINGS&OFFICES	61,703	319,350	0.328	0.361	16	1.033
	13 MISC. PREMISES	1,845	16,294	0.434	0.478	1	1.092
	TOTAL *	\$132,026	\$970,428	1.180		54	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$38,360	\$257,968	1.065	1.173	14	1.053
	TOTAL *	\$38,360	\$257,968	1.065		14	
32 MULT APARTMENT	11 APARTMENTS	\$61,342	\$315,380	1.433	1.577	16	1.073
	12 BUILDINGS&OFFICES	7,814	31,680	0.577	0.635	1	1.048
	TOTAL *	\$69,156	\$347,060	1.336		17	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$180,507	\$938,050	1.068	1.176	40	1.000
	13 MISC. PREMISES	1,368	7,179	0.000	0.000	0	1.057
	TOTAL *	\$181,875	\$945,229	1.060		40	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$43,238	\$226,208	0.488	0.537	31	1.016
	02 RESTAURANTS	104,980	466,519	1.064	1.171	42	0.998
	03 STORES	29,229	124,007	3.008	3.311	25	1.040
	04 VENDING & RENTAL	0	1,090	0.000	0.000	0	1.038
	05 FOOD & BEV. DIST.	11,929	44,262	0.000	0.000	0	0.974
	06 NON-FOOD&BEV.DIST	14,702	63,217	2.787	3.069	2	1.005
	12 BUILDINGS&OFFICES	42,668	246,930	0.584	0.643	14	1.013
	TOTAL *	\$246,746	\$1,172,233	1.162		114	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	510		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS		\$652	\$13,116	0.599	0.660	1	1.147
	08 HEALTH CARE FACIL		10,006	55,221	4.158	4.578	4	1.166
	10 SCHLS & CHURCHES		140,280	709,661	0.861	0.948	48	1.108
	12 BUILDINGS&OFFICES		3,457	16,718	2.204	2.427	4	1.116
	13 MISC. PREMISES		972	4,383	0.000	0.000	0	1.180
	16 GOVT SUBDIVISIONS		10,264	27,325	0.147	0.161	2	1.127
	TOTAL *		\$165,631	\$826,424	1.038		59	
36 MULT SERVICES	03 STORES		\$1,294	\$6,422	0.000	0.000	0	1.028
	04 VENDING & RENTAL		1,794	10,059	0.000	0.000	0	1.026
	07 CLUBS,AMSMT&SPRTS		46,570	255,096	2.051	2.258	16	1.028
	08 HEALTH CARE FACIL		7	15	0.000	0.000	0	1.045
	09 HOTELS AND MOTELS		6,313	32,837	0.000	0.000	0	1.102
	10 SCHLS & CHURCHES		38	179	0.000	0.000	0	0.993
	12 BUILDINGS&OFFICES		16,590	90,251	1.006	1.107	4	1.001
	13 MISC. PREMISES		8,863	47,362	0.197	0.217	3	1.058
	TOTAL *		\$81,469	\$442,221	1.399		23	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$43,587	\$292,857	0.484		33	
	02 RESTAURANTS		114,014	644,139	0.981		43	
	03 STORES		36,789	177,410	3.020		37	
	04 VENDING & RENTAL		2,091	12,507	0.000		0	
	05 FOOD & BEV. DIST.		12,417	49,436	0.000		0	
	06 NON-FOOD&BEV.DIST		16,457	72,749	2.490		2	
	07 CLUBS,AMSMT&SPRTS		55,806	313,727	2.121		20	
	08 HEALTH CARE FACIL		10,723	56,649	3.880		4	
	09 HOTELS AND MOTELS		44,689	385,156	0.915		25	
	10 SCHLS & CHURCHES		164,494	825,690	0.803		52	
	11 APARTMENTS		78,145	385,721	2.119		20	
	12 BUILDINGS&OFFICES		312,739	1,642,979	0.853		79	
	13 MISC. PREMISES		13,048	75,218	0.195		4	
	16 GOVT SUBDIVISIONS		10,264	27,325	0.147		2	
	TOTAL *		\$915,263	\$4,961,563	1.152		321	

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

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)	
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.	
TYPE OF POLICY	CLASS GROUP							
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$210,433	\$1,546,242	1.293		90		
	02 RESTAURANTS	567,883	4,951,602	0.606		338		
	03 STORES	274,845	1,402,689	1.454		126		
	04 VENDING & RENTAL	19,679	110,470	1.063		4		
	05 FOOD & BEV. DIST.	48,734	356,462	0.052		5		
	06 NON-FOOD&BEV.DIST	140,339	728,797	0.596		30		
	07 CLUBS, AMSMT&SPRTS	581,432	2,483,560	1.147		122		
	08 HEALTH CARE FACIL	31,712	110,080	3.267		8		
	09 HOTELS AND MOTELS	396,997	2,508,118	1.608		241		
	10 SCHLS & CHURCHES	363,333	1,918,639	0.509		40		
	11 APARTMENTS	1,037,846	4,829,353	1.050		161		
	12 BUILDINGS&OFFICES	2,012,538	10,864,147	0.795		443		
	13 MISC. PREMISES	138,049	869,617	0.871		65		
	16 GOVT SUBDIVISIONS	14,791	52,478	0.002		0		
		TOTAL *	\$5,838,611	\$32,732,254	0.946		1,673	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$851,817	\$5,314,732	0.856		387	
TOTAL *		\$851,817	\$5,314,732	0.856		387		
32 MULT APARTMENT	11 APARTMENTS	\$2,377,327	\$10,424,455	1.038		418		
	12 BUILDINGS&OFFICES	342,189	1,665,109	1.262		73		
	TOTAL *	\$2,719,516	\$12,089,564	1.066		491		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$5,467,610	\$28,107,433	0.790		1,275		
	13 MISC. PREMISES	49,198	257,477	1.487		17		
	TOTAL *	\$5,516,808	\$28,364,910	0.796		1,292		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,193,938	\$6,504,076	0.740		465		
	02 RESTAURANTS	3,037,558	14,896,530	0.813		905		
	03 STORES	1,038,315	5,352,270	0.818		300		
	04 VENDING & RENTAL	5,504	36,653	0.100		2		
	05 FOOD & BEV. DIST.	217,846	1,114,611	0.268		25		
	06 NON-FOOD&BEV.DIST	697,057	3,452,123	0.666		83		
	12 BUILDINGS&OFFICES	1,105,277	6,171,741	0.885		326		
	13 MISC. PREMISES	9	36	0.000		0		
		TOTAL *	\$7,295,504	\$37,528,040	0.782		2,106	

OHIO  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2016 - 2020 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$43,873	\$271,991	0.590		14	
	08 HEALTH CARE FACIL	202,501	1,040,754	1.998		44	
	10 SCHLS & CHURCHES	2,197,061	11,696,223	1.233		787	
	12 BUILDINGS&OFFICES	111,198	518,015	1.057		59	
	13 MISC. PREMISES	19,307	86,183	0.000		0	
	16 GOVT SUBDIVISIONS	259,941	1,081,118	1.220		60	
	TOTAL *	\$2,833,881	\$14,694,284	1.262		964	
36 MULT SERVICES	03 STORES	\$202,562	\$951,577	0.669		63	
	04 VENDING & RENTAL	71,332	389,231	1.072		31	
	07 CLUBS,AMSMT&SPRTS	1,535,568	7,561,583	0.808		308	
	08 HEALTH CARE FACIL	2,643	11,497	0.000		0	
	09 HOTELS AND MOTELS	81,323	546,793	0.203		7	
	10 SCHLS & CHURCHES	12,503	30,136	0.015		1	
	12 BUILDINGS&OFFICES	494,521	2,300,355	0.922		159	
	13 MISC. PREMISES	347,607	1,811,450	1.448		115	
TOTAL *	\$2,748,059	\$13,602,622	0.884		684		
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$1,404,371	\$8,050,318	0.823		555	
	02 RESTAURANTS	3,605,441	19,848,132	0.781		1,243	
	03 STORES	1,515,722	7,706,536	0.914		489	
	04 VENDING & RENTAL	96,515	536,354	1.015		37	
	05 FOOD & BEV. DIST.	266,580	1,471,073	0.229		30	
	06 NON-FOOD&BEV.DIST	837,396	4,180,920	0.654		113	
	07 CLUBS,AMSMT&SPRTS	2,160,873	10,317,134	0.895		444	
	08 HEALTH CARE FACIL	236,856	1,162,331	2.146		52	
	09 HOTELS AND MOTELS	1,330,137	8,369,643	1.040		635	
	10 SCHLS & CHURCHES	2,572,897	13,644,998	1.125		828	
	11 APARTMENTS	3,415,173	15,253,808	1.041		579	
	12 BUILDINGS&OFFICES	9,533,333	49,626,800	0.829		2,335	
	13 MISC. PREMISES	554,170	3,024,763	1.257		197	
	16 GOVT SUBDIVISIONS	274,732	1,133,596	1.154		60	
	TOTAL *	\$27,804,196	\$144,326,406	0.908		7,597	

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

OHIO  
PRODUCTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 0.963 OR - 3.7%				
TOP									
10	0.928	0.343	0.975	0.975					
34	1.065	0.357	1.023	1.023					
36	1.147	0.179	1.025	1.025					
37	1.002	0.474	1.001	1.001					
					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE		
CLASS GROUP									
3	1.020	0.456	1.009	1.013	- 4.9%	- 7.2%	- 7.2%		
4	0.934	0.390	0.974	0.977	- 8.3%	- 7.9%	- 7.9%		
5	1.299	0.127	1.034	1.037	- 2.6%	+ 0.6%	+ 0.6%		
6	1.020	0.312	1.006	1.010	- 5.2%	- 4.0%	- 4.0%		
7	0.986	0.168	0.998	1.001	- 6.0%	- 4.2%	- 4.2%		
			OVERALL MONOLINE	INDICATION	- 6.1%	- 5.8%	- 5.8%		

# 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.

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

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

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

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

OHIO  
 LOCAL PRODUCTS/COMPLETED OPERATIONS  
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

---

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.			
					MULTISTATE COVERAGE IND. OF 1.081 OR + 8.1%		
TOP							
10	1.014	0.781	1.011	1.010			
34	1.061	0.502	1.030	1.029			
36	0.921	0.535	0.957	0.956			
37	1.061	0.143	1.009	1.008			
38	0.996	0.991	0.996	0.995			
					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE
CLASS GROUP							
1	0.808	0.501	0.899	0.894	- 3.4%	- 3.5%	- 3.2%
2	0.988	0.512	0.994	0.989	+ 7.7%	+ 7.2%	+ 6.2%
11	1.091	0.353	1.031	1.026	+ 12.1%	+ 10.3%	+ 10.2%
12	1.018	1.000	1.018	1.012	+ 10.3%	+ 9.7%	+ 9.8%
13	0.823	0.264	0.950	0.945	+ 2.7%	+ 4.4%	+ 4.3%
					OVERALL MONOLINE INDICATION + 9.3%	+ 8.8%	+ 8.8%

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# 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 \*

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STATE	(1) BAILEY FORMULA RELATIV	(2) CREDIBILITY Z	(3) Z-WTD RELATIV	(4) BALANCED RELATIV.	(5) INDICATED ** MONOLINE CHG.	(6) SELECTED MONOLINE CHG.
	1.281	0.407	1.106	1.106		
	1.228	0.480	1.103	1.103		
	1.219	0.458	1.095	1.095		
	1.439	0.240	1.091	1.091		
	1.304	0.278	1.077	1.076		
	1.120	0.581	1.068	1.068		
	1.362	0.161	1.051	1.051		
	1.191	0.265	1.047	1.047		
	1.209	0.202	1.039	1.039		
	1.078	0.482	1.037	1.037		
	1.363	0.116	1.037	1.036		
	1.172	0.145	1.023	1.023		
	1.103	0.196	1.019	1.019		
	1.055	0.330	1.018	1.018		
	1.049	0.380	1.018	1.018		
	1.052	0.299	1.015	1.015		
	1.078	0.174	1.013	1.013		
	1.036	0.362	1.013	1.012		
	1.049	0.250	1.012	1.012		
	1.032	0.324	1.010	1.010		
	1.050	0.135	1.007	1.006		
	1.011	0.415	1.004	1.004		
	1.021	0.177	1.004	1.003		
	1.021	0.155	1.003	1.003		
	1.026	0.098	1.003	1.002		
	0.993	0.454	0.997	0.997		
	0.990	0.469	0.995	0.995		
OHIO	0.990	0.567	0.994	0.994	8.8%	8.8%
	0.975	0.380	0.991	0.990		
	0.936	0.230	0.985	0.985		
	0.889	0.133	0.985	0.984		
	0.972	0.595	0.983	0.983		
	0.927	0.238	0.982	0.982		
	0.896	0.190	0.979	0.979		
	0.684	0.055	0.979	0.979		
	0.931	0.383	0.973	0.973		
	0.867	0.237	0.967	0.967		
	0.813	0.165	0.966	0.966		
	0.735	0.160	0.952	0.952		
	0.897	0.470	0.950	0.950		
	0.860	0.336	0.950	0.950		
	0.877	0.406	0.948	0.948		
	0.919	0.645	0.947	0.946		
	0.888	0.489	0.944	0.943		
	0.776	0.230	0.943	0.943		
	0.797	0.267	0.941	0.941		
	0.804	0.300	0.937	0.936		
	0.088	0.035	0.919	0.918		
	0.801	0.387	0.918	0.917		
	0.645	0.196	0.918	0.917		
	0.758	0.314	0.917	0.916		
	0.619	0.293	0.869	0.869		

\* Sorted by balanced relative change.

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

OHIO  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$66,532	\$305,704	0.540	0.497	21	0.897
	02 RET.STRS-NTFD/DRG	79,276	299,022	4.777	4.400	30	0.993
	11 COMP. OPS. (LOW)	133,670	628,875	0.728	0.670	29	1.030
	12 COMP. OPS. (MED)	2,747,115	13,171,363	0.888	0.818	262	1.016
	13 COMP. OPS. (HGH)	238,955	1,209,079	1.725	1.589	21	0.948
	TOTAL *	\$3,265,548	\$15,614,043	1.030		363	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$388,260	\$1,862,886	0.958	0.882	181	0.915
	02 RET.STRS-NTFD/DRG	208,539	1,049,232	1.051	0.968	29	1.012
	12 COMP. OPS. (MED)	106,987	501,099	0.187	0.173	3	1.036
	TOTAL *	\$703,786	\$3,413,217	0.868		213	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$40,301	\$202,701	2.294	2.114	15	0.849
	02 RET.STRS-NTFD/DRG	471,415	2,161,700	1.225	1.129	133	0.940
	11 COMP. OPS. (LOW)	150,448	768,675	1.719	1.584	47	0.975
	12 COMP. OPS. (MED)	248,794	1,148,555	1.073	0.989	46	0.962
	13 COMP. OPS. (HGH)	77,183	346,887	0.043	0.040	3	0.898
	TOTAL *	\$988,141	\$4,628,518	1.213		244	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$51	\$307	0.000	0.000	0	0.895
	11 COMP. OPS. (LOW)	1,438	10,190	14.391	13.258	2	1.027
	12 COMP. OPS. (MED)	177,153	887,158	1.374	1.266	19	1.014
	13 COMP. OPS. (HGH)	3,045	11,963	0.000	0.000	0	0.946
	TOTAL *	\$181,687	\$909,618	1.454		21	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$459,785	\$2,137,801	0.832	0.767	45	1.015
	12 COMP. OPS. (MED)	7,549,427	38,183,564	1.103	1.016	850	1.001
	13 COMP. OPS. (HGH)	548,163	2,592,094	1.013	0.933	33	0.934
	TOTAL *	\$8,557,375	\$42,913,459	1.083		928	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$495,144	\$2,371,598	1.010		217	
	02 RET.STRS-NTFD/DRG	759,230	3,509,954	1.548		192	
	11 COMP. OPS. (LOW)	745,341	3,545,541	1.019		123	
	12 COMP. OPS. (MED)	10,829,476	53,891,739	1.043		1,180	
	13 COMP. OPS. (HGH)	867,346	4,160,023	1.119		57	
	TOTAL *	\$13,696,537	\$67,478,855	1.073		1,769	

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

MULTISTATE  
 LOCAL PRODUCTS/COMPLETED OPERATIONS  
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$2,438,315	\$11,481,124	0.912		601	
	02 RET.STRS-NTFD/DRG	2,987,973	14,421,548	1.083		495	
	11 COMP. OPS. (LOW)	5,121,852	24,832,256	1.466		645	
	12 COMP. OPS. (MED)	99,545,324	453,611,463	1.119		7,145	
	13 COMP. OPS. (HGH)	7,985,186	36,362,548	0.800		270	
	TOTAL *	\$118,078,650	\$540,708,939	1.107		9,156	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$8,413,377	\$39,955,164	0.852		2,982	
	02 RET.STRS-NTFD/DRG	5,555,517	26,312,504	1.249		672	
	12 COMP. OPS. (MED)	2,446,813	11,636,945	1.127		132	
	TOTAL *	\$16,415,707	\$77,904,613	1.027		3,786	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$849,959	\$4,339,848	1.306		191	
	02 RET.STRS-NTFD/DRG	14,215,160	58,934,622	0.949		2,767	
	11 COMP. OPS. (LOW)	3,232,727	15,442,449	1.070		482	
	12 COMP. OPS. (MED)	4,903,919	24,436,703	1.096		800	
	13 COMP. OPS. (HGH)	1,070,506	5,494,809	0.779		63	
	TOTAL *	\$24,272,271	\$108,648,431	1.000		4,303	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$18,762	\$99,731	0.355		1	
	11 COMP. OPS. (LOW)	112,387	573,798	1.063		19	
	12 COMP. OPS. (MED)	3,767,022	19,395,784	1.167		289	
	13 COMP. OPS. (HGH)	42,656	250,636	0.000		0	
	TOTAL *	\$3,940,827	\$20,319,949	1.148		309	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$10,108,739	\$49,095,087	1.069		731	
	12 COMP. OPS. (MED)	164,891,867	821,442,733	1.100		13,301	
	13 COMP. OPS. (HGH)	14,409,562	69,575,366	0.945		720	
	TOTAL *	\$189,410,168	\$940,113,186	1.087		14,752	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$11,720,413	\$55,875,867	0.897		3,775	
	02 RET.STRS-NTFD/DRG	22,758,650	99,668,674	1.040		3,934	
	11 COMP. OPS. (LOW)	18,575,705	89,943,590	1.178		1,877	
	12 COMP. OPS. (MED)	275,554,945	1,330,523,628	1.108		21,667	
	13 COMP. OPS. (HGH)	23,507,910	111,683,359	0.887		1,053	
	TOTAL *	\$352,117,623	\$1,687,695,118	1.085		32,306	

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

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

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000		EXPOSURE			TREND#		AVERAGE IPMF*	=	TRENDED \$100,000	
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	DEVELOPMENT FACTOR+@	X	EXPOSURE TREND#	X	BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL			X	
MONOLINE	09/30/2017	\$7,646,361		1.000		1.148					\$8,778,023	
	09/30/2018	7,807,101		1.000		1.114					8,697,110	
	09/30/2019	7,344,017		1.001		1.082					7,954,173	
	09/30/2020	7,372,550		0.985		1.065					7,733,989	
MULTILINE	09/30/2017	\$16,676,425		1.000		1.139		0.912			\$17,322,937	
	09/30/2018	16,896,454		1.000		1.106		0.913			17,061,668	
	09/30/2019	16,918,428		1.001		1.078		0.913			16,668,005	
	09/30/2020	16,146,908		0.985		1.064		0.913			15,450,339	
TOTAL	09/30/2017										\$26,100,960	
	09/30/2018										25,758,778	
	09/30/2019										24,622,178	
	09/30/2020										23,184,328	

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

@ THE EXPOSURE DEVELOPMENT FACTOR FOR THE LATEST YEAR HAS BEEN ADJUSTED BY APPLYING A FACTOR OF 0.970 TO REFLECT THE REDUCED EXPECTED EXPOSURE FOR M&C DUE TO THE COVID-19 PANDEMIC AND THE ECONOMIC RECESSION IN 2020. THE DERIVATION OF THE ADJUSTMENT IS EXPLAINED IN SECTION H.

# 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.

OHIO  
 MANUFACTURERS AND CONTRACTORS  
 OCCURRENCE  
 FULL COVERAGE  
 CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*				SEVERITY TREND	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
			B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X				
BI	B/L INDEMNITY	09/30/2017	\$2,482,746	0.979	1.080	1.298	1.000		\$3,407,324	
		09/30/2018	3,700,120	0.961	1.080	1.242	1.000		4,769,628	
		09/30/2019	2,968,423	1.241	1.080	1.188	1.000		4,726,479	
		09/30/2020	1,273,368	1.882	1.080	1.137	1.000		2,942,780	
BI	ALAE	09/30/2017	\$2,951,627		1.080	1.298	1.000		\$4,137,709	
		09/30/2018	2,324,801		1.080	1.242	1.000		3,118,395	
		09/30/2019	2,333,764		1.080	1.188	1.000		2,994,313	
		09/30/2020	1,756,565		1.080	1.137	1.000		2,156,992	
PD	B/L INDEMNITY	09/30/2017	\$5,151,529	1.009	1.080	1.298	1.000		\$7,286,614	
		09/30/2018	5,999,376	0.998	1.080	1.242	1.000		8,031,228	
		09/30/2019	5,712,312	1.019	1.080	1.188	1.000		7,468,378	
		09/30/2020	3,769,792	1.097	1.080	1.137	1.000		5,078,182	
PD	ALAE	09/30/2017	\$1,599,079		1.080	1.298	1.000		\$2,241,653	
		09/30/2018	1,389,549		1.080	1.242	1.000		1,863,885	
		09/30/2019	1,536,252		1.080	1.188	1.000		1,971,073	
		09/30/2020	912,654		1.080	1.137	1.000		1,120,703	
MED PAY#	B/L INDEMNITY	09/30/2017	\$141,714		1.080	1.298	1.000		\$198,660	
		09/30/2018	117,393		1.080	1.242	1.000		157,466	
		09/30/2019	178,506		1.080	1.188	1.000		229,030	
		09/30/2020	102,606		1.080	1.137	1.000		125,996	
FRINGE	B/L INDEMNITY	09/30/2017	\$975,902	1.042	1.080	1.000	1.000		\$1,098,241	
		09/30/2018	585,247	1.093	1.080	1.000	1.000		690,849	
		09/30/2019	465,070	1.244	1.080	1.000	1.000		624,831	
		09/30/2020	347,596	1.568	1.080	1.000	1.000		588,633	
FRINGE	ALAE	09/30/2017	\$901,294		1.080	1.000	1.000		\$973,398	
		09/30/2018	290,833		1.080	1.000	1.000		314,100	
		09/30/2019	454,053		1.080	1.000	1.000		490,377	
		09/30/2020	408,061		1.080	1.000	1.000		440,706	
TOTAL FULL COVERAGE		09/30/2017							\$19,343,599	
		09/30/2018							18,945,552	
		09/30/2019							18,504,481	
		09/30/2020							12,453,991	

\* 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.

OHIO  
 MANUFACTURERS AND CONTRACTORS  
 OCCURRENCE  
 DED COVERAGE  
 CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000				SEVERITY TREND	FREQUENCY TREND	=	\$100,000
			BASIC LIMIT LOSSES AND ALAE*	B/L INDEMNITY DEVELOPMENT FACTOR X	UNALLOCATED LOSS ADJ FACTOR X					BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	09/30/2017	\$288,800	1.024	1.080	1.298	1.000		\$414,568	
		09/30/2018	625,889	1.162	1.080	1.242	1.000		975,548	
		09/30/2019	333,605	1.592	1.080	1.188	1.000		681,421	
		09/30/2020	76,176	2.662	1.080	1.137	1.000		249,006	
BI	ALAE	09/30/2017	\$377,190		1.080	1.298	1.000		\$528,760	
		09/30/2018	522,266		1.080	1.242	1.000		700,547	
		09/30/2019	310,099		1.080	1.188	1.000		397,869	
		09/30/2020	70,727		1.080	1.137	1.000		86,850	
PD	B/L INDEMNITY	09/30/2017	\$2,263,410	1.031	1.080	1.298	1.000		\$3,271,300	
		09/30/2018	1,818,606	1.044	1.080	1.242	1.000		2,546,739	
		09/30/2019	2,319,993	1.099	1.080	1.188	1.000		3,271,332	
		09/30/2020	1,554,285	1.226	1.080	1.137	1.000		2,339,943	
PD	ALAE	09/30/2017	\$387,904		1.080	1.298	1.000		\$543,779	
		09/30/2018	349,345		1.080	1.242	1.000		468,597	
		09/30/2019	634,259		1.080	1.188	1.000		813,780	
		09/30/2020	278,445		1.080	1.137	1.000		341,919	
MED PAY#	B/L INDEMNITY	09/30/2017	\$6,989		1.080	1.298	1.000		\$9,797	
		09/30/2018	25,363		1.080	1.242	1.000		34,021	
		09/30/2019	8,461		1.080	1.188	1.000		10,856	
		09/30/2020	10,931		1.080	1.137	1.000		13,423	
	TOTAL DED COVERAGE	09/30/2017							\$4,768,204	
		09/30/2018							4,725,453	
		09/30/2019							5,175,258	
		09/30/2020							3,031,142	
	TOTAL	09/30/2017							\$24,111,803	
		09/30/2018							23,671,005	
		09/30/2019							23,679,739	
		09/30/2020							15,485,133	

\* 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.

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000		EXPOSURE			TREND#		AVERAGE IPMF*	=	TRENDED \$100,000	
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	DEVELOPMENT FACTOR+	X	EXPOSURE TREND#	X	BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL			X	
MONOLINE	09/30/2017	\$6,765,829		1.000		1.030					\$6,968,804	
	09/30/2018	6,596,155		1.000		1.024					6,754,463	
	09/30/2019	6,418,232		1.000		1.019					6,540,178	
	09/30/2020	5,762,473		1.002		1.012					5,843,286	
MULTILINE	09/30/2017	\$24,693,075		1.000		1.031		0.878			\$22,352,616	
	09/30/2018	24,748,652		1.000		1.026		0.877			22,268,887	
	09/30/2019	24,909,388		1.000		1.021		0.878			22,329,722	
	09/30/2020	24,590,502		1.002		1.015		0.879			21,983,156	
TOTAL	09/30/2017										\$29,321,420	
	09/30/2018										29,023,350	
	09/30/2019										28,869,900	
	09/30/2020										27,826,442	

+ 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.

OHIO  
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*		B/L INDEMNITY DEVELOPMENT FACTOR X		UNALLOCATED LOSS ADJ FACTOR X		SEVERITY TREND X	FREQUENCY TREND X	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	09/30/2017	\$11,192,015		0.939		1.080		1.298	0.971		\$14,305,122
		09/30/2018	12,269,566		0.908		1.080		1.242	0.976		14,585,127
		09/30/2019	10,451,162		0.965		1.080		1.188	0.981		12,694,076
		09/30/2020	6,493,695		1.137		1.080		1.137	0.985		8,930,439
BI	ALAE	09/30/2017	\$3,920,394				1.080		1.298	0.971		\$5,336,388
		09/30/2018	4,504,350				1.080		1.242	0.976		5,896,948
		09/30/2019	3,598,774				1.080		1.188	0.981		4,529,641
		09/30/2020	3,095,062				1.080		1.137	0.985		3,743,603
PD	B/L INDEMNITY	09/30/2017	\$1,707,026		1.040		1.080		1.373	0.971		\$2,556,154
		09/30/2018	1,927,005		1.092		1.080		1.301	0.976		2,885,734
		09/30/2019	2,133,223		1.143		1.080		1.233	0.981		3,185,212
		09/30/2020	1,313,823		1.233		1.080		1.169	0.985		2,014,533
PD	ALAE	09/30/2017	\$954,042				1.080		1.373	0.971		\$1,373,666
		09/30/2018	1,420,989				1.080		1.301	0.976		1,948,685
		09/30/2019	1,169,743				1.080		1.233	0.981		1,528,081
		09/30/2020	838,286				1.080		1.169	0.985		1,042,478
MED PAY#	B/L INDEMNITY	09/30/2017	\$1,761,362				1.080		1.298	0.971		\$2,397,542
		09/30/2018	1,620,064				1.080		1.242	0.976		2,120,935
		09/30/2019	1,655,243				1.080		1.188	0.981		2,083,392
		09/30/2020	1,068,788				1.080		1.137	0.985		1,292,742
FRINGE	B/L INDEMNITY	09/30/2017	\$669,753		1.034		1.080		1.000	0.971		\$726,237
		09/30/2018	336,268		1.050		1.080		1.000	0.976		372,176
		09/30/2019	484,310		1.272		1.080		1.000	0.981		652,685
		09/30/2020	370,561		1.644		1.080		1.000	0.985		648,069
FRINGE	ALAE	09/30/2017	\$909,815				1.080		1.000	0.971		\$954,105
		09/30/2018	1,170,842				1.080		1.000	0.976		1,234,161
		09/30/2019	701,307				1.080		1.000	0.981		743,021
		09/30/2020	813,800				1.080		1.000	0.985		865,720
TOTAL FULL COVERAGE		09/30/2017										\$27,649,213
		09/30/2018										29,043,766
		09/30/2019										25,416,107
		09/30/2020										18,537,585

\* 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000				SEVERITY TREND	FREQUENCY TREND	=	\$100,000
			BASIC LIMIT LOSSES AND ALAE*	B/L INDEMNITY DEVELOPMENT FACTOR X	UNALLOCATED LOSS ADJ FACTOR X					BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	09/30/2017	\$396,976	0.999	1.080	1.298	0.971		\$539,818	
		09/30/2018	280,998	1.048	1.080	1.242	0.976		385,531	
		09/30/2019	255,284	1.273	1.080	1.188	0.981		409,036	
		09/30/2020	214,408	1.811	1.080	1.137	0.985		469,656	
BI	ALAE	09/30/2017	\$101,643		1.080	1.298	0.971		\$138,355	
		09/30/2018	145,974		1.080	1.242	0.976		191,104	
		09/30/2019	120,091		1.080	1.188	0.981		151,154	
		09/30/2020	64,300		1.080	1.137	0.985		77,773	
PD	B/L INDEMNITY	09/30/2017	\$280,270	1.079	1.080	1.373	0.971		\$435,423	
		09/30/2018	365,737	1.163	1.080	1.301	0.976		583,310	
		09/30/2019	218,520	1.202	1.080	1.233	0.981		343,124	
		09/30/2020	171,328	1.369	1.080	1.169	0.985		291,680	
PD	ALAE	09/30/2017	\$285,333		1.080	1.373	0.971		\$410,833	
		09/30/2018	178,326		1.080	1.301	0.976		244,549	
		09/30/2019	167,667		1.080	1.233	0.981		219,030	
		09/30/2020	118,511		1.080	1.169	0.985		147,378	
MED PAY#	B/L INDEMNITY	09/30/2017	\$43,965		1.080	1.298	0.971		\$59,845	
		09/30/2018	71,231		1.080	1.242	0.976		93,253	
		09/30/2019	45,780		1.080	1.188	0.981		57,622	
		09/30/2020	9,805		1.080	1.137	0.985		11,860	
	TOTAL DED COVERAGE	09/30/2017							\$1,584,274	
		09/30/2018							1,497,748	
		09/30/2019							1,179,966	
		09/30/2020							998,347	
	TOTAL	09/30/2017							\$29,233,487	
		09/30/2018							30,541,514	
		09/30/2019							26,596,072	
		09/30/2020							19,535,932	

\* 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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	1.003
34	Mercantile Policy	1.019
35	Institutional Policy	0.500
36	Service Policy	0.894
37	Industrial/Processing Policy	0.845
38	Contractors Policy	0.935

- (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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	0.964
32	Apartment House Policy	1.000
33	Office Policy	0.888
34	Mercantile Policy	0.797
35	Institutional Policy	1.037
36	Service Policy	0.837
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.

OHIO

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	1.019	1.013	0.8733	1.014	22,000,000
27 to 39 Months	1.000	1.001	0.6959	1.001	70,000,000
Accident Year Ending	Exposure Development From				Factor@
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
6/30/2018			1.000		1.000
6/30/2019		1.001	1.000		1.001
6/30/2020	1.014	1.001	1.000		1.015

(a) See Section E - Multistate Premium Development.

(b) See Section E - Statewide Premium Development.

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

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

@ An adjustment of 0.970 has been subsequently applied to the exposure development factor for the latest year to reflect the reduced expected exposure for M&C due to the COVID-19 pandemic and economic recession in 2020. The resulting exposure development factor is displayed on page E-2 and is reflected in the calculation of the ALCCL for the latest year. The derivation of this adjustment is explained in Section H

OHIO

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	1.002	1.002	0.6867	1.002	69,000,000
27 to 39 Months	1.000	1.000	0.5038	1.000	150,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
6/30/2018			1.000		1.000
6/30/2019		1.000	1.000		1.000
6/30/2020	1.002	1.000	1.000		1.002

(a) See Section E - Multistate Premium Development.

(b) See Section E - Statewide Premium Development.

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

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

OHIO  
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
6/30/2013	51,620,448	51,277,311	51,706,399	51,709,401	51,712,287	51,712,286	51,712,292	51,712,292
6/30/2014	53,345,682	54,775,198	54,792,773	54,835,885	54,844,839	54,834,941	54,835,249	
6/30/2015	54,984,089	55,428,232	55,475,161	55,510,001	55,558,045	55,600,918		
6/30/2016	54,005,284	54,685,648	54,537,526	54,561,699	54,603,726			
6/30/2017	52,850,937	53,775,451	53,822,097	53,861,423				
6/30/2018	50,421,162	51,704,313	51,792,919					
6/30/2019	48,314,189	48,686,391						
6/30/2020	45,786,759							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
6/30/2013	0.993	1.008	1.000	1.000	1.000	1.000	1.000
6/30/2014	1.027	1.000	1.001	1.000	1.000	1.000	
6/30/2015	1.008	1.001	1.001	1.001	1.001		
6/30/2016	1.013	0.997	1.000	1.001			
6/30/2017	1.017	1.001	1.001				
6/30/2018	1.025	1.002					
6/30/2019	1.008						
6/30/2020							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.013	1.001

OHIO  
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
6/30/2013	50,220,458	50,071,566	50,073,210	50,073,695	50,077,239	50,076,352	50,075,559	50,075,559
6/30/2014	50,861,500	50,873,688	50,855,068	50,866,977	50,842,687	50,841,269	50,841,269	
6/30/2015	51,098,435	51,248,133	51,253,160	51,244,262	51,241,876	51,241,910		
6/30/2016	51,337,858	51,399,690	51,456,746	51,465,331	51,465,429			
6/30/2017	50,557,610	50,896,391	50,869,552	50,871,422				
6/30/2018	49,922,688	49,982,462	50,001,187					
6/30/2019	50,725,864	50,793,490						
6/30/2020	49,913,470							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
6/30/2013	0.997	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2014	1.000	1.000	1.000	1.000	1.000	1.000	
6/30/2015	1.003	1.000	1.000	1.000	1.000		
6/30/2016	1.001	1.001	1.000	1.000			
6/30/2017	1.007	0.999	1.000				
6/30/2018	1.001	1.000					
6/30/2019	1.001						
6/30/2020							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.002	1.000

MULTISTATE  
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
6/30/2013	1,590,533,615	1,577,520,997	1,578,767,205	1,579,612,988	1,579,563,343	1,579,583,664	1,579,472,417	1,579,448,971
6/30/2014	1,643,691,847	1,692,607,333	1,695,065,797	1,695,363,278	1,695,541,202	1,695,312,946	1,695,305,940	
6/30/2015	1,731,751,417	1,774,576,471	1,774,763,237	1,774,951,635	1,774,454,775	1,774,452,830		
6/30/2016	1,732,712,034	1,771,145,340	1,767,102,924	1,767,692,472	1,767,893,617			
6/30/2017	1,780,321,021	1,814,992,902	1,816,618,761	1,816,535,561				
6/30/2018	1,842,172,938	1,870,836,872	1,868,841,059					
6/30/2019	1,919,199,210	1,947,280,265						
6/30/2020	1,983,596,484							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
6/30/2013	0.992	1.001	1.001	1.000	1.000	1.000	1.000
6/30/2014	1.030	1.001	1.000	1.000	1.000	1.000	
6/30/2015	1.025	1.000	1.000	1.000	1.000		
6/30/2016	1.022	0.998	1.000	1.000			
6/30/2017	1.019	1.001	1.000				
6/30/2018	1.016	0.999					
6/30/2019	1.015						

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.019	1.000

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
6/30/2013	1,896,171,915	1,891,442,718	1,892,040,222	1,894,104,438	1,894,482,121	1,894,335,024	1,894,338,702	1,894,335,850
6/30/2014	2,034,489,590	2,062,064,208	2,061,721,056	2,062,682,125	2,062,385,461	2,062,275,196	2,062,272,236	
6/30/2015	2,203,847,305	2,209,844,351	2,209,872,814	2,208,919,113	2,209,139,747	2,209,109,683		
6/30/2016	2,309,398,385	2,313,226,703	2,312,337,640	2,313,052,940	2,313,128,545			
6/30/2017	2,310,452,668	2,324,637,016	2,324,397,140	2,324,239,838				
6/30/2018	2,338,070,201	2,341,531,649	2,339,917,608					
6/30/2019	2,378,300,026	2,383,536,958						
6/30/2020	2,357,061,822							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2013	0.998	1.000	1.001	1.000	1.000	1.000	1.000
6/30/2014	1.014	1.000	1.000	1.000	1.000	1.000	
6/30/2015	1.003	1.000	1.000	1.000	1.000		
6/30/2016	1.002	1.000	1.000	1.000			
6/30/2017	1.006	1.000	1.000				
6/30/2018	1.001	0.999					
6/30/2019	1.002						

Average Best 3 of 5	
27:15	39:27
1.002	1.000

LOSS DEVELOPMENT DATA  
TABLE OF CONTENTS

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

OHIO

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	1.624	1.482	0.7632	1.516	1,500,000
27 to 39 Months	1.340	1.278	0.7869	1.291	1,800,000
39 to 51 Months	1.084	0.960	0.8193	0.982	2,100,000
51 to 63 Months	1.009	0.989	0.7904	0.993	2,500,000
63 to 75 Months	0.999	0.981	0.7721	0.985	2,900,000
75 to 87 Months	0.998	1.006	0.7476	1.004	3,500,000
87 to 99 Months	0.999	0.995	0.7196	0.996	4,000,000
99 to 111 Months	0.999	1.000	0.6820	1.000	4,800,000
111 to 123 Months	0.998	1.000	0.6046	0.999	5,700,000
123 to 135 Months	1.001	1.000	0.5744	1.000	6,700,000
135 to 147 Months	1.000	1.002	0.5456	1.001	7,900,000
147 to 159 Months	1.001	1.001	0.5505	1.001	9,300,000
159 to 171 Months	1.000	1.000	0.5220	1.000	11,100,000
171 to 183 Months	1.000	1.000	0.4858	1.000	13,100,000
183 to 195 Months	1.000	1.000	0.4643	1.000	15,500,000
195 to 207 Months	1.000	1.000	0.4422	1.000	18,300,000
207 to 219 Months	1.000	1.000	0.4293	1.000	21,600,000
219 to 231 Months	1.000	1.000	0.2989	1.000	25,600,000
231 to 243 Months	1.000	1.000	0.1681	1.000	30,200,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										Factor
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	
6/30/2018			0.982	0.993	0.985	1.004	0.996	1.000	0.999	1.000	1.001
6/30/2019		1.291	0.982	0.993	0.985	1.004	0.996	1.000	0.999	1.000	1.001
6/30/2020	1.516	1.291	0.982	0.993	0.985	1.004	0.996	1.000	0.999	1.000	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		
6/30/2018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.961
6/30/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.241
6/30/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.882

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors  
Bodily Injury  
Full and Deductible Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0664	0.0653	0.7632	0.0656	1,500,000
27 to 39 Months	0.0988	0.1054	0.7869	0.1040	1,800,000
39 to 51 Months	0.0835	0.0923	0.8193	0.0907	2,100,000
51 to 63 Months	0.0464	0.0215	0.7904	0.0267	2,500,000
63 to 75 Months	0.0246	0.0235	0.7721	0.0237	2,900,000
75 to 87 Months	0.0099	0.0120	0.7476	0.0115	3,500,000
87 to 99 Months	0.0051	0.0022	0.7196	0.0030	4,000,000
99 to 111 Months	0.0034	0.0012	0.6820	0.0019	4,800,000
111 to 123 Months	0.0019	0.0000	0.6046	0.0007	5,700,000
123 to 135 Months	0.0015	0.0001	0.5744	0.0007	6,700,000
135 to 147 Months	0.0004	0.0002	0.5456	0.0003	7,900,000
147 to 159 Months	0.0014	0.0000	0.5505	0.0006	9,300,000
159 to 171 Months	0.0006	0.0000	0.5220	0.0003	11,100,000
171 to Ultimate					

A multistate ratio of 0.0000 has been used.

Months-to-Ultimate	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.330	0.264	0.160	0.069	0.043	0.019	0.007
Months-to-Ultimate	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.004	0.003	0.002	0.001	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	1,168,476	7,227,043	0.160	1,156,325	2,324,801
9/30/2019	522,139	6,862,230	0.264	1,811,625	2,333,764
9/30/2020	121,485	4,954,790	0.330	1,635,080	1,756,565

Deductible Coverage

A.Y.E.	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	274,423	1,549,026	0.160	247,843	522,266
9/30/2019	149,077	609,932	0.264	161,022	310,099
9/30/2020	491	212,836	0.330	70,236	70,727

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

OHIO

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	1.129	1.069	0.8698	1.077	2,400,000
27 to 39 Months	1.050	1.016	0.8650	1.021	2,500,000
39 to 51 Months	1.021	0.984	0.8602	0.989	2,600,000
51 to 63 Months	1.010	0.998	0.8390	1.000	2,800,000
63 to 75 Months	1.008	1.000	0.8326	1.001	3,000,000
75 to 87 Months	1.007	1.001	0.8364	1.002	3,100,000
87 to 99 Months	1.005	0.999	0.8326	1.000	3,300,000
99 to 111 Months	1.005	1.001	0.8257	1.002	3,500,000
111 to 123 Months	1.002	1.000	0.8135	1.000	3,700,000
123 to 135 Months	1.002	1.000	0.8049	1.000	4,000,000
135 to 147 Months	1.002	1.000	0.7931	1.000	4,100,000
147 to 159 Months	1.001	1.000	0.7676	1.000	4,400,000
159 to 171 Months	1.001	1.000	0.7367	1.000	4,700,000
171 to 183 Months	1.001	1.000	0.7331	1.000	4,900,000
183 to 195 Months	1.001	1.000	0.7452	1.000	5,200,000
195 to 207 Months	1.001	1.000	0.7756	1.000	5,500,000
207 to 219 Months	1.001	1.000	0.7940	1.000	5,900,000
219 to 231 Months	1.001	1.000	0.7250	1.000	6,300,000
231 to 243 Months	1.001	1.000	0.5642	1.000	6,600,000
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
6/30/2018			0.989	1.000	1.001	1.002	1.000	1.002	1.000	1.000	1.000
6/30/2019		1.021	0.989	1.000	1.001	1.002	1.000	1.002	1.000	1.000	1.000
6/30/2020	1.077	1.021	0.989	1.000	1.001	1.002	1.000	1.002	1.000	1.000	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor	
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	0.998	
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.019	
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.097	

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors  
Property Damage  
Full and Deductible Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0404	0.0225	0.8698	0.0248	2,400,000
27 to 39 Months	0.0439	0.0439	0.8650	0.0439	2,500,000
39 to 51 Months	0.0405	0.0153	0.8602	0.0188	2,600,000
51 to 63 Months	0.0375	0.0185	0.8390	0.0216	2,800,000
63 to 75 Months	0.0199	0.0073	0.8326	0.0094	3,000,000
75 to 87 Months	0.0121	0.0045	0.8364	0.0058	3,100,000
87 to 99 Months	0.0091	0.0031	0.8326	0.0041	3,300,000
99 to 111 Months	0.0096	0.0032	0.8257	0.0044	3,500,000
111 to 123 Months	0.0049	0.0005	0.8135	0.0013	3,700,000
123 to 135 Months	0.0059	0.0000	0.8049	0.0012	4,000,000
135 to 147 Months	0.0039	0.0004	0.7931	0.0011	4,100,000
147 to 159 Months	0.0039	0.0000	0.7676	0.0009	4,400,000
159 to 171 Months	0.0027	0.0000	0.7367	0.0007	4,700,000
171 to Ultimate					

A multistate ratio of 0.0000 has been used.

Months-to-Ultimate	Cumulative Incremental Factors						
	15	27	39	51	63	75	87
	0.138	0.113	0.069	0.050	0.029	0.019	0.014
Months-to-Ultimate	99	111	123	135	147	159	171
	0.010	0.005	0.004	0.003	0.002	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	829,303	8,119,496	0.069	560,246	1,389,549
9/30/2019	670,152	7,664,595	0.113	866,100	1,536,252
9/30/2020	220,555	5,015,222	0.138	692,099	912,654

Deductible Coverage

A.Y.E.	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	213,910	1,962,799	0.069	135,435	349,345
9/30/2019	286,088	3,081,145	0.113	348,171	634,259
9/30/2020	33,713	1,773,445	0.138	244,732	278,445

- (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)}}

OHIO  
Premises/Operations  
Manufacturers & Contractors  
Fringe  
Full Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)
15 to 27 Months	0.1178
27 to 39 Months	0.1187
39 to 51 Months	0.1366
51 to 63 Months	0.0557
63 to 75 Months	0.0230
75 to 87 Months	0.0483
87 to 99 Months	0.0024
99 to 111 Months	0.0119
111 to 123 Months	0.0017
123 to 135 Months	-0.0004
135 to 147 Months	0.0005
147 to 159 Months	0.0010
159 to 171 Months	0.0001
171 to Ultimate	A multistate ratio of 0.0000 has been used.

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.517	0.399	0.281	0.144	0.088	0.065	0.017
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.015	0.003	0.001	0.002	0.001	0.000	0.000

<u>A.Y.E.</u>	<u>Reported ALAE as of 12/31/20</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>Ultimate ALAE</u>
9/30/2018	75,235	767,257	0.281	215,598	290,833
9/30/2019	152,963	754,614	0.399	301,090	454,053
9/30/2020	23,667	743,507	0.517	384,394	408,061

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

OHIO

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	1.424	1.163	0.9416	1.178	1,700,000
27 to 39 Months	1.198	1.054	0.9342	1.063	2,100,000
39 to 51 Months	1.065	0.957	0.9110	0.967	2,700,000
51 to 63 Months	1.004	0.956	0.8914	0.961	3,300,000
63 to 75 Months	0.995	0.989	0.8579	0.990	4,200,000
75 to 87 Months	0.994	0.995	0.8275	0.995	5,300,000
87 to 99 Months	0.996	0.994	0.7884	0.994	6,600,000
99 to 111 Months	0.999	0.996	0.7574	0.997	8,300,000
111 to 123 Months	0.999	1.000	0.7176	1.000	10,500,000
123 to 135 Months	1.000	1.000	0.6606	1.000	13,200,000
135 to 147 Months	1.000	1.000	0.6045	1.000	16,600,000
147 to 159 Months	1.000	1.000	0.5439	1.000	20,900,000
159 to 171 Months	1.001	1.000	0.4915	1.001	26,300,000
171 to 183 Months	1.000	1.000	0.4317	1.000	33,100,000
183 to 195 Months	1.000	1.000	0.3820	1.000	41,800,000
195 to 207 Months	1.000	1.000	0.3390	1.000	52,700,000
207 to 219 Months	1.000	1.000	0.2979	1.000	66,500,000
219 to 231 Months	1.000	1.000	0.1856	1.000	84,000,000
231 to 243 Months	1.000	1.000	0.0839	1.000	106,200,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										Factor
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	
6/30/2018			0.967	0.961	0.990	0.995	0.994	0.997	1.000	1.000	1.000
6/30/2019		1.063	0.967	0.961	0.990	0.995	0.994	0.997	1.000	1.000	1.000
6/30/2020	1.178	1.063	0.967	0.961	0.990	0.995	0.994	0.997	1.000	1.000	1.000
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	
6/30/2018	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.908
6/30/2019	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.965
6/30/2020	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.137

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

OHIO

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0636	0.0564	0.9416	0.0568	1,700,000
27 to 39 Months	0.0806	0.0798	0.9342	0.0799	2,100,000
39 to 51 Months	0.0584	0.0469	0.9110	0.0479	2,700,000
51 to 63 Months	0.0293	0.0179	0.8914	0.0191	3,300,000
63 to 75 Months	0.0125	0.0018	0.8579	0.0033	4,200,000
75 to 87 Months	0.0060	0.0054	0.8275	0.0055	5,300,000
87 to 99 Months	0.0027	0.0009	0.7884	0.0013	6,600,000
99 to 111 Months	0.0018	-0.0007	0.7574	-0.0001	8,300,000
111 to 123 Months	0.0013	0.0007	0.7176	0.0009	10,500,000
123 to 135 Months	0.0013	0.0006	0.6606	0.0008	13,200,000
135 to 147 Months	0.0004	0.0000	0.6045	0.0002	16,600,000
147 to 159 Months	0.0008	-0.0003	0.5439	0.0002	20,900,000
159 to 171 Months	0.0008	0.0000	0.4915	0.0004	26,300,000
171 to Ultimate					

A multistate ratio of 0.0000 has been used.

Months-to-Ultimate	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.216	0.159	0.080	0.032	0.012	0.009	0.004
Months-to-Ultimate	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.002	0.002	0.002	0.001	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	3,178,507	16,573,096	0.080	1,325,843	4,504,350
9/30/2019	1,176,831	15,232,412	0.159	2,421,943	3,598,774
9/30/2020	437,508	12,303,495	0.216	2,657,554	3,095,062

Deductible Coverage

A.Y.E.	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	116,383	369,884	0.080	29,591	145,974
9/30/2019	36,331	526,800	0.159	83,760	120,091
9/30/2020	2,703	285,163	0.216	61,597	64,300

- (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)}}

OHIO

Premises/Operations

Owners, Landlords & Tenants  
Property Damage  
Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.153	1.063	0.8281	1.078	900,000
27 to 39 Months	1.070	1.042	0.8095	1.047	1,000,000
39 to 51 Months	1.043	1.052	0.7776	1.050	1,200,000
51 to 63 Months	1.016	1.041	0.7601	1.035	1,400,000
63 to 75 Months	1.005	0.989	0.7230	0.993	1,600,000
75 to 87 Months	1.008	1.003	0.6742	1.005	1,800,000
87 to 99 Months	1.001	0.988	0.6590	0.992	2,100,000
99 to 111 Months	1.003	1.000	0.6379	1.001	2,400,000
111 to 123 Months	1.004	1.000	0.6322	1.001	2,700,000
123 to 135 Months	1.002	1.000	0.6072	1.001	3,100,000
135 to 147 Months	1.000	1.000	0.5704	1.000	3,600,000
147 to 159 Months	1.000	1.000	0.4914	1.000	4,100,000
159 to 171 Months	1.001	1.000	0.4126	1.001	4,700,000
171 to 183 Months	1.002	1.000	0.4043	1.001	5,400,000
183 to 195 Months	1.002	1.000	0.4234	1.001	6,100,000
195 to 207 Months	1.003	1.000	0.4175	1.002	7,000,000
207 to 219 Months	1.001	1.000	0.3955	1.001	8,100,000
219 to 231 Months	1.001	1.000	0.2751	1.001	9,300,000
231 to 243 Months	1.001	1.000	0.1494	1.001	10,600,000
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
6/30/2018		1.050	1.035	0.993	1.005	0.992	1.001	1.001	1.001	1.001	1.000
6/30/2019		1.047	1.050	1.035	0.993	1.005	0.992	1.001	1.001	1.001	1.000
6/30/2020	1.078	1.047	1.050	1.035	0.993	1.005	0.992	1.001	1.001	1.001	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2018	1.000	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.092
6/30/2019	1.000	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.143
6/30/2020	1.000	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.233

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

OHIO

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0768	0.0773	0.8281	0.0772	900,000
27 to 39 Months	0.0853	0.0971	0.8095	0.0948	1,000,000
39 to 51 Months	0.0694	0.0877	0.7776	0.0836	1,200,000
51 to 63 Months	0.0400	0.0706	0.7601	0.0633	1,400,000
63 to 75 Months	0.0308	0.0663	0.7230	0.0564	1,600,000
75 to 87 Months	0.0151	0.0141	0.6742	0.0144	1,800,000
87 to 99 Months	0.0196	0.0019	0.6590	0.0080	2,100,000
99 to 111 Months	0.0171	0.0000	0.6379	0.0062	2,400,000
111 to 123 Months	0.0108	0.0012	0.6322	0.0047	2,700,000
123 to 135 Months	0.0119	0.0000	0.6072	0.0047	3,100,000
135 to 147 Months	0.0031	0.0000	0.5704	0.0013	3,600,000
147 to 159 Months	0.0021	0.0000	0.4914	0.0011	4,100,000
159 to 171 Months	0.0019	0.0010	0.4126	0.0015	4,700,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.417	0.340	0.245	0.162	0.098	0.042	0.027
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.020	0.013	0.009	0.004	0.003	0.002	0.000

Full Coverage

<u>A.Y.E.</u>	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	748,087	2,746,545	0.245	672,902	1,420,989
9/30/2019	213,771	2,811,674	0.340	955,972	1,169,743
9/30/2020	101,273	1,767,410	0.417	737,013	838,286

Deductible Coverage

<u>A.Y.E.</u>	Reported ALAE as of 12/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2018	79,041	405,237	0.245	99,285	178,326
9/30/2019	27,132	413,334	0.340	140,535	167,667
9/30/2020	1,759	279,981	0.417	116,752	118,511

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

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

Calculation of Cumulative Incremental Factors

(1)	(2)
<u>EVALUATION PERIOD</u>	<u>MULTISTATE RATIO (A)</u>
15 to 27 Months	0.2089
27 to 39 Months	0.2019
39 to 51 Months	0.1545
51 to 63 Months	0.1050
63 to 75 Months	0.1240
75 to 87 Months	0.0918
87 to 99 Months	0.0300
99 to 111 Months	0.0102
111 to 123 Months	0.0122
123 to 135 Months	0.0052
135 to 147 Months	0.0062
147 to 159 Months	0.0062
159 to 171 Months	0.0026
171 to Ultimate	A multistate ratio of 0.0000 has been used.

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.959	0.750	0.548	0.393	0.288	0.164	0.073
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.043	0.032	0.020	0.015	0.009	0.003	0.000

<u>A.Y.E.</u>	<u>Reported ALAE as of 12/31/20</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>Ultimate ALAE</u>
9/30/2018	666,497	920,338	0.548	504,345	1,170,842
9/30/2019	96,245	806,747	0.750	605,062	701,307
9/30/2020	25,238	822,274	0.959	788,562	813,800

(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  
 OHIO

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
6/30/2001	3,664,183	5,829,191	7,363,554	7,046,348	6,709,167	6,444,209	6,337,643	6,132,374	6,127,174	6,102,948	6,102,948
6/30/2002	3,147,842	4,412,257	6,058,816	5,711,828	5,408,423	4,916,517	4,939,686	4,805,411	4,805,411	4,805,411	4,805,411
6/30/2003	3,926,746	5,058,369	6,469,571	6,183,360	6,158,331	5,709,651	5,534,725	5,502,639	5,491,123	5,445,264	5,478,633
6/30/2004	2,671,470	4,535,800	5,320,607	5,009,638	4,692,574	4,580,861	4,617,778	4,491,147	4,447,632	4,447,632	4,462,632
6/30/2005	2,862,023	4,170,205	4,755,477	4,551,325	3,947,446	3,936,454	3,855,385	3,821,884	3,810,458	3,802,457	3,729,101
6/30/2006	3,854,102	4,711,718	5,124,488	4,656,004	4,445,126	4,209,073	4,300,382	4,300,382	4,265,382	4,274,382	4,274,382
6/30/2007	2,956,829	4,284,690	5,139,729	4,612,173	4,162,205	4,060,211	4,160,211	4,128,211	4,028,211	4,025,854	4,011,518
6/30/2008	2,488,001	4,118,942	4,282,656	3,986,661	3,182,688	3,058,688	3,043,688	3,013,688	3,013,688	3,013,688	3,013,697
6/30/2009	2,048,660	2,483,290	2,735,414	2,279,927	2,516,057	2,403,900	2,371,126	2,395,148	2,461,447	2,461,447	2,461,447
6/30/2010	2,259,614	2,806,239	3,182,153	3,517,619	3,569,803	3,618,511	3,618,511	3,568,511	3,568,511	3,568,511	3,568,511
6/30/2011	1,926,469	2,523,709	2,984,890	2,948,581	2,790,281	2,838,650	2,820,791	2,685,791	2,685,791	2,685,791	
6/30/2012	2,432,632	3,755,530	4,113,313	4,197,361	4,077,127	4,041,170	4,039,374	4,038,170	4,038,170		
6/30/2013	2,139,248	3,129,534	3,617,408	3,336,656	3,377,972	3,345,064	3,403,320	3,398,320			
6/30/2014	2,126,647	2,494,050	3,039,734	3,147,005	3,098,626	2,978,031	3,093,778				
6/30/2015	1,917,784	2,736,791	3,933,076	3,634,494	3,346,735	3,193,572					
6/30/2016	1,118,378	1,902,958	2,541,950	2,647,121	2,673,633						
6/30/2017	1,797,506	2,453,397	3,044,411	2,466,629							
6/30/2018	1,385,878	2,292,039	2,878,826								
6/30/2019	1,649,763	2,098,403									
6/30/2020	1,687,345										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	6,102,948	6,102,948	6,150,948	6,102,948	6,102,948	6,102,948	6,102,948	6,102,948	6,102,948
6/30/2002	4,805,411	4,805,411	4,805,411	4,805,411	4,805,411	4,805,411	4,810,736	4,806,811	
6/30/2003	5,395,316	5,395,083	5,340,264	5,340,264	5,340,267	5,340,264	5,340,264		
6/30/2004	4,462,632	4,372,632	4,372,632	4,362,632	4,362,632	4,362,632			
6/30/2005	3,728,941	3,728,941	3,728,941	3,728,938	3,728,938				
6/30/2006	4,274,382	4,274,382	4,274,382	4,274,382					
6/30/2007	4,016,517	4,116,018	4,114,516						
6/30/2008	3,099,488	3,107,288							
6/30/2009	2,471,447								

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

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

A.Y.E.	Link Ratios										
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2001	1.591	1.263	0.957	0.952	0.961	0.983	0.968	0.999	0.996	1.000	1.000
6/30/2002	1.402	1.373	0.943	0.947	0.909	1.005	0.973	1.000	1.000	1.000	1.000
6/30/2003	1.288	1.279	0.956	0.996	0.927	0.969	0.994	0.998	0.992	1.006	0.985
6/30/2004	1.698	1.173	0.942	0.937	0.976	1.008	0.973	0.990	1.000	1.003	1.000
6/30/2005	1.457	1.140	0.957	0.867	0.997	0.979	0.991	0.997	0.998	0.981	1.000
6/30/2006	1.223	1.088	0.909	0.955	0.947	1.022	1.000	0.992	1.002	1.000	1.000
6/30/2007	1.449	1.200	0.897	0.902	0.975	1.025	0.992	0.976	0.999	0.996	1.001
6/30/2008	1.656	1.040	0.931	0.798	0.961	0.995	0.990	1.000	1.000	1.000	1.028
6/30/2009	1.212	1.102	0.833	1.104	0.955	0.986	1.010	1.028	1.000	1.000	1.004
6/30/2010	1.242	1.134	1.105	1.015	1.014	1.000	0.986	1.000	1.000	1.000	
6/30/2011	1.310	1.183	0.988	0.946	1.017	0.994	0.952	1.000	1.000		
6/30/2012	1.544	1.095	1.020	0.971	0.991	1.000	1.000	1.000			
6/30/2013	1.463	1.156	0.922	1.012	0.990	1.017	0.999				
6/30/2014	1.173	1.219	1.035	0.985	0.961	1.039					
6/30/2015	1.427	1.437	0.924	0.921	0.954						
6/30/2016	1.702	1.336	1.041	1.010							
6/30/2017	1.365	1.241	0.810								
6/30/2018	1.654	1.256									
6/30/2019	1.272										
3 Yr Mean	1.430	1.278	0.925	0.972	0.968	1.019	0.984	1.000	1.000	1.000	1.011
Best 3/5	1.482	1.278	0.960	0.989	0.981	1.006	0.995	1.000	1.000	1.000	1.002

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2001	1.000	1.008	0.992	1.000	1.000	1.000	1.000	1.000			
6/30/2002	1.000	1.000	1.000	1.000	1.000	1.001	0.999	1.000 *			
6/30/2003	1.000	0.990	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
6/30/2004	0.980	1.000	0.998	1.000	1.000	1.000 *	1.000 *	1.000 *			
6/30/2005	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2006	1.000	1.000	1.000								
6/30/2007	1.025	1.000									
6/30/2008	1.003										
3 Yr Mean	1.009	1.000	0.999	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.001	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2016					0.981	1.006	0.995	1.000	1.000	1.000	1.002
6/30/2017				0.989	0.981	1.006	0.995	1.000	1.000	1.000	1.002
6/30/2018			0.960	0.989	0.981	1.006	0.995	1.000	1.000	1.000	1.002
6/30/2019		1.278	0.960	0.989	0.981	1.006	0.995	1.000	1.000	1.000	1.002
6/30/2020	1.482	1.278	0.960	0.989	0.981	1.006	0.995	1.000	1.000	1.000	1.002

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
6/30/2016	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.985
6/30/2017	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.974
6/30/2018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.935
6/30/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.195
6/30/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.771

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

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

A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2001	465,875	1,172,121	2,570,846	4,036,448	4,225,895	3,590,997	3,559,862	3,525,082	3,527,479	3,528,261	3,528,261
6/30/2002	511,894	1,152,121	1,977,927	3,392,200	3,139,810	3,267,320	3,382,770	3,406,702	3,407,082	3,407,082	3,407,082
6/30/2003	1,084,232	1,102,718	1,921,175	3,775,221	4,189,637	4,157,606	4,213,096	4,218,903	4,193,699	4,193,743	4,200,374
6/30/2004	329,916	440,736	1,331,557	1,790,426	1,925,458	2,110,271	2,159,226	2,195,196	2,207,458	2,209,178	2,209,178
6/30/2005	251,951	984,225	1,537,416	2,012,625	2,339,239	2,534,791	2,716,388	2,832,342	2,847,381	2,847,451	2,848,566
6/30/2006	137,905	644,337	1,940,577	2,184,768	2,443,540	2,413,981	2,459,749	2,471,481	2,483,941	2,493,762	2,493,980
6/30/2007	347,240	1,342,374	2,807,663	3,008,399	2,732,797	2,726,411	2,767,810	2,786,342	2,792,439	2,792,439	2,793,022
6/30/2008	419,303	1,111,426	2,095,716	2,555,013	2,466,629	2,667,075	2,663,497	2,663,574	2,663,574	2,663,574	2,663,574
6/30/2009	675,523	678,044	1,246,279	1,902,679	2,350,716	2,402,775	2,427,543	2,438,008	2,448,239	2,454,983	2,457,353
6/30/2010	1,652,568	3,369,766	4,471,061	3,011,619	3,156,242	4,087,750	4,183,886	4,209,326	4,210,936	4,181,146	4,181,818
6/30/2011	473,291	977,553	1,425,697	1,947,162	2,273,547	2,496,000	2,103,853	2,104,050	2,111,544	2,111,544	
6/30/2012	508,021	919,974	1,601,392	2,031,434	2,198,154	2,300,918	2,380,774	2,411,021	2,426,838		
6/30/2013	152,354	455,811	1,155,557	1,560,314	1,764,344	1,787,301	1,868,212	1,817,012			
6/30/2014	136,441	603,072	1,279,838	2,028,908	2,099,083	2,343,165	2,450,344				
6/30/2015	215,220	553,854	1,205,103	1,527,749	1,509,414	1,614,434					
6/30/2016	95,474	467,001	856,029	1,293,033	1,484,993						
6/30/2017	137,196	1,095,727	2,248,285	2,839,149							
6/30/2018	140,404	542,609	963,774								
6/30/2019	157,150	404,122									
6/30/2020	238,692										

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2001	3,528,355	3,528,355	3,578,355	3,537,231	3,537,231	3,537,231	3,537,231	3,537,231	3,537,231
6/30/2002	3,407,082	3,407,082	3,407,082	3,407,082	3,407,082	3,407,082	3,407,082	3,403,037	
6/30/2003	4,200,564	4,200,798	4,200,866	4,200,866	4,200,866	4,200,866	4,200,866		
6/30/2004	2,209,875	2,209,875	2,209,875	2,209,875	2,209,875	2,209,875			
6/30/2005	2,848,936	2,848,936	2,849,068	2,855,211	2,855,211				
6/30/2006	2,493,980	2,493,980	2,493,980	2,493,974					
6/30/2007	2,793,022	2,793,259	2,793,259						
6/30/2008	2,683,442	2,728,028							
6/30/2009	2,459,203								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	706,246	1,398,725	1,465,602	189,447	-634,898	-31,135	-34,780	2,397	782	0	94	0	50,000
6/30/2002	640,227	825,806	1,414,273	-252,390	127,510	115,450	23,932	380	0	0	0	0	0
6/30/2003	18,486	818,457	1,854,046	414,416	-32,031	55,490	5,807	-25,204	44	6,631	190	234	68
6/30/2004	110,820	890,821	458,869	135,032	184,813	48,955	35,970	12,262	1,720	0	697	0	0
6/30/2005	732,274	553,191	475,209	326,614	195,552	181,597	115,954	15,039	70	1,115	370	0	132
6/30/2006	506,432	1,296,240	244,191	258,772	-29,559	45,768	11,732	12,460	9,821	218	0	0	0
6/30/2007	995,134	1,465,289	200,736	-275,602	-6,386	41,399	18,532	6,097	0	583	0	237	0
6/30/2008	692,123	984,290	459,297	-88,384	200,446	-3,578	77	0	0	0	19,868	44,586	
6/30/2009	2,521	568,235	656,400	448,037	52,059	24,768	10,465	10,231	6,744	2,370	1,850		
6/30/2010	1,717,198	1,101,295	-1,459,442	144,623	931,508	96,136	25,440	1,610	-29,790	672			
6/30/2011	504,262	448,144	521,465	326,385	222,453	-392,147	197	7,494	0				
6/30/2012	411,953	681,418	430,042	166,720	102,764	79,856	30,247	15,817					
6/30/2013	303,457	699,746	404,757	204,030	22,957	80,911	-51,200						
6/30/2014	466,631	676,766	749,070	70,175	244,082	107,179							
6/30/2015	338,634	651,249	322,646	-18,335	105,020								
6/30/2016	371,527	389,028	437,004	191,960									
6/30/2017	958,531	1,152,558	590,864										
6/30/2018	402,205	421,165											
6/30/2019	246,972												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.0684	0.1355	0.1420	0.0184	-0.0615	-0.0030	-0.0034	0.0002	0.0001	0.0000	0.0000	0.0000	0.0048
6/30/2002	0.0748	0.0965	0.1653	-0.0295	0.0149	0.0135	0.0028	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2003	0.0015	0.0675	0.1530	0.0342	-0.0026	0.0046	0.0005	-0.0021	0.0000	0.0005	0.0000	0.0000	0.0000
6/30/2004	0.0153	0.1232	0.0635	0.0187	0.0256	0.0068	0.0050	0.0017	0.0002	0.0000	0.0001	0.0000	0.0000
6/30/2005	0.0847	0.0640	0.0550	0.0378	0.0226	0.0210	0.0134	0.0017	0.0000	0.0001	0.0000	0.0000	0.0000
6/30/2006	0.0841	0.2153	0.0406	0.0430	-0.0049	0.0076	0.0019	0.0021	0.0016	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.1249	0.1840	0.0252	-0.0346	-0.0008	0.0052	0.0023	0.0008	0.0000	0.0001	0.0000	0.0000	0.0000
6/30/2008	0.1201	0.1708	0.0797	-0.0153	0.0348	-0.0006	0.0000	0.0000	0.0000	0.0000	0.0034	0.0077	
6/30/2009	0.0007	0.1666	0.1924	0.1313	0.0153	0.0073	0.0031	0.0030	0.0020	0.0007	0.0005		
6/30/2010	0.2506	0.1607	-0.2130	0.0211	0.1359	0.0140	0.0037	0.0002	-0.0043	0.0001			
6/30/2011	0.0934	0.0830	0.0965	0.0604	0.0412	-0.0726	0.0000	0.0014	0.0000				
6/30/2012	0.0482	0.0798	0.0504	0.0195	0.0120	0.0093	0.0035	0.0019					
6/30/2013	0.0471	0.1086	0.0628	0.0317	0.0036	0.0126	-0.0079						
6/30/2014	0.0887	0.1287	0.1424	0.0133	0.0464	0.0204							
6/30/2015	0.0553	0.1063	0.0527	-0.0030	0.0171								
6/30/2016	0.0632	0.0662	0.0744	0.0327									
6/30/2017	0.2266	0.2725	0.1397										
6/30/2018	0.0774	0.0811											
6/30/2019	0.0445												

Best 3/5	0.0653	0.1054	0.0923	0.0215	0.0235	0.0120	0.0022	0.0012	0.0000	0.0001	0.0002	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)  
 MANUFACTURERS AND CONTRACTORS  
 FULL COVERAGE  
 OHIO

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
6/30/2001	8,109,972	7,980,572	8,350,832	8,719,795	8,597,590	8,488,534	8,560,130	8,547,405	8,526,247	8,546,247	8,546,247
6/30/2002	7,065,374	7,968,441	8,379,476	8,412,091	8,199,149	8,173,287	8,157,529	8,092,820	8,074,501	8,067,289	8,061,322
6/30/2003	5,275,385	5,786,346	6,290,094	6,122,730	6,126,054	6,125,137	6,069,335	6,121,990	6,135,740	6,132,202	6,132,202
6/30/2004	5,111,630	5,516,336	5,256,975	4,896,999	4,935,312	4,894,225	4,846,260	4,856,329	4,836,606	4,815,378	4,812,216
6/30/2005	4,449,209	4,459,190	4,336,369	4,078,342	4,144,229	4,282,140	4,293,971	4,280,992	4,283,536	4,275,189	4,262,010
6/30/2006	4,243,445	4,573,240	4,520,360	4,487,020	4,474,089	4,458,819	4,420,071	4,418,258	4,387,020	4,387,020	4,387,020
6/30/2007	4,474,823	4,621,837	4,594,864	4,761,515	4,633,692	4,591,352	4,585,821	4,595,501	4,497,029	4,494,771	4,494,711
6/30/2008	5,589,681	5,638,979	5,534,415	5,574,625	5,679,349	5,642,186	5,476,668	5,489,171	5,586,671	5,586,668	5,586,668
6/30/2009	4,967,195	5,331,186	5,646,912	5,612,925	5,599,025	5,671,962	5,617,386	5,535,255	5,585,255	5,635,255	5,635,255
6/30/2010	4,787,308	5,409,385	5,381,190	5,209,627	5,367,791	5,408,291	5,404,291	5,404,291	5,378,541	5,275,674	5,275,674
6/30/2011	4,667,170	4,995,387	5,133,647	5,187,412	5,205,374	5,175,082	5,172,931	5,172,931	5,172,931	5,172,931	5,172,931
6/30/2012	5,712,029	6,014,071	6,214,443	5,934,621	6,077,848	5,993,140	6,011,942	6,000,362	5,952,481		
6/30/2013	4,815,047	5,594,438	5,695,600	5,256,154	5,234,562	5,282,762	5,232,087	5,233,087			
6/30/2014	4,240,316	4,306,560	4,526,432	4,423,463	4,430,691	4,571,042	4,601,542				
6/30/2015	4,666,538	5,324,445	5,311,896	5,287,569	5,258,696	5,236,541					
6/30/2016	4,833,546	4,898,469	4,879,032	4,884,627	4,758,621						
6/30/2017	5,424,698	5,803,757	5,803,805	5,679,471							
6/30/2018	4,979,905	5,319,517	5,578,010								
6/30/2019	5,631,619	6,012,116									
6/30/2020	4,567,967										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	8,546,247	8,546,247	8,588,363	8,546,247	8,546,247	8,546,247	8,546,247	8,546,247	8,546,247		
6/30/2002	8,068,041	8,068,637	8,061,920	8,061,921	8,061,921	8,061,921	8,061,921	8,061,921	8,061,921		
6/30/2003	6,132,202	6,132,202	6,132,202	6,132,202	6,132,202	6,132,202	6,132,202	6,132,389			
6/30/2004	4,811,416	4,810,798	4,810,965	4,810,798	4,810,681	4,810,598					
6/30/2005	4,262,010	4,262,008	4,262,008	4,262,008	4,262,008						
6/30/2006	4,387,020	4,387,020	4,387,020	4,387,310							
6/30/2007	4,556,411	4,498,544	4,498,044								
6/30/2008	5,586,668	5,586,668									
6/30/2009	5,635,255										

PREMISES/OPERATIONS (Subline Code 334)

MANUFACTURERS AND CONTRACTORS

FULL COVERAGE

OHIO

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
6/30/2001	0.984	1.046	1.044	0.986	0.987	1.008	0.999	0.998	1.002	1.000	1.000
6/30/2002	1.128	1.052	1.004	0.975	0.997	0.998	0.992	0.998	0.999	0.999	1.001
6/30/2003	1.097	1.087	0.973	1.001	1.000	0.991	1.009	1.002	0.999	1.000	1.000
6/30/2004	1.079	0.953	0.932	1.008	0.992	0.990	1.002	0.996	0.996	0.999	1.000
6/30/2005	1.002	0.972	0.940	1.016	1.033	1.003	0.997	1.001	0.998	0.997	1.000
6/30/2006	1.078	0.988	0.993	0.997	0.997	0.991	1.000	0.993	1.000	1.000	1.000
6/30/2007	1.033	0.994	1.036	0.973	0.991	0.999	1.002	0.979	0.999	1.000	1.014
6/30/2008	1.009	0.981	1.007	1.019	0.993	0.971	1.002	1.018	1.000	1.000	1.000
6/30/2009	1.073	1.059	0.994	0.998	1.013	0.990	0.985	1.009	1.009	1.000	1.000
6/30/2010	1.130	0.995	0.968	1.030	1.008	0.999	1.000	0.995	0.981	1.000	
6/30/2011	1.070	1.028	1.010	1.003	0.994	1.000	1.000	1.000	1.000		
6/30/2012	1.053	1.033	0.955	1.024	0.986	1.003	0.998	0.992			
6/30/2013	1.162	1.018	0.923	0.996	1.009	0.990	1.000				
6/30/2014	1.016	1.051	0.977	1.002	1.032	1.007					
6/30/2015	1.141	0.998	0.995	0.995	0.996						
6/30/2016	1.013	0.996	1.001	0.974							
6/30/2017	1.070	1.000	0.979								
6/30/2018	1.068	1.049									
6/30/2019	1.068										
3 Yr Mean	1.069	1.015	0.992	0.990	1.012	1.000	0.999	0.996	0.997	1.000	1.005
Best 3/5	1.069	1.016	0.984	0.998	1.000	1.001	0.999	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
6/30/2001	1.000	1.005	0.995	1.000	1.000	1.000	1.000	1.000
6/30/2002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000 *
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.000	1.000	1.000					
6/30/2007	0.987	1.000						
6/30/2008	1.000							
3 Yr Mean	0.996	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
6/30/2016					1.000	1.001	0.999	1.001	1.000	1.000	1.000
6/30/2017				0.998	1.000	1.001	0.999	1.001	1.000	1.000	1.000
6/30/2018			0.984	0.998	1.000	1.001	0.999	1.001	1.000	1.000	1.000
6/30/2019		1.016	0.984	0.998	1.000	1.001	0.999	1.001	1.000	1.000	1.000
6/30/2020	1.069	1.016	0.984	0.998	1.000	1.001	0.999	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
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.001
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.999
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.983
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.999
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.068

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2001	378,867	744,705	1,618,066	2,027,281	2,484,737	2,657,039	2,663,967	2,745,465	2,759,900	2,764,166	2,770,591
6/30/2002	377,541	741,585	1,326,763	1,593,971	1,780,479	1,851,623	1,898,118	1,890,492	1,904,576	1,972,861	1,974,439
6/30/2003	287,053	586,621	870,252	1,197,043	1,427,400	1,514,221	1,580,281	1,632,788	1,632,521	1,632,241	1,635,563
6/30/2004	156,932	373,912	728,825	863,894	1,014,327	1,075,301	1,131,517	1,149,509	1,165,503	1,165,686	1,164,159
6/30/2005	159,177	322,356	629,533	776,575	936,202	1,083,632	1,151,754	1,171,441	1,173,897	1,181,844	1,183,958
6/30/2006	161,790	511,847	1,023,205	1,297,404	1,433,115	1,490,150	1,492,517	1,494,330	1,495,439	1,495,439	1,495,439
6/30/2007	302,377	504,040	810,120	1,381,095	1,713,618	1,839,920	1,679,503	1,706,775	1,715,548	1,715,548	1,715,548
6/30/2008	1,142,862	1,155,146	1,330,099	1,137,639	1,265,873	1,375,551	1,370,055	1,379,829	1,543,941	1,617,722	1,617,723
6/30/2009	315,600	515,816	825,293	980,279	1,097,047	1,233,869	1,272,719	1,317,151	1,366,674	1,374,727	1,376,060
6/30/2010	504,654	660,228	1,367,423	909,606	960,560	1,151,342	1,217,322	1,242,532	1,243,075	1,245,139	1,245,139
6/30/2011	394,396	402,673	792,080	1,284,533	1,403,939	1,416,007	1,416,007	1,416,007	1,416,007	1,416,007	
6/30/2012	470,340	850,465	1,083,204	1,232,484	1,440,086	1,546,963	1,576,115	1,619,325	1,635,056		
6/30/2013	609,678	954,025	1,345,385	1,404,182	1,543,235	1,585,705	1,566,296	1,566,296			
6/30/2014	239,154	375,707	555,381	533,176	729,676	853,277	933,649				
6/30/2015	447,114	824,520	2,095,455	3,127,672	3,206,764	3,227,441					
6/30/2016	660,353	552,946	653,936	680,403	706,273						
6/30/2017	322,436	448,282	919,280	1,145,318							
6/30/2018	317,955	436,533	625,433								
6/30/2019	375,141	616,304									
6/30/2020	595,262										

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2001	2,770,591	2,770,591	2,770,591	2,770,591	2,770,591	2,770,591	2,770,591	2,770,591	2,770,591
6/30/2002	1,962,446	1,962,803	1,962,713	1,962,713	1,964,139	1,965,796	1,967,736	1,967,736	
6/30/2003	1,635,563	1,635,563	1,635,563	1,635,563	1,635,563	1,635,563	1,635,563		
6/30/2004	1,164,309	1,164,476	1,164,659	1,164,826	1,164,943	1,165,193			
6/30/2005	1,183,958	1,183,957	1,183,957	1,183,957	1,183,957				
6/30/2006	1,505,801	1,505,801	1,505,801	1,505,801					
6/30/2007	1,720,168	1,716,845	1,726,810						
6/30/2008	1,617,723	1,619,229							
6/30/2009	1,377,721								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	365,838	873,361	409,215	457,456	172,302	6,928	81,498	14,435	4,266	6,425	0	0	0
6/30/2002	364,044	585,178	267,208	186,508	71,144	46,495	-7,626	14,084	68,285	1,578	-11,993	357	-90
6/30/2003	299,568	283,631	326,791	230,357	86,821	66,060	52,507	-267	-280	3,322	0	0	0
6/30/2004	216,980	354,913	135,069	150,433	60,974	56,216	17,992	15,994	183	-1,527	150	167	183
6/30/2005	163,179	307,177	147,042	159,627	147,430	68,122	19,687	2,456	7,947	2,114	0	-1	0
6/30/2006	350,057	511,358	274,199	135,711	57,035	2,367	1,813	1,109	0	0	10,362	0	0
6/30/2007	201,663	306,080	570,975	332,523	126,302	-160,417	27,272	8,773	0	0	4,620	-3,323	9,965
6/30/2008	12,284	174,953	-192,460	128,234	109,678	-5,496	9,774	164,112	73,781	1	0	1,506	
6/30/2009	200,216	309,477	154,986	116,768	136,822	38,850	44,432	49,523	8,053	1,333	1,661		
6/30/2010	155,574	707,195	-457,817	50,954	190,782	65,980	25,210	543	2,064	0			
6/30/2011	8,277	389,407	492,453	119,406	12,068	0	0	0	0				
6/30/2012	380,125	232,739	149,280	207,602	106,877	29,152	43,210	15,731					
6/30/2013	344,347	391,360	58,797	139,053	42,470	-19,409	0						
6/30/2014	136,553	179,674	-22,205	196,500	123,601	80,372							
6/30/2015	377,406	1,270,935	1,032,217	79,092	20,677								
6/30/2016	-107,407	100,990	26,467	25,870									
6/30/2017	125,846	470,998	226,038										
6/30/2018	118,578	188,900											
6/30/2019	241,163												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.0337	0.0806	0.0377	0.0422	0.0159	0.0006	0.0075	0.0013	0.0004	0.0006	0.0000	0.0000	0.0000
6/30/2002	0.0349	0.0561	0.0256	0.0179	0.0068	0.0045	-0.0007	0.0014	0.0066	0.0002	-0.0012	0.0000	0.0000
6/30/2003	0.0372	0.0352	0.0406	0.0286	0.0108	0.0082	0.0065	0.0000	0.0000	0.0004	0.0000	0.0000	0.0000
6/30/2004	0.0365	0.0597	0.0227	0.0253	0.0103	0.0095	0.0030	0.0027	0.0000	-0.0003	0.0000	0.0000	0.0000
6/30/2005	0.0361	0.0679	0.0325	0.0353	0.0326	0.0151	0.0044	0.0005	0.0018	0.0005	0.0000	0.0000	0.0000
6/30/2006	0.0590	0.0861	0.0462	0.0229	0.0096	0.0004	0.0003	0.0002	0.0000	0.0000	0.0017	0.0000	0.0000
6/30/2007	0.0365	0.0555	0.1035	0.0603	0.0229	-0.0291	0.0049	0.0016	0.0000	0.0000	0.0008	-0.0006	0.0018
6/30/2008	0.0017	0.0245	-0.0270	0.0180	0.0154	-0.0008	0.0014	0.0230	0.0103	0.0000	0.0000	0.0002	
6/30/2009	0.0308	0.0476	0.0238	0.0180	0.0210	0.0060	0.0068	0.0076	0.0012	0.0002	0.0003		
6/30/2010	0.0231	0.1049	-0.0679	0.0076	0.0283	0.0098	0.0037	0.0001	0.0003	0.0000			
6/30/2011	0.0013	0.0613	0.0775	0.0188	0.0019	0.0000	0.0000	0.0000	0.0000				
6/30/2012	0.0486	0.0298	0.0191	0.0266	0.0137	0.0037	0.0055	0.0020					
6/30/2013	0.0449	0.0510	0.0077	0.0181	0.0055	-0.0025	0.0000						
6/30/2014	0.0234	0.0308	-0.0038	0.0337	0.0212	0.0138							
6/30/2015	0.0517	0.1742	0.1415	0.0108	0.0028								
6/30/2016	-0.0173	0.0163	0.0043	0.0042									
6/30/2017	0.0189	0.0709	0.0340										
6/30/2018	0.0188	0.0300											
6/30/2019	0.0297												

Best 3/5	0.0225	0.0439	0.0153	0.0185	0.0073	0.0045	0.0031	0.0032	0.0005	0.0000	0.0004	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)  
 OWNERS, LANDLORDS AND TENANTS  
 FULL COVERAGE  
 OHIO

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
6/30/2001	9,807,158	10,298,370	10,902,630	10,486,217	10,304,688	9,920,186	9,897,834	9,815,361	9,753,021	9,748,021	9,748,021
6/30/2002	11,757,760	10,868,239	10,792,883	10,621,540	9,815,205	9,666,316	9,542,636	9,543,617	9,435,450	9,435,450	9,434,418
6/30/2003	13,107,890	12,121,506	12,515,225	11,038,463	10,170,973	9,680,215	9,565,724	9,315,915	9,283,048	9,182,886	9,182,944
6/30/2004	10,475,876	11,294,832	10,839,427	9,768,616	8,897,505	8,746,723	8,793,603	8,521,631	8,461,831	8,531,315	8,561,260
6/30/2005	10,605,417	10,544,717	10,403,218	9,298,535	8,972,281	8,449,308	8,147,388	8,131,810	8,131,810	8,161,810	8,181,790
6/30/2006	10,319,066	10,549,886	9,979,431	9,391,827	8,878,349	8,739,487	8,507,099	8,531,377	8,525,574	8,540,903	8,442,260
6/30/2007	10,233,145	11,072,098	11,059,253	10,009,408	9,125,741	8,816,569	8,873,606	8,837,414	8,820,162	8,850,131	8,847,207
6/30/2008	10,044,833	10,523,819	9,251,058	8,138,010	7,863,802	7,682,445	7,658,898	7,672,732	7,632,232	7,632,232	7,632,232
6/30/2009	10,224,186	11,466,154	10,205,616	9,202,777	8,939,880	9,047,141	8,959,173	8,866,172	8,891,172	8,891,172	8,891,172
6/30/2010	10,315,885	10,930,959	10,403,680	10,005,439	9,539,387	9,276,770	9,244,396	9,225,444	9,191,158	9,169,749	9,253,567
6/30/2011	9,347,195	9,984,688	9,698,205	9,195,802	8,879,177	8,813,856	8,723,856	8,663,956	8,594,087	8,594,087	
6/30/2012	8,242,237	8,887,091	10,129,287	8,687,769	8,285,359	8,240,585	8,228,185	8,028,085	8,013,085		
6/30/2013	7,593,330	8,617,795	8,856,257	8,210,641	7,886,326	7,756,446	7,643,864	7,640,864			
6/30/2014	9,220,023	9,929,603	11,058,772	9,718,245	9,517,848	9,419,638	9,406,885				
6/30/2015	7,516,245	7,953,830	8,198,633	8,350,383	7,945,589	7,710,159					
6/30/2016	6,834,633	8,558,780	9,250,427	9,029,239	8,280,148						
6/30/2017	8,172,649	10,230,643	10,173,663	9,842,130							
6/30/2018	10,182,892	11,044,491	11,589,133								
6/30/2019	9,039,649	10,422,976									
6/30/2020	5,005,302										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	9,748,021	9,748,023	9,748,023	9,728,023	9,728,021	9,728,021	9,728,021	9,728,021	9,702,859
6/30/2002	9,464,730	9,423,418	9,423,418	9,418,418	9,418,418	9,418,418	9,418,418	9,418,418	
6/30/2003	9,067,798	9,067,560	9,067,560	9,067,560	9,067,560	9,067,560	9,049,820		
6/30/2004	8,599,760	8,560,343	8,540,365	8,540,364	8,539,176	8,540,364			
6/30/2005	8,144,354	8,134,377	8,134,374	8,230,346	8,216,051				
6/30/2006	8,441,690	8,441,285	8,465,685	8,465,340					
6/30/2007	8,847,207	8,847,207	8,847,207						
6/30/2008	7,632,232	7,632,232							
6/30/2009	8,906,172								

PREMISES/OPERATIONS (Subline Code 334)

OWNERS, LANDLORDS AND TENANTS

FULL COVERAGE

OHIO

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2001	1.050	1.059	0.962	0.983	0.963	0.998	0.992	0.994	0.999	1.000	1.000
6/30/2002	0.924	0.993	0.984	0.924	0.985	0.987	1.000	0.989	1.000	1.000	1.003
6/30/2003	0.925	1.032	0.882	0.921	0.952	0.988	0.974	0.996	0.989	1.000	0.987
6/30/2004	1.078	0.960	0.901	0.911	0.983	1.005	0.969	0.993	1.008	1.004	1.004
6/30/2005	0.994	0.987	0.894	0.965	0.942	0.964	0.998	1.000	1.004	1.002	0.995
6/30/2006	1.022	0.946	0.941	0.945	0.984	0.973	1.003	0.999	1.002	0.988	1.000
6/30/2007	1.082	0.999	0.905	0.912	0.966	1.006	0.996	0.998	1.003	1.000	1.000
6/30/2008	1.048	0.879	0.880	0.966	0.977	0.997	1.002	0.995	1.000	1.000	1.000
6/30/2009	1.121	0.890	0.902	0.971	1.012	0.990	0.990	1.003	1.000	1.000	1.002
6/30/2010	1.060	0.952	0.962	0.953	0.972	0.997	0.998	0.996	0.998	1.009	
6/30/2011	1.068	0.971	0.948	0.966	0.993	0.990	0.993	0.992	1.000		
6/30/2012	1.078	1.140	0.858	0.954	0.995	0.998	0.976	0.998			
6/30/2013	1.135	1.028	0.927	0.961	0.984	0.985	1.000				
6/30/2014	1.077	1.114	0.879	0.979	0.990	0.999					
6/30/2015	1.058	1.031	1.019	0.952	0.970						
6/30/2016	1.252	1.081	0.976	0.917							
6/30/2017	1.252	0.994	0.967								
6/30/2018	1.085	1.049									
6/30/2019	1.153										
3 Yr Mean	1.163	1.041	0.987	0.949	0.981	0.994	0.990	0.995	0.999	1.003	1.001
Best 3/5	1.163	1.054	0.957	0.956	0.989	0.995	0.994	0.996	1.000	1.000	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>
6/30/2001	1.000	1.000	0.998	1.000	1.000	1.000	1.000	0.997
6/30/2002	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000 *
6/30/2003	1.000	1.000	1.000	1.000	1.000	0.998	1.000 *	1.000 *
6/30/2004	0.995	0.998	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2005	0.999	1.000	1.012	0.998	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.000	1.003	1.000					
6/30/2007	1.000	1.000						
6/30/2008	1.000							
3 Yr Mean	1.000	1.001	1.004	0.999	1.000 @	0.999 @	1.000 @	0.997 @
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
6/30/2016					0.989	0.995	0.994	0.996	1.000	1.000	1.000
6/30/2017				0.956	0.989	0.995	0.994	0.996	1.000	1.000	1.000
6/30/2018			0.957	0.956	0.989	0.995	0.994	0.996	1.000	1.000	1.000
6/30/2019		1.054	0.957	0.956	0.989	0.995	0.994	0.996	1.000	1.000	1.000
6/30/2020	1.163	1.054	0.957	0.956	0.989	0.995	0.994	0.996	1.000	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.974
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.931
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.891
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.939
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.093

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2001	909,688	1,933,200	2,604,326	3,436,459	3,686,740	3,869,946	3,778,819	3,843,285	3,893,576	3,898,712	3,903,687
6/30/2002	912,931	1,638,992	2,987,057	3,681,533	4,367,696	4,361,060	4,613,568	4,675,951	4,650,572	4,651,241	4,651,241
6/30/2003	977,298	1,684,455	3,512,509	4,847,681	5,111,069	5,005,928	5,053,172	5,070,556	5,087,923	5,084,865	5,085,134
6/30/2004	902,055	2,198,883	3,474,036	4,034,726	4,336,990	4,454,220	4,383,268	4,376,361	4,378,529	4,389,780	4,435,486
6/30/2005	521,465	1,419,147	2,443,743	3,023,815	3,230,649	3,215,371	3,315,715	3,324,729	3,324,729	3,374,929	3,408,800
6/30/2006	598,312	1,908,449	2,754,432	3,524,273	3,363,208	3,468,371	3,509,587	3,559,150	3,652,924	3,709,387	3,713,660
6/30/2007	1,476,564	3,515,780	3,814,946	4,433,061	4,049,537	4,201,414	4,262,326	4,323,710	4,420,545	4,455,741	4,481,030
6/30/2008	729,980	1,637,781	2,321,433	2,842,654	3,271,558	3,198,732	3,237,862	3,245,936	3,241,067	3,255,102	3,241,496
6/30/2009	1,665,077	2,070,019	3,520,337	4,782,214	5,556,393	5,690,173	5,923,238	5,929,617	5,768,936	5,768,936	5,770,249
6/30/2010	1,355,142	2,547,164	4,587,958	4,181,852	4,426,149	4,575,202	4,627,380	4,674,804	4,698,993	4,711,582	4,728,755
6/30/2011	692,935	2,031,530	2,842,779	3,273,992	3,497,765	3,534,391	3,557,847	3,631,214	3,609,257	3,609,257	
6/30/2012	818,492	1,440,161	2,782,212	3,270,689	3,544,228	3,402,893	3,525,269	3,512,195	3,512,195		
6/30/2013	675,274	1,458,397	2,350,523	2,922,876	3,055,955	3,126,181	3,299,903	3,269,337			
6/30/2014	800,037	2,227,145	3,560,648	4,187,499	4,264,990	4,308,842	4,325,264				
6/30/2015	607,002	1,145,013	2,351,733	2,770,721	3,012,686	3,004,636					
6/30/2016	786,954	1,630,754	2,491,337	3,175,745	3,416,894						
6/30/2017	988,702	2,518,800	2,879,215	3,335,563							
6/30/2018	808,075	1,545,355	2,817,949								
6/30/2019	607,103	1,420,161									
6/30/2020	440,301										

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2001	3,904,587	3,919,881	3,920,313	3,922,668	3,922,979	3,923,233	3,923,494	3,923,694	3,923,800
6/30/2002	4,654,703	4,667,666	4,660,412	4,660,412	4,660,412	4,660,412	4,660,412	4,660,412	
6/30/2003	5,085,280	5,085,518	5,085,518	5,085,518	5,085,518	5,085,518	5,085,758		
6/30/2004	4,480,824	4,453,239	4,429,473	4,431,315	4,431,303	4,431,315			
6/30/2005	3,368,374	3,357,493	3,359,335	3,363,363	3,377,660				
6/30/2006	3,714,230	3,714,635	3,714,985	3,715,330					
6/30/2007	4,481,030	4,481,030	4,481,030						
6/30/2008	3,243,304	3,384,439							
6/30/2009	5,770,249								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	1,023,512	671,126	832,133	250,281	183,206	-91,127	64,466	50,291	5,136	4,975	900	15,294	432
6/30/2002	726,061	1,348,065	694,476	686,163	-6,636	252,508	62,383	-25,379	669	0	3,462	12,963	-7,254
6/30/2003	707,157	1,828,054	1,335,172	263,388	-105,141	47,244	17,384	17,367	-3,058	269	146	238	0
6/30/2004	1,296,828	1,275,153	560,690	302,264	117,230	-70,952	-6,907	2,168	11,251	45,706	45,338	-27,585	-23,766
6/30/2005	897,682	1,024,596	580,072	206,834	-15,278	100,344	9,014	0	50,200	33,871	-40,426	-10,881	1,842
6/30/2006	1,310,137	845,983	769,841	-161,065	105,163	41,216	49,563	93,774	56,463	4,273	570	405	350
6/30/2007	2,039,216	299,166	618,115	-383,524	151,877	60,912	61,384	96,835	35,196	25,289	0	0	0
6/30/2008	907,801	683,652	521,221	428,904	-72,826	39,130	8,074	-4,869	14,035	-13,606	1,808	141,135	
6/30/2009	404,942	1,450,318	1,261,877	774,179	133,780	233,065	6,379	-160,681	0	1,313	0		
6/30/2010	1,192,022	2,040,794	-406,106	244,297	149,053	52,178	47,424	24,189	12,589	17,173			
6/30/2011	1,338,595	811,249	431,213	223,773	36,626	23,456	73,367	-21,957	0				
6/30/2012	621,669	1,342,051	488,477	273,539	-141,335	122,376	-13,074	0					
6/30/2013	783,123	892,126	572,353	133,079	70,226	173,722	-30,566						
6/30/2014	1,427,108	1,333,503	626,851	77,491	43,852	16,422							
6/30/2015	538,011	1,206,720	418,988	241,965	-8,050								
6/30/2016	843,800	860,583	684,408	241,149									
6/30/2017	1,530,098	360,415	456,348										
6/30/2018	737,280	1,272,594											
6/30/2019	813,058												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.0793	0.0520	0.0645	0.0194	0.0142	-0.0071	0.0050	0.0039	0.0004	0.0004	0.0001	0.0012	0.0000
6/30/2002	0.0618	0.1148	0.0591	0.0584	-0.0006	0.0215	0.0053	-0.0022	0.0001	0.0000	0.0003	0.0011	-0.0006
6/30/2003	0.0645	0.1667	0.1218	0.0240	-0.0096	0.0043	0.0016	0.0016	-0.0003	0.0000	0.0000	0.0000	0.0000
6/30/2004	0.1111	0.1092	0.0480	0.0259	0.0100	-0.0061	-0.0006	0.0002	0.0010	0.0039	0.0039	-0.0024	-0.0020
6/30/2005	0.0775	0.0885	0.0501	0.0179	-0.0013	0.0087	0.0008	0.0000	0.0043	0.0029	-0.0035	-0.0009	0.0002
6/30/2006	0.1021	0.0659	0.0600	-0.0125	0.0082	0.0032	0.0039	0.0073	0.0044	0.0003	0.0000	0.0000	0.0000
6/30/2007	0.1672	0.0245	0.0507	-0.0314	0.0124	0.0050	0.0050	0.0079	0.0029	0.0021	0.0000	0.0000	0.0000
6/30/2008	0.0780	0.0587	0.0448	0.0368	-0.0063	0.0034	0.0007	-0.0004	0.0012	-0.0012	0.0002	0.0121	
6/30/2009	0.0333	0.1193	0.1038	0.0637	0.0110	0.0192	0.0005	-0.0132	0.0000	0.0001	0.0000		
6/30/2010	0.0859	0.1470	-0.0293	0.0176	0.0107	0.0038	0.0034	0.0017	0.0009	0.0012			
6/30/2011	0.1046	0.0634	0.0337	0.0175	0.0029	0.0018	0.0057	-0.0017	0.0000				
6/30/2012	0.0533	0.1150	0.0419	0.0234	-0.0121	0.0105	-0.0011	0.0000					
6/30/2013	0.0710	0.0809	0.0519	0.0121	0.0064	0.0157	-0.0028						
6/30/2014	0.1089	0.1018	0.0478	0.0059	0.0033	0.0013							
6/30/2015	0.0529	0.1187	0.0412	0.0238	-0.0008								
6/30/2016	0.0637	0.0650	0.0517	0.0182									
6/30/2017	0.1050	0.0247	0.0313										
6/30/2018	0.0422	0.0728											
6/30/2019	0.0526												

Best 3/5	0.0564	0.0798	0.0469	0.0179	0.0018	0.0054	0.0009	-0.0007	0.0007	0.0006	0.0000	-0.0003	0.0000
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PREMISES/OPERATIONS (Subline Code 334)  
 OWNERS, LANDLORDS AND TENANTS  
 FULL COVERAGE  
 OHIO

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
6/30/2001	1,802,673	1,920,300	1,901,613	1,858,692	1,931,072	1,928,371	1,903,055	1,861,560	1,861,560	1,861,560	1,861,560
6/30/2002	1,558,714	1,586,116	1,836,107	1,768,912	1,689,886	1,661,967	1,664,597	1,705,686	1,718,186	1,668,186	1,668,186
6/30/2003	1,556,766	1,838,131	2,002,396	1,757,858	1,698,787	1,709,819	1,674,362	1,768,850	1,768,850	1,771,111	1,868,600
6/30/2004	1,470,013	1,645,912	1,914,605	1,628,065	1,667,165	1,571,037	1,573,789	1,538,488	1,525,101	1,529,109	1,540,877
6/30/2005	1,284,432	1,038,612	1,114,334	1,052,683	1,033,168	1,032,322	1,081,322	1,034,727	1,029,727	1,184,324	1,130,413
6/30/2006	967,361	910,909	1,014,402	967,780	968,788	967,589	967,589	966,089	956,089	956,089	956,089
6/30/2007	1,172,666	1,159,304	1,194,979	1,125,796	1,105,443	1,190,087	1,226,335	1,197,386	1,214,886	1,214,886	1,214,886
6/30/2008	1,914,262	2,191,647	2,049,557	1,891,670	1,787,116	1,790,205	1,790,205	1,790,205	1,790,205	1,790,205	1,790,205
6/30/2009	1,660,907	1,723,113	1,680,728	1,604,135	1,682,497	1,776,284	1,777,350	1,774,913	1,774,783	1,774,813	1,774,783
6/30/2010	1,487,558	1,343,058	1,346,216	1,145,356	1,261,256	1,269,684	1,210,980	1,182,184	1,227,038	1,226,473	1,182,184
6/30/2011	1,375,904	1,426,901	1,616,618	1,612,078	1,734,096	1,664,252	1,714,926	1,695,048	1,639,197	1,635,869	
6/30/2012	1,339,292	1,260,531	1,395,953	1,247,745	1,265,848	1,275,848	1,250,948	1,350,848	1,350,848		
6/30/2013	812,263	998,791	964,836	1,001,311	1,052,567	1,051,942	1,092,067	1,050,067			
6/30/2014	1,563,883	1,343,412	1,374,804	1,286,204	1,327,893	1,397,372	1,397,372				
6/30/2015	1,449,580	1,449,149	1,512,608	1,579,874	1,794,794	1,684,794					
6/30/2016	1,159,410	1,268,738	1,463,858	1,570,505	1,631,972						
6/30/2017	1,166,586	1,151,840	1,218,859	1,356,407							
6/30/2018	1,568,369	1,829,428	1,787,177								
6/30/2019	1,601,373	1,751,426									
6/30/2020	1,267,799										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	1,861,560	1,861,560	1,861,560	1,861,560	1,861,560	1,861,560	1,861,560	1,861,560	1,861,560		
6/30/2002	1,668,186	1,668,186	1,668,186	1,668,186	1,668,186	1,668,186	1,668,186	1,668,186	1,668,186		
6/30/2003	1,768,600	1,818,600	1,770,519	1,770,519	1,770,519	1,770,444	1,770,519				
6/30/2004	1,578,560	1,578,570	1,578,560	1,578,565	1,578,110	1,578,560					
6/30/2005	1,130,413	1,130,413	1,130,413	1,130,308	1,130,414						
6/30/2006	956,089	956,089	956,089	956,089							
6/30/2007	1,214,886	1,214,886	1,214,886								
6/30/2008	1,790,205	1,790,205									
6/30/2009	1,774,813										

PREMISES/OPERATIONS (Subline Code 334)

OWNERS, LANDLORDS AND TENANTS

FULL COVERAGE

OHIO

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
6/30/2001	1.065	0.990	0.977	1.039	0.999	0.987	0.978	1.000	1.000	1.000	1.000
6/30/2002	1.018	1.158	0.963	0.955	0.983	1.002	1.025	1.007	0.971	1.000	1.000
6/30/2003	1.181	1.089	0.878	0.966	1.006	0.979	1.056	1.000	1.001	1.055	0.946
6/30/2004	1.120	1.163	0.850	1.024	0.942	1.002	0.978	0.991	1.003	1.008	1.024
6/30/2005	0.809	1.073	0.945	0.981	0.999	1.047	0.957	0.995	1.150	0.954	1.000
6/30/2006	0.942	1.114	0.954	1.001	0.999	1.000	0.998	0.990	1.000	1.000	1.000
6/30/2007	0.989	1.031	0.942	0.982	1.077	1.030	0.976	1.015	1.000	1.000	1.000
6/30/2008	1.145	0.935	0.923	0.945	1.002	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.037	0.975	0.954	1.049	1.056	1.001	0.999	1.000	1.000	1.000	1.000
6/30/2010	0.903	1.002	0.851	1.101	1.007	0.954	0.976	1.038	1.000	0.964	
6/30/2011	1.037	1.133	0.997	1.076	0.960	1.030	0.988	0.967	0.998		
6/30/2012	0.941	1.107	0.894	1.015	1.008	0.980	1.080	1.000			
6/30/2013	1.230	0.966	1.038	1.051	0.999	1.038	0.962				
6/30/2014	0.859	1.023	0.936	1.032	1.052	1.000					
6/30/2015	1.000	1.044	1.044	1.136	0.939						
6/30/2016	1.094	1.154	1.073	1.039							
6/30/2017	0.987	1.058	1.113								
6/30/2018	1.166	0.977									
6/30/2019	1.094										
3 Yr Mean	1.082	1.063	1.077	1.069	0.997	1.006	1.010	1.002	0.999	0.988	1.000
Best 3/5	1.063	1.042	1.052	1.041	0.989	1.003	0.988	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
6/30/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
6/30/2003	1.028	0.974	1.000	1.000	1.000	1.000	1.000 *	1.000 *
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.000	1.000	1.000					
6/30/2007	1.000	1.000						
6/30/2008	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
6/30/2016					0.989	1.003	0.988	1.000	1.000	1.000	1.000
6/30/2017				1.041	0.989	1.003	0.988	1.000	1.000	1.000	1.000
6/30/2018			1.052	1.041	0.989	1.003	0.988	1.000	1.000	1.000	1.000
6/30/2019		1.042	1.052	1.041	0.989	1.003	0.988	1.000	1.000	1.000	1.000
6/30/2020	1.063	1.042	1.052	1.041	0.989	1.003	0.988	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
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.980
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.020
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.073
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.118
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.189

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

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

A.Y.E.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2001	102,005	172,101	326,432	532,646	695,697	809,685	861,163	861,979	861,923	861,927	861,927
6/30/2002	74,414	134,390	417,875	489,764	486,632	500,949	506,413	526,590	526,074	503,161	503,161
6/30/2003	51,947	140,413	168,223	1,005,541	1,033,840	1,075,388	1,082,509	1,178,344	1,200,670	1,131,205	1,117,809
6/30/2004	69,624	214,089	435,631	468,902	528,875	560,525	615,148	642,247	648,663	658,184	664,659
6/30/2005	61,187	170,522	170,592	379,839	460,347	310,507	311,087	320,902	333,093	775,481	926,307
6/30/2006	163,916	249,229	334,841	456,341	510,236	715,377	752,466	755,093	765,776	765,776	765,776
6/30/2007	72,514	196,062	568,958	618,981	656,407	726,477	837,063	864,953	875,212	877,801	877,801
6/30/2008	278,929	483,865	755,721	761,958	864,620	864,396	864,396	864,396	864,396	864,396	864,396
6/30/2009	228,114	387,131	596,383	685,936	736,266	813,306	826,647	826,819	826,848	836,556	840,327
6/30/2010	130,237	248,716	482,579	481,149	552,593	575,621	562,673	562,828	564,538	565,104	565,104
6/30/2011	194,148	236,333	394,092	941,788	1,487,188	1,957,150	2,049,599	2,064,491	2,049,145	2,051,407	
6/30/2012	142,891	220,800	307,728	316,315	352,845	415,068	441,854	450,200	450,200		
6/30/2013	66,734	124,980	275,114	328,365	386,212	400,506	419,187	405,563			
6/30/2014	286,266	414,141	656,861	703,170	863,809	1,130,150	1,142,689				
6/30/2015	367,829	637,054	1,197,259	2,078,280	2,307,178	2,276,680					
6/30/2016	117,733	193,109	273,387	589,068	760,014						
6/30/2017	155,202	285,347	401,956	515,937							
6/30/2018	170,522	337,497	565,595								
6/30/2019	85,041	284,881									
6/30/2020	88,277										

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2001	862,055	862,055	862,055	862,055	862,055	862,055	862,055	862,055	862,055
6/30/2002	503,161	503,161	503,161	503,161	503,161	503,161	503,161	503,161	
6/30/2003	1,108,831	1,146,985	1,174,589	1,174,589	1,174,589	1,174,589	1,174,589		
6/30/2004	665,532	670,136	676,961	676,961	677,561	677,561			
6/30/2005	926,307	926,307	926,307	926,307	926,307				
6/30/2006	765,776	765,776	765,776	765,776					
6/30/2007	877,801	877,801	877,801						
6/30/2008	864,396	864,396							
6/30/2009	847,707								

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

A.Y.E.	Increments												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2001	70,096	154,331	206,214	163,051	113,988	51,478	816	-56	4	0	128	0	0
6/30/2002	59,976	283,485	71,889	-3,132	14,317	5,464	20,177	-516	-22,913	0	0	0	0
6/30/2003	88,466	27,810	837,318	28,299	41,548	7,121	95,835	22,326	-69,465	-13,396	-8,978	38,154	27,604
6/30/2004	144,465	221,542	33,271	59,973	31,650	54,623	27,099	6,416	9,521	6,475	873	4,604	6,825
6/30/2005	109,335	70	209,247	80,508	-149,840	580	9,815	12,191	442,388	150,826	0	0	0
6/30/2006	85,313	85,612	121,500	53,895	205,141	37,089	2,627	10,683	0	0	0	0	0
6/30/2007	123,548	372,896	50,023	37,426	70,070	110,586	27,890	10,259	2,589	0	0	0	0
6/30/2008	204,936	271,856	6,237	102,662	-224	0	0	0	0	0	0	0	0
6/30/2009	159,017	209,252	89,553	50,330	77,040	13,341	172	29	9,708	3,771	7,380		
6/30/2010	118,479	233,863	-1,430	71,444	23,028	-12,948	155	1,710	566	0			
6/30/2011	42,185	157,759	547,696	545,400	469,962	92,449	14,892	-15,346	2,262				
6/30/2012	77,909	86,928	8,587	36,530	62,223	26,786	8,346	0					
6/30/2013	58,246	150,134	53,251	57,847	14,294	18,681	-13,624						
6/30/2014	127,875	242,720	46,309	160,639	266,341	12,539							
6/30/2015	269,225	560,205	881,021	228,898	-30,498								
6/30/2016	75,376	80,278	315,681	170,946									
6/30/2017	130,145	116,609	113,981										
6/30/2018	166,975	228,098											
6/30/2019	199,840												

A.Y.E.	Incremental Percentages												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2001	0.0338	0.0745	0.0995	0.0787	0.0550	0.0248	0.0004	0.0000	0.0000	0.0000	0.0001	0.0000	0.0000
6/30/2002	0.0341	0.1611	0.0409	-0.0018	0.0081	0.0031	0.0115	-0.0003	-0.0130	0.0000	0.0000	0.0000	0.0000
6/30/2003	0.0407	0.0128	0.3851	0.0130	0.0191	0.0033	0.0441	0.0103	-0.0320	-0.0062	-0.0041	0.0175	0.0127
6/30/2004	0.0646	0.0991	0.0149	0.0268	0.0142	0.0244	0.0121	0.0029	0.0043	0.0029	0.0004	0.0021	0.0031
6/30/2005	0.0712	0.0000	0.1363	0.0524	-0.0976	0.0004	0.0064	0.0079	0.2882	0.0983	0.0000	0.0000	0.0000
6/30/2006	0.0865	0.0868	0.1232	0.0547	0.2081	0.0376	0.0027	0.0108	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.1011	0.3051	0.0409	0.0306	0.0573	0.0905	0.0228	0.0084	0.0021	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0940	0.1247	0.0029	0.0471	-0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2009	0.0627	0.0825	0.0353	0.0198	0.0304	0.0053	0.0001	0.0000	0.0038	0.0015	0.0029		
6/30/2010	0.0875	0.1728	-0.0011	0.0528	0.0170	-0.0096	0.0001	0.0013	0.0004	0.0000			
6/30/2011	0.0186	0.0697	0.2420	0.2410	0.2076	0.0408	0.0066	-0.0068	0.0010				
6/30/2012	0.0522	0.0583	0.0058	0.0245	0.0417	0.0180	0.0056	0.0000					
6/30/2013	0.0549	0.1414	0.0502	0.0545	0.0135	0.0176	-0.0128						
6/30/2014	0.0690	0.1309	0.0250	0.0866	0.1436	0.0068							
6/30/2015	0.0945	0.1967	0.3094	0.0804	-0.0107								
6/30/2016	0.0339	0.0362	0.1422	0.0770									
6/30/2017	0.0808	0.0724	0.0708										
6/30/2018	0.0644	0.0880											
6/30/2019	0.0868												

Best 3/5	0.0773	0.0971	0.0877	0.0706	0.0663	0.0141	0.0019	0.0000	0.0012	0.0000	0.0000	0.0000	0.0010
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PREMISES/OPERATIONS (Subline Code 334)  
 MANUFACTURERS AND CONTRACTORS  
 FULL COVERAGE  
 MULTISTATE  
 BODILY INJURY - OCCURRENCE  
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

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
6/30/2001	52,344,133	111,097,429	151,724,340	167,663,816	172,369,692	168,196,056	165,227,135	164,189,834	163,655,337	163,712,335	163,406,210
6/30/2002	51,569,152	89,509,348	118,248,359	133,612,571	133,370,123	130,163,634	128,405,180	127,465,004	127,550,917	127,330,791	127,648,267
6/30/2003	54,635,934	88,370,852	120,586,150	132,110,806	130,061,785	126,785,305	125,950,659	125,046,392	124,522,415	124,348,669	123,938,423
6/30/2004	59,194,900	93,722,302	125,227,308	131,860,887	128,604,124	126,935,684	124,777,494	123,953,517	123,389,789	123,439,479	123,468,656
6/30/2005	54,137,083	88,350,594	114,941,753	121,982,430	119,108,689	115,905,827	114,469,099	114,054,751	113,754,197	113,918,101	113,969,165
6/30/2006	60,872,150	92,942,452	115,964,456	121,172,645	119,515,617	118,593,234	119,345,808	119,387,471	118,549,976	118,150,631	117,620,674
6/30/2007	59,873,170	89,860,573	114,064,705	119,817,901	119,508,906	119,019,052	117,805,441	117,821,409	117,774,979	117,476,627	117,648,445
6/30/2008	64,293,613	96,279,462	124,535,613	131,430,845	130,583,567	129,541,939	129,597,048	128,910,518	128,428,548	128,348,985	128,509,070
6/30/2009	62,882,183	100,570,980	123,105,532	133,945,772	133,439,744	132,465,469	131,905,027	131,317,617	130,759,390	130,565,854	130,894,978
6/30/2010	68,406,839	97,772,167	126,002,316	132,912,858	133,872,091	132,254,817	131,938,053	132,147,683	132,333,722	132,153,472	132,231,419
6/30/2011	67,886,003	107,886,333	134,658,727	146,343,494	145,281,659	143,190,727	143,034,329	142,849,481	142,748,552	142,105,594	
6/30/2012	63,975,883	95,301,311	121,469,903	128,522,864	127,857,208	127,687,642	128,416,762	128,232,155	128,430,712		
6/30/2013	54,450,916	90,779,062	110,096,943	117,438,428	120,863,338	121,304,835	121,112,305	121,122,417			
6/30/2014	66,853,838	100,005,044	131,940,156	144,990,998	145,570,207	145,122,271	144,267,959				
6/30/2015	56,707,689	90,045,510	122,230,008	132,269,506	133,922,422	133,993,955					
6/30/2016	49,340,737	82,951,241	113,237,998	124,512,790	125,884,950						
6/30/2017	55,812,678	87,945,295	118,122,776	126,358,141							
6/30/2018	59,094,749	97,970,257	125,002,609								
6/30/2019	59,527,914	96,752,907									
6/30/2020	53,652,825										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	163,544,487	163,581,910	163,738,237	163,660,657	163,390,860	163,513,752	163,245,336	163,253,836	163,232,836
6/30/2002	127,154,605	127,209,369	127,071,668	127,033,973	127,050,364	127,040,930	127,213,486	127,328,291	
6/30/2003	124,254,873	124,058,254	123,782,642	123,752,941	123,747,933	123,951,432	124,026,999		
6/30/2004	123,664,487	123,644,929	123,726,793	123,722,007	123,910,118	123,959,758			
6/30/2005	114,113,163	114,098,361	114,093,070	114,096,566	114,103,800				
6/30/2006	117,711,170	118,215,559	118,175,450	118,326,160					
6/30/2007	117,533,800	117,694,637	117,835,372						
6/30/2008	128,625,257	128,815,733							
6/30/2009	130,770,628								

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
6/30/2001	2.122	1.366	1.105	1.028	0.976	0.982	0.994	0.997	1.000	0.998	1.001
6/30/2002	1.736	1.321	1.130	0.998	0.976	0.986	0.993	1.001	0.998	1.002	0.996
6/30/2003	1.617	1.365	1.096	0.984	0.975	0.993	0.993	0.996	0.999	0.997	1.003
6/30/2004	1.583	1.336	1.053	0.975	0.987	0.983	0.993	0.995	1.000	1.000	1.002
6/30/2005	1.632	1.301	1.061	0.976	0.973	0.988	0.996	0.997	1.001	1.000	1.001
6/30/2006	1.527	1.248	1.045	0.986	0.992	1.006	1.000	0.993	0.997	0.996	1.001
6/30/2007	1.501	1.269	1.050	0.997	0.996	0.990	1.000	1.000	0.997	1.001	0.999
6/30/2008	1.497	1.293	1.055	0.994	0.992	1.000	0.995	0.996	0.999	1.001	1.001
6/30/2009	1.599	1.224	1.088	0.996	0.993	0.996	0.996	0.996	0.999	1.003	0.999
6/30/2010	1.429	1.289	1.055	1.007	0.988	0.998	1.002	1.001	0.999	1.001	
6/30/2011	1.589	1.248	1.087	0.993	0.986	0.999	0.999	0.999	0.995		
6/30/2012	1.490	1.275	1.058	0.995	0.999	1.006	0.999	1.002			
6/30/2013	1.667	1.213	1.067	1.029	1.004	0.998	1.000				
6/30/2014	1.496	1.319	1.099	1.004	0.997	0.994					
6/30/2015	1.588	1.357	1.082	1.012	1.001						
6/30/2016	1.681	1.365	1.100	1.011							
6/30/2017	1.576	1.343	1.070								
6/30/2018	1.658	1.276									
6/30/2019	1.625										
3 Yr Mean	1.620	1.328	1.084	1.009	1.001	0.999	0.999	1.001	0.998	1.002	1.000
Best 3/5	1.624	1.340	1.084	1.009	0.999	0.998	0.999	0.999	0.998	1.001	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2001	1.000	1.001	1.000	0.998	1.001	0.998	1.000	1.000			
6/30/2002	1.000	0.999	1.000	1.000	1.000	1.001	1.001	1.000 *			
6/30/2003	0.998	0.998	1.000	1.000	1.002	1.001	1.000 *	1.000 *			
6/30/2004	1.000	1.001	1.000	1.002	1.000	1.000 *	1.000 *	1.000 *			
6/30/2005	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2006	1.004	1.000	1.001								
6/30/2007	1.001	1.001									
6/30/2008	1.001										
3 Yr Mean	1.002	1.000	1.000	1.001	1.001 @	1.000 @	1.001 @	1.000 @			
Best 3/5	1.001	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					0.999	0.998	0.999	0.999	0.998	1.001	1.000
6/30/2017				1.009	0.999	0.998	0.999	0.999	0.998	1.001	1.000
6/30/2018			1.084	1.009	0.999	0.998	0.999	0.999	0.998	1.001	1.000
6/30/2019		1.340	1.084	1.009	0.999	0.998	0.999	0.999	0.998	1.001	1.000
6/30/2020	1.624	1.340	1.084	1.009	0.999	0.998	0.999	0.999	0.998	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
6/30/2016	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.995
6/30/2017	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.004
6/30/2018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.088
6/30/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.458
6/30/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.368

\* 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
6/30/2001	5,347,825	11,513,035	15,832,045	14,311,826	14,351,648	15,914,260	15,828,234	15,330,607	14,939,074	15,104,206	15,098,358
6/30/2002	5,332,606	10,437,857	13,713,765	15,403,121	15,148,784	15,606,065	14,828,284	15,124,254	14,876,383	15,062,992	14,958,581
6/30/2003	7,648,961	10,441,160	13,917,045	16,381,854	17,050,453	16,016,658	15,820,030	15,477,369	15,466,254	15,181,403	15,639,167
6/30/2004	6,797,598	11,837,370	15,468,313	18,082,307	16,756,774	16,982,864	15,776,735	15,839,612	15,477,275	15,646,313	15,502,313
6/30/2005	7,183,665	12,665,143	15,853,994	15,969,006	16,608,297	16,065,153	15,707,151	15,471,875	15,187,566	14,933,805	14,988,913
6/30/2006	9,321,841	13,883,299	18,547,968	20,126,620	18,918,103	18,691,172	18,774,614	18,632,129	18,622,582	18,437,176	18,682,104
6/30/2007	9,386,914	14,045,412	16,975,434	19,325,173	18,774,466	18,821,326	18,466,842	18,767,660	18,873,961	18,983,886	18,972,451
6/30/2008	11,143,249	14,837,373	18,604,481	20,392,774	20,682,019	19,626,043	20,171,827	19,987,164	20,060,751	20,086,087	19,989,514
6/30/2009	7,033,925	13,637,446	16,093,327	16,658,141	17,714,738	17,511,810	17,635,732	17,396,052	17,636,113	17,768,717	17,934,442
6/30/2010	10,375,187	13,992,415	16,840,965	18,436,678	19,138,628	19,546,079	19,277,081	18,945,441	18,971,368	18,844,368	18,737,816
6/30/2011	10,602,956	15,341,815	18,745,795	20,095,191	19,950,685	20,044,240	20,061,072	19,837,221	19,891,108	19,864,009	
6/30/2012	8,304,174	14,767,545	19,312,211	20,542,491	20,724,740	20,683,692	20,886,665	20,818,381	20,968,050		
6/30/2013	8,566,147	14,860,825	16,614,349	18,477,955	18,713,028	18,746,091	18,556,717	18,557,879			
6/30/2014	10,806,071	16,783,135	20,564,086	23,608,678	24,449,852	24,800,365	24,650,404				
6/30/2015	8,823,508	15,539,495	21,477,929	25,007,705	25,326,001	25,689,202					
6/30/2016	8,766,347	14,119,671	20,615,079	22,827,266	23,094,219						
6/30/2017	9,849,595	15,335,209	20,942,150	23,955,509							
6/30/2018	11,811,531	19,404,182	26,418,231								
6/30/2019	9,053,561	16,175,779									
6/30/2020	7,179,279										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	14,995,218	15,215,601	15,238,505	15,199,305	15,196,804	15,199,804	15,202,305	15,299,305	15,320,305		
6/30/2002	15,540,244	15,586,743	15,589,243	15,581,142	15,653,142	15,653,142	15,650,142	15,750,142			
6/30/2003	15,821,667	15,716,304	15,717,804	15,716,304	15,716,304	15,716,304	15,710,105				
6/30/2004	15,493,895	15,562,395	15,487,395	15,523,895	15,523,895	15,523,895					
6/30/2005	14,954,336	14,928,703	15,006,203	15,006,203	15,006,203						
6/30/2006	18,747,106	18,687,804	18,687,805	18,693,555							
6/30/2007	19,239,466	19,235,415	19,234,066								
6/30/2008	19,899,014	19,897,764									
6/30/2009	17,814,708										

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
6/30/2001	2.153	1.375	0.904	1.003	1.109	0.995	0.969	0.974	1.011	1.000	0.993
6/30/2002	1.957	1.314	1.123	0.983	1.030	0.950	1.020	0.984	1.013	0.993	1.039
6/30/2003	1.365	1.333	1.177	1.041	0.939	0.988	0.978	0.999	0.982	1.030	1.012
6/30/2004	1.741	1.307	1.169	0.927	1.013	0.929	1.004	0.977	1.011	0.991	0.999
6/30/2005	1.763	1.252	1.007	1.040	0.967	0.978	0.985	0.982	0.983	1.004	0.998
6/30/2006	1.489	1.336	1.085	0.940	0.988	1.004	0.992	0.999	0.990	1.013	1.003
6/30/2007	1.496	1.209	1.138	0.972	1.002	0.981	1.016	1.006	1.006	0.999	1.014
6/30/2008	1.332	1.254	1.096	1.014	0.949	1.028	0.991	1.004	1.001	0.995	0.995
6/30/2009	1.939	1.180	1.035	1.063	0.989	1.007	0.986	1.014	1.008	1.009	0.993
6/30/2010	1.349	1.204	1.095	1.038	1.021	0.986	0.983	1.001	0.993	0.994	
6/30/2011	1.447	1.222	1.072	0.993	1.005	1.001	0.989	1.003	0.999		
6/30/2012	1.778	1.308	1.064	1.009	0.998	1.010	0.997	1.007			
6/30/2013	1.735	1.118	1.112	1.013	1.002	0.990	1.000				
6/30/2014	1.553	1.225	1.148	1.036	1.014	0.994					
6/30/2015	1.761	1.382	1.164	1.013	1.014						
6/30/2016	1.611	1.460	1.107	1.012							
6/30/2017	1.557	1.366	1.144								
6/30/2018	1.643	1.361									
6/30/2019	1.787										
3 Yr Mean	1.662	1.396	1.138	1.020	1.010	0.998	0.995	1.004	1.000	0.999	1.001
Best 3/5	1.672	1.370	1.135	1.013	1.007	0.995	0.991	1.005	1.002	1.001	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	1.015	1.002	0.997	1.000	1.000	1.000	1.006	1.001
6/30/2002	1.003	1.000	0.999	1.005	1.000	1.000	1.006	1.002 *
6/30/2003	0.993	1.000	1.000	1.000	1.000	1.000	1.000 *	1.002 *
6/30/2004	1.004	0.995	1.002	1.000	1.000	1.000 *	1.000 *	1.002 *
6/30/2005	0.998	1.005	1.000	1.000	1.000 *	1.000 *	1.000 *	1.002 *
6/30/2006	0.997	1.000	1.000					
6/30/2007	1.000	1.000						
6/30/2008	1.000							
3 Yr Mean	0.999	1.002	1.001	1.000	1.000 @	1.000 @	1.006 @	1.001 @
Best 3/5	0.999	1.000	1.000	1.000	1.000 *	1.000 *	1.002 *	1.002 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					1.007	0.995	0.991	1.005	1.002	1.001	0.999
6/30/2017				1.013	1.007	0.995	0.991	1.005	1.002	1.001	0.999
6/30/2018			1.135	1.013	1.007	0.995	0.991	1.005	1.002	1.001	0.999
6/30/2019		1.370	1.135	1.013	1.007	0.995	0.991	1.005	1.002	1.001	0.999
6/30/2020	1.672	1.370	1.135	1.013	1.007	0.995	0.991	1.005	1.002	1.001	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2016	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.008*	1.011
6/30/2017	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.008*	1.024
6/30/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.008*	1.162
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.008*	1.592
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.008*	2.662

\* 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.	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2001	9,052,470	25,840,007	52,122,404	75,751,646	91,271,072	97,452,355	100,464,507	102,597,728	103,954,818	104,738,556	106,526,162
6/30/2002	10,320,061	25,146,694	47,402,345	69,037,558	79,182,973	83,300,797	89,544,790	90,813,847	91,152,971	92,258,418	92,236,116
6/30/2003	10,176,086	25,928,191	45,876,335	64,535,771	72,884,738	79,003,356	81,042,262	82,695,077	83,713,266	84,320,098	84,400,777
6/30/2004	8,886,397	21,732,223	43,151,133	60,181,956	68,768,286	76,073,510	77,997,153	79,527,530	79,917,836	80,464,911	80,740,861
6/30/2005	8,558,390	22,049,610	39,688,332	56,191,880	65,808,746	69,105,899	70,834,465	71,933,545	73,614,239	73,852,716	74,111,925
6/30/2006	6,935,884	21,969,003	43,332,687	59,087,945	70,102,077	75,443,570	80,869,742	83,446,727	84,276,233	86,145,467	86,319,287
6/30/2007	8,226,896	23,480,162	45,131,108	61,600,471	69,717,144	74,262,989	76,198,076	77,439,616	77,928,417	78,433,151	78,469,567
6/30/2008	8,716,691	23,462,202	49,763,685	69,403,095	82,123,148	87,804,024	92,373,513	93,782,947	94,728,393	95,383,584	95,783,355
6/30/2009	9,511,756	24,280,581	46,635,525	65,955,124	77,049,818	86,819,186	89,235,151	90,468,837	90,972,089	91,541,578	92,593,409
6/30/2010	11,628,720	28,718,550	56,967,732	81,439,791	93,492,900	99,176,172	101,287,074	103,386,367	104,005,503	104,276,724	104,792,135
6/30/2011	12,015,992	36,019,223	58,853,001	82,088,656	94,219,913	106,557,999	108,010,108	109,502,933	110,616,227	110,563,212	
6/30/2012	12,436,404	29,678,526	56,920,929	78,902,152	92,848,654	97,682,203	102,951,887	104,219,263	105,193,244		
6/30/2013	10,150,013	27,611,432	51,680,033	73,880,583	85,389,927	91,751,927	94,356,694	95,144,131			
6/30/2014	12,533,795	30,119,641	60,033,839	85,127,328	96,179,150	103,623,963	106,666,793				
6/30/2015	13,011,122	28,357,851	56,072,742	76,080,752	85,934,837	91,957,387					
6/30/2016	10,394,892	27,473,041	52,350,938	75,661,787	89,948,564						
6/30/2017	11,683,604	29,495,229	55,764,582	73,107,985							
6/30/2018	11,660,630	31,067,104	58,864,508								
6/30/2019	11,816,011	32,377,124									
6/30/2020	11,616,947										

A.Y.E.	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2001	107,547,508	107,622,986	108,486,421	109,189,664	109,481,391	110,239,572	111,087,242	111,288,825	111,366,106
6/30/2002	92,426,361	92,949,245	93,179,847	93,262,610	93,336,745	93,470,995	93,682,377	93,694,637	
6/30/2003	84,673,259	85,178,255	85,278,599	85,498,068	85,524,525	85,580,484	85,645,943		
6/30/2004	80,754,413	80,752,318	80,796,213	80,531,440	80,532,915	80,531,998			
6/30/2005	74,245,279	74,811,099	74,933,453	75,255,311	75,454,238				
6/30/2006	87,005,123	87,334,926	88,280,613	88,404,780					
6/30/2007	78,636,452	78,637,350	78,792,724						
6/30/2008	95,763,835	96,447,542							
6/30/2009	91,992,804								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	16,787,537	26,282,397	23,629,242	15,519,426	6,181,283	3,012,152	2,133,221	1,357,090	783,738	1,787,606	1,021,346	75,478	863,435
6/30/2002	14,826,633	22,255,651	21,635,213	10,145,415	4,117,824	6,243,993	1,269,057	339,124	1,105,447	-22,302	190,245	522,884	230,602
6/30/2003	15,752,105	19,948,144	18,659,436	8,348,967	6,118,618	2,038,906	1,652,815	1,018,189	606,832	80,679	272,482	504,996	100,344
6/30/2004	12,845,826	21,418,910	17,030,823	8,586,330	7,305,224	1,923,643	1,530,377	390,306	547,075	275,950	13,552	-2,095	43,895
6/30/2005	13,491,220	17,638,722	16,503,548	9,616,866	3,297,153	1,728,566	1,099,080	1,680,694	238,477	259,209	133,354	565,820	122,354
6/30/2006	15,033,119	21,363,684	15,755,258	11,014,132	5,341,493	5,426,172	2,576,985	829,506	1,869,234	173,820	685,836	329,803	945,687
6/30/2007	15,253,266	21,650,946	16,469,363	8,116,673	4,545,845	1,935,087	1,241,540	488,801	504,734	36,416	166,885	898	155,374
6/30/2008	14,745,511	26,301,483	19,639,410	12,720,053	5,680,876	4,569,489	1,409,434	945,446	655,191	399,771	-19,520	683,707	
6/30/2009	14,768,825	22,354,944	19,319,599	11,094,694	9,769,368	2,415,965	1,233,686	503,252	569,489	1,051,831	-600,605		
6/30/2010	17,089,830	28,249,182	24,472,059	12,053,109	5,683,272	2,110,902	2,099,293	619,136	515,411				
6/30/2011	24,003,231	22,833,778	23,235,655	12,131,257	12,338,086	1,452,109	1,492,825	1,113,294	-53,015				
6/30/2012	17,242,122	27,242,403	21,981,223	13,946,502	4,833,549	5,269,684	1,267,376	973,981					
6/30/2013	17,461,419	24,068,601	22,200,550	11,509,344	6,362,000	2,604,767	787,437						
6/30/2014	17,585,846	29,914,198	25,093,489	11,051,822	7,444,813	3,042,830							
6/30/2015	15,346,729	27,714,891	20,008,010	9,854,085	6,022,550								
6/30/2016	17,078,149	24,877,897	23,310,849	14,286,777									
6/30/2017	17,811,625	26,269,353	17,343,403										
6/30/2018	19,406,474	27,797,404											
6/30/2019	20,561,113												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.0568	0.0888	0.0799	0.0525	0.0209	0.0102	0.0072	0.0046	0.0026	0.0060	0.0035	0.0003	0.0029
6/30/2002	0.0633	0.0950	0.0924	0.0433	0.0176	0.0267	0.0054	0.0014	0.0047	-0.0001	0.0008	0.0022	0.0010
6/30/2003	0.0679	0.0860	0.0805	0.0360	0.0264	0.0088	0.0071	0.0044	0.0026	0.0003	0.0012	0.0022	0.0004
6/30/2004	0.0551	0.0919	0.0731	0.0368	0.0313	0.0083	0.0066	0.0017	0.0023	0.0012	0.0001	0.0000	0.0002
6/30/2005	0.0646	0.0844	0.0790	0.0460	0.0158	0.0083	0.0053	0.0080	0.0011	0.0012	0.0006	0.0027	0.0006
6/30/2006	0.0668	0.0950	0.0701	0.0490	0.0238	0.0241	0.0115	0.0037	0.0083	0.0008	0.0030	0.0015	0.0042
6/30/2007	0.0664	0.0942	0.0716	0.0353	0.0198	0.0084	0.0054	0.0021	0.0022	0.0002	0.0007	0.0000	0.0007
6/30/2008	0.0574	0.1025	0.0765	0.0496	0.0221	0.0178	0.0055	0.0037	0.0026	0.0016	-0.0001	0.0027	
6/30/2009	0.0582	0.0880	0.0761	0.0437	0.0385	0.0095	0.0049	0.0020	0.0022	0.0041	-0.0024		
6/30/2010	0.0705	0.1165	0.1010	0.0497	0.0234	0.0087	0.0087	0.0026	0.0011	0.0021			
6/30/2011	0.0865	0.0823	0.0837	0.0437	0.0445	0.0052	0.0054	0.0040	-0.0002				
6/30/2012	0.0675	0.1067	0.0861	0.0546	0.0189	0.0206	0.0050	0.0038					
6/30/2013	0.0708	0.0976	0.0900	0.0467	0.0258	0.0106	0.0032						
6/30/2014	0.0603	0.1025	0.0860	0.0379	0.0255	0.0104							
6/30/2015	0.0572	0.1033	0.0745	0.0367	0.0224								
6/30/2016	0.0659	0.0960	0.0899	0.0551									
6/30/2017	0.0656	0.0968	0.0639										
6/30/2018	0.0677	0.0970											
6/30/2019	0.0688												

Best 3/5      0.0664      0.0988      0.0835      0.0464      0.0246      0.0099      0.0051      0.0034      0.0019      0.0015      0.0004      0.0014      0.0006

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
6/30/2001	109,210,249	116,506,810	127,349,855	132,339,755	132,792,054	133,297,147	134,027,079	133,866,958	134,381,601	134,836,314	135,579,521
6/30/2002	91,185,832	104,610,416	109,751,266	111,606,134	111,402,560	112,398,037	112,071,525	112,207,751	112,336,354	112,818,695	113,174,228
6/30/2003	78,673,194	87,707,848	92,284,305	94,271,800	93,938,308	94,539,824	94,817,587	95,998,312	96,091,497	96,246,990	96,475,600
6/30/2004	88,595,798	101,106,889	105,578,721	105,995,380	106,799,582	107,093,846	107,085,611	107,585,132	107,889,452	108,088,176	108,348,146
6/30/2005	93,640,009	100,569,217	100,958,390	102,941,195	103,378,808	103,308,648	103,865,799	104,785,954	105,178,115	105,609,042	105,800,900
6/30/2006	94,044,451	102,040,222	104,459,409	105,785,209	107,170,760	108,147,925	108,684,691	109,128,665	109,088,724	109,795,024	109,770,529
6/30/2007	97,099,614	106,144,220	108,567,204	109,906,978	111,666,623	112,692,821	113,537,742	114,154,307	115,055,329	115,367,562	115,361,705
6/30/2008	103,454,788	112,741,019	114,950,152	116,602,471	118,607,634	119,628,387	120,489,878	121,196,783	121,845,753	122,245,171	123,310,746
6/30/2009	103,103,418	111,102,988	114,526,871	117,488,655	117,510,696	118,398,333	118,730,221	119,296,914	120,859,148	121,501,028	121,721,125
6/30/2010	96,632,703	105,755,704	108,490,954	110,461,394	111,928,655	111,977,580	112,756,966	112,895,148	113,476,735	113,585,924	113,967,352
6/30/2011	108,735,827	117,707,966	120,974,402	121,525,305	122,398,238	123,133,566	123,892,660	124,761,289	125,283,098	125,260,155	
6/30/2012	113,547,562	121,739,047	124,306,518	125,103,562	126,258,195	127,030,134	127,999,259	128,798,422	128,865,028		
6/30/2013	103,673,518	113,408,665	118,186,413	119,836,171	120,969,540	121,770,098	122,593,315	123,092,492			
6/30/2014	102,163,348	111,374,804	116,682,692	118,760,684	120,195,306	121,412,231	122,654,576				
6/30/2015	100,309,188	111,052,397	118,357,295	122,850,934	124,117,576	125,833,105					
6/30/2016	103,734,987	116,858,189	122,330,720	125,337,393	127,449,187						
6/30/2017	110,137,847	124,061,729	130,507,089	133,189,686							
6/30/2018	115,404,075	130,736,840	137,347,200								
6/30/2019	114,575,704	130,537,592									
6/30/2020	107,893,835										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	135,569,081	135,494,800	135,641,129	135,711,993	135,923,553	136,115,242	136,418,455	136,548,168	136,856,564
6/30/2002	113,177,971	113,407,466	113,836,991	114,341,695	114,430,822	114,254,947	114,799,503	114,501,645	
6/30/2003	97,047,072	97,120,427	97,326,313	97,417,462	97,526,641	97,621,930	97,639,281		
6/30/2004	108,666,107	108,783,321	109,213,324	109,415,643	109,449,493	109,807,268			
6/30/2005	105,944,491	106,314,090	106,345,405	106,364,488	106,301,562				
6/30/2006	109,967,442	110,768,919	110,794,662	110,725,951					
6/30/2007	115,589,493	115,595,605	115,517,941						
6/30/2008	123,573,934	123,567,148							
6/30/2009	121,880,750								

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
6/30/2001	1.067	1.093	1.039	1.003	1.004	1.005	0.999	1.004	1.003	1.006	1.000
6/30/2002	1.147	1.049	1.017	0.998	1.009	0.997	1.001	1.001	1.004	1.003	1.000
6/30/2003	1.115	1.052	1.022	0.996	1.006	1.003	1.012	1.001	1.002	1.002	1.006
6/30/2004	1.141	1.044	1.004	1.008	1.003	1.000	1.005	1.003	1.002	1.002	1.003
6/30/2005	1.074	1.004	1.020	1.004	0.999	1.005	1.009	1.004	1.004	1.002	1.001
6/30/2006	1.085	1.024	1.013	1.013	1.009	1.005	1.004	1.000	1.006	1.000	1.002
6/30/2007	1.093	1.023	1.012	1.016	1.009	1.007	1.005	1.008	1.003	1.000	1.002
6/30/2008	1.090	1.020	1.014	1.017	1.009	1.007	1.006	1.005	1.003	1.009	1.002
6/30/2009	1.078	1.031	1.026	1.000	1.008	1.003	1.005	1.013	1.005	1.002	1.001
6/30/2010	1.094	1.026	1.018	1.013	1.000	1.007	1.001	1.005	1.001	1.003	
6/30/2011	1.083	1.028	1.005	1.007	1.006	1.006	1.007	1.004	1.000		
6/30/2012	1.072	1.021	1.006	1.009	1.006	1.008	1.006	1.001			
6/30/2013	1.094	1.042	1.014	1.009	1.007	1.007	1.004				
6/30/2014	1.090	1.048	1.018	1.012	1.010	1.010					
6/30/2015	1.107	1.066	1.038	1.010	1.014						
6/30/2016	1.127	1.047	1.025	1.017							
6/30/2017	1.126	1.052	1.021								
6/30/2018	1.133	1.051									
6/30/2019	1.139										
3 Yr Mean	1.133	1.050	1.028	1.013	1.010	1.008	1.006	1.003	1.002	1.005	1.002
Best 3/5	1.129	1.050	1.021	1.010	1.008	1.007	1.005	1.005	1.002	1.002	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	0.999	1.001	1.001	1.002	1.001	1.002	1.001	1.002
6/30/2002	1.002	1.004	1.004	1.001	0.998	1.005	0.997	1.001 *
6/30/2003	1.001	1.002	1.001	1.001	1.001	1.000	1.001 *	1.001 *
6/30/2004	1.001	1.004	1.002	1.000	1.003	1.001 *	1.001 *	1.001 *
6/30/2005	1.003	1.000	1.000	0.999	1.001 *	1.001 *	1.001 *	1.001 *
6/30/2006	1.007	1.000	0.999					
6/30/2007	1.000	0.999						
6/30/2008	1.000							

3 Yr Mean	1.002	1.000	1.000	1.000	1.001 @	1.002 @	0.999 @	1.002 @
Best 3/5	1.001	1.001	1.001	1.001	1.001 *	1.001 *	1.001 *	1.001 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					1.008	1.007	1.005	1.005	1.002	1.002	1.002
6/30/2017				1.010	1.008	1.007	1.005	1.005	1.002	1.002	1.002
6/30/2018			1.021	1.010	1.008	1.007	1.005	1.005	1.002	1.002	1.002
6/30/2019		1.050	1.021	1.010	1.008	1.007	1.005	1.005	1.002	1.002	1.002
6/30/2020	1.129	1.050	1.021	1.010	1.008	1.007	1.005	1.005	1.002	1.002	1.002

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2016	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.044
6/30/2017	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.054
6/30/2018	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.076
6/30/2019	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.130
6/30/2020	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.276

\* 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
6/30/2001	20,428,156	25,391,915	27,823,184	29,290,075	29,680,768	30,012,385	30,281,533	30,984,899	31,479,126	31,451,530	31,163,873
6/30/2002	18,827,468	23,160,914	23,300,079	23,541,453	23,829,166	25,065,578	25,018,761	25,676,332	25,655,144	25,721,206	25,718,353
6/30/2003	19,880,768	21,679,471	21,835,664	22,415,057	23,569,537	23,467,914	23,957,827	24,174,028	24,368,126	24,573,000	24,603,339
6/30/2004	19,997,680	22,866,733	24,899,811	25,139,722	25,328,424	25,844,354	26,028,013	26,180,005	26,262,088	26,339,873	26,497,996
6/30/2005	21,049,509	23,944,173	25,700,930	26,256,998	26,338,755	26,037,953	26,313,662	26,447,914	26,912,795	27,098,960	27,195,137
6/30/2006	20,881,135	24,265,121	25,293,172	25,617,032	25,397,726	25,681,753	25,888,118	26,091,509	26,237,322	26,635,293	26,601,035
6/30/2007	24,860,854	26,513,967	27,633,982	27,585,114	27,483,424	27,233,380	27,594,591	27,479,469	27,522,885	27,644,203	27,694,114
6/30/2008	25,855,431	28,796,968	30,118,262	30,852,189	30,297,509	30,783,809	30,941,749	30,915,522	31,359,990	31,484,815	31,627,864
6/30/2009	27,069,163	27,403,945	28,545,602	28,753,946	28,579,841	28,563,278	28,294,050	28,624,814	28,851,738	29,032,318	29,031,486
6/30/2010	21,137,130	22,923,853	23,213,495	23,504,578	23,497,435	23,619,910	24,244,201	24,139,899	24,313,734	24,291,647	24,315,591
6/30/2011	22,607,999	23,526,194	24,372,606	24,127,125	24,323,958	24,544,325	24,624,458	25,112,547	24,895,405	24,950,409	
6/30/2012	21,525,198	23,718,271	24,497,547	24,717,806	24,691,473	24,878,471	25,074,135	25,060,529	25,126,778		
6/30/2013	20,331,122	22,696,451	23,721,973	23,703,418	23,275,260	23,247,254	23,307,123	23,335,837			
6/30/2014	22,023,991	23,959,969	24,437,722	24,851,503	25,062,559	25,318,652	25,357,184				
6/30/2015	23,570,866	26,080,315	26,966,692	27,746,765	27,904,017	27,782,247					
6/30/2016	24,440,129	26,431,001	27,531,141	26,780,605	27,230,185						
6/30/2017	21,614,267	24,998,270	27,051,696	27,585,997							
6/30/2018	24,847,632	26,822,566	29,186,155								
6/30/2019	23,034,109	27,462,040									
6/30/2020	18,913,492										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	31,340,669	31,514,228	31,623,496	31,631,988	31,531,801	31,564,301	31,577,579	31,585,212	31,585,212		
6/30/2002	25,902,410	25,943,939	25,782,023	25,648,106	25,641,270	25,553,509	25,540,822	25,540,821			
6/30/2003	24,671,936	24,612,878	24,566,831	24,653,647	24,613,075	24,620,349	24,619,848				
6/30/2004	26,486,324	26,453,641	26,473,689	26,472,478	26,577,281	26,592,281					
6/30/2005	27,074,801	27,253,680	27,319,172	27,166,159	27,136,067						
6/30/2006	26,783,013	26,706,462	26,720,087	26,753,943							
6/30/2007	27,790,607	27,782,388	27,826,096								
6/30/2008	31,577,965	31,799,129									
6/30/2009	29,137,787										

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
6/30/2001	1.243	1.096	1.053	1.013	1.011	1.009	1.023	1.016	0.999	0.991	1.006
6/30/2002	1.230	1.006	1.010	1.012	1.052	0.998	1.026	0.999	1.003	1.000	1.007
6/30/2003	1.090	1.007	1.027	1.052	0.996	1.021	1.009	1.008	1.008	1.001	1.003
6/30/2004	1.143	1.089	1.010	1.008	1.020	1.007	1.006	1.003	1.003	1.006	1.000
6/30/2005	1.138	1.073	1.022	1.003	0.989	1.011	1.005	1.018	1.007	1.004	0.996
6/30/2006	1.162	1.042	1.013	0.991	1.011	1.008	1.008	1.006	1.015	0.999	1.007
6/30/2007	1.066	1.042	0.998	0.996	0.991	1.013	0.996	1.002	1.004	1.002	1.003
6/30/2008	1.114	1.046	1.024	0.982	1.016	1.005	0.999	1.014	1.004	1.005	0.998
6/30/2009	1.012	1.042	1.007	0.994	0.999	0.991	1.012	1.008	1.006	1.000	1.004
6/30/2010	1.085	1.013	1.013	1.000	1.005	1.026	0.996	1.007	0.999	1.001	
6/30/2011	1.041	1.036	0.990	1.008	1.009	1.003	1.020	0.991	1.002		
6/30/2012	1.102	1.033	1.009	0.999	1.008	1.008	0.999	1.003			
6/30/2013	1.116	1.045	0.999	0.982	0.999	1.003	1.001				
6/30/2014	1.088	1.020	1.017	1.008	1.010	1.002					
6/30/2015	1.106	1.034	1.029	1.006	0.996						
6/30/2016	1.081	1.042	0.973	1.017							
6/30/2017	1.157	1.082	1.020								
6/30/2018	1.079	1.088									
6/30/2019	1.192										
3 Yr Mean	1.143	1.071	1.007	1.010	1.002	1.004	1.007	1.000	1.002	1.002	1.002
Best 3/5	1.115	1.053	1.012	1.004	1.005	1.005	1.004	1.006	1.003	1.001	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2001	1.006	1.003	1.000	0.997	1.001	1.000	1.000	1.000			
6/30/2002	1.002	0.994	0.995	1.000	0.997	1.000	1.000	1.000 *			
6/30/2003	0.998	0.998	1.004	0.998	1.000	1.000	1.000 *	1.000 *			
6/30/2004	0.999	1.001	1.000	1.004	1.001	1.000 *	1.000 *	1.000 *			
6/30/2005	1.007	1.002	0.994	0.999	0.999 *	1.000 *	1.000 *	1.000 *			
6/30/2006	0.997	1.001	1.001								
6/30/2007	1.000	1.002									
6/30/2008	1.007										
3 Yr Mean	1.001	1.002	0.998	1.000	0.999 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.002	1.001	0.999	0.999	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					1.005	1.005	1.004	1.006	1.003	1.001	1.002
6/30/2017				1.004	1.005	1.005	1.004	1.006	1.003	1.001	1.002
6/30/2018			1.012	1.004	1.005	1.005	1.004	1.006	1.003	1.001	1.002
6/30/2019		1.053	1.012	1.004	1.005	1.005	1.004	1.006	1.003	1.001	1.002
6/30/2020	1.115	1.053	1.012	1.004	1.005	1.005	1.004	1.006	1.003	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
6/30/2016	1.002	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000*	1.027
6/30/2017	1.002	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000*	1.031
6/30/2018	1.002	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000*	1.044
6/30/2019	1.002	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000*	1.099
6/30/2020	1.002	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000*	1.226

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2001	10,324,251	15,095,929	24,818,254	35,521,566	46,163,386	52,136,126	57,275,689	60,387,637	62,126,778	63,036,242	64,814,682
6/30/2002	7,552,704	14,762,911	21,202,582	28,118,144	34,253,296	39,148,787	41,637,392	42,840,822	44,252,740	44,487,683	45,026,699
6/30/2003	7,750,082	14,007,247	20,846,803	27,657,739	32,839,093	33,674,869	37,346,208	38,037,242	38,950,995	40,153,451	41,231,791
6/30/2004	6,705,511	13,432,281	21,347,905	28,747,210	32,675,644	35,546,356	36,497,103	37,785,126	39,051,360	39,857,831	40,422,868
6/30/2005	7,983,735	12,898,444	18,779,502	25,216,079	29,863,321	32,781,602	35,678,228	37,093,925	38,397,634	38,950,183	39,282,504
6/30/2006	7,850,944	13,756,864	21,476,024	27,586,514	32,834,968	37,036,688	39,455,795	41,501,330	42,918,565	44,119,558	45,080,596
6/30/2007	7,216,558	13,351,785	20,933,278	27,408,391	32,868,393	37,309,546	39,720,451	41,371,468	43,583,177	44,394,311	46,177,811
6/30/2008	8,870,063	16,807,502	25,587,841	32,668,710	38,335,614	40,166,056	42,062,247	44,936,222	46,876,865	47,472,424	48,464,361
6/30/2009	7,869,246	14,502,819	21,885,225	29,234,492	34,452,325	36,840,855	38,738,908	40,531,827	41,649,212	42,734,844	43,548,836
6/30/2010	8,784,323	17,648,371	23,522,667	31,103,486	35,292,669	37,151,064	40,343,486	41,359,070	42,870,069	43,686,767	44,075,445
6/30/2011	9,259,615	15,344,731	23,613,685	29,679,265	33,000,715	35,655,108	37,655,005	39,278,258	41,182,086	41,823,616	
6/30/2012	10,762,210	16,678,243	23,004,092	25,990,606	30,055,860	32,459,561	33,017,562	34,352,010	35,659,042		
6/30/2013	10,699,849	18,160,847	27,461,995	38,571,371	44,214,936	48,017,659	49,499,892	51,171,980			
6/30/2014	10,076,082	19,572,864	30,040,627	36,237,606	44,011,366	47,742,351	50,492,254				
6/30/2015	8,442,518	16,531,405	25,322,890	34,003,611	43,732,299	48,797,129					
6/30/2016	13,090,553	20,832,129	27,964,248	34,599,147	40,825,358						
6/30/2017	10,162,148	16,793,591	24,483,461	30,204,718							
6/30/2018	10,587,262	19,199,651	27,942,651								
6/30/2019	11,857,092	19,552,145									
6/30/2020	13,320,079										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2001	66,273,483	66,090,305	65,749,659	66,103,838	67,362,741	67,630,141	66,918,421	67,211,003	69,343,363
6/30/2002	45,713,864	45,933,527	46,910,616	47,141,174	47,170,573	47,485,117	48,195,279	48,438,531	
6/30/2003	42,201,069	43,256,384	43,501,751	43,972,902	44,350,562	44,539,855	45,005,912		
6/30/2004	40,866,282	41,237,279	43,168,856	43,699,362	44,517,809	45,458,388			
6/30/2005	39,582,440	40,556,830	40,872,434	40,915,943	41,179,692				
6/30/2006	46,163,141	47,127,527	47,680,207	48,055,197					
6/30/2007	46,225,464	46,571,291	46,511,770						
6/30/2008	49,425,225	49,830,999							
6/30/2009	44,177,534								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	4,771,678	9,722,325	10,703,312	10,641,820	5,972,740	5,139,563	3,111,948	1,739,141	909,464	1,778,440	1,458,801	-183,178	-340,646
6/30/2002	7,210,207	6,439,671	6,915,562	6,135,152	4,895,491	2,488,605	1,203,430	1,411,918	234,943	539,016	687,165	219,663	977,089
6/30/2003	6,257,165	6,839,556	6,810,936	5,181,354	835,776	3,671,339	691,034	913,753	1,202,456	1,078,340	969,278	1,055,315	245,367
6/30/2004	6,726,770	7,915,624	7,399,305	3,928,434	2,870,712	950,747	1,288,023	1,266,234	806,471	565,037	443,414	370,997	1,931,577
6/30/2005	4,914,709	5,881,058	6,436,577	4,647,242	2,918,281	2,896,626	1,415,697	1,303,709	552,549	332,321	299,936	974,390	315,604
6/30/2006	5,905,920	7,719,160	6,110,490	5,248,454	4,201,720	2,419,107	2,045,535	1,417,235	1,200,993	961,038	1,082,545	964,386	552,680
6/30/2007	6,135,227	7,581,493	6,475,113	5,460,002	4,441,153	2,410,905	1,651,017	2,211,709	811,134	1,783,500	47,653	345,827	-59,521
6/30/2008	7,937,439	8,780,339	7,080,869	5,666,904	1,830,442	1,896,191	2,873,975	1,940,643	595,559	991,937	960,864	405,774	
6/30/2009	6,633,573	7,382,406	7,349,267	5,217,833	2,388,530	1,898,053	1,792,919	1,117,385	1,085,632	813,992	628,698		
6/30/2010	8,864,048	5,874,296	7,580,819	4,189,183	1,858,395	3,192,422	1,015,584	1,510,999	816,698	388,678			
6/30/2011	6,085,116	8,268,954	6,065,580	3,321,450	2,654,393	1,999,897	1,623,253	1,903,828	641,530				
6/30/2012	5,916,033	6,325,849	2,986,514	4,065,254	2,403,701	558,001	1,334,448	1,307,032					
6/30/2013	7,460,998	9,301,148	11,109,376	5,643,565	3,802,723	1,482,233	1,672,088						
6/30/2014	9,496,782	10,467,763	6,196,979	7,773,760	3,730,985	2,749,903							
6/30/2015	8,088,887	8,791,485	8,680,721	9,728,688	5,064,830								
6/30/2016	7,741,576	7,132,119	6,634,899	6,226,211									
6/30/2017	6,631,443	7,689,870	5,721,257										
6/30/2018	8,612,389	8,743,000											
6/30/2019	7,695,053												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.0264	0.0537	0.0591	0.0588	0.0330	0.0284	0.0172	0.0096	0.0050	0.0098	0.0081	-0.0010	-0.0019
6/30/2002	0.0480	0.0429	0.0460	0.0408	0.0326	0.0166	0.0080	0.0094	0.0016	0.0036	0.0046	0.0015	0.0065
6/30/2003	0.0490	0.0536	0.0533	0.0406	0.0065	0.0288	0.0054	0.0072	0.0094	0.0084	0.0076	0.0083	0.0019
6/30/2004	0.0467	0.0550	0.0514	0.0273	0.0199	0.0066	0.0089	0.0088	0.0056	0.0039	0.0031	0.0026	0.0134
6/30/2005	0.0354	0.0424	0.0464	0.0335	0.0210	0.0209	0.0102	0.0094	0.0040	0.0024	0.0022	0.0070	0.0023
6/30/2006	0.0411	0.0537	0.0425	0.0365	0.0292	0.0168	0.0142	0.0099	0.0084	0.0067	0.0075	0.0067	0.0038
6/30/2007	0.0421	0.0520	0.0444	0.0374	0.0305	0.0165	0.0113	0.0152	0.0056	0.0122	0.0003	0.0024	-0.0004
6/30/2008	0.0474	0.0525	0.0423	0.0339	0.0109	0.0113	0.0172	0.0116	0.0036	0.0059	0.0057	0.0024	
6/30/2009	0.0414	0.0460	0.0458	0.0325	0.0149	0.0118	0.0112	0.0070	0.0068	0.0051	0.0039		
6/30/2010	0.0585	0.0388	0.0500	0.0276	0.0123	0.0211	0.0067	0.0100	0.0054	0.0026			
6/30/2011	0.0358	0.0487	0.0357	0.0195	0.0156	0.0118	0.0096	0.0112	0.0038				
6/30/2012	0.0350	0.0374	0.0177	0.0240	0.0142	0.0033	0.0079	0.0077					
6/30/2013	0.0440	0.0549	0.0656	0.0333	0.0224	0.0087	0.0099						
6/30/2014	0.0548	0.0604	0.0357	0.0448	0.0215	0.0159							
6/30/2015	0.0458	0.0498	0.0492	0.0551	0.0287								
6/30/2016	0.0426	0.0392	0.0365	0.0342									
6/30/2017	0.0346	0.0401	0.0298										
6/30/2018	0.0413	0.0419											
6/30/2019	0.0373												

Best 3/5	0.0404	0.0439	0.0405	0.0375	0.0199	0.0121	0.0091	0.0096	0.0049	0.0059	0.0039	0.0039	0.0027
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PREMISES/OPERATIONS (Subline Code 334)  
 MANUFACTURERS AND CONTRACTORS  
 FULL COVERAGE  
 MULTISTATE  
 FRINGE COVERAGE - OCCURRENCE  
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

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
6/30/2001	13,828,313	19,193,806	22,315,359	22,827,830	23,196,019	23,124,692	23,875,756	24,369,668	23,847,819	23,733,645	23,841,278
6/30/2002	13,479,448	18,685,376	20,376,066	20,776,563	20,872,415	20,816,798	20,702,465	20,491,793	20,333,104	20,166,843	20,084,494
6/30/2003	13,300,450	15,393,503	17,194,272	18,471,738	18,047,084	18,463,077	17,589,930	17,919,262	18,074,753	17,881,111	17,928,123
6/30/2004	16,614,799	23,070,435	27,551,512	28,382,404	28,585,179	26,862,822	26,172,965	26,059,911	25,994,472	26,254,339	26,004,503
6/30/2005	17,670,071	21,866,910	24,609,720	25,784,103	25,175,671	25,033,516	25,088,099	25,352,177	25,395,727	25,304,485	25,287,295
6/30/2006	19,378,133	24,806,557	26,853,905	26,042,320	26,107,279	25,959,158	25,861,657	25,947,464	25,555,757	25,847,507	25,724,385
6/30/2007	18,098,104	21,521,291	23,867,806	24,456,665	23,637,349	23,417,720	23,233,336	23,575,180	23,322,000	23,298,342	23,234,673
6/30/2008	15,560,486	18,411,500	20,099,543	20,420,377	20,448,059	19,992,640	19,742,204	19,935,396	19,964,403	19,889,612	20,073,946
6/30/2009	13,802,303	17,911,641	19,668,281	19,829,756	20,085,679	20,076,846	19,675,744	19,506,115	19,334,737	19,347,425	19,202,621
6/30/2010	13,509,516	15,739,827	16,643,870	16,706,003	16,244,327	16,336,296	16,352,250	16,286,976	16,348,511	16,345,608	16,389,310
6/30/2011	12,160,894	13,862,054	15,012,248	13,859,574	14,025,712	14,119,272	14,436,959	14,424,194	14,479,119	14,541,741	
6/30/2012	5,575,473	6,828,902	7,418,288	8,366,925	7,963,691	8,413,141	8,372,162	8,588,734	8,644,382		
6/30/2013	6,065,386	7,234,946	7,807,475	8,481,477	8,666,479	8,830,057	8,895,854	8,982,406			
6/30/2014	5,448,114	8,237,511	9,814,069	10,050,836	10,021,408	10,084,090	9,978,936				
6/30/2015	7,354,207	9,951,600	10,425,985	11,513,226	11,419,717	11,333,480					
6/30/2016	6,905,379	8,525,378	9,339,267	9,446,421	9,804,755						
6/30/2017	6,059,041	8,222,398	9,275,414	9,614,647							
6/30/2018	7,395,033	8,830,836	10,743,307								
6/30/2019	5,291,569	5,976,541									
6/30/2020	4,913,212										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	23,670,015	23,622,712	23,865,648	23,758,485	23,765,648	23,745,639	23,845,623	23,846,623	23,845,623		
6/30/2002	20,205,523	20,149,412	20,128,881	20,159,701	20,147,197	20,147,197	20,147,197	20,355,029			
6/30/2003	17,739,860	17,635,096	17,735,096	17,743,096	17,743,096	17,843,096	18,056,657				
6/30/2004	26,083,147	26,105,799	26,088,147	26,088,150	26,098,147	26,371,009					
6/30/2005	25,187,295	25,126,315	25,121,315	25,121,315	25,121,315						
6/30/2006	25,677,490	25,563,324	25,575,672	25,559,844							
6/30/2007	23,230,423	23,242,923	23,230,423								
6/30/2008	20,082,743	20,088,243									
6/30/2009	19,202,621										

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
6/30/2001	1.388	1.163	1.023	1.016	0.997	1.032	1.021	0.979	0.995	1.005	0.993
6/30/2002	1.386	1.090	1.020	1.005	0.997	0.995	0.990	0.992	0.992	0.996	1.006
6/30/2003	1.157	1.117	1.074	0.977	1.023	0.953	1.019	1.009	0.989	1.003	0.989
6/30/2004	1.389	1.194	1.030	1.007	0.940	0.974	0.996	0.997	1.010	0.990	1.003
6/30/2005	1.238	1.125	1.048	0.976	0.994	1.002	1.011	1.002	0.996	0.999	0.996
6/30/2006	1.280	1.083	0.970	1.002	0.994	0.996	1.003	0.985	1.011	0.995	0.998
6/30/2007	1.189	1.109	1.025	0.966	0.991	0.992	1.015	0.989	0.999	0.997	1.000
6/30/2008	1.183	1.092	1.016	1.001	0.978	0.987	1.010	1.001	0.996	1.009	1.000
6/30/2009	1.298	1.098	1.008	1.013	1.000	0.980	0.991	0.991	1.001	0.993	1.000
6/30/2010	1.165	1.057	1.004	0.972	1.006	1.001	0.996	1.004	1.000	1.003	
6/30/2011	1.140	1.083	0.923	1.012	1.007	1.023	0.999	1.004	1.004		
6/30/2012	1.225	1.086	1.128	0.952	1.056	0.995	1.026	1.006			
6/30/2013	1.193	1.079	1.086	1.022	1.019	1.007	1.010				
6/30/2014	1.512	1.191	1.024	0.997	1.006	0.990					
6/30/2015	1.353	1.048	1.104	0.992	0.992						
6/30/2016	1.235	1.095	1.011	1.038							
6/30/2017	1.357	1.128	1.037								
6/30/2018	1.194	1.217									
6/30/2019	1.129										
3 Yr Mean	1.227	1.147	1.051	1.009	1.006	0.997	1.012	1.005	1.002	1.002	1.000
Best 3/5	1.261	1.138	1.049	1.004	1.011	1.001	1.002	1.003	1.000	0.998	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	0.998	1.010	0.996	1.000	0.999	1.004	1.000	1.000
6/30/2002	0.997	0.999	1.002	0.999	1.000	1.000	1.010	1.003 *
6/30/2003	0.994	1.006	1.000	1.000	1.006	1.012	1.003 *	1.003 *
6/30/2004	1.001	0.999	1.000	1.000	1.010	1.002 *	1.003 *	1.003 *
6/30/2005	0.998	1.000	1.000	1.000	1.000 *	1.002 *	1.003 *	1.003 *
6/30/2006	0.996	1.000	0.999					
6/30/2007	1.001	0.999						
6/30/2008	1.000							

3 Yr Mean	0.999	1.000	1.000	1.000	1.005 @	1.005 @	1.005 @	1.000 @
Best 3/5	1.000	1.000	1.000	1.000	1.002 *	1.003 *	1.003 *	1.003 *

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
6/30/2016					1.011	1.001	1.002	1.003	1.000	0.998	0.999
6/30/2017				1.004	1.011	1.001	1.002	1.003	1.000	0.998	0.999
6/30/2018			1.049	1.004	1.011	1.001	1.002	1.003	1.000	0.998	0.999
6/30/2019		1.138	1.049	1.004	1.011	1.001	1.002	1.003	1.000	0.998	0.999
6/30/2020	1.261	1.138	1.049	1.004	1.011	1.001	1.002	1.003	1.000	0.998	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2016	1.000	1.000	1.000	1.000	1.002	1.003	1.003	1.003	1.012*	1.038
6/30/2017	1.000	1.000	1.000	1.000	1.002	1.003	1.003	1.003	1.012*	1.042
6/30/2018	1.000	1.000	1.000	1.000	1.002	1.003	1.003	1.003	1.012*	1.093
6/30/2019	1.000	1.000	1.000	1.000	1.002	1.003	1.003	1.003	1.012*	1.244
6/30/2020	1.000	1.000	1.000	1.000	1.002	1.003	1.003	1.003	1.012*	1.568

\* 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
6/30/2001	4,309,549	9,206,474	12,795,086	15,745,554	16,790,731	17,505,263	18,397,591	20,378,668	20,130,967	20,352,026	20,541,429
6/30/2002	4,984,513	9,687,587	13,413,663	14,587,521	15,366,820	16,543,230	17,864,230	17,382,863	17,470,502	17,382,127	17,452,126
6/30/2003	2,959,983	5,180,814	7,561,231	10,808,647	11,405,007	13,594,565	13,106,738	13,898,961	14,755,492	15,146,720	15,325,650
6/30/2004	3,865,400	7,042,791	11,877,415	17,912,721	27,167,171	30,397,731	26,554,579	26,451,504	27,543,921	27,650,932	28,954,743
6/30/2005	3,998,704	7,800,488	13,454,277	17,623,648	19,425,865	21,566,428	22,536,695	22,786,146	23,187,974	24,394,524	24,421,040
6/30/2006	3,754,587	6,935,180	13,100,485	16,779,000	19,396,002	21,328,751	21,409,904	21,934,332	22,089,262	21,970,643	22,223,240
6/30/2007	5,013,164	6,607,748	9,606,489	12,452,698	14,807,558	16,189,986	16,766,310	17,672,924	17,884,831	17,871,247	17,428,473
6/30/2008	3,378,819	8,342,973	13,854,258	16,079,414	17,575,380	18,833,104	19,160,826	20,000,666	20,283,987	20,364,843	20,412,751
6/30/2009	5,353,947	8,183,404	12,540,520	16,713,365	18,982,468	21,335,529	21,710,898	21,954,492	22,832,418	23,426,104	23,257,750
6/30/2010	3,604,429	7,451,733	10,858,328	13,108,616	15,260,243	15,710,382	16,276,570	16,384,441	16,778,062	16,786,986	16,840,219
6/30/2011	2,961,790	5,614,605	12,453,299	16,408,639	19,930,923	20,655,579	22,889,146	22,646,556	22,892,570	22,941,221	
6/30/2012	1,072,834	3,951,982	6,988,967	11,149,823	11,446,708	12,760,743	13,447,851	13,374,512	13,476,124		
6/30/2013	1,955,496	4,265,807	8,359,148	10,119,702	11,137,812	11,436,579	12,181,619	12,855,698			
6/30/2014	1,824,635	5,013,547	9,234,473	11,032,644	15,653,271	15,988,155	16,882,290				
6/30/2015	2,762,934	5,122,974	8,505,429	11,973,443	12,645,589	12,812,827					
6/30/2016	1,976,839	5,910,018	8,186,423	11,189,301	12,623,152						
6/30/2017	1,092,423	3,165,269	4,704,331	7,155,007							
6/30/2018	3,497,835	5,882,065	7,393,815								
6/30/2019	1,018,166	1,665,329									
6/30/2020	746,296										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	20,540,309	20,792,708	22,103,264	21,054,081	21,042,665	20,957,124	21,007,112	21,186,691	21,304,557
6/30/2002	17,511,216	17,542,115	17,679,784	17,721,027	17,732,033	17,732,033	17,732,033	17,732,033	
6/30/2003	15,661,940	15,680,172	15,680,172	15,680,172	15,680,178	15,886,163	15,886,163		
6/30/2004	28,690,361	28,783,814	29,376,593	29,376,593	29,378,932	29,382,229			
6/30/2005	24,485,342	24,499,297	24,506,635	24,526,784	24,526,784				
6/30/2006	22,841,401	22,235,978	22,237,544	22,266,002					
6/30/2007	17,431,616	17,453,151	17,456,693						
6/30/2008	20,407,603	20,480,755							
6/30/2009	23,249,163								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	4,896,925	3,588,612	2,950,468	1,045,177	714,532	892,328	1,981,077	-247,701	221,059	189,403	-1,120	252,399	1,310,556
6/30/2002	4,703,074	3,726,076	1,173,858	779,299	1,176,410	1,321,000	-481,367	87,639	-88,375	69,999	59,090	30,899	137,669
6/30/2003	2,220,831	2,380,417	3,247,416	596,360	2,189,558	-487,827	792,223	856,531	391,228	178,930	336,290	18,232	0
6/30/2004	3,177,391	4,834,624	6,035,306	9,254,450	3,230,560	-3,843,152	-103,075	1,092,417	107,011	1,303,811	-264,382	93,453	592,779
6/30/2005	3,801,784	5,653,789	4,169,371	1,802,217	2,140,563	970,267	249,451	401,828	1,206,550	26,516	64,302	13,955	7,338
6/30/2006	3,180,593	6,165,305	3,678,515	2,617,002	1,932,749	81,153	524,428	154,930	-118,619	252,597	618,161	-605,423	1,566
6/30/2007	1,594,584	2,998,741	2,846,209	2,354,860	1,382,428	576,324	906,614	211,907	-13,584	-442,774	3,143	21,535	3,542
6/30/2008	4,964,154	5,511,285	2,225,156	1,495,966	1,257,724	327,722	839,840	283,321	80,856	47,908	-5,148	73,152	
6/30/2009	2,829,457	4,357,116	4,172,845	2,269,103	2,353,061	375,369	243,594	877,926	593,686	-168,354	-8,587		
6/30/2010	3,847,304	3,406,595	2,250,288	2,151,627	450,139	566,188	107,871	393,621	8,924	53,233			
6/30/2011	2,652,815	6,838,694	3,955,340	3,522,284	724,656	2,233,567	-242,590	246,014	48,651				
6/30/2012	2,879,148	3,036,985	4,160,856	296,885	1,314,035	687,108	-73,339	101,612					
6/30/2013	2,310,311	4,093,341	1,760,554	1,018,110	298,767	745,040	674,079						
6/30/2014	3,188,912	4,220,926	1,798,171	4,620,627	334,884	894,135							
6/30/2015	2,360,040	3,382,455	3,382,455	672,146	167,238								
6/30/2016	3,933,179	2,276,405	3,002,878	1,433,851									
6/30/2017	2,072,846	1,539,062	2,450,676										
6/30/2018	2,384,230	1,511,750											
6/30/2019	647,163												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.1294	0.0948	0.0779	0.0276	0.0189	0.0236	0.0523	-0.0065	0.0058	0.0050	0.0000	0.0067	0.0346
6/30/2002	0.1467	0.1163	0.0366	0.0243	0.0367	0.0412	-0.0150	0.0027	-0.0028	0.0022	0.0018	0.0010	0.0043
6/30/2003	0.0797	0.0854	0.1165	0.0214	0.0785	-0.0175	0.0284	0.0307	0.0140	0.0064	0.0121	0.0007	0.0000
6/30/2004	0.0761	0.1158	0.1445	0.2216	0.0774	-0.0920	-0.0025	0.0262	0.0026	0.0312	-0.0063	0.0022	0.0142
6/30/2005	0.0950	0.1413	0.1042	0.0450	0.0535	0.0242	0.0062	0.0100	0.0301	0.0007	0.0016	0.0003	0.0002
6/30/2006	0.0718	0.1391	0.0830	0.0591	0.0436	0.0018	0.0118	0.0035	-0.0027	0.0057	0.0139	-0.0137	0.0000
6/30/2007	0.0405	0.0762	0.0723	0.0598	0.0351	0.0146	0.0230	0.0054	-0.0003	-0.0113	0.0001	0.0005	0.0001
6/30/2008	0.1580	0.1754	0.0708	0.0476	0.0400	0.0104	0.0267	0.0090	0.0026	0.0015	-0.0002	0.0023	
6/30/2009	0.0846	0.1303	0.1248	0.0679	0.0704	0.0112	0.0073	0.0263	0.0178	-0.0050	-0.0003		
6/30/2010	0.1612	0.1428	0.0943	0.0902	0.0189	0.0237	0.0045	0.0165	0.0004	0.0022			
6/30/2011	0.1104	0.2846	0.1646	0.1466	0.0302	0.0930	-0.0101	0.0102	0.0020				
6/30/2012	0.1852	0.1954	0.2677	0.0191	0.0845	0.0442	-0.0047	0.0065					
6/30/2013	0.1558	0.2761	0.1187	0.0687	0.0202	0.0502	0.0455						
6/30/2014	0.1794	0.2375	0.1012	0.2600	0.0188	0.0503							
6/30/2015	0.1082	0.1550	0.1589	0.0308	0.0077								
6/30/2016	0.1856	0.1074	0.1417	0.0677									
6/30/2017	0.1263	0.0937	0.1493										
6/30/2018	0.1191	0.0755											
6/30/2019	0.0580												

Best 3/5      0.1178      0.1187      0.1366      0.0557      0.0230      0.0483      0.0024      0.0119      0.0017      -0.0004      0.0005      0.0010      0.0001

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
6/30/2001	228,368,847	291,830,462	325,884,508	342,826,435	343,209,295	337,156,112	335,284,866	333,270,618	332,394,093	331,358,326	331,194,964
6/30/2002	206,707,575	259,159,418	310,847,617	323,917,879	320,351,025	316,755,730	313,958,784	312,917,829	312,341,683	311,656,250	311,985,372
6/30/2003	219,427,098	295,541,185	353,256,932	359,512,299	351,425,621	345,117,660	343,207,600	340,303,463	339,124,650	338,922,393	338,971,944
6/30/2004	246,119,410	331,729,804	358,880,460	363,847,253	359,273,435	355,614,057	353,297,192	351,849,907	351,592,995	351,060,487	350,739,260
6/30/2005	256,313,597	298,084,771	337,388,353	342,274,873	343,242,170	337,632,415	335,259,569	334,126,763	332,936,398	333,425,021	333,584,492
6/30/2006	236,825,926	310,757,408	348,082,141	359,883,961	354,716,495	348,176,883	344,876,680	343,818,912	343,246,781	343,256,635	342,934,690
6/30/2007	263,415,983	337,354,450	375,414,481	381,557,349	374,860,466	369,348,156	367,004,973	365,059,245	364,078,347	363,975,952	364,073,013
6/30/2008	280,745,397	353,194,615	396,281,671	401,933,189	395,948,434	390,672,018	388,516,043	386,912,775	386,720,786	386,070,927	385,746,092
6/30/2009	293,899,560	375,601,397	415,031,078	416,211,199	410,040,153	407,380,624	403,929,704	401,915,887	400,973,467	400,684,979	401,469,608
6/30/2010	317,519,644	400,231,452	448,498,403	450,546,903	444,163,561	439,547,140	436,248,773	434,981,640	434,281,107	434,048,678	434,441,678
6/30/2011	345,673,621	438,178,378	486,282,402	494,085,317	485,683,785	480,428,747	476,616,019	474,771,947	474,561,550	474,079,244	
6/30/2012	292,186,814	372,926,636	417,375,903	418,211,326	416,280,763	412,956,249	411,835,160	412,200,108	411,042,082		
6/30/2013	291,938,059	372,926,868	406,894,067	414,255,395	415,581,850	414,312,672	414,063,117	412,593,878			
6/30/2014	321,643,826	408,847,520	467,444,907	500,542,065	501,008,461	502,134,028	498,172,294				
6/30/2015	283,169,349	386,445,787	467,620,685	496,961,769	504,149,268	501,635,191					
6/30/2016	265,263,559	380,138,283	455,789,390	489,225,545	492,659,018						
6/30/2017	288,093,444	413,022,238	505,129,127	535,823,919							
6/30/2018	332,123,476	469,702,477	556,027,619								
6/30/2019	313,999,138	446,995,781									
6/30/2020	241,595,327										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	331,479,483	331,414,767	331,721,832	332,011,405	332,050,663	331,934,884	331,913,713	331,945,187	332,101,075
6/30/2002	311,703,102	311,928,657	312,416,551	311,991,765	312,158,319	312,118,351	312,231,084	312,233,405	
6/30/2003	338,997,026	339,099,511	339,226,628	339,194,362	339,192,717	339,554,015	339,925,034		
6/30/2004	351,108,179	351,051,419	351,069,861	350,960,889	351,152,004	351,157,208			
6/30/2005	333,523,797	333,428,747	333,707,199	334,193,877	334,233,318				
6/30/2006	342,664,740	342,496,758	342,726,107	343,193,609					
6/30/2007	363,954,665	364,513,266	364,743,126						
6/30/2008	386,038,255	386,218,582							
6/30/2009	401,385,830								

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
6/30/2001	1.278	1.117	1.052	1.001	0.982	0.994	0.994	0.997	0.997	1.000	1.001
6/30/2002	1.254	1.199	1.042	0.989	0.989	0.991	0.997	0.998	0.998	1.001	0.999
6/30/2003	1.347	1.195	1.018	0.978	0.982	0.994	0.992	0.997	0.999	1.000	1.000
6/30/2004	1.348	1.082	1.014	0.987	0.990	0.993	0.996	0.999	0.998	0.999	1.001
6/30/2005	1.163	1.132	1.014	1.003	0.984	0.993	0.997	0.996	1.001	1.000	1.000
6/30/2006	1.312	1.120	1.034	0.986	0.982	0.991	0.997	0.998	1.000	0.999	0.999
6/30/2007	1.281	1.113	1.016	0.982	0.985	0.994	0.995	0.997	1.000	1.000	1.000
6/30/2008	1.258	1.122	1.014	0.985	0.987	0.994	0.996	1.000	0.998	0.999	1.001
6/30/2009	1.278	1.105	1.003	0.985	0.994	0.992	0.995	0.998	0.999	1.002	1.000
6/30/2010	1.260	1.121	1.005	0.986	0.990	0.992	0.997	0.998	0.999	1.001	
6/30/2011	1.268	1.110	1.016	0.983	0.989	0.992	0.996	1.000	0.999		
6/30/2012	1.276	1.119	1.002	0.995	0.992	0.997	1.001	0.997			
6/30/2013	1.277	1.091	1.018	1.003	0.997	0.999	0.996				
6/30/2014	1.271	1.143	1.071	1.001	1.002	0.992					
6/30/2015	1.365	1.210	1.063	1.014	0.995						
6/30/2016	1.433	1.199	1.073	1.007							
6/30/2017	1.434	1.223	1.061								
6/30/2018	1.414	1.184									
6/30/2019	1.424										
3 Yr Mean	1.424	1.202	1.066	1.007	0.998	0.996	0.998	0.998	0.999	1.001	1.000
Best 3/5	1.424	1.198	1.065	1.004	0.995	0.994	0.996	0.999	0.999	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
6/30/2002	1.001	1.002	0.999	1.001	1.000	1.000	1.000	1.000 *
6/30/2003	1.000	1.000	1.000	1.000	1.001	1.001	1.000 *	1.000 *
6/30/2004	1.000	1.000	1.000	1.001	1.000	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	1.001	1.001	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.000	1.001	1.001					
6/30/2007	1.002	1.001						
6/30/2008	1.000							
3 Yr Mean	1.001	1.001	1.001	1.000	1.000 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.000	1.001	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					0.995	0.994	0.996	0.999	0.999	1.000	1.000
6/30/2017				1.004	0.995	0.994	0.996	0.999	0.999	1.000	1.000
6/30/2018			1.065	1.004	0.995	0.994	0.996	0.999	0.999	1.000	1.000
6/30/2019		1.198	1.065	1.004	0.995	0.994	0.996	0.999	0.999	1.000	1.000
6/30/2020	1.424	1.198	1.065	1.004	0.995	0.994	0.996	0.999	0.999	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
6/30/2016	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.984
6/30/2017	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.988
6/30/2018	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.052
6/30/2019	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.261
6/30/2020	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.795

\* 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
6/30/2001	12,135,349	15,969,530	18,953,419	18,696,580	18,684,171	19,220,788	19,275,823	19,200,225	19,246,166	19,158,759	19,258,758
6/30/2002	11,524,038	16,880,235	16,503,165	16,860,562	17,678,874	17,307,495	17,501,383	17,233,128	17,399,653	17,309,440	17,309,439
6/30/2003	16,780,283	18,432,101	20,778,257	21,852,692	22,239,549	21,685,591	21,316,010	21,155,532	21,082,189	21,143,730	21,234,451
6/30/2004	17,760,451	25,498,266	23,926,805	25,901,501	24,769,870	24,112,977	23,381,105	23,263,358	23,092,632	23,254,166	23,286,039
6/30/2005	15,603,327	24,746,490	24,843,580	22,808,296	21,240,592	20,464,151	20,052,004	19,852,570	19,847,570	19,731,596	19,731,593
6/30/2006	15,330,931	18,855,878	21,328,280	21,080,145	20,593,167	20,656,909	20,842,102	20,807,212	21,024,610	20,946,404	20,916,404
6/30/2007	15,536,810	20,710,638	23,906,559	24,521,843	23,835,517	23,159,657	22,878,189	22,985,731	22,975,527	22,976,026	22,931,026
6/30/2008	17,840,817	22,078,008	24,769,300	24,823,181	24,565,963	24,023,877	24,083,748	23,994,031	23,845,696	23,835,510	23,755,223
6/30/2009	16,804,627	20,603,742	21,239,089	23,042,133	22,405,106	22,085,157	22,111,385	21,964,549	21,999,771	21,968,917	21,966,012
6/30/2010	13,187,650	13,676,062	16,357,774	16,944,041	17,561,181	17,149,857	17,208,463	17,073,479	17,001,226	17,112,573	17,070,903
6/30/2011	11,573,324	15,495,294	17,315,505	18,069,213	18,014,165	17,760,209	17,805,341	17,605,476	17,607,743	17,583,316	
6/30/2012	11,401,112	14,549,692	16,439,733	16,670,433	16,881,381	16,640,741	16,780,118	17,154,554	16,939,220		
6/30/2013	11,505,453	14,886,733	16,183,776	16,860,156	17,298,447	17,138,869	17,128,799	16,826,385			
6/30/2014	14,619,911	17,327,117	19,804,815	21,100,676	21,643,177	21,830,406	21,965,799				
6/30/2015	13,860,012	18,629,432	23,004,075	25,261,565	25,560,750	25,438,454					
6/30/2016	15,619,313	20,601,444	25,073,935	26,091,633	25,948,677						
6/30/2017	14,080,837	21,338,329	28,194,326	29,204,066							
6/30/2018	16,622,176	25,984,324	31,022,546								
6/30/2019	18,540,174	26,134,396									
6/30/2020	18,304,619										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	19,243,758	19,248,759	19,248,758	19,148,758	19,148,758	19,248,758	19,248,760	19,249,758	19,249,758		
6/30/2002	17,359,438	17,514,937	17,501,398	17,726,557	17,770,963	17,771,248	17,771,248	17,771,248			
6/30/2003	21,135,502	21,136,634	21,129,941	21,129,941	21,145,941	21,145,941	21,145,941				
6/30/2004	23,262,229	23,284,730	23,334,729	23,334,729	23,334,729	23,316,777					
6/30/2005	19,736,593	19,731,593	19,731,593	19,788,038	19,788,038						
6/30/2006	20,916,404	20,916,404	20,916,404	20,918,933							
6/30/2007	22,813,856	22,813,956	22,813,958								
6/30/2008	23,755,123	23,771,906									
6/30/2009	21,966,012										

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
6/30/2001	1.316	1.187	0.986	0.999	1.029	1.003	0.996	1.002	0.995	1.005	0.999
6/30/2002	1.465	0.978	1.022	1.049	0.979	1.011	0.985	1.010	0.995	1.000	1.003
6/30/2003	1.098	1.127	1.052	1.018	0.975	0.983	0.992	0.997	1.003	1.004	0.995
6/30/2004	1.436	0.938	1.083	0.956	0.973	0.970	0.995	0.993	1.007	1.001	0.999
6/30/2005	1.586	1.004	0.918	0.931	0.963	0.980	0.990	1.000	0.994	1.000	1.000
6/30/2006	1.230	1.131	0.988	0.977	1.003	1.009	0.998	1.010	0.996	0.999	1.000
6/30/2007	1.333	1.154	1.026	0.972	0.972	0.988	1.005	1.000	1.000	0.998	0.995
6/30/2008	1.237	1.122	1.002	0.990	0.978	1.002	0.996	0.994	1.000	0.997	1.000
6/30/2009	1.226	1.031	1.085	0.972	0.986	1.001	0.993	1.002	0.999	1.000	1.000
6/30/2010	1.037	1.196	1.036	1.036	0.977	1.003	0.992	0.996	1.007	0.998	
6/30/2011	1.339	1.117	1.044	0.997	0.986	1.003	0.989	1.000	0.999		
6/30/2012	1.276	1.130	1.014	1.013	0.986	1.008	1.022	0.987			
6/30/2013	1.294	1.087	1.042	1.026	0.991	0.999	0.982				
6/30/2014	1.185	1.143	1.065	1.026	1.009	1.006					
6/30/2015	1.344	1.235	1.098	1.012	0.995						
6/30/2016	1.319	1.217	1.041	0.995							
6/30/2017	1.515	1.321	1.036								
6/30/2018	1.563	1.194									
6/30/2019	1.410										
3 Yr Mean	1.496	1.244	1.058	1.011	0.998	1.004	0.998	0.994	1.002	0.998	0.998
Best 3/5	1.423	1.215	1.049	1.017	0.991	1.004	0.991	0.997	1.000	0.998	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	1.000	1.000	0.995	1.000	1.005	1.000	1.000	1.000
6/30/2002	1.009	0.999	1.013	1.003	1.000	1.000	1.000	1.000 *
6/30/2003	1.000	1.000	1.000	1.001	1.000	1.000	1.000 *	1.000 *
6/30/2004	1.001	1.002	1.000	1.000	0.999	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	1.000	1.003	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.000	1.000	1.000					
6/30/2007	1.000	1.000						
6/30/2008	1.001							
3 Yr Mean	1.000	1.000	1.001	1.000	1.000 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.000	1.000	1.001	1.000	1.000 *	1.000 *	1.000 *	1.000 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					0.991	1.004	0.991	0.997	1.000	0.998	1.000
6/30/2017				1.017	0.991	1.004	0.991	0.997	1.000	0.998	1.000
6/30/2018			1.049	1.017	0.991	1.004	0.991	0.997	1.000	0.998	1.000
6/30/2019		1.215	1.049	1.017	0.991	1.004	0.991	0.997	1.000	0.998	1.000
6/30/2020	1.423	1.215	1.049	1.017	0.991	1.004	0.991	0.997	1.000	0.998	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2016	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.982
6/30/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.999
6/30/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.048
6/30/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.273
6/30/2020	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.811

\* 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
6/30/2001	34,672,646	60,247,248	87,951,491	105,219,933	117,232,685	127,757,326	130,619,726	132,607,838	133,823,472	136,359,672	137,768,354
6/30/2002	32,307,827	54,309,544	89,626,529	109,335,973	128,949,925	133,778,616	138,892,387	141,007,060	141,396,356	142,833,648	142,638,986
6/30/2003	32,921,770	63,848,368	99,791,097	131,236,707	145,896,018	150,357,193	153,874,009	155,286,773	156,990,802	158,410,567	158,495,459
6/30/2004	31,534,847	64,218,922	104,502,247	130,224,151	139,335,687	145,350,363	147,523,928	149,049,465	149,788,440	150,957,543	151,847,247
6/30/2005	30,299,490	63,839,803	102,958,826	129,485,350	142,556,985	147,966,237	151,195,230	153,235,812	154,489,505	156,003,911	156,614,556
6/30/2006	24,840,739	63,354,136	101,323,759	129,633,439	141,172,041	148,393,073	151,254,266	151,939,389	153,523,921	154,826,890	155,367,428
6/30/2007	26,539,226	67,970,138	108,062,908	139,940,826	154,177,927	160,326,824	162,893,622	164,178,285	167,266,454	168,078,750	168,693,613
6/30/2008	25,918,032	66,404,767	119,363,524	155,653,875	173,376,597	181,846,866	185,978,460	188,431,225	189,377,380	188,919,866	189,555,106
6/30/2009	32,539,830	75,378,293	123,658,704	165,353,816	180,986,207	189,119,862	193,275,377	196,614,186	198,542,970	198,976,320	205,224,014
6/30/2010	38,051,940	82,869,261	141,566,979	173,995,935	191,399,748	201,034,281	204,507,834	205,954,049	208,981,165	210,105,961	211,196,491
6/30/2011	44,568,386	98,163,738	159,793,238	200,471,995	218,936,071	227,316,780	231,347,792	232,655,909	232,484,028	233,814,659	
6/30/2012	39,078,532	85,865,774	143,398,135	182,684,946	204,096,287	213,462,747	218,274,395	220,581,642	221,069,791		
6/30/2013	39,777,020	90,024,546	144,250,028	187,251,094	209,643,280	217,520,533	220,457,329	222,198,129			
6/30/2014	47,546,622	105,052,227	172,079,613	222,176,643	245,267,579	258,400,497	264,478,453				
6/30/2015	42,067,539	98,734,987	166,459,074	213,796,917	235,938,447	243,984,324					
6/30/2016	42,391,092	102,247,555	169,993,067	215,327,295	235,285,391						
6/30/2017	42,862,910	96,597,669	164,820,097	208,521,382							
6/30/2018	45,939,163	106,720,677	178,132,668								
6/30/2019	42,200,992	97,735,629									
6/30/2020	32,485,455										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	137,611,991	138,517,823	139,732,335	141,302,533	141,737,199	141,635,622	141,620,592	142,304,135	142,512,722
6/30/2002	143,026,883	144,452,872	144,810,170	145,464,048	145,586,815	145,894,858	145,989,094	146,207,825	
6/30/2003	159,503,331	160,013,153	160,523,443	160,420,551	160,835,895	160,788,901	161,060,677		
6/30/2004	152,490,659	153,323,602	153,669,774	154,327,611	154,114,096	154,354,242			
6/30/2005	156,430,457	156,833,507	158,490,147	160,279,182	161,703,911				
6/30/2006	156,181,204	156,265,043	156,601,892	156,910,974					
6/30/2007	168,542,236	168,785,970	168,993,009						
6/30/2008	189,931,411	190,601,959							
6/30/2009	205,673,075								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	25,574,602	27,704,243	17,268,442	12,012,752	10,524,641	2,862,400	1,988,112	1,215,634	2,536,200	1,408,682	-156,363	905,832	1,214,512
6/30/2002	22,001,717	35,316,985	19,709,444	19,613,952	4,828,691	5,113,771	2,114,673	389,296	1,437,292	-194,662	387,897	1,425,989	357,298
6/30/2003	30,926,598	35,942,729	31,445,610	14,659,311	4,461,175	3,516,816	1,412,764	1,704,029	1,419,765	84,892	1,007,872	509,822	510,290
6/30/2004	32,684,075	40,283,325	25,721,904	9,111,536	6,014,676	2,173,565	1,525,537	738,975	1,169,103	889,704	643,412	832,943	346,172
6/30/2005	33,540,313	39,119,023	26,526,524	13,071,635	5,409,252	3,228,993	2,040,582	1,253,693	1,514,406	610,645	-184,099	403,050	1,656,640
6/30/2006	38,513,397	37,969,623	28,309,680	11,538,602	7,221,032	2,861,193	685,123	1,584,532	1,302,969	540,538	813,776	83,839	336,849
6/30/2007	41,430,912	40,092,770	31,877,918	14,237,101	6,148,897	2,566,798	1,284,663	3,088,169	812,296	614,863	-151,377	243,734	207,039
6/30/2008	40,486,735	52,958,757	36,290,351	17,722,722	8,470,269	4,131,594	2,452,765	946,155	-457,514	635,240	376,305	670,548	
6/30/2009	42,838,463	48,280,411	41,695,112	15,632,391	8,133,655	4,155,515	3,338,809	1,928,784	433,350	6,247,694	449,061		
6/30/2010	44,817,321	58,697,718	32,428,956	17,403,813	9,634,533	3,473,553	1,446,215	3,027,116	1,124,796	1,090,530			
6/30/2011	53,595,352	61,629,500	40,678,757	18,464,076	8,380,709	4,031,012	1,308,117	-171,881	1,330,631				
6/30/2012	46,787,242	57,532,361	39,286,811	21,411,341	9,366,460	4,811,648	2,307,247	488,149					
6/30/2013	50,247,526	54,225,482	43,001,066	22,392,186	7,877,253	2,936,796	1,740,800						
6/30/2014	57,505,605	67,027,386	50,097,030	23,090,936	13,132,918	6,077,956							
6/30/2015	56,667,448	67,724,087	47,337,843	22,141,530	8,045,877								
6/30/2016	59,856,463	67,745,512	45,334,228	19,958,096									
6/30/2017	53,734,759	68,222,428	43,701,285										
6/30/2018	60,781,514	71,411,991											
6/30/2019	55,534,637												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.0530	0.0574	0.0358	0.0249	0.0218	0.0059	0.0041	0.0025	0.0053	0.0029	-0.0003	0.0019	0.0025
6/30/2002	0.0475	0.0762	0.0425	0.0423	0.0104	0.0110	0.0046	0.0008	0.0031	-0.0004	0.0008	0.0031	0.0008
6/30/2003	0.0617	0.0718	0.0628	0.0293	0.0089	0.0070	0.0028	0.0034	0.0028	0.0002	0.0020	0.0010	0.0010
6/30/2004	0.0643	0.0792	0.0506	0.0179	0.0118	0.0043	0.0030	0.0015	0.0023	0.0017	0.0013	0.0016	0.0007
6/30/2005	0.0674	0.0787	0.0533	0.0263	0.0109	0.0065	0.0041	0.0025	0.0030	0.0012	-0.0004	0.0008	0.0033
6/30/2006	0.0753	0.0742	0.0554	0.0226	0.0141	0.0056	0.0013	0.0031	0.0025	0.0011	0.0016	0.0002	0.0007
6/30/2007	0.0748	0.0724	0.0575	0.0257	0.0111	0.0046	0.0023	0.0056	0.0015	0.0011	-0.0003	0.0004	0.0004
6/30/2008	0.0681	0.0891	0.0610	0.0298	0.0142	0.0069	0.0041	0.0016	-0.0008	0.0011	0.0006	0.0011	
6/30/2009	0.0698	0.0787	0.0679	0.0255	0.0133	0.0068	0.0054	0.0031	0.0007	0.0102	0.0007		
6/30/2010	0.0667	0.0874	0.0483	0.0259	0.0143	0.0052	0.0022	0.0045	0.0017	0.0016			
6/30/2011	0.0740	0.0851	0.0562	0.0255	0.0116	0.0056	0.0018	-0.0002	0.0018				
6/30/2012	0.0701	0.0862	0.0588	0.0321	0.0140	0.0072	0.0035	0.0007					
6/30/2013	0.0754	0.0814	0.0645	0.0336	0.0118	0.0044	0.0026						
6/30/2014	0.0713	0.0832	0.0622	0.0286	0.0163	0.0075							
6/30/2015	0.0697	0.0833	0.0582	0.0272	0.0099								
6/30/2016	0.0723	0.0818	0.0548	0.0241									
6/30/2017	0.0605	0.0768	0.0492										
6/30/2018	0.0606	0.0712											
6/30/2019	0.0569												

Best 3/5	0.0636	0.0806	0.0584	0.0293	0.0125	0.0060	0.0027	0.0018	0.0013	0.0013	0.0004	0.0008	0.0008
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PREMISES/OPERATIONS (Subline Code 334)  
 OWNERS, LANDLORDS AND TENANTS  
 FULL COVERAGE  
 MULTISTATE  
 PROPERTY DAMAGE - OCCURRENCE  
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

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
6/30/2001	37,784,048	37,550,360	42,718,341	43,085,286	43,504,448	43,295,916	43,769,737	43,919,920	44,160,880	44,686,722	45,094,612
6/30/2002	30,178,360	35,299,111	36,430,150	37,792,161	38,214,780	38,854,999	39,615,871	39,885,567	40,332,073	40,483,477	40,805,473
6/30/2003	31,778,706	33,798,744	36,196,632	35,942,924	38,485,028	38,648,946	38,628,945	38,946,447	38,563,873	39,006,218	39,259,089
6/30/2004	29,171,280	33,269,025	34,425,386	35,769,330	37,576,318	37,877,539	37,732,758	37,833,716	37,932,155	38,140,820	38,330,277
6/30/2005	28,532,105	30,141,076	33,423,258	34,191,463	34,569,787	34,879,927	34,984,389	35,248,900	35,588,210	36,078,703	35,936,116
6/30/2006	27,123,559	29,376,824	31,129,766	31,730,595	32,196,925	33,010,373	33,328,163	33,430,508	33,671,322	33,498,326	33,474,252
6/30/2007	28,311,974	31,384,380	33,606,376	34,047,633	34,821,643	34,943,824	35,244,821	35,666,607	36,406,297	36,334,235	36,432,925
6/30/2008	33,074,748	36,520,028	37,983,097	38,011,954	38,608,224	39,394,718	39,722,778	39,660,004	39,866,932	40,246,614	40,202,455
6/30/2009	36,094,653	37,248,889	39,165,290	39,485,652	39,556,138	40,020,138	39,865,602	39,873,561	40,119,651	40,471,792	40,613,847
6/30/2010	35,745,687	40,333,407	42,174,915	43,039,795	43,818,362	43,862,095	43,828,822	43,833,795	44,106,320	44,118,035	44,236,095
6/30/2011	42,510,872	46,252,503	47,066,231	47,463,408	47,559,314	47,935,291	48,251,209	48,740,094	48,634,174	48,821,702	
6/30/2012	41,610,162	44,804,193	46,814,168	47,239,269	47,699,667	47,713,619	48,362,991	48,438,563	48,405,891		
6/30/2013	38,565,856	42,587,841	44,115,508	45,908,598	46,324,442	47,005,209	47,868,996	47,920,892			
6/30/2014	45,297,661	47,929,984	49,580,292	51,614,828	51,747,995	52,056,233	52,230,508				
6/30/2015	43,309,788	47,176,986	48,749,068	51,754,236	53,565,775	53,474,516					
6/30/2016	36,366,294	42,135,997	46,979,127	47,329,641	48,659,983						
6/30/2017	40,193,349	45,598,493	49,496,669	51,863,431							
6/30/2018	40,974,126	51,112,949	55,770,043								
6/30/2019	44,538,471	51,908,959									
6/30/2020	38,660,484										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	45,125,816	45,318,587	45,432,241	45,405,916	45,532,021	45,606,018	45,597,775	45,684,176	45,684,766		
6/30/2002	41,066,433	40,922,599	40,843,276	41,172,219	41,215,365	41,422,800	41,392,340	41,553,937			
6/30/2003	39,276,720	39,330,637	39,333,650	39,449,657	39,465,907	39,645,730	39,564,911				
6/30/2004	38,635,478	38,664,545	38,714,951	38,741,154	38,823,823	38,909,837					
6/30/2005	35,795,155	35,851,612	35,754,191	35,661,831	35,723,232						
6/30/2006	33,559,331	33,448,216	33,500,406	33,596,037							
6/30/2007	36,287,770	36,249,054	36,281,992								
6/30/2008	40,216,542	40,182,965									
6/30/2009	41,082,424										

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
6/30/2001	0.994	1.138	1.009	1.010	0.995	1.011	1.003	1.005	1.012	1.009	1.001
6/30/2002	1.170	1.032	1.037	1.011	1.017	1.020	1.007	1.011	1.004	1.008	1.006
6/30/2003	1.064	1.071	0.993	1.071	1.004	0.999	1.008	0.990	1.011	1.006	1.000
6/30/2004	1.140	1.035	1.039	1.051	1.008	0.996	1.003	1.003	1.006	1.005	1.008
6/30/2005	1.056	1.109	1.023	1.011	1.009	1.003	1.008	1.010	1.014	0.996	0.996
6/30/2006	1.083	1.060	1.019	1.015	1.025	1.010	1.003	1.007	0.995	0.999	1.003
6/30/2007	1.109	1.071	1.013	1.023	1.004	1.009	1.012	1.021	0.998	1.003	0.996
6/30/2008	1.104	1.040	1.001	1.016	1.020	1.008	0.998	1.005	1.010	0.999	1.000
6/30/2009	1.032	1.051	1.008	1.002	1.012	0.996	1.000	1.006	1.009	1.004	1.012
6/30/2010	1.128	1.046	1.021	1.018	1.001	0.999	1.000	1.006	1.000	1.003	
6/30/2011	1.088	1.018	1.008	1.002	1.008	1.007	1.010	0.998	1.004		
6/30/2012	1.077	1.045	1.009	1.010	1.000	1.014	1.002	0.999			
6/30/2013	1.104	1.036	1.041	1.009	1.015	1.018	1.001				
6/30/2014	1.058	1.034	1.041	1.003	1.006	1.003					
6/30/2015	1.089	1.033	1.062	1.035	0.998						
6/30/2016	1.159	1.115	1.007	1.028							
6/30/2017	1.134	1.085	1.048								
6/30/2018	1.247	1.091									
6/30/2019	1.165										
3 Yr Mean	1.182	1.097	1.039	1.022	1.006	1.012	1.004	1.001	1.004	1.002	1.003
Best 3/5	1.153	1.070	1.043	1.016	1.005	1.008	1.001	1.003	1.004	1.002	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	1.004	1.003	0.999	1.003	1.002	1.000	1.002	1.000
6/30/2002	0.996	0.998	1.008	1.001	1.005	0.999	1.004	1.001 *
6/30/2003	1.001	1.000	1.003	1.000	1.005	0.998	1.000 *	1.001 *
6/30/2004	1.001	1.001	1.001	1.002	1.002	1.003 *	1.000 *	1.001 *
6/30/2005	1.002	0.997	0.997	1.002	1.002 *	1.003 *	1.000 *	1.001 *
6/30/2006	0.997	1.002	1.003					
6/30/2007	0.999	1.001						
6/30/2008	0.999							

3 Yr Mean	0.998	1.000	1.000	1.001	1.004 @	0.999 @	1.003 @	1.000 @
Best 3/5	1.000	1.001	1.002	1.002	1.003 *	1.001 *	1.001 *	1.001 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					1.005	1.008	1.001	1.003	1.004	1.002	1.000
6/30/2017				1.016	1.005	1.008	1.001	1.003	1.004	1.002	1.000
6/30/2018			1.043	1.016	1.005	1.008	1.001	1.003	1.004	1.002	1.000
6/30/2019		1.070	1.043	1.016	1.005	1.008	1.001	1.003	1.004	1.002	1.000
6/30/2020	1.153	1.070	1.043	1.016	1.005	1.008	1.001	1.003	1.004	1.002	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2016	1.000	1.001	1.002	1.002	1.003	1.001	1.001	1.001	1.004*	1.039
6/30/2017	1.000	1.001	1.002	1.002	1.003	1.001	1.001	1.001	1.004*	1.055
6/30/2018	1.000	1.001	1.002	1.002	1.003	1.001	1.001	1.001	1.004*	1.101
6/30/2019	1.000	1.001	1.002	1.002	1.003	1.001	1.001	1.001	1.004*	1.178
6/30/2020	1.000	1.001	1.002	1.002	1.003	1.001	1.001	1.001	1.004*	1.358

\* 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
6/30/2001	2,035,037	2,279,545	2,603,935	2,768,288	2,764,893	2,845,107	2,978,537	2,745,185	2,892,083	2,917,028	2,976,393
6/30/2002	1,629,551	1,910,256	1,980,618	1,993,758	2,098,967	2,219,537	2,155,521	2,088,093	2,193,592	2,193,593	2,200,093
6/30/2003	1,704,067	1,751,683	1,816,373	1,973,401	1,992,019	1,875,473	1,880,100	1,935,815	1,953,432	1,950,582	1,951,582
6/30/2004	2,248,733	2,384,378	2,677,258	3,053,113	3,217,624	3,198,410	3,110,632	3,203,649	3,145,649	3,213,219	3,212,340
6/30/2005	2,337,323	2,349,060	2,283,481	2,670,381	2,613,976	2,784,998	2,630,016	2,749,058	2,710,559	2,721,847	2,717,847
6/30/2006	1,751,357	2,009,842	2,271,715	2,212,719	2,271,702	2,404,801	2,516,500	2,529,597	2,517,556	2,519,779	2,450,413
6/30/2007	1,749,264	2,271,600	2,802,057	2,618,142	2,603,831	2,438,642	2,408,278	2,433,256	2,531,257	2,531,256	2,531,256
6/30/2008	1,483,524	1,895,416	1,453,660	1,508,256	1,447,971	1,480,001	1,458,190	1,450,990	1,452,990	1,453,092	1,474,301
6/30/2009	2,726,358	2,087,021	2,416,032	2,264,497	2,291,958	2,235,384	2,338,306	2,255,885	2,255,884	2,255,884	2,260,884
6/30/2010	1,761,937	1,771,532	1,725,682	1,824,373	1,922,703	1,965,703	2,016,698	1,965,698	2,064,703	1,960,057	1,959,694
6/30/2011	1,583,126	1,732,573	1,993,456	1,886,872	2,007,358	2,022,072	1,993,981	2,014,980	1,989,980	1,989,980	
6/30/2012	1,171,517	1,497,834	1,649,949	1,939,755	1,919,994	2,334,352	2,360,206	2,244,524	2,142,568		
6/30/2013	1,744,209	1,806,368	1,877,355	1,865,509	2,082,641	2,049,141	2,049,130	1,965,880			
6/30/2014	1,886,273	1,889,191	1,688,742	1,836,708	1,929,058	1,869,812	1,989,611				
6/30/2015	2,468,399	2,601,376	2,420,957	2,712,018	2,517,972	2,638,176					
6/30/2016	1,924,007	2,205,714	2,586,706	2,836,264	3,249,814						
6/30/2017	2,100,482	2,436,249	2,635,835	2,763,987							
6/30/2018	2,859,110	3,556,976	3,872,607								
6/30/2019	2,809,210	3,124,585									
6/30/2020	2,797,311										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	2,971,768	2,972,077	2,822,077	2,847,078	2,872,078	2,961,540	2,961,540	2,971,540	2,971,540
6/30/2002	2,205,092	2,233,093	2,225,092	2,225,092	2,325,092	2,325,092	2,330,092	2,328,043	
6/30/2003	1,960,082	1,960,082	2,060,082	2,260,082	2,353,413	2,358,191	2,357,191		
6/30/2004	3,313,219	3,315,095	3,322,995	3,313,483	3,313,383	3,313,383			
6/30/2005	2,722,068	2,717,854	2,717,854	2,723,882	2,723,882				
6/30/2006	2,454,178	2,549,368	2,558,515	2,553,103					
6/30/2007	2,531,257	2,616,627	2,615,521						
6/30/2008	1,469,301	1,463,455							
6/30/2009	2,263,091								

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
6/30/2001	1.120	1.142	1.063	0.999	1.029	1.047	0.922	1.054	1.009	1.020	0.998
6/30/2002	1.172	1.037	1.007	1.053	1.057	0.971	0.969	1.051	1.000	1.003	1.002
6/30/2003	1.028	1.037	1.086	1.009	0.941	1.002	1.030	1.009	0.999	1.001	1.004
6/30/2004	1.060	1.123	1.140	1.054	0.994	0.973	1.030	0.982	1.021	1.000	1.031
6/30/2005	1.005	0.972	1.169	0.979	1.065	0.944	1.045	0.986	1.004	0.999	1.002
6/30/2006	1.148	1.130	0.974	1.027	1.059	1.046	1.005	0.995	1.001	0.972	1.002
6/30/2007	1.299	1.234	0.934	0.995	0.937	0.988	1.010	1.040	1.000	1.000	1.000
6/30/2008	1.278	0.767	1.038	0.960	1.022	0.985	0.995	1.001	1.000	1.015	0.997
6/30/2009	0.765	1.158	0.937	1.012	0.975	1.046	0.965	1.000	1.000	1.002	1.001
6/30/2010	1.005	0.974	1.057	1.054	1.022	1.026	0.975	1.050	0.949	1.000	
6/30/2011	1.094	1.151	0.947	1.064	1.007	0.986	1.011	0.988	1.000		
6/30/2012	1.279	1.102	1.176	0.990	1.216	1.011	0.951	0.955			
6/30/2013	1.036	1.039	0.994	1.116	0.984	1.000	0.959				
6/30/2014	1.002	0.894	1.088	1.050	0.969	1.064					
6/30/2015	1.054	0.931	1.120	0.928	1.048						
6/30/2016	1.146	1.173	1.096	1.146							
6/30/2017	1.160	1.082	1.049								
6/30/2018	1.244	1.089									
6/30/2019	1.112										
3 Yr Mean	1.172	1.115	1.088	1.041	1.000	1.025	0.974	0.998	0.983	1.006	0.999
Best 3/5	1.139	1.034	1.078	1.052	1.013	1.012	0.966	0.996	1.000	1.001	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	1.000	0.950	1.009	1.009	1.031	1.000	1.003	1.000
6/30/2002	1.013	0.996	1.000	1.045	1.000	1.002	0.999	1.000 *
6/30/2003	1.000	1.051	1.097	1.041	1.002	1.000	1.000 *	1.000 *
6/30/2004	1.001	1.002	0.997	1.000	1.000	1.002 *	1.000 *	1.000 *
6/30/2005	0.998	1.000	1.002	1.000	1.017 *	1.002 *	1.000 *	1.000 *
6/30/2006	1.039	1.004	0.998					
6/30/2007	1.034	1.000						
6/30/2008	0.996							

3 Yr Mean	1.023	1.001	0.999	1.014	1.001 @	1.001 @	1.001 @	1.000 @
Best 3/5	1.011	1.002	1.000	1.017	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
6/30/2016					1.013	1.012	0.966	0.996	1.000	1.001	1.001
6/30/2017				1.052	1.013	1.012	0.966	0.996	1.000	1.001	1.001
6/30/2018			1.078	1.052	1.013	1.012	0.966	0.996	1.000	1.001	1.001
6/30/2019		1.034	1.078	1.052	1.013	1.012	0.966	0.996	1.000	1.001	1.001
6/30/2020	1.139	1.034	1.078	1.052	1.013	1.012	0.966	0.996	1.000	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
6/30/2016	1.011	1.002	1.000	1.017	1.006	1.001	1.000	1.000	1.000*	1.025
6/30/2017	1.011	1.002	1.000	1.017	1.006	1.001	1.000	1.000	1.000*	1.079
6/30/2018	1.011	1.002	1.000	1.017	1.006	1.001	1.000	1.000	1.000*	1.163
6/30/2019	1.011	1.002	1.000	1.017	1.006	1.001	1.000	1.000	1.000*	1.202
6/30/2020	1.011	1.002	1.000	1.017	1.006	1.001	1.000	1.000	1.000*	1.369

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2001	5,733,308	10,451,696	17,091,777	19,963,743	24,183,065	28,033,517	31,379,706	34,882,745	36,072,821	35,894,316	35,744,316
6/30/2002	3,624,518	8,180,311	10,487,976	15,497,654	19,745,770	27,464,486	31,093,744	34,544,748	36,537,211	37,203,156	38,154,290
6/30/2003	3,423,721	6,865,536	10,850,744	14,928,769	18,447,903	19,988,542	21,453,605	22,195,415	22,577,510	23,011,155	23,186,025
6/30/2004	3,311,557	7,107,845	11,387,801	15,169,258	19,149,364	22,180,584	24,242,810	24,976,112	26,356,232	27,205,949	27,225,818
6/30/2005	3,701,412	7,271,340	12,790,993	16,300,442	19,072,717	20,956,535	21,905,731	22,687,318	23,601,202	25,376,783	25,642,273
6/30/2006	2,598,191	6,243,105	10,329,034	14,040,611	15,743,524	19,365,642	21,578,166	22,296,429	22,453,022	22,845,879	25,903,470
6/30/2007	3,436,344	8,725,504	13,213,744	18,022,102	20,098,602	22,231,252	24,823,095	25,356,790	27,203,796	27,573,732	27,850,597
6/30/2008	4,366,689	8,882,851	14,431,717	19,052,066	23,377,516	25,831,759	26,723,852	27,849,191	28,993,511	29,896,173	30,917,910
6/30/2009	4,100,789	8,243,347	13,845,224	16,942,994	20,566,562	22,272,807	23,289,706	24,490,197	25,387,867	30,075,492	30,411,675
6/30/2010	4,769,494	10,113,567	15,959,222	20,854,803	24,418,316	26,537,079	29,082,695	30,118,922	30,910,114	31,079,996	31,676,473
6/30/2011	5,487,270	12,682,388	17,540,535	22,499,061	26,578,271	28,916,848	29,352,336	29,878,371	30,072,063	30,584,010	
6/30/2012	6,095,766	10,636,120	16,274,811	21,157,089	24,444,080	26,855,587	28,762,263	30,276,723	31,723,422		
6/30/2013	5,953,530	10,988,312	17,525,143	24,303,124	25,861,957	26,299,950	26,812,397	28,088,931			
6/30/2014	6,262,189	12,004,786	16,122,357	19,072,534	20,594,664	25,310,736	25,995,419				
6/30/2015	6,330,859	12,295,634	19,419,144	24,192,249	28,506,570	30,252,359					
6/30/2016	5,622,689	10,647,660	17,795,590	23,485,247	26,813,193						
6/30/2017	6,425,334	12,502,336	18,623,627	23,493,872							
6/30/2018	6,847,995	15,369,601	22,439,698								
6/30/2019	5,631,580	11,473,435									
6/30/2020	7,217,339										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2001	36,165,049	36,358,192	36,343,494	36,365,657	36,389,212	36,424,681	36,415,141	36,434,447	36,439,688
6/30/2002	38,934,572	39,028,645	39,013,238	39,352,611	39,468,914	39,760,966	39,804,916	40,025,018	
6/30/2003	23,234,078	23,284,574	23,235,358	23,385,426	23,410,099	23,510,518	23,489,141		
6/30/2004	28,074,708	28,135,741	28,195,458	28,096,536	28,240,704	28,326,970			
6/30/2005	25,574,471	25,952,923	26,172,101	26,204,524	26,282,026				
6/30/2006	26,229,666	26,101,942	26,309,139	26,546,060					
6/30/2007	28,024,767	28,173,106	28,163,968						
6/30/2008	31,293,029	31,407,984							
6/30/2009	29,012,053								

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

A.Y.E.	27: 15	39: 27	51: 39	Increments		87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
				63: 51	75: 63								
6/30/2001	4,718,388	6,640,081	2,871,966	4,219,322	3,850,452	3,346,189	3,503,039	1,190,076	-178,505	-150,000	420,733	193,143	-14,698
6/30/2002	4,555,793	2,307,665	5,009,678	4,248,116	7,718,716	3,629,258	3,451,004	1,992,463	665,945	951,134	780,282	94,073	-15,407
6/30/2003	3,441,815	3,985,208	4,078,025	3,519,134	1,540,639	1,465,063	741,810	382,095	433,645	174,870	48,053	50,496	-49,216
6/30/2004	3,796,288	4,279,956	3,781,457	3,980,106	3,031,220	2,062,226	733,302	1,380,120	849,717	19,869	848,890	61,033	59,717
6/30/2005	3,569,928	5,519,653	3,509,449	2,772,275	1,883,818	949,196	781,587	913,884	1,775,581	265,490	-67,802	378,452	219,178
6/30/2006	3,644,914	4,085,929	3,711,577	1,702,913	3,622,118	2,212,524	718,263	156,593	392,857	3,057,591	326,196	-127,724	207,197
6/30/2007	5,289,160	4,488,240	4,808,358	2,076,500	2,132,650	2,591,843	533,695	1,847,006	369,936	276,865	174,170	148,339	-9,138
6/30/2008	4,516,162	5,548,866	4,620,349	4,325,450	2,454,243	892,093	1,125,339	1,144,320	902,662	1,021,737	375,119	114,955	
6/30/2009	4,142,558	5,601,877	3,097,770	3,623,568	1,706,245	1,016,899	1,200,491	897,670	4,687,625	336,183	-1,399,622		
6/30/2010	5,344,073	5,845,655	4,895,581	3,563,513	2,118,763	2,545,616	1,036,227	791,192	169,882	596,477			
6/30/2011	7,195,118	4,858,147	4,958,526	4,079,210	2,338,577	435,488	526,035	193,692	511,947				
6/30/2012	4,540,354	5,638,691	4,882,278	3,286,991	2,411,507	1,906,676	1,514,460	1,446,699					
6/30/2013	5,034,782	6,536,831	6,777,981	1,558,833	437,993	512,447	1,276,534						
6/30/2014	5,742,597	4,117,571	2,950,177	1,522,130	4,716,072	684,683							
6/30/2015	5,964,775	7,123,510	4,773,105	4,314,321	1,745,789								
6/30/2016	5,024,971	7,147,930	5,689,657	3,327,946									
6/30/2017	6,077,002	6,121,291	4,870,245										
6/30/2018	8,521,606	7,070,097											
6/30/2019	5,841,855												

A.Y.E.	27: 15	39: 27	51: 39	Incremental Percentages		87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
				63: 51	75: 63								
6/30/2001	0.0790	0.1112	0.0481	0.0707	0.0645	0.0560	0.0587	0.0199	-0.0030	-0.0025	0.0070	0.0032	-0.0002
6/30/2002	0.0749	0.0380	0.0824	0.0699	0.1270	0.0597	0.0568	0.0328	0.0110	0.0156	0.0128	0.0015	-0.0003
6/30/2003	0.0643	0.0745	0.0762	0.0658	0.0288	0.0274	0.0139	0.0071	0.0081	0.0033	0.0009	0.0009	-0.0009
6/30/2004	0.0712	0.0803	0.0709	0.0746	0.0568	0.0387	0.0138	0.0259	0.0159	0.0004	0.0159	0.0011	0.0011
6/30/2005	0.0769	0.1189	0.0756	0.0597	0.0406	0.0205	0.0168	0.0197	0.0383	0.0057	-0.0015	0.0082	0.0047
6/30/2006	0.0843	0.0945	0.0859	0.0394	0.0838	0.0512	0.0166	0.0036	0.0091	0.0707	0.0075	-0.0030	0.0048
6/30/2007	0.1102	0.0935	0.1002	0.0433	0.0444	0.0540	0.0111	0.0385	0.0077	0.0058	0.0036	0.0031	-0.0002
6/30/2008	0.0861	0.1058	0.0881	0.0825	0.0468	0.0170	0.0215	0.0218	0.0172	0.0195	0.0072	0.0022	
6/30/2009	0.0756	0.1022	0.0565	0.0661	0.0311	0.0185	0.0219	0.0164	0.0855	0.0061	-0.0255		
6/30/2010	0.0907	0.0992	0.0831	0.0605	0.0360	0.0432	0.0176	0.0134	0.0029	0.0101			
6/30/2011	0.1039	0.0701	0.0716	0.0589	0.0338	0.0063	0.0076	0.0028	0.0074				
6/30/2012	0.0675	0.0839	0.0726	0.0489	0.0359	0.0284	0.0225	0.0215					
6/30/2013	0.0765	0.0993	0.1030	0.0237	0.0067	0.0078	0.0194						
6/30/2014	0.0759	0.0544	0.0390	0.0201	0.0623	0.0090							
6/30/2015	0.0782	0.0933	0.0625	0.0565	0.0229								
6/30/2016	0.0718	0.1021	0.0813	0.0476									
6/30/2017	0.0804	0.0809	0.0644										
6/30/2018	0.0983	0.0815											
6/30/2019	0.0700												

Best 3/5	0.0768	0.0853	0.0694	0.0400	0.0308	0.0151	0.0196	0.0171	0.0108	0.0119	0.0031	0.0021	0.0019
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PREMISES/OPERATIONS (Subline Code 334)  
 OWNERS, LANDLORDS AND TENANTS  
 FULL COVERAGE  
 MULTISTATE  
 FRINGE COVERAGE - OCCURRENCE  
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

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
6/30/2001	13,384,222	29,291,295	31,804,222	35,200,694	36,764,932	36,754,955	36,945,131	36,971,716	37,044,971	36,846,568	36,615,423
6/30/2002	15,362,374	18,769,289	22,220,371	24,840,331	22,848,106	22,260,520	22,147,459	21,931,392	22,103,294	22,157,418	22,014,620
6/30/2003	11,262,126	13,881,263	17,341,647	15,557,894	15,454,014	15,639,623	14,816,730	14,593,570	14,823,502	14,640,371	14,834,038
6/30/2004	16,609,979	21,795,855	18,793,534	19,370,204	18,891,303	18,450,597	18,491,447	18,397,448	18,408,488	18,635,145	18,604,800
6/30/2005	14,556,775	18,678,744	21,147,798	20,743,068	20,277,111	20,371,609	19,969,956	20,068,529	20,164,562	20,439,318	20,383,237
6/30/2006	19,338,620	23,494,620	24,388,910	23,604,773	22,930,689	22,829,033	22,541,523	22,640,052	22,433,115	22,254,267	22,269,268
6/30/2007	18,480,636	22,420,519	23,073,434	23,371,141	23,210,278	22,718,485	22,623,885	22,758,941	22,826,499	23,060,981	22,993,831
6/30/2008	17,053,908	18,816,847	18,686,506	18,660,126	18,649,920	18,798,492	19,101,109	19,301,002	19,253,467	19,277,640	19,169,300
6/30/2009	14,056,661	16,358,584	15,976,239	16,100,495	16,985,433	17,061,923	17,124,227	16,953,750	16,687,154	16,767,155	16,811,251
6/30/2010	12,079,749	15,408,822	16,260,567	16,119,763	16,506,925	16,284,120	16,051,315	15,995,201	16,119,687	16,452,615	16,302,476
6/30/2011	9,803,314	11,427,155	12,487,095	13,472,970	13,591,976	13,546,026	13,237,177	12,945,110	13,183,265	13,219,258	
6/30/2012	8,786,599	11,237,085	11,093,695	11,331,053	11,730,188	11,169,395	11,079,048	11,210,561	11,233,200		
6/30/2013	9,116,299	10,718,650	12,025,642	12,165,492	12,479,097	12,458,132	12,319,029	12,332,359			
6/30/2014	8,317,166	11,249,546	14,333,011	14,406,327	14,689,614	14,886,158	14,870,036				
6/30/2015	8,862,808	11,368,286	14,799,956	16,763,496	17,581,545	17,535,141					
6/30/2016	10,179,377	13,089,628	16,688,746	16,916,114	16,734,299						
6/30/2017	10,117,307	13,210,175	14,361,399	14,651,607							
6/30/2018	10,879,300		14,262,222	15,316,196							
6/30/2019	7,784,788	9,435,255									
6/30/2020	13,078,294										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	36,514,067	36,698,767	36,698,767	36,788,767	36,799,102	36,799,001	36,903,502	36,903,501	37,004,551		
6/30/2002	22,159,183	22,242,658	22,342,658	22,296,008	22,288,158	22,418,759	22,518,758	22,593,758			
6/30/2003	14,789,768	14,854,669	14,858,966	14,936,466	15,053,964	15,053,964	15,053,964				
6/30/2004	18,400,686	18,475,797	18,520,597	18,632,991	18,632,991	18,632,991					
6/30/2005	20,129,489	20,254,486	20,326,881	20,226,881	20,326,884						
6/30/2006	22,478,018	22,339,518	22,439,517								
6/30/2007	22,943,661	23,004,557	22,993,425								
6/30/2008	19,069,300	19,089,300									
6/30/2009	16,782,476										

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
6/30/2001	2.188	1.086	1.107	1.044	1.000	1.005	1.001	1.002	0.995	0.994	0.997
6/30/2002	1.222	1.184	1.118	0.920	0.974	0.995	0.990	1.008	1.002	0.994	1.007
6/30/2003	1.233	1.249	0.897	0.993	1.012	0.947	0.985	1.016	0.988	1.013	0.997
6/30/2004	1.312	0.862	1.031	0.975	0.977	1.002	0.995	1.001	1.012	0.998	0.989
6/30/2005	1.283	1.132	0.981	0.978	1.005	0.980	1.005	1.005	1.014	0.997	0.988
6/30/2006	1.215	1.038	0.968	0.971	0.996	0.987	1.004	0.991	0.992	1.001	1.009
6/30/2007	1.213	1.029	1.013	0.993	0.979	0.996	1.006	1.003	1.010	0.997	0.998
6/30/2008	1.103	0.993	0.999	0.999	1.008	1.016	1.010	0.998	1.001	0.994	0.995
6/30/2009	1.164	0.977	1.008	1.055	1.005	1.004	0.990	0.984	1.005	1.003	0.998
6/30/2010	1.276	1.055	0.991	1.024	0.987	0.986	0.997	1.008	1.021	0.991	
6/30/2011	1.166	1.093	1.079	1.009	0.997	0.977	0.978	1.018	1.003		
6/30/2012	1.279	0.987	1.021	1.035	0.952	0.992	1.012	1.002			
6/30/2013	1.176	1.122	1.012	1.026	0.998	0.989	1.001				
6/30/2014	1.353	1.274	1.005	1.020	1.013	0.999					
6/30/2015	1.283	1.302	1.133	1.049	0.997						
6/30/2016	1.286	1.275	1.014	0.989							
6/30/2017	1.306	1.087	1.020								
6/30/2018	1.311	1.074									
6/30/2019	1.212										
3 Yr Mean	1.276	1.145	1.056	1.019	1.003	0.993	0.997	1.009	1.010	0.996	0.997
Best 3/5	1.292	1.212	1.015	1.027	0.997	0.989	0.996	1.003	1.006	0.997	0.997

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	1.005	1.000	1.002	1.000	1.000	1.003	1.000	1.003
6/30/2002	1.004	1.004	0.998	1.000	1.006	1.004	1.003	1.002 *
6/30/2003	1.004	1.000	1.005	1.008	1.000	1.000	1.002 *	1.002 *
6/30/2004	1.004	1.002	1.006	1.000	1.000	1.001 *	1.002 *	1.002 *
6/30/2005	1.006	1.004	0.995	1.005	1.002 *	1.001 *	1.002 *	1.002 *
6/30/2006	0.994	1.004	0.996					
6/30/2007	1.003	1.000						
6/30/2008	1.001							
3 Yr Mean	0.999	1.003	0.999	1.004	1.002 @	1.002 @	1.002 @	1.003 @
Best 3/5	1.003	1.002	1.000	1.002	1.001 *	1.002 *	1.002 *	1.002 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					0.997	0.989	0.996	1.003	1.006	0.997	0.997
6/30/2017				1.027	0.997	0.989	0.996	1.003	1.006	0.997	0.997
6/30/2018			1.015	1.027	0.997	0.989	0.996	1.003	1.006	0.997	0.997
6/30/2019		1.212	1.015	1.027	0.997	0.989	0.996	1.003	1.006	0.997	0.997
6/30/2020	1.292	1.212	1.015	1.027	0.997	0.989	0.996	1.003	1.006	0.997	0.997

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2016	1.003	1.002	1.000	1.002	1.001	1.002	1.002	1.002	1.008*	1.007
6/30/2017	1.003	1.002	1.000	1.002	1.001	1.002	1.002	1.002	1.008*	1.034
6/30/2018	1.003	1.002	1.000	1.002	1.001	1.002	1.002	1.002	1.008*	1.050
6/30/2019	1.003	1.002	1.000	1.002	1.001	1.002	1.002	1.002	1.008*	1.272
6/30/2020	1.003	1.002	1.000	1.002	1.001	1.002	1.002	1.002	1.008*	1.644

\* 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
6/30/2001	4,350,739	14,845,683	21,070,920	27,803,176	31,064,848	35,848,620	37,245,719	37,950,002	38,817,870	39,948,394	39,985,108
6/30/2002	5,306,118	10,126,671	14,460,985	18,178,970	17,932,851	20,197,069	21,499,583	21,383,757	21,528,061	21,706,929	21,726,930
6/30/2003	3,682,687	9,018,468	11,817,539	15,224,438	16,881,962	18,294,690	26,599,828	28,509,957	32,195,712	32,604,329	32,907,147
6/30/2004	3,599,477	7,604,665	12,344,807	17,188,364	20,350,846	20,686,399	20,763,357	21,681,918	22,120,196	22,215,503	22,372,359
6/30/2005	2,473,986	8,029,108	13,656,354	16,388,669	17,784,360	19,802,745	19,750,732	19,747,760	20,687,455	21,703,887	22,115,543
6/30/2006	2,880,516	9,135,255	13,343,430	16,512,549	18,241,561	19,509,043	23,188,196	24,432,778	26,817,115	29,446,410	29,556,217
6/30/2007	2,646,539	7,774,363	16,598,447	20,502,455	22,701,913	23,155,554	19,213,497	22,274,461	22,309,258	22,342,370	22,411,797
6/30/2008	2,149,575	7,200,548	12,800,703	16,892,757	17,541,525	18,474,036	19,144,609	19,786,852	19,912,048	20,124,439	20,416,633
6/30/2009	3,207,220	8,478,293	12,189,293	17,703,301	24,013,816	26,641,788	27,388,952	27,857,940	28,211,496	28,703,723	25,454,650
6/30/2010	3,400,963	12,209,725	19,963,328	22,202,581	27,034,401	30,403,516	32,365,216	34,039,160	34,191,833	34,520,669	40,608,612
6/30/2011	4,208,574	12,990,229	19,648,638	24,820,826	29,581,916	31,863,875	33,645,457	34,082,371	34,376,498	35,238,120	
6/30/2012	3,406,788	10,203,943	13,079,651	23,420,281	24,767,723	28,170,022	30,378,226	31,974,761	32,737,158		
6/30/2013	3,032,474	9,149,379	13,256,778	18,559,283	22,071,468	24,265,220	28,445,809	24,785,697			
6/30/2014	4,465,522	12,150,957	17,866,781	19,070,239	24,311,008	29,398,114	31,693,068				
6/30/2015	4,737,169	9,978,810	16,818,373	25,315,023	27,778,678	30,352,877					
6/30/2016	5,207,836	11,135,220	15,256,140	17,041,441	18,909,166						
6/30/2017	4,080,974	10,318,544	14,437,754	18,365,495							
6/30/2018	4,893,226	15,831,256	23,072,059								
6/30/2019	3,822,895	6,839,220									
6/30/2020	4,463,216										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	39,941,798	39,943,090	39,949,250	39,938,426	39,939,973	39,939,973	39,939,974	39,955,314	39,968,535
6/30/2002	21,815,709	21,860,693	21,925,071	21,928,272	21,927,855	22,078,982	22,124,287	22,236,860	
6/30/2003	32,876,522	35,705,513	35,713,732	35,421,232	35,857,992	35,847,406	35,842,882		
6/30/2004	22,334,238	22,545,745	22,527,962	22,574,807	22,610,676	22,653,423			
6/30/2005	22,437,917	23,841,140	24,141,802	25,011,288	25,287,464				
6/30/2006	29,808,330	29,896,636	30,136,257	28,521,957					
6/30/2007	22,442,072	22,537,108	22,545,104						
6/30/2008	20,459,633	20,711,978							
6/30/2009	29,409,713								

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

A.Y.E.	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	10,494,944	6,225,237	6,732,256	3,261,672	4,783,772	1,397,099	704,283	867,868	1,130,524	36,714	-43,310	1,292	6,160
6/30/2002	4,820,553	4,334,314	3,717,985	-246,119	2,264,218	1,302,514	-115,826	144,304	178,868	20,001	88,779	44,984	64,378
6/30/2003	5,335,781	2,799,071	3,406,899	1,657,524	1,412,728	8,305,138	1,910,129	3,685,755	408,617	302,818	-30,625	2,828,991	8,219
6/30/2004	4,005,188	4,740,142	4,843,557	3,162,482	335,553	76,958	918,561	438,278	95,307	156,856	-38,121	211,507	-17,783
6/30/2005	5,555,122	5,627,246	2,732,315	1,395,691	2,018,385	-52,013	-2,972	939,695	1,016,432	411,656	322,374	1,403,223	300,662
6/30/2006	6,254,739	4,208,175	3,169,119	1,729,012	1,267,482	3,679,153	1,244,582	2,384,337	2,629,295	109,807	252,113	88,306	239,621
6/30/2007	5,127,824	8,824,084	3,904,008	2,199,458	453,641	-3,942,057	3,060,964	34,797	33,112	69,427	30,275	95,036	7,996
6/30/2008	5,050,973	5,600,155	4,092,054	648,768	932,511	670,573	642,243	125,196	212,391	292,194	43,000	252,345	
6/30/2009	5,271,073	3,711,000	5,514,008	6,310,515	2,627,972	747,164	468,988	353,556	492,227	-3,249,073	3,955,063		
6/30/2010	8,808,762	7,753,603	2,239,253	4,831,820	3,369,115	1,961,700	1,673,944	152,673	328,836	6,087,943			
6/30/2011	8,781,655	6,658,409	5,172,188	4,761,090	2,281,959	1,781,582	436,914	294,127	861,622				
6/30/2012	6,797,155	2,875,708	10,340,630	1,347,442	3,402,299	2,208,204	1,596,535	762,397					
6/30/2013	6,116,905	4,107,399	5,302,505	3,512,185	2,193,752	4,180,589	-3,660,112						
6/30/2014	7,685,435	5,715,824	1,203,458	5,240,769	5,087,106	2,294,954							
6/30/2015	5,241,641	6,839,563	8,496,650	2,463,655	2,574,199								
6/30/2016	5,927,384	4,120,920	1,785,301	1,867,725									
6/30/2017	6,237,570	4,119,210	3,927,741										
6/30/2018	10,938,030	7,240,803											
6/30/2019	3,016,325												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2001	0.1785	0.1059	0.1145	0.0555	0.0813	0.0238	0.0120	0.0148	0.0192	0.0006	-0.0007	0.0000	0.0001
6/30/2002	0.1338	0.1203	0.1032	-0.0068	0.0628	0.0361	-0.0032	0.0040	0.0050	0.0006	0.0025	0.0012	0.0018
6/30/2003	0.2224	0.1167	0.1420	0.0691	0.0589	0.3461	0.0796	0.1536	0.0170	0.0126	-0.0013	0.1179	0.0003
6/30/2004	0.1333	0.1577	0.1612	0.1052	0.0112	0.0026	0.0306	0.0146	0.0032	0.0052	-0.0013	0.0070	-0.0006
6/30/2005	0.1622	0.1643	0.0798	0.0408	0.0589	-0.0015	-0.0001	0.0274	0.0297	0.0120	0.0094	0.0410	0.0088
6/30/2006	0.1921	0.1292	0.0973	0.0531	0.0389	0.1130	0.0382	0.0732	0.0808	0.0034	0.0077	0.0027	0.0074
6/30/2007	0.1453	0.2501	0.1106	0.0623	0.0129	-0.1117	0.0867	0.0010	0.0009	0.0020	0.0009	0.0027	0.0002
6/30/2008	0.1772	0.1965	0.1436	0.0228	0.0327	0.0235	0.0225	0.0044	0.0075	0.0103	0.0015	0.0089	
6/30/2009	0.1977	0.1392	0.2068	0.2367	0.0986	0.0280	0.0176	0.0133	0.0185	-0.1219	0.1483		
6/30/2010	0.2844	0.2504	0.0723	0.1560	0.1088	0.0633	0.0540	0.0049	0.0106	0.1966			
6/30/2011	0.3665	0.2779	0.2159	0.1987	0.0952	0.0744	0.0182	0.0123	0.0360				
6/30/2012	0.3486	0.1475	0.5303	0.0691	0.1745	0.1132	0.0819	0.0391					
6/30/2013	0.2856	0.1918	0.2475	0.1640	0.1024	0.1952	-0.1709						
6/30/2014	0.2938	0.2185	0.0460	0.2004	0.1945	0.0877							
6/30/2015	0.1740	0.2271	0.2821	0.0818	0.0855								
6/30/2016	0.2103	0.1462	0.0633	0.0663									
6/30/2017	0.2423	0.1600	0.1526										
6/30/2018	0.3640	0.2410											
6/30/2019	0.1485												

Best 3/5      0.2089      0.2019      0.1545      0.1050      0.1240      0.0918      0.0300      0.0102      0.0122      0.0052      0.0062      0.0062      0.0026

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

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

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS  
TREND SUMMARY  
AVERAGE ANNUAL PERCENT CHANGES

(1) <u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&amp;T CLASS GROUPS 1-13 *</u>	<u>OL&amp;T CLASS GROUP 16</u>	<u>PREMISES/ OPERATIONS</u>	
a) 1/1/2018 to 1/1/2023 AYE 6/30/2018	+ 1.4%	+ 2.5%	+ 1.2%	+ 2.3%	+ 1.1%	
b) 1/1/2019 to 1/1/2023 AYE 6/30/2019	+ 1.4%	+ 2.3%	+ 1.2%	+ 2.0%	+ 1.0%	
c) 1/1/2020 to 1/1/2023 AYE 6/30/2020	+ 2.0%	+ 2.3%	+ 1.2%	+ 2.2%	+ 1.1%	
	<u>MANUFACTURERS &amp; CONTRACTORS</u>			<u>OWNERS, LANDLORDS &amp; TENANTS</u>		
(2) <u>OCCURRENCE SEVERITY</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Fringe</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Fringe</u>
a) Fitted						
All Years (20 Points)	+ 4.4%	+ 5.6%	- 3.2%	+ 4.9%	+ 6.2%	- 4.4%
Eight Year (16 Points)	+ 4.8%	+ 4.2%	- 7.9%	+ 5.3%	+ 7.3%	- 2.4%
Six Year (12 Points)	+ 4.8%	+ 4.1%	- 10.0%	+ 5.6%	+ 9.4%	+ 0.9%
b) Selected	+ 4.5%	+ 4.5%	0.0%	+ 4.5%	+ 5.5%	0.0%
(3) <u>FREQUENCY TREND</u>		<u>M&amp;C</u>		<u>OL&amp;T</u>		
Selected		0.0%		- 0.5%		
(4) <u>TOTAL ANNUAL NET TREND</u>		+ 2.3%		+ 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.

MANUFACTURERS AND CONTRACTORS  
AVERAGE ANNUAL EXPOSURE TRENDS  
FOR ACCIDENT YEARS ENDING 6/30/2018, 6/30/2019 & 6/30/2020

(1)		(2)		(3)		(1)		(2)		(3)	
YEAR ENDING QUARTER*		MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES		CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES		YEAR ENDING QUARTER*		MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES		CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES	
2010	1	0.964	22.806	2017	1	1.033	26.160				
	2	0.962	22.928		2	1.034	26.326				
	3	0.962	23.080		3	1.037	26.527				
	4	0.965	23.208		4	1.040	26.716				
2011	1	0.968	23.312	2018	1	1.043	26.955				
	2	0.973	23.427		2	1.047	27.203				
	3	0.978	23.556		3	1.051	27.440				
	4	0.982	23.638		4	1.054	27.728				
2012	1	0.986	23.715	2019	1	1.057	27.950				
	2	0.990	23.794		2	1.060	28.185				
	3	0.995	23.873		3	1.062	28.361				
	4	1.000	23.965		4	1.064	28.515				
2013	1	1.004	24.062	2020	1	1.065	28.703				
	2	1.006	24.140		2	1.059	28.830				
	3	1.008	24.167		3	1.057	29.003				
	4	1.010	24.208		4	1.058	29.191				
2014	1	1.012	24.299	2021	1P	1.059	29.382				
	2	1.016	24.405		2P	1.067	29.600				
	3	1.019	24.538		3P	1.073	29.785				
	4	1.022	24.663		4P	1.079	29.940				
2015	1	1.024	24.759	2022	1P	1.088	30.077				
	2	1.026	24.909		2P	1.096	30.217				
	3	1.027	25.013		3P	1.104	30.365				
	4	1.030	25.172		4P	1.111	30.519				
2016	1	1.030	25.313	2023	1P	1.117	30.679				
	2	1.030	25.480		2P	1.122	30.848				
	3	1.029	25.731		3P	1.128	31.020				
	4	1.030	25.938		4P	1.133	31.197				

CHANGE IN EXPOSURES		MANUFACTURERS	CONTRACTORS
1/1/2018 to 1/1/2023	(2023:2/2018:2)	1.072	1.134
1/1/2019 to 1/1/2023	(2023:2/2019:2)	1.059	1.094
1/1/2020 to 1/1/2023	(2023:2/2020:2)	1.060	1.070
AVERAGE ANNUAL TREND FACTOR			
1/1/2018 to 1/1/2023	( 5.0 YRS )	1.014	1.025
1/1/2019 to 1/1/2023	( 4.0 YRS )	1.014	1.023
1/1/2020 to 1/1/2023	( 3.0 YRS )	1.020	1.023

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

<u>TYPE OF CLASS</u>	<u>VOLUME</u> <sup>2</sup>	<u>INFLATION TREND</u> <sup>3</sup>
FURNITURE	10.0%	0.5%
OTHER DURABLES	6.0%	-1.1%
CLOTHING	9.2%	-1.0%
FOOD	42.8%	2.0%
OTHER NON-DURABLES	28.4%	1.2%
RECREATION SERVICES	3.6%	2.4%
TOTAL	100.0%	1.2% <sup>4</sup>

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

<sup>2</sup> Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 6/30/2020. Inflation adjusted GDP is measured in terms of 2012 prices.

<sup>3</sup> Inflation trends are based on average annual growth rates in consumption components starting 2018 to 2023.

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

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

YEAR ENDING QUARTER	FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES	YEAR ENDING QUARTER	FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES
2010 1	1.051	0.984	0.957	0.936	0.962	0.949	2017 1	0.895	0.897	0.999	1.066	1.042	1.086
2010 2	1.039	0.983	0.956	0.937	0.966	0.953	2017 2	0.888	0.893	0.997	1.068	1.046	1.092
2010 3	1.027	0.982	0.953	0.940	0.968	0.955	2017 3	0.882	0.890	0.995	1.071	1.048	1.100
2010 4	1.015	0.982	0.949	0.943	0.970	0.957	2017 4	0.875	0.887	0.992	1.075	1.050	1.108
2011 1	1.006	0.987	0.947	0.948	0.973	0.960	2018 1	0.869	0.885	0.991	1.078	1.052	1.114
2011 2	1.001	0.994	0.949	0.955	0.977	0.964	2018 2	0.866	0.882	0.994	1.082	1.054	1.120
2011 3	1.000	1.002	0.955	0.965	0.981	0.968	2018 3	0.864	0.878	0.993	1.086	1.055	1.126
2011 4	1.000	1.008	0.965	0.975	0.985	0.973	2018 4	0.866	0.871	0.993	1.090	1.056	1.131
2012 1	1.001	1.011	0.976	0.984	0.990	0.980	2019 1	0.868	0.862	0.991	1.095	1.055	1.136
2012 2	1.001	1.009	0.988	0.991	0.993	0.986	2019 2	0.869	0.857	0.984	1.100	1.055	1.142
2012 3	1.000	1.005	0.994	0.996	0.997	0.993	2019 3	0.872	0.852	0.984	1.105	1.056	1.147
2012 4	1.000	1.000	1.000	1.000	1.000	1.000	2019 4	0.872	0.851	0.979	1.110	1.060	1.153
2013 1	0.998	0.994	1.005	1.004	1.001	1.005	2020 1	0.870	0.848	0.976	1.113	1.063	1.160
2013 2	0.994	0.989	1.006	1.008	1.001	1.009	2020 2	0.869	0.842	0.961	1.117	1.066	1.166
2013 3	0.988	0.985	1.009	1.012	1.001	1.013	2020 3	0.872	0.835	0.944	1.123	1.070	1.173
2013 4	0.981	0.979	1.010	1.015	1.002	1.017	2020 4	0.878	0.827	0.930	1.130	1.070	1.181
2014 1	0.972	0.970	1.010	1.018	1.004	1.022	2021 1P	0.882	0.824	0.923	1.136	1.071	1.188
2014 2	0.962	0.959	1.012	1.024	1.006	1.028	2021 2P	0.885	0.825	0.931	1.141	1.073	1.193
2014 3	0.954	0.950	1.013	1.030	1.009	1.032	2021 3P	0.884	0.825	0.936	1.145	1.075	1.200
2014 4	0.947	0.940	1.013	1.038	1.013	1.036	2021 4P	0.882	0.827	0.941	1.150	1.079	1.207
2015 1	0.940	0.931	1.011	1.045	1.017	1.038	2022 1P	0.882	0.828	0.941	1.156	1.084	1.216
2015 2	0.936	0.923	1.007	1.050	1.021	1.042	2022 2P	0.882	0.828	0.941	1.163	1.090	1.225
2015 3	0.930	0.914	1.004	1.054	1.023	1.047	2022 3P	0.884	0.830	0.942	1.170	1.096	1.235
2015 4	0.924	0.906	1.001	1.058	1.025	1.052	2022 4P	0.886	0.831	0.943	1.177	1.103	1.245
2016 1	0.920	0.902	0.999	1.061	1.027	1.058	2023 1P	0.888	0.833	0.945	1.185	1.110	1.255
2016 2	0.913	0.901	0.999	1.063	1.030	1.064	2023 2P	0.890	0.834	0.946	1.192	1.117	1.264
2016 3	0.907	0.899	0.998	1.064	1.034	1.071	2023 3P	0.890	0.835	0.946	1.199	1.125	1.273
2016 4	0.900	0.899	0.998	1.065	1.038	1.077	2023 4P	0.890	0.835	0.947	1.206	1.132	1.281

Change In Exposures\*

Average Annual Trend Factor

1/1/2018 to 1/1/2023 (2023:2/2018:2)	1.028	0.946	0.951	1.102	1.060	1.129	1/1/2018 to 1/1/2023 (5.0 Years)	0.5%	-1.1%	-1.0%	2.0%	1.2%	2.4%
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\*Assumes a loss cost revision date of January 1, 2022, and a prospective average date of coverage one year later (January 1, 2023).

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PREMISES/OPERATIONS  
GOVERNMENTAL SUBDIVISIONS  
OWNERS, LANDLORDS AND TENANTS  
AVERAGE ANNUAL EXPOSURE TRENDS  
FOR ACCIDENT YEARS ENDING 6/30/2018, 6/30//2019 & 6/30/2020

(1) YEAR ENDING QUARTER		(2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE HISTORY AND FORECASTS @		(1) YEAR ENDING QUARTER		(2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE HISTORY AND FORECASTS @	
2010	1	0.926		2017	1	1.064	
	2	0.933			2	1.069	
	3	0.940			3	1.076	
	4	0.947			4	1.085	
2011	1	0.954		2018	1	1.094	
	2	0.962			2	1.106	
	3	0.971			3	1.117	
	4	0.977			4	1.128	
2012	1	0.984		2019	1	1.135	
	2	0.988			2	1.141	
	3	0.992			3	1.146	
	4	1.000			4	1.150	
2013	1	1.007		2020	1	1.157	
	2	1.016			2	1.159	
	3	1.025			3	1.163	
	4	1.033			4	1.168	
2014	1	1.040		2021	1P	1.172	
	2	1.046			2P	1.179	
	3	1.052			3P	1.186	
	4	1.056			4P	1.192	
2015	1	1.056		2022	1P	1.200	
	2	1.057			2P	1.207	
	3	1.057			3P	1.214	
	4	1.056			4P	1.221	
2016	1	1.055		2023	1P	1.228	
	2	1.055			2P	1.236	
	3	1.055			3P	1.243	
	4	1.058			4P	1.251	
CHANGE IN EXPOSURES				AVERAGE ANNUAL TREND FACTOR			
1/1/2018 to 1/1/2023		(2023:2/2018:2)	1.118	1/1/2018 to 1/1/2023		( 5.0 YRS )	1.023
1/1/2019 to 1/1/2023		(2023:2/2019:2)	1.083	1/1/2019 to 1/1/2023		( 4.0 YRS )	1.020
1/1/2020 to 1/1/2023		(2023:2/2020:2)	1.066	1/1/2020 to 1/1/2023		( 3.0 YRS )	1.022

\* 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
12/31/2010	\$ 234,729,164	4,286	\$ 54,766	\$ 55,361		
6/30/2011	252,188,154	4,459	56,557	56,579		
12/31/2011	261,162,665	4,333	60,273	57,824		
6/30/2012	233,198,602	3,823	60,999	59,096		
12/31/2012	216,563,887	3,593	60,274	60,396	\$ 59,457	
6/30/2013	217,595,780	3,610	60,276	61,724	60,860	
12/31/2013	225,605,509	3,680	61,306	63,082	62,297	
6/30/2014	253,218,694	3,898	64,961	64,470	63,768	
12/31/2014	250,226,518	3,656	68,443	65,888	65,273	\$ 65,117
6/30/2015	227,163,415	3,434	66,151	67,338	66,814	66,677
12/31/2015	222,280,928	3,389	65,589	68,819	68,391	68,274
6/30/2016	223,805,909	3,108	72,010	70,333	70,006	69,909
12/31/2016	225,208,910	3,103	72,578	71,880	71,658	71,584
6/30/2017	222,082,854	3,134	70,862	73,461	73,350	73,298
12/31/2017	237,454,676	3,154	75,287	75,077	75,082	75,054
6/30/2018	242,168,083	3,196	75,772	76,729	76,854	76,851
12/31/2018	237,551,125	3,187	74,538	78,417	78,669	78,692
6/30/2019	249,394,472	3,141	79,400	80,142	80,526	80,577
12/31/2019	257,728,021	3,140	82,079	81,905	82,427	82,507
6/30/2020	266,128,401	2,926	90,953	83,706	84,373	84,483
Goodness of Fit Statistic, R-Squared:				0.940	0.920	0.840
Average Annual Severity Trend (10 yr)				+ 4.4%		
Average Annual Severity Trend ( 8 yr)				+ 4.8%		
Average Annual Severity Trend ( 6 yr)				+ 4.8%		
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  
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
12/31/2010	\$ \$165,254,288	15,411	\$ 10,723	\$ 11,270		
6/30/2011	173,284,254	15,643	11,077	11,583		
12/31/2011	174,283,012	15,579	11,187	11,905		
6/30/2012	170,048,518	14,969	11,360	12,235		
12/31/2012	180,500,872	14,098	12,803	12,575	\$ 13,411	
6/30/2013	185,858,905	13,502	13,765	12,924	13,692	
12/31/2013	177,370,054	12,731	13,932	13,283	13,978	
6/30/2014	186,033,890	12,359	15,053	13,652	14,271	
12/31/2014	183,464,135	12,202	15,036	14,031	14,570	\$ 14,601
6/30/2015	189,144,150	11,936	15,847	14,420	14,875	14,899
12/31/2015	187,279,213	12,017	15,585	14,820	15,187	15,203
6/30/2016	186,521,141	12,143	15,360	15,232	15,505	15,513
12/31/2016	187,785,702	12,397	15,148	15,655	15,829	15,830
6/30/2017	188,211,416	12,420	15,154	16,089	16,161	16,153
12/31/2017	197,845,448	12,255	16,144	16,536	16,499	16,483
6/30/2018	200,184,884	12,270	16,315	16,995	16,845	16,819
12/31/2018	204,409,469	12,233	16,710	17,467	17,198	17,163
6/30/2019	201,253,818	12,022	16,740	17,952	17,558	17,513
12/31/2019	212,113,195	11,836	17,921	18,450	17,925	17,871
6/30/2020	223,412,016	10,843	20,604	18,962	18,301	18,235
Goodness of Fit Statistic, R-Squared:				0.880	0.804	0.657
Average Annual Severity Trend (10 yr)				+ 5.6%		
Average Annual Severity Trend ( 8 yr)				+ 4.2%		
Average Annual Severity Trend ( 6 yr)				+ 4.1%		
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
12/31/2010	\$ 26,763,588	944	\$ 28,351	\$ 41,348		
6/30/2011	24,636,186	782	31,504	40,690		
12/31/2011	20,682,850	595	34,761	40,042		
6/30/2012	18,204,869	472	38,570	39,404		
12/31/2012	16,618,871	443	37,514	38,777	\$ 49,215	
6/30/2013	19,125,773	424	45,108	38,159	47,229	
12/31/2013	24,963,147	472	52,888	37,551	45,322	
6/30/2014	22,867,510	515	44,403	36,953	43,493	
12/31/2014	19,686,427	504	39,060	36,365	41,737	\$ 45,049
6/30/2015	21,443,313	508	42,211	35,786	40,052	42,726
12/31/2015	19,461,409	525	37,069	35,216	38,435	40,524
6/30/2016	20,959,448	524	39,999	34,655	36,884	38,434
12/31/2016	19,578,519	483	40,535	34,103	35,395	36,453
6/30/2017	17,318,600	514	33,694	33,560	33,966	34,573
12/31/2017	22,138,257	536	41,303	33,025	32,595	32,791
6/30/2018	20,778,524	536	38,766	32,499	31,279	31,100
12/31/2018	14,295,937	497	28,764	31,982	30,016	29,497
6/30/2019	11,318,363	442	25,607	31,472	28,804	27,976
12/31/2019	10,033,256	461	21,764	30,971	27,642	26,533
6/30/2020	11,766,514	475	24,772	30,478	26,526	25,165
Goodness of Fit Statistic, R-Squared:				0.177	0.648	0.676
Average Annual Severity Trend (10 yr)				- 3.2%		
Average Annual Severity Trend ( 8 yr)				- 7.9%		
Average Annual Severity Trend ( 6 yr)				-10.0%		
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
12/31/2010	\$ \$665,832,289	19,643	\$ 33,897	\$ 33,226		
6/30/2011	687,869,955	19,978	34,431	34,028		
12/31/2011	679,872,414	19,126	35,547	34,850		
6/30/2012	616,835,338	16,934	36,426	35,691		
12/31/2012	586,810,233	16,077	36,500	36,553	\$ 35,820	
6/30/2013	616,444,325	16,806	36,680	37,436	36,762	
12/31/2013	667,835,473	17,769	37,584	38,340	37,729	
6/30/2014	743,745,054	18,976	39,194	39,266	38,721	
12/31/2014	741,321,917	18,138	40,871	40,214	39,740	\$ 39,339
6/30/2015	729,444,228	17,635	41,363	41,185	40,785	40,433
12/31/2015	758,260,336	17,896	42,370	42,179	41,858	41,557
6/30/2016	723,662,464	16,754	43,193	43,198	42,959	42,713
12/31/2016	734,463,694	16,847	43,596	44,241	44,088	43,901
6/30/2017	757,804,214	17,421	43,499	45,309	45,248	45,121
12/31/2017	788,159,308	17,881	44,078	46,403	46,438	46,376
6/30/2018	849,799,227	18,644	45,580	47,523	47,659	47,666
12/31/2018	855,175,451	18,121	47,193	48,671	48,913	48,991
6/30/2019	812,438,869	16,849	48,219	49,846	50,199	50,353
12/31/2019	808,784,788	15,799	51,192	51,049	51,520	51,753
6/30/2020	760,230,724	12,434	61,141	52,282	52,875	53,192
Goodness of Fit Statistic, R-Squared:				0.915	0.877	0.775
Average Annual Severity Trend (10 yr)				+ 4.9%		
Average Annual Severity Trend ( 8 yr)				+ 5.3%		
Average Annual Severity Trend ( 6 yr)				+ 5.6%		
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
12/31/2010	\$ 74,504,049	8,602	\$ 8,661	\$ 8,217		
6/30/2011	75,447,198	8,821	8,553	8,469		
12/31/2011	80,987,927	8,723	9,284	8,728		
6/30/2012	76,147,000	7,997	9,522	8,995		
12/31/2012	73,767,122	7,565	9,751	9,270	\$ 8,812	
6/30/2013	71,800,967	7,674	9,356	9,553	9,129	
12/31/2013	76,822,031	7,653	10,038	9,845	9,458	
6/30/2014	73,794,655	7,840	9,413	10,146	9,798	
12/31/2014	72,549,546	7,808	9,292	10,457	10,151	\$ 9,519
6/30/2015	81,362,512	7,507	10,838	10,776	10,516	9,956
12/31/2015	84,304,274	7,539	11,182	11,106	10,895	10,413
6/30/2016	79,846,505	7,513	10,628	11,446	11,287	10,890
12/31/2016	86,930,325	7,591	11,452	11,796	11,693	11,390
6/30/2017	86,986,666	7,983	10,896	12,156	12,114	11,912
12/31/2017	95,578,455	7,920	12,068	12,528	12,550	12,458
6/30/2018	98,883,379	7,677	12,880	12,911	13,002	13,030
12/31/2018	96,620,529	7,470	12,934	13,306	13,470	13,627
6/30/2019	93,981,599	7,192	13,068	13,713	13,955	14,252
12/31/2019	102,689,999	6,872	14,943	14,132	14,457	14,906
6/30/2020	99,350,122	5,453	18,219	14,565	14,977	15,589
Goodness of Fit Statistic, R-Squared:				0.847	0.829	0.834
Average Annual Severity Trend (10 yr)				+ 6.2%		
Average Annual Severity Trend ( 8 yr)				+ 7.3%		
Average Annual Severity Trend ( 6 yr)				+ 9.4%		
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
12/31/2010	\$ 40,002,637	547	\$ 73,131	\$ 88,110		
6/30/2011	41,106,996	486	84,582	86,151		
12/31/2011	50,507,813	426	118,563	84,236		
6/30/2012	38,998,149	346	112,711	82,363		
12/31/2012	27,598,698	340	81,173	80,532	\$ 72,353	
6/30/2013	27,192,893	379	71,749	78,741	71,493	
12/31/2013	31,973,114	414	77,230	76,991	70,643	
6/30/2014	35,541,181	469	75,781	75,279	69,803	
12/31/2014	31,016,365	511	60,697	73,605	68,973	\$ 61,565
6/30/2015	37,401,592	597	62,649	71,969	68,153	61,830
12/31/2015	40,974,026	690	59,383	70,369	67,342	62,097
6/30/2016	37,008,613	696	53,173	68,804	66,542	62,365
12/31/2016	34,367,854	635	54,123	67,274	65,751	62,634
6/30/2017	34,760,108	555	62,631	65,779	64,969	62,904
12/31/2017	44,426,584	534	83,196	64,316	64,196	63,176
6/30/2018	49,048,755	531	92,371	62,886	63,433	63,448
12/31/2018	35,205,404	504	69,852	61,488	62,679	63,722
6/30/2019	24,027,866	419	57,346	60,121	61,934	63,997
12/31/2019	22,511,021	421	53,470	58,784	61,197	64,273
6/30/2020	23,223,449	395	58,794	57,477	60,470	64,550
Goodness of Fit Statistic, R-Squared:				0.324	0.108	0.008
Average Annual Severity Trend (10 yr)				- 4.4%		
Average Annual Severity Trend ( 8 yr)				- 2.4%		
Average Annual Severity Trend ( 6 yr)				+ 0.9%		
Selected Annual Severity Trend				0.0%		

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

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

(See Section B- Explanation of Trend Calculation).

PREMISES/OPERATIONS  
MANUFACTURERS AND CONTRACTORS

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

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate <sup>1</sup>	(4) Occurrence Frequency (3)/(2) <sup>2</sup>
6/30/2007	\$ 828,722,688	28,039	33.83
6/30/2008	832,856,246	27,836	33.42
6/30/2009	855,361,828	28,601	33.44
6/30/2010	790,974,894	27,990	35.39
6/30/2011	806,749,567	28,534	35.37
6/30/2012	817,626,627	26,689	32.64
6/30/2013	813,536,331	25,748	31.65
6/30/2014	871,844,129	26,727	30.66
6/30/2015	901,797,197	26,264	29.12
6/30/2016	916,024,101	26,864	29.33
6/30/2017	935,129,657	27,910	29.85
6/30/2018	952,527,452	27,866	29.25
6/30/2019	965,161,164	27,623	28.62
6/30/2020	969,204,870	24,647	25.43

Selected Annual Frequency Trend: 0.0%

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

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

PREMISES/OPERATIONS  
OWNERS, LANDLORDS AND TENANTS

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

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)<sup>2</sup></u>
6/30/2007	\$ 1,056,375,440	32,940	31.18
6/30/2008	1,108,402,886	32,447	29.27
6/30/2009	1,251,602,305	33,893	27.08
6/30/2010	1,314,800,250	33,662	25.60
6/30/2011	1,355,030,378	33,872	25.00
6/30/2012	1,351,762,962	29,201	21.60
6/30/2013	1,319,386,565	29,238	22.16
6/30/2014	1,380,595,605	32,330	23.42
6/30/2015	1,479,128,981	31,204	21.10
6/30/2016	1,501,429,674	30,456	20.28
6/30/2017	1,527,114,579	31,843	20.85
6/30/2018	1,535,664,448	33,001	21.49
6/30/2019	1,505,545,344	31,109	20.66
6/30/2020	1,423,267,520	23,963	16.84

Selected Annual Frequency Trend:      - 0.5%

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

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

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

<u>CLASS GROUP 01</u>	<u>CLASS GROUP 03</u>	12467	0.32	18335	0.70
10100	1.03	12805	0.62	18437	1.00
10146	0.46	12841	1.03	18438	1.92
10352	0.60	12927	0.18	18507	0.36
11258	1.24	13314	0.23	18570	3.76
11259	1.33	13351	0.56	18708	0.22
11288	1.52	13352	0.57	18834	0.57
13111	1.15	13506	1.76	18911	1.80
13673	0.94	13507	2.12	18912	3.39
13720	0.53	13716	0.87	18920	0.88
14401	1.25	13759	0.34	19795	0.59
15224	0.56	14068	0.075	19796	0.69
18435	1.09	14101	0.88	41510	90.50
18436	0.88	14655	0.17	45900	0.21
18501	1.00	14733	1.19	45901	0.18
		14734	0.51	48808	3.10
<u>CLASS GROUP 02</u>		14913	0.64	49111	4.74
16900	1.95	15314	0.41		
16901	1.25	15538	0.73	<u>CLASS GROUP 04</u>	
16902	1.06	15600	1.84	10133	12.18
16905	2.05	15608	0.41	11052	12.67
16906	1.31	15656	12.11	11167	2.92
16910	1.17	15839	0.55	11168	15.14
16911	1.06	15991	0.45	14731	12.57
16915	1.20	15993	0.38	14732	0.93
16916	1.00	16402	2.72	15123	12.15
16920	2.66	16403	1.72	15124	4.25
16921	2.43	16404	2.17	19007	4.75
16930	1.53	16676	0.57	19051	10.53
16931	1.65	16750	0.20	44009	14.81
16940	3.32	16751	0.20	49617	1.00
16941	1.33	16881	3.13	49618	0.84
		18109	0.75	49619	1.58
		18110	0.60	49763	10.26
		18206	0.97		

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

\*Base Class

<u>CLASS GROUP 05</u>		16705	3.19	41669	0.25	44430	9.63
10140	0.46	18078	1.81	41670	0.42	44431	30.76
10141	0.92	18205	2.79	43518	5.97	44432	9.75
10145	4.43	18707	0.15	43626	4.77	44433	310.66
12361	1.00	18833	1.79	43628	61.99	44434	594.24
13049	0.52	<u>CLASS GROUP 07</u>		43629	52.53	44435	615.31
13112	0.85	10015	2.95	43760	1.75	44436	718.67
13670	0.56	10052	2.04	44069	5.10	44437	595.63
15223	0.66	10054	1.81	44070	1.51	44438	470.71
<u>CLASS GROUP 06</u>		10110	10.04	44071	1.68	44439	916.25
10010	1.59	10117	2.93	44072	1.16	44440	758.14
10011	0.38	10120	6.57	44311	3.08	46112	1.00
10012	0.44	10331	4.00	44315	2.07	<u>CLASS GROUP 09</u>	
10025	0.38	10332	6.90	46911	9.44	45190	1.00
10027	0.38	10378	4.05	46912	17.29	45191	0.71
10040	1.21	10379	1.88	47318	3.88	45192	0.83
10070	0.91	10380	3.21	47420	0.85	45193	0.49
10111	1.99	10381	2.78	48206	12.62	45210	0.62
11127	5.07	11138	1.00	48441	0.053	46202	1.27
11128	6.84	16670	1.66	48557	5.30	64074	7.06
11203	11.79	40045	91.94	48558	4.61	64075	4.97
12362	1.00	40046	18.17	48637	4.05		
12373	0.38	40047	6.48	48638	2.01		
12391	0.75	40047	6.48	48925	96.91		
12707	6.56	40059	2.32	49870	40.51		
12797	1.38	40061	1.23	63217	18.47		
13715	1.00	40063	41.16	63218	6.22		
13930	2.13	40064	12.10	<u>CLASS GROUP 08</u>			
14527	4.07	40111	3.26	40101	254.14		
16005	0.53	41001	0.11	40102	224.55		
16501	1.12	41664	13.92	44427	918.85		
16527	1.72	41665	1.63	44428	924.07		
		41667	38.05	44429	13.85		
		41668	35.67				

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

\*Base Class

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

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

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

<u>CLASS GROUP 14</u>					<u>CLASS GROUP 16</u>
		40140	(a)	46882	(a)
		41210	(a)	46913	(a)
10020	(a)	41666	(a)	46914	(a)
10119	(a)	41672	(a)	46915	(a)
10135	(a)	41673	(a)	46916	(a)
10375	(a)	41700	(a)	47051	(a)
11101	(a)	43007	(a)	47052	(a)
11120	(a)	43117	(a)	47103	(a)
11160	(a)	43215	(a)	47146	(a)
13208	(a)	43424	(a)	47147	(a)
13461	(a)	43517	(a)	47253	(a)
15119	(a)	43754	(a)	47254	(a)
15120	(a)	43945	(a)	47468	(a)
15300	(a)	43946	(a)	47600	(a)
16722	(a)	43990	(a)	47610	(a)
16723	(a)	43991	(a)	48177	(a)
18200	(a)	44105	(a)	48178	(a)
18991	(a)	44106	(a)	48252	(a)
19061	(a)	44113	(a)	48610	(a)
40005	(a)	44193	(a)	48727	(a)
40006	(a)	44194	(a)	48924	(a)
40010	(a)	44222	(a)	49305	(a)
40015	(a)	44500	(a)	49451	(a)
40020	(a)	44501	(a)	49452	(a)
40026	(a)	45224	(a)	49800	(a)
40031	(a)	45225	(a)	49890	(a)
40032	(a)	45523	(a)	49891	(a)
40040	(a)	45524	(a)	49902	(a)
40041	(a)	45539	(a)	49903	(a)
40042	(a)	45993	(a)	63219	(a)
40066	(a)	46510	(a)	63220	(a)
40067	(a)	46590	(a)	64500	(a)
40069	(a)	46671	(a)	97501	(a)
40072	(a)	46773	(a)	97502	(a)
40115	(a)	46822	(a)	97503	(a)
40117	(a)	46881	(a)	97504	(a)
					44100     0.96
					44101     1.00     *
					44102     0.78
					44103     0.69
					44104     0.29
					44108     0.34
					44109     0.86
					44110     0.88
					44111     0.54
					44112     0.32

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

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





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

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

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

<u>CLASS GROUP 37</u>		52076	1.47	57090	1.83	59904	0.52
		52137	0.48	57146	1.16	59915	1.73
48636	10.49	52341	0.30	57411	0.28	59917	0.32
50011	0.58	52342	0.87	57611	0.60	59947	0.52
50018	0.53	52343	0.53	57690	0.78	59970	0.70
51001	0.36	52401	1.64	57716	0.37	59975	0.98
51005	0.074	52547	1.42	57725	0.81	59977	0.56
51116	0.91	52767	1.30	57726	0.63	59988	0.25
51210	0.63	53147	0.22	57808	0.31		
51220	2.16	53229	1.23	57809	0.32		
51221	1.20	53333	1.21	57810	0.31		
51222	1.46	53425	1.14	57871	0.37		
51224	1.53	53803	2.72	57999	0.51		
51230	0.26	55013	1.03	58009	0.51		
51250	1.66	55426	1.25	58301	0.39		
51255	4.21	55717	1.65	58663	2.57		
51330	0.64	55718	1.60	58756	0.48		
51333	0.21	56170	1.12	58813	1.18		
51400	1.50	56171	0.55	58837	2.37		
51401	2.21	56567	1.16	58840	0.71		
51625	0.33	56650	3.55	58873	1.13		
51702	0.99	56651	1.93	58922	1.88		
51703	0.41	56652	1.38	59223	1.17		
51734	0.77	56653	1.33	59378	0.76		
51850	1.55	56654	0.68	59537	0.82		
51851	1.05	56911	1.00	59750	0.61		
51852	2.46	56912	0.81	59751	0.22		
51853	0.99	56913	0.66	59781	0.53		
51854	2.22	56915	3.91	59782	0.79		
51855	2.33	56916	3.53	59783	0.77		
51856	1.28	56917	1.02	59784	0.59		
51857	2.19	56918	0.49	59798	2.01		
51909	1.40	56919	1.25	59806	1.44		
52075	1.22	56920	1.14	59892	0.77		



## CLASS EXCEPTIONS

# The following class exceptions apply by state:

### Class Group 10

47469 Not valid for New Jersey

### Class Group 13

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

### Class Group 14

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

### Class Group 32

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

### Class Group 33

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

### Class Group 35

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

### Class Group 38

41620 Not valid for New York

### Class Group 39

93169 Valid only for Louisiana

SECTION F  
SUPPORTING MATERIAL -- PRODUCTS  
TABLE OF CONTENTS

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

MULTISTATE  
PRODUCTS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL

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

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

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

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

MULTISTATE  
 PRODUCTS  
 OCCURRENCE  
 FULL COVERAGE  
 CALCULATION OF INCURRED LOSSES

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

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

MULTISTATE  
PRODUCTS  
OCCURRENCE  
DED COVERAGE  
CALCULATION OF INCURRED LOSSES

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

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

MULTISTATE  
 Products  
 Subline Code 336  
 Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

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

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

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

MULTISTATE  
PRODUCTS

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

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

LINK RATIOS

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

Average Best 3 of 5

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

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

## MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

### 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	1,638,057	1,643,227		
12/31/2003	1,302,267	1,302,366	1,305,067	1,305,066	1,305,066	1,305,111			
12/31/2004	2,165,661	2,168,362	2,168,361	2,168,361	2,169,306				
12/31/2005	1,178,881	1,178,973	1,178,872	1,178,917					
12/31/2006	1,502,125	1,502,125	1,502,170						
12/31/2007	2,131,632	2,141,677							
12/31/2008	2,199,928								

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.231	1.176	1.228	0.929	0.983	1.000	1.085	1.060	0.936	1.085	1.031
12/31/2001	2.062	1.368	1.283	0.875	0.927	1.136	0.982	1.023	0.950	1.013	1.014
12/31/2002	2.029	1.429	0.954	1.157	0.998	1.042	0.903	0.984	1.001	0.999	1.000
12/31/2003	1.435	1.045	1.524	0.821	0.985	1.101	0.993	1.002	1.004	1.002	1.000
12/31/2004	1.215	1.269	1.144	0.975	0.984	0.983	1.034	0.999	1.001	1.000	1.000
12/31/2005	1.315	1.608	1.004	0.692	1.000	1.030	0.949	0.921	0.997	1.004	1.002
12/31/2006	1.383	1.187	0.882	0.866	0.959	0.960	1.031	0.937	1.003	1.018	0.983
12/31/2007	1.336	0.929	1.078	1.029	0.841	1.004	1.056	1.002	1.012	1.005	1.008
12/31/2008	1.352	1.262	1.022	1.033	1.025	1.055	0.988	0.966	0.994	1.047	1.000
12/31/2009	1.283	1.168	1.047	1.164	1.088	0.970	0.997	1.053	1.053	1.000	
12/31/2010	1.694	0.941	1.078	1.048	1.053	0.976	0.949	1.327	0.852		
12/31/2011	1.440	1.151	0.858	0.987	1.003	1.057	1.004	0.983			
12/31/2012	1.309	1.330	0.895	0.916	1.162	1.065	0.963				
12/31/2013	1.567	1.145	1.165	1.053	1.037	1.024					
12/31/2014	2.034	1.252	1.118	1.038	0.956						
12/31/2015	1.478	0.996	1.245	1.155							
12/31/2016	1.076	1.377	1.091								
12/31/2017	3.154	1.284									
12/31/2018	0.943										
3 Yr Mean	1.724	1.219	1.151	1.082	1.052	1.049	0.972	1.121	0.966	1.017	0.997
Best 3/5	1.529	1.227	1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231		
12/31/2000	0.988	1.069	1.020	0.995	1.048	1.002	1.000	1.001		
12/31/2001	0.977	1.006	0.998	0.998	1.004	0.996	1.002	1.000 *		
12/31/2002	1.000	1.015	1.002	1.000	1.015	0.988	1.000 *	1.000 *		
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.006 *	1.000 *	1.000 *		
12/31/2004	1.001	1.000	1.000	1.000	0.999 *	1.006 *	1.000 *	1.000 *		
12/31/2005	1.000	1.000	1.000							
12/31/2006	1.000	1.000								
12/31/2007	1.005									
3 Yr Mean	1.002	1.000	1.000	1.000	1.006 @	0.995 @	1.001 @	1.001 @		
Best 3/5	1.000	1.001	1.000	0.999	1.006 *	1.001 *	1.000 *	1.000 *		

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.031	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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,141,242	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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	2,989,868	3,690,397	3,592,703	1,474,993	1,209,432	2,449,530	712,393	1,133,744	743,139	184,106	329,550	349,041	384,139
12/31/2001	3,453,641	3,100,736	2,024,589	3,126,550	1,644,406	1,769,152	1,655,226	374,582	-28,074	336,825	297,808	341,032	279,261
12/31/2002	2,202,392	4,326,456	4,378,828	3,129,417	3,012,130	227,462	752,930	513,369	455,975	274,309	2,453,884	-80,315	-26,339
12/31/2003	2,742,066	4,563,373	5,605,263	4,009,158	1,663,261	449,666	956,660	-292,292	953,357	1,152,861	-63,892	261,587	-667,751
12/31/2004	1,779,211	3,460,887	4,276,374	2,732,696	-204,511	1,306,929	825,533	888,995	1,193,640	147,717	156,065	123,540	129,515
12/31/2005	1,876,025	2,591,826	2,550,159	2,280,021	2,044,749	43,897	326,626	213,613	430,527	-30,578	129,022	91,992	51,630
12/31/2006	4,570,296	2,286,053	2,987,932	1,959,639	1,726,859	2,635,434	1,310,961	-984,045	81,493	16,909	13,200	174,114	81,517
12/31/2007	4,574,202	3,864,606	3,813,834	3,265,168	1,752,144	1,163,838	227,389	227,324	4,327,058	7,225	102,767	419,232	
12/31/2008	2,406,182	3,857,263	6,024,881	4,191,975	2,177,225	-110,896	418,929	346,412	170,834	150,461	274,702		
12/31/2009	2,355,440	4,423,500	2,830,259	2,407,438	1,064,553	43,522	289,081	1,734	118,358	180,818			
12/31/2010	3,603,540	4,053,519	5,398,782	2,060,092	794,776	177,930	174,475	122,325	278,650				
12/31/2011	3,005,266	4,477,233	3,480,632	2,078,367	1,347,256	1,077,787	-163,431	525,529					
12/31/2012	5,142,014	8,108,100	4,983,587	3,559,020	2,906,945	455,996	942,175						
12/31/2013	3,412,302	3,845,239	2,935,655	2,245,152	963,159	781,209							
12/31/2014	2,560,628	4,020,050	4,020,771	2,707,141	1,313,594								
12/31/2015	2,209,949	3,063,919	4,123,463	2,953,442									
12/31/2016	1,924,477	4,397,551	3,485,193										
12/31/2017	2,264,192	4,588,225											
12/31/2018	3,201,620												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0969	0.1196	0.1165	0.0478	0.0392	0.0794	0.0231	0.0368	0.0241	0.0060	0.0107	0.0113	0.0125
12/31/2001	0.1039	0.0933	0.0609	0.0940	0.0495	0.0532	0.0498	0.0113	-0.0008	0.0101	0.0090	0.0103	0.0084
12/31/2002	0.0795	0.1562	0.1581	0.1130	0.1087	0.0082	0.0272	0.0185	0.0165	0.0099	0.0886	-0.0029	-0.0010
12/31/2003	0.0904	0.1504	0.1847	0.1321	0.0548	0.0148	0.0315	-0.0096	0.0314	0.0380	-0.0021	0.0086	-0.0220
12/31/2004	0.0675	0.1313	0.1623	0.1037	-0.0078	0.0496	0.0313	0.0337	0.0453	0.0056	0.0059	0.0047	0.0049
12/31/2005	0.0642	0.0886	0.0872	0.0780	0.0699	0.0015	0.0112	0.0073	0.0147	-0.0010	0.0044	0.0031	0.0018
12/31/2006	0.1335	0.0668	0.0873	0.0573	0.0505	0.0770	0.0383	-0.0288	0.0024	0.0005	0.0004	0.0051	0.0024
12/31/2007	0.1206	0.1019	0.1005	0.0861	0.0462	0.0307	0.0060	0.0060	0.1141	0.0002	0.0027	0.0111	
12/31/2008	0.0708	0.1135	0.1772	0.1233	0.0641	-0.0033	0.0123	0.0102	0.0050	0.0044	0.0081		
12/31/2009	0.0670	0.1259	0.0805	0.0685	0.0303	0.0012	0.0082	0.0000	0.0034	0.0051			
12/31/2010	0.1065	0.1198	0.1595	0.0609	0.0235	0.0053	0.0052	0.0036	0.0082				
12/31/2011	0.1040	0.1550	0.1205	0.0719	0.0466	0.0373	-0.0057	0.0182					
12/31/2012	0.1477	0.2329	0.1432	0.1022	0.0835	0.0131	0.0271						
12/31/2013	0.1158	0.1305	0.0996	0.0762	0.0327	0.0265							
12/31/2014	0.0770	0.1209	0.1210	0.0814	0.0395								
12/31/2015	0.0932	0.1291	0.1738	0.1245									
12/31/2016	0.0828	0.1891	0.1499										
12/31/2017	0.0805	0.1632											
12/31/2018	0.0931												

Best 3/5	0.0855	0.1409	0.1380	0.0866	0.0396	0.0150	0.0086	0.0066	0.0055	0.0017	0.0043	0.0061	0.0011
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PRODUCTS (Subline Code 336)  
 FULL COVERAGE  
 MULTISTATE  
 BODILY INJURY - OCCURRENCE  
 INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E.	Link Ratios						
	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

Months-to-Ultimate	Cumulative Incremental Factors						
	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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.591	1.320	0.916	1.052	1.095	1.198	1.080	1.057	1.080	1.024	0.971
12/31/2001	1.115	1.326	1.117	0.974	1.117	1.151	1.167	1.061	1.028	1.034	0.965
12/31/2002	1.783	1.192	1.247	1.281	1.046	1.054	1.039	1.195	0.996	1.000	0.931
12/31/2003	0.993	0.939	1.141	1.047	1.118	1.263	1.009	1.014	1.081	1.135	1.032
12/31/2004	1.841	1.238	0.843	0.903	1.043	0.990	0.976	1.084	1.074	1.000	0.979
12/31/2005	1.662	0.985	1.142	0.961	0.957	1.123	1.004	1.028	0.977	0.985	1.005
12/31/2006	1.413	1.162	0.931	0.986	1.033	1.104	1.015	1.027	1.027	1.007	1.003
12/31/2007	0.932	0.953	1.036	1.075	1.012	0.998	1.080	1.034	1.005	1.034	0.967
12/31/2008	1.103	1.188	1.039	0.934	1.020	1.056	1.028	1.003	0.975	1.034	0.990
12/31/2009	0.992	0.874	1.020	1.055	1.068	0.974	1.038	1.011	1.053	1.015	
12/31/2010	1.441	1.080	0.932	0.996	1.039	1.009	0.973	1.017	1.080		
12/31/2011	1.008	0.947	1.002	1.058	0.973	0.988	1.000	1.002			
12/31/2012	1.045	1.051	0.968	1.040	0.924	1.005	1.012				
12/31/2013	1.010	1.032	0.988	0.987	1.021	0.989					
12/31/2014	1.330	1.036	1.031	1.009	1.001						
12/31/2015	1.034	1.166	1.051	1.039							
12/31/2016	1.151	0.901	1.068								
12/31/2017	1.283	1.209									
12/31/2018	1.414										
3 Yr Mean	1.283	1.092	1.050	1.012	0.982	0.994	0.995	1.010	1.036	1.028	0.987
Best 3/5	1.255	1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991

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

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2016				1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2017			1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2018		1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2019	1.255	1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991

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

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

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

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

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

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

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

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0392	0.0781	0.1272	0.0778	0.1045	0.0846	0.0300	0.0202	0.0276	0.0146	0.0172	0.0117	0.0054
12/31/2001	0.0455	0.0801	0.1069	0.1084	0.0577	0.0855	0.0452	0.0418	-0.0256	0.0064	0.0153	0.0146	0.0160
12/31/2002	0.0732	0.1127	0.0677	0.0697	0.0439	0.0283	0.0699	-0.0208	0.0039	0.0191	0.0133	0.0105	0.0071
12/31/2003	0.0706	0.0838	0.1263	0.0605	0.0603	0.0567	0.0350	0.0327	0.0322	0.0257	0.0404	0.0063	0.0212
12/31/2004	0.0662	0.1213	0.1105	0.1058	0.0793	0.0608	0.0461	0.0537	0.0464	0.0297	0.0406	0.0137	0.0018
12/31/2005	0.0949	0.1309	0.0014	0.0466	0.0508	0.0903	0.0652	0.0462	0.0470	0.0454	0.0342	0.0432	0.0150
12/31/2006	0.0665	0.1022	0.0916	0.0611	0.0650	0.0451	0.0706	0.1000	0.0190	0.0254	0.0033	0.0064	0.0031
12/31/2007	0.0498	0.0533	0.0870	0.0592	0.0533	0.0364	0.0608	0.0308	0.0488	0.0314	0.0191	0.0099	
12/31/2008	0.0727	0.0965	0.0809	0.0754	0.0597	0.0357	0.0230	0.0156	0.0191	0.0069	0.0149		
12/31/2009	0.1194	0.1507	0.0817	0.0774	0.0880	0.0229	0.0344	0.0358	0.0146	0.0089			
12/31/2010	0.0821	0.1259	0.1353	0.1171	0.0535	0.0346	0.0115	0.0158	0.0097				
12/31/2011	0.0647	0.1096	0.0982	0.0879	0.0812	0.0435	0.0368	0.0179					
12/31/2012	0.1259	0.1397	0.1846	0.0512	0.0642	0.1089	0.1513						
12/31/2013	0.0960	0.1003	0.1117	0.0761	0.0597	0.0904							
12/31/2014	0.0760	0.0894	0.0755	0.0633	0.0281								
12/31/2015	0.0868	0.1042	0.0747	0.0816									
12/31/2016	0.1537	0.1692	0.0710										
12/31/2017	0.0530	0.0860											
12/31/2018	0.0737												

Best 3/5	0.0788	0.0980	0.0873	0.0737	0.0592	0.0562	0.0314	0.0215	0.0176	0.0219	0.0227	0.0100	0.0084
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PRODUCTS (Subline Code 336)  
 FULL COVERAGE  
 MULTISTATE  
 PROPERTY DAMAGE - OCCURRENCE  
 INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E.	Link Ratios						
	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

Months-to-Ultimate	Cumulative Incremental Factors						
	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

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

Notes: All dollar amounts are displayed in thousands.

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

PRODUCTS TREND SUMMARY

(1)	<u>EXPOSURE TREND</u>	<u>PRODUCTS</u>	
	Average Annual Percent Change		
	a) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	
	b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	
	c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	
(2)	<u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
	a) Fitted		
	All Years	+ 4.6%	+ 4.7%
	Eight Years	+ 2.9%	+ 2.2%
	Six Years	+ 3.2%	+ 4.7%
	b) Selected	+ 3.0%	+ 5.5%
(3)	<u>FREQUENCY TREND</u>		
	Selected	- 1.5%	

NOTE: The BI deductible trend is equal to the bodily injury trend. The PD deductible trend is equal to the property damage trend.

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

(1) YEAR ENDING QUARTER*	(2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(1) YEAR ENDING QUARTER*	(2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES		
2009	1	0.961	2016	1	1.030
	2	0.966		2	1.030
	3	0.969		3	1.029
	4	0.968		4	1.030
2010	1	0.964	2017	1	1.033
	2	0.962		2	1.034
	3	0.962		3	1.037
	4	0.965		4	1.040
2011	1	0.968	2018	1	1.043
	2	0.973		2	1.047
	3	0.978		3	1.051
	4	0.982		4	1.054
2012	1	0.986	2019	1	1.057
	2	0.990		2	1.060
	3	0.995		3	1.062
	4	1.000		4	1.064
2013	1	1.004	2020	1	1.065
	2	1.006		2	1.059
	3	1.008		3P	1.055
	4	1.010		4P	1.052
2014	1	1.012	2021	1P	1.050
	2	1.016		2P	1.055
	3	1.019		3P	1.058
	4	1.022		4P	1.062
2015	1	1.024	2022	1P	1.067
	2	1.026		2P	1.074
	3	1.027		3P	1.081
	4	1.030		4P	1.088

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

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

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OCCURRENCE SEVERITY TREND  
MULTISTATE  
PRODUCTS

Calculation of Annual Trend Factor  
Based on Average Occurrence Severity  
Full Coverage Occurrence Data  
Monoline and Multiline Combined  
Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2010	\$28,291,286	1,148	\$24,644	\$25,701		
12/31/2011	25,844,845	1,059	24,405	26,878		
12/31/2012	31,873,158	967	32,961	28,109	\$30,230	
12/31/2013	22,587,522	799	28,270	29,396	31,118	
12/31/2014	19,951,081	615	32,441	30,742	32,031	\$31,838
12/31/2015	17,652,233	522	33,817	32,149	32,971	32,873
12/31/2016	17,181,212	542	31,700	33,622	33,939	33,941
12/31/2017	17,419,555	497	35,049	35,161	34,935	35,044
12/31/2018	15,015,252	416	36,094	36,771	35,961	36,182
12/31/2019	16,484,532	431	38,247	38,455	37,016	37,358
Goodness of Fit Statistic, R-Squared:				0.778	0.602	0.737
Average Annual Severity Trend (10 yr)				+ 4.6%		
Average Annual Severity Trend ( 8 yr)				+ 2.9%		
Average Annual Severity Trend ( 6 yr)				+ 3.2%		
Selected Annual Severity Trend				+ 3.0%		

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

OCCURRENCE SEVERITY TREND  
MULTISTATE  
PRODUCTS

Calculation of Annual Trend Factor  
Based on Average Occurrence Severity  
Full Coverage Occurrence Data  
Monoline and Multiline Combined  
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2010	\$45,675,399	1,504	\$30,369	\$34,409		
12/31/2011	42,416,612	1,273	33,320	36,043		
12/31/2012	51,221,849	1,131	45,289	37,754	\$42,234	
12/31/2013	45,005,735	1,011	44,516	39,547	43,157	
12/31/2014	38,700,411	942	41,083	41,424	44,100	\$40,823
12/31/2015	35,495,385	866	40,988	43,391	45,063	42,735
12/31/2016	45,421,354	897	50,637	45,451	46,048	44,737
12/31/2017	36,563,407	839	43,580	47,609	47,054	46,832
12/31/2018	34,768,907	778	44,690	49,870	48,082	49,026
12/31/2019	44,523,961	804	55,378	52,237	49,133	51,322
Goodness of Fit Statistic, R-Squared:				0.624	0.265	0.500
Average Annual Severity Trend (10 yr)				+ 4.7%		
Average Annual Severity Trend ( 8 yr)				+ 2.2%		
Average Annual Severity Trend ( 6 yr)				+ 4.7%		
Selected Annual Severity Trend				+ 5.5%		

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

PRODUCTS

FREQUENCY TREND  
MULTISTATE

Manual Classes (Full and Deductible Coverage)  
Monoline and Multiline Combined  
CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)</u> <sup>2</sup>
12/31/2006	\$ 87,900,076	2,884	32.81
12/31/2007	89,768,337	3,194	35.58
12/31/2008	95,613,838	3,081	32.23
12/31/2009	105,059,614	3,521	33.51
12/31/2010	111,095,984	3,588	32.29
12/31/2011	112,338,542	3,319	29.54
12/31/2012	113,233,179	3,093	27.32
12/31/2013	113,272,079	3,012	26.59
12/31/2014	115,658,305	2,683	23.19
12/31/2015	121,444,754	2,347	19.32
12/31/2016	124,967,946	2,295	18.36
12/31/2017	128,546,662	2,138	16.63
12/31/2018	127,109,414	1,952	15.35
12/31/2019	131,902,215	2,018	15.30

Selected Annual Frequency Trend: - 1.5%

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

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

The following are definitions of the columns for the Products calculation of proposed loss costs shown on pages F-31-40.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio. Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility ( $Z_i$ ) of the individual class with respect to the class group. This is calculated based on the equation:

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

$K$  = The number of classes within the class group.

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

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

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes (Cont'd)

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

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

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

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

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

Note:  $\tilde{X}$  (X - tilde) is the 5 year Monoline/Multiline ALCCCL weighted class group experience ratio, where  $\tilde{X}_{monoline}$  (X - tilde monoline) is weighted based on Monoline/Multiline ALCCCL for the latest year only.

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

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)  
where "SWRL" is the selected multistate monoline loss cost level change.  
The off balance factor of 0.998 results from capping.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (8) is the current multistate occurrence loss cost for each class.

Column (9) is the proposed multistate occurrence loss cost based on the product of column (7) and column (8), with the effects of capping and CGL rounding.

Column (10) is the percent change of the proposed state occurrence loss cost (column (12)) for each class with respect to the current state occurrence loss cost (column (11)).

Column (11) is the current state occurrence loss cost for each class.

Column (12) is the proposed state occurrence loss cost for each class. These are equal to the multistate proposed loss costs.

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.013 \* .937

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	FORMULA CRED. (4)	ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
10140	308391	1357387	1.33556	.1355	1.052	1.079	1.024	.021	.022	4.8	.021	.022
10141	515125	2463807	1.15508	.1872	1.035	1.062	1.008	.023	.023	0.0	.023	.023
12361	2109590	10585019	.83864	.4348	.934	.958	.909	.077	.070	-9.1	.077	.070
12373	79471	663432	.74895	.0997	.982	1.007	.956	.024	.023	-4.2	.024	.023
13049	262153	1197829	.28398	.1275	.915	.938	.890	.057	.051	-10.5	.057	.051
13111	47476	246758	1.07502	.0767	1.013	1.039	.986	.093	.092	-1.1	.093	.092
13112	1824163	8649112	1.05274	.3906	1.025	1.051	.998	.063	.063	0.0	.063	.063
13621	265660	1758388	1.39833	.1550	1.068	1.095	1.039	.320	.330	3.1	.320	.330
13670	315674	1673776	2.26414	.1510	1.197	1.228	1.166	.015	.017	13.3	.015	.017
15223	1155803	5965343	1.31734	.3163	1.105	1.133	1.075	.041	.044	7.3	.041	.044
15406	308853	1422620	1.99864	.1388	1.145	1.174	1.114	.048	.053	10.4	.048	.053
16604	1320043	6691105	.57834	.3381	.862	.884	.839	.146	.122	-16.4	.146	.122
51300	341	32241	.00000	.0644	.942	.966	.917	.160	.147	-8.1	.160	.147
51305	25977	73614	.05007	.0668	.943	.967	.918	.960	.880	-8.3	.960	.880
51315	885488	4145799	.68617	.2548	.926	.950	.902	.106	.096	-9.4	.106	.096
51350	148733	884134	.64448	.1114	.967	.992	.942	.135	.127	-5.9	.135	.127
51351	43937	134853	3.66481	.0703	1.194	1.225	1.163	.042	.049	16.7	.042	.049
51352	116305	503950	.49466	.0910	.961	.986	.936	.108	.101	-6.5	.108	.101
51355	157393	818049	.84594	.1079	.990	1.015	.963	.094	.091	-3.2	.094	.091
51356	79244	306665	.02589	.0801	.929	.953	.905	.620	.560	-9.7	.620	.560
51357	7407	23518	3.80602	.0639	1.186	1.216	1.154	.660	.760	15.2	.660	.760
51358	27215	86709	.00000	.0675	.939	.963	.914	.141	.129	-8.5	.141	.129
51359	71710	280441	.12829	.0786	.938	.962	.913	.780	.710	-9.0	.780	.710
51752	610679	3131682	.66985	.2154	.935	.959	.910	.165	.150	-9.1	.165	.150
52002	1621678	8473765	.75300	.3862	.909	.932	.885	.129	.114	-11.6	.129	.114
53001	2324615	11759021	.86029	.4587	.940	.964	.915	.330	.300	-9.1	.330	.300
53374	6541650	28930150	.77796	.6653	.855	.877	.832	.310	.260	-16.1	.310	.260
53375	1850458	9565469	1.77973	.4124	1.326	1.360	1.291	.223	.270	21.1	.223	.270
53376	604727	2822401	.80397	.2026	.966	.991	.941	.194	.183	-5.7	.194	.183
53377	2773981	11600402	.96381	.4556	.988	1.013	.962	.195	.188	-3.6	.195	.188
53565	189779	878986	.13684	.1111	.911	.934	.887	.108	.096	-11.1	.108	.096
55371	29058	164571	.00000	.0720	.935	.959	.910	.119	.108	-9.2	.119	.108
56488	86699	315411	2.59004	.0806	1.135	1.164	1.105	.034	.038	11.8	.034	.038
56758	140707	542786	.58214	.0931	.968	.993	.943	.148	.140	-5.4	.148	.140
56759	769283	3481519	.97636	.2295	1.000	1.026	.974	.080	.078	-2.5	.080	.078
56760	1742502	7906593	1.09347	.3717	1.039	1.066	1.012	.098	.099	1.0	.098	.099
57002	234454	881870	.26439	.1113	.925	.949	.901	.106	.096	-9.4	.106	.096

U

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

- L - CAPPED DOWN
- U - CAPPED UP
- N - NOT SUBJECT TO CAPPING
- E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.013 \* .937

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					EXPERIENCE	MULTI-	MULTI-	WIDE	STATEWIDE
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	OCCUR	OCCUR
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
57651	188321	826165	.77245	.1084	.982	1.007	.956	.041	.039	-4.9	.041	.039
57913	737652	3622690	.70101	.2350	.935	.959	.910	.290	.260	-10.3	.290	.260
59537	319909	1377747	1.94119	.1365	1.135	1.164	1.105	.210	.232	10.5	.210	.232
59647	48067	220490	.29443	.0752	.954	.978	.928	.170	.158	-7.1	.170	.158
59904	10803	49654	6.95191	.0654	1.396	1.432	1.359	.061	.076	24.6	.061	.076
59905	161501	689234	.26891	.1011	.933	.957	.908	.132	.120	-9.1	.132	.120
59925	1152	8023	1.39935	.0630	1.032	1.058	1.004	1.190	1.190	0.0	1.190	1.190
59926	258619	1278712	1.29671	.1316	1.045	1.072	1.018	.450	.460	2.2	.450	.460
59927	41420	407638	.26905	.0857	.944	.968	.919	1.420	1.300	-8.5	1.420	1.300
59963	49453	178167	.00000	.0728	.934	.958	.909	.410	.370	-9.8	.410	.370
59964	197446	1015830	.80818	.1183	.984	1.009	.958	.069	.066	-4.3	.069	.066

U

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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	FORMULA CRED. ER (4)	FORMULA INDEX (5)	FORMULA INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
10010	151008	784135	1.11300	.1211	1.005	1.057	.968	.195	.189	-3.1	.195	.189
10040	852365	4606034	1.44250	.2872	1.120	1.178	1.078	.300	.320	6.7	.300	.320
10070	1887133	10021676	1.04820	.4377	1.016	1.068	.978	.154	.151	-1.9	.154	.151
10101	279456	1547054	1.14918	.1601	1.016	1.068	.978	.181	.177	-2.2	.181	.177
10111	184481	819743	.21758	.1230	.895	.941	.861	.078	.067	-14.1	.078	.067
10255	2782837	13431884	1.13623	.5037	1.064	1.119	1.024	.147	.151	2.7	.147	.151
10256	11798	56827	4.28117	.0803	1.254	1.319	1.207	.152	.183	20.4	.152	.183
10257	3283252	14617381	.83219	.5232	.907	.954	.873	.169	.148	-12.4	.169	.148
11126	175445	1075547	2.01673	.1364	1.130	1.188	1.088	.022	.024	9.1	.022	.024
11203	8225	34315	.00000	.0789	.912	.959	.878	.520	.460	-11.5	.520	.460
11248	7248	42092	.00000	.0794	.911	.958	.877	.018	.016	-11.1	.018	.016
12391	1646441	7988550	.71215	.3893	.882	.927	.849	.082	.070	-14.6	.082	.070
12509	48408	245333	.09195	.0912	.908	.955	.874	.036	.031	-13.9	.036	.031
12651	706775	3489976	1.00279	.2455	.993	1.044	.956	.530	.510	-3.8	.530	.510
12707	387896	1248486	.48076	.1453	.916	.963	.882	.640	.560	-12.5	.640	.560
12797	1215377	5976281	1.11428	.3324	1.031	1.084	.992	.196	.194	-1.0	.196	.194
13201	23322	118889	.34331	.0839	.936	.984	.901	.160	.144	-10.0	.160	.144
13204	1383326	6680613	.50247	.3535	.818	.860	.787	1.450	1.140	-21.4	1.450	1.140
13205	336404	1823210	.71463	.1734	.942	.991	.907	.460	.420	-8.7	.460	.420
13314	190	980	.00000	.0770	.914	.961	.880	.016	.014	-12.5	.016	.014
13410	3233592	14733759	.66140	.5250	.818	.860	.787	2.990	2.350	-21.4	2.990	2.350
13412	476604	2511529	1.55631	.2048	1.106	1.163	1.065	1.140	1.210	6.1	1.140	1.210
13590	4433561	20513435	.89973	.6010	.936	.984	.901	.740	.670	-9.5	.740	.670
13715	2040709	10039939	.81740	.4381	.914	.961	.880	.165	.145	-12.1	.165	.145
13930	1150579	5174510	.70132	.3066	.902	.948	.868	.201	.174	-13.4	.201	.174
14068	4262	33469	.00000	.0789	.912	.959	.878	.014	.012	-14.3	.014	.012
14527	416572	1910073	.94726	.1775	.983	1.034	.947	.189	.179	-5.3	.189	.179
14855	47900	296581	.00000	.0941	.897	.943	.863	.154	.133	-13.6	.154	.133
16005	356806	1876025	.75419	.1759	.949	.998	.914	.034	.031	-8.8	.034	.031
16009	36466	195859	3.08022	.0884	1.175	1.236	1.131	.094	.106	12.8	.094	.106
16527	4965559	23422088	.92100	.6307	.947	.996	.912	.350	.320	-8.6	.350	.320
16705	240402	996982	.43204	.1323	.916	.963	.882	.148	.131	-11.5	.148	.131
16750	346875	1892314	1.60096	.1767	1.098	1.155	1.057	.032	.034	6.3	.032	.034
18205	623010	2834525	1.64423	.2187	1.133	1.191	1.090	.350	.380	8.6	.350	.380
18616	3158356	14247041	1.07727	.5173	1.035	1.088	.996	.590	.590	0.0	.590	.590
18707	16449	85159	8.63627	.0819	1.616	1.699	1.555	.004	.005	25.0	.004	.005
45771	121181	813768	.09364	.1226	.880	.925	.847	.164	.139	-15.2	.164	.139

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

L - CAPPED DOWN  
 U - CAPPED UP  
 N - NOT SUBJECT TO CAPPING  
 E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
45901	530844	2160693	.84208	.1891	.962	1.012	.926	.049	.045	-8.2	.049	.045
53907	1848888	7972767	.66862	.3889	.865	.910	.833	.103	.086	-16.5	.103	.086

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

- L - CAPPED DOWN
- U - CAPPED UP
- N - NOT SUBJECT TO CAPPING
- E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 05

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					EXPERIENCE	MULTI-	MULTI-	WIDE	STATEWIDE
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	OCCUR	OCCUR
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
51380	1414	7163	.32947	.1504	1.329	.961	.934	.044	.041	-6.8	.044	.041
51575	201799	1031278	1.30798	.2005	1.466	1.060	1.030	.020	.021	5.0	.020	.021
51576	234866	1047315	1.41600	.2012	1.487	1.075	1.045	.093	.097	4.3	.093	.097
51613	61033	399625	1.04746	.1703	1.427	1.032	1.003	.139	.139	0.0	.139	.139
51666	39820	249138	.00000	.1628	1.260	.911	.885	.101	.089	-11.9	.101	.089
51767	653	3410	.00000	.1502	1.279	.925	.899	.008	.007	-12.5	.008	.007
51833	1568	7777	.00000	.1504	1.279	.925	.899	.060	.054	-10.0	.060	.054
51869	127250	668629	1.04367	.1834	1.421	1.027	.998	.136	.136	0.0	.136	.136
51889	868	4185	.00000	.1502	1.279	.925	.899	.012	.011	-8.3	.012	.011
51941	1620138	8203676	1.29974	.4342	1.416	1.024	.995	.041	.041	0.0	.041	.041
52469	2178258	10180102	1.09882	.4764	1.312	.949	.922	.104	.096	-7.7	.104	.096
55647	388728	1870267	1.42673	.2373	1.487	1.075	1.045	.062	.065	4.8	.062	.065
55802	16342	105317	5.95377	.1554	2.197	1.589	1.544	.009	.011	22.2	.009	.011
56040	1057	3246	.00000	.1502	1.279	.925	.899	.033	.030	-9.1	.033	.030
57257	23300	131596	.79384	.1568	1.394	1.008	.979	.035	.034	-2.9	.035	.034
57410	24740	133575	1.59786	.1569	1.520	1.099	1.068	.162	.173	6.8	.162	.173
58503	39323	150754	1.06577	.1578	1.436	1.038	1.009	.076	.077	1.3	.076	.077
58627	2097	9754	.00000	.1505	1.279	.925	.899	.013	.012	-7.7	.013	.012
59257	135	1705	.00000	.1501	1.279	.925	.899	.013	.012	-7.7	.013	.012
59923	648	15365	13.28435	.1508	3.282	2.373	2.306	.004	.005	25.0	.004	.005

U

U

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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
15733	8052	54585	.02823	.0364	.934	.984	.931	.037	.034	-8.1	.037	.034
51001	446	6924	.00000	.0274	.942	.993	.940	.450	.420	-6.7	.450	.420
51116	1222545	4176854	1.05542	.4636	1.009	1.063	1.006	.690	.690	0.0	.690	.690
51240	60377	273254	2.24434	.0754	1.065	1.122	1.062	.185	.196	5.9	.185	.196
51241	359839	1683413	.49660	.2670	.843	.888	.840	.260	.218	-16.2	.260	.218
51330	198383	964537	4.59184	.1805	1.623	1.710	1.618	.530	.660	24.5	.530	.660
51370	232485	614066	.00000	.1304	.842	.887	.839	4.570	3.830	-16.2	4.570	3.830
51500	325635	1649620	.99004	.2634	.974	1.026	.971	.119	.116	-2.5	.119	.116
51550	26984	78502	2.17714	.0408	1.018	1.073	1.015	.390	.400	2.6	.390	.400
51551	745	42463	1.43195	.0341	.984	1.037	.981	.910	.890	-2.2	.910	.890
51552	1	18020	.63474	.0295	.959	1.011	.957	.159	.152	-4.4	.159	.152
51600	122517	610400	.47794	.1298	.905	.954	.903	.191	.172	-9.9	.191	.172
51734	15286	52995	5.55247	.0361	1.134	1.195	1.131	.310	.350	12.9	.310	.350
51741	117002	699860	.75425	.1432	.938	.988	.935	.260	.243	-6.5	.260	.243
51777	135885	679568	1.13644	.1402	.992	1.045	.989	.078	.077	-1.3	.078	.077
51808	255554	845621	.79609	.1641	.940	.991	.938	.730	.680	-6.8	.730	.680
51809	36855	143150	.73839	.0526	.956	1.007	.953	.153	.146	-4.6	.153	.146
51877	95110	390908	.27132	.0952	.902	.950	.899	.212	.191	-9.9	.212	.191
51896	679507	3436065	.90198	.4172	.941	.992	.939	.018	.017	-5.6	.018	.017
51900	10643	55855	3.37071	.0366	1.056	1.113	1.053	.095	.100	5.3	.095	.100
51909	83	663	.00000	.0262	.943	.994	.941	.056	.053	-5.4	.056	.053
51926	290188	1234160	1.83254	.2152	1.154	1.216	1.151	.038	.044	15.8	.038	.044
51927	435768	1992520	1.10450	.2989	1.009	1.063	1.006	.131	.132	0.8	.131	.132
51934	30975	617720	.12479	.1309	.858	.904	.856	.125	.107	-14.4	.125	.107
51956	1489747	7355895	.90172	.6003	.928	.978	.926	.221	.205	-7.2	.221	.205
51957	1320055	6661492	1.19457	.5767	1.099	1.158	1.096	.420	.460	9.5	.420	.460
51960	4118	29678	.00000	.0317	.938	.988	.935	.350	.330	-5.7	.350	.330
51982	11270	56054	.00000	.0366	.933	.983	.930	.083	.077	-7.2	.083	.077
51986	37851	256749	.50018	.0726	.935	.985	.932	.103	.096	-6.8	.103	.096
51999	145738	672942	.61095	.1392	.919	.968	.916	.440	.400	-9.1	.440	.400
52075	62549	250262	.24674	.0715	.917	.966	.914	.243	.222	-8.6	.243	.222
52134	2109846	10635756	.94107	.6835	.950	1.001	.947	.630	.600	-4.8	.630	.600
52315	500835	2386459	1.23792	.3357	1.059	1.116	1.056	.260	.270	3.8	.260	.270
52505	59121	184173	3.16342	.0599	1.100	1.159	1.097	.216	.237	9.7	.216	.237
52547	221159	1097930	.64941	.1980	.905	.954	.903	.078	.070	-10.3	.078	.070
52911	941082	4745325	.92428	.4945	.947	.998	.944	.450	.420	-6.7	.450	.420
52967	24175	122326	.42102	.0488	.942	.993	.940	.062	.058	-6.5	.062	.058

U

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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
53121	47390	174454	.17124	.0582	.922	.972	.920	.440	.400	-9.1	.440	.400
53333	69975	370139	1.75810	.0917	1.041	1.097	1.038	.239	.248	3.8	.239	.248
53631	441	1721	.00000	.0264	.943	.994	.941	.022	.021	-4.5	.022	.021
53632	326	5578	.00000	.0271	.942	.993	.940	.034	.032	-5.9	.034	.032
53732	1411236	7154969	1.11488	.5937	1.055	1.112	1.052	.450	.470	4.4	.450	.470
53733	5096705	22599302	.81988	.8201	.847	.893	.845	.270	.228	-15.6	.270	.228
54077	769511	3620447	.96800	.4295	.968	1.020	.965	.400	.390	-2.5	.400	.390
55010	72243	365370	.29155	.0909	.907	.956	.905	1.080	.980	-9.3	1.080	.980
55011	370467	1898394	1.48094	.2895	1.117	1.177	1.114	1.570	1.750	11.5	1.570	1.750
55012	52827	247263	.64948	.0709	.946	.997	.944	1.180	1.110	-5.9	1.180	1.110
55013	414966	1849042	1.01755	.2845	.982	1.035	.979	1.140	1.120	-1.8	1.140	1.120
55214	959	4971	.00000	.0270	.942	.993	.940	.088	.083	-5.7	.088	.083
55715	46661	206667	.00000	.0639	.907	.956	.905	.224	.203	-9.4	.224	.203
55716	40073	164037	.64652	.0563	.950	1.001	.947	.520	.490	-5.8	.520	.490
56202	107879	1043086	.48264	.1909	.876	.923	.873	.089	.078	-12.4	.089	.078
56390	478727	1390360	1.50143	.2341	1.093	1.152	1.090	.640	.700	9.4	.640	.700
56391	708736	3848129	.87814	.4439	.928	.978	.926	.320	.300	-6.3	.320	.300
56427	21176	79498	.52927	.0410	.951	1.002	.948	.125	.119	-4.8	.125	.119
56690	3365	15250	.00000	.0290	.940	.991	.938	.350	.330	-5.7	.350	.330
56699	171556	1044473	2.08047	.1911	1.181	1.244	1.177	.057	.067	17.5	.057	.067
56916	819088	3653754	1.16091	.4316	1.052	1.109	1.050	.205	.215	4.9	.205	.215
57090	86632	607742	1.46258	.1294	1.032	1.087	1.029	.660	.680	3.0	.660	.680
57401	11639	43733	.00000	.0343	.935	.985	.932	.096	.089	-7.3	.096	.089
57403	527	3093	.00000	.0267	.943	.994	.941	.035	.033	-5.7	.035	.033
57572	79833	400995	.46914	.0968	.920	.969	.917	.108	.099	-8.3	.108	.099
57600	40798	235251	.88846	.0689	.963	1.015	.961	.034	.033	-2.9	.034	.033
57611	52210	280654	.00000	.0767	.894	.942	.891	.062	.055	-11.3	.062	.055
57690	340010	1377594	.76664	.2325	.922	.972	.920	.490	.450	-8.2	.490	.450
57716	216298	1139474	.65988	.2034	.906	.955	.904	.082	.074	-9.8	.082	.074
57725	974870	4265239	.72039	.4687	.852	.898	.850	.088	.075	-14.8	.088	.075
57726	71927	300610	2.67684	.0801	1.105	1.164	1.102	.021	.023	9.5	.021	.023
57810	4121	20777	.00000	.0300	.939	.989	.936	.107	.100	-6.5	.107	.100
57871	169156	405893	.74131	.0976	.946	.997	.944	.118	.111	-5.9	.118	.111
57998	27911	140214	.16269	.0520	.927	.977	.925	.058	.054	-6.9	.058	.054
57999	6991	32569	1.34634	.0322	.981	1.034	.979	.071	.070	-1.4	.071	.070
58095	1796480	8427893	.86446	.6319	.903	.952	.901	1.990	1.790	-10.1	1.990	1.790
58096	1117352	7424465	1.37825	.6025	1.215	1.280	1.211	1.230	1.490	21.1	1.230	1.490

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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
58301	107936	360140	.00000	.0901	.881	.928	.878	.088	.077	-12.5	.088	.077
58302	65390	256588	.47500	.0726	.933	.983	.930	.055	.051	-7.3	.055	.051
58397	1543566	5900480	.81021	.5475	.882	.929	.879	.740	.650	-12.2	.740	.650
58575	11569	66716	.00000	.0386	.931	.981	.928	.120	.111	-7.5	.120	.111
58663	1340596	6043546	.29212	.5533	.594	.626	.592	1.280	.950	-25.8	1.280	.950
58802	51642	212588	1.39011	.0649	.996	1.050	.994	.480	.480	0.0	.480	.480
58837	7651	39505	1.81187	.0335	.997	1.051	.995	.162	.161	-0.6	.162	.161
58840	4386	18632	.41064	.0296	.952	1.003	.949	.127	.121	-4.7	.127	.121
58873	242688	1044614	.58838	.1911	.896	.944	.893	.030	.027	-10.0	.030	.027
58904	425	21752	.00000	.0302	.939	.989	.936	.128	.120	-6.2	.128	.120
58922	1177602	5186281	1.16121	.5161	1.068	1.125	1.065	.168	.179	6.5	.168	.179
59005	280655	1231800	.79205	.2149	.931	.981	.928	.096	.089	-7.3	.096	.089
59188	315	1037	.00000	.0263	.943	.994	.941	.055	.052	-5.5	.055	.052
59189	4388	16891	.00000	.0293	.940	.991	.938	.300	.280	-6.7	.300	.280
59223	1532229	712658	2.36372	.1451	1.171	1.234	1.168	.088	.103	17.0	.088	.103
59378	0	18	.00000	.0261	.943	.994	.941	.150	.141	-6.0	.150	.141
59481	75084	415448	1.04688	.0992	.976	1.028	.973	.099	.096	-3.0	.099	.096
59701	1412	55279	5.39244	.0365	1.130	1.191	1.127	.290	.330	13.8	.290	.330
59713	301763	1548246	1.38248	.2522	1.073	1.131	1.070	.310	.330	6.5	.310	.330
59722	62318	297369	.06894	.0795	.897	.945	.894	.031	.028	-9.7	.031	.028
59723	16196	91896	.00000	.0433	.927	.977	.925	.037	.034	-8.1	.037	.034
59726	86627	635036	1.04701	.1335	.979	1.032	.977	.024	.023	-4.2	.024	.023
59738	14791	80067	.00000	.0411	.929	.979	.926	.064	.059	-7.8	.064	.059
59773	0	0	.00000	.0000	.969	1.000	.946	.028	.026	-7.1	.028	.026
59774	728	2250	.00000	.0265	.943	.994	.941	.150	.141	-6.0	.150	.141
59775	0	0	.00000	.0000	.000	.000	.000	.188	.178	-5.3	.188	.178
59798	919213	3825907	.85201	.4426	.917	.966	.914	.500	.460	-8.0	.500	.460
59886	16350	102900	.00000	.0453	.925	.975	.923	.108	.100	-7.4	.108	.100
59889	13663	85035	4.93982	.0420	1.135	1.196	1.132	.165	.187	13.3	.165	.187
59914	833217	4058659	1.06610	.4567	1.013	1.067	1.010	.680	.690	1.5	.680	.690
59915	167755	772943	.44403	.1538	.888	.936	.886	.750	.660	-12.0	.750	.660
59917	109027	505380	2.45413	.1136	1.137	1.198	1.134	.205	.232	13.2	.205	.232
59931	211163	843839	.40513	.1639	.876	.923	.873	.550	.480	-12.7	.550	.480
59932	4051	174717	.00000	.0582	.912	.961	.909	.880	.800	-9.1	.880	.800
59947	14807	89363	.00000	.0428	.927	.977	.925	.320	.300	-6.3	.320	.300
59955	20556	108932	.01373	.0464	.924	.974	.922	.143	.132	-7.7	.143	.132
59970	19383	102003	.00000	.0451	.925	.975	.923	.183	.169	-7.7	.183	.169

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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
59975	649105	2901760	.63112	.3784	.841	.886	.838	.227	.190	-16.3	.227	.190
59984	32409	132588	.00000	.0507	.919	.968	.916	.053	.049	-7.5	.053	.049
59988	1129	8238	.00000	.0277	.942	.993	.940	.059	.055	-6.8	.059	.055
59989	8	29	.00000	.0261	.943	.994	.941	.044	.041	-6.8	.044	.041

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

- L - CAPPED DOWN
- U - CAPPED UP
- N - NOT SUBJECT TO CAPPING
- E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 07

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.001 \* .937

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
49239	68656	407622	.17301	.1980	.735	.819	.768	.600	.460	-23.3	.600	.460
50010	49671	218067	.02500	.1539	.744	.829	.778	.490	.380	-22.4	.490	.380
51205	2143	7130	.00000	.0988	.788	.878	.824	.071	.059	-16.9	.071	.059
51206	1587	26418	.00000	.1041	.783	.873	.819	.390	.320	-17.9	.390	.320
51220	122840	460220	.50185	.2094	.796	.887	.832	2.280	1.900	-16.7	2.280	1.900
51221	570114	2736188	1.01641	.5110	.947	1.056	.990	1.780	1.760	-1.1	1.780	1.760
51222	126927	1080087	1.81917	.3231	1.180	1.315	1.233	3.670	4.530	23.4	3.670	4.530
51224	1353265	6680482	1.02576	.7056	.981	1.094	1.026	1.450	1.490	2.8	1.450	1.490
51230	0	0	.00000	.0000	.000	.000	.000	.790	.740	-6.3	.790	.740
51252	1340785	7000162	.44814	.7148	.570	.635	.596	.100	.074	-26.0	.100	.074
51254	19299	32713	.00000	.1058	.782	.872	.818	.039	.032	-17.9	.039	.032
51333	102841	474485	.94083	.2125	.888	.990	.929	.340	.320	-5.9	.340	.320
51958	268697	1429238	.83362	.3738	.859	.958	.899	.410	.370	-9.8	.410	.370
51970	913979	4040737	.55760	.5987	.685	.764	.717	.238	.177	-25.6	.238	.177
52433	74549	317597	.17622	.1776	.750	.836	.784	1.020	.800	-21.6	1.020	.800
52581	0	661207	.05274	.2502	.669	.746	.700	2.950	2.190	-25.8	2.950	2.190
52744	43103	53036	.00000	.1114	.777	.866	.812	.081	.066	-18.5	.081	.066
53077	144444	1026293	1.31064	.3146	1.012	1.128	1.058	.207	.219	5.8	.207	.219
55597	0	0	.00000	.0000	.000	.000	.000	1.790	1.680	-6.1	1.790	1.680
55918	153	980	.00000	.0970	.789	.880	.825	2.740	2.260	-17.5	2.740	2.260
55919	0	0	.00000	.0000	.000	.000	.000	3.650	3.420	-6.3	3.650	3.420
56912	818420	3814709	.91351	.5859	.897	1.000	.938	.090	.084	-6.7	.090	.084
57146	420618	1867239	1.17156	.4276	1.001	1.116	1.047	.720	.750	4.2	.720	.750
58737	38392	239144	.64736	.1590	.838	.934	.876	.630	.550	-12.7	.630	.550
59601	217658	650093	.97752	.2481	.900	1.003	.941	2.370	2.230	-5.9	2.370	2.230
59660	521744	2476677	.83849	.4888	.857	.955	.896	1.180	1.060	-10.2	1.180	1.060
59724	36166	145375	.00566	.1357	.756	.843	.791	.019	.015	-21.1	.019	.015
59725	638057	2935214	1.61422	.5268	1.264	1.409	1.322	.116	.145	25.0	.116	.145
59750	7518	37992	.00000	.1073	.780	.870	.816	.222	.181	-18.5	.222	.181
59781	396583	2103615	1.79404	.4530	1.291	1.439	1.350	.068	.085	25.0	.068	.085
59782	369230	1665440	1.57975	.4040	1.159	1.292	1.212	.460	.560	21.7	.460	.560

X-TILDE: .943 X-TILDE (MONOLINE): .897 PI-TILDE: .0059085

TAU SQUARED: .06287 SIGMA SQUARED: 203082.09384

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

## SECTION G

### SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS

#### TABLE OF CONTENTS

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

MULTISTATE  
 LOCAL PRODUCTS/COMPLETED OPERATIONS  
 CALCULATION OF AGGREGATE LOSS COSTS  
 AT CURRENT LEVEL

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL				BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	\$101,536,480	1.000	1.076		\$109,253,253
	12/31/2018	107,898,874	1.000	1.042		112,430,627
	12/31/2019	114,619,266	1.016	1.017		118,432,878
MULTILINE	12/31/2017	\$218,809,332	1.000	1.077	0.994	\$234,243,705
	12/31/2018	226,318,107	1.000	1.042	0.997	235,115,997
	12/31/2019	226,959,119	1.016	1.018	1.000	234,741,093
TOTAL	12/31/2017					\$343,496,958
	12/31/2018					347,546,624
	12/31/2019					353,173,971

+ The derivation of the exposure development factors are shown in Section G - Calculation of Exposure Development Factors.

# Aggregate loss costs at current level have been trended from an average date of coverage to one year beyond an assumed effective date of 7/1/2021 by an exponential projection of the average annual exposure trend factor. The derivation of this exposure trend factor is shown in Section G - Average Annual Exposure Trends.

\* The implicit package modification factors applied to the data for individual programs are shown in Section G - Implicit Package Modification Factors.

NOTE: The factors shown above are weighted averages over all states.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000	BASIC LIMIT DEVELOPMENT X FACTOR#	UNALLOCATED LOSS ADJ. X FACTOR	SEVERITY X TREND	FREQUENCY X TREND	=	\$100,000
			BASIC LIMIT LOSSES AND ALAE*						BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$21,540,297	1.009	1.080	1.276	0.975		\$29,191,529
		12/31/2018	17,520,205	1.387	1.080	1.216	0.980		31,268,226
		12/31/2019	13,512,262	2.592	1.080	1.158	0.985		43,139,519
BI	ALAE	12/31/2017	\$19,026,077		1.080	1.276	0.975		\$25,563,970
		12/31/2018	20,610,527		1.080	1.216	0.980		26,526,045
		12/31/2019	33,352,552		1.080	1.158	0.985		41,086,355
PD	B/L INDEMNITY	12/31/2017	\$71,047,950	1.392	1.080	1.246	0.975		\$129,715,338
		12/31/2018	70,305,733	1.533	1.080	1.193	0.980		136,073,036
		12/31/2019	60,803,344	1.876	1.080	1.141	0.985		138,488,962
PD	ALAE	12/31/2017	\$76,029,976		1.080	1.246	0.975		\$99,754,218
		12/31/2018	84,993,896		1.080	1.193	0.980		107,319,345
		12/31/2019	88,506,878		1.080	1.141	0.985		107,429,277
TOTAL FULL COVERAGE		12/31/2017							\$284,225,054
		12/31/2018							301,186,652
		12/31/2019							330,144,113

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

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

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

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

OHIO  
 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	1.024
35	Not Applicable	--
36	Service Policy	1.331
37	Industrial/Processing Policy	0.683
38	Contractors Policy	0.826

(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.

OHIO

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.016	1.014	0.9632	1.014	4,000,000
27 to 39 Months	0.999	1.000	0.7699	1.000	31,000,000
<u>Accident Year Ending</u>	<u>27:15</u>	Exposure Development From			<u>Factor</u>
		<u>39:27</u>	<u>ULT:39</u>		
12/31/2017			1.000		1.000
12/31/2018		1.000	1.000		1.000
12/31/2019	1.014	1.000	1.000		1.014

(a) See Section G - Multistate Premium Development.

(b) See Section G - Statewide Premium Development.

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

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

OHIO  
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	25,950,436	26,254,001	26,229,479	25,745,455	25,745,877	25,745,877	25,745,877	25,745,877
12/31/2013	28,687,656	28,997,127	28,299,486	28,302,192	28,302,353	28,302,353	28,302,353	
12/31/2014	30,905,877	30,795,575	30,790,135	30,804,648	30,804,214	30,811,564		
12/31/2015	32,435,787	33,017,596	33,044,280	33,041,577	33,044,171			
12/31/2016	34,247,879	34,975,720	35,030,935	35,028,855				
12/31/2017	35,314,960	35,752,230	35,726,791					
12/31/2018	35,073,161	35,530,939						
12/31/2019	35,414,350							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2012	1.012	0.999	0.982	1.000	1.000	1.000	1.000
12/31/2013	1.011	0.976	1.000	1.000	1.000	1.000	
12/31/2014	0.996	1.000	1.000	1.000	1.000		
12/31/2015	1.018	1.001	1.000	1.000			
12/31/2016	1.021	1.002	1.000				
12/31/2017	1.012	0.999					
12/31/2018	1.013						
12/31/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.014	1.000

MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

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

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2012	0.995	1.000	0.991	1.000	1.000	1.000	1.000
12/31/2013	1.020	0.987	1.000	1.000	1.000	1.000	
12/31/2014	1.010	0.999	1.000	1.000	1.000		
12/31/2015	1.020	0.999	1.000	1.000			
12/31/2016	1.020	1.000	1.001				
12/31/2017	1.015	1.000					
12/31/2018	1.012						

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.016	0.999

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA  
TABLE OF CONTENTS

COMPLETED OPERATIONS

Calculation of State Loss Development Factors	G-10-13
State BI Indemnity	G-14-15
State BI ALAE	G-16
State PD Indemnity	G-17-18
State PD ALAE	G-19
Multistate BI Indemnity-Full	G-20-21
Multistate BI Indemnity-Ded	G-22-23
Multistate BI ALAE	G-24-25
Multistate PD Indemnity-Full	G-26-27
Multistate PD Indemnity-Ded	G-28-29
Multistate PD ALAE	G-30-31

LOCAL PRODUCTS

Multistate BI Indemnity-Full	G-32-33
Multistate BI Indemnity-Ded	G-34-35
Multistate BI ALAE	G-36-38
Multistate PD Indemnity-Full	G-39-40
Multistate PD Indemnity-Ded	G-41-42
Multistate PD ALAE	G-43-45



OHIO

Completed Operations  
Bodily Injury  
Full Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)
15 to 27 Months	0.0659
27 to 39 Months	0.1252
39 to 51 Months	0.1103
51 to 63 Months	0.0804
63 to 75 Months	0.0482
75 to 87 Months	0.0212
87 to 99 Months	0.0053
99 to 111 Months	0.0111
111 to 123 Months	0.0046
123 to 135 Months	0.0008
135 to 147 Months	0.0067
147 to 159 Months	0.0041
159 to 171 Months	0.0032
171 to Ultimate	A multistate link ratio factor of 1.014 has been used.

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.487	0.421	0.296	0.186	0.105	0.057	0.036
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.030	0.019	0.015	0.014	0.007	0.003	0.000

A.Y.E	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	407,707	955,968	0.296	282,966	690,673	1.014	700,329
12/31/2018	42,813	1,993,053	0.421	839,076	881,889	1.014	894,230
12/31/2019	31,205	2,204,008	0.487	1,073,351	1,104,556	1.014	1,120,011

(A) See Section G - Multistate Loss Development.

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

OHIO

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	1.175	0.8569	1.183	1,000,000
27 to 39 Months	1.117	1.118	0.8674	1.118	1,100,000
39 to 51 Months	1.060	0.937	0.8710	0.953	1,100,000
51 to 63 Months	1.041	1.000	0.8450	1.006	1,200,000
63 to 75 Months	1.040	0.983	0.8456	0.992	1,300,000
75 to 87 Months	1.030	1.002	0.8558	1.006	1,400,000
87 to 99 Months	1.023	1.004	0.8653	1.007	1,500,000
99 to 111 Months	1.041	0.999	0.8504	1.005	1,600,000
111 to 123 Months	1.017	1.012	0.8362	1.013	1,700,000
123 to 135 Months	1.020	1.003	0.8174	1.006	1,900,000
135 to 147 Months	1.011	1.025	0.8108	1.022	2,000,000
147 to 159 Months	1.010	1.000	0.7838	1.002	2,200,000
159 to 171 Months	1.006	1.000	0.7553	1.001	2,300,000
171 to 183 Months	1.008	1.000	0.7535	1.002	2,500,000
183 to 195 Months	1.003	1.000	0.7786	1.001	2,700,000
195 to 207 Months	1.002	1.000	0.7957	1.000	2,900,000
207 to 219 Months	1.003	1.000	0.8059	1.001	3,100,000
219 to 231 Months	1.002	1.000	0.7286	1.001	3,300,000
231 to 243 Months	1.001	1.000	0.5783	1.000	3,500,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										Factor
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	
12/31/2017			0.953	1.006	0.992	1.006	1.007	1.005	1.013	1.006	1.022
12/31/2018		1.118	0.953	1.006	0.992	1.006	1.007	1.005	1.013	1.006	1.022
12/31/2019	1.183	1.118	0.953	1.006	0.992	1.006	1.007	1.005	1.013	1.006	1.022
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	
12/31/2017	1.002	1.001	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.001	1.018
12/31/2018	1.002	1.001	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.001	1.138
12/31/2019	1.002	1.001	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.001	1.346

(A) See Section G - Multistate Loss Development.

(B) See Section G - Statewide Loss Development.

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

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

OHIO

Completed Operations  
Property Damage  
Full Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)
15 to 27 Months	0.0663
27 to 39 Months	0.0797
39 to 51 Months	0.0832
51 to 63 Months	0.0578
63 to 75 Months	0.0470
75 to 87 Months	0.0315
87 to 99 Months	0.0251
99 to 111 Months	0.0267
111 to 123 Months	0.0235
123 to 135 Months	0.0256
135 to 147 Months	0.0150
147 to 159 Months	0.0134
159 to 171 Months	0.0082
171 to Ultimate	A multistate link ratio factor of 1.034 has been used.

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.503	0.437	0.357	0.274	0.216	0.169	0.137
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.112	0.086	0.062	0.037	0.022	0.008	0.000

A.Y.E	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	1,633,268	4,525,255	0.357	1,615,517	3,248,785	1.034	3,359,231
12/31/2018	516,379	4,495,126	0.437	1,964,373	2,480,752	1.034	2,565,082
12/31/2019	494,123	7,960,963	0.503	4,004,365	4,498,488	1.034	4,651,417

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	128,721	595,939	673,039	517,789	437,089	398,089	503,089	537,739	547,739	444,239	447,739
12/31/2001	322,418	548,909	799,109	690,307	667,007	797,007	722,007	704,259	704,259	704,259	704,259
12/31/2002	294,738	405,428	523,078	327,328	241,328	236,828	236,828	236,828	236,828	236,828	236,828
12/31/2003	262,802	488,853	480,603	536,757	610,156	568,257	566,257	541,257	541,257	541,257	541,257
12/31/2004	93,198	177,280	267,743	256,242	249,242	191,742	191,742	191,742	191,742	191,742	191,742
12/31/2005	106,997	239,937	315,178	471,313	601,998	611,997	611,997	611,997	611,997	611,997	611,997
12/31/2006	252,191	288,149	553,649	407,249	284,749	259,749	259,749	259,749	259,749	259,749	259,749
12/31/2007	158,264	226,425	290,457	294,207	283,656	281,656	256,656	256,656	256,656	256,656	256,656
12/31/2008	48,181	202,780	316,606	281,606	181,606	181,606	181,606	181,606	181,606	176,606	176,606
12/31/2009	206,623	168,606	130,223	240,723	133,723	193,822	273,477	269,761	239,723	239,723	239,723
12/31/2010	377,000	439,537	677,800	481,200	492,398	516,854	493,181	493,181	493,181	493,181	493,181
12/31/2011	256,935	259,435	180,210	282,835	113,785	61,845	61,285	61,285	61,285	61,285	61,285
12/31/2012	136,725	261,505	423,169	446,481	441,235	341,235	335,873	330,873			
12/31/2013	170,159	719,855	703,058	822,772	848,181	918,836	898,501				
12/31/2014	328,667	261,422	499,665	473,822	470,858	432,214					
12/31/2015	248,542	188,795	193,405	315,479	178,295						
12/31/2016	237,862	444,632	367,147	341,309							
12/31/2017	115,062	213,124	770,818								
12/31/2018	111,038	315,788									
12/31/2019	454,010										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	444,239	444,239	381,239	378,239	378,239	383,239	383,239	378,239	378,239
12/31/2001	704,259	704,259	704,259	704,259	704,259	704,259	704,259	704,259	704,259
12/31/2002	236,828	240,037	240,740	239,700	239,700	236,828	236,828		
12/31/2003	541,257	541,257	541,257	541,257	541,257	541,257			
12/31/2004	191,742	191,742	191,742	191,742	191,742				
12/31/2005	611,997	611,997	611,997	611,997					
12/31/2006	259,749	259,749	259,749						
12/31/2007	256,656	256,656							
12/31/2008	176,606								

COMPLETED OPERATIONS (Subline Code 336)  
 FULL COVERAGE  
 OHIO

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

A.Y.E.	27: 15	39: 27	51: 39	Link Ratios							
				63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	4.630	1.129	0.769	0.844	0.911	1.264	1.069	1.019	0.811	1.008	0.992
12/31/2001	1.702	1.456	0.864	0.966	1.195	0.906	0.975	1.000	1.000	1.000	1.000
12/31/2002	1.376	1.290	0.626	0.737	0.981	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.860	0.983	1.117	1.137	0.931	0.996	0.956	1.000	1.000	1.000	1.000
12/31/2004	1.902	1.510	0.957	0.973	0.769	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	2.242	1.314	1.495	1.277	1.017	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2006	1.143	1.921	0.736	0.699	0.912	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.431	1.283	1.013	0.964	0.993	0.911	1.000	1.000	1.000	1.000	1.000
12/31/2008	4.209	1.561	0.889	0.645	1.000	1.000	1.000	1.000	0.972	1.000	1.000
12/31/2009	0.816	0.772	1.849	0.556	1.449	1.411	0.986	0.889	1.000	1.000	1.000
12/31/2010	1.166	1.542	0.710	1.023	1.050	0.954	1.000	1.000	1.000		
12/31/2011	1.010	0.695	1.569	0.402	0.544	0.991	1.000	1.000			
12/31/2012	1.913	1.618	1.055	0.988	0.773	0.984	0.985				
12/31/2013	4.230	0.977	1.170	1.031	1.083	0.978					
12/31/2014	0.795	1.911	0.948	0.994	0.918						
12/31/2015	0.760	1.024	1.631	0.565							
12/31/2016	1.869	0.826	0.930								
12/31/2017	1.852	3.617									
12/31/2018	2.844										
3 Yr Mean	2.188	1.822	1.170	0.863	0.925	0.984	0.995	0.963	0.991	1.000	1.000
Best 3/5	1.505	1.304	1.058	0.849	0.914	0.984	0.995	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	0.858	0.992	1.000	1.013	1.000	0.987	1.000			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2002	1.014	1.003	0.996	1.000	0.988	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	0.996 @	1.000 @	0.994 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	Development From								
			39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.914	0.984	0.995	1.000	1.000	1.000	1.000
12/31/2016				0.849	0.914	0.984	0.995	1.000	1.000	1.000	1.000
12/31/2017			1.058	0.849	0.914	0.984	0.995	1.000	1.000	1.000	1.000
12/31/2018		1.304	1.058	0.849	0.914	0.984	0.995	1.000	1.000	1.000	1.000
12/31/2019	1.505	1.304	1.058	0.849	0.914	0.984	0.995	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*	0.895
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.760
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.804
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.048
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.578

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

COMPLETED OPERATIONS (Subline Code 336)  
 FULL COVERAGE  
 OHIO  
 BODILY INJURY - OCCURRENCE  
 INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	8,189	81,069	241,666	305,558	315,484	328,783	372,577	370,352	402,984	463,483	465,936
12/31/2001	6,350	30,771	165,134	332,459	470,526	535,183	489,730	491,295	491,295	491,295	491,295
12/31/2002	19,936	205,630	284,062	394,928	399,136	383,337	383,417	383,417	383,417	383,417	383,417
12/31/2003	31,041	43,206	119,078	210,792	224,699	262,254	299,930	289,751	289,821	290,831	290,831
12/31/2004	6,070	39,750	78,858	160,188	227,252	250,113	250,679	250,679	250,961	250,961	250,961
12/31/2005	815	40,359	159,811	298,295	486,629	438,545	429,263	431,371	427,239	427,239	427,239
12/31/2006	21,224	125,691	274,150	371,394	335,886	345,505	345,505	345,505	345,505	345,505	345,505
12/31/2007	19,899	33,408	134,213	294,378	285,861	272,149	255,467	263,545	263,545	263,545	263,545
12/31/2008	51,835	163,749	106,666	104,724	104,724	104,908	104,908	104,908	104,908	104,908	106,008
12/31/2009	23,627	54,061	77,020	264,399	295,866	403,484	479,581	512,794	521,644	522,129	522,129
12/31/2010	60,518	150,851	291,535	494,820	561,172	567,741	587,494	587,496	587,496	587,496	
12/31/2011	102,894	92,145	113,274	207,367	223,437	224,328	224,386	224,386	224,386		
12/31/2012	3	31,736	150,131	259,707	259,791	711,727	731,849	730,042			
12/31/2013	19,901	104,026	231,518	647,885	732,713	741,240	766,501				
12/31/2014	10,444	13,775	157,315	222,474	440,901	384,548					
12/31/2015	8,572	15,005	58,608	127,045	125,300						
12/31/2016	75,172	175,888	202,247	249,197							
12/31/2017	15,237	107,254	391,326								
12/31/2018	635	35,532									
12/31/2019	31,205										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	463,515	463,515	438,315	437,115	437,115	439,392	444,356	445,981	445,981
12/31/2001	491,295	491,295	491,295	491,295	491,295	491,295	491,295	491,295	
12/31/2002	383,417	383,931	385,019	386,059	386,059	386,059	386,059		
12/31/2003	290,831	290,831	290,831	290,831	290,831	290,831			
12/31/2004	250,961	250,961	250,961	250,961	250,961				
12/31/2005	427,239	427,239	427,239	427,239					
12/31/2006	345,505	345,505	345,505						
12/31/2007	263,545	263,545							
12/31/2008	106,008								

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	2,404,305	3,333,253	3,863,033	4,269,839	4,286,551	4,316,119	4,536,921	4,472,306	4,611,406	4,794,806	4,780,473
12/31/2001	2,980,092	3,699,692	3,740,001	3,904,636	4,007,292	3,968,599	3,981,796	4,087,697	4,170,537	4,150,453	4,103,733
12/31/2002	2,531,238	3,436,955	3,545,889	3,499,212	3,711,034	3,625,501	3,703,410	3,922,037	4,117,769	4,093,354	4,097,857
12/31/2003	2,074,436	2,468,496	2,872,255	2,866,907	2,803,434	2,773,351	2,911,717	3,025,673	3,189,753	3,206,476	3,212,598
12/31/2004	1,445,234	1,935,804	2,352,798	2,240,001	2,141,484	2,265,486	2,356,271	2,236,974	2,303,712	2,333,894	2,304,030
12/31/2005	1,421,968	1,756,325	1,947,028	2,094,956	2,105,053	2,298,094	2,167,343	2,230,866	2,193,987	2,153,229	2,148,229
12/31/2006	2,074,907	2,294,320	2,500,223	2,565,269	2,662,036	2,505,226	2,422,564	2,545,786	2,533,041	2,597,278	2,671,542
12/31/2007	1,709,003	1,902,795	2,409,727	2,401,328	2,672,895	2,640,183	2,640,807	2,972,137	2,875,372	2,881,064	2,910,836
12/31/2008	2,353,591	2,596,808	2,764,894	2,639,886	2,690,309	2,735,882	2,831,875	3,002,170	2,989,306	3,003,306	2,988,739
12/31/2009	2,455,363	2,735,363	2,634,337	2,651,805	2,725,509	2,589,577	2,591,478	2,549,038	2,544,038	2,621,538	2,621,538
12/31/2010	2,466,851	3,123,188	3,442,390	3,574,283	3,379,698	3,343,139	3,286,572	3,132,844	3,143,051	3,166,391	
12/31/2011	3,138,468	3,566,216	3,879,596	3,842,799	3,591,096	3,517,998	3,414,173	3,413,173	3,580,768		
12/31/2012	2,542,361	2,823,598	2,744,459	2,943,491	3,010,691	2,844,421	2,935,924	3,016,306			
12/31/2013	1,946,926	1,909,383	2,293,015	2,020,264	1,980,086	1,943,422	1,985,849				
12/31/2014	1,451,775	2,121,867	1,981,686	1,984,062	2,129,719	2,222,588					
12/31/2015	2,394,598	2,675,253	2,948,392	2,538,750	2,534,822						
12/31/2016	1,852,577	2,279,016	2,495,048	2,321,369							
12/31/2017	2,129,685	2,242,285	2,596,651								
12/31/2018	2,008,282	2,368,006									
12/31/2019	3,009,802										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	4,773,773	4,803,148	4,796,523	4,796,523	4,796,523	4,799,823	4,799,823	4,799,823	4,799,823
12/31/2001	4,217,320	4,099,654	4,072,472	4,071,513	4,071,513	4,071,513	4,060,013	4,060,013	
12/31/2002	4,092,024	4,115,024	4,034,621	4,003,278	4,003,278	4,003,278	4,003,278		
12/31/2003	3,187,598	3,187,598	3,202,598	3,202,598	3,217,598	3,202,598			
12/31/2004	2,338,033	2,300,530	2,291,530	2,291,530	2,291,530				
12/31/2005	2,148,228	2,148,228	2,148,228	2,148,228					
12/31/2006	2,652,377	2,652,377	2,672,377						
12/31/2007	3,174,836	3,208,284							
12/31/2008	3,168,694								

COMPLETED OPERATIONS (Subline Code 336)

FULL COVERAGE

OHIO

PROPERTY DAMAGE - OCCURENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.386	1.159	1.105	1.004	1.007	1.051	0.986	1.031	1.040	0.997	0.999
12/31/2001	1.241	1.011	1.044	1.026	0.990	1.003	1.027	1.020	0.995	0.989	1.028
12/31/2002	1.358	1.032	0.987	1.061	0.977	1.021	1.059	1.050	0.994	1.001	0.999
12/31/2003	1.190	1.164	0.998	0.978	0.989	1.050	1.039	1.054	1.005	1.002	0.992
12/31/2004	1.339	1.215	0.952	0.956	1.058	1.040	0.949	1.030	1.013	0.987	1.015
12/31/2005	1.235	1.109	1.076	1.005	1.092	0.943	1.029	0.983	0.981	0.998	1.000
12/31/2006	1.106	1.090	1.026	1.038	0.941	0.967	1.051	0.995	1.025	1.029	0.993
12/31/2007	1.113	1.266	0.997	1.113	0.988	1.000	1.125	0.967	1.002	1.010	1.091
12/31/2008	1.103	1.065	0.955	1.019	1.017	1.035	1.060	0.996	1.005	0.995	1.060
12/31/2009	1.114	0.963	1.007	1.028	0.950	1.001	0.984	0.998	1.030	1.000	
12/31/2010	1.266	1.102	1.038	0.946	0.989	0.983	0.953	1.003	1.007		
12/31/2011	1.136	1.088	0.991	0.935	0.980	0.970	1.000	1.049			
12/31/2012	1.111	0.972	1.073	1.023	0.945	1.032	1.027				
12/31/2013	0.981	1.201	0.881	0.980	0.981	1.022					
12/31/2014	1.462	0.934	1.001	1.073	1.044						
12/31/2015	1.117	1.102	0.861	0.998							
12/31/2016	1.230	1.095	0.930								
12/31/2017	1.053	1.158									
12/31/2018	1.179										
3 Yr Mean	1.154	1.118	0.931	1.017	0.990	1.008	0.993	1.017	1.014	1.002	1.048
Best 3/5	1.175	1.118	0.937	1.000	0.983	1.002	1.004	0.999	1.012	1.003	1.025

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.006	0.999	1.000	1.000	1.001	1.000	1.000	1.000
12/31/2001	0.972	0.993	1.000	1.000	1.000	0.997	1.000	1.000 *
12/31/2002	1.006	0.980	0.992	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2003	1.000	1.005	1.000	1.005	0.995	1.000 *	1.000 *	1.000 *
12/31/2004	0.984	0.996	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	1.008						
12/31/2007	1.011							
3 Yr Mean	1.004	1.001	1.000	1.002	0.998 @	0.999 @	1.000 @	1.000 @
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.983	1.002	1.004	0.999	1.012	1.003	1.025
12/31/2016				1.000	0.983	1.002	1.004	0.999	1.012	1.003	1.025
12/31/2017			0.937	1.000	0.983	1.002	1.004	0.999	1.012	1.003	1.025
12/31/2018		1.118	0.937	1.000	0.983	1.002	1.004	0.999	1.012	1.003	1.025
12/31/2019	1.175	1.118	0.937	1.000	0.983	1.002	1.004	0.999	1.012	1.003	1.025

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*	1.028
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.028
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.963
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.077
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.265

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

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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	169,073	522,460	753,684	1,119,620	1,418,905	1,561,599	1,675,359	1,850,829	1,943,073	2,257,066	2,414,357
12/31/2001	141,295	450,710	964,956	1,558,586	1,868,877	1,983,415	2,027,039	2,074,083	2,063,413	2,113,471	2,145,064
12/31/2002	129,841	305,445	658,467	928,327	1,200,344	1,290,777	1,347,351	1,560,637	2,097,486	2,318,859	2,328,451
12/31/2003	323,781	314,493	1,143,010	954,445	1,204,358	1,264,766	1,352,425	1,524,486	1,686,653	1,707,666	1,807,288
12/31/2004	66,052	125,423	383,497	574,040	761,081	915,062	993,440	1,117,896	1,132,295	1,188,050	1,207,382
12/31/2005	95,774	199,942	413,692	565,319	685,937	842,946	964,744	1,094,188	1,239,528	1,256,485	1,264,002
12/31/2006	133,951	426,665	733,795	1,130,374	1,675,683	2,201,296	2,278,240	2,316,221	2,373,832	2,642,327	2,668,563
12/31/2007	240,104	343,509	766,728	1,172,786	1,513,480	1,611,308	1,613,456	1,677,916	1,744,545	1,793,036	1,971,271
12/31/2008	356,298	777,474	850,834	1,083,536	1,319,554	1,432,172	1,483,268	1,571,095	1,697,863	1,773,994	1,790,343
12/31/2009	552,174	1,302,785	4,491,403	5,282,126	6,040,022	6,191,596	6,248,246	6,251,844	6,259,233	6,306,014	6,306,014
12/31/2010	305,124	657,606	1,057,671	1,457,346	2,030,807	2,533,764	2,608,936	2,624,452	2,624,852	2,631,546	
12/31/2011	519,144	568,884	1,038,802	1,365,839	1,726,521	1,754,385	1,755,488	1,759,185	1,841,020		
12/31/2012	322,895	649,266	881,434	1,103,992	1,221,645	1,281,279	1,292,606	1,385,941			
12/31/2013	228,973	458,355	691,138	759,383	817,143	872,716	907,666				
12/31/2014	221,305	577,132	617,371	665,979	813,593	826,484					
12/31/2015	357,209	655,507	1,168,784	1,328,130	1,399,259						
12/31/2016	277,544	306,817	633,542	862,495							
12/31/2017	294,980	585,299	1,002,645								
12/31/2018	372,008	479,048									
12/31/2019	409,063										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,188,857	2,189,565	2,235,173	2,236,651	2,236,651	2,236,651	2,236,651	2,236,651	2,237,518
12/31/2001	2,199,087	2,237,406	2,253,723	2,253,943	2,254,334	2,253,448	2,249,884	2,249,884	
12/31/2002	2,278,973	2,283,604	2,159,485	2,159,509	2,159,509	2,159,509	2,159,509		
12/31/2003	1,824,225	1,824,225	1,843,425	1,845,811	1,845,811	1,845,811			
12/31/2004	1,250,126	1,261,328	1,257,845	1,257,845	1,257,845				
12/31/2005	1,269,282	1,275,199	1,275,199	1,275,199					
12/31/2006	2,674,640	2,692,429	2,709,610						
12/31/2007	2,162,623	2,040,526							
12/31/2008	1,931,183								

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	3,242,674	7,144,726	8,981,631	10,648,892	10,464,196	10,814,240	10,323,302	10,286,487	10,137,136	10,175,780	10,173,201
12/31/2001	3,133,452	6,660,980	8,776,836	9,811,634	10,370,281	10,363,562	10,197,264	9,952,141	9,847,539	9,746,086	9,767,456
12/31/2002	2,758,877	6,641,268	8,656,737	9,461,388	10,317,479	10,423,394	10,763,771	10,970,492	11,190,124	11,294,959	11,328,677
12/31/2003	3,470,539	6,397,716	9,686,336	10,239,423	10,166,351	9,993,584	9,741,661	9,703,855	9,687,387	9,723,788	9,774,798
12/31/2004	4,459,289	6,731,994	9,314,891	10,444,438	10,389,712	9,863,317	10,176,098	10,131,332	10,114,920	10,150,083	10,254,941
12/31/2005	4,032,914	6,897,838	9,698,351	10,798,454	10,752,934	10,954,814	11,310,428	11,195,717	11,118,123	11,210,059	11,165,605
12/31/2006	4,118,288	7,991,102	12,143,269	12,860,188	12,777,964	12,975,034	12,848,267	13,060,896	12,972,185	12,886,864	12,813,754
12/31/2007	4,102,327	7,805,367	10,690,625	11,903,762	11,984,701	12,062,570	11,769,326	11,919,965	12,116,873	11,902,398	11,882,985
12/31/2008	4,034,766	7,616,099	10,989,668	11,695,921	11,492,025	11,443,616	12,120,941	11,857,037	11,913,439	11,869,198	12,033,604
12/31/2009	4,688,238	7,515,638	10,516,899	11,134,662	11,140,849	11,587,261	11,291,981	11,279,398	11,165,995	11,006,663	10,941,865
12/31/2010	4,587,101	9,381,269	11,472,678	12,840,889	13,943,374	13,994,289	13,548,619	13,404,958	13,297,191	13,174,779	
12/31/2011	4,511,215	7,061,884	10,610,877	12,695,390	12,661,749	11,638,688	11,728,586	11,507,789	11,398,868		
12/31/2012	3,387,762	7,252,074	12,865,348	12,856,255	13,101,719	12,982,240	12,656,061	12,471,057			
12/31/2013	4,000,180	9,223,943	11,294,278	12,956,977	13,071,827	13,037,182	13,279,634				
12/31/2014	5,096,138	7,859,189	11,925,736	12,349,829	12,174,727	11,560,249					
12/31/2015	4,298,913	7,713,301	11,385,982	12,137,423	12,054,672						
12/31/2016	2,908,112	7,655,730	11,103,353	12,115,610							
12/31/2017	3,891,649	7,788,966	11,023,869								
12/31/2018	4,420,937	8,796,088									
12/31/2019	5,392,704										

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

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	2.203	1.257	1.186	0.983	1.033	0.955	0.996	0.985	1.004	1.000	1.004
12/31/2001	2.126	1.318	1.118	1.057	0.999	0.984	0.976	0.989	0.990	1.002	1.005
12/31/2002	2.407	1.303	1.093	1.090	1.010	1.033	1.019	1.020	1.009	1.003	0.994
12/31/2003	1.843	1.514	1.057	0.993	0.983	0.975	0.996	0.998	1.004	1.005	1.004
12/31/2004	1.510	1.384	1.121	0.995	0.949	1.032	0.996	0.998	1.003	1.010	1.006
12/31/2005	1.710	1.406	1.113	0.996	1.019	1.032	0.990	0.993	1.008	0.996	0.990
12/31/2006	1.940	1.520	1.059	0.994	1.015	0.990	1.017	0.993	0.993	0.994	1.000
12/31/2007	1.903	1.370	1.113	1.007	1.006	0.976	1.013	1.017	0.982	0.998	1.002
12/31/2008	1.888	1.443	1.064	0.983	0.996	1.059	0.978	1.005	0.996	1.014	0.994
12/31/2009	1.603	1.399	1.059	1.001	1.040	0.975	0.999	0.990	0.986	0.994	
12/31/2010	2.045	1.223	1.119	1.086	1.004	0.968	0.989	0.992	0.991		
12/31/2011	1.565	1.503	1.196	0.997	0.919	1.008	0.981	0.991			
12/31/2012	2.141	1.774	0.999	1.019	0.991	0.975	0.985				
12/31/2013	2.306	1.224	1.147	1.009	0.997	1.019					
12/31/2014	1.542	1.517	1.036	0.986	0.950						
12/31/2015	1.794	1.476	1.066	0.993							
12/31/2016	2.633	1.450	1.091								
12/31/2017	2.001	1.415									
12/31/2018	1.990										
3 Yr Mean	2.208	1.447	1.064	0.996	0.979	1.001	0.985	0.991	0.991	1.002	0.999
Best 3/5	1.928	1.447	1.064	1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999

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

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.979	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	1.064	0.946	1.111	0.987	
12/31/2010	1.200	1.772	1.319	0.846	0.953	0.944	1.036	1.072	1.000		
12/31/2011	2.845	1.534	1.390	1.020	0.931	1.000	1.000	1.000			
12/31/2012	2.971	1.233	1.176	0.998	1.028	0.999	1.012				
12/31/2013	1.443	1.039	1.004	1.018	1.039	1.043					
12/31/2014	1.281	1.155	1.107	1.028	0.985						
12/31/2015	1.484	1.256	1.275	0.960							
12/31/2016	2.031	1.317	1.058								
12/31/2017	3.561	1.302									
12/31/2018	2.043										
3 Yr Mean	2.545	1.292	1.147	1.002	1.017	1.014	1.016	1.006	1.019	1.010	1.051
Best 3/5	1.853	1.238	1.114	1.012	0.989	0.984	1.016	0.996	0.989	0.980	1.010

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.972	0.977	1.052	0.996	1.000	1.000	1.001	1.000
12/31/2001	1.000	1.036	0.968	1.000	1.021	1.000	1.000	1.001 *
12/31/2002	1.004	0.999	1.000	1.000	1.074	1.000	1.001 *	1.001 *
12/31/2003	0.983	1.000	1.000	1.076	1.000	1.007 *	1.001 *	1.001 *
12/31/2004	1.000	1.000	1.122	1.000	1.000 *	1.007 *	1.001 *	1.001 *
12/31/2005	1.000	1.053	1.000					
12/31/2006	1.075	1.000						
12/31/2007	0.924							
3 Yr Mean	1.000	1.018	1.041	1.025	1.032 @	1.000 @	1.001 @	1.000 @
Best 3/5	0.994	1.000	1.000	1.000	1.007 *	1.002 *	1.001 *	1.001 *

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

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

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

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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	643,844	2,431,452	3,578,961	5,854,174	6,394,044	7,064,768	7,067,499	7,064,159	7,114,848	7,362,976	7,373,492
12/31/2001	558,211	1,856,091	3,689,297	5,810,923	7,200,600	7,909,890	8,510,608	8,496,738	8,559,767	8,569,994	8,542,240
12/31/2002	664,985	2,787,414	4,538,065	7,756,133	8,549,969	9,970,633	10,287,382	10,637,334	10,891,335	10,908,318	10,991,183
12/31/2003	1,043,010	2,221,347	4,668,805	7,438,984	8,290,635	8,904,390	9,533,868	9,529,891	9,401,256	9,440,277	9,492,425
12/31/2004	541,289	1,801,861	4,151,954	6,488,638	8,171,597	9,128,242	10,318,999	10,164,636	10,235,773	10,264,179	10,587,457
12/31/2005	728,569	1,319,198	3,655,956	6,037,866	7,273,289	7,943,782	8,472,072	8,676,203	8,995,840	9,287,042	9,457,581
12/31/2006	743,466	3,193,168	5,897,006	7,596,244	9,018,645	10,174,820	10,735,728	11,061,898	11,336,147	11,351,122	11,330,437
12/31/2007	799,462	2,375,331	5,141,892	8,716,390	9,718,518	10,325,847	10,590,425	10,874,455	11,055,835	11,168,546	11,197,300
12/31/2008	815,732	2,139,077	4,509,355	6,682,726	8,683,219	9,845,665	10,550,990	11,056,131	11,754,341	15,012,188	14,804,798
12/31/2009	541,159	1,879,623	4,050,348	6,338,868	8,614,865	9,187,449	9,470,536	9,692,278	9,704,391	9,821,435	9,861,032
12/31/2010	826,831	2,779,802	5,287,250	8,031,142	10,606,394	11,712,257	12,568,267	12,604,517	12,991,200	13,061,123	
12/31/2011	778,980	2,081,452	4,381,129	7,615,724	9,911,678	10,731,903	11,176,153	11,258,464	11,417,519		
12/31/2012	390,490	1,620,373	5,442,819	8,050,079	9,704,090	11,475,152	12,126,816	11,530,076			
12/31/2013	508,732	2,077,655	4,775,359	8,156,124	10,055,383	11,352,873	11,734,808				
12/31/2014	543,643	2,178,262	5,285,493	7,069,279	8,248,455	9,161,634					
12/31/2015	446,937	1,725,785	4,633,495	6,391,667	8,343,686						
12/31/2016	405,440	1,820,825	3,795,001	7,484,555							
12/31/2017	658,897	2,130,600	4,756,450								
12/31/2018	497,876	2,138,309									
12/31/2019	362,112										

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

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

171 to Ultimate Factor: 1.014

\* Calculated Using Modified Bondy Method

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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	1,787,608	1,147,509	2,275,213	539,870	670,724	2,731	-3,340	50,689	248,128	10,516	112,540	-3,518	-10,686
12/31/2001	1,297,880	1,833,206	2,121,626	1,389,677	709,290	600,718	-13,870	63,029	10,227	-27,754	32,464	-11,276	12,360
12/31/2002	2,122,429	1,750,651	3,218,068	793,836	1,420,664	316,749	349,952	254,001	16,983	82,865	66,271	184,518	86,118
12/31/2003	1,178,337	2,447,458	2,770,179	851,651	613,755	629,478	-3,977	-128,635	39,021	52,148	111,286	37,634	77,301
12/31/2004	1,260,572	2,350,093	2,336,684	1,682,959	956,645	1,190,757	-154,363	71,137	28,406	323,278	183,412	126,112	50,330
12/31/2005	590,629	2,336,758	2,381,910	1,235,423	670,493	528,290	204,131	319,637	291,202	170,539	140,310	227,480	60,258
12/31/2006	2,449,702	2,703,838	1,699,238	1,422,401	1,156,175	560,908	326,170	274,249	14,975	-20,685	96,811	-1,919	9,448
12/31/2007	1,575,869	2,766,561	3,574,498	1,002,128	607,329	264,578	284,030	181,380	112,711	28,754	-2,480	56,624	
12/31/2008	1,323,345	2,370,278	2,173,371	2,000,493	1,162,446	705,325	505,141	698,210	3,257,847	-207,390	220,999		
12/31/2009	1,338,464	2,170,725	2,288,520	2,275,997	572,584	283,087	221,742	12,113	117,044	39,597			
12/31/2010	1,952,971	2,507,448	2,743,892	2,575,252	1,105,863	856,010	36,250	386,683	69,923				
12/31/2011	1,302,472	2,299,677	3,234,595	2,295,954	820,225	444,250	82,311	159,055					
12/31/2012	1,229,883	3,822,446	2,607,260	1,654,011	1,771,062	651,664	-596,740						
12/31/2013	1,568,923	2,697,704	3,380,765	1,899,259	1,297,490	381,935							
12/31/2014	1,634,619	3,107,231	1,783,786	1,179,176	913,179								
12/31/2015	1,278,848	2,907,710	1,758,172	1,952,019									
12/31/2016	1,415,385	1,974,176	3,689,554										
12/31/2017	1,471,703	2,625,850											
12/31/2018	1,640,433												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0940	0.0603	0.1196	0.0284	0.0353	0.0001	-0.0002	0.0027	0.0130	0.0006	0.0059	-0.0002	-0.0006
12/31/2001	0.0754	0.1064	0.1232	0.0807	0.0412	0.0349	-0.0008	0.0037	0.0006	-0.0016	0.0019	-0.0007	0.0007
12/31/2002	0.0969	0.0800	0.1470	0.0363	0.0649	0.0145	0.0160	0.0116	0.0008	0.0038	0.0030	0.0084	0.0039
12/31/2003	0.0692	0.1436	0.1626	0.0500	0.0360	0.0369	-0.0002	-0.0075	0.0023	0.0031	0.0065	0.0022	0.0045
12/31/2004	0.0719	0.1341	0.1333	0.0960	0.0546	0.0679	-0.0088	0.0041	0.0016	0.0184	0.0105	0.0072	0.0029
12/31/2005	0.0267	0.1056	0.1076	0.0558	0.0303	0.0239	0.0092	0.0144	0.0132	0.0077	0.0063	0.0103	0.0027
12/31/2006	0.0956	0.1055	0.0663	0.0555	0.0451	0.0219	0.0127	0.0107	0.0006	-0.0008	0.0038	-0.0001	0.0004
12/31/2007	0.0765	0.1343	0.1735	0.0486	0.0295	0.0128	0.0138	0.0088	0.0055	0.0014	-0.0001	0.0027	
12/31/2008	0.0598	0.1071	0.0982	0.0904	0.0525	0.0319	0.0228	0.0315	0.1472	-0.0094	0.0100		
12/31/2009	0.0622	0.1008	0.1063	0.1057	0.0266	0.0131	0.0103	0.0006	0.0054	0.0018			
12/31/2010	0.0845	0.1084	0.1187	0.1114	0.0478	0.0370	0.0016	0.0167	0.0030				
12/31/2011	0.0633	0.1117	0.1571	0.1115	0.0398	0.0216	0.0040	0.0077					
12/31/2012	0.0497	0.1546	0.1054	0.0669	0.0716	0.0264	-0.0241						
12/31/2013	0.0643	0.1105	0.1385	0.0778	0.0531	0.0156							
12/31/2014	0.0779	0.1481	0.0850	0.0562	0.0435								
12/31/2015	0.0633	0.1440	0.0871	0.0967									
12/31/2016	0.0604	0.0842	0.1574										
12/31/2017	0.0680	0.1213											
12/31/2018	0.0664												
Best 3/5	0.0659	0.1252	0.1103	0.0804	0.0482	0.0212	0.0053	0.0111	0.0046	0.0008	0.0067	0.0041	0.0032

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	19,808,090	27,513,766	32,883,313	37,299,108	39,684,063	42,593,053	46,285,456	48,009,019	48,866,943	50,071,906	50,411,856
12/31/2001	21,909,043	29,846,817	35,674,447	39,122,304	42,350,495	43,668,645	44,640,677	46,870,818	48,222,285	48,773,581	48,723,579
12/31/2002	23,033,940	31,255,274	35,353,537	39,985,091	40,711,979	41,424,616	43,446,380	45,229,285	46,156,309	45,704,901	46,107,721
12/31/2003	25,487,822	30,662,205	34,739,291	35,202,326	37,681,916	38,642,405	39,153,559	40,204,403	41,417,933	41,608,388	42,045,451
12/31/2004	25,873,260	32,080,437	35,648,557	39,699,683	41,830,897	43,935,450	45,715,124	46,834,875	48,622,259	49,317,247	50,655,331
12/31/2005	23,266,575	28,632,713	32,897,088	37,194,255	39,587,655	42,114,786	44,790,066	46,138,460	47,734,613	47,935,832	48,888,175
12/31/2006	31,453,497	39,047,918	45,310,399	50,640,143	56,298,873	58,115,633	59,829,612	59,380,783	60,714,175	61,538,916	63,447,916
12/31/2007	35,488,486	43,496,756	51,811,667	54,642,563	57,281,096	59,379,407	60,415,648	62,482,631	64,206,571	66,232,367	68,877,782
12/31/2008	44,863,061	53,068,002	59,008,138	61,463,405	62,715,392	64,230,546	66,401,391	67,621,066	75,834,116	83,848,997	78,468,586
12/31/2009	48,977,514	57,599,573	63,950,614	65,234,551	67,009,019	67,782,276	68,930,461	72,177,338	77,321,257	77,654,957	78,355,281
12/31/2010	48,630,304	57,567,513	61,068,606	62,932,082	65,131,026	66,601,748	67,990,291	70,124,529	71,440,989	71,690,491	
12/31/2011	48,261,319	53,966,786	55,977,283	56,695,640	57,931,453	60,472,405	62,680,333	64,005,746	65,477,144		
12/31/2012	40,520,596	46,020,895	47,620,728	50,150,600	52,916,362	55,527,928	57,297,093	57,972,330			
12/31/2013	36,268,550	40,494,989	44,685,308	46,651,040	49,440,107	51,050,877	53,214,410				
12/31/2014	35,474,045	41,168,133	44,272,152	46,654,048	47,709,693	49,744,488					
12/31/2015	34,195,202	40,588,663	46,069,719	49,487,561	51,721,971						
12/31/2016	33,344,652	43,686,632	48,620,722	53,012,575							
12/31/2017	36,447,545	44,163,456	51,402,168								
12/31/2018	40,360,527	52,395,300									
12/31/2019	43,262,712										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	50,983,064	50,877,387	50,875,280	50,896,044	50,779,404	50,649,705	50,696,219	50,698,060	50,779,702		
12/31/2001	49,063,320	48,862,203	48,991,403	49,207,145	49,173,606	49,312,215	49,599,108	49,486,190			
12/31/2002	46,428,305	46,555,551	46,595,499	46,617,180	47,123,358	47,241,895	47,526,230				
12/31/2003	42,206,157	42,636,206	43,049,349	43,598,187	43,919,538	43,985,393					
12/31/2004	51,477,166	52,060,887	52,106,245	52,475,978	52,635,147						
12/31/2005	49,311,344	49,759,332	50,202,672	51,166,654							
12/31/2006	64,613,733	65,474,176	66,056,306								
12/31/2007	69,476,183	69,908,943									
12/31/2008	76,672,413										

COMPLETED OPERATIONS (Subline Code 336)  
 FULL COVERAGE  
 MULTISTATE

PROPERTY DAMAGE - OCCURRENCE  
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.389	1.195	1.134	1.064	1.073	1.087	1.037	1.018	1.025	1.007	1.011
12/31/2001	1.362	1.195	1.097	1.083	1.031	1.022	1.050	1.029	1.011	0.999	1.007
12/31/2002	1.357	1.131	1.131	1.018	1.018	1.049	1.041	1.020	0.990	1.009	1.007
12/31/2003	1.203	1.133	1.013	1.070	1.025	1.013	1.027	1.030	1.005	1.011	1.004
12/31/2004	1.240	1.111	1.114	1.054	1.050	1.041	1.024	1.038	1.014	1.027	1.016
12/31/2005	1.231	1.149	1.131	1.064	1.064	1.064	1.030	1.035	1.004	1.020	1.009
12/31/2006	1.241	1.160	1.118	1.112	1.032	1.029	0.992	1.022	1.014	1.031	1.018
12/31/2007	1.226	1.191	1.055	1.048	1.037	1.017	1.034	1.028	1.032	1.040	1.009
12/31/2008	1.183	1.112	1.042	1.020	1.024	1.034	1.018	1.121	1.106	0.936	0.977
12/31/2009	1.176	1.110	1.020	1.027	1.012	1.017	1.047	1.071	1.004	1.009	
12/31/2010	1.184	1.061	1.031	1.035	1.023	1.021	1.031	1.019	1.003		
12/31/2011	1.118	1.037	1.013	1.022	1.044	1.037	1.021	1.023			
12/31/2012	1.136	1.035	1.053	1.055	1.049	1.032	1.012				
12/31/2013	1.117	1.103	1.044	1.060	1.033	1.042					
12/31/2014	1.161	1.075	1.054	1.023	1.043						
12/31/2015	1.187	1.135	1.074	1.045							
12/31/2016	1.310	1.113	1.090								
12/31/2017	1.212	1.164									
12/31/2018	1.298										
3 Yr Mean	1.273	1.137	1.073	1.043	1.042	1.037	1.021	1.038	1.038	0.995	1.001
Best 3/5	1.232	1.117	1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.998	1.000	1.000	0.998	0.997	1.001	1.000	1.002			
12/31/2001	0.996	1.003	1.004	0.999	1.003	1.006	0.998	1.001 *			
12/31/2002	1.003	1.001	1.000	1.011	1.003	1.006	1.003 *	1.001 *			
12/31/2003	1.010	1.010	1.013	1.007	1.001	1.001 *	1.003 *	1.001 *			
12/31/2004	1.011	1.001	1.007	1.003	1.001 *	1.001 *	1.003 *	1.001 *			
12/31/2005	1.009	1.009	1.019								
12/31/2006	1.013	1.009									
12/31/2007	1.006										
3 Yr Mean	1.009	1.006	1.013	1.007	1.002 @	1.004 @	0.999 @	1.002 @			
Best 3/5	1.010	1.006	1.008	1.003	1.002 *	1.003 *	1.002 *	1.001 *			

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.040	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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	2,298,613	3,818,410	4,806,468	3,792,850	4,576,887	5,988,539	3,990,197	1,762,093	2,616,080	1,895,379	2,085,961	100,370	-99,562
12/31/2001	3,317,436	5,911,580	5,632,628	5,221,467	5,587,419	6,097,762	4,050,081	3,230,639	2,009,163	1,069,529	795,785	295,271	238,142
12/31/2002	4,043,851	6,096,467	5,135,659	4,104,105	3,003,361	2,562,484	2,304,817	3,207,836	1,676,572	746,966	1,284,757	1,418,780	532,717
12/31/2003	3,148,648	5,702,744	4,285,408	4,305,724	3,919,326	2,085,199	2,505,736	2,008,817	1,921,997	1,560,340	1,692,787	580,464	923,840
12/31/2004	3,318,757	5,911,851	6,159,228	4,182,331	4,216,272	3,201,535	3,971,991	4,496,743	3,307,343	3,588,843	3,766,114	2,307,770	891,157
12/31/2005	4,326,607	5,323,412	5,549,540	4,964,837	5,664,787	3,366,124	4,182,559	4,506,736	3,647,324	1,837,901	1,029,821	1,223,368	384,610
12/31/2006	4,828,313	7,279,265	7,165,327	6,849,384	6,016,736	6,135,384	3,594,862	6,479,497	2,860,278	2,943,582	1,418,548	1,313,984	217,797
12/31/2007	4,605,473	8,045,073	6,377,368	6,019,722	6,237,721	4,549,759	4,917,315	4,144,857	3,711,522	2,928,601	1,458,307	940,779	
12/31/2008	7,291,234	8,307,790	10,227,294	8,828,377	5,828,400	3,689,107	3,041,407	3,861,890	1,790,802	1,970,323	1,738,552		
12/31/2009	8,051,238	11,417,507	11,705,561	8,767,000	6,000,974	4,411,147	5,246,236	2,330,533	2,907,952	2,535,421			
12/31/2010	8,109,973	10,817,720	11,131,724	6,710,671	5,199,466	3,824,732	2,010,464	2,730,842	667,222				
12/31/2011	6,879,073	7,307,682	6,343,582	4,772,720	5,112,176	4,451,439	2,213,345	1,727,303					
12/31/2012	6,120,031	7,101,903	7,489,604	8,160,700	4,085,098	1,838,962	2,307,827						
12/31/2013	6,912,522	6,063,883	8,444,184	5,849,316	2,712,331	1,846,124							
12/31/2014	6,049,946	6,810,165	6,166,275	4,299,363	4,013,212								
12/31/2015	5,680,746	6,703,596	6,275,949	5,335,831									
12/31/2016	7,112,175	8,577,337	9,018,691										
12/31/2017	5,637,419	8,769,199											
12/31/2018	8,185,578												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0318	0.0528	0.0665	0.0524	0.0633	0.0828	0.0552	0.0244	0.0362	0.0262	0.0288	0.0014	-0.0014
12/31/2001	0.0467	0.0831	0.0792	0.0734	0.0786	0.0858	0.0570	0.0454	0.0283	0.0150	0.0112	0.0042	0.0033
12/31/2002	0.0586	0.0884	0.0745	0.0595	0.0435	0.0372	0.0334	0.0465	0.0243	0.0108	0.0186	0.0206	0.0077
12/31/2003	0.0510	0.0924	0.0695	0.0698	0.0635	0.0338	0.0406	0.0326	0.0312	0.0253	0.0274	0.0094	0.0150
12/31/2004	0.0424	0.0755	0.0787	0.0534	0.0539	0.0409	0.0508	0.0575	0.0423	0.0459	0.0481	0.0295	0.0114
12/31/2005	0.0604	0.0744	0.0775	0.0694	0.0791	0.0470	0.0584	0.0630	0.0510	0.0257	0.0144	0.0171	0.0054
12/31/2006	0.0502	0.0757	0.0745	0.0712	0.0626	0.0638	0.0374	0.0674	0.0298	0.0306	0.0148	0.0137	0.0023
12/31/2007	0.0462	0.0807	0.0640	0.0604	0.0626	0.0457	0.0493	0.0416	0.0372	0.0294	0.0146	0.0094	
12/31/2008	0.0655	0.0747	0.0919	0.0793	0.0524	0.0332	0.0273	0.0347	0.0161	0.0177	0.0156		
12/31/2009	0.0686	0.0973	0.0998	0.0747	0.0512	0.0376	0.0447	0.0199	0.0248	0.0216			
12/31/2010	0.0756	0.1008	0.1037	0.0625	0.0485	0.0356	0.0187	0.0254	0.0062				
12/31/2011	0.0700	0.0744	0.0645	0.0486	0.0520	0.0453	0.0225	0.0176					
12/31/2012	0.0677	0.0785	0.0828	0.0903	0.0452	0.0203	0.0255						
12/31/2013	0.0794	0.0696	0.0970	0.0672	0.0311	0.0212							
12/31/2014	0.0714	0.0803	0.0727	0.0507	0.0473								
12/31/2015	0.0592	0.0698	0.0654	0.0556									
12/31/2016	0.0741	0.0894	0.0940										
12/31/2017	0.0572	0.0890											
12/31/2018	0.0683												
Best 3/5	0.0663	0.0797	0.0832	0.0578	0.0470	0.0315	0.0251	0.0267	0.0235	0.0256	0.0150	0.0134	0.0082

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

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

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

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

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

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

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

\$100,000 Basic Limit Losses as of:

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	1.000
12/31/2010	0.773	0.890	0.958	1.021	1.000	1.000	0.979	1.000	1.000		
12/31/2011	1.495	1.369	0.988	1.009	0.981	1.102	1.000	1.000			
12/31/2012	1.333	0.864	1.064	1.213	1.008	1.000	1.000				
12/31/2013	1.683	1.049	1.232	1.019	0.999	1.000					
12/31/2014	1.018	0.952	1.306	0.957	0.986						
12/31/2015	1.403	1.103	1.137	1.013							
12/31/2016	1.446	1.335	0.980								
12/31/2017	2.508	0.916									
12/31/2018	1.308										
3 Yr Mean	1.754	1.118	1.141	0.996	0.998	1.034	0.993	1.000	1.000	0.997	1.000
Best 3/5	1.386	1.035	1.144	1.014	0.995	1.000	1.000	1.000	1.000	1.000	1.000

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

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

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

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

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

Allocated Expenses as of:

<u>A.Y.E</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	1,131,849	1,400,201	2,240,526	3,231,862	3,863,672	4,206,592	4,344,330	4,289,178	4,329,825	4,348,017	4,373,688
12/31/2001	942,209	2,072,218	3,377,804	4,189,273	5,283,324	5,781,399	6,685,071	6,936,612	7,190,058	7,026,753	7,182,918
12/31/2002	1,608,961	2,432,521	3,826,509	4,547,256	5,574,678	5,886,447	5,988,246	6,127,049	6,189,230	6,192,745	6,290,891
12/31/2003	762,796	1,485,120	2,395,478	3,176,526	3,894,564	4,266,721	4,444,875	4,422,992	4,432,240	4,467,487	4,541,454
12/31/2004	675,101	1,384,608	2,393,263	3,058,319	3,592,868	3,799,839	3,942,544	4,084,637	4,082,579	4,081,794	4,082,539
12/31/2005	531,171	1,207,709	2,207,865	2,754,662	3,907,775	3,209,845	3,325,677	3,335,600	3,331,829	3,312,642	3,312,672
12/31/2006	688,622	1,624,474	2,788,646	4,041,666	4,805,739	5,148,267	5,256,508	5,213,624	5,246,934	5,242,255	5,242,255
12/31/2007	687,392	1,431,301	2,654,801	3,204,983	3,946,498	4,202,656	4,425,833	4,264,886	4,303,146	4,299,025	4,301,161
12/31/2008	539,707	1,264,615	2,784,426	3,416,738	3,605,399	3,718,771	3,791,843	3,824,797	3,839,071	3,843,111	3,843,111
12/31/2009	588,473	1,479,393	3,271,524	3,300,016	3,922,061	3,904,084	3,920,311	3,933,927	3,932,082	3,942,412	3,942,273
12/31/2010	916,636	1,867,954	3,291,235	4,656,602	5,803,233	5,914,912	5,849,439	5,856,848	5,881,357	5,890,090	
12/31/2011	713,045	1,329,507	2,597,391	3,791,622	4,405,785	4,750,481	4,901,344	4,913,420	4,943,471		
12/31/2012	566,672	1,513,920	3,412,598	4,352,187	4,872,256	5,310,106	5,433,542	5,478,119			
12/31/2013	938,076	2,038,501	3,313,819	4,364,451	4,996,963	5,421,240	5,643,573				
12/31/2014	745,739	1,428,827	2,250,456	2,706,437	2,944,564	3,077,168					
12/31/2015	509,012	1,013,310	1,752,123	2,508,921	2,774,959						
12/31/2016	461,711	1,149,082	2,131,459	2,562,723							
12/31/2017	529,548	1,498,409	2,557,150								
12/31/2018	642,024	967,793									
12/31/2019	500,959										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	4,772,993	4,537,852	4,607,969	4,660,708	4,722,899	4,746,152	4,789,530	4,833,712	4,952,630
12/31/2001	7,288,052	7,456,862	7,567,089	7,710,108	7,894,019	8,031,200	8,090,273	8,129,172	
12/31/2002	6,343,584	6,407,343	6,413,166	6,678,224	6,449,696	6,462,197	6,465,587		
12/31/2003	4,521,744	4,521,744	4,519,637	4,569,637	4,561,874	4,558,204			
12/31/2004	4,079,739	4,102,406	4,099,285	4,099,613	4,099,613				
12/31/2005	3,312,672	3,343,119	3,366,180	3,366,568					
12/31/2006	5,242,255	5,242,395	5,242,833						
12/31/2007	4,300,228	4,304,983							
12/31/2008	3,843,472								

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

Increments

A.Y.E	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

A.Y.E.	Link Ratios						
	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

Months-to-Ultimate	Cumulative Incremental Factors						
	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	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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.073	1.094	1.026	1.079	1.097	0.949	1.008	1.060	1.028	1.003	1.002
12/31/2001	1.012	1.101	0.975	0.993	1.029	1.089	1.084	1.003	1.024	1.004	0.994
12/31/2002	1.115	1.092	1.005	0.968	1.015	1.032	1.008	1.026	1.005	1.032	0.991
12/31/2003	1.459	1.139	1.004	1.131	1.000	1.015	1.006	1.002	1.016	1.004	1.016
12/31/2004	1.112	1.022	0.980	1.027	0.995	0.979	1.012	1.009	1.003	0.998	0.990
12/31/2005	1.086	1.067	1.028	1.016	0.966	1.004	1.014	1.003	0.998	1.000	0.998
12/31/2006	1.162	1.027	1.008	1.006	1.041	1.002	1.048	1.012	1.014	1.003	1.013
12/31/2007	0.950	1.011	1.122	1.091	0.991	1.056	0.994	0.998	0.992	1.003	1.001
12/31/2008	1.072	1.038	1.052	1.025	1.058	1.057	1.075	1.047	1.010	0.994	1.009
12/31/2009	1.059	1.005	1.008	0.996	1.060	1.002	1.036	1.016	1.007	1.008	
12/31/2010	1.037	1.057	0.995	0.919	1.053	1.000	0.986	1.004	1.007		
12/31/2011	1.055	1.071	0.987	1.023	1.033	0.991	1.016	1.002			
12/31/2012	1.010	0.968	0.979	1.042	1.004	1.013	1.018				
12/31/2013	1.005	1.156	0.967	1.007	1.020	1.004					
12/31/2014	1.094	0.978	1.056	0.992	1.017						
12/31/2015	1.042	1.154	1.003	0.991							
12/31/2016	1.016	1.085	1.033								
12/31/2017	1.027	1.052									
12/31/2018	0.957										
3 Yr Mean	1.000	1.097	1.031	0.997	1.014	1.003	1.007	1.007	1.008	1.002	1.008
Best 3/5	1.028	1.097	1.005	1.007	1.023	1.002	1.023	1.007	1.008	1.002	1.003

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

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.023	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	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	365,726		
12/31/2002	566,252	561,006	561,362	567,567	567,567	580,067	580,067				
12/31/2003	1,277,599	1,297,971	1,219,581	1,168,724	1,170,415	1,162,641					
12/31/2004	1,288,735	1,183,053	1,176,984	1,176,939	1,169,117						
12/31/2005	1,174,440	1,184,550	1,153,446	1,143,652							
12/31/2006	943,991	917,548	912,644								
12/31/2007	571,155	571,155									
12/31/2008	528,306										

LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.650	0.761	1.042	0.962	1.338	0.939	1.084	0.835	1.000	1.000	1.000
12/31/2001	0.889	1.140	1.069	1.000	0.960	1.226	1.019	0.982	1.008	1.366	1.000
12/31/2002	1.121	1.279	1.079	1.363	1.467	1.309	0.963	1.080	1.073	1.051	0.999
12/31/2003	0.900	1.100	1.404	1.303	1.157	1.073	1.112	1.113	1.238	1.098	1.179
12/31/2004	0.541	1.591	1.541	1.244	1.432	0.975	1.468	1.115	1.079	1.192	0.994
12/31/2005	1.409	1.211	1.273	1.110	1.251	1.116	1.001	1.078	1.719	1.107	0.991
12/31/2006	0.963	1.425	1.380	1.227	1.152	0.965	1.033	1.253	1.144	0.910	0.973
12/31/2007	1.630	1.049	0.898	0.941	0.981	1.008	1.202	0.995	0.994	1.000	1.000
12/31/2008	0.707	1.619	0.996	1.034	0.994	1.290	1.000	0.985	1.046	1.153	1.000
12/31/2009	0.998	0.817	0.992	1.001	1.744	1.000	1.400	1.000	1.000	1.000	
12/31/2010	1.006	0.990	1.016	1.353	1.000	1.000	1.000	1.000	1.000		
12/31/2011	1.103	0.914	1.050	0.926	1.036	0.972	1.000	1.036			
12/31/2012	1.031	1.031	1.033	0.944	1.109	1.020	1.012				
12/31/2013	1.080	0.984	1.426	1.006	1.090	1.008					
12/31/2014	1.472	0.963	1.263	0.950	1.086						
12/31/2015	0.911	0.980	1.038	1.001							
12/31/2016	1.154	1.031	1.053								
12/31/2017	1.245	1.093									
12/31/2018	1.272										
3 Yr Mean	1.224	1.035	1.118	0.986	1.095	1.000	1.004	1.012	1.015	1.051	0.991
Best 3/5	1.224	0.998	1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2002	0.991	1.001	1.011	1.000	1.022	1.000	1.000 *	1.000 *			
12/31/2003	1.016	0.940	0.958	1.001	0.993	1.000 *	1.000 *	1.000 *			
12/31/2004	0.918	0.995	1.000	0.993	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.009	0.974	0.992								
12/31/2006	0.972	0.995									
12/31/2007	1.000										
3 Yr Mean	0.994	0.988	0.983	0.998	1.005 @	1.000 @	1.000 @	1.000 @			
Best 3/5	0.994	0.988	0.997	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	Development From				99/111	111/123	123/135	135/147
				51/ 63	63/ 75	75/ 87	87/ 99				
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	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	279,819	388,097	589,602	775,365	998,351	1,254,217	1,654,752	1,851,255	2,011,274	2,310,716	2,481,210
12/31/2001	215,738	308,467	469,736	656,361	784,297	999,648	1,421,275	1,738,245	1,688,394	1,891,637	2,007,556
12/31/2002	181,573	332,739	512,689	795,275	854,493	953,878	1,032,434	1,057,225	1,057,229	1,254,568	1,444,891
12/31/2003	62,113	673,928	986,248	1,145,258	1,296,947	1,333,752	1,347,383	1,434,604	1,508,049	1,609,966	1,692,096
12/31/2004	167,304	314,888	482,539	677,641	801,286	925,051	944,998	966,412	997,834	1,006,015	1,031,018
12/31/2005	253,321	338,561	632,476	815,815	858,852	947,382	1,012,347	1,136,055	1,130,570	1,129,880	1,134,189
12/31/2006	141,892	367,185	646,668	951,651	1,241,182	1,587,941	1,669,712	1,979,757	2,027,633	2,117,573	2,116,057
12/31/2007	384,981	804,028	1,008,197	1,416,643	1,748,959	2,186,000	2,163,109	2,360,866	2,430,818	2,410,215	2,283,450
12/31/2008	375,947	895,734	1,301,046	2,069,175	2,925,796	5,153,566	7,655,073	9,078,856	9,064,144	8,468,156	7,970,187
12/31/2009	646,459	1,131,470	1,266,206	1,298,184	1,456,041	1,527,172	1,837,989	2,019,982	2,044,709	2,056,186	2,087,463
12/31/2010	231,962	417,432	737,016	1,095,412	1,201,636	1,364,842	1,570,725	1,721,918	1,747,732	2,030,546	
12/31/2011	404,096	751,172	1,137,129	1,524,581	1,843,722	1,855,420	1,883,030	2,003,171	2,114,053		
12/31/2012	246,334	535,995	894,454	1,020,247	1,208,393	1,387,308	1,498,678	1,596,132			
12/31/2013	411,087	533,996	762,343	979,746	1,202,895	1,395,737	1,552,572				
12/31/2014	203,408	512,565	749,356	964,341	1,201,024	1,228,459					
12/31/2015	425,779	856,185	1,211,097	1,487,209	1,652,390						
12/31/2016	316,772	603,887	931,724	1,493,968							
12/31/2017	440,786	715,435	1,843,413								
12/31/2018	446,169	796,849									
12/31/2019	326,323										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2000	2,630,585	2,743,286	2,808,796	2,755,606	2,780,142	2,805,142	2,799,607	2,799,803	2,812,303
12/31/2001	2,119,139	2,206,331	2,234,201	2,323,812	2,550,301	2,550,301	2,550,301	2,556,551	
12/31/2002	1,536,782	1,809,404	1,968,246	1,999,233	1,998,958	1,998,958	2,011,458		
12/31/2003	1,752,376	1,771,643	1,794,925	1,838,866	1,838,866	1,830,238			
12/31/2004	1,026,037	1,032,979	1,062,707	1,062,707	1,227,041				
12/31/2005	1,311,190	1,187,022	1,198,614	1,712,913					
12/31/2006	2,279,826	2,320,650	2,419,882						
12/31/2007	2,284,334	2,250,445							
12/31/2008	7,336,754								

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

Increments

<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	108,278	201,505	185,763	222,986	255,866	400,535	196,503	160,019	299,442	170,494	149,375	112,701	65,510
12/31/2001	92,729	161,269	186,625	127,936	215,351	421,627	316,970	-49,851	203,243	115,919	111,583	87,192	27,870
12/31/2002	151,166	179,950	282,586	59,218	99,385	78,556	24,791	4	197,339	190,323	91,891	272,622	158,842
12/31/2003	611,815	312,320	159,010	151,689	36,805	13,631	87,221	73,445	101,917	82,130	60,280	19,267	23,282
12/31/2004	147,584	167,651	195,102	123,645	123,765	19,947	21,414	31,422	8,181	25,003	-4,981	6,942	29,728
12/31/2005	85,240	293,915	183,339	43,037	88,530	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	225,293	279,483	304,983	289,531	346,759	81,771	310,045	47,876	89,940	-1,516	163,769	40,824	99,232
12/31/2007	419,047	204,169	408,446	332,316	437,041	-22,891	197,757	69,952	-20,603	-126,765	884	-33,889	
12/31/2008	519,787	405,312	768,129	856,621	2,227,770	2,501,507	1,423,783	-14,712	-595,988	-497,969	-633,433		
12/31/2009	485,011	134,736	31,978	157,857	71,131	310,817	181,993	24,727	11,477	31,277			
12/31/2010	185,470	319,584	358,396	106,224	163,206	205,883	151,193	25,814	282,814				
12/31/2011	347,076	385,957	387,452	319,141	11,698	27,610	120,141	110,882					
12/31/2012	289,661	358,459	125,793	188,146	178,915	111,370	97,454						
12/31/2013	122,909	228,347	217,403	223,149	192,842	156,835							
12/31/2014	309,157	236,791	214,985	236,683	27,435								
12/31/2015	430,406	354,912	276,112	165,181									
12/31/2016	287,115	327,837	562,244										
12/31/2017	274,649	1,127,978											
12/31/2018	350,680												

Incremental Percentages

<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	0.0313	0.0582	0.0537	0.0645	0.0740	0.1158	0.0568	0.0463	0.0866	0.0493	0.0432	0.0326	0.0189
12/31/2001	0.0303	0.0526	0.0609	0.0417	0.0703	0.1375	0.1034	-0.0163	0.0663	0.0378	0.0364	0.0284	0.0091
12/31/2002	0.0707	0.0842	0.1322	0.0277	0.0465	0.0368	0.0116	0.0000	0.0923	0.0891	0.0430	0.1276	0.0743
12/31/2003	0.2234	0.1140	0.0581	0.0554	0.0134	0.0050	0.0318	0.0268	0.0372	0.0300	0.0220	0.0070	0.0085
12/31/2004	0.0483	0.0549	0.0639	0.0405	0.0405	0.0065	0.0070	0.0103	0.0027	0.0082	-0.0016	0.0023	0.0097
12/31/2005	0.0211	0.0727	0.0453	0.0106	0.0219	0.0161	0.0306	-0.0014	-0.0002	0.0011	0.0438	-0.0307	0.0029
12/31/2006	0.0454	0.0564	0.0615	0.0584	0.0699	0.0165	0.0625	0.0097	0.0181	-0.0003	0.0330	0.0082	0.0200
12/31/2007	0.0884	0.0431	0.0862	0.0701	0.0922	-0.0048	0.0417	0.0148	-0.0043	-0.0267	0.0002	-0.0071	
12/31/2008	0.0854	0.0666	0.1262	0.1407	0.3660	0.4110	0.2339	-0.0024	-0.0979	-0.0818	-0.1041		
12/31/2009	0.1063	0.0295	0.0070	0.0346	0.0156	0.0681	0.0399	0.0054	0.0025	0.0069			
12/31/2010	0.0348	0.0599	0.0672	0.0199	0.0306	0.0386	0.0284	0.0048	0.0530				
12/31/2011	0.0584	0.0650	0.0652	0.0537	0.0020	0.0046	0.0202	0.0187					
12/31/2012	0.0628	0.0777	0.0273	0.0408	0.0388	0.0242	0.0211						
12/31/2013	0.0255	0.0473	0.0451	0.0463	0.0400	0.0325							
12/31/2014	0.0565	0.0433	0.0393	0.0433	0.0050								
12/31/2015	0.0547	0.0451	0.0351	0.0210									
12/31/2016	0.0481	0.0550	0.0943										
12/31/2017	0.0415	0.1706											
12/31/2018	0.0545												
Best 3/5	0.0525	0.0491	0.0398	0.0435	0.0248	0.0318	0.0298	0.0083	0.0054	-0.0087	0.0105	0.0007	0.0127

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

A.Y.E.	Link Ratios						
	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

Months-to-Ultimate	Cumulative Incremental Factors						
	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

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

Notes: All dollar amounts are displayed in thousands.

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

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	<u>LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED</u>
Average Annual Percent Change			
a) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	+ 1.6%	+ 1.5%
b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	+ 1.1%	+ 1.1%
c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	+ 0.6%	+ 0.6%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 6.4%	+ 4.8%	
Eight Years	+ 8.1%	+ 5.1%	
Six Years	+ 10.8%	+ 4.4%	
b) Selected	+ 5.0%	+ 4.5%	
(3) <u>FREQUENCY TREND</u>			
Selected	- 0.5%		

NOTE: The BI deductible trend is equal to the bodily injury trend. The PD deductible trend is equal to the property damage trend.

LOCAL PRODUCTS / COMPLETED OPERATIONS  
AVERAGE ANNUAL EXPOSURE TRENDS  
FOR ACCIDENT YEARS ENDING 12/31/2017, 12/31/2018 & 12/31/2019

(1) YEAR ENDING QUARTER*	(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES	(1) YEAR ENDING QUARTER*	(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES	(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES
2009	1 0.961	22.128	2016	1 1.030	25.313
	2 0.966	22.349		2 1.030	25.481
	3 0.969	22.502		3 1.029	25.735
	4 0.968	22.653		4 1.030	25.943
2010	1 0.964	22.806	2017	1 1.033	26.166
	2 0.962	22.928		2 1.034	26.330
	3 0.962	23.080		3 1.037	26.530
	4 0.965	23.208		4 1.040	26.719
2011	1 0.968	23.312	2018	1 1.043	26.958
	2 0.973	23.427		2 1.047	27.208
	3 0.978	23.556		3 1.051	27.441
	4 0.982	23.638		4 1.054	27.728
2012	1 0.986	23.715	2019	1 1.057	27.949
	2 0.990	23.794		2 1.060	28.183
	3 0.995	23.873		3 1.062	28.355
	4 1.000	23.965		4 1.064	28.506
2013	1 1.004	24.062	2020	1 1.065	28.691
	2 1.006	24.140		2 1.059	28.816
	3 1.008	24.167		3P 1.055	28.993
	4 1.010	24.208		4P 1.052	28.953
2014	1 1.012	24.299	2021	1P 1.050	28.873
	2 1.016	24.405		2P 1.055	28.805
	3 1.019	24.538		3P 1.058	28.682
	4 1.022	24.663		4P 1.062	28.738
2015	1 1.024	24.759	2022	1P 1.067	28.793
	2 1.026	24.909		2P 1.074	28.845
	3 1.027	25.013		3P 1.081	28.905
	4 1.030	25.172		4P 1.088	28.981
CHANGE IN EXPOSURES			LOCAL PRODUCTS      COMPLETED OPERATIONS		
	7/1/2017 to 7/1/2022	(2022:4/2017:4)	1.046	1.085	
	7/1/2018 to 7/1/2022	(2022:4/2018:4)	1.032	1.045	
	7/1/2019 to 7/1/2022	(2022:4/2019:4)	1.022	1.017	
AVERAGE ANNUAL TREND FACTOR			LOCAL PRODUCTS      COMPLETED OPERATIONS		
	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 <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)</u> <sup>2</sup>
12/31/2006	\$ 326,238,970	8,442	25.88
12/31/2007	325,331,118	8,393	25.80
12/31/2008	315,497,006	8,878	28.14
12/31/2009	301,841,127	8,904	29.50
12/31/2010	290,309,875	9,504	32.74
12/31/2011	288,802,569	8,867	30.70
12/31/2012	290,344,199	8,404	28.94
12/31/2013	296,741,631	8,155	27.48
12/31/2014	305,683,597	7,561	24.74
12/31/2015	315,859,471	7,289	23.08
12/31/2016	332,011,620	7,443	22.42
12/31/2017	342,155,375	7,123	20.82
12/31/2018	345,741,663	7,176	20.75
12/31/2019	344,939,626	7,403	21.46

Selected Annual Frequency Trend: - 0.5%

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

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

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

The following are definitions of the columns for the Local Products/Completed Operations calculation of proposed loss costs shown on pages G-55-61.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio. Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility ( $Z_i$ ) of the individual class with respect to the class group. This is calculated based on the equation:

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

$K$  = The number of classes within the class group.

$\bar{P}_i$  = The 5 year total Mono / Multi ALCCL for class  $i$ .

$\Sigma^2$  = 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  $\tilde{X}_{\text{monoline}}$  which is the column (5) total using column (1) as weights.

Note:  $\tilde{X}$  (X - tilde) is the 5 year Mono / Multi ALCCCL weighted class group experience ratio, where

$\tilde{X}_{\text{monoline}}$  (X - tilde monoline) is weighted based on monoline / multiline ALCCCL for the latest year only.

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (8) is the percent change of the proposed state occurrence loss cost (column (10)) for each class with respect to the current state occurrence loss cost (column (9)).

Column (9) is the current state occurrence loss cost for each class.

Column (10) is the proposed state occurrence loss cost for each class.

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 01

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .884 \* 1.086

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	129405	958159	1.68702	.3290	1.141	1.300	1.248	25.0	.040	.050
10145	38484	448000	.84434	.2183	.867	.987	.948	0.0	.009	.009
10146	7711	51163	2.04040	.1031	.994	1.132	1.087	7.1	.014	.015
10352	18333	156964	.68968	.1370	.848	.966	.927	-6.5	.046	.043
11039	239491	2332164	1.11680	.5144	.999	1.138	1.093	9.3	.043	.047
11258	8362	91714	.00000	.1164	.772	.879	.844	-15.2	.092	.078
11259	120	1792	.00000	.0863	.798	.909	.873	-13.1	.107	.093
11288	62575	430583	1.06859	.2138	.915	1.042	1.000	0.0	.078	.078
12374	158370	1437805	.99018	.4079	.921	1.049	1.007	0.0	.049	.049
12375	57357	798729	.25750	.2979	.690	.786	.755	-20.0	.030	.024
13673	262089	2317560	1.11990	.5129	1.000	1.139	1.093	7.1	.014	.015
13720	17128	201111	1.54928	.1504	.975	1.110	1.066	6.7	.045	.048
14401	34695	225157	.82503	.1575	.866	.986	.947	-4.9	.082	.078
15224	58205	573862	.98848	.2489	.902	1.027	.986	-2.1	.048	.047
16900	313772	2828367	.91678	.5584	.898	1.023	.982	-1.7	.060	.059
16901	1207634	10645993	.71794	.8182	.746	.850	.816	-18.8	.080	.065
16902	125153	704396	.48862	.2782	.766	.872	.837	-16.9	.059	.049
16905								-1.7	.060	.059
16906								-18.8	.080	.065
16910	2268545	16282567	.87746	.8724	.877	.999	.959	-3.8	.053	.051
16911	146004	1262233	.80213	.3813	.846	.964	.925	-7.1	.042	.039
16915	66719	452025	.82917	.2193	.864	.984	.945	-6.1	.049	.046
16916	671585	5296525	.88381	.6957	.881	1.003	.963	-2.5	.040	.039
16920	10769	85590	.98642	.1144	.886	1.009	.969	-2.8	.107	.104
16921	1232	5596	.00000	.0876	.797	.908	.872	-13.0	.046	.040
16930	74521	441426	.77251	.2166	.852	.970	.931	-7.0	.129	.120
16931	34664	182345	1.21673	.1447	.923	1.051	1.009	1.6	.063	.064
16940	941	4438	.00000	.0872	.797	.908	.872	-13.0	.046	.040
16941	19222	97100	.17210	.1181	.791	.901	.865	-13.5	.074	.064
18435	312968	2009268	.99862	.4807	.934	1.064	1.021	2.0	.050	.051
18436	14014	83992	.00000	.1139	.774	.882	.847	-15.0	.113	.096
18501	254636	2070676	.83044	.4874	.852	.970	.931	-9.1	.011	.010
45900	60180	353455	.00187	.1936	.705	.803	.771	-19.5	.041	.033
49617	347914	2686215	1.30152	.5466	1.107	1.261	1.211	21.3	.122	.148
57001	25156	232168	1.62604	.1596	.994	1.132	1.087	10.0	.020	.022

X-TILDE: .891 X-TILDE (MONOLINE): .878 PI-TILDE: .0049190  
 TAU SQUARED: .03000 SIGMA SQUARED: 79264.83023

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 \* .985 \* 1.086

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	ER	INDEX	CHANGE	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI							
	ALCCL	ALCCL	EXPERIENCE					%	OCCUR	OCCUR
	(1)	(2)	RATIO	(4)	(5)	(6)	(7)	(8)	(9)	(10)
10026	4407	38121	.00000	.0631	1.109	1.094	1.170	14.3	.014	.016
10042	1113299	7730438	1.01965	.5660	1.091	1.076	1.151	14.8	.270	.310
10060	1474	15393	.00000	.0599	1.113	1.098	1.175	18.0	.050	.059
10065	19542	180161	10.28298	.0827	1.936	1.909	2.042	30.8	.026	.034
10066	1878	21992	.00000	.0608	1.112	1.097	1.173	17.9	.028	.033
10071	461853	3582269	1.08799	.3892	1.147	1.131	1.210	20.8	.077	.093
10073	8053990	58064445	.87272	.9038	.903	.891	.953	-5.6	.360	.340
10075	693	4871	16.36748	.0584	2.071	2.042	2.184	33.8	.136	.182
10107	11558	142387	.69955	.0776	1.146	1.130	1.209	20.9	.187	.226
10115	40812	385200	.97331	.1097	1.161	1.145	1.225	23.4	.047	.058
10309	18342	197425	.12393	.0851	1.094	1.079	1.154	16.7	.012	.014
11020	7141	41928	.74759	.0636	1.156	1.140	1.219	21.6	.102	.124
11127	61390	517244	1.27949	.1262	1.196	1.179	1.261	28.6	.007	.009
11128	22605	197801	.83288	.0851	1.154	1.138	1.217	20.8	.048	.058
11204	30775	122068	.01868	.0748	1.097	1.082	1.157	15.9	1.070	1.240
11234	17670	173395	.73986	.0818	1.147	1.131	1.210	22.0	.041	.050
12014	18797	180804	.43222	.0828	1.122	1.107	1.184	17.2	.029	.034
12356	3842	52803	2.62070	.0652	1.277	1.259	1.347	31.6	.019	.025
12510	2652	36932	.00000	.0629	1.109	1.094	1.170	16.7	.018	.021
12805	933707	5849007	1.28794	.5004	1.236	1.219	1.304	30.2	.116	.151
13351	825690	5825942	1.61870	.4995	1.401	1.382	1.478	31.7	.041	.054
13352	4979	37561	.00000	.0630	1.109	1.094	1.170	18.5	.027	.032
13506	73349	560425	.88757	.1314	1.145	1.129	1.208	21.4	.042	.051
13507	32596	284811	.00495	.0967	1.070	1.055	1.129	13.1	.107	.121
13716	562177	3937436	.80824	.4098	1.030	1.016	1.087	8.3	.096	.104
13759	16581	157296	.01221	.0796	1.091	1.076	1.151	15.0	.100	.115
14101	7673	89981	.20375	.0704	1.115	1.100	1.177	18.8	.032	.038
14279	110679	757747	1.22509	.1547	1.190	1.174	1.256	26.3	.057	.072
14913	55102	476603	.85758	.1212	1.144	1.128	1.207	20.8	.096	.116
15538	6174	106488	.42130	.0727	1.128	1.112	1.190	16.7	.012	.014
15600	3099	47698	2.36611	.0645	1.260	1.243	1.330	34.0	.050	.067
15608	1557	22462	.00000	.0609	1.112	1.097	1.173	12.5	.008	.009
15839	20998	200577	.18719	.0855	1.099	1.084	1.160	14.3	.021	.024
15991	34655	264762	1.24757	.0940	1.190	1.174	1.256	25.0	.056	.070
15993	5692	47130	.31445	.0644	1.128	1.112	1.190	18.8	.032	.038
16403	77407	503787	1.69072	.1245	1.247	1.230	1.316	31.7	.145	.191
16676	827	6623	.00000	.0586	1.114	1.099	1.176	20.0	.010	.012

X-TILDE: .978 X-TILDE (MONOLINE): 1.014 PI-TILDE: .0024801  
 TAU SQUARED: .06754 SIGMA SQUARED: 445767.49317

- 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 \* .985 \* 1.086

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	40257	585036	.33780	.1344	1.070	1.055	1.129	13.4	.082	.093
18109	407	3235	.65688	.0582	1.153	1.137	1.216	23.8	.021	.026
18110	42485	365967	1.08690	.1072	1.173	1.157	1.238	23.1	.026	.032
18206	281950	3006934	1.14506	.3526	1.170	1.154	1.234	23.9	.071	.088
18335	8109	51180	.00000	.0649	1.107	1.092	1.168	14.3	.014	.016
18506	19	273	.00000	.0577	1.115	1.100	1.177	25.0	.004	.005
18507	722	9301	.45146	.0590	1.141	1.125	1.203	20.0	.005	.006
18708	8891	65266	8.91049	.0669	1.701	1.678	1.795	30.8	.013	.017
18834	5760	39509	.00000	.0633	1.109	1.094	1.170	16.7	.096	.112
18911	4003	41299	.28427	.0636	1.127	1.111	1.188	20.0	.015	.018
18912	869	6698	1.12063	.0586	1.180	1.164	1.245	23.8	.021	.026
18920	320	4299	.41870	.0583	1.139	1.123	1.201	21.4	.014	.017
45819	435990	3455922	.78081	.3815	1.030	1.016	1.087	8.0	.050	.054
49618	378	2685	2.00447	.0581	1.231	1.214	1.299	29.5	.044	.057
49619	140260	1169053	1.07852	.1995	1.163	1.147	1.227	22.6	.084	.103

U

X-TILDE: .978 X-TILDE (MONOLINE): 1.014 PI-TILDE: .0024801  
 TAU SQUARED: .06754 SIGMA SQUARED: 445767.49317

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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 \* 1.086

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	.903	1.000	1.114	12.1	.330	.370
92054	0	3	.00000	.1250	.790	.827	.921	-8.2	.147	.135
92055	519	3212	.00000	.1255	.790	.827	.921	-7.9	.151	.139
95124	559321	5364333	1.40612	.5407	1.175	1.230	1.371	32.7	.550	.730
98303	84535	364858	.28905	.1757	.795	.832	.927	-7.3	4.680	4.340
98304	2293972	15079117	1.03772	.7531	1.004	1.051	1.171	17.0	2.650	3.100
98305	2320057	17557449	1.02478	.7792	.998	1.045	1.164	16.7	1.140	1.330
98306	6145	63169	.71453	.1342	.878	.919	1.024	2.9	.700	.720
98307	1347	9955	.18764	.1265	.813	.851	.948	-5.7	.350	.330
98308	398915	2957311	.96262	.4163	.928	.972	1.083	8.0	.750	.810
98309	18502	123440	1.96815	.1429	1.055	1.105	1.231	22.9	1.180	1.450
98344	34834	337433	.63902	.1721	.858	.898	1.001	0.0	.420	.420
98449	1382628	13185559	.86340	.7287	.874	.915	1.020	2.3	13.300	13.600
98805	182262	1240900	1.35432	.2765	1.028	1.076	1.199	19.6	.920	1.100
98813	276912	2011355	.90044	.3467	.902	.945	1.053	5.5	1.270	1.340
98967	1388088	8362006	1.15151	.6371	1.061	1.111	1.238	23.8	7.180	8.890
99003	31517	252124	.50506	.1607	.839	.879	.979	-2.4	.850	.830
99826	29434	217067	1.22037	.1559	.953	.998	1.112	12.2	.410	.460
99827	52213	470233	.74399	.1893	.873	.914	1.018	2.6	.390	.400
99948	1915048	14217590	.88219	.7426	.888	.930	1.036	3.3	15.200	15.700
99952	485683	2058410	.89572	.3506	.901	.943	1.051	5.1	13.600	14.300
99953	229316	1272437	.54509	.2797	.803	.841	.937	-6.3	9.490	8.890
99954	133568	859801	.27442	.2359	.755	.791	.881	-11.9	7.140	6.290
99955	816353	3935841	.71035	.4742	.812	.850	.947	-5.2	7.240	6.860

U

X-TILDE: .979 X-TILDE (MONOLINE): .955 PI-TILDE: .0073154  
 TAU SQUARED: .03000 SIGMA SQUARED: 177801.39354

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.009 \* 1.086

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	1415574	12172473	.82609	.4005	.887	.962	1.054	5.5	4.010	4.230	
91150	964603	6410088	.84195	.2744	.905	.982	1.076	7.7	4.440	4.780	
91155	3507835	25282713	.96466	.5704	.949	1.029	1.128	12.9	20.900	23.600	
91340	16604430	118353035	.84710	.8574	.859	.932	1.021	2.1	5.630	5.750	
91341	8805396	56725410	.96342	.7442	.954	1.035	1.134	13.4	3.440	3.900	
91342	8215776	56178098	.91744	.7424	.920	.998	1.094	9.6	2.400	2.630	
91343	234004	2249590	.67166	.1444	.891	.966	1.059	5.6	.890	.940	
91436	215616	1464913	.64996	.1145	.896	.972	1.065	6.5	1.990	2.120	
91507	26642	200880	.03055	.0616	.873	.947	1.038	3.9	2.560	2.660	
91551	697969	4787168	.81320	.2287	.902	.978	1.072	7.8	.510	.550	
91555	111610	925528	.59874	.0927	.898	.974	1.067	6.2	.810	.860	
91560	9242064	65523056	.89427	.7703	.902	.978	1.072	7.0	2.840	3.040	
91577	1694855	10093802	1.08149	.3604	.983	1.066	1.168	16.7	2.510	2.930	
91746	3106440	16921832	1.03491	.4756	.979	1.062	1.164	16.5	4.850	5.650	
92101	429421	2701812	.86209	.1607	.918	.996	1.091	9.2	2.380	2.600	
92102	455460	3151225	1.35475	.1764	1.003	1.088	1.192	19.3	2.700	3.220	
92215	7344164	48010003	.94818	.7119	.942	1.022	1.120	12.2	2.380	2.670	
92338	4186477	24944488	.98479	.5672	.960	1.041	1.141	13.9	1.650	1.880	
92446	403180	1777119	.26393	.1266	.844	.915	1.003	0.0	1.370	1.370	
92447	31342	246589	.56674	.0636	.905	.982	1.076	7.7	1.420	1.530	
92451	2226979	15665581	.94481	.4576	.936	1.015	1.112	11.0	1.640	1.820	
92478	12899242	86546479	.87755	.8152	.887	.962	1.054	5.1	1.360	1.430	
94007	7483925	48028772	.94140	.7120	.938	1.017	1.114	11.5	3.490	3.890	
94276	1225833	9476802	.72441	.3474	.857	.930	1.019	2.0	3.060	3.120	
94569	2701177	16312381	1.01320	.4671	.968	1.050	1.151	15.0	3.410	3.920	
95410	5323327	34870687	.84872	.6442	.877	.951	1.042	4.1	2.190	2.280	
95455	345091	3049596	2.24205	.1729	1.155	1.253	1.373	33.3	.990	1.320	U
95505	74164	553770	1.42876	.0770	.967	1.049	1.149	14.6	1.710	1.960	
95625	1640541	9194510	1.24020	.3413	1.035	1.123	1.231	23.2	3.110	3.830	
95647	30146268	163472527	.91275	.8923	.914	.991	1.086	8.7	6.010	6.530	
96053	474036	2771838	.72645	.1632	.895	.971	1.064	6.3	3.180	3.380	
96410	1452602	8371729	.96490	.3229	.940	1.020	1.118	11.8	7.430	8.310	
96611	220898	1656614	.21831	.1220	.842	.913	1.000	0.0	.890	.890	
97447	5781918	41579061	1.03467	.6823	1.001	1.086	1.190	18.9	3.440	4.090	
97650	382265	2150339	.81629	.1407	.912	.989	1.084	8.4	3.080	3.340	
97651	268828	1693930	1.31869	.1234	.976	1.059	1.160	15.9	2.890	3.350	
97652	42690	297996	6.65931	.0659	1.306	1.416	1.552	33.7	2.850	3.810	U

X-TILDE: .906 X-TILDE (MONOLINE): .922 PI-TILDE: .0033020  
 TAU SQUARED: .03000 SIGMA SQUARED: 629325.03161

- L - CAPPED DOWN
- U - CAPPED UP
- N - NOT SUBJECT TO CAPPING
- E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.009 \* 1.086

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					WIDE		
	ALCCL	ALCCL	EXPERIENCE	(4)	ER	(6)	(7)	CHANGE	OCCUR	OCCUR
	(1)	(2)	(3)		(5)			(8)	(9)	(10)
97653	617066	4113929	.79201	.2080	.900	.976	1.069	7.0	2.000	2.140
97654	65189	441113	.25524	.0721	.880	.954	1.045	4.5	2.440	2.550
97655	1358740	7867958	.53192	.3110	.805	.873	.957	-4.3	4.170	3.990
98002	30362	245868	.00000	.0636	.869	.943	1.033	3.9	.770	.800
98482	19225376	116513855	.99729	.8555	.987	1.070	1.172	17.2	5.710	6.690
98483	25135525	159376525	.89014	.8898	.894	.970	1.063	6.0	14.900	15.800
98502	266611	2063125	1.05292	.1375	.945	1.025	1.123	12.2	2.370	2.660
98636	1803357	10580751	.81287	.3703	.886	.961	1.053	5.3	2.850	3.000
98677	2748033	22824982	.90307	.5463	.914	.991	1.086	8.5	6.090	6.610
98678	2150138	14385183	.85563	.4380	.896	.972	1.065	6.7	9.750	10.400
98806	568077	3869008	.76771	.2002	.896	.972	1.065	6.3	2.840	3.020
98820	3073880	17503941	.90822	.4836	.919	.997	1.092	9.1	3.080	3.360
98884	2026677	12289387	1.06614	.4026	.984	1.067	1.169	17.2	1.630	1.910
99004	25703	191744	.09161	.0612	.877	.951	1.042	4.4	1.130	1.180
99080	991471	6565010	.55412	.2784	.824	.894	.980	-2.1	5.300	5.190
99315	1266763	6662217	1.12297	.2810	.983	1.066	1.168	16.8	1.970	2.300
99321	1494698	11086093	.81841	.3802	.886	.961	1.053	5.4	1.680	1.770
99613	1263213	7248217	.87071	.2959	.911	.988	1.083	8.3	2.040	2.210
99650	357952	3191235	.96907	.1777	.935	1.014	1.111	11.8	.680	.760
99746	3189355	19691061	.94638	.5113	.938	1.017	1.114	11.5	2.690	3.000

X-TILDE: .906 X-TILDE (MONOLINE): .922 PI-TILDE: .0033020  
 TAU SQUARED: .03000 SIGMA SQUARED: 629325.03161

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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 \* 1.086

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	48056	162571	.05377	.1519	.682	.864	.882	-11.9	1.680	1.480	
91127	756849	4238084	.63189	.5830	.700	.887	.905	-9.6	1.150	1.040	
91235	272268	2315058	.50746	.4514	.665	.843	.861	-13.8	2.250	1.940	
91265	25592	111228	.36395	.1407	.734	.930	.949	-5.3	2.470	2.340	
91266	203124	1055784	1.10183	.3086	.889	1.127	1.150	15.2	.990	1.140	
91280	5516	61117	3.28520	.1295	1.117	1.416	1.446	33.9	2.740	3.670	U
94381	1319833	7217499	1.04646	.6960	.970	1.229	1.255	25.3	9.020	11.300	
94404	124077	436075	1.59215	.2069	.960	1.217	1.242	24.1	4.730	5.870	
95310	425907	1674290	1.22455	.3870	.961	1.218	1.243	24.0	1.210	1.500	
96408	1133307	7447881	.77812	.7022	.783	.992	1.013	1.3	9.000	9.120	
96409	1478729	10659934	.89920	.7685	.875	1.109	1.132	13.1	7.460	8.440	
97221	769004	5400056	.73770	.6358	.758	.961	.981	-1.8	1.140	1.120	
97222	2348989	19733699	.73878	.8578	.747	.947	.967	-3.3	1.220	1.180	
97223	2486445	20228531	.65365	.8608	.673	.853	.871	-12.8	2.500	2.180	
98152	322018	3010243	1.16138	.5076	.981	1.243	1.269	27.9	.430	.550	
98157	49394	303357	.00000	.1811	.651	.825	.842	-17.1	.350	.290	
98163	2526	7282	.00000	.1171	.702	.890	.909	-9.1	.176	.160	
98164	15388	82718	.00000	.1343	.688	.872	.890	-11.1	.054	.048	
98659	11	589	.00000	.1155	.703	.891	.910	-9.4	.320	.290	
98914	175	2907	.00000	.1161	.702	.890	.909	-8.3	.480	.440	
98949	3717	25026	.00000	.1212	.698	.885	.903	-9.6	.260	.235	
98993	1402754	7749806	.53890	.7100	.613	.777	.793	-20.0	4.310	3.450	L
99163	2753	13668	.00000	.1186	.700	.887	.905	-10.0	.400	.360	
99803	22558	79894	1.06402	.1337	.831	1.053	1.075	7.7	10.400	11.200	
99946	2106332	15234835	.83021	.8242	.824	1.044	1.066	6.4	2.030	2.160	
99969	611836	4431224	1.23120	.5928	1.053	1.335	1.363	33.9	1.770	2.370	U

X-TILDE: .792 X-TILDE (MONOLINE): .789 PI-TILDE: .0068835  
 TAU SQUARED: .03000 SIGMA SQUARED: 113367.68726

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SECTION H  
CONSIDERATION OF COVID-19  
TABLE OF CONTENTS

Introduction	H-2
Loss Cost Adjustments General Liability	H-2-3
Premium Development Adjustment Factor	H-4
Premium Development Adjustment Factor Data	H-5

## 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.

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 continue to be reflected in the loss costs for several classes. Additionally, for M&C premium development an adjustment factor has been applied to the standard ISO methodology development factor to be reflected in the latest experience accident year (year ending 9/30/2020).

### LOSS COST ADJUSTMENTS GENERAL LIABILITY

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In GL-2020-BGL1, loss costs for nine classifications were adjusted due to the anticipation of long-term behavioral, social, and economic changes as a result of COVID-19. The expectation, based on the information currently available, was that those changes would have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors were applied to the loss costs for those nine classes.

The nine classifications that were adjusted are OL&T classifications within Premises/ Operations Class Group 12 – Building and Offices. These classes are for risks that are primarily in an office environment and are expected to be impacted by changes in the office work environment.

The varying adjustments applied, -5% or -10%, reflect the expected decrease in foot traffic for the individual classes listed.

In Section A, the present and proposed loss costs for these classes both reflect the COVID-19 adjustments listed. Additionally, as the adjustment is to reflect anticipated long-term changes as a result of COVID-19, the aggregated loss costs at current level utilized in the review excludes the COVID-19 adjustment from the current loss costs for any exposure earned prior to 3/1/2020 for the classes listed. The assumption is that the long-term behavioral, social, and economic changes as a result of COVID-19 began at this time. The specific impact during peak COVID-19 periods may have been greater than the selected adjustments but the purpose of these adjustments is to reflect the expected future impact as opposed to what happened in the past.

IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

LOSS COST  
ADJUSTMENTS  
GENERAL LIABILITY  
(Cont'd)

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%

## IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

### PREMIUM DEVELOPMENT ADJUSTMENT FACTOR

In general, premium development is intended to account for cases where actual exposures during the policy period are different from exposures estimated at policy inception. During times of economic expansion, audits of sales and payroll (and other auditable exposure bases) typically lead to increased exposures and Premises/Operations premium development factors greater than unity. The opposite typically occurs during recessions.

For the current recession in particular, many of the premium audits that will impact accident year-ending 9/30/2020 had not yet occurred as of the 12/31/2020 evaluation date. As a result, a premium development adjustment factor has been applied to account for the overall exposure decreases expected upon audit.

To develop the adjustment factor, historical year-to-year changes in gross domestic product (“GDP”) were compared to ISO Premises/Operations premium development 15-to-27 month link ratios from 2004 through 2020. See “Premium Development Adjustment Factor Data” exhibit below for details. The 15-to-27 links were chosen for review because most audits are usually completed by 27 months. However, a limitation of the available premium development data is the presence of only a single recession, namely the late 2000’s “Great Recession”, so the observed data was used to inform actuarial judgment rather than as input to a model.

For M&C an adjustment factor of 0.97 was selected and applied to the accident year ending 6/30/2020 premium development factor from the standard ISO methodology. The selection is an estimate of the change in development based on the observed year-ending 6/30/2020 GDP change and the historical relationship between the GDP changes and M&C premium development factors.

No adjustment is being made at this time for OL&T. In contrast to M&C where almost every class could potentially be subject to audit, there are fewer OL&T classes with auditable exposures that would potentially be impacted by COVID-19 and the resulting recession. This is supported by the historical OL&T premium development factors, which have been observed to be less sensitive to historical changes in GDP.

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MULTISTATE  
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

PREMIUM DEVELOPMENT ADJUSTMENT FACTOR DATA

<u>Accident Year Ending</u>	<u>15-to-27 link</u>	<u>Change in GDP*</u>	<u>Comments**</u>
6/30/2004	1.023	1.040	
6/30/2005	1.030	1.035	
6/30/2006	1.027	1.033	
6/30/2007	1.014	1.021	
6/30/2008	0.998	1.016	Recession starts 12/2007.
6/30/2009	0.974	0.975	Recession ends 6/2009.
6/30/2010	0.994	1.004	
6/30/2011	1.010	1.023	
6/30/2012	1.016	1.019	
6/30/2013	1.019	1.017	
6/30/2014	1.029	1.022	
6/30/2015	1.025	1.034	
6/30/2016	1.020	1.020	
6/30/2017	1.020	1.020	
6/30/2018	1.015	1.029	
6/30/2019	1.014	1.025	
6/30/2020		0.989	Recession starts 2/2020.

Selected Premium Development Adjustment Factor (applied to 15-to-ultimate development factor): **0.970**

\* Accident year GDP were calculated by averaging quarterly seasonally adjusted gross domestic product (“GDP”) totals at annual rate over each set of four relevant years. Changes in GDP are then the ratio of the resulting averages for adjacent accident years.

Source: U.S. Bureau of Economic Analysis, Real Gross Domestic Product [GDPC1], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/GDPC1>, April 28, 2021.

\*\* Source: Federal Reserve Bank of St. Louis; <https://fredhelp.stlouisfed.org/fred/data/understanding-the-data/recession-bars/>, April 28, 2021.

SECTION I

LCADD MANUAL PAGE WITHDRAWN

TABLE OF CONTENTS

CG-LCADD-1 (Withdrawn)

I-2

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
LOSS COST ADDENDUM PAGES**

OHIO (34)

**LOSS COST MAPPING BY CLASS**

For new classifications introduced in the Classification Table revision addressed in multistate rules filing GL-2020-RMJRU, use the Premises and Operations (Subline Code 334) and Products/Completed Operations (Subline Code 336) loss costs for the existing classifications displayed in the following table:

<b>New Class Code</b>	<b>Premises/ Operations</b>	<b>Products</b>
10011	Use 100% of premises/operations loss cost for Class 12373.	RTC
10012	Use 116% of premises/operations loss cost for Class 12373.	RTC
10025	Use 100% of premises/operations loss cost for Class 12373.	RTC
10027	Use 100% of premises/operations loss cost for Class 12373.	RTC
10210	Use 65% of premises/operations loss cost for Class 12374.	RTC
10211	Use 65% of premises/operations loss cost for Class 12374.	RTC
50011	Use 110% of premises/operations loss cost for Class 52343.	RTC
50012	Use 100% of premises/operations loss cost for Class 58503.	RTC
50018	Use 100% of premises/operations loss cost for Class 52343.	RTC
50019	Use 100% of premises/operations loss cost for Class 52911.	RTC

**Table #1(LCADD) Loss Cost Mapping By Class**

OHIO GL-2021-BGL1  
 BASIC LIMIT LOSS COST LEVEL  
 GENERAL LIABILITY OTHER THAN PROFESSIONAL  
 PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS  
 ACTUARIAL ANALYSIS SUPPLEMENT

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

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-13.1%	- 7.5%
OL&T	- 7.5%	- 2.5%
Premises/Operations	-10.1%	- 4.8%
Products	- 5.8%	- 5.8%
Local Products/Completed Operations	+ 8.8%	+ 8.8%
Products/Completed Operations	+ 4.1%	+ 4.1%
GL Overall	- 6.0%	- 2.3%

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INDICATED VS. SELECTED Indicated changes are based on standard ISO methodology. For Manufacturers and Contractors, a change of -7.5% has been selected to temper the effect of the experience for the latest year and to limit swings in the loss costs. For Owners, Landlords and Tenants, a change of -2.5% has been selected to temper the effect of the experience for the latest year and to limit swings in the loss costs. The selected changes are equal to the indicated changes for Products and Local Products/Completed Operations.

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

ISO reporting companies' voluntary experience.  
 Fiscal - accident year data through year ended 9/30/2020 for Premises/Operations.  
 Calendar - accident year data through year ended 12/31/2019 for Products/Completed Operations.

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

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification processes so that only data that would be reliable is used for ratemaking. Subsequent to this initial data submission review, additional analyses involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review, corrected or adjusted. Specifically, various reported exposure amounts have been adjusted prior to their use in the calculations. The ISO staff responsible for this loss cost review also reviewed the data for reasonableness.

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CALL TO CALL  
COMPARISON

Manufacturers and  
Contractors

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 5.0%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 10.3% decrease in ALCCL;
- Implemented loss cost level change (+10.3%);
- A change in exposure trend plus an additional year of trending (+4.7%);
- The effect on ALCCL due to a change in average IPMFs (+1.8%).

The Basic Limit Experience Ratio (BLER) decreased in 2018 (-22.1%). This is mainly due to favorable experience across several class groups.

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Owners, Landlords  
and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 0.5%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 7.9% decrease in ALCCL;
- Implemented loss cost level change (+7.4%);
- A change in exposure trend plus an additional year of trending (+1.2%);
- The effect on ALCCL due to a change in average IPMFs (-1.5%).

The BLERs changed due to the various effects listed above.

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Products

Multistate ALCCL increased by an average of 9.5% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in company mix which caused a 10.8% increase in ALCCL;
- Implemented an average loss cost level change of approximately -0.1% in most states;
- A change in exposure trend plus an additional year of trending of -0.9%;
- The effect on ALCCL due to a change in average IPMFs (+1.1%).

The BLERs changed due to the various effects listed above.

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CALL TO CALL  
COMPARISON  
(Cont'd)

Local Products/  
Completed Ops

Multistate ALCCL increased by an average of 16.3% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in the companies mix which caused a 10.5% increase in ALCCL;
- Implemented an average loss cost level change of approximately +9.2% in most states;
- A change in exposure trend plus an additional year of trending of -2.0%;
- The effect on ALCCL due to a change in average IPMFs (+0.8%).

The BLERs changed due to the various effects listed above.

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LATEST CALL  
YEAR TO YEAR  
COMPARISON

Manufacturers and  
Contractors

The ALCCL increased from 2016 to 2017 and then decreased thereafter.

The low BLERs for 2016 (0.798) and 2020 (0.668) are attributable to favorable experience in several class groups.

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Owners, Landlords  
and Tenants

The ALCCL decreased steadily from 2016 to 2020.

The low BLER for 2020 (0.702) is attributable to favorable experience in several class groups.

---

Products

The ALCCL increased from 2015 to 2017, decreased in 2018 and then increased thereafter.

The BLER increased from 2015 to 2016 and then decreased thereafter.

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Local Products/  
Completed Ops

The ALCCL increased steadily from 2015 to 2019.

The BLER increased from 2015 to 2016, decreased in 2017 and then increased thereafter.

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LOSS  
DEVELOPMENT  
FACTOR  
COMPARISON

Manufacturers and  
Contractors

The BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

The multistate full coverage BI indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review. The multistate full coverage PD indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review.

The multistate deductible coverage BI indemnity loss development factors for the 2021 review remained stable compared to the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have increased compared to the 2020 review.

The multistate Fringe indemnity loss development factors for the 2021 review remained stable compared to the 2020 review.

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Owners, Landlords  
and Tenants

The BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

The multistate full coverage BI and PD indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review.

The multistate deductible coverage BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

The multistate Fringe indemnity loss development factors for the 2021 review remained stable compared to the 2020 review.

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Products

The multistate full coverage BI and PD indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review.

The multistate deductible coverage BI indemnity loss development factors for the 2021 review remained stable compared to the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, with an increase in the 15 months-to-ultimate factor.

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LOSS  
DEVELOPMENT  
FACTOR  
COMPARISON  
(Cont'd)

Local Products/  
Completed Ops

For Local Products, the multistate full coverage BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review. The multistate deductible coverage BI indemnity loss development factors for the 2021 review remained stable compared to the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have decreased compared to the 2020 review.

For Completed Operations, the full coverage BI indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, except for the 15, 27, 39 and 51 months-to-ultimate factors which decreased by 28.6%, 26.4%, 18.4% and 17.5% respectively. This can largely be attributed to lower 27-to-39 and 51-to-63 months state link ratios. The full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, except for the 15 months-to-ultimate factor which increased by 12.7%. This can largely be attributed to a higher 15-to-27 months state link ratio.

The Completed Operations multistate full coverage BI indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review. The multistate full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review. The multistate deductible coverage BI indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review.

One might expect PD loss development to be higher due to the Montrose decision in California. In response to the Montrose decision, ISO has introduced revised wording into the CGL policy to better define the concept of known loss. This revision represents neither a broadening nor a restriction in coverage from the original intent, however, it may result in the shifting of coverage, under certain circumstances, between an insured's current policy and past or future policies.

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ALAE Development

To develop ALAE losses for all sublines and loss types (BI, PD and Fringe), we are using an incremental method that is based on a percentage of the total limit indemnity losses developed to ultimate. Since this is a procedure that produces incremental factors instead of multiplicative factors, there is no appropriate factor comparison available to last year's review.

One of the primary purposes of this procedure is to produce accurate and stable developed ALAE, especially for immature accident years.

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SEVERITY TREND  
COMPARISON

Manufacturers and  
Contractors

The BI severity trend selection is +4.5%, unchanged from +4.5% in the previous Fiscal review.

The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Fiscal review.

The Fringe severity trend selection is 0.0%, unchanged from 0.0% in the previous Fiscal review.

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Owners, Landlords  
and Tenants

The BI severity trend selection is +4.5%, up from +4.0% in the previous Fiscal review.

The PD severity trend selection is +5.5%, up from +5.0% in the previous Fiscal review.

The Fringe severity selection is 0.0%, down from +1.0% in the previous Fiscal review.

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Products

The BI severity trend selection is +3.0%, unchanged from +3.0% in the previous review.

The PD severity trend selection is +5.5%, down from +6.0% in the previous review.

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Local Products/  
Completed Ops

The BI severity trend selection is +5.0%, up from +4.0% in the previous review.

The PD selected severity trend is +4.5%, unchanged from +4.5% in the previous review.

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FREQUENCY  
TREND  
COMPARISON

We have selected a frequency trend of 0.0% for Manufacturers & Contractors, -0.5% for Owners, Landlords and Tenants, -1.5% for Products, and -0.5% for Local Products/Completed Operations. This is consistent with our conservative approach toward frequency trend selections. This conservatism reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes.

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Manufacturers and  
Contractors

The latest frequency point is lower than the prior point.

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Owners, Landlords  
and Tenants

The latest frequency point is lower than the prior point.

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Products

The latest frequency point is lower than the prior point.

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Local Products/  
Completed Ops

The latest frequency point is higher than the prior point.

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EXPOSURE  
TREND  
COMPARISON

Manufacturers and  
Contractors

The exposure trend factors for Manufacturers are higher than that used in the previous review for all three years. The exposure trend factors for Contractors are higher than that used in the previous review for all three years

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Owners, Landlords  
and Tenants

The exposure trend factors for Class Groups 1-13 are higher than those used in the previous review for all three years. For Class Group 16, the exposure trend factors are higher than that used in the previous review for all three years.

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Products

The exposure trend factors are lower than that used in the previous review for all three years.

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Local Products/  
Completed Ops

The exposure trend factors for Local Products are lower than that used in the previous review for all three years. The exposure trend factors for Completed Operations are lower than that used in the previous review for all three years.

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WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON	Manufacturers and Contractors	The current weighted average IPMF is 0.913. In the 2020 review the weighted average IPMF was 0.892.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.879. In the 2020 review the weighted average IPMF was 0.896.
	Products	The current multistate weighted average IPMF is 0.865. In the 2020 review the multistate weighted average IPMF was 0.859.
	Local Products/ Completed Ops	The current multistate weighted average IPMF is 1.000. In the Group 4, 2020 review the multistate weighted average IPMF was 0.991.

The IPMF's are applied to the multiline ALCCL.

CLASS GROUP/ TERRITORY/ STATE RELATIVE CHANGE	The class group relative changes for Manufacturers and Contractors vary within reasonable limits.
	The class group and territory relative changes for Owners, Landlords and Tenants vary within reasonable limits.
	For Local Products, Ohio's state balanced relative change (0.994) ranks 28th highest overall. In last year's review, Ohio's state balanced relative change (0.914) ranked 51st highest overall.

CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 10.3% in the total statewide ALCCL.
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 7.9% in the total statewide ALCCL.
	For Products, the change in company mix results in a 10.8% increase in the total multistate ALCCL.
	For Local Products/Completed Operations, the change in company mix results in a 10.5% increase in the total multistate ALCCL.

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501						Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.125	.189	10150	.29	(a)	11204	.181	1.24	13111	.41	.092
10011	.03	(a)	10151	7.23	-	11205	(a)	-	13112	.093	.063
10012	.035	(a)	10160	1.29	-	11206	.49	-	13201	.54	.144
10015	5.39	-	10204	.13	-	11207	6.23	-	13204	.62	1.14
10020	(a)	(a)	10205	.145	-	11208	1.07	-	13205	.237	.42
10025	.03	(a)	10210	.233	(a)	11209	5.01	-	13206	(a)	(a)
10026	.37	.016	10211	.233	(a)	11210	2.13	-	13207	(a)	(a)
10027	.03	(a)	10220	2.73	-	11211	11.10	-	13208	(a)	(a)
10036	.40	(a)	10255	.15	.151	11212	1.68	-	13314	.07	.014
10040	.095	.32	10256	.55	.183	11213	1.37	-	13351	.169	.054
10042	.215	.31	10257	.103	.148	11214	3.37	-	13352	.172	.032
10052	3.73	-	10309	.094	.014	11222	.057	-	13410	.86	2.35
10054	3.31	-	10315	.221	(a)	11234	.163	.05	13411	(a)	(a)
10060	.103	.059	10331	7.31	-	11248	.028	.016	13412	.29	1.21
10065	.154	.034	10332	12.60	-	11258	.44	.078	13453	.34	(a)
10066	.157	.033	10352	.214	.043	11259	.47	.093	13454	.39	(a)
10070	.071	.151	10367	2.86	-	11273	8.09	-	13455	.40	(a)
10071	.184	.093	10368	4.17	-	11274	7.77	-	13461	(a)	(a)
10072	3.23	-	10375	(a)	-	11288	.54	.078	13506	.53	.051
10073	.63	.34	10378	7.40	-	12014	.061	.034	13507	.64	.121
10075	4.67	.182	10379	3.43	-	12356	.69	.025	13590	.30	.67
10100	.37	.05	10380	5.86	-	12361	.11	.07	13621	.075	.33
10101	.139	.177	10381	5.08	-	12362	.078	(a)	13670	.061	.017
10105	1.51	-	11007	1.21	-	12373	.03	.023	13673	.34	.015
10107	1.92	.226	11020	.175	.124	12374	.36	.049	13715	.078	.145
10110	18.30	-	11039	.55	.047	12375	.175	.024	13716	.26	.104
10111	.156	.067	11052	2.36	-	12391	.059	.07	13720	.189	.048
10113	.209	-	11101	(a)	(a)	12393	.233	(a)	13759	.103	.115
10115	.41	.058	11120	(a)	-	12467	.097	(a)	13930	.167	.174
10117	5.35	-	11126	.036	.024	12509	.037	.031	14068	.023	.012
10119	(a)	-	11127	.40	.009	12510	.48	.021	14101	.27	.038
10120	12.00	-	11128	.54	.058	12583	.211	(a)	14279	.29	.072
10130	2.05	-	11138	1.83	-	12651	.62	.51	14401	.45	.078
10132	1.77	-	11155	.124	-	12683	.28	(a)	14405	.71	-
10133	2.27	-	11160	(a)	(a)	12707	.51	.56	14527	.32	.179
10135	(a)	-	11167	.54	-	12797	.108	.194	14655	.051	-
10140	.05	.022	11168	2.82	-	12805	.187	.151	14731	2.34	-
10141	.101	.023	11201	10.60	-	12841	.31	-	14732	.173	-
10145	.49	.009	11202	3.14	-	12927	.054	-	14733	.36	-
10146	.164	.015	11203	.92	.46	13049	.057	.051	14734	.154	-

## DIVISION SIX

PREM/OPS TERR. 501

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
14855	.132	.133	16670	3.03	—	18501	.36	.01	40072	(a)	—
14913	.193	.116	16676	.172	.012	18506	.26	.005	40075	46.30	—
15060	(a)	(a)	16694	.249	(a)	18507	.109	.006	40101	6.57	—
15061	(a)	(a)	16705	.25	.131	18570	1.14	—	40102	5.81	—
15062	.118	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.96	—
15063	.138	(a)	16723	(a)	—	18616	.201	.59	40115	(a)	—
15070	.096	—	16750	.06	.034	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.06	—	18708	.067	.017	40140	(a)	—
15120	(a)	—	16819	.72	(a)	18833	.14	(a)	41001	.201	—
15123	2.26	—	16820	.55	(a)	18834	.172	.112	41210	(a)	—
15124	.79	—	16881	.95	(a)	18911	.54	.018	41421	.33	—
15188	.208	(a)	16890	.084	(a)	18912	1.02	.026	41422	.174	—
15223	.072	.044	16891	.091	(a)	18920	.27	.017	41510	27.40	—
15224	.20	.047	16892	.166	(a)	18991	(a)	—	41603	15.40	—
15300	(a)	—	16900	1.88	.059	19007	.88	—	41604	8.48	—
15314	.124	(a)	16901	1.21	.065	19051	1.96	—	41620	.89	—
15404	.054	(a)	16902	1.02	.049	19061	(a)	—	41650	21.70	—
15405	.079	(a)	16905	1.98	.059	19795	.178	(a)	41664	25.40	—
15406	.202	.053	16906	1.26	.065	19796	.209	—	41665	2.98	—
15488	.51	(a)	16910	1.13	.051	40005	(a)	—	41666	(a)	—
15538	.221	.014	16911	1.02	.039	40006	(a)	—	41667	69.50	—
15600	.56	.067	16915	1.16	.046	40010	(a)	—	41668	65.20	—
15607	.125	—	16916	.96	.039	40015	(a)	—	41669	.46	—
15608	.124	.009	16920	2.57	.104	40020	(a)	—	41670	.77	—
15656	3.66	—	16921	2.34	.04	40026	(a)	—	41672	(a)	—
15699	.31	—	16930	1.48	.12	40031	(a)	—	41673	(a)	—
15733	.132	.034	16931	1.59	.064	40032	(a)	—	41675	(a)	—
15839	.166	.024	16940	3.20	.04	40040	(a)	—	41677	.184	—
15991	.136	.07	16941	1.28	.064	40041	(a)	—	41678	59.30	—
15993	.115	.038	18078	.142	.093	40042	(a)	—	41679	(a)	(a)
16005	.042	.031	18109	.227	.026	40045	168.00	—	41680	11.30	—
16009	.162	.106	18110	.181	.032	40046	33.20	—	41696	.58	—
16402	.82	—	18200	(a)	—	40047	11.80	—	41697	.40	—
16403	.52	.191	18205	.219	.38	40059	4.24	—	41700	(a)	—
16404	.66	—	18206	.29	.088	40061	2.25	—	41715	7.17	—
16471	.177	—	18335	.212	.016	40063	75.20	—	41716	4.56	—
16501	.088	(a)	18435	.39	.051	40064	22.10	—	43007	(a)	—
16527	.135	.32	18436	.31	.096	40066	(a)	—	43117	(a)	—
16588	.075	(a)	18437	.30	(a)	40067	(a)	—	43151	23.00	—
16604	.126	.122	18438	.58	(a)	40069	(a)	—	43152	17.70	—

\$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
43200	87.60	-	44112	.229	-	45771	.235	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.076	.054	47318	7.09	-
43421	24.00	-	44193	(a)	-	45900	.063	.033	47367	.184	-
43422	126.00	-	44194	(a)	-	45901	.054	.045	47420	1.55	-
43424	(a)	-	44222	(a)	-	45937	.198	-	47468	(a)	-
43470	3.39	-	44276	118.00	-	45993	(a)	(a)	47469	3.26	-
43517	(a)	-	44277	76.20	-	46004	20.60	-	47471	2.83	-
43518	10.90	-	44280	.184	-	46005	16.50	-	47473	3.69	-
43550	85.60	-	44311	5.63	-	46112	.026	-	47474	4.13	-
43551	47.50	-	44315	3.78	-	46202	3.21	-	47475	3.26	-
43626	8.71	-	44427	23.80	-	46362	207.00	-	47476	3.26	-
43628	113.00	-	44428	23.90	-	46426	30.20	-	47477	4.35	-
43629	96.00	-	44429	.36	-	46427	40.40	-	47478	4.56	-
43754	(a)	-	44430	.249	-	46510	(a)	-	47600	(a)	-
43760	3.20	-	44431	.80	-	46590	(a)	-	47610	(a)	-
43822	2.69	-	44432	.25	-	46603	2.54	-	48039	62.10	-
43840	.033	-	44433	8.03	-	46604	2.93	-	48177	(a)	-
43860	2.12	-	44434	15.40	-	46606	7.80	-	48178	(a)	-
43889	.76	-	44435	15.90	-	46607	10.70	-	48206	23.10	-
43945	(a)	-	44436	18.60	-	46622	7.87	-	48252	(a)	-
43946	(a)	-	44437	15.40	-	46671	(a)	-	48441	.097	-
43990	(a)	(a)	44438	12.20	-	46700	176.00	-	48557	9.68	-
43991	(a)	-	44439	23.70	-	46773	(a)	-	48558	8.42	-
44009	2.76	-	44440	19.60	-	46822	(a)	-	48600	60.50	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	9.32	-	44501	(a)	-	46882	(a)	-	48636	.59	(a)
44070	2.76	-	45190	2.53	-	46911	17.20	-	48637	7.40	-
44071	3.07	-	45191	1.79	-	46912	31.60	-	48638	3.67	-
44072	2.12	-	45192	2.10	-	46913	(a)	-	48727	(a)	-
44100	.69	-	45193	1.24	-	46914	(a)	-	48808	.94	-
44101	.72	-	45210	1.57	-	46915	(a)	-	48924	(a)	-
44102	.56	-	45224	(a)	-	46916	(a)	-	48925	177.00	-
44103	.49	-	45225	(a)	-	47050	.74	-	49005	.125	-
44104	.208	-	45334	50.50	-	47051	(a)	-	49111	1.43	-
44105	(a)	-	45380	.154	(a)	47052	(a)	-	49181	20.30	-
44106	(a)	-	45450	14.80	-	47103	(a)	-	49183	24.70	-
44108	.244	-	45523	(a)	-	47146	(a)	-	49184	52.20	-
44109	.62	-	45524	(a)	-	47147	(a)	-	49185	47.50	-
44110	.63	-	45539	(a)	-	47221	193.00	-	49239	.115	.46
44111	.39	-	45678	.199	-	47253	(a)	-	49292	1.48	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	—	51240	.234	.196	51702	.055	(a)	51986	.114	.096
49333	10.90	—	51241	.69	.218	51703	.023	(a)	51999	.048	.40
49451	(a)	—	51250	.093	(a)	51734	.043	.35	52002	.042	.114
49452	(a)	—	51251	.02	(a)	51741	.122	.243	52075	.068	.222
49617	.186	.148	51252	.07	.074	51752	.103	.15	52076	.082	(a)
49618	.156	.057	51253	.06	(a)	51767	.017	.007	52109	.011	(a)
49619	.29	.103	51254	.019	.032	51777	.058	.077	52134	.141	.60
49763	1.91	—	51255	.235	(a)	51790	.097	(a)	52137	.027	(a)
49800	(a)	—	51300	.081	.147	51796	.044	(a)	52150	.26	(a)
49801	170.00	—	51305	.081	.88	51808	.157	.68	52315	.076	.27
49802	15.10	—	51315	.075	.096	51809	.195	.146	52341	.017	(a)
49803	26.70	—	51330	.036	.66	51833	.088	.054	52342	.049	(a)
49840	.76	—	51333	.012	.32	51850	.086	(a)	52343	.03	(a)
49870	74.00	—	51340	.019	(a)	51851	.059	(a)	52401	.091	(a)
49890	(a)	—	51350	.136	.127	51852	.137	(a)	52402	.011	(a)
49891	(a)	—	51351	.121	.049	51853	.055	(a)	52432	.053	(a)
49902	(a)	—	51352	.167	.101	51854	.124	(a)	52433	.048	.80
49903	(a)	—	51355	.113	.091	51855	.13	(a)	52435	.06	(a)
50010	.114	.38	51356	.122	.56	51856	.071	(a)	52438	.044	(a)
50011	.032	(a)	51357	.106	.76	51857	.122	(a)	52440	.068	(a)
50012	.042	(a)	51358	.26	.129	51869	.052	.136	52467	.063	(a)
50015	.074	(a)	51359	.225	.71	51877	.29	.191	52469	.022	.096
50017	.056	(a)	51370	.228	3.83	51889	.048	.011	52505	.11	.237
50018	.03	(a)	51380	.023	.041	51896	.023	.017	52547	.079	.07
50019	.03	(a)	51400	.084	(a)	51900	.066	.10	52581	.54	2.19
50045	.129	(a)	51401	.123	(a)	51909	.078	.053	52619	.038	(a)
50047	.014	(a)	51500	.043	.116	51919	.049	(a)	52660	.066	—
51001	.02	.42	51516	.055	—	51926	.05	.044	52744	.34	.066
51005	.004	(a)	51517	.063	—	51927	.027	.132	52767	.073	(a)
51116	.051	.69	51550	.053	.40	51934	.054	.107	52876	(a)	(a)
51201	.019	(a)	51551	.019	.89	51941	.049	.041	52911	.03	.42
51205	.059	.059	51552	.032	.152	51942	.079	—	52967	.011	.058
51206	.009	.32	51553	.057	(a)	51956	.213	.205	53001	.11	.30
51210	.035	(a)	51554	.005	(a)	51957	.188	.46	53077	.053	.219
51211	(a)	(a)	51575	.036	.021	51958	.167	.37	53095	.036	(a)
51220	.12	1.90	51576	.103	.097	51959	.171	(a)	53096	.051	(a)
51221	.067	1.76	51600	.07	.172	51960	.023	.33	53121	.144	.40
51222	.081	4.53	51613	.046	.139	51970	.098	.177	53147	.012	(a)
51224	.085	1.49	51625	.018	(a)	51982	.029	.077	53229	.069	(a)
51230	.015	.74	51666	.058	.089	51985	.052	—	53271	.027	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.067	.248	55715	.113	.203	56918	.027	(a)	58096	.101	1.49
53374	.089	.26	55716	.163	.49	56919	.07	(a)	58301	.022	.077
53375	.047	.27	55717	.092	(a)	56920	.064	(a)	58302	.027	.051
53376	.075	.183	55718	.089	(a)	56980	.056	(a)	58397	.157	.65
53377	.077	.188	55802	.058	.011	57001	.019	.022	58408	.043	–
53403	.049	(a)	55918	.065	2.26	57002	.012	.096	58409	.055	–
53425	.064	(a)	55919	.009	3.42	57090	.102	.68	58456	.029	–
53565	.057	.096	56040	.006	.03	57146	.065	.75	58457	.043	–
53631	.017	.021	56041	.04	(a)	57202	.05	(a)	58458	.055	–
53632	.019	.032	56042	.051	(a)	57257	.062	.034	58459	.066	–
53731	.018	(a)	56170	.062	(a)	57401	.035	.089	58503	.042	.077
53732	.12	.47	56171	.031	(a)	57403	.12	.033	58532	.054	(a)
53733	.078	.228	56202	.04	.078	57410	.017	.173	58559	.011	(a)
53734	.33	–	56390	.07	.70	57411	.016	(a)	58560	.027	(a)
53803	.152	(a)	56391	.06	.30	57572	.01	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.097	.119	57600	.03	.033	58575	.034	.111
53902	(a)	(a)	56488	.097	.038	57611	.033	.055	58627	.11	.012
53903	(a)	(a)	56567	.065	(a)	57625	.26	(a)	58663	.143	.95
53904	(a)	(a)	56650	.198	(a)	57651	.032	.039	58682	.098	(a)
53905	(a)	(a)	56651	.108	(a)	57690	.044	.45	58713	.037	(a)
53907	.053	.086	56652	.077	(a)	57716	.021	.074	58737	.071	.55
53951	(a)	(a)	56653	.074	(a)	57725	.045	.075	58756	.027	(a)
53952	(a)	(a)	56654	.038	(a)	57726	.035	.023	58757	.24	(a)
53953	(a)	(a)	56690	.05	.33	57798	.016	(a)	58759	.03	(a)
54012	.033	–	56699	.045	.067	57800	.06	(a)	58802	.034	.48
54077	.072	.39	56758	.038	.14	57808	.017	(a)	58813	.066	(a)
54444	(a)	(a)	56759	.039	.078	57809	.018	(a)	58822	.093	(a)
55010	.218	.98	56760	.056	.099	57810	.017	.10	58837	.132	.161
55011	.059	1.75	56805	.073	(a)	57871	.021	.111	58840	.04	.121
55012	.07	1.11	56806	.052	(a)	57913	.077	.26	58873	.063	.027
55013	.057	1.12	56807	.052	(a)	57997	.074	–	58903	.021	(a)
55014	(a)	(a)	56808	.067	(a)	57998	.034	.054	58904	.016	.12
55214	.057	.083	56900	.065	(a)	57999	.028	.07	58922	.105	.179
55371	.226	.108	56910	.032	(a)	58009	.028	(a)	59005	.04	.089
55410	(a)	(a)	56911	.056	(a)	58010	.08	(a)	59057	.30	(a)
55426	.07	(a)	56912	.045	.084	58020	.128	(a)	59058	.193	(a)
55597	.014	1.68	56913	.037	(a)	58056	.095	(a)	59188	.26	.052
55647	.028	.065	56915	.218	(a)	58057	.06	(a)	59189	.35	.28
55648	.013	(a)	56916	.197	.215	58058	.054	(a)	59223	.065	.103
55649	.015	(a)	56917	.057	(a)	58095	.076	1.79	59257	.011	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.068	(a)	59923	.008	.005	62003	16.00	–	91125	1.78	1.48
59378	.042	.141	59925	.231	1.19	63010	31.20	–	91127	1.58	1.04
59481	.183	.096	59926	.196	.46	63011	39.00	–	91130	.93	–
59482	.27	(a)	59927	.132	1.30	63012	55.40	–	91135	.26	(a)
59537	.046	.232	59931	.141	.48	63013	52.50	–	91150	1.49	4.78
59601	.069	2.23	59932	.152	.80	63215	52.90	–	91155	3.31	23.60
59647	.119	.158	59941	.047	(a)	63216	36.70	–	91160	.71	–
59660	.127	1.06	59947	.029	.30	63217	33.70	–	91175	.62	–
59661	.062	(a)	59955	.018	.132	63218	11.40	–	91177	2.69	–
59693	.01	–	59963	.134	.37	63219	(a)	–	91179	2.70	–
59695	(a)	(a)	59964	.31	.066	63220	(a)	–	91190	1.45	(a)
59701	.005	.33	59970	.039	.169	64074	17.80	–	91200	.53	–
59713	.113	.33	59973	.087	(a)	64075	12.60	–	91210	(a)	–
59722	.059	.028	59975	.055	.19	64500	(a)	–	91235	1.82	1.94
59723	.022	.034	59977	.031	(a)	65007	32.20	–	91250	2.74	(a)
59724	.034	.015	59984	.024	.049	66122	13.80	–	91265	11.40	2.34
59725	.042	.145	59985	.093	(a)	66123	7.61	–	91266	6.02	1.14
59726	.031	.023	59986	.071	(a)	66309	22.20	–	91280	(a)	3.67
59738	.098	.059	59988	.014	.055	66561	51.50	–	91302	8.40	(a)
59750	.034	.181	59989	.012	.041	67017	47.80	–	91315	2.55	–
59751	.012	(a)	60010	17.30	–	67508	26.10	–	91324	5.68	(a)
59773	.015	.026	60011	19.90	–	67509	19.10	–	91325	(a)	(a)
59774	.012	.141	60012	32.70	–	67510	10.60	–	91340	3.71	5.75
59775	.016	.178	60013	28.10	–	67511	11.50	–	91341	3.09	3.90
59781	.03	.085	60015	21.00	–	67512	49.30	–	91342	3.40	2.63
59782	.044	.56	60016	23.60	–	67513	31.30	–	91343	.68	.94
59783	.043	(a)	60035	36.30	–	67634	41.40	–	91405	4.32	–
59784	.033	(a)	61000	17.20	–	67635	29.30	–	91436	3.49	2.12
59790	.076	(a)	61212	18.50	–	68001	89.30	–	91481	12.80	–
59798	.112	.46	61216	20.60	–	68439	115.00	–	91507	1.88	2.66
59806	.08	(a)	61217	18.70	–	68500	3.81	–	91523	29.00	–
59867	.085	(a)	61218	12.80	–	68604	2.15	–	91547	.165	–
59886	.012	.10	61223	90.90	–	68606	8.39	–	91551	1.02	.55
59889	.05	.187	61224	29.00	–	68607	6.63	–	91555	1.10	.86
59892	.043	(a)	61225	40.20	–	68702	5.47	–	91560	3.33	3.04
59904	.029	.076	61226	67.60	–	68703	4.09	–	91562	2.27	–
59905	.053	.12	61227	61.90	–	68706	17.50	–	91577	8.14	2.93
59914	.31	.69	62000	14.10	–	68707	17.40	–	91580	4.39	–
59915	.096	.66	62001	11.10	–	90089	2.96	–	91581	(a)	(a)
59917	.018	.232	62002	5.08	–	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.82	1.34	99620	.33	-						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	-						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	-						
98967	2.45	8.89	99777	5.06	-						
98993	4.27	3.45	99793	2.08	-						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	-	99827	.30	.40						
99082	(a)	-	99851	1.21	-						
99083	(a)	-	99917	1.96	-						
99084	(a)	(a)	99938	2.20	-						
99085	(a)	(a)	99943	6.37	-						
99111	1.20	-	99946	4.75	2.16						
99160	(a)	-	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	-						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	-	99975	3.74	-						
99310	2.40	(a)	99986	(a)	-						
99315	7.04	2.30	99987	(a)	-						
99321	6.84	1.77	99988	1.76	-						
99445	(a)	(a)									
99471	.50	-									
99505	3.62	-									
99506	4.45	-									
99507	3.88	-									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	-									
99613	6.06	2.21									
99614	2.28	-									

\$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	.121	.189	10150	.58	(a)	11204	.37	1.24	13111	.62	.092
10011	.029	(a)	10151	14.60	-	11205	(a)	-	13112	.047	.063
10012	.033	(a)	10160	2.59	-	11206	.42	-	13201	.42	.144
10015	4.94	-	10204	.26	-	11207	5.27	-	13204	.47	1.14
10020	(a)	(a)	10205	.29	-	11208	.90	-	13205	.181	.42
10025	.029	(a)	10210	.47	(a)	11209	4.24	-	13206	(a)	(a)
10026	.75	.016	10211	.47	(a)	11210	1.81	-	13207	(a)	(a)
10027	.029	(a)	10220	5.50	-	11211	9.39	-	13208	(a)	(a)
10036	.31	(a)	10255	.115	.151	11212	1.42	-	13314	.14	.014
10040	.092	.32	10256	.42	.183	11213	1.16	-	13351	.34	.054
10042	.43	.31	10257	.079	.148	11214	2.85	-	13352	.35	.032
10052	3.42	-	10309	.189	.014	11222	.048	-	13410	.66	2.35
10054	3.03	-	10315	.44	(a)	11234	.33	.05	13411	(a)	(a)
10060	.207	.059	10331	6.70	-	11248	.022	.016	13412	.222	1.21
10065	.31	.034	10332	11.60	-	11258	.67	.078	13453	.26	(a)
10066	.32	.033	10352	.32	.043	11259	.72	.093	13454	.30	(a)
10070	.069	.151	10367	2.42	-	11273	16.30	-	13455	.31	(a)
10071	.37	.093	10368	3.53	-	11274	15.60	-	13461	(a)	(a)
10072	2.74	-	10375	(a)	-	11288	.82	.078	13506	1.07	.051
10073	.48	.34	10378	6.78	-	12014	.047	.034	13507	1.29	.121
10075	3.57	.182	10379	3.15	-	12356	1.38	.025	13590	.227	.67
10100	.56	.05	10380	5.37	-	12361	.056	.07	13621	.057	.33
10101	.28	.177	10381	4.65	-	12362	.076	(a)	13670	.031	.017
10105	3.03	-	11007	1.03	-	12373	.029	.023	13673	.51	.015
10107	1.47	.226	11020	.35	.124	12374	.72	.049	13715	.076	.145
10110	16.80	-	11039	.42	.047	12375	.35	.024	13716	.53	.104
10111	.151	.067	11052	1.13	-	12391	.057	.07	13720	.29	.048
10113	.42	-	11101	(a)	(a)	12393	.47	(a)	13759	.207	.115
10115	.83	.058	11120	(a)	-	12467	.195	(a)	13930	.162	.174
10117	4.91	-	11126	.073	.024	12509	.029	.031	14068	.046	.012
10119	(a)	-	11127	.38	.009	12510	.36	.021	14101	.54	.038
10120	11.00	-	11128	.52	.058	12583	.162	(a)	14279	.219	.072
10130	4.13	-	11138	1.67	-	12651	.47	.51	14401	.68	.078
10132	3.56	-	11155	.25	-	12683	.216	(a)	14405	.60	-
10133	1.09	-	11160	(a)	(a)	12707	.50	.56	14527	.31	.179
10135	(a)	-	11167	.26	-	12797	.105	.194	14655	.104	-
10140	.026	.022	11168	1.35	-	12805	.38	.151	14731	1.12	-
10141	.051	.023	11201	9.00	-	12841	.63	-	14732	.083	-
10145	.247	.009	11202	2.66	-	12927	.11	-	14733	.72	-
10146	.249	.015	11203	.89	.46	13049	.029	.051	14734	.31	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.101	.133	16670	2.78	—	18501	.54	.01	40072	(a)	—
14913	.39	.116	16676	.35	.012	18506	.202	.005	40075	18.70	—
15060	(a)	(a)	16694	.19	(a)	18507	.219	.006	40101	25.60	—
15061	(a)	(a)	16705	.242	.131	18570	2.29	—	40102	22.60	—
15062	.091	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.46	—
15063	.106	(a)	16723	(a)	—	18616	.154	.59	40115	(a)	—
15070	.081	—	16750	.122	.034	18707	.011	.005	40117	(a)	—
15119	(a)	—	16751	.122	—	18708	.134	.017	40140	(a)	—
15120	(a)	—	16819	.55	(a)	18833	.136	(a)	41001	.184	—
15123	1.09	—	16820	.42	(a)	18834	.35	.112	41210	(a)	—
15124	.38	—	16881	1.91	(a)	18911	1.10	.018	41421	.18	—
15188	.159	(a)	16890	.064	(a)	18912	2.06	.026	41422	.096	—
15223	.037	.044	16891	.07	(a)	18920	.54	.017	41510	55.10	—
15224	.30	.047	16892	.127	(a)	18991	(a)	—	41603	8.51	—
15300	(a)	—	16900	1.90	.059	19007	.42	—	41604	4.67	—
15314	.25	(a)	16901	1.22	.065	19051	.94	—	41620	.75	—
15404	.041	(a)	16902	1.03	.049	19061	(a)	—	41650	12.00	—
15405	.061	(a)	16905	2.00	.059	19795	.36	(a)	41664	23.30	—
15406	.155	.053	16906	1.28	.065	19796	.42	—	41665	2.73	—
15488	.39	(a)	16910	1.14	.051	40005	(a)	—	41666	(a)	—
15538	.44	.014	16911	1.03	.039	40006	(a)	—	41667	63.70	—
15600	1.12	.067	16915	1.17	.046	40010	(a)	—	41668	59.70	—
15607	.106	—	16916	.97	.039	40015	(a)	—	41669	.42	—
15608	.25	.009	16920	2.59	.104	40020	(a)	—	41670	.70	—
15656	7.37	—	16921	2.37	.04	40026	(a)	—	41672	(a)	—
15699	.26	—	16930	1.49	.12	40031	(a)	—	41673	(a)	—
15733	.101	.034	16931	1.61	.064	40032	(a)	—	41675	(a)	—
15839	.33	.024	16940	3.23	.04	40040	(a)	—	41677	.156	—
15991	.27	.07	16941	1.30	.064	40041	(a)	—	41678	49.70	—
15993	.231	.038	18078	.137	.093	40042	(a)	—	41679	(a)	(a)
16005	.04	.031	18109	.46	.026	40045	154.00	—	41680	6.23	—
16009	.124	.106	18110	.37	.032	40046	30.40	—	41696	.49	—
16402	1.66	—	18200	(a)	—	40047	10.90	—	41697	.34	—
16403	1.05	.191	18205	.212	.38	40059	3.88	—	41700	(a)	—
16404	1.32	—	18206	.59	.088	40061	2.06	—	41715	3.95	—
16471	.15	—	18335	.43	.016	40063	68.90	—	41716	2.52	—
16501	.085	(a)	18435	.59	.051	40064	20.30	—	43007	(a)	—
16527	.13	.32	18436	.48	.096	40066	(a)	—	43117	(a)	—
16588	.057	(a)	18437	.61	(a)	40067	(a)	—	43151	9.31	—
16604	.096	.122	18438	1.17	(a)	40069	(a)	—	43152	14.90	—

\$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
43200	35.40	-	44112	.168	-	45771	.18	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.058	.054	47318	6.50	-
43421	9.71	-	44193	(a)	-	45900	.128	.033	47367	.156	-
43422	50.90	-	44194	(a)	-	45901	.11	.045	47420	1.42	-
43424	(a)	-	44222	(a)	-	45937	.08	-	47468	(a)	-
43470	2.87	-	44276	47.50	-	45993	(a)	(a)	47469	1.80	-
43517	(a)	-	44277	30.80	-	46004	11.40	-	47471	1.56	-
43518	10.00	-	44280	.156	-	46005	9.10	-	47473	2.04	-
43550	34.60	-	44311	5.16	-	46112	.101	-	47474	2.28	-
43551	19.20	-	44315	3.47	-	46202	.98	-	47475	1.80	-
43626	7.99	-	44427	92.40	-	46362	173.00	-	47476	1.80	-
43628	104.00	-	44428	92.90	-	46426	25.30	-	47477	2.40	-
43629	88.00	-	44429	1.39	-	46427	33.80	-	47478	2.52	-
43754	(a)	-	44430	.97	-	46510	(a)	-	47600	(a)	-
43760	2.93	-	44431	3.09	-	46590	(a)	-	47610	(a)	-
43822	2.28	-	44432	.98	-	46603	2.13	-	48039	25.10	-
43840	.028	-	44433	31.20	-	46604	2.45	-	48177	(a)	-
43860	1.79	-	44434	59.70	-	46606	6.54	-	48178	(a)	-
43889	.64	-	44435	61.90	-	46607	8.99	-	48206	21.10	-
43945	(a)	-	44436	72.30	-	46622	6.66	-	48252	(a)	-
43946	(a)	-	44437	59.90	-	46671	(a)	-	48441	.089	-
43990	(a)	(a)	44438	47.30	-	46700	71.30	-	48557	8.87	-
43991	(a)	-	44439	92.10	-	46773	(a)	-	48558	7.72	-
44009	1.32	-	44440	76.20	-	46822	(a)	-	48600	50.70	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	8.54	-	44501	(a)	-	46882	(a)	-	48636	.77	(a)
44070	2.53	-	45190	.77	-	46911	15.80	-	48637	6.78	-
44071	2.81	-	45191	.55	-	46912	29.00	-	48638	3.37	-
44072	1.94	-	45192	.64	-	46913	(a)	-	48727	(a)	-
44100	.50	-	45193	.38	-	46914	(a)	-	48808	1.89	-
44101	.52	-	45210	.48	-	46915	(a)	-	48924	(a)	-
44102	.41	-	45224	(a)	-	46916	(a)	-	48925	162.00	-
44103	.36	-	45225	(a)	-	47050	.62	-	49005	.106	-
44104	.152	-	45334	20.40	-	47051	(a)	-	49111	2.89	-
44105	(a)	-	45380	.118	(a)	47052	(a)	-	49181	8.21	-
44106	(a)	-	45450	6.01	-	47103	(a)	-	49183	10.00	-
44108	.178	-	45523	(a)	-	47146	(a)	-	49184	21.10	-
44109	.45	-	45524	(a)	-	47147	(a)	-	49185	19.20	-
44110	.46	-	45539	(a)	-	47221	78.20	-	49239	.088	.46
44111	.28	-	45678	.168	-	47253	(a)	-	49292	.60	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.28	.196	51702	.073	(a)	51986	.137	.096
49333	4.40	–	51241	.84	.218	51703	.03	(a)	51999	.058	.40
49451	(a)	–	51250	.122	(a)	51734	.057	.35	52002	.051	.114
49452	(a)	–	51251	.024	(a)	51741	.146	.243	52075	.09	.222
49617	.089	.148	51252	.085	.074	51752	.124	.15	52076	.108	(a)
49618	.075	.057	51253	.072	(a)	51767	.009	.007	52109	.013	(a)
49619	.141	.103	51254	.023	.032	51777	.032	.077	52134	.17	.60
49763	.92	–	51255	.31	(a)	51790	.053	(a)	52137	.035	(a)
49800	(a)	–	51300	.043	.147	51796	.053	(a)	52150	.31	(a)
49801	68.90	–	51305	.043	.88	51808	.19	.68	52315	.041	.27
49802	6.11	–	51315	.057	.096	51809	.235	.146	52341	.022	(a)
49803	10.80	–	51330	.047	.66	51833	.047	.054	52342	.064	(a)
49840	.64	–	51333	.015	.32	51850	.114	(a)	52343	.039	(a)
49870	67.80	–	51340	.023	(a)	51851	.077	(a)	52401	.121	(a)
49890	(a)	–	51350	.073	.127	51852	.181	(a)	52402	.013	(a)
49891	(a)	–	51351	.065	.049	51853	.073	(a)	52432	.063	(a)
49902	(a)	–	51352	.09	.101	51854	.164	(a)	52433	.058	.80
49903	(a)	–	51355	.061	.091	51855	.172	(a)	52435	.073	(a)
50010	.137	.38	51356	.066	.56	51856	.094	(a)	52438	.053	(a)
50011	.043	(a)	51357	.081	.76	51857	.161	(a)	52440	.082	(a)
50012	.051	(a)	51358	.196	.129	51869	.063	.136	52467	.076	(a)
50015	.089	(a)	51359	.172	.71	51877	.35	.191	52469	.027	.096
50017	.068	(a)	51370	.27	3.83	51889	.058	.011	52505	.133	.237
50018	.039	(a)	51380	.027	.041	51896	.027	.017	52547	.105	.07
50019	.036	(a)	51400	.111	(a)	51900	.035	.10	52581	.65	2.19
50045	.155	(a)	51401	.163	(a)	51909	.103	.053	52619	.045	(a)
50047	.017	(a)	51500	.052	.116	51919	.059	(a)	52660	.055	–
51001	.027	.42	51516	.047	–	51926	.06	.044	52744	.181	.066
51005	.005	(a)	51517	.053	–	51927	.032	.132	52767	.096	(a)
51116	.067	.69	51550	.064	.40	51934	.066	.107	52876	(a)	(a)
51201	.023	(a)	51551	.022	.89	51941	.06	.041	52911	.036	.42
51205	.071	.059	51552	.039	.152	51942	.095	–	52967	.014	.058
51206	.011	.32	51553	.069	(a)	51956	.26	.205	53001	.133	.30
51210	.046	(a)	51554	.007	(a)	51957	.227	.46	53077	.064	.219
51211	(a)	(a)	51575	.02	.021	51958	.201	.37	53095	.044	(a)
51220	.159	1.90	51576	.124	.097	51959	.206	(a)	53096	.061	(a)
51221	.088	1.76	51600	.084	.172	51960	.027	.33	53121	.173	.40
51222	.108	4.53	51613	.056	.139	51970	.118	.177	53147	.016	(a)
51224	.113	1.49	51625	.024	(a)	51982	.035	.077	53229	.091	(a)
51230	.019	.74	51666	.031	.089	51985	.044	–	53271	.033	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.089	.248	55715	.136	.203	56918	.036	(a)	58096	.121	1.49
53374	.048	.26	55716	.197	.49	56919	.092	(a)	58301	.029	.077
53375	.025	.27	55717	.122	(a)	56920	.084	(a)	58302	.033	.051
53376	.041	.183	55718	.118	(a)	56980	.068	(a)	58397	.19	.65
53377	.042	.188	55802	.032	.011	57001	.023	.022	58408	.037	-
53403	.026	(a)	55918	.078	2.26	57002	.015	.096	58409	.047	-
53425	.084	(a)	55919	.011	3.42	57090	.135	.68	58456	.025	-
53565	.031	.096	56040	.007	.03	57146	.086	.75	58457	.036	-
53631	.02	.021	56041	.048	(a)	57202	.06	(a)	58458	.047	-
53632	.023	.032	56042	.061	(a)	57257	.074	.034	58459	.056	-
53731	.021	(a)	56170	.083	(a)	57401	.042	.089	58503	.051	.077
53732	.145	.47	56171	.041	(a)	57403	.064	.033	58532	.065	(a)
53733	.094	.228	56202	.048	.078	57410	.02	.173	58559	.013	(a)
53734	.28	-	56390	.085	.70	57411	.021	(a)	58560	.032	(a)
53803	.201	(a)	56391	.073	.30	57572	.012	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.117	.119	57600	.036	.033	58575	.041	.111
53902	(a)	(a)	56488	.053	.038	57611	.044	.055	58627	.133	.012
53903	(a)	(a)	56567	.086	(a)	57625	.31	(a)	58663	.189	.95
53904	(a)	(a)	56650	.26	(a)	57651	.038	.039	58682	.118	(a)
53905	(a)	(a)	56651	.142	(a)	57690	.058	.45	58713	.02	(a)
53907	.064	.086	56652	.102	(a)	57716	.027	.074	58737	.086	.55
53951	(a)	(a)	56653	.098	(a)	57725	.06	.075	58756	.035	(a)
53952	(a)	(a)	56654	.05	(a)	57726	.046	.023	58757	.29	(a)
53953	(a)	(a)	56690	.027	.33	57798	.019	(a)	58759	.036	(a)
54012	.028	-	56699	.054	.067	57800	.072	(a)	58802	.041	.48
54077	.087	.39	56758	.046	.14	57808	.023	(a)	58813	.087	(a)
54444	(a)	(a)	56759	.047	.078	57809	.024	(a)	58822	.112	(a)
55010	.26	.98	56760	.067	.099	57810	.023	.10	58837	.175	.161
55011	.071	1.75	56805	.088	(a)	57871	.027	.111	58840	.052	.121
55012	.085	1.11	56806	.063	(a)	57913	.093	.26	58873	.083	.027
55013	.076	1.12	56807	.062	(a)	57997	.062	-	58903	.026	(a)
55014	(a)	(a)	56808	.081	(a)	57998	.041	.054	58904	.02	.12
55214	.069	.083	56900	.078	(a)	57999	.038	.07	58922	.139	.179
55371	.122	.108	56910	.039	(a)	58009	.038	(a)	59005	.048	.089
55410	(a)	(a)	56911	.074	(a)	58010	.096	(a)	59057	.36	(a)
55426	.092	(a)	56912	.06	.084	58020	.069	(a)	59058	.232	(a)
55597	.017	1.68	56913	.049	(a)	58056	.115	(a)	59188	.137	.052
55647	.034	.065	56915	.29	(a)	58057	.072	(a)	59189	.189	.28
55648	.016	(a)	56916	.26	.215	58058	.065	(a)	59223	.086	.103
55649	.019	(a)	56917	.075	(a)	58095	.091	1.79	59257	.013	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>	<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>	<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>	<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>
59306	.082	(a)	59923	.009	.005	62003	13.40	–	91125	1.78	1.48
59378	.056	.141	59925	.177	1.19	63010	19.50	–	91127	1.58	1.04
59481	.22	.096	59926	.15	.46	63011	24.40	–	91130	.93	–
59482	.143	(a)	59927	.101	1.30	63012	34.70	–	91135	.26	(a)
59537	.06	.232	59931	.17	.48	63013	32.90	–	91150	1.49	4.78
59601	.083	2.23	59932	.183	.80	63215	44.30	–	91155	3.31	23.60
59647	.064	.158	59941	.057	(a)	63216	30.70	–	91160	.71	–
59660	.153	1.06	59947	.038	.30	63217	30.90	–	91175	.62	–
59661	.075	(a)	59955	.022	.132	63218	10.40	–	91177	2.69	–
59693	.013	–	59963	.162	.37	63219	(a)	–	91179	2.70	–
59695	(a)	(a)	59964	.38	.066	63220	(a)	–	91190	1.45	(a)
59701	.006	.33	59970	.052	.169	64074	5.45	–	91200	.53	–
59713	.137	.33	59973	.105	(a)	64075	3.84	–	91210	(a)	–
59722	.071	.028	59975	.072	.19	64500	(a)	–	91235	1.82	1.94
59723	.027	.034	59977	.041	(a)	65007	27.00	–	91250	2.74	(a)
59724	.041	.015	59984	.029	.049	66122	11.60	–	91265	11.40	2.34
59725	.051	.145	59985	.112	(a)	66123	6.38	–	91266	6.02	1.14
59726	.037	.023	59986	.085	(a)	66309	18.60	–	91280	(a)	3.67
59738	.118	.059	59988	.018	.055	66561	43.20	–	91302	8.40	(a)
59750	.045	.181	59989	.015	.041	67017	40.10	–	91315	2.55	–
59751	.016	(a)	60010	10.90	–	67508	14.40	–	91324	5.68	(a)
59773	.008	.026	60011	12.50	–	67509	10.50	–	91325	(a)	(a)
59774	.007	.141	60012	20.50	–	67510	5.87	–	91340	3.71	5.75
59775	.009	.178	60013	17.60	–	67511	6.35	–	91341	3.09	3.90
59781	.039	.085	60015	13.10	–	67512	27.20	–	91342	3.40	2.63
59782	.058	.56	60016	14.80	–	67513	17.30	–	91343	.68	.94
59783	.057	(a)	60035	30.40	–	67634	34.70	–	91405	4.32	–
59784	.044	(a)	61000	10.70	–	67635	24.50	–	91436	3.49	2.12
59790	.091	(a)	61212	15.50	–	68001	74.90	–	91481	12.80	–
59798	.148	.46	61216	17.20	–	68439	96.30	–	91507	1.88	2.66
59806	.106	(a)	61217	15.70	–	68500	2.39	–	91523	29.00	–
59867	.103	(a)	61218	10.70	–	68604	1.80	–	91547	.165	–
59886	.014	.10	61223	76.20	–	68606	7.04	–	91551	1.02	.55
59889	.027	.187	61224	24.30	–	68607	5.56	–	91555	1.10	.86
59892	.057	(a)	61225	33.70	–	68702	4.58	–	91560	3.33	3.04
59904	.038	.076	61226	56.70	–	68703	3.43	–	91562	2.27	–
59905	.064	.12	61227	51.90	–	68706	14.70	–	91577	8.14	2.93
59914	.38	.69	62000	11.80	–	68707	14.60	–	91580	4.39	–
59915	.128	.66	62001	9.32	–	90089	2.96	–	91581	(a)	(a)
59917	.024	.232	62002	4.26	–	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502</b>											
<b>Products/Completed Operations (Prod/COps)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
98813	2.82	1.34	99620	.33	-						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	-						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	-						
98967	2.45	8.89	99777	5.06	-						
98993	4.27	3.45	99793	2.08	-						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	-	99827	.30	.40						
99082	(a)	-	99851	1.21	-						
99083	(a)	-	99917	1.96	-						
99084	(a)	(a)	99938	2.20	-						
99085	(a)	(a)	99943	6.37	-						
99111	1.20	-	99946	4.75	2.16						
99160	(a)	-	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	-						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	-	99975	3.74	-						
99310	2.40	(a)	99986	(a)	-						
99315	7.04	2.30	99987	(a)	-						
99321	6.84	1.77	99988	1.76	-						
99445	(a)	(a)									
99471	.50	-									
99505	3.62	-									
99506	4.45	-									
99507	3.88	-									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	-									
99613	6.06	2.21									
99614	2.28	-									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.107	.189	10150	.31	(a)	11204	.193	1.24	13111	.50	.092
10011	.026	(a)	10151	7.69	-	11205	(a)	-	13112	.045	.063
10012	.03	(a)	10160	1.37	-	11206	.48	-	13201	.53	.144
10015	3.91	-	10204	.138	-	11207	6.09	-	13204	.60	1.14
10020	(a)	(a)	10205	.154	-	11208	1.04	-	13205	.23	.42
10025	.026	(a)	10210	.248	(a)	11209	4.90	-	13206	(a)	(a)
10026	.40	.016	10211	.248	(a)	11210	2.09	-	13207	(a)	(a)
10027	.026	(a)	10220	2.91	-	11211	10.80	-	13208	(a)	(a)
10036	.39	(a)	10255	.145	.151	11212	1.64	-	13314	.074	.014
10040	.082	.32	10256	.53	.183	11213	1.34	-	13351	.18	.054
10042	.228	.31	10257	.10	.148	11214	3.30	-	13352	.183	.032
10052	2.70	-	10309	.10	.014	11222	.055	-	13410	.84	2.35
10054	2.40	-	10315	.235	(a)	11234	.174	.05	13411	(a)	(a)
10060	.109	.059	10331	5.30	-	11248	.028	.016	13412	.28	1.21
10065	.164	.034	10332	9.15	-	11258	.54	.078	13453	.33	(a)
10066	.167	.033	10352	.26	.043	11259	.57	.093	13454	.38	(a)
10070	.062	.151	10367	2.79	-	11273	8.61	-	13455	.39	(a)
10071	.196	.093	10368	4.08	-	11274	8.26	-	13461	(a)	(a)
10072	3.16	-	10375	(a)	-	11288	.66	.078	13506	.57	.051
10073	.61	.34	10378	5.37	-	12014	.06	.034	13507	.68	.121
10075	4.53	.182	10379	2.49	-	12356	.73	.025	13590	.29	.67
10100	.44	.05	10380	4.26	-	12361	.053	.07	13621	.073	.33
10101	.148	.177	10381	3.69	-	12362	.068	(a)	13670	.03	.017
10105	1.60	-	11007	1.19	-	12373	.026	.023	13673	.41	.015
10107	1.87	.226	11020	.187	.124	12374	.38	.049	13715	.068	.145
10110	13.30	-	11039	.53	.047	12375	.187	.024	13716	.28	.104
10111	.135	.067	11052	1.41	-	12391	.051	.07	13720	.229	.048
10113	.222	-	11101	(a)	(a)	12393	.248	(a)	13759	.109	.115
10115	.44	.058	11120	(a)	-	12467	.103	(a)	13930	.144	.174
10117	3.88	-	11126	.039	.024	12509	.036	.031	14068	.024	.012
10119	(a)	-	11127	.34	.009	12510	.46	.021	14101	.28	.038
10120	8.71	-	11128	.46	.058	12583	.205	(a)	14279	.28	.072
10130	2.18	-	11138	1.33	-	12651	.60	.51	14401	.54	.078
10132	1.88	-	11155	.132	-	12683	.27	(a)	14405	.70	-
10133	1.36	-	11160	(a)	(a)	12707	.44	.56	14527	.28	.179
10135	(a)	-	11167	.33	-	12797	.093	.194	14655	.055	-
10140	.024	.022	11168	1.69	-	12805	.199	.151	14731	1.40	-
10141	.049	.023	11201	10.40	-	12841	.33	-	14732	.104	-
10145	.235	.009	11202	3.07	-	12927	.058	-	14733	.38	-
10146	.199	.015	11203	.80	.46	13049	.028	.051	14734	.164	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.128	.133	16670	2.20	—	18501	.43	.01	40072	(a)	—
14913	.206	.116	16676	.183	.012	18506	.26	.005	40075	19.20	—
15060	(a)	(a)	16694	.241	(a)	18507	.116	.006	40101	8.31	—
15061	(a)	(a)	16705	.216	.131	18570	1.21	—	40102	7.34	—
15062	.115	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.32	—
15063	.134	(a)	16723	(a)	—	18616	.195	.59	40115	(a)	—
15070	.094	—	16750	.064	.034	18707	.01	.005	40117	(a)	—
15119	(a)	—	16751	.064	—	18708	.071	.017	40140	(a)	—
15120	(a)	—	16819	.70	(a)	18833	.121	(a)	41001	.146	—
15123	1.35	—	16820	.54	(a)	18834	.183	.112	41210	(a)	—
15124	.47	—	16881	1.01	(a)	18911	.58	.018	41421	.228	—
15188	.202	(a)	16890	.081	(a)	18912	1.09	.026	41422	.121	—
15223	.035	.044	16891	.089	(a)	18920	.28	.017	41510	29.10	—
15224	.242	.047	16892	.161	(a)	18991	(a)	—	41603	10.80	—
15300	(a)	—	16900	1.43	.059	19007	.53	—	41604	5.92	—
15314	.132	(a)	16901	.92	.065	19051	1.17	—	41620	.87	—
15404	.052	(a)	16902	.78	.049	19061	(a)	—	41650	15.20	—
15405	.077	(a)	16905	1.51	.059	19795	.19	(a)	41664	18.50	—
15406	.196	.053	16906	.96	.065	19796	.222	—	41665	2.16	—
15488	.49	(a)	16910	.86	.051	40005	(a)	—	41666	(a)	—
15538	.235	.014	16911	.78	.039	40006	(a)	—	41667	50.40	—
15600	.59	.067	16915	.88	.046	40010	(a)	—	41668	47.30	—
15607	.122	—	16916	.74	.039	40015	(a)	—	41669	.33	—
15608	.132	.009	16920	1.96	.104	40020	(a)	—	41670	.56	—
15656	3.89	—	16921	1.79	.04	40026	(a)	—	41672	(a)	—
15699	.30	—	16930	1.13	.12	40031	(a)	—	41673	(a)	—
15733	.128	.034	16931	1.21	.064	40032	(a)	—	41675	(a)	—
15839	.177	.024	16940	2.44	.04	40040	(a)	—	41677	.18	—
15991	.145	.07	16941	.98	.064	40041	(a)	—	41678	40.70	—
15993	.122	.038	18078	.122	.093	40042	(a)	—	41679	(a)	(a)
16005	.036	.031	18109	.241	.026	40045	122.00	—	41680	7.89	—
16009	.157	.106	18110	.193	.032	40046	24.10	—	41696	.57	—
16402	.87	—	18200	(a)	—	40047	8.59	—	41697	.40	—
16403	.55	.191	18205	.189	.38	40059	3.08	—	41700	(a)	—
16404	.70	—	18206	.31	.088	40061	1.63	—	41715	5.01	—
16471	.173	—	18335	.225	.016	40063	54.60	—	41716	3.19	—
16501	.076	(a)	18435	.47	.051	40064	16.00	—	43007	(a)	—
16527	.116	.32	18436	.38	.096	40066	(a)	—	43117	(a)	—
16588	.073	(a)	18437	.32	(a)	40067	(a)	—	43151	9.53	—
16604	.122	.122	18438	.62	(a)	40069	(a)	—	43152	12.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	36.30	-	44112	.169	-	45771	.228	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.074	.054	47318	5.14	-
43421	9.94	-	44193	(a)	-	45900	.068	.033	47367	.18	-
43422	52.20	-	44194	(a)	-	45901	.058	.045	47420	1.13	-
43424	(a)	-	44222	(a)	-	45937	.082	-	47468	(a)	-
43470	3.31	-	44276	48.70	-	45993	(a)	(a)	47469	2.28	-
43517	(a)	-	44277	31.60	-	46004	14.40	-	47471	1.97	-
43518	7.91	-	44280	.18	-	46005	11.50	-	47473	2.58	-
43550	35.50	-	44311	4.08	-	46112	.033	-	47474	2.88	-
43551	19.70	-	44315	2.74	-	46202	3.52	-	47475	2.28	-
43626	6.32	-	44427	30.00	-	46362	142.00	-	47476	2.28	-
43628	82.20	-	44428	30.20	-	46426	20.70	-	47477	3.03	-
43629	69.60	-	44429	.45	-	46427	27.70	-	47478	3.19	-
43754	(a)	-	44430	.31	-	46510	(a)	-	47600	(a)	-
43760	2.32	-	44431	1.01	-	46590	(a)	-	47610	(a)	-
43822	2.63	-	44432	.32	-	46603	1.74	-	48039	25.70	-
43840	.032	-	44433	10.20	-	46604	2.01	-	48177	(a)	-
43860	2.07	-	44434	19.40	-	46606	5.35	-	48178	(a)	-
43889	.74	-	44435	20.10	-	46607	7.36	-	48206	16.70	-
43945	(a)	-	44436	23.50	-	46622	7.70	-	48252	(a)	-
43946	(a)	-	44437	19.50	-	46671	(a)	-	48441	.07	-
43990	(a)	(a)	44438	15.40	-	46700	73.00	-	48557	7.03	-
43991	(a)	-	44439	30.00	-	46773	(a)	-	48558	6.11	-
44009	1.65	-	44440	24.80	-	46822	(a)	-	48600	41.50	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	6.76	-	44501	(a)	-	46882	(a)	-	48636	.59	(a)
44070	2.00	-	45190	2.77	-	46911	12.50	-	48637	5.37	-
44071	2.23	-	45191	1.97	-	46912	22.90	-	48638	2.66	-
44072	1.54	-	45192	2.30	-	46913	(a)	-	48727	(a)	-
44100	.51	-	45193	1.36	-	46914	(a)	-	48808	1.00	-
44101	.53	-	45210	1.72	-	46915	(a)	-	48924	(a)	-
44102	.41	-	45224	(a)	-	46916	(a)	-	48925	128.00	-
44103	.36	-	45225	(a)	-	47050	.72	-	49005	.122	-
44104	.153	-	45334	20.90	-	47051	(a)	-	49111	1.52	-
44105	(a)	-	45380	.15	(a)	47052	(a)	-	49181	8.40	-
44106	(a)	-	45450	6.15	-	47103	(a)	-	49183	10.20	-
44108	.179	-	45523	(a)	-	47146	(a)	-	49184	21.60	-
44109	.45	-	45524	(a)	-	47147	(a)	-	49185	19.70	-
44110	.46	-	45539	(a)	-	47221	80.00	-	49239	.112	.46
44111	.28	-	45678	.194	-	47253	(a)	-	49292	.61	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.29	.196	51702	.055	(a)	51986	.141	.096
49333	4.51	–	51241	.86	.218	51703	.023	(a)	51999	.059	.40
49451	(a)	–	51250	.093	(a)	51734	.043	.35	52002	.052	.114
49452	(a)	–	51251	.025	(a)	51741	.151	.243	52075	.068	.222
49617	.111	.148	51252	.087	.074	51752	.127	.15	52076	.082	(a)
49618	.094	.057	51253	.075	(a)	51767	.011	.007	52109	.013	(a)
49619	.176	.103	51254	.023	.032	51777	.038	.077	52134	.175	.60
49763	1.14	–	51255	.235	(a)	51790	.063	(a)	52137	.027	(a)
49800	(a)	–	51300	.052	.147	51796	.055	(a)	52150	.32	(a)
49801	70.50	–	51305	.052	.88	51808	.195	.68	52315	.049	.27
49802	6.25	–	51315	.073	.096	51809	.243	.146	52341	.017	(a)
49803	11.10	–	51330	.036	.66	51833	.056	.054	52342	.049	(a)
49840	.74	–	51333	.012	.32	51850	.087	(a)	52343	.03	(a)
49870	53.70	–	51340	.024	(a)	51851	.059	(a)	52401	.092	(a)
49890	(a)	–	51350	.087	.127	51852	.137	(a)	52402	.013	(a)
49891	(a)	–	51351	.078	.049	51853	.055	(a)	52432	.065	(a)
49902	(a)	–	51352	.107	.101	51854	.124	(a)	52433	.06	.80
49903	(a)	–	51355	.073	.091	51855	.13	(a)	52435	.075	(a)
50010	.141	.38	51356	.079	.56	51856	.071	(a)	52438	.054	(a)
50011	.032	(a)	51357	.103	.76	51857	.122	(a)	52440	.085	(a)
50012	.052	(a)	51358	.249	.129	51869	.065	.136	52467	.079	(a)
50015	.092	(a)	51359	.218	.71	51877	.36	.191	52469	.027	.096
50017	.07	(a)	51370	.28	3.83	51889	.06	.011	52505	.137	.237
50018	.03	(a)	51380	.028	.041	51896	.028	.017	52547	.079	.07
50019	.037	(a)	51400	.084	(a)	51900	.042	.10	52581	.67	2.19
50045	.16	(a)	51401	.123	(a)	51909	.078	.053	52619	.047	(a)
50047	.018	(a)	51500	.054	.116	51919	.061	(a)	52660	.064	–
51001	.02	.42	51516	.054	–	51926	.062	.044	52744	.216	.066
51005	.004	(a)	51517	.061	–	51927	.033	.132	52767	.073	(a)
51116	.051	.69	51550	.066	.40	51934	.068	.107	52876	(a)	(a)
51201	.024	(a)	51551	.023	.89	51941	.061	.041	52911	.037	.42
51205	.073	.059	51552	.04	.152	51942	.098	–	52967	.014	.058
51206	.011	.32	51553	.071	(a)	51956	.26	.205	53001	.137	.30
51210	.035	(a)	51554	.007	(a)	51957	.234	.46	53077	.066	.219
51211	(a)	(a)	51575	.023	.021	51958	.208	.37	53095	.045	(a)
51220	.121	1.90	51576	.127	.097	51959	.213	(a)	53096	.063	(a)
51221	.067	1.76	51600	.087	.172	51960	.028	.33	53121	.179	.40
51222	.082	4.53	51613	.057	.139	51970	.122	.177	53147	.012	(a)
51224	.085	1.49	51625	.018	(a)	51982	.036	.077	53229	.069	(a)
51230	.015	.74	51666	.037	.089	51985	.05	–	53271	.034	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.068	.248	55715	.14	.203	56918	.027	(a)	58096	.125	1.49
53374	.057	.26	55716	.203	.49	56919	.07	(a)	58301	.022	.077
53375	.03	.27	55717	.092	(a)	56920	.064	(a)	58302	.034	.051
53376	.048	.183	55718	.089	(a)	56980	.07	(a)	58397	.195	.65
53377	.05	.188	55802	.038	.011	57001	.024	.022	58408	.042	–
53403	.031	(a)	55918	.08	2.26	57002	.015	.096	58409	.054	–
53425	.064	(a)	55919	.011	3.42	57090	.102	.68	58456	.029	–
53565	.036	.096	56040	.008	.03	57146	.065	.75	58457	.042	–
53631	.021	.021	56041	.05	(a)	57202	.062	(a)	58458	.054	–
53632	.024	.032	56042	.063	(a)	57257	.077	.034	58459	.065	–
53731	.022	(a)	56170	.063	(a)	57401	.043	.089	58503	.052	.077
53732	.149	.47	56171	.031	(a)	57403	.077	.033	58532	.067	(a)
53733	.097	.228	56202	.05	.078	57410	.021	.173	58559	.014	(a)
53734	.32	–	56390	.087	.70	57411	.016	(a)	58560	.033	(a)
53803	.152	(a)	56391	.075	.30	57572	.012	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.121	.119	57600	.037	.033	58575	.043	.111
53902	(a)	(a)	56488	.063	.038	57611	.033	.055	58627	.137	.012
53903	(a)	(a)	56567	.065	(a)	57625	.32	(a)	58663	.143	.95
53904	(a)	(a)	56650	.198	(a)	57651	.039	.039	58682	.122	(a)
53905	(a)	(a)	56651	.108	(a)	57690	.044	.45	58713	.024	(a)
53907	.066	.086	56652	.077	(a)	57716	.021	.074	58737	.088	.55
53951	(a)	(a)	56653	.074	(a)	57725	.045	.075	58756	.027	(a)
53952	(a)	(a)	56654	.038	(a)	57726	.035	.023	58757	.30	(a)
53953	(a)	(a)	56690	.032	.33	57798	.02	(a)	58759	.037	(a)
54012	.032	–	56699	.056	.067	57800	.074	(a)	58802	.042	.48
54077	.09	.39	56758	.047	.14	57808	.017	(a)	58813	.066	(a)
54444	(a)	(a)	56759	.048	.078	57809	.018	(a)	58822	.115	(a)
55010	.27	.98	56760	.069	.099	57810	.017	.10	58837	.132	.161
55011	.073	1.75	56805	.091	(a)	57871	.021	.111	58840	.04	.121
55012	.087	1.11	56806	.064	(a)	57913	.096	.26	58873	.063	.027
55013	.058	1.12	56807	.064	(a)	57997	.072	–	58903	.026	(a)
55014	(a)	(a)	56808	.084	(a)	57998	.043	.054	58904	.02	.12
55214	.071	.083	56900	.08	(a)	57999	.028	.07	58922	.105	.179
55371	.145	.108	56910	.04	(a)	58009	.028	(a)	59005	.05	.089
55410	(a)	(a)	56911	.056	(a)	58010	.099	(a)	59057	.37	(a)
55426	.07	(a)	56912	.045	.084	58020	.083	(a)	59058	.239	(a)
55597	.018	1.68	56913	.037	(a)	58056	.118	(a)	59188	.164	.052
55647	.035	.065	56915	.218	(a)	58057	.074	(a)	59189	.225	.28
55648	.016	(a)	56916	.197	.215	58058	.067	(a)	59223	.065	.103
55649	.019	(a)	56917	.057	(a)	58095	.094	1.79	59257	.013	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>	<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>	<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>	<b>Class Code</b>	<b>Prem/Ops</b>	<b>Prod/Cops</b>
59306	.084	(a)	59923	.01	.005	62003	11.00	—	91125	1.78	1.48
59378	.042	.141	59925	.224	1.19	63010	19.00	—	91127	1.58	1.04
59481	.227	.096	59926	.191	.46	63011	23.80	—	91130	.93	—
59482	.171	(a)	59927	.128	1.30	63012	33.80	—	91135	.26	(a)
59537	.046	.232	59931	.175	.48	63013	32.00	—	91150	1.49	4.78
59601	.086	2.23	59932	.188	.80	63215	36.30	—	91155	3.31	23.60
59647	.076	.158	59941	.059	(a)	63216	25.10	—	91160	.71	—
59660	.157	1.06	59947	.029	.30	63217	24.50	—	91175	.62	—
59661	.077	(a)	59955	.022	.132	63218	8.25	—	91177	2.69	—
59693	.013	—	59963	.167	.37	63219	(a)	—	91179	2.70	—
59695	(a)	(a)	59964	.39	.066	63220	(a)	—	91190	1.45	(a)
59701	.006	.33	59970	.039	.169	64074	19.50	—	91200	.53	—
59713	.141	.33	59973	.108	(a)	64075	13.80	—	91210	(a)	—
59722	.073	.028	59975	.055	.19	64500	(a)	—	91235	1.82	1.94
59723	.027	.034	59977	.031	(a)	65007	22.10	—	91250	2.74	(a)
59724	.042	.015	59984	.029	.049	66122	9.49	—	91265	11.40	2.34
59725	.052	.145	59985	.115	(a)	66123	5.22	—	91266	6.02	1.14
59726	.038	.023	59986	.088	(a)	66309	15.20	—	91280	(a)	3.67
59738	.122	.059	59988	.014	.055	66561	35.30	—	91302	8.40	(a)
59750	.034	.181	59989	.015	.041	67017	32.80	—	91315	2.55	—
59751	.012	(a)	60010	10.60	—	67508	18.20	—	91324	5.68	(a)
59773	.01	.026	60011	12.10	—	67509	13.40	—	91325	(a)	(a)
59774	.008	.141	60012	20.00	—	67510	7.44	—	91340	3.71	5.75
59775	.01	.178	60013	17.10	—	67511	8.04	—	91341	3.09	3.90
59781	.03	.085	60015	12.80	—	67512	34.40	—	91342	3.40	2.63
59782	.044	.56	60016	14.40	—	67513	21.90	—	91343	.68	.94
59783	.043	(a)	60035	24.90	—	67634	28.40	—	91405	4.32	—
59784	.033	(a)	61000	10.50	—	67635	20.10	—	91436	3.49	2.12
59790	.094	(a)	61212	12.70	—	68001	61.30	—	91481	12.80	—
59798	.112	.46	61216	14.10	—	68439	78.80	—	91507	1.88	2.66
59806	.08	(a)	61217	12.80	—	68500	2.32	—	91523	29.00	—
59867	.106	(a)	61218	8.77	—	68604	1.47	—	91547	.165	—
59886	.014	.10	61223	62.30	—	68606	5.76	—	91551	1.02	.55
59889	.032	.187	61224	19.90	—	68607	4.55	—	91555	1.10	.86
59892	.043	(a)	61225	27.60	—	68702	3.75	—	91560	3.33	3.04
59904	.029	.076	61226	46.40	—	68703	2.81	—	91562	2.27	—
59905	.066	.12	61227	42.40	—	68706	12.00	—	91577	8.14	2.93
59914	.39	.69	62000	9.66	—	68707	11.90	—	91580	4.39	—
59915	.097	.66	62001	7.62	—	90089	2.96	—	91581	(a)	(a)
59917	.018	.232	62002	3.48	—	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
98813	2.82	1.34	99620	.33	–						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	–						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	–						
98967	2.45	8.89	99777	5.06	–						
98993	4.27	3.45	99793	2.08	–						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	–	99827	.30	.40						
99082	(a)	–	99851	1.21	–						
99083	(a)	–	99917	1.96	–						
99084	(a)	(a)	99938	2.20	–						
99085	(a)	(a)	99943	6.37	–						
99111	1.20	–	99946	4.75	2.16						
99160	(a)	–	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	–						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	–	99975	3.74	–						
99310	2.40	(a)	99986	(a)	–						
99315	7.04	2.30	99987	(a)	–						
99321	6.84	1.77	99988	1.76	–						
99445	(a)	(a)									
99471	.50	–									
99505	3.62	–									
99506	4.45	–									
99507	3.88	–									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	–									
99613	6.06	2.21									
99614	2.28	–									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504						Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.123	.189	10150	.32	(a)	11204	.20	1.24	13111	.44	.092
10011	.029	(a)	10151	7.98	-	11205	(a)	-	13112	.044	.063
10012	.034	(a)	10160	1.42	-	11206	.65	-	13201	.30	.144
10015	5.33	-	10204	.143	-	11207	8.24	-	13204	.34	1.14
10020	(a)	(a)	10205	.16	-	11208	1.41	-	13205	.13	.42
10025	.029	(a)	10210	.26	(a)	11209	6.64	-	13206	(a)	(a)
10026	.41	.016	10211	.26	(a)	11210	2.83	-	13207	(a)	(a)
10027	.029	(a)	10220	3.02	-	11211	14.70	-	13208	(a)	(a)
10036	.222	(a)	10255	.082	.151	11212	2.22	-	13314	.077	.014
10040	.093	.32	10256	.30	.183	11213	1.81	-	13351	.187	.054
10042	.237	.31	10257	.057	.148	11214	4.46	-	13352	.19	.032
10052	3.68	-	10309	.103	.014	11222	.075	-	13410	.47	2.35
10054	3.27	-	10315	.244	(a)	11234	.18	.05	13411	(a)	(a)
10060	.113	.059	10331	7.22	-	11248	.016	.016	13412	.159	1.21
10065	.17	.034	10332	12.50	-	11258	.47	.078	13453	.184	(a)
10066	.174	.033	10352	.227	.043	11259	.50	.093	13454	.215	(a)
10070	.07	.151	10367	3.78	-	11273	8.93	-	13455	.218	(a)
10071	.204	.093	10368	5.52	-	11274	8.57	-	13461	(a)	(a)
10072	4.28	-	10375	(a)	-	11288	.58	.078	13506	.59	.051
10073	.34	.34	10378	7.32	-	12014	.034	.034	13507	.71	.121
10075	2.56	.182	10379	3.40	-	12356	.76	.025	13590	.163	.67
10100	.39	.05	10380	5.80	-	12361	.052	.07	13621	.041	.33
10101	.154	.177	10381	5.02	-	12362	.077	(a)	13670	.029	.017
10105	1.66	-	11007	1.61	-	12373	.029	.023	13673	.36	.015
10107	1.05	.226	11020	.194	.124	12374	.39	.049	13715	.077	.145
10110	18.10	-	11039	.30	.047	12375	.194	.024	13716	.29	.104
10111	.154	.067	11052	1.50	-	12391	.058	.07	13720	.201	.048
10113	.23	-	11101	(a)	(a)	12393	.26	(a)	13759	.113	.115
10115	.46	.058	11120	(a)	-	12467	.107	(a)	13930	.164	.174
10117	5.29	-	11126	.04	.024	12509	.021	.031	14068	.025	.012
10119	(a)	-	11127	.39	.009	12510	.26	.021	14101	.29	.038
10120	11.90	-	11128	.53	.058	12583	.116	(a)	14279	.157	.072
10130	2.27	-	11138	1.81	-	12651	.34	.51	14401	.47	.078
10132	1.95	-	11155	.137	-	12683	.154	(a)	14405	.95	-
10133	1.44	-	11160	(a)	(a)	12707	.51	.56	14527	.31	.179
10135	(a)	-	11167	.34	-	12797	.107	.194	14655	.057	-
10140	.024	.022	11168	1.79	-	12805	.207	.151	14731	1.48	-
10141	.048	.023	11201	14.10	-	12841	.34	-	14732	.11	-
10145	.232	.009	11202	4.16	-	12927	.06	-	14733	.40	-
10146	.174	.015	11203	.91	.46	13049	.027	.051	14734	.17	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.072	.133	16670	3.00	—	18501	.38	.01	40072	(a)	—
14913	.214	.116	16676	.19	.012	18506	.144	.005	40075	34.80	—
15060	(a)	(a)	16694	.136	(a)	18507	.12	.006	40101	14.40	—
15061	(a)	(a)	16705	.246	.131	18570	1.25	—	40102	12.70	—
15062	.065	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.89	—
15063	.076	(a)	16723	(a)	—	18616	.11	.59	40115	(a)	—
15070	.127	—	16750	.067	.034	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.067	—	18708	.073	.017	40140	(a)	—
15120	(a)	—	16819	.39	(a)	18833	.138	(a)	41001	.199	—
15123	1.43	—	16820	.30	(a)	18834	.19	.112	41210	(a)	—
15124	.50	—	16881	1.04	(a)	18911	.60	.018	41421	.217	—
15188	.114	(a)	16890	.046	(a)	18912	1.13	.026	41422	.115	—
15223	.035	.044	16891	.05	(a)	18920	.29	.017	41510	30.20	—
15224	.212	.047	16892	.091	(a)	18991	(a)	—	41603	10.20	—
15300	(a)	—	16900	1.65	.059	19007	.56	—	41604	5.63	—
15314	.137	(a)	16901	1.06	.065	19051	1.24	—	41620	1.18	—
15404	.03	(a)	16902	.90	.049	19061	(a)	—	41650	14.40	—
15405	.044	(a)	16905	1.73	.059	19795	.197	(a)	41664	25.10	—
15406	.111	.053	16906	1.11	.065	19796	.23	—	41665	2.94	—
15488	.28	(a)	16910	.99	.051	40005	(a)	—	41666	(a)	—
15538	.244	.014	16911	.90	.039	40006	(a)	—	41667	68.70	—
15600	.61	.067	16915	1.01	.046	40010	(a)	—	41668	64.40	—
15607	.166	—	16916	.85	.039	40015	(a)	—	41669	.45	—
15608	.137	.009	16920	2.25	.104	40020	(a)	—	41670	.76	—
15656	4.04	—	16921	2.05	.04	40026	(a)	—	41672	(a)	—
15699	.41	—	16930	1.29	.12	40031	(a)	—	41673	(a)	—
15733	.072	.034	16931	1.39	.064	40032	(a)	—	41675	(a)	—
15839	.184	.024	16940	2.81	.04	40040	(a)	—	41677	.244	—
15991	.15	.07	16941	1.12	.064	40041	(a)	—	41678	35.50	—
15993	.127	.038	18078	.14	.093	40042	(a)	—	41679	(a)	(a)
16005	.041	.031	18109	.25	.026	40045	166.00	—	41680	7.51	—
16009	.089	.106	18110	.20	.032	40046	32.80	—	41696	.77	—
16402	.91	—	18200	(a)	—	40047	11.70	—	41697	.54	—
16403	.57	.191	18205	.215	.38	40059	4.19	—	41700	(a)	—
16404	.72	—	18206	.32	.088	40061	2.22	—	41715	4.76	—
16471	.234	—	18335	.234	.016	40063	74.30	—	41716	3.03	—
16501	.086	(a)	18435	.41	.051	40064	21.90	—	43007	(a)	—
16527	.133	.32	18436	.33	.096	40066	(a)	—	43117	(a)	—
16588	.041	(a)	18437	.33	(a)	40067	(a)	—	43151	17.30	—
16604	.069	.122	18438	.64	(a)	40069	(a)	—	43152	10.60	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	65.80	-	44112	.188	-	45771	.129	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.042	.054	47318	7.01	-
43421	18.00	-	44193	(a)	-	45900	.07	.033	47367	.244	-
43422	94.60	-	44194	(a)	-	45901	.06	.045	47420	1.54	-
43424	(a)	-	44222	(a)	-	45937	.149	-	47468	(a)	-
43470	4.48	-	44276	88.30	-	45993	(a)	(a)	47469	2.17	-
43517	(a)	-	44277	57.30	-	46004	13.70	-	47471	1.88	-
43518	10.80	-	44280	.244	-	46005	11.00	-	47473	2.45	-
43550	64.30	-	44311	5.56	-	46112	.057	-	47474	2.74	-
43551	35.70	-	44315	3.74	-	46202	1.38	-	47475	2.17	-
43626	8.62	-	44427	52.10	-	46362	124.00	-	47476	2.17	-
43628	112.00	-	44428	52.40	-	46426	18.10	-	47477	2.89	-
43629	94.90	-	44429	.79	-	46427	24.20	-	47478	3.03	-
43754	(a)	-	44430	.55	-	46510	(a)	-	47600	(a)	-
43760	3.16	-	44431	1.74	-	46590	(a)	-	47610	(a)	-
43822	3.57	-	44432	.55	-	46603	1.52	-	48039	46.70	-
43840	.044	-	44433	17.60	-	46604	1.75	-	48177	(a)	-
43860	2.81	-	44434	33.70	-	46606	4.67	-	48178	(a)	-
43889	1.00	-	44435	34.90	-	46607	6.43	-	48206	22.80	-
43945	(a)	-	44436	40.80	-	46622	10.40	-	48252	(a)	-
43946	(a)	-	44437	33.80	-	46671	(a)	-	48441	.096	-
43990	(a)	(a)	44438	26.70	-	46700	132.00	-	48557	9.57	-
43991	(a)	-	44439	52.00	-	46773	(a)	-	48558	8.33	-
44009	1.75	-	44440	43.00	-	46822	(a)	-	48600	36.20	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	9.21	-	44501	(a)	-	46882	(a)	-	48636	.80	(a)
44070	2.73	-	45190	1.08	-	46911	17.10	-	48637	7.32	-
44071	3.03	-	45191	.77	-	46912	31.20	-	48638	3.63	-
44072	2.10	-	45192	.90	-	46913	(a)	-	48727	(a)	-
44100	.56	-	45193	.53	-	46914	(a)	-	48808	1.03	-
44101	.59	-	45210	.67	-	46915	(a)	-	48924	(a)	-
44102	.46	-	45224	(a)	-	46916	(a)	-	48925	175.00	-
44103	.40	-	45225	(a)	-	47050	.97	-	49005	.166	-
44104	.17	-	45334	37.90	-	47051	(a)	-	49111	1.58	-
44105	(a)	-	45380	.085	(a)	47052	(a)	-	49181	15.20	-
44106	(a)	-	45450	11.20	-	47103	(a)	-	49183	18.60	-
44108	.199	-	45523	(a)	-	47146	(a)	-	49184	39.20	-
44109	.50	-	45524	(a)	-	47147	(a)	-	49185	35.70	-
44110	.52	-	45539	(a)	-	47221	145.00	-	49239	.063	.46
44111	.32	-	45678	.26	-	47253	(a)	-	49292	1.12	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.131	.196	51702	.075	(a)	51986	.064	.096
49333	8.18	–	51241	.39	.218	51703	.031	(a)	51999	.027	.40
49451	(a)	–	51250	.126	(a)	51734	.059	.35	52002	.023	.114
49452	(a)	–	51251	.011	(a)	51741	.068	.243	52075	.093	.222
49617	.118	.148	51252	.039	.074	51752	.057	.15	52076	.112	(a)
49618	.099	.057	51253	.034	(a)	51767	.007	.007	52109	.006	(a)
49619	.187	.103	51254	.01	.032	51777	.025	.077	52134	.079	.60
49763	1.21	–	51255	.32	(a)	51790	.041	(a)	52137	.037	(a)
49800	(a)	–	51300	.034	.147	51796	.025	(a)	52150	.145	(a)
49801	128.00	–	51305	.034	.88	51808	.088	.68	52315	.032	.27
49802	11.30	–	51315	.041	.096	51809	.109	.146	52341	.023	(a)
49803	20.10	–	51330	.049	.66	51833	.037	.054	52342	.066	(a)
49840	1.00	–	51333	.016	.32	51850	.118	(a)	52343	.04	(a)
49870	73.20	–	51340	.011	(a)	51851	.08	(a)	52401	.125	(a)
49890	(a)	–	51350	.057	.127	51852	.187	(a)	52402	.006	(a)
49891	(a)	–	51351	.051	.049	51853	.075	(a)	52432	.029	(a)
49902	(a)	–	51352	.07	.101	51854	.169	(a)	52433	.027	.80
49903	(a)	–	51355	.048	.091	51855	.177	(a)	52435	.034	(a)
50010	.064	.38	51356	.051	.56	51856	.097	(a)	52438	.024	(a)
50011	.044	(a)	51357	.058	.76	51857	.167	(a)	52440	.038	(a)
50012	.023	(a)	51358	.14	.129	51869	.029	.136	52467	.035	(a)
50015	.041	(a)	51359	.123	.71	51877	.164	.191	52469	.012	.096
50017	.031	(a)	51370	.128	3.83	51889	.027	.011	52505	.062	.237
50018	.04	(a)	51380	.013	.041	51896	.013	.017	52547	.108	.07
50019	.017	(a)	51400	.114	(a)	51900	.028	.10	52581	.30	2.19
50045	.072	(a)	51401	.168	(a)	51909	.106	.053	52619	.021	(a)
50047	.008	(a)	51500	.024	.116	51919	.027	(a)	52660	.087	–
51001	.027	.42	51516	.073	–	51926	.028	.044	52744	.141	.066
51005	.006	(a)	51517	.083	–	51927	.015	.132	52767	.099	(a)
51116	.069	.69	51550	.03	.40	51934	.03	.107	52876	(a)	(a)
51201	.011	(a)	51551	.01	.89	51941	.028	.041	52911	.017	.42
51205	.033	.059	51552	.018	.152	51942	.044	–	52967	.006	.058
51206	.005	.32	51553	.032	(a)	51956	.119	.205	53001	.062	.30
51210	.048	(a)	51554	.003	(a)	51957	.105	.46	53077	.03	.219
51211	(a)	(a)	51575	.015	.021	51958	.093	.37	53095	.02	(a)
51220	.164	1.90	51576	.057	.097	51959	.096	(a)	53096	.028	(a)
51221	.091	1.76	51600	.039	.172	51960	.013	.33	53121	.08	.40
51222	.111	4.53	51613	.026	.139	51970	.055	.177	53147	.017	(a)
51224	.116	1.49	51625	.025	(a)	51982	.016	.077	53229	.094	(a)
51230	.02	.74	51666	.024	.089	51985	.068	–	53271	.015	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.092	.248	55715	.063	.203	56918	.037	(a)	58096	.056	1.49
53374	.037	.26	55716	.091	.49	56919	.095	(a)	58301	.03	.077
53375	.02	.27	55717	.126	(a)	56920	.087	(a)	58302	.015	.051
53376	.032	.183	55718	.122	(a)	56980	.031	(a)	58397	.088	.65
53377	.032	.188	55802	.025	.011	57001	.011	.022	58408	.057	–
53403	.02	(a)	55918	.036	2.26	57002	.007	.096	58409	.073	–
53425	.087	(a)	55919	.005	3.42	57090	.139	.68	58456	.039	–
53565	.024	.096	56040	.003	.03	57146	.088	.75	58457	.057	–
53631	.009	.021	56041	.022	(a)	57202	.028	(a)	58458	.073	–
53632	.011	.032	56042	.028	(a)	57257	.034	.034	58459	.088	–
53731	.01	(a)	56170	.085	(a)	57401	.02	.089	58503	.023	.077
53732	.067	.47	56171	.042	(a)	57403	.05	.033	58532	.03	(a)
53733	.044	.228	56202	.022	.078	57410	.009	.173	58559	.006	(a)
53734	.44	–	56390	.039	.70	57411	.021	(a)	58560	.015	(a)
53803	.207	(a)	56391	.034	.30	57572	.006	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.054	.119	57600	.017	.033	58575	.019	.111
53902	(a)	(a)	56488	.041	.038	57611	.046	.055	58627	.062	.012
53903	(a)	(a)	56567	.088	(a)	57625	.145	(a)	58663	.196	.95
53904	(a)	(a)	56650	.27	(a)	57651	.018	.039	58682	.055	(a)
53905	(a)	(a)	56651	.147	(a)	57690	.059	.45	58713	.016	(a)
53907	.03	.086	56652	.105	(a)	57716	.028	.074	58737	.04	.55
53951	(a)	(a)	56653	.101	(a)	57725	.062	.075	58756	.037	(a)
53952	(a)	(a)	56654	.052	(a)	57726	.048	.023	58757	.134	(a)
53953	(a)	(a)	56690	.021	.33	57798	.009	(a)	58759	.017	(a)
54012	.044	–	56699	.025	.067	57800	.033	(a)	58802	.019	.48
54077	.04	.39	56758	.021	.14	57808	.024	(a)	58813	.09	(a)
54444	(a)	(a)	56759	.022	.078	57809	.024	(a)	58822	.052	(a)
55010	.122	.98	56760	.031	.099	57810	.024	.10	58837	.18	.161
55011	.033	1.75	56805	.041	(a)	57871	.028	.111	58840	.054	.121
55012	.039	1.11	56806	.029	(a)	57913	.043	.26	58873	.086	.027
55013	.078	1.12	56807	.029	(a)	57997	.097	–	58903	.012	(a)
55014	(a)	(a)	56808	.038	(a)	57998	.019	.054	58904	.009	.12
55214	.032	.083	56900	.036	(a)	57999	.039	.07	58922	.143	.179
55371	.095	.108	56910	.018	(a)	58009	.039	(a)	59005	.022	.089
55410	(a)	(a)	56911	.076	(a)	58010	.045	(a)	59057	.166	(a)
55426	.095	(a)	56912	.062	.084	58020	.054	(a)	59058	.108	(a)
55597	.008	1.68	56913	.05	(a)	58056	.053	(a)	59188	.107	.052
55647	.016	.065	56915	.30	(a)	58057	.033	(a)	59189	.147	.28
55648	.007	(a)	56916	.27	.215	58058	.03	(a)	59223	.089	.103
55649	.009	(a)	56917	.078	(a)	58095	.042	1.79	59257	.006	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.038	(a)	59923	.004	.005	62003	9.58	–	91125	1.78	1.48
59378	.058	.141	59925	.126	1.19	63010	18.10	–	91127	1.58	1.04
59481	.102	.096	59926	.108	.46	63011	22.60	–	91130	.93	–
59482	.112	(a)	59927	.072	1.30	63012	32.10	–	91135	.26	(a)
59537	.062	.232	59931	.079	.48	63013	30.40	–	91150	1.49	4.78
59601	.039	2.23	59932	.085	.80	63215	31.70	–	91155	3.31	23.60
59647	.05	.158	59941	.026	(a)	63216	22.00	–	91160	.71	–
59660	.071	1.06	59947	.04	.30	63217	33.40	–	91175	.62	–
59661	.035	(a)	59955	.01	.132	63218	11.20	–	91177	2.69	–
59693	.006	–	59963	.075	.37	63219	(a)	–	91179	2.70	–
59695	(a)	(a)	59964	.176	.066	63220	(a)	–	91190	1.45	(a)
59701	.003	.33	59970	.053	.169	64074	7.65	–	91200	.53	–
59713	.063	.33	59973	.048	(a)	64075	5.39	–	91210	(a)	–
59722	.033	.028	59975	.075	.19	64500	(a)	–	91235	1.82	1.94
59723	.012	.034	59977	.043	(a)	65007	19.30	–	91250	2.74	(a)
59724	.019	.015	59984	.013	.049	66122	8.29	–	91265	11.40	2.34
59725	.024	.145	59985	.052	(a)	66123	4.56	–	91266	6.02	1.14
59726	.017	.023	59986	.04	(a)	66309	13.30	–	91280	(a)	3.67
59738	.055	.059	59988	.019	.055	66561	30.90	–	91302	8.40	(a)
59750	.046	.181	59989	.007	.041	67017	28.60	–	91315	2.55	–
59751	.017	(a)	60010	10.00	–	67508	17.30	–	91324	5.68	(a)
59773	.006	.026	60011	11.50	–	67509	12.70	–	91325	(a)	(a)
59774	.005	.141	60012	19.00	–	67510	7.07	–	91340	3.71	5.75
59775	.007	.178	60013	16.30	–	67511	7.65	–	91341	3.09	3.90
59781	.04	.085	60015	12.10	–	67512	32.80	–	91342	3.40	2.63
59782	.06	.56	60016	13.60	–	67513	20.80	–	91343	.68	.94
59783	.059	(a)	60035	21.70	–	67634	24.80	–	91405	4.32	–
59784	.045	(a)	61000	9.93	–	67635	17.50	–	91436	3.49	2.12
59790	.042	(a)	61212	11.10	–	68001	53.50	–	91481	12.80	–
59798	.153	.46	61216	12.30	–	68439	68.80	–	91507	1.88	2.66
59806	.11	(a)	61217	11.20	–	68500	2.21	–	91523	29.00	–
59867	.048	(a)	61218	7.66	–	68604	1.29	–	91547	.165	–
59886	.006	.10	61223	54.50	–	68606	5.03	–	91551	1.02	.55
59889	.021	.187	61224	17.40	–	68607	3.97	–	91555	1.10	.86
59892	.059	(a)	61225	24.10	–	68702	3.28	–	91560	3.33	3.04
59904	.04	.076	61226	40.50	–	68703	2.45	–	91562	2.27	–
59905	.03	.12	61227	37.10	–	68706	10.50	–	91577	8.14	2.93
59914	.175	.69	62000	8.44	–	68707	10.40	–	91580	4.39	–
59915	.132	.66	62001	6.66	–	90089	2.96	–	91581	(a)	(a)
59917	.024	.232	62002	3.04	–	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	—	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	—	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	—	97501	(a)	—	98405	.95	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	—	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	—	97504	(a)	—	98415	1.19	(a)
91590	2.36	—	95305	2.35	—	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	—	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	—	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	—	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	—	97654	3.74	2.55	98427	1.69	—
91636	3.19	—	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	—
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	—
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	—
91722	2.80	(a)	95505	1.80	1.96	98090	.09	—	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	—	98482	2.60	6.69
91805	.143	—	95625	4.01	3.83	98092	.30	—	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	—	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	—	98555	1.71	—
92055	3.37	.139	95648	(a)	(a)	98151	(a)	—	98597	.38	—
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	—
92102	3.18	3.22	96317	.97	—	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	—
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	—
92445	1.83	—	96410	2.13	8.31	98156	(a)	(a)	98624	.69	—
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	—
92451	1.82	1.82	96703	(a)	—	98159	1.70	(a)	98658	4.09	—
92453	2.22	—	96816	2.84	—	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	—	96930	(a)	—	98162	(a)	(a)	98678	10.60	10.40
92663	.43	—	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	—	97047	2.58	—	98257	1.01	—	98705	5.79	—
94225	6.03	—	97050	2.01	—	98303	7.95	4.34	98710	2.41	—
94276	3.14	3.12	97111	3.63	—	98304	3.75	3.10	98751	3.10	—
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	—

COMMERCIAL LINES MANUAL  
 DIVISION SIX  
 GENERAL LIABILITY  
 LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.82	1.34	99620	.33	-						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	-						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	-						
98967	2.45	8.89	99777	5.06	-						
98993	4.27	3.45	99793	2.08	-						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	-	99827	.30	.40						
99082	(a)	-	99851	1.21	-						
99083	(a)	-	99917	1.96	-						
99084	(a)	(a)	99938	2.20	-						
99085	(a)	(a)	99943	6.37	-						
99111	1.20	-	99946	4.75	2.16						
99160	(a)	-	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	-						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	-	99975	3.74	-						
99310	2.40	(a)	99986	(a)	-						
99315	7.04	2.30	99987	(a)	-						
99321	6.84	1.77	99988	1.76	-						
99445	(a)	(a)									
99471	.50	-									
99505	3.62	-									
99506	4.45	-									
99507	3.88	-									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	-									
99613	6.06	2.21									
99614	2.28	-									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.071	.189	10150	.242	(a)	11204	.153	1.24	13111	.27	.092
10011	.017	(a)	10151	6.08	-	11205	(a)	-	13112	.04	.063
10012	.02	(a)	10160	1.08	-	11206	.42	-	13201	.43	.144
10015	4.62	-	10204	.109	-	11207	5.33	-	13204	.49	1.14
10020	(a)	(a)	10205	.122	-	11208	.91	-	13205	.187	.42
10025	.017	(a)	10210	.196	(a)	11209	4.29	-	13206	(a)	(a)
10026	.32	.016	10211	.196	(a)	11210	1.83	-	13207	(a)	(a)
10027	.017	(a)	10220	2.30	-	11211	9.49	-	13208	(a)	(a)
10036	.32	(a)	10255	.118	.151	11212	1.44	-	13314	.058	.014
10040	.054	.32	10256	.43	.183	11213	1.17	-	13351	.142	.054
10042	.181	.31	10257	.082	.148	11214	2.89	-	13352	.145	.032
10052	3.19	-	10309	.079	.014	11222	.049	-	13410	.68	2.35
10054	2.83	-	10315	.186	(a)	11234	.137	.05	13411	(a)	(a)
10060	.086	.059	10331	6.26	-	11248	.022	.016	13412	.229	1.21
10065	.13	.034	10332	10.80	-	11258	.29	.078	13453	.26	(a)
10066	.132	.033	10352	.141	.043	11259	.31	.093	13454	.31	(a)
10070	.041	.151	10367	2.44	-	11273	6.81	-	13455	.31	(a)
10071	.155	.093	10368	3.57	-	11274	6.53	-	13461	(a)	(a)
10072	2.77	-	10375	(a)	-	11288	.36	.078	13506	.45	.051
10073	.50	.34	10378	6.34	-	12014	.048	.034	13507	.54	.121
10075	3.69	.182	10379	2.94	-	12356	.58	.025	13590	.234	.67
10100	.243	.05	10380	5.02	-	12361	.047	.07	13621	.059	.33
10101	.117	.177	10381	4.35	-	12362	.045	(a)	13670	.026	.017
10105	1.27	-	11007	1.04	-	12373	.017	.023	13673	.221	.015
10107	1.52	.226	11020	.148	.124	12374	.30	.049	13715	.045	.145
10110	15.70	-	11039	.43	.047	12375	.148	.024	13716	.221	.104
10111	.089	.067	11052	1.24	-	12391	.033	.07	13720	.125	.048
10113	.175	-	11101	(a)	(a)	12393	.196	(a)	13759	.086	.115
10115	.35	.058	11120	(a)	-	12467	.081	(a)	13930	.095	.174
10117	4.59	-	11126	.031	.024	12509	.03	.031	14068	.019	.012
10119	(a)	-	11127	.226	.009	12510	.37	.021	14101	.224	.038
10120	10.30	-	11128	.30	.058	12583	.167	(a)	14279	.226	.072
10130	1.73	-	11138	1.57	-	12651	.49	.51	14401	.29	.078
10132	1.49	-	11155	.104	-	12683	.222	(a)	14405	.61	-
10133	1.19	-	11160	(a)	(a)	12707	.29	.56	14527	.181	.179
10135	(a)	-	11167	.29	-	12797	.062	.194	14655	.043	-
10140	.022	.022	11168	1.48	-	12805	.158	.151	14731	1.23	-
10141	.043	.023	11201	9.10	-	12841	.26	-	14732	.091	-
10145	.208	.009	11202	2.69	-	12927	.046	-	14733	.30	-
10146	.108	.015	11203	.53	.46	13049	.024	.051	14734	.13	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.104	.133	16670	2.60	—	18501	.236	.01	40072	(a)	—
14913	.163	.116	16676	.145	.012	18506	.208	.005	40075	21.10	—
15060	(a)	(a)	16694	.196	(a)	18507	.092	.006	40101	5.85	—
15061	(a)	(a)	16705	.142	.131	18570	.96	—	40102	5.17	—
15062	.093	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.10	—
15063	.109	(a)	16723	(a)	—	18616	.158	.59	40115	(a)	—
15070	.082	—	16750	.051	.034	18707	.007	.005	40117	(a)	—
15119	(a)	—	16751	.051	—	18708	.056	.017	40140	(a)	—
15120	(a)	—	16819	.57	(a)	18833	.08	(a)	41001	.172	—
15123	1.19	—	16820	.44	(a)	18834	.145	.112	41210	(a)	—
15124	.42	—	16881	.80	(a)	18911	.46	.018	41421	.155	—
15188	.164	(a)	16890	.066	(a)	18912	.86	.026	41422	.083	—
15223	.031	.044	16891	.072	(a)	18920	.224	.017	41510	23.00	—
15224	.132	.047	16892	.131	(a)	18991	(a)	—	41603	7.33	—
15300	(a)	—	16900	1.32	.059	19007	.47	—	41604	4.03	—
15314	.104	(a)	16901	.84	.065	19051	1.03	—	41620	.76	—
15404	.043	(a)	16902	.72	.049	19061	(a)	—	41650	10.30	—
15405	.063	(a)	16905	1.38	.059	19795	.15	(a)	41664	21.80	—
15406	.16	.053	16906	.88	.065	19796	.175	—	41665	2.55	—
15488	.40	(a)	16910	.79	.051	40005	(a)	—	41666	(a)	—
15538	.186	.014	16911	.72	.039	40006	(a)	—	41667	59.60	—
15600	.47	.067	16915	.81	.046	40010	(a)	—	41668	55.80	—
15607	.107	—	16916	.67	.039	40015	(a)	—	41669	.39	—
15608	.104	.009	16920	1.80	.104	40020	(a)	—	41670	.66	—
15656	3.08	—	16921	1.64	.04	40026	(a)	—	41672	(a)	—
15699	.26	—	16930	1.03	.12	40031	(a)	—	41673	(a)	—
15733	.104	.034	16931	1.11	.064	40032	(a)	—	41675	(a)	—
15839	.14	.024	16940	2.24	.04	40040	(a)	—	41677	.157	—
15991	.114	.07	16941	.90	.064	40041	(a)	—	41678	28.80	—
15993	.097	.038	18078	.081	.093	40042	(a)	—	41679	(a)	(a)
16005	.024	.031	18109	.191	.026	40045	144.00	—	41680	5.37	—
16009	.128	.106	18110	.153	.032	40046	28.40	—	41696	.50	—
16402	.69	—	18200	(a)	—	40047	10.10	—	41697	.35	—
16403	.44	.191	18205	.124	.38	40059	3.63	—	41700	(a)	—
16404	.55	—	18206	.247	.088	40061	1.93	—	41715	3.41	—
16471	.151	—	18335	.178	.016	40063	64.40	—	41716	2.17	—
16501	.05	(a)	18435	.26	.051	40064	18.90	—	43007	(a)	—
16527	.077	.32	18436	.207	.096	40066	(a)	—	43117	(a)	—
16588	.059	(a)	18437	.25	(a)	40067	(a)	—	43151	10.50	—
16604	.099	.122	18438	.49	(a)	40069	(a)	—	43152	8.61	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	40.00	-	44112	.232	-	45771	.186	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.06	.054	47318	6.07	-
43421	11.00	-	44193	(a)	-	45900	.053	.033	47367	.157	-
43422	57.50	-	44194	(a)	-	45901	.046	.045	47420	1.33	-
43424	(a)	-	44222	(a)	-	45937	.09	-	47468	(a)	-
43470	2.90	-	44276	53.70	-	45993	(a)	(a)	47469	1.55	-
43517	(a)	-	44277	34.80	-	46004	9.81	-	47471	1.34	-
43518	9.34	-	44280	.157	-	46005	7.85	-	47473	1.76	-
43550	39.10	-	44311	4.82	-	46112	.023	-	47474	1.96	-
43551	21.70	-	44315	3.24	-	46202	1.62	-	47475	1.55	-
43626	7.47	-	44427	21.10	-	46362	100.00	-	47476	1.55	-
43628	97.00	-	44428	21.30	-	46426	14.70	-	47477	2.07	-
43629	82.20	-	44429	.32	-	46427	19.60	-	47478	2.17	-
43754	(a)	-	44430	.222	-	46510	(a)	-	47600	(a)	-
43760	2.74	-	44431	.71	-	46590	(a)	-	47610	(a)	-
43822	2.31	-	44432	.224	-	46603	1.23	-	48039	28.40	-
43840	.028	-	44433	7.15	-	46604	1.42	-	48177	(a)	-
43860	1.81	-	44434	13.70	-	46606	3.79	-	48178	(a)	-
43889	.65	-	44435	14.20	-	46607	5.21	-	48206	19.80	-
43945	(a)	-	44436	16.50	-	46622	6.73	-	48252	(a)	-
43946	(a)	-	44437	13.70	-	46671	(a)	-	48441	.083	-
43990	(a)	(a)	44438	10.80	-	46700	80.50	-	48557	8.30	-
43991	(a)	-	44439	21.10	-	46773	(a)	-	48558	7.22	-
44009	1.45	-	44440	17.40	-	46822	(a)	-	48600	29.30	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	7.98	-	44501	(a)	-	46882	(a)	-	48636	.44	(a)
44070	2.36	-	45190	1.27	-	46911	14.80	-	48637	6.34	-
44071	2.63	-	45191	.90	-	46912	27.10	-	48638	3.15	-
44072	1.82	-	45192	1.06	-	46913	(a)	-	48727	(a)	-
44100	.70	-	45193	.62	-	46914	(a)	-	48808	.79	-
44101	.73	-	45210	.79	-	46915	(a)	-	48924	(a)	-
44102	.57	-	45224	(a)	-	46916	(a)	-	48925	152.00	-
44103	.50	-	45225	(a)	-	47050	.63	-	49005	.107	-
44104	.211	-	45334	23.10	-	47051	(a)	-	49111	1.21	-
44105	(a)	-	45380	.122	(a)	47052	(a)	-	49181	9.27	-
44106	(a)	-	45450	6.78	-	47103	(a)	-	49183	11.30	-
44108	.247	-	45523	(a)	-	47146	(a)	-	49184	23.80	-
44109	.62	-	45524	(a)	-	47147	(a)	-	49185	21.70	-
44110	.64	-	45539	(a)	-	47221	88.30	-	49239	.091	.46
44111	.39	-	45678	.17	-	47253	(a)	-	49292	.68	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.34	.196	51702	.042	(a)	51986	.164	.096
49333	4.97	–	51241	1.00	.218	51703	.017	(a)	51999	.069	.40
49451	(a)	–	51250	.07	(a)	51734	.032	.35	52002	.061	.114
49452	(a)	–	51251	.029	(a)	51741	.176	.243	52075	.051	.222
49617	.098	.148	51252	.102	.074	51752	.148	.15	52076	.062	(a)
49618	.082	.057	51253	.087	(a)	51767	.008	.007	52109	.015	(a)
49619	.155	.103	51254	.027	.032	51777	.027	.077	52134	.203	.60
49763	1.00	–	51255	.177	(a)	51790	.045	(a)	52137	.02	(a)
49800	(a)	–	51300	.037	.147	51796	.064	(a)	52150	.37	(a)
49801	77.70	–	51305	.037	.88	51808	.227	.68	52315	.035	.27
49802	6.89	–	51315	.059	.096	51809	.28	.146	52341	.013	(a)
49803	12.20	–	51330	.027	.66	51833	.041	.054	52342	.037	(a)
49840	.65	–	51333	.009	.32	51850	.065	(a)	52343	.022	(a)
49870	63.40	–	51340	.028	(a)	51851	.044	(a)	52401	.069	(a)
49890	(a)	–	51350	.063	.127	51852	.103	(a)	52402	.015	(a)
49891	(a)	–	51351	.056	.049	51853	.042	(a)	52432	.076	(a)
49902	(a)	–	51352	.077	.101	51854	.093	(a)	52433	.07	.80
49903	(a)	–	51355	.053	.091	51855	.098	(a)	52435	.087	(a)
50010	.164	.38	51356	.057	.56	51856	.054	(a)	52438	.063	(a)
50011	.024	(a)	51357	.084	.76	51857	.092	(a)	52440	.099	(a)
50012	.061	(a)	51358	.202	.129	51869	.075	.136	52467	.091	(a)
50015	.107	(a)	51359	.177	.71	51877	.42	.191	52469	.032	.096
50017	.081	(a)	51370	.33	3.83	51889	.07	.011	52505	.159	.237
50018	.022	(a)	51380	.033	.041	51896	.033	.017	52547	.06	.07
50019	.043	(a)	51400	.063	(a)	51900	.03	.10	52581	.78	2.19
50045	.186	(a)	51401	.093	(a)	51909	.059	.053	52619	.054	(a)
50047	.021	(a)	51500	.062	.116	51919	.07	(a)	52660	.056	–
51001	.015	.42	51516	.047	–	51926	.072	.044	52744	.156	.066
51005	.003	(a)	51517	.054	–	51927	.039	.132	52767	.055	(a)
51116	.038	.69	51550	.077	.40	51934	.079	.107	52876	(a)	(a)
51201	.028	(a)	51551	.027	.89	51941	.071	.041	52911	.043	.42
51205	.085	.059	51552	.046	.152	51942	.114	–	52967	.016	.058
51206	.013	.32	51553	.083	(a)	51956	.31	.205	53001	.16	.30
51210	.026	(a)	51554	.008	(a)	51957	.27	.46	53077	.077	.219
51211	(a)	(a)	51575	.017	.021	51958	.241	.37	53095	.053	(a)
51220	.091	1.90	51576	.148	.097	51959	.247	(a)	53096	.073	(a)
51221	.05	1.76	51600	.101	.172	51960	.033	.33	53121	.208	.40
51222	.061	4.53	51613	.067	.139	51970	.142	.177	53147	.009	(a)
51224	.064	1.49	51625	.014	(a)	51982	.042	.077	53229	.052	(a)
51230	.011	.74	51666	.027	.089	51985	.044	–	53271	.039	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.051	.248	55715	.163	.203	56918	.021	(a)	58096	.145	1.49
53374	.041	.26	55716	.236	.49	56919	.052	(a)	58301	.016	.077
53375	.022	.27	55717	.069	(a)	56920	.048	(a)	58302	.039	.051
53376	.035	.183	55718	.067	(a)	56980	.081	(a)	58397	.227	.65
53377	.036	.188	55802	.027	.011	57001	.028	.022	58408	.037	–
53403	.023	(a)	55918	.093	2.26	57002	.018	.096	58409	.047	–
53425	.048	(a)	55919	.013	3.42	57090	.077	.68	58456	.025	–
53565	.026	.096	56040	.009	.03	57146	.049	.75	58457	.037	–
53631	.024	.021	56041	.058	(a)	57202	.072	(a)	58458	.047	–
53632	.028	.032	56042	.073	(a)	57257	.089	.034	58459	.057	–
53731	.025	(a)	56170	.047	(a)	57401	.051	.089	58503	.061	.077
53732	.174	.47	56171	.023	(a)	57403	.056	.033	58532	.078	(a)
53733	.113	.228	56202	.058	.078	57410	.024	.173	58559	.016	(a)
53734	.28	–	56390	.101	.70	57411	.012	(a)	58560	.039	(a)
53803	.114	(a)	56391	.087	.30	57572	.014	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.14	.119	57600	.043	.033	58575	.05	.111
53902	(a)	(a)	56488	.045	.038	57611	.025	.055	58627	.159	.012
53903	(a)	(a)	56567	.049	(a)	57625	.38	(a)	58663	.108	.95
53904	(a)	(a)	56650	.149	(a)	57651	.046	.039	58682	.142	(a)
53905	(a)	(a)	56651	.081	(a)	57690	.033	.45	58713	.017	(a)
53907	.076	.086	56652	.058	(a)	57716	.016	.074	58737	.103	.55
53951	(a)	(a)	56653	.056	(a)	57725	.034	.075	58756	.02	(a)
53952	(a)	(a)	56654	.029	(a)	57726	.026	.023	58757	.35	(a)
53953	(a)	(a)	56690	.023	.33	57798	.023	(a)	58759	.043	(a)
54012	.028	–	56699	.065	.067	57800	.086	(a)	58802	.049	.48
54077	.104	.39	56758	.055	.14	57808	.013	(a)	58813	.05	(a)
54444	(a)	(a)	56759	.056	.078	57809	.013	(a)	58822	.134	(a)
55010	.32	.98	56760	.081	.099	57810	.013	.10	58837	.099	.161
55011	.085	1.75	56805	.106	(a)	57871	.016	.111	58840	.03	.121
55012	.101	1.11	56806	.075	(a)	57913	.112	.26	58873	.047	.027
55013	.043	1.12	56807	.074	(a)	57997	.063	–	58903	.031	(a)
55014	(a)	(a)	56808	.097	(a)	57998	.05	.054	58904	.023	.12
55214	.082	.083	56900	.093	(a)	57999	.021	.07	58922	.079	.179
55371	.105	.108	56910	.047	(a)	58009	.021	(a)	59005	.058	.089
55410	(a)	(a)	56911	.042	(a)	58010	.115	(a)	59057	.43	(a)
55426	.052	(a)	56912	.034	.084	58020	.06	(a)	59058	.28	(a)
55597	.021	1.68	56913	.028	(a)	58056	.137	(a)	59188	.119	.052
55647	.041	.065	56915	.164	(a)	58057	.086	(a)	59189	.163	.28
55648	.019	(a)	56916	.148	.215	58058	.078	(a)	59223	.049	.103
55649	.022	(a)	56917	.043	(a)	58095	.109	1.79	59257	.016	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.098	(a)	59923	.011	.005	62003	7.76	–	91125	1.78	1.48
59378	.032	.141	59925	.182	1.19	63010	15.30	–	91127	1.58	1.04
59481	.26	.096	59926	.155	.46	63011	19.20	–	91130	.93	–
59482	.123	(a)	59927	.104	1.30	63012	27.30	–	91135	.26	(a)
59537	.034	.232	59931	.203	.48	63013	25.80	–	91150	1.49	4.78
59601	.10	2.23	59932	.219	.80	63215	25.70	–	91155	3.31	23.60
59647	.055	.158	59941	.068	(a)	63216	17.80	–	91160	.71	–
59660	.183	1.06	59947	.022	.30	63217	28.90	–	91175	.62	–
59661	.09	(a)	59955	.026	.132	63218	9.74	–	91177	2.69	–
59693	.015	–	59963	.194	.37	63219	(a)	–	91179	2.70	–
59695	(a)	(a)	59964	.45	.066	63220	(a)	–	91190	1.45	(a)
59701	.007	.33	59970	.029	.169	64074	8.98	–	91200	.53	–
59713	.164	.33	59973	.125	(a)	64075	6.32	–	91210	(a)	–
59722	.085	.028	59975	.041	.19	64500	(a)	–	91235	1.82	1.94
59723	.032	.034	59977	.023	(a)	65007	15.60	–	91250	2.74	(a)
59724	.049	.015	59984	.034	.049	66122	6.72	–	91265	11.40	2.34
59725	.061	.145	59985	.134	(a)	66123	3.70	–	91266	6.02	1.14
59726	.044	.023	59986	.102	(a)	66309	10.80	–	91280	(a)	3.67
59738	.142	.059	59988	.01	.055	66561	25.00	–	91302	8.40	(a)
59750	.026	.181	59989	.018	.041	67017	23.20	–	91315	2.55	–
59751	.009	(a)	60010	8.53	–	67508	12.40	–	91324	5.68	(a)
59773	.007	.026	60011	9.81	–	67509	9.09	–	91325	(a)	(a)
59774	.006	.141	60012	16.10	–	67510	5.06	–	91340	3.71	5.75
59775	.007	.178	60013	13.80	–	67511	5.47	–	91341	3.09	3.90
59781	.022	.085	60015	10.30	–	67512	23.40	–	91342	3.40	2.63
59782	.033	.56	60016	11.60	–	67513	14.90	–	91343	.68	.94
59783	.032	(a)	60035	17.60	–	67634	20.10	–	91405	4.32	–
59784	.025	(a)	61000	8.44	–	67635	14.20	–	91436	3.49	2.12
59790	.109	(a)	61212	8.99	–	68001	43.40	–	91481	12.80	–
59798	.084	.46	61216	9.98	–	68439	55.80	–	91507	1.88	2.66
59806	.06	(a)	61217	9.08	–	68500	1.88	–	91523	29.00	–
59867	.123	(a)	61218	6.20	–	68604	1.04	–	91547	.165	–
59886	.017	.10	61223	44.10	–	68606	4.07	–	91551	1.02	.55
59889	.023	.187	61224	14.10	–	68607	3.22	–	91555	1.10	.86
59892	.032	(a)	61225	19.50	–	68702	2.65	–	91560	3.33	3.04
59904	.022	.076	61226	32.80	–	68703	1.99	–	91562	2.27	–
59905	.077	.12	61227	30.00	–	68706	8.52	–	91577	8.14	2.93
59914	.45	.69	62000	6.83	–	68707	8.43	–	91580	4.39	–
59915	.073	.66	62001	5.40	–	90089	2.96	–	91581	(a)	(a)
59917	.013	.232	62002	2.46	–	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
98813	2.82	1.34	99620	.33	–						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	–						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	–						
98967	2.45	8.89	99777	5.06	–						
98993	4.27	3.45	99793	2.08	–						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	–	99827	.30	.40						
99082	(a)	–	99851	1.21	–						
99083	(a)	–	99917	1.96	–						
99084	(a)	(a)	99938	2.20	–						
99085	(a)	(a)	99943	6.37	–						
99111	1.20	–	99946	4.75	2.16						
99160	(a)	–	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	–						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	–	99975	3.74	–						
99310	2.40	(a)	99986	(a)	–						
99315	7.04	2.30	99987	(a)	–						
99321	6.84	1.77	99988	1.76	–						
99445	(a)	(a)									
99471	.50	–									
99505	3.62	–									
99506	4.45	–									
99507	3.88	–									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	–									
99613	6.06	2.21									
99614	2.28	–									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.082	.189	10150	.26	(a)	11204	.166	1.24	13111	.37	.092
10011	.02	(a)	10151	6.63	-	11205	(a)	-	13112	.038	.063
10012	.023	(a)	10160	1.18	-	11206	.43	-	13201	.38	.144
10015	2.89	-	10204	.119	-	11207	5.45	-	13204	.43	1.14
10020	(a)	(a)	10205	.133	-	11208	.93	-	13205	.167	.42
10025	.02	(a)	10210	.213	(a)	11209	4.39	-	13206	(a)	(a)
10026	.34	.016	10211	.213	(a)	11210	1.87	-	13207	(a)	(a)
10027	.02	(a)	10220	2.50	-	11211	9.70	-	13208	(a)	(a)
10036	.29	(a)	10255	.106	.151	11212	1.47	-	13314	.064	.014
10040	.062	.32	10256	.39	.183	11213	1.20	-	13351	.155	.054
10042	.197	.31	10257	.073	.148	11214	2.95	-	13352	.158	.032
10052	2.00	-	10309	.086	.014	11222	.05	-	13410	.61	2.35
10054	1.77	-	10315	.202	(a)	11234	.15	.05	13411	(a)	(a)
10060	.094	.059	10331	3.92	-	11248	.02	.016	13412	.205	1.21
10065	.141	.034	10332	6.76	-	11258	.40	.078	13453	.237	(a)
10066	.144	.033	10352	.194	.043	11259	.43	.093	13454	.28	(a)
10070	.047	.151	10367	2.50	-	11273	7.42	-	13455	.28	(a)
10071	.169	.093	10368	3.65	-	11274	7.12	-	13461	(a)	(a)
10072	2.83	-	10375	(a)	-	11288	.49	.078	13506	.49	.051
10073	.44	.34	10378	3.97	-	12014	.043	.034	13507	.59	.121
10075	3.29	.182	10379	1.84	-	12356	.63	.025	13590	.209	.67
10100	.33	.05	10380	3.15	-	12361	.044	.07	13621	.053	.33
10101	.127	.177	10381	2.72	-	12362	.051	(a)	13670	.025	.017
10105	1.38	-	11007	1.06	-	12373	.02	.023	13673	.30	.015
10107	1.36	.226	11020	.161	.124	12374	.33	.049	13715	.051	.145
10110	9.84	-	11039	.39	.047	12375	.161	.024	13716	.241	.104
10111	.102	.067	11052	1.71	-	12391	.039	.07	13720	.171	.048
10113	.191	-	11101	(a)	(a)	12393	.213	(a)	13759	.094	.115
10115	.38	.058	11120	(a)	-	12467	.089	(a)	13930	.109	.174
10117	2.87	-	11126	.033	.024	12509	.026	.031	14068	.021	.012
10119	(a)	-	11127	.26	.009	12510	.34	.021	14101	.244	.038
10120	6.44	-	11128	.35	.058	12583	.149	(a)	14279	.202	.072
10130	1.88	-	11138	.98	-	12651	.43	.51	14401	.40	.078
10132	1.62	-	11155	.114	-	12683	.199	(a)	14405	.62	-
10133	1.65	-	11160	(a)	(a)	12707	.34	.56	14527	.209	.179
10135	(a)	-	11167	.39	-	12797	.071	.194	14655	.047	-
10140	.02	.022	11168	2.05	-	12805	.172	.151	14731	1.70	-
10141	.041	.023	11201	9.30	-	12841	.29	-	14732	.126	-
10145	.196	.009	11202	2.75	-	12927	.05	-	14733	.33	-
10146	.149	.015	11203	.61	.46	13049	.023	.051	14734	.141	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.093	.133	16670	1.63	—	18501	.32	.01	40072	(a)	—
14913	.177	.116	16676	.158	.012	18506	.186	.005	40075	18.00	—
15060	(a)	(a)	16694	.175	(a)	18507	.10	.006	40101	6.24	—
15061	(a)	(a)	16705	.164	.131	18570	1.04	—	40102	5.51	—
15062	.083	(a)	16722	(a)	—	18575	(a)	(a)	40111	3.19	—
15063	.097	(a)	16723	(a)	—	18616	.142	.59	40115	(a)	—
15070	.084	—	16750	.055	.034	18707	.008	.005	40117	(a)	—
15119	(a)	—	16751	.055	—	18708	.061	.017	40140	(a)	—
15120	(a)	—	16819	.51	(a)	18833	.092	(a)	41001	.108	—
15123	1.64	—	16820	.39	(a)	18834	.158	.112	41210	(a)	—
15124	.57	—	16881	.87	(a)	18911	.50	.018	41421	.14	—
15188	.147	(a)	16890	.059	(a)	18912	.94	.026	41422	.075	—
15223	.029	.044	16891	.064	(a)	18920	.244	.017	41510	25.10	—
15224	.181	.047	16892	.117	(a)	18991	(a)	—	41603	6.64	—
15300	(a)	—	16900	1.33	.059	19007	.64	—	41604	3.65	—
15314	.114	(a)	16901	.85	.065	19051	1.42	—	41620	.78	—
15404	.038	(a)	16902	.72	.049	19061	(a)	—	41650	9.35	—
15405	.056	(a)	16905	1.40	.059	19795	.163	(a)	41664	13.60	—
15406	.143	.053	16906	.90	.065	19796	.191	—	41665	1.60	—
15488	.36	(a)	16910	.80	.051	40005	(a)	—	41666	(a)	—
15538	.202	.014	16911	.72	.039	40006	(a)	—	41667	37.30	—
15600	.51	.067	16915	.82	.046	40010	(a)	—	41668	35.00	—
15607	.109	—	16916	.68	.039	40015	(a)	—	41669	.245	—
15608	.114	.009	16920	1.82	.104	40020	(a)	—	41670	.41	—
15656	3.35	—	16921	1.66	.04	40026	(a)	—	41672	(a)	—
15699	.27	—	16930	1.05	.12	40031	(a)	—	41673	(a)	—
15733	.093	.034	16931	1.13	.064	40032	(a)	—	41675	(a)	—
15839	.152	.024	16940	2.27	.04	40040	(a)	—	41677	.161	—
15991	.125	.07	16941	.91	.064	40041	(a)	—	41678	37.00	—
15993	.105	.038	18078	.093	.093	40042	(a)	—	41679	(a)	(a)
16005	.027	.031	18109	.208	.026	40045	90.10	—	41680	4.86	—
16009	.114	.106	18110	.166	.032	40046	17.80	—	41696	.51	—
16402	.75	—	18200	(a)	—	40047	6.35	—	41697	.35	—
16403	.48	.191	18205	.143	.38	40059	2.27	—	41700	(a)	—
16404	.60	—	18206	.27	.088	40061	1.21	—	41715	3.08	—
16471	.155	—	18335	.194	.016	40063	40.30	—	41716	1.96	—
16501	.058	(a)	18435	.35	.051	40064	11.90	—	43007	(a)	—
16527	.088	.32	18436	.28	.096	40066	(a)	—	43117	(a)	—
16588	.053	(a)	18437	.28	(a)	40067	(a)	—	43151	8.95	—
16604	.089	.122	18438	.53	(a)	40069	(a)	—	43152	11.10	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	34.10	-	44112	.23	-	45771	.166	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.054	.054	47318	3.80	-
43421	9.34	-	44193	(a)	-	45900	.058	.033	47367	.161	-
43422	49.00	-	44194	(a)	-	45901	.05	.045	47420	.83	-
43424	(a)	-	44222	(a)	-	45937	.077	-	47468	(a)	-
43470	2.96	-	44276	45.70	-	45993	(a)	(a)	47469	1.40	-
43517	(a)	-	44277	29.70	-	46004	8.88	-	47471	1.22	-
43518	5.85	-	44280	.161	-	46005	7.10	-	47473	1.59	-
43550	33.30	-	44311	3.02	-	46112	.025	-	47474	1.78	-
43551	18.50	-	44315	2.03	-	46202	2.56	-	47475	1.40	-
43626	4.67	-	44427	22.60	-	46362	129.00	-	47476	1.40	-
43628	60.80	-	44428	22.70	-	46426	18.90	-	47477	1.87	-
43629	51.50	-	44429	.34	-	46427	25.20	-	47478	1.96	-
43754	(a)	-	44430	.236	-	46510	(a)	-	47600	(a)	-
43760	1.72	-	44431	.76	-	46590	(a)	-	47610	(a)	-
43822	2.36	-	44432	.239	-	46603	1.58	-	48039	24.20	-
43840	.029	-	44433	7.63	-	46604	1.83	-	48177	(a)	-
43860	1.85	-	44434	14.60	-	46606	4.87	-	48178	(a)	-
43889	.66	-	44435	15.10	-	46607	6.69	-	48206	12.40	-
43945	(a)	-	44436	17.60	-	46622	6.88	-	48252	(a)	-
43946	(a)	-	44437	14.60	-	46671	(a)	-	48441	.052	-
43990	(a)	(a)	44438	11.60	-	46700	68.60	-	48557	5.19	-
43991	(a)	-	44439	22.50	-	46773	(a)	-	48558	4.52	-
44009	2.00	-	44440	18.60	-	46822	(a)	-	48600	37.70	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	5.00	-	44501	(a)	-	46882	(a)	-	48636	.94	(a)
44070	1.48	-	45190	2.02	-	46911	9.25	-	48637	3.97	-
44071	1.65	-	45191	1.43	-	46912	16.90	-	48638	1.97	-
44072	1.14	-	45192	1.67	-	46913	(a)	-	48727	(a)	-
44100	.69	-	45193	.99	-	46914	(a)	-	48808	.86	-
44101	.72	-	45210	1.25	-	46915	(a)	-	48924	(a)	-
44102	.56	-	45224	(a)	-	46916	(a)	-	48925	95.00	-
44103	.50	-	45225	(a)	-	47050	.64	-	49005	.109	-
44104	.209	-	45334	19.60	-	47051	(a)	-	49111	1.31	-
44105	(a)	-	45380	.109	(a)	47052	(a)	-	49181	7.89	-
44106	(a)	-	45450	5.78	-	47103	(a)	-	49183	9.63	-
44108	.245	-	45523	(a)	-	47146	(a)	-	49184	20.30	-
44109	.62	-	45524	(a)	-	47147	(a)	-	49185	18.50	-
44110	.63	-	45539	(a)	-	47221	75.20	-	49239	.081	.46
44111	.39	-	45678	.174	-	47253	(a)	-	49292	.58	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.177	.196	51702	.089	(a)	51986	.086	.096
49333	4.24	–	51241	.53	.218	51703	.037	(a)	51999	.036	.40
49451	(a)	–	51250	.149	(a)	51734	.069	.35	52002	.032	.114
49452	(a)	–	51251	.015	(a)	51741	.092	.243	52075	.11	.222
49617	.135	.148	51252	.053	.074	51752	.078	.15	52076	.132	(a)
49618	.114	.057	51253	.046	(a)	51767	.015	.007	52109	.008	(a)
49619	.214	.103	51254	.014	.032	51777	.052	.077	52134	.107	.60
49763	1.39	–	51255	.38	(a)	51790	.087	(a)	52137	.043	(a)
49800	(a)	–	51300	.072	.147	51796	.034	(a)	52150	.196	(a)
49801	66.20	–	51305	.072	.88	51808	.119	.68	52315	.068	.27
49802	5.87	–	51315	.053	.096	51809	.148	.146	52341	.027	(a)
49803	10.40	–	51330	.058	.66	51833	.078	.054	52342	.078	(a)
49840	.66	–	51333	.019	.32	51850	.139	(a)	52343	.048	(a)
49870	39.70	–	51340	.015	(a)	51851	.094	(a)	52401	.147	(a)
49890	(a)	–	51350	.121	.127	51852	.221	(a)	52402	.008	(a)
49891	(a)	–	51351	.108	.049	51853	.089	(a)	52432	.04	(a)
49902	(a)	–	51352	.149	.101	51854	.20	(a)	52433	.036	.80
49903	(a)	–	51355	.101	.091	51855	.209	(a)	52435	.046	(a)
50010	.086	.38	51356	.109	.56	51856	.115	(a)	52438	.033	(a)
50011	.052	(a)	51357	.075	.76	51857	.197	(a)	52440	.052	(a)
50012	.032	(a)	51358	.181	.129	51869	.04	.136	52467	.048	(a)
50015	.056	(a)	51359	.159	.71	51877	.223	.191	52469	.017	.096
50017	.043	(a)	51370	.173	3.83	51889	.037	.011	52505	.084	.237
50018	.048	(a)	51380	.017	.041	51896	.017	.017	52547	.128	.07
50019	.023	(a)	51400	.135	(a)	51900	.058	.10	52581	.41	2.19
50045	.097	(a)	51401	.199	(a)	51909	.126	.053	52619	.029	(a)
50047	.011	(a)	51500	.033	.116	51919	.037	(a)	52660	.057	–
51001	.032	.42	51516	.048	–	51926	.038	.044	52744	.30	.066
51005	.007	(a)	51517	.055	–	51927	.02	.132	52767	.117	(a)
51116	.082	.69	51550	.04	.40	51934	.041	.107	52876	(a)	(a)
51201	.015	(a)	51551	.014	.89	51941	.037	.041	52911	.023	.42
51205	.045	.059	51552	.024	.152	51942	.06	–	52967	.009	.058
51206	.007	.32	51553	.043	(a)	51956	.162	.205	53001	.084	.30
51210	.057	(a)	51554	.004	(a)	51957	.143	.46	53077	.04	.219
51211	(a)	(a)	51575	.032	.021	51958	.127	.37	53095	.028	(a)
51220	.194	1.90	51576	.078	.097	51959	.13	(a)	53096	.038	(a)
51221	.108	1.76	51600	.053	.172	51960	.017	.33	53121	.109	.40
51222	.131	4.53	51613	.035	.139	51970	.074	.177	53147	.02	(a)
51224	.138	1.49	51625	.03	(a)	51982	.022	.077	53229	.111	(a)
51230	.023	.74	51666	.051	.089	51985	.045	–	53271	.021	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53333	.109	.248	55715	.086	.203	56918	.044	(a)	58096	.076	1.49
53374	.079	.26	55716	.124	.49	56919	.112	(a)	58301	.035	.077
53375	.042	.27	55717	.148	(a)	56920	.102	(a)	58302	.021	.051
53376	.067	.183	55718	.144	(a)	56980	.042	(a)	58397	.119	.65
53377	.069	.188	55802	.052	.011	57001	.015	.022	58408	.038	–
53403	.043	(a)	55918	.049	2.26	57002	.009	.096	58409	.048	–
53425	.102	(a)	55919	.007	3.42	57090	.165	.68	58456	.026	–
53565	.051	.096	56040	.005	.03	57146	.104	.75	58457	.037	–
53631	.013	.021	56041	.03	(a)	57202	.038	(a)	58458	.048	–
53632	.015	.032	56042	.038	(a)	57257	.047	.034	58459	.058	–
53731	.013	(a)	56170	.101	(a)	57401	.027	.089	58503	.032	.077
53732	.091	.47	56171	.049	(a)	57403	.107	.033	58532	.041	(a)
53733	.059	.228	56202	.03	.078	57410	.013	.173	58559	.008	(a)
53734	.29	–	56390	.053	.70	57411	.025	(a)	58560	.02	(a)
53803	.245	(a)	56391	.046	.30	57572	.008	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.074	.119	57600	.022	.033	58575	.026	.111
53902	(a)	(a)	56488	.087	.038	57611	.054	.055	58627	.084	.012
53903	(a)	(a)	56567	.104	(a)	57625	.197	(a)	58663	.231	.95
53904	(a)	(a)	56650	.32	(a)	57651	.024	.039	58682	.074	(a)
53905	(a)	(a)	56651	.173	(a)	57690	.07	.45	58713	.033	(a)
53907	.04	.086	56652	.124	(a)	57716	.033	.074	58737	.054	.55
53951	(a)	(a)	56653	.12	(a)	57725	.073	.075	58756	.043	(a)
53952	(a)	(a)	56654	.061	(a)	57726	.057	.023	58757	.182	(a)
53953	(a)	(a)	56690	.045	.33	57798	.012	(a)	58759	.022	(a)
54012	.029	–	56699	.034	.067	57800	.045	(a)	58802	.026	.48
54077	.055	.39	56758	.029	.14	57808	.028	(a)	58813	.106	(a)
54444	(a)	(a)	56759	.029	.078	57809	.029	(a)	58822	.07	(a)
55010	.165	.98	56760	.042	.099	57810	.028	.10	58837	.213	.161
55011	.045	1.75	56805	.056	(a)	57871	.033	.111	58840	.064	.121
55012	.053	1.11	56806	.039	(a)	57913	.059	.26	58873	.102	.027
55013	.093	1.12	56807	.039	(a)	57997	.064	–	58903	.016	(a)
55014	(a)	(a)	56808	.051	(a)	57998	.026	.054	58904	.012	.12
55214	.043	.083	56900	.049	(a)	57999	.046	.07	58922	.169	.179
55371	.201	.108	56910	.024	(a)	58009	.046	(a)	59005	.03	.089
55410	(a)	(a)	56911	.09	(a)	58010	.06	(a)	59057	.226	(a)
55426	.112	(a)	56912	.073	.084	58020	.115	(a)	59058	.146	(a)
55597	.011	1.68	56913	.059	(a)	58056	.072	(a)	59188	.228	.052
55647	.022	.065	56915	.35	(a)	58057	.045	(a)	59189	.31	.28
55648	.01	(a)	56916	.32	.215	58058	.041	(a)	59223	.105	.103
55649	.012	(a)	56917	.092	(a)	58095	.057	1.79	59257	.008	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.052	(a)	59923	.006	.005	62003	9.97	–	91125	1.78	1.48
59378	.068	.141	59925	.163	1.19	63010	19.10	–	91127	1.58	1.04
59481	.138	.096	59926	.138	.46	63011	23.90	–	91130	.93	–
59482	.237	(a)	59927	.093	1.30	63012	34.00	–	91135	.26	(a)
59537	.074	.232	59931	.107	.48	63013	32.20	–	91150	1.49	4.78
59601	.052	2.23	59932	.115	.80	63215	33.00	–	91155	3.31	23.60
59647	.106	.158	59941	.036	(a)	63216	22.90	–	91160	.71	–
59660	.096	1.06	59947	.047	.30	63217	18.10	–	91175	.62	–
59661	.047	(a)	59955	.014	.132	63218	6.10	–	91177	2.69	–
59693	.008	–	59963	.102	.37	63219	(a)	–	91179	2.70	–
59695	(a)	(a)	59964	.239	.066	63220	(a)	–	91190	1.45	(a)
59701	.004	.33	59970	.063	.169	64074	14.20	–	91200	.53	–
59713	.086	.33	59973	.066	(a)	64075	10.00	–	91210	(a)	–
59722	.045	.028	59975	.088	.19	64500	(a)	–	91235	1.82	1.94
59723	.017	.034	59977	.05	(a)	65007	20.10	–	91250	2.74	(a)
59724	.026	.015	59984	.018	.049	66122	8.63	–	91265	11.40	2.34
59725	.032	.145	59985	.07	(a)	66123	4.75	–	91266	6.02	1.14
59726	.023	.023	59986	.054	(a)	66309	13.90	–	91280	(a)	3.67
59738	.074	.059	59988	.022	.055	66561	32.10	–	91302	8.40	(a)
59750	.055	.181	59989	.009	.041	67017	29.80	–	91315	2.55	–
59751	.02	(a)	60010	10.60	–	67508	11.20	–	91324	5.68	(a)
59773	.013	.026	60011	12.20	–	67509	8.22	–	91325	(a)	(a)
59774	.011	.141	60012	20.10	–	67510	4.58	–	91340	3.71	5.75
59775	.014	.178	60013	17.20	–	67511	4.95	–	91341	3.09	3.90
59781	.048	.085	60015	12.90	–	67512	21.20	–	91342	3.40	2.63
59782	.071	.56	60016	14.50	–	67513	13.50	–	91343	.68	.94
59783	.069	(a)	60035	22.60	–	67634	25.80	–	91405	4.32	–
59784	.053	(a)	61000	10.50	–	67635	18.20	–	91436	3.49	2.12
59790	.057	(a)	61212	11.60	–	68001	55.70	–	91481	12.80	–
59798	.181	.46	61216	12.80	–	68439	71.70	–	91507	1.88	2.66
59806	.129	(a)	61217	11.70	–	68500	2.34	–	91523	29.00	–
59867	.065	(a)	61218	7.97	–	68604	1.34	–	91547	.165	–
59886	.009	.10	61223	56.70	–	68606	5.24	–	91551	1.02	.55
59889	.044	.187	61224	18.10	–	68607	4.14	–	91555	1.10	.86
59892	.069	(a)	61225	25.10	–	68702	3.41	–	91560	3.33	3.04
59904	.047	.076	61226	42.20	–	68703	2.55	–	91562	2.27	–
59905	.04	.12	61227	38.60	–	68706	10.90	–	91577	8.14	2.93
59914	.237	.69	62000	8.78	–	68707	10.80	–	91580	4.39	–
59915	.156	.66	62001	6.93	–	90089	2.96	–	91581	(a)	(a)
59917	.029	.232	62002	3.17	–	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
98813	2.82	1.34	99620	.33	-						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	-						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	-						
98967	2.45	8.89	99777	5.06	-						
98993	4.27	3.45	99793	2.08	-						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	-	99827	.30	.40						
99082	(a)	-	99851	1.21	-						
99083	(a)	-	99917	1.96	-						
99084	(a)	(a)	99938	2.20	-						
99085	(a)	(a)	99943	6.37	-						
99111	1.20	-	99946	4.75	2.16						
99160	(a)	-	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	-						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	-	99975	3.74	-						
99310	2.40	(a)	99986	(a)	-						
99315	7.04	2.30	99987	(a)	-						
99321	6.84	1.77	99988	1.76	-						
99445	(a)	(a)									
99471	.50	-									
99505	3.62	-									
99506	4.45	-									
99507	3.88	-									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	-									
99613	6.06	2.21									
99614	2.28	-									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.039	.189	10150	.171	(a)	11204	.108	1.24	13111	.31	.092
10011	.009	(a)	10151	4.31	-	11205	(a)	-	13112	.028	.063
10012	.011	(a)	10160	.77	-	11206	.54	-	13201	.39	.144
10015	4.25	-	10204	.077	-	11207	6.81	-	13204	.45	1.14
10020	(a)	(a)	10205	.086	-	11208	1.17	-	13205	.172	.42
10025	.009	(a)	10210	.139	(a)	11209	5.48	-	13206	(a)	(a)
10026	.223	.016	10211	.139	(a)	11210	2.33	-	13207	(a)	(a)
10027	.009	(a)	10220	1.63	-	11211	12.10	-	13208	(a)	(a)
10036	.29	(a)	10255	.109	.151	11212	1.83	-	13314	.041	.014
10040	.03	.32	10256	.40	.183	11213	1.50	-	13351	.101	.054
10042	.128	.31	10257	.075	.148	11214	3.69	-	13352	.103	.032
10052	2.94	-	10309	.056	.014	11222	.062	-	13410	.62	2.35
10054	2.61	-	10315	.131	(a)	11234	.097	.05	13411	(a)	(a)
10060	.061	.059	10331	5.77	-	11248	.021	.016	13412	.211	1.21
10065	.092	.034	10332	9.95	-	11258	.33	.078	13453	.243	(a)
10066	.094	.033	10352	.161	.043	11259	.36	.093	13454	.28	(a)
10070	.022	.151	10367	3.12	-	11273	4.82	-	13455	.29	(a)
10071	.11	.093	10368	4.56	-	11274	4.62	-	13461	(a)	(a)
10072	3.53	-	10375	(a)	-	11288	.41	.078	13506	.32	.051
10073	.46	.34	10378	5.84	-	12014	.045	.034	13507	.38	.121
10075	3.39	.182	10379	2.71	-	12356	.41	.025	13590	.215	.67
10100	.28	.05	10380	4.63	-	12361	.033	.07	13621	.054	.33
10101	.083	.177	10381	4.01	-	12362	.025	(a)	13670	.019	.017
10105	.90	-	11007	1.33	-	12373	.009	.023	13673	.25	.015
10107	1.39	.226	11020	.104	.124	12374	.212	.049	13715	.025	.145
10110	14.50	-	11039	.40	.047	12375	.104	.024	13716	.157	.104
10111	.049	.067	11052	1.55	-	12391	.018	.07	13720	.142	.048
10113	.124	-	11101	(a)	(a)	12393	.139	(a)	13759	.061	.115
10115	.247	.058	11120	(a)	-	12467	.058	(a)	13930	.053	.174
10117	4.22	-	11126	.022	.024	12509	.027	.031	14068	.013	.012
10119	(a)	-	11127	.125	.009	12510	.34	.021	14101	.158	.038
10120	9.47	-	11128	.169	.058	12583	.153	(a)	14279	.207	.072
10130	1.22	-	11138	1.44	-	12651	.45	.51	14401	.34	.078
10132	1.05	-	11155	.074	-	12683	.204	(a)	14405	.78	-
10133	1.49	-	11160	(a)	(a)	12707	.162	.56	14527	.10	.179
10135	(a)	-	11167	.36	-	12797	.034	.194	14655	.031	-
10140	.015	.022	11168	1.85	-	12805	.112	.151	14731	1.54	-
10141	.031	.023	11201	11.60	-	12841	.185	-	14732	.114	-
10145	.147	.009	11202	3.44	-	12927	.032	-	14733	.214	-
10146	.123	.015	11203	.29	.46	13049	.017	.051	14734	.092	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.096	.133	16670	2.39	—	18501	.27	.01	40072	(a)	—
14913	.115	.116	16676	.103	.012	18506	.191	.005	40075	21.90	—
15060	(a)	(a)	16694	.18	(a)	18507	.065	.006	40101	8.39	—
15061	(a)	(a)	16705	.079	.131	18570	.68	—	40102	7.41	—
15062	.086	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.70	—
15063	.10	(a)	16723	(a)	—	18616	.146	.59	40115	(a)	—
15070	.105	—	16750	.036	.034	18707	.004	.005	40117	(a)	—
15119	(a)	—	16751	.036	—	18708	.04	.017	40140	(a)	—
15120	(a)	—	16819	.52	(a)	18833	.044	(a)	41001	.159	—
15123	1.49	—	16820	.40	(a)	18834	.103	.112	41210	(a)	—
15124	.52	—	16881	.56	(a)	18911	.32	.018	41421	.32	—
15188	.151	(a)	16890	.061	(a)	18912	.61	.026	41422	.17	—
15223	.022	.044	16891	.066	(a)	18920	.158	.017	41510	16.30	—
15224	.15	.047	16892	.121	(a)	18991	(a)	—	41603	15.10	—
15300	(a)	—	16900	.80	.059	19007	.58	—	41604	8.29	—
15314	.074	(a)	16901	.51	.065	19051	1.29	—	41620	.97	—
15404	.039	(a)	16902	.44	.049	19061	(a)	—	41650	21.30	—
15405	.058	(a)	16905	.84	.059	19795	.106	(a)	41664	20.10	—
15406	.147	.053	16906	.54	.065	19796	.124	—	41665	2.35	—
15488	.37	(a)	16910	.48	.051	40005	(a)	—	41666	(a)	—
15538	.131	.014	16911	.44	.039	40006	(a)	—	41667	54.90	—
15600	.33	.067	16915	.49	.046	40010	(a)	—	41668	51.40	—
15607	.137	—	16916	.41	.039	40015	(a)	—	41669	.36	—
15608	.074	.009	16920	1.09	.104	40020	(a)	—	41670	.61	—
15656	2.18	—	16921	1.00	.04	40026	(a)	—	41672	(a)	—
15699	.34	—	16930	.63	.12	40031	(a)	—	41673	(a)	—
15733	.096	.034	16931	.68	.064	40032	(a)	—	41675	(a)	—
15839	.099	.024	16940	1.36	.04	40040	(a)	—	41677	.201	—
15991	.081	.07	16941	.55	.064	40041	(a)	—	41678	28.90	—
15993	.068	.038	18078	.045	.093	40042	(a)	—	41679	(a)	(a)
16005	.013	.031	18109	.135	.026	40045	133.00	—	41680	11.10	—
16009	.117	.106	18110	.108	.032	40046	26.20	—	41696	.64	—
16402	.49	—	18200	(a)	—	40047	9.34	—	41697	.44	—
16403	.31	.191	18205	.069	.38	40059	3.34	—	41700	(a)	—
16404	.39	—	18206	.175	.088	40061	1.77	—	41715	7.02	—
16471	.193	—	18335	.126	.016	40063	59.30	—	41716	4.47	—
16501	.028	(a)	18435	.29	.051	40064	17.40	—	43007	(a)	—
16527	.042	.32	18436	.236	.096	40066	(a)	—	43117	(a)	—
16588	.054	(a)	18437	.18	(a)	40067	(a)	—	43151	10.90	—
16604	.091	.122	18438	.35	(a)	40069	(a)	—	43152	8.66	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	41.50	-	44112	.179	-	45771	.171	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.055	.054	47318	5.59	-
43421	11.40	-	44193	(a)	-	45900	.038	.033	47367	.201	-
43422	59.70	-	44194	(a)	-	45901	.032	.045	47420	1.23	-
43424	(a)	-	44222	(a)	-	45937	.094	-	47468	(a)	-
43470	3.70	-	44276	55.70	-	45993	(a)	(a)	47469	3.19	-
43517	(a)	-	44277	36.10	-	46004	20.20	-	47471	2.76	-
43518	8.61	-	44280	.201	-	46005	16.20	-	47473	3.62	-
43550	40.60	-	44311	4.44	-	46112	.033	-	47474	4.04	-
43551	22.50	-	44315	2.98	-	46202	1.50	-	47475	3.19	-
43626	6.88	-	44427	30.30	-	46362	101.00	-	47476	3.19	-
43628	89.40	-	44428	30.50	-	46426	14.80	-	47477	4.25	-
43629	75.70	-	44429	.46	-	46427	19.70	-	47478	4.47	-
43754	(a)	-	44430	.32	-	46510	(a)	-	47600	(a)	-
43760	2.52	-	44431	1.02	-	46590	(a)	-	47610	(a)	-
43822	2.95	-	44432	.32	-	46603	1.24	-	48039	29.40	-
43840	.036	-	44433	10.30	-	46604	1.43	-	48177	(a)	-
43860	2.32	-	44434	19.60	-	46606	3.81	-	48178	(a)	-
43889	.83	-	44435	20.30	-	46607	5.23	-	48206	18.20	-
43945	(a)	-	44436	23.70	-	46622	8.60	-	48252	(a)	-
43946	(a)	-	44437	19.70	-	46671	(a)	-	48441	.076	-
43990	(a)	(a)	44438	15.50	-	46700	83.50	-	48557	7.64	-
43991	(a)	-	44439	30.20	-	46773	(a)	-	48558	6.65	-
44009	1.81	-	44440	25.00	-	46822	(a)	-	48600	29.50	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	7.35	-	44501	(a)	-	46882	(a)	-	48636	.68	(a)
44070	2.18	-	45190	1.18	-	46911	13.60	-	48637	5.84	-
44071	2.42	-	45191	.84	-	46912	24.90	-	48638	2.90	-
44072	1.67	-	45192	.98	-	46913	(a)	-	48727	(a)	-
44100	.54	-	45193	.58	-	46914	(a)	-	48808	.56	-
44101	.56	-	45210	.73	-	46915	(a)	-	48924	(a)	-
44102	.44	-	45224	(a)	-	46916	(a)	-	48925	140.00	-
44103	.39	-	45225	(a)	-	47050	.80	-	49005	.137	-
44104	.162	-	45334	23.90	-	47051	(a)	-	49111	.85	-
44105	(a)	-	45380	.112	(a)	47052	(a)	-	49181	9.62	-
44106	(a)	-	45450	7.04	-	47103	(a)	-	49183	11.70	-
44108	.19	-	45523	(a)	-	47146	(a)	-	49184	24.80	-
44109	.48	-	45524	(a)	-	47147	(a)	-	49185	22.50	-
44110	.49	-	45539	(a)	-	47221	91.60	-	49239	.084	.46
44111	.30	-	45678	.217	-	47253	(a)	-	49292	.70	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	—	51240	.26	.196	51702	.064	(a)	51986	.127	.096
49333	5.16	—	51241	.78	.218	51703	.027	(a)	51999	.054	.40
49451	(a)	—	51250	.108	(a)	51734	.05	.35	52002	.047	.114
49452	(a)	—	51251	.022	(a)	51741	.136	.243	52075	.079	.222
49617	.122	.148	51252	.079	.074	51752	.115	.15	52076	.096	(a)
49618	.103	.057	51253	.067	(a)	51767	.011	.007	52109	.012	(a)
49619	.193	.103	51254	.021	.032	51777	.037	.077	52134	.157	.60
49763	1.26	—	51255	.27	(a)	51790	.062	(a)	52137	.031	(a)
49800	(a)	—	51300	.052	.147	51796	.05	(a)	52150	.29	(a)
49801	80.70	—	51305	.052	.88	51808	.176	.68	52315	.049	.27
49802	7.16	—	51315	.054	.096	51809	.219	.146	52341	.02	(a)
49803	12.70	—	51330	.042	.66	51833	.056	.054	52342	.057	(a)
49840	.83	—	51333	.014	.32	51850	.101	(a)	52343	.034	(a)
49870	58.40	—	51340	.021	(a)	51851	.068	(a)	52401	.107	(a)
49890	(a)	—	51350	.087	.127	51852	.16	(a)	52402	.012	(a)
49891	(a)	—	51351	.078	.049	51853	.064	(a)	52432	.059	(a)
49902	(a)	—	51352	.107	.101	51854	.144	(a)	52433	.054	.80
49903	(a)	—	51355	.073	.091	51855	.151	(a)	52435	.067	(a)
50010	.127	.38	51356	.078	.56	51856	.083	(a)	52438	.049	(a)
50011	.038	(a)	51357	.077	.76	51857	.142	(a)	52440	.077	(a)
50012	.047	(a)	51358	.186	.129	51869	.058	.136	52467	.071	(a)
50015	.083	(a)	51359	.163	.71	51877	.33	.191	52469	.025	.096
50017	.063	(a)	51370	.26	3.83	51889	.054	.011	52505	.123	.237
50018	.034	(a)	51380	.026	.041	51896	.025	.017	52547	.092	.07
50019	.034	(a)	51400	.098	(a)	51900	.042	.10	52581	.60	2.19
50045	.144	(a)	51401	.144	(a)	51909	.091	.053	52619	.042	(a)
50047	.016	(a)	51500	.048	.116	51919	.055	(a)	52660	.072	—
51001	.023	.42	51516	.06	—	51926	.056	.044	52744	.215	.066
51005	.005	(a)	51517	.068	—	51927	.03	.132	52767	.085	(a)
51116	.059	.69	51550	.06	.40	51934	.061	.107	52876	(a)	(a)
51201	.022	(a)	51551	.021	.89	51941	.055	.041	52911	.034	.42
51205	.066	.059	51552	.036	.152	51942	.088	—	52967	.013	.058
51206	.01	.32	51553	.064	(a)	51956	.239	.205	53001	.124	.30
51210	.041	(a)	51554	.006	(a)	51957	.211	.46	53077	.059	.219
51211	(a)	(a)	51575	.023	.021	51958	.187	.37	53095	.041	(a)
51220	.14	1.90	51576	.115	.097	51959	.192	(a)	53096	.057	(a)
51221	.078	1.76	51600	.078	.172	51960	.025	.33	53121	.161	.40
51222	.095	4.53	51613	.052	.139	51970	.11	.177	53147	.014	(a)
51224	.099	1.49	51625	.021	(a)	51982	.032	.077	53229	.08	(a)
51230	.017	.74	51666	.037	.089	51985	.056	—	53271	.03	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.079	.248	55715	.126	.203	56918	.032	(a)	58096	.112	1.49
53374	.057	.26	55716	.183	.49	56919	.081	(a)	58301	.025	.077
53375	.03	.27	55717	.107	(a)	56920	.074	(a)	58302	.03	.051
53376	.048	.183	55718	.104	(a)	56980	.063	(a)	58397	.176	.65
53377	.049	.188	55802	.037	.011	57001	.021	.022	58408	.047	–
53403	.031	(a)	55918	.072	2.26	57002	.014	.096	58409	.06	–
53425	.074	(a)	55919	.01	3.42	57090	.119	.68	58456	.032	–
53565	.036	.096	56040	.007	.03	57146	.075	.75	58457	.047	–
53631	.019	.021	56041	.045	(a)	57202	.056	(a)	58458	.06	–
53632	.021	.032	56042	.057	(a)	57257	.069	.034	58459	.072	–
53731	.02	(a)	56170	.073	(a)	57401	.039	.089	58503	.047	.077
53732	.134	.47	56171	.036	(a)	57403	.077	.033	58532	.061	(a)
53733	.087	.228	56202	.045	.078	57410	.019	.173	58559	.012	(a)
53734	.36	–	56390	.079	.70	57411	.018	(a)	58560	.03	(a)
53803	.177	(a)	56391	.067	.30	57572	.011	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.109	.119	57600	.033	.033	58575	.038	.111
53902	(a)	(a)	56488	.062	.038	57611	.039	.055	58627	.123	.012
53903	(a)	(a)	56567	.075	(a)	57625	.29	(a)	58663	.167	.95
53904	(a)	(a)	56650	.231	(a)	57651	.035	.039	58682	.11	(a)
53905	(a)	(a)	56651	.125	(a)	57690	.051	.45	58713	.024	(a)
53907	.059	.086	56652	.09	(a)	57716	.024	.074	58737	.08	.55
53951	(a)	(a)	56653	.086	(a)	57725	.053	.075	58756	.031	(a)
53952	(a)	(a)	56654	.044	(a)	57726	.041	.023	58757	.27	(a)
53953	(a)	(a)	56690	.032	.33	57798	.018	(a)	58759	.033	(a)
54012	.036	–	56699	.05	.067	57800	.067	(a)	58802	.038	.48
54077	.081	.39	56758	.042	.14	57808	.02	(a)	58813	.077	(a)
54444	(a)	(a)	56759	.043	.078	57809	.021	(a)	58822	.104	(a)
55010	.244	.98	56760	.062	.099	57810	.02	.10	58837	.154	.161
55011	.066	1.75	56805	.082	(a)	57871	.024	.111	58840	.046	.121
55012	.079	1.11	56806	.058	(a)	57913	.087	.26	58873	.073	.027
55013	.067	1.12	56807	.058	(a)	57997	.08	–	58903	.024	(a)
55014	(a)	(a)	56808	.075	(a)	57998	.038	.054	58904	.018	.12
55214	.064	.083	56900	.072	(a)	57999	.033	.07	58922	.122	.179
55371	.145	.108	56910	.036	(a)	58009	.033	(a)	59005	.045	.089
55410	(a)	(a)	56911	.065	(a)	58010	.089	(a)	59057	.33	(a)
55426	.081	(a)	56912	.053	.084	58020	.082	(a)	59058	.216	(a)
55597	.016	1.68	56913	.043	(a)	58056	.106	(a)	59188	.164	.052
55647	.032	.065	56915	.25	(a)	58057	.067	(a)	59189	.224	.28
55648	.014	(a)	56916	.229	.215	58058	.06	(a)	59223	.076	.103
55649	.017	(a)	56917	.066	(a)	58095	.085	1.79	59257	.012	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.076	(a)	59923	.009	.005	62003	7.80	—	91125	1.78	1.48
59378	.049	.141	59925	.167	1.19	63010	10.90	—	91127	1.58	1.04
59481	.204	.096	59926	.142	.46	63011	13.60	—	91130	.93	—
59482	.17	(a)	59927	.096	1.30	63012	19.30	—	91135	.26	(a)
59537	.053	.232	59931	.157	.48	63013	18.30	—	91150	1.49	4.78
59601	.077	2.23	59932	.17	.80	63215	25.80	—	91155	3.31	23.60
59647	.076	.158	59941	.053	(a)	63216	17.90	—	91160	.71	—
59660	.142	1.06	59947	.034	.30	63217	26.60	—	91175	.62	—
59661	.07	(a)	59955	.02	.132	63218	8.97	—	91177	2.69	—
59693	.012	—	59963	.15	.37	63219	(a)	—	91179	2.70	—
59695	(a)	(a)	59964	.35	.066	63220	(a)	—	91190	1.45	(a)
59701	.006	.33	59970	.046	.169	64074	8.32	—	91200	.53	—
59713	.127	.33	59973	.097	(a)	64075	5.85	—	91210	(a)	—
59722	.066	.028	59975	.064	.19	64500	(a)	—	91235	1.82	1.94
59723	.025	.034	59977	.036	(a)	65007	15.70	—	91250	2.74	(a)
59724	.038	.015	59984	.027	.049	66122	6.75	—	91265	11.40	2.34
59725	.047	.145	59985	.104	(a)	66123	3.72	—	91266	6.02	1.14
59726	.034	.023	59986	.079	(a)	66309	10.80	—	91280	(a)	3.67
59738	.11	.059	59988	.016	.055	66561	25.10	—	91302	8.40	(a)
59750	.04	.181	59989	.014	.041	67017	23.30	—	91315	2.55	—
59751	.014	(a)	60010	6.04	—	67508	25.50	—	91324	5.68	(a)
59773	.01	.026	60011	6.95	—	67509	18.70	—	91325	(a)	(a)
59774	.008	.141	60012	11.40	—	67510	10.40	—	91340	3.71	5.75
59775	.01	.178	60013	9.79	—	67511	11.30	—	91341	3.09	3.90
59781	.034	.085	60015	7.31	—	67512	48.30	—	91342	3.40	2.63
59782	.051	.56	60016	8.21	—	67513	30.60	—	91343	.68	.94
59783	.05	(a)	60035	17.70	—	67634	20.20	—	91405	4.32	—
59784	.038	(a)	61000	5.98	—	67635	14.30	—	91436	3.49	2.12
59790	.085	(a)	61212	9.04	—	68001	43.60	—	91481	12.80	—
59798	.131	.46	61216	10.00	—	68439	56.00	—	91507	1.88	2.66
59806	.094	(a)	61217	9.13	—	68500	1.33	—	91523	29.00	—
59867	.095	(a)	61218	6.24	—	68604	1.05	—	91547	.165	—
59886	.013	.10	61223	44.30	—	68606	4.10	—	91551	1.02	.55
59889	.032	.187	61224	14.10	—	68607	3.24	—	91555	1.10	.86
59892	.05	(a)	61225	19.60	—	68702	2.67	—	91560	3.33	3.04
59904	.034	.076	61226	33.00	—	68703	2.00	—	91562	2.27	—
59905	.06	.12	61227	30.20	—	68706	8.56	—	91577	8.14	2.93
59914	.35	.69	62000	6.87	—	68707	8.47	—	91580	4.39	—
59915	.112	.66	62001	5.42	—	90089	2.96	—	91581	(a)	(a)
59917	.021	.232	62002	2.48	—	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	—	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	—	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	—	97501	(a)	—	98405	.95	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	—	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	—	97504	(a)	—	98415	1.19	(a)
91590	2.36	—	95305	2.35	—	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	—	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	—	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	—	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	—	97654	3.74	2.55	98427	1.69	—
91636	3.19	—	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	—
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	—
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	—
91722	2.80	(a)	95505	1.80	1.96	98090	.09	—	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	—	98482	2.60	6.69
91805	.143	—	95625	4.01	3.83	98092	.30	—	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	—	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	—	98555	1.71	—
92055	3.37	.139	95648	(a)	(a)	98151	(a)	—	98597	.38	—
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	—
92102	3.18	3.22	96317	.97	—	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	—
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	—
92445	1.83	—	96410	2.13	8.31	98156	(a)	(a)	98624	.69	—
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	—
92451	1.82	1.82	96703	(a)	—	98159	1.70	(a)	98658	4.09	—
92453	2.22	—	96816	2.84	—	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	—	96930	(a)	—	98162	(a)	(a)	98678	10.60	10.40
92663	.43	—	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	—	97047	2.58	—	98257	1.01	—	98705	5.79	—
94225	6.03	—	97050	2.01	—	98303	7.95	4.34	98710	2.41	—
94276	3.14	3.12	97111	3.63	—	98304	3.75	3.10	98751	3.10	—
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	—

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
98813	2.82	1.34	99620	.33	–						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	–						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	–						
98967	2.45	8.89	99777	5.06	–						
98993	4.27	3.45	99793	2.08	–						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	–	99827	.30	.40						
99082	(a)	–	99851	1.21	–						
99083	(a)	–	99917	1.96	–						
99084	(a)	(a)	99938	2.20	–						
99085	(a)	(a)	99943	6.37	–						
99111	1.20	–	99946	4.75	2.16						
99160	(a)	–	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	–						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	–	99975	3.74	–						
99310	2.40	(a)	99986	(a)	–						
99315	7.04	2.30	99987	(a)	–						
99321	6.84	1.77	99988	1.76	–						
99445	(a)	(a)									
99471	.50	–									
99505	3.62	–									
99506	4.45	–									
99507	3.88	–									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	–									
99613	6.06	2.21									
99614	2.28	–									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508						Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.128	.189	10150	.35	(a)	11204	.218	1.24	13111	.53	.092
10011	.031	(a)	10151	8.69	-	11205	(a)	-	13112	.109	.063
10012	.035	(a)	10160	1.55	-	11206	.48	-	13201	.46	.144
10015	6.59	-	10204	.156	-	11207	6.12	-	13204	.52	1.14
10020	(a)	(a)	10205	.174	-	11208	1.05	-	13205	.199	.42
10025	.031	(a)	10210	.28	(a)	11209	4.93	-	13206	(a)	(a)
10026	.45	.016	10211	.28	(a)	11210	2.10	-	13207	(a)	(a)
10027	.031	(a)	10220	3.29	-	11211	10.90	-	13208	(a)	(a)
10036	.34	(a)	10255	.126	.151	11212	1.65	-	13314	.084	.014
10040	.097	.32	10256	.46	.183	11213	1.35	-	13351	.204	.054
10042	.26	.31	10257	.087	.148	11214	3.31	-	13352	.207	.032
10052	4.55	-	10309	.113	.014	11222	.056	-	13410	.72	2.35
10054	4.04	-	10315	.27	(a)	11234	.196	.05	13411	(a)	(a)
10060	.124	.059	10331	8.93	-	11248	.024	.016	13412	.244	1.21
10065	.185	.034	10332	15.40	-	11258	.57	.078	13453	.28	(a)
10066	.189	.033	10352	.28	.043	11259	.61	.093	13454	.33	(a)
10070	.073	.151	10367	2.81	-	11273	9.73	-	13455	.34	(a)
10071	.222	.093	10368	4.10	-	11274	9.34	-	13461	(a)	(a)
10072	3.18	-	10375	(a)	-	11288	.70	.078	13506	.64	.051
10073	.53	.34	10378	9.04	-	12014	.052	.034	13507	.77	.121
10075	3.93	.182	10379	4.20	-	12356	.83	.025	13590	.249	.67
10100	.47	.05	10380	7.17	-	12361	.128	.07	13621	.063	.33
10101	.167	.177	10381	6.21	-	12362	.08	(a)	13670	.072	.017
10105	1.81	-	11007	1.19	-	12373	.031	.023	13673	.43	.015
10107	1.62	.226	11020	.211	.124	12374	.43	.049	13715	.08	.145
10110	22.40	-	11039	.46	.047	12375	.211	.024	13716	.32	.104
10111	.16	.067	11052	1.93	-	12391	.06	.07	13720	.243	.048
10113	.25	-	11101	(a)	(a)	12393	.28	(a)	13759	.124	.115
10115	.50	.058	11120	(a)	-	12467	.116	(a)	13930	.171	.174
10117	6.54	-	11126	.044	.024	12509	.031	.031	14068	.027	.012
10119	(a)	-	11127	.41	.009	12510	.40	.021	14101	.32	.038
10120	14.70	-	11128	.55	.058	12583	.178	(a)	14279	.241	.072
10130	2.47	-	11138	2.23	-	12651	.52	.51	14401	.57	.078
10132	2.13	-	11155	.149	-	12683	.237	(a)	14405	.70	-
10133	1.85	-	11160	(a)	(a)	12707	.53	.56	14527	.33	.179
10135	(a)	-	11167	.44	-	12797	.111	.194	14655	.062	-
10140	.059	.022	11168	2.30	-	12805	.225	.151	14731	1.91	-
10141	.118	.023	11201	10.40	-	12841	.37	-	14732	.141	-
10145	.57	.009	11202	3.09	-	12927	.065	-	14733	.43	-
10146	.211	.015	11203	.95	.46	13049	.067	.051	14734	.185	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.111	.133	16670	3.71	—	18501	.46	.01	40072	(a)	—
14913	.233	.116	16676	.207	.012	18506	.222	.005	40075	53.20	—
15060	(a)	(a)	16694	.209	(a)	18507	.131	.006	40101	11.40	—
15061	(a)	(a)	16705	.26	.131	18570	1.37	—	40102	10.10	—
15062	.10	(a)	16722	(a)	—	18575	(a)	(a)	40111	7.28	—
15063	.116	(a)	16723	(a)	—	18616	.169	.59	40115	(a)	—
15070	.094	—	16750	.073	.034	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.073	—	18708	.08	.017	40140	(a)	—
15120	(a)	—	16819	.60	(a)	18833	.144	(a)	41001	.246	—
15123	1.85	—	16820	.47	(a)	18834	.207	.112	41210	(a)	—
15124	.65	—	16881	1.14	(a)	18911	.65	.018	41421	.222	—
15188	.175	(a)	16890	.071	(a)	18912	1.23	.026	41422	.118	—
15223	.084	.044	16891	.077	(a)	18920	.32	.017	41510	32.90	—
15224	.26	.047	16892	.14	(a)	18991	(a)	—	41603	10.50	—
15300	(a)	—	16900	2.43	.059	19007	.72	—	41604	5.77	—
15314	.149	(a)	16901	1.56	.065	19051	1.60	—	41620	.88	—
15404	.045	(a)	16902	1.32	.049	19061	(a)	—	41650	14.80	—
15405	.067	(a)	16905	2.56	.059	19795	.214	(a)	41664	31.10	—
15406	.17	.053	16906	1.64	.065	19796	.25	—	41665	3.64	—
15488	.42	(a)	16910	1.46	.051	40005	(a)	—	41666	(a)	—
15538	.27	.014	16911	1.32	.039	40006	(a)	—	41667	84.90	—
15600	.67	.067	16915	1.50	.046	40010	(a)	—	41668	79.60	—
15607	.123	—	16916	1.25	.039	40015	(a)	—	41669	.56	—
15608	.149	.009	16920	3.32	.104	40020	(a)	—	41670	.94	—
15656	4.40	—	16921	3.03	.04	40026	(a)	—	41672	(a)	—
15699	.30	—	16930	1.91	.12	40031	(a)	—	41673	(a)	—
15733	.111	.034	16931	2.06	.064	40032	(a)	—	41675	(a)	—
15839	.20	.024	16940	4.14	.04	40040	(a)	—	41677	.181	—
15991	.164	.07	16941	1.66	.064	40041	(a)	—	41678	48.50	—
15993	.138	.038	18078	.145	.093	40042	(a)	—	41679	(a)	(a)
16005	.043	.031	18109	.27	.026	40045	205.00	—	41680	7.69	—
16009	.136	.106	18110	.218	.032	40046	40.60	—	41696	.57	—
16402	.99	—	18200	(a)	—	40047	14.50	—	41697	.40	—
16403	.63	.191	18205	.224	.38	40059	5.18	—	41700	(a)	—
16404	.79	—	18206	.35	.088	40061	2.75	—	41715	4.88	—
16471	.174	—	18335	.25	.016	40063	91.90	—	41716	3.11	—
16501	.09	(a)	18435	.50	.051	40064	27.00	—	43007	(a)	—
16527	.138	.32	18436	.40	.096	40066	(a)	—	43117	(a)	—
16588	.063	(a)	18437	.36	(a)	40067	(a)	—	43151	26.50	—
16604	.106	.122	18438	.70	(a)	40069	(a)	—	43152	14.50	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	101.00	-	44112	.33	-	45771	.198	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.064	.054	47318	8.66	-
43421	27.60	-	44193	(a)	-	45900	.076	.033	47367	.181	-
43422	145.00	-	44194	(a)	-	45901	.065	.045	47420	1.90	-
43424	(a)	-	44222	(a)	-	45937	.228	-	47468	(a)	-
43470	3.33	-	44276	135.00	-	45993	(a)	(a)	47469	2.22	-
43517	(a)	-	44277	87.60	-	46004	14.10	-	47471	1.92	-
43518	13.30	-	44280	.181	-	46005	11.20	-	47473	2.52	-
43550	98.40	-	44311	6.88	-	46112	.045	-	47474	2.81	-
43551	54.60	-	44315	4.62	-	46202	4.61	-	47475	2.22	-
43626	10.60	-	44427	41.30	-	46362	169.00	-	47476	2.22	-
43628	138.00	-	44428	41.50	-	46426	24.70	-	47477	2.96	-
43629	117.00	-	44429	.62	-	46427	33.00	-	47478	3.11	-
43754	(a)	-	44430	.43	-	46510	(a)	-	47600	(a)	-
43760	3.91	-	44431	1.38	-	46590	(a)	-	47610	(a)	-
43822	2.65	-	44432	.44	-	46603	2.08	-	48039	71.40	-
43840	.033	-	44433	14.00	-	46604	2.39	-	48177	(a)	-
43860	2.08	-	44434	26.70	-	46606	6.38	-	48178	(a)	-
43889	.75	-	44435	27.70	-	46607	8.77	-	48206	28.20	-
43945	(a)	-	44436	32.30	-	46622	7.73	-	48252	(a)	-
43946	(a)	-	44437	26.80	-	46671	(a)	-	48441	.118	-
43990	(a)	(a)	44438	21.20	-	46700	203.00	-	48557	11.80	-
43991	(a)	-	44439	41.20	-	46773	(a)	-	48558	10.30	-
44009	2.25	-	44440	34.10	-	46822	(a)	-	48600	49.40	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	11.40	-	44501	(a)	-	46882	(a)	-	48636	.68	(a)
44070	3.37	-	45190	3.63	-	46911	21.10	-	48637	9.04	-
44071	3.75	-	45191	2.58	-	46912	38.60	-	48638	4.49	-
44072	2.59	-	45192	3.01	-	46913	(a)	-	48727	(a)	-
44100	.99	-	45193	1.78	-	46914	(a)	-	48808	1.13	-
44101	1.03	-	45210	2.25	-	46915	(a)	-	48924	(a)	-
44102	.81	-	45224	(a)	-	46916	(a)	-	48925	216.00	-
44103	.71	-	45225	(a)	-	47050	.72	-	49005	.123	-
44104	.30	-	45334	58.00	-	47051	(a)	-	49111	1.72	-
44105	(a)	-	45380	.13	(a)	47052	(a)	-	49181	23.30	-
44106	(a)	-	45450	17.10	-	47103	(a)	-	49183	28.40	-
44108	.35	-	45523	(a)	-	47146	(a)	-	49184	60.00	-
44109	.89	-	45524	(a)	-	47147	(a)	-	49185	54.60	-
44110	.91	-	45539	(a)	-	47221	222.00	-	49239	.097	.46
44111	.56	-	45678	.195	-	47253	(a)	-	49292	1.71	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.25	.196	51702	.064	(a)	51986	.123	.096
49333	12.50	–	51241	.75	.218	51703	.026	(a)	51999	.052	.40
49451	(a)	–	51250	.107	(a)	51734	.05	.35	52002	.046	.114
49452	(a)	–	51251	.022	(a)	51741	.132	.243	52075	.079	.222
49617	.152	.148	51252	.077	.074	51752	.111	.15	52076	.095	(a)
49618	.128	.057	51253	.065	(a)	51767	.013	.007	52109	.012	(a)
49619	.24	.103	51254	.02	.032	51777	.045	.077	52134	.153	.60
49763	1.56	–	51255	.27	(a)	51790	.075	(a)	52137	.031	(a)
49800	(a)	–	51300	.062	.147	51796	.048	(a)	52150	.28	(a)
49801	196.00	–	51305	.062	.88	51808	.171	.68	52315	.059	.27
49802	17.30	–	51315	.063	.096	51809	.212	.146	52341	.019	(a)
49803	30.70	–	51330	.041	.66	51833	.068	.054	52342	.056	(a)
49840	.75	–	51333	.014	.32	51850	.10	(a)	52343	.034	(a)
49870	90.40	–	51340	.021	(a)	51851	.068	(a)	52401	.106	(a)
49890	(a)	–	51350	.105	.127	51852	.159	(a)	52402	.012	(a)
49891	(a)	–	51351	.094	.049	51853	.064	(a)	52432	.057	(a)
49902	(a)	–	51352	.129	.101	51854	.143	(a)	52433	.052	.80
49903	(a)	–	51355	.088	.091	51855	.15	(a)	52435	.066	(a)
50010	.123	.38	51356	.094	.56	51856	.083	(a)	52438	.047	(a)
50011	.037	(a)	51357	.089	.76	51857	.141	(a)	52440	.074	(a)
50012	.046	(a)	51358	.215	.129	51869	.057	.136	52467	.069	(a)
50015	.08	(a)	51359	.189	.71	51877	.32	.191	52469	.024	.096
50017	.061	(a)	51370	.248	3.83	51889	.053	.011	52505	.12	.237
50018	.034	(a)	51380	.025	.041	51896	.025	.017	52547	.092	.07
50019	.033	(a)	51400	.097	(a)	51900	.051	.10	52581	.58	2.19
50045	.14	(a)	51401	.143	(a)	51909	.09	.053	52619	.041	(a)
50047	.016	(a)	51500	.047	.116	51919	.053	(a)	52660	.064	–
51001	.023	.42	51516	.054	–	51926	.054	.044	52744	.26	.066
51005	.005	(a)	51517	.061	–	51927	.029	.132	52767	.084	(a)
51116	.059	.69	51550	.058	.40	51934	.059	.107	52876	(a)	(a)
51201	.021	(a)	51551	.02	.89	51941	.054	.041	52911	.033	.42
51205	.064	.059	51552	.035	.152	51942	.086	–	52967	.012	.058
51206	.01	.32	51553	.062	(a)	51956	.232	.205	53001	.12	.30
51210	.041	(a)	51554	.006	(a)	51957	.204	.46	53077	.058	.219
51211	(a)	(a)	51575	.028	.021	51958	.182	.37	53095	.04	(a)
51220	.139	1.90	51576	.111	.097	51959	.186	(a)	53096	.055	(a)
51221	.077	1.76	51600	.076	.172	51960	.025	.33	53121	.156	.40
51222	.094	4.53	51613	.05	.139	51970	.107	.177	53147	.014	(a)
51224	.099	1.49	51625	.021	(a)	51982	.031	.077	53229	.079	(a)
51230	.017	.74	51666	.045	.089	51985	.051	–	53271	.029	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.078	.248	55715	.123	.203	56918	.032	(a)	58096	.109	1.49
53374	.068	.26	55716	.177	.49	56919	.081	(a)	58301	.025	.077
53375	.036	.27	55717	.106	(a)	56920	.074	(a)	58302	.029	.051
53376	.058	.183	55718	.103	(a)	56980	.061	(a)	58397	.171	.65
53377	.06	.188	55802	.045	.011	57001	.021	.022	58408	.043	–
53403	.038	(a)	55918	.07	2.26	57002	.014	.096	58409	.054	–
53425	.074	(a)	55919	.01	3.42	57090	.118	.68	58456	.029	–
53565	.044	.096	56040	.007	.03	57146	.075	.75	58457	.042	–
53631	.018	.021	56041	.044	(a)	57202	.054	(a)	58458	.054	–
53632	.021	.032	56042	.055	(a)	57257	.067	.034	58459	.065	–
53731	.019	(a)	56170	.072	(a)	57401	.038	.089	58503	.046	.077
53732	.131	.47	56171	.035	(a)	57403	.092	.033	58532	.059	(a)
53733	.085	.228	56202	.044	.078	57410	.018	.173	58559	.012	(a)
53734	.33	–	56390	.076	.70	57411	.018	(a)	58560	.029	(a)
53803	.176	(a)	56391	.066	.30	57572	.011	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.106	.119	57600	.032	.033	58575	.037	.111
53902	(a)	(a)	56488	.075	.038	57611	.039	.055	58627	.12	.012
53903	(a)	(a)	56567	.075	(a)	57625	.28	(a)	58663	.166	.95
53904	(a)	(a)	56650	.229	(a)	57651	.034	.039	58682	.107	(a)
53905	(a)	(a)	56651	.125	(a)	57690	.05	.45	58713	.029	(a)
53907	.057	.086	56652	.089	(a)	57716	.024	.074	58737	.077	.55
53951	(a)	(a)	56653	.086	(a)	57725	.052	.075	58756	.031	(a)
53952	(a)	(a)	56654	.044	(a)	57726	.041	.023	58757	.26	(a)
53953	(a)	(a)	56690	.039	.33	57798	.017	(a)	58759	.032	(a)
54012	.033	–	56699	.049	.067	57800	.065	(a)	58802	.037	.48
54077	.079	.39	56758	.041	.14	57808	.02	(a)	58813	.076	(a)
54444	(a)	(a)	56759	.042	.078	57809	.021	(a)	58822	.101	(a)
55010	.237	.98	56760	.061	.099	57810	.02	.10	58837	.153	.161
55011	.064	1.75	56805	.08	(a)	57871	.024	.111	58840	.046	.121
55012	.076	1.11	56806	.056	(a)	57913	.084	.26	58873	.073	.027
55013	.066	1.12	56807	.056	(a)	57997	.072	–	58903	.023	(a)
55014	(a)	(a)	56808	.073	(a)	57998	.037	.054	58904	.018	.12
55214	.062	.083	56900	.07	(a)	57999	.033	.07	58922	.121	.179
55371	.175	.108	56910	.035	(a)	58009	.033	(a)	59005	.044	.089
55410	(a)	(a)	56911	.065	(a)	58010	.087	(a)	59057	.32	(a)
55426	.081	(a)	56912	.052	.084	58020	.099	(a)	59058	.209	(a)
55597	.015	1.68	56913	.043	(a)	58056	.103	(a)	59188	.197	.052
55647	.031	.065	56915	.25	(a)	58057	.065	(a)	59189	.27	.28
55648	.014	(a)	56916	.228	.215	58058	.058	(a)	59223	.075	.103
55649	.017	(a)	56917	.066	(a)	58095	.082	1.79	59257	.012	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.074	(a)	59923	.008	.005	62003	13.10	–	91125	1.78	1.48
59378	.049	.141	59925	.194	1.19	63010	22.50	–	91127	1.58	1.04
59481	.199	.096	59926	.165	.46	63011	28.10	–	91130	.93	–
59482	.205	(a)	59927	.111	1.30	63012	40.00	–	91135	.26	(a)
59537	.053	.232	59931	.153	.48	63013	37.90	–	91150	1.49	4.78
59601	.075	2.23	59932	.165	.80	63215	43.20	–	91155	3.31	23.60
59647	.092	.158	59941	.051	(a)	63216	30.00	–	91160	.71	–
59660	.138	1.06	59947	.034	.30	63217	41.20	–	91175	.62	–
59661	.068	(a)	59955	.02	.132	63218	13.90	–	91177	2.69	–
59693	.011	–	59963	.146	.37	63219	(a)	–	91179	2.70	–
59695	(a)	(a)	59964	.34	.066	63220	(a)	–	91190	1.45	(a)
59701	.005	.33	59970	.045	.169	64074	25.60	–	91200	.53	–
59713	.123	.33	59973	.094	(a)	64075	18.00	–	91210	(a)	–
59722	.064	.028	59975	.063	.19	64500	(a)	–	91235	1.82	1.94
59723	.024	.034	59977	.036	(a)	65007	26.30	–	91250	2.74	(a)
59724	.037	.015	59984	.026	.049	66122	11.30	–	91265	11.40	2.34
59725	.046	.145	59985	.101	(a)	66123	6.23	–	91266	6.02	1.14
59726	.033	.023	59986	.077	(a)	66309	18.20	–	91280	(a)	3.67
59738	.107	.059	59988	.016	.055	66561	42.10	–	91302	8.40	(a)
59750	.039	.181	59989	.014	.041	67017	39.10	–	91315	2.55	–
59751	.014	(a)	60010	12.50	–	67508	17.80	–	91324	5.68	(a)
59773	.012	.026	60011	14.40	–	67509	13.00	–	91325	(a)	(a)
59774	.01	.141	60012	23.60	–	67510	7.25	–	91340	3.71	5.75
59775	.012	.178	60013	20.30	–	67511	7.84	–	91341	3.09	3.90
59781	.034	.085	60015	15.10	–	67512	33.60	–	91342	3.40	2.63
59782	.051	.56	60016	17.00	–	67513	21.30	–	91343	.68	.94
59783	.05	(a)	60035	29.70	–	67634	33.80	–	91405	4.32	–
59784	.038	(a)	61000	12.40	–	67635	23.90	–	91436	3.49	2.12
59790	.082	(a)	61212	15.20	–	68001	73.00	–	91481	12.80	–
59798	.13	.46	61216	16.80	–	68439	93.90	–	91507	1.88	2.66
59806	.093	(a)	61217	15.30	–	68500	2.75	–	91523	29.00	–
59867	.093	(a)	61218	10.50	–	68604	1.76	–	91547	.165	–
59886	.013	.10	61223	74.30	–	68606	6.86	–	91551	1.02	.55
59889	.038	.187	61224	23.70	–	68607	5.42	–	91555	1.10	.86
59892	.05	(a)	61225	32.90	–	68702	4.47	–	91560	3.33	3.04
59904	.034	.076	61226	55.30	–	68703	3.35	–	91562	2.27	–
59905	.058	.12	61227	50.60	–	68706	14.30	–	91577	8.14	2.93
59914	.34	.69	62000	11.50	–	68707	14.20	–	91580	4.39	–
59915	.112	.66	62001	9.09	–	90089	2.96	–	91581	(a)	(a)
59917	.021	.232	62002	4.15	–	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

COMMERCIAL LINES MANUAL  
 DIVISION SIX  
 GENERAL LIABILITY  
 LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.82	1.34	99620	.33	-						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	-						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	-						
98967	2.45	8.89	99777	5.06	-						
98993	4.27	3.45	99793	2.08	-						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	-	99827	.30	.40						
99082	(a)	-	99851	1.21	-						
99083	(a)	-	99917	1.96	-						
99084	(a)	(a)	99938	2.20	-						
99085	(a)	(a)	99943	6.37	-						
99111	1.20	-	99946	4.75	2.16						
99160	(a)	-	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	-						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	-	99975	3.74	-						
99310	2.40	(a)	99986	(a)	-						
99315	7.04	2.30	99987	(a)	-						
99321	6.84	1.77	99988	1.76	-						
99445	(a)	(a)									
99471	.50	-									
99505	3.62	-									
99506	4.45	-									
99507	3.88	-									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	-									
99613	6.06	2.21									
99614	2.28	-									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.079	.189	10150	.33	(a)	11204	.209	1.24	13111	.54	.092
10011	.019	(a)	10151	8.33	-	11205	(a)	-	13112	.055	.063
10012	.022	(a)	10160	1.48	-	11206	.50	-	13201	.47	.144
10015	4.12	-	10204	.15	-	11207	6.31	-	13204	.53	1.14
10020	(a)	(a)	10205	.167	-	11208	1.08	-	13205	.205	.42
10025	.019	(a)	10210	.27	(a)	11209	5.08	-	13206	(a)	(a)
10026	.43	.016	10211	.27	(a)	11210	2.16	-	13207	(a)	(a)
10027	.019	(a)	10220	3.15	-	11211	11.20	-	13208	(a)	(a)
10036	.35	(a)	10255	.129	.151	11212	1.70	-	13314	.08	.014
10040	.06	.32	10256	.47	.183	11213	1.39	-	13351	.195	.054
10042	.247	.31	10257	.089	.148	11214	3.41	-	13352	.199	.032
10052	2.85	-	10309	.108	.014	11222	.057	-	13410	.74	2.35
10054	2.53	-	10315	.25	(a)	11234	.188	.05	13411	(a)	(a)
10060	.118	.059	10331	5.59	-	11248	.025	.016	13412	.25	1.21
10065	.178	.034	10332	9.63	-	11258	.58	.078	13453	.29	(a)
10066	.181	.033	10352	.28	.043	11259	.62	.093	13454	.34	(a)
10070	.045	.151	10367	2.89	-	11273	9.33	-	13455	.34	(a)
10071	.213	.093	10368	4.23	-	11274	8.95	-	13461	(a)	(a)
10072	3.27	-	10375	(a)	-	11288	.71	.078	13506	.61	.051
10073	.54	.34	10378	5.65	-	12014	.053	.034	13507	.74	.121
10075	4.04	.182	10379	2.62	-	12356	.79	.025	13590	.26	.67
10100	.48	.05	10380	4.48	-	12361	.065	.07	13621	.065	.33
10101	.16	.177	10381	3.88	-	12362	.049	(a)	13670	.036	.017
10105	1.73	-	11007	1.23	-	12373	.019	.023	13673	.44	.015
10107	1.66	.226	11020	.202	.124	12374	.41	.049	13715	.049	.145
10110	14.00	-	11039	.47	.047	12375	.202	.024	13716	.30	.104
10111	.098	.067	11052	1.52	-	12391	.037	.07	13720	.249	.048
10113	.24	-	11101	(a)	(a)	12393	.27	(a)	13759	.118	.115
10115	.48	.058	11120	(a)	-	12467	.111	(a)	13930	.105	.174
10117	4.09	-	11126	.042	.024	12509	.032	.031	14068	.026	.012
10119	(a)	-	11127	.25	.009	12510	.41	.021	14101	.31	.038
10120	9.17	-	11128	.34	.058	12583	.183	(a)	14279	.247	.072
10130	2.37	-	11138	1.40	-	12651	.53	.51	14401	.59	.078
10132	2.04	-	11155	.143	-	12683	.243	(a)	14405	.72	-
10133	1.46	-	11160	(a)	(a)	12707	.32	.56	14527	.201	.179
10135	(a)	-	11167	.35	-	12797	.068	.194	14655	.059	-
10140	.03	.022	11168	1.81	-	12805	.216	.151	14731	1.51	-
10141	.06	.023	11201	10.80	-	12841	.36	-	14732	.111	-
10145	.29	.009	11202	3.18	-	12927	.063	-	14733	.41	-
10146	.216	.015	11203	.58	.46	13049	.034	.051	14734	.178	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.114	.133	16670	2.32	—	18501	.47	.01	40072	(a)	—
14913	.223	.116	16676	.199	.012	18506	.228	.005	40075	20.60	—
15060	(a)	(a)	16694	.215	(a)	18507	.125	.006	40101	6.38	—
15061	(a)	(a)	16705	.158	.131	18570	1.31	—	40102	5.63	—
15062	.102	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.55	—
15063	.119	(a)	16723	(a)	—	18616	.174	.59	40115	(a)	—
15070	.097	—	16750	.07	.034	18707	.007	.005	40117	(a)	—
15119	(a)	—	16751	.07	—	18708	.077	.017	40140	(a)	—
15120	(a)	—	16819	.62	(a)	18833	.089	(a)	41001	.154	—
15123	1.46	—	16820	.48	(a)	18834	.199	.112	41210	(a)	—
15124	.51	—	16881	1.09	(a)	18911	.63	.018	41421	.153	—
15188	.18	(a)	16890	.073	(a)	18912	1.18	.026	41422	.081	—
15223	.043	.044	16891	.079	(a)	18920	.31	.017	41510	31.50	—
15224	.26	.047	16892	.144	(a)	18991	(a)	—	41603	7.23	—
15300	(a)	—	16900	1.57	.059	19007	.57	—	41604	3.97	—
15314	.143	(a)	16901	1.00	.065	19051	1.26	—	41620	.90	—
15404	.047	(a)	16902	.85	.049	19061	(a)	—	41650	10.20	—
15405	.069	(a)	16905	1.65	.059	19795	.206	(a)	41664	19.40	—
15406	.175	.053	16906	1.05	.065	19796	.24	—	41665	2.28	—
15488	.44	(a)	16910	.94	.051	40005	(a)	—	41666	(a)	—
15538	.25	.014	16911	.85	.039	40006	(a)	—	41667	53.10	—
15600	.64	.067	16915	.96	.046	40010	(a)	—	41668	49.80	—
15607	.127	—	16916	.80	.039	40015	(a)	—	41669	.35	—
15608	.143	.009	16920	2.14	.104	40020	(a)	—	41670	.59	—
15656	4.22	—	16921	1.95	.04	40026	(a)	—	41672	(a)	—
15699	.31	—	16930	1.23	.12	40031	(a)	—	41673	(a)	—
15733	.114	.034	16931	1.33	.064	40032	(a)	—	41675	(a)	—
15839	.192	.024	16940	2.67	.04	40040	(a)	—	41677	.186	—
15991	.157	.07	16941	1.07	.064	40041	(a)	—	41678	31.60	—
15993	.132	.038	18078	.09	.093	40042	(a)	—	41679	(a)	(a)
16005	.026	.031	18109	.26	.026	40045	128.00	—	41680	5.29	—
16009	.14	.106	18110	.209	.032	40046	25.40	—	41696	.59	—
16402	.95	—	18200	(a)	—	40047	9.05	—	41697	.41	—
16403	.60	.191	18205	.138	.38	40059	3.24	—	41700	(a)	—
16404	.76	—	18206	.34	.088	40061	1.72	—	41715	3.36	—
16471	.179	—	18335	.244	.016	40063	57.50	—	41716	2.14	—
16501	.055	(a)	18435	.51	.051	40064	16.90	—	43007	(a)	—
16527	.085	.32	18436	.41	.096	40066	(a)	—	43117	(a)	—
16588	.065	(a)	18437	.35	(a)	40067	(a)	—	43151	10.30	—
16604	.109	.122	18438	.67	(a)	40069	(a)	—	43152	9.46	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	39.00	-	44112	.41	-	45771	.203	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.066	.054	47318	5.42	-
43421	10.70	-	44193	(a)	-	45900	.073	.033	47367	.186	-
43422	56.10	-	44194	(a)	-	45901	.063	.045	47420	1.19	-
43424	(a)	-	44222	(a)	-	45937	.088	-	47468	(a)	-
43470	3.43	-	44276	52.40	-	45993	(a)	(a)	47469	1.53	-
43517	(a)	-	44277	34.00	-	46004	9.67	-	47471	1.32	-
43518	8.34	-	44280	.186	-	46005	7.74	-	47473	1.73	-
43550	38.20	-	44311	4.30	-	46112	.025	-	47474	1.93	-
43551	21.20	-	44315	2.89	-	46202	2.52	-	47475	1.53	-
43626	6.66	-	44427	23.10	-	46362	110.00	-	47476	1.53	-
43628	86.60	-	44428	23.20	-	46426	16.10	-	47477	2.04	-
43629	73.30	-	44429	.35	-	46427	21.50	-	47478	2.14	-
43754	(a)	-	44430	.242	-	46510	(a)	-	47600	(a)	-
43760	2.44	-	44431	.77	-	46590	(a)	-	47610	(a)	-
43822	2.73	-	44432	.245	-	46603	1.35	-	48039	27.70	-
43840	.034	-	44433	7.79	-	46604	1.56	-	48177	(a)	-
43860	2.15	-	44434	14.90	-	46606	4.16	-	48178	(a)	-
43889	.77	-	44435	15.40	-	46607	5.72	-	48206	17.60	-
43945	(a)	-	44436	18.00	-	46622	7.97	-	48252	(a)	-
43946	(a)	-	44437	14.90	-	46671	(a)	-	48441	.074	-
43990	(a)	(a)	44438	11.80	-	46700	78.50	-	48557	7.40	-
43991	(a)	-	44439	23.00	-	46773	(a)	-	48558	6.44	-
44009	1.77	-	44440	19.00	-	46822	(a)	-	48600	32.20	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	7.12	-	44501	(a)	-	46882	(a)	-	48636	.73	(a)
44070	2.11	-	45190	1.98	-	46911	13.20	-	48637	5.65	-
44071	2.35	-	45191	1.41	-	46912	24.10	-	48638	2.81	-
44072	1.62	-	45192	1.64	-	46913	(a)	-	48727	(a)	-
44100	1.24	-	45193	.97	-	46914	(a)	-	48808	1.08	-
44101	1.29	-	45210	1.23	-	46915	(a)	-	48924	(a)	-
44102	1.01	-	45224	(a)	-	46916	(a)	-	48925	135.00	-
44103	.89	-	45225	(a)	-	47050	.75	-	49005	.127	-
44104	.37	-	45334	22.50	-	47051	(a)	-	49111	1.65	-
44105	(a)	-	45380	.133	(a)	47052	(a)	-	49181	9.04	-
44106	(a)	-	45450	6.62	-	47103	(a)	-	49183	11.00	-
44108	.44	-	45523	(a)	-	47146	(a)	-	49184	23.30	-
44109	1.11	-	45524	(a)	-	47147	(a)	-	49185	21.20	-
44110	1.14	-	45539	(a)	-	47221	86.10	-	49239	.10	.46
44111	.70	-	45678	.201	-	47253	(a)	-	49292	.66	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.235	.196	51702	.068	(a)	51986	.114	.096
49333	4.85	–	51241	.70	.218	51703	.028	(a)	51999	.048	.40
49451	(a)	–	51250	.115	(a)	51734	.053	.35	52002	.042	.114
49452	(a)	–	51251	.02	(a)	51741	.122	.243	52075	.084	.222
49617	.12	.148	51252	.071	.074	51752	.103	.15	52076	.102	(a)
49618	.101	.057	51253	.06	(a)	51767	.012	.007	52109	.011	(a)
49619	.189	.103	51254	.019	.032	51777	.041	.077	52134	.141	.60
49763	1.23	–	51255	.29	(a)	51790	.068	(a)	52137	.033	(a)
49800	(a)	–	51300	.056	.147	51796	.045	(a)	52150	.26	(a)
49801	75.90	–	51305	.056	.88	51808	.158	.68	52315	.053	.27
49802	6.73	–	51315	.065	.096	51809	.196	.146	52341	.021	(a)
49803	11.90	–	51330	.044	.66	51833	.061	.054	52342	.06	(a)
49840	.77	–	51333	.015	.32	51850	.107	(a)	52343	.037	(a)
49870	56.60	–	51340	.019	(a)	51851	.073	(a)	52401	.113	(a)
49890	(a)	–	51350	.095	.127	51852	.17	(a)	52402	.011	(a)
49891	(a)	–	51351	.085	.049	51853	.068	(a)	52432	.053	(a)
49902	(a)	–	51352	.116	.101	51854	.153	(a)	52433	.048	.80
49903	(a)	–	51355	.079	.091	51855	.161	(a)	52435	.061	(a)
50010	.114	.38	51356	.085	.56	51856	.088	(a)	52438	.044	(a)
50011	.04	(a)	51357	.092	.76	51857	.151	(a)	52440	.069	(a)
50012	.042	(a)	51358	.221	.129	51869	.052	.136	52467	.064	(a)
50015	.074	(a)	51359	.194	.71	51877	.30	.191	52469	.022	.096
50017	.057	(a)	51370	.229	3.83	51889	.049	.011	52505	.111	.237
50018	.037	(a)	51380	.023	.041	51896	.023	.017	52547	.098	.07
50019	.03	(a)	51400	.104	(a)	51900	.046	.10	52581	.54	2.19
50045	.129	(a)	51401	.153	(a)	51909	.097	.053	52619	.038	(a)
50047	.015	(a)	51500	.043	.116	51919	.049	(a)	52660	.066	–
51001	.025	.42	51516	.056	–	51926	.05	.044	52744	.234	.066
51005	.005	(a)	51517	.063	–	51927	.027	.132	52767	.09	(a)
51116	.063	.69	51550	.054	.40	51934	.055	.107	52876	(a)	(a)
51201	.02	(a)	51551	.019	.89	51941	.05	.041	52911	.03	.42
51205	.059	.059	51552	.032	.152	51942	.079	–	52967	.011	.058
51206	.009	.32	51553	.057	(a)	51956	.215	.205	53001	.111	.30
51210	.044	(a)	51554	.005	(a)	51957	.189	.46	53077	.053	.219
51211	(a)	(a)	51575	.025	.021	51958	.168	.37	53095	.037	(a)
51220	.149	1.90	51576	.103	.097	51959	.172	(a)	53096	.051	(a)
51221	.083	1.76	51600	.07	.172	51960	.023	.33	53121	.145	.40
51222	.101	4.53	51613	.046	.139	51970	.099	.177	53147	.015	(a)
51224	.106	1.49	51625	.023	(a)	51982	.029	.077	53229	.085	(a)
51230	.018	.74	51666	.04	.089	51985	.052	–	53271	.027	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.084	.248	55715	.114	.203	56918	.034	(a)	58096	.101	1.49
53374	.062	.26	55716	.164	.49	56919	.086	(a)	58301	.027	.077
53375	.033	.27	55717	.114	(a)	56920	.079	(a)	58302	.027	.051
53376	.053	.183	55718	.111	(a)	56980	.056	(a)	58397	.158	.65
53377	.054	.188	55802	.041	.011	57001	.019	.022	58408	.044	–
53403	.034	(a)	55918	.065	2.26	57002	.012	.096	58409	.056	–
53425	.079	(a)	55919	.009	3.42	57090	.127	.68	58456	.03	–
53565	.04	.096	56040	.006	.03	57146	.08	.75	58457	.043	–
53631	.017	.021	56041	.04	(a)	57202	.05	(a)	58458	.056	–
53632	.019	.032	56042	.051	(a)	57257	.062	.034	58459	.067	–
53731	.018	(a)	56170	.077	(a)	57401	.035	.089	58503	.042	.077
53732	.121	.47	56171	.038	(a)	57403	.083	.033	58532	.054	(a)
53733	.079	.228	56202	.04	.078	57410	.017	.173	58559	.011	(a)
53734	.34	–	56390	.071	.70	57411	.019	(a)	58560	.027	(a)
53803	.188	(a)	56391	.061	.30	57572	.01	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.098	.119	57600	.03	.033	58575	.035	.111
53902	(a)	(a)	56488	.068	.038	57611	.041	.055	58627	.111	.012
53903	(a)	(a)	56567	.08	(a)	57625	.26	(a)	58663	.178	.95
53904	(a)	(a)	56650	.245	(a)	57651	.032	.039	58682	.099	(a)
53905	(a)	(a)	56651	.133	(a)	57690	.054	.45	58713	.026	(a)
53907	.053	.086	56652	.095	(a)	57716	.026	.074	58737	.072	.55
53951	(a)	(a)	56653	.092	(a)	57725	.056	.075	58756	.033	(a)
53952	(a)	(a)	56654	.047	(a)	57726	.044	.023	58757	.241	(a)
53953	(a)	(a)	56690	.035	.33	57798	.016	(a)	58759	.03	(a)
54012	.034	–	56699	.045	.067	57800	.06	(a)	58802	.034	.48
54077	.073	.39	56758	.038	.14	57808	.021	(a)	58813	.082	(a)
54444	(a)	(a)	56759	.039	.078	57809	.022	(a)	58822	.093	(a)
55010	.219	.98	56760	.056	.099	57810	.021	.10	58837	.164	.161
55011	.059	1.75	56805	.074	(a)	57871	.026	.111	58840	.049	.121
55012	.071	1.11	56806	.052	(a)	57913	.078	.26	58873	.078	.027
55013	.071	1.12	56807	.052	(a)	57997	.075	–	58903	.021	(a)
55014	(a)	(a)	56808	.068	(a)	57998	.035	.054	58904	.016	.12
55214	.057	.083	56900	.065	(a)	57999	.035	.07	58922	.13	.179
55371	.158	.108	56910	.032	(a)	58009	.035	(a)	59005	.04	.089
55410	(a)	(a)	56911	.069	(a)	58010	.08	(a)	59057	.30	(a)
55426	.086	(a)	56912	.056	.084	58020	.09	(a)	59058	.194	(a)
55597	.014	1.68	56913	.046	(a)	58056	.096	(a)	59188	.178	.052
55647	.029	.065	56915	.27	(a)	58057	.06	(a)	59189	.244	.28
55648	.013	(a)	56916	.244	.215	58058	.054	(a)	59223	.081	.103
55649	.015	(a)	56917	.071	(a)	58095	.076	1.79	59257	.011	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.068	(a)	59923	.008	.005	62003	8.53	—	91125	1.78	1.48
59378	.053	.141	59925	.199	1.19	63010	13.70	—	91127	1.58	1.04
59481	.184	.096	59926	.17	.46	63011	17.10	—	91130	.93	—
59482	.186	(a)	59927	.114	1.30	63012	24.40	—	91135	.26	(a)
59537	.057	.232	59931	.141	.48	63013	23.10	—	91150	1.49	4.78
59601	.069	2.23	59932	.152	.80	63215	28.20	—	91155	3.31	23.60
59647	.083	.158	59941	.047	(a)	63216	19.60	—	91160	.71	—
59660	.127	1.06	59947	.036	.30	63217	25.80	—	91175	.62	—
59661	.062	(a)	59955	.018	.132	63218	8.68	—	91177	2.69	—
59693	.01	—	59963	.135	.37	63219	(a)	—	91179	2.70	—
59695	(a)	(a)	59964	.32	.066	63220	(a)	—	91190	1.45	(a)
59701	.005	.33	59970	.048	.169	64074	14.00	—	91200	.53	—
59713	.114	.33	59973	.087	(a)	64075	9.85	—	91210	(a)	—
59722	.059	.028	59975	.068	.19	64500	(a)	—	91235	1.82	1.94
59723	.022	.034	59977	.039	(a)	65007	17.20	—	91250	2.74	(a)
59724	.034	.015	59984	.024	.049	66122	7.38	—	91265	11.40	2.34
59725	.042	.145	59985	.093	(a)	66123	4.06	—	91266	6.02	1.14
59726	.031	.023	59986	.071	(a)	66309	11.90	—	91280	(a)	3.67
59738	.099	.059	59988	.017	.055	66561	27.50	—	91302	8.40	(a)
59750	.042	.181	59989	.012	.041	67017	25.50	—	91315	2.55	—
59751	.015	(a)	60010	7.61	—	67508	12.20	—	91324	5.68	(a)
59773	.011	.026	60011	8.75	—	67509	8.96	—	91325	(a)	(a)
59774	.009	.141	60012	14.40	—	67510	4.99	—	91340	3.71	5.75
59775	.011	.178	60013	12.30	—	67511	5.39	—	91341	3.09	3.90
59781	.037	.085	60015	9.21	—	67512	23.10	—	91342	3.40	2.63
59782	.055	.56	60016	10.40	—	67513	14.70	—	91343	.68	.94
59783	.053	(a)	60035	19.30	—	67634	22.10	—	91405	4.32	—
59784	.041	(a)	61000	7.54	—	67635	15.60	—	91436	3.49	2.12
59790	.076	(a)	61212	9.88	—	68001	47.60	—	91481	12.80	—
59798	.139	.46	61216	11.00	—	68439	61.30	—	91507	1.88	2.66
59806	.10	(a)	61217	9.98	—	68500	1.67	—	91523	29.00	—
59867	.086	(a)	61218	6.82	—	68604	1.15	—	91547	.165	—
59886	.012	.10	61223	48.50	—	68606	4.48	—	91551	1.02	.55
59889	.035	.187	61224	15.40	—	68607	3.54	—	91555	1.10	.86
59892	.053	(a)	61225	21.40	—	68702	2.91	—	91560	3.33	3.04
59904	.036	.076	61226	36.10	—	68703	2.18	—	91562	2.27	—
59905	.054	.12	61227	33.00	—	68706	9.36	—	91577	8.14	2.93
59914	.31	.69	62000	7.51	—	68707	9.26	—	91580	4.39	—
59915	.12	.66	62001	5.93	—	90089	2.96	—	91581	(a)	(a)
59917	.022	.232	62002	2.71	—	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
98813	2.82	1.34	99620	.33	–						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	–						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	–						
98967	2.45	8.89	99777	5.06	–						
98993	4.27	3.45	99793	2.08	–						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	–	99827	.30	.40						
99082	(a)	–	99851	1.21	–						
99083	(a)	–	99917	1.96	–						
99084	(a)	(a)	99938	2.20	–						
99085	(a)	(a)	99943	6.37	–						
99111	1.20	–	99946	4.75	2.16						
99160	(a)	–	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	–						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	–	99975	3.74	–						
99310	2.40	(a)	99986	(a)	–						
99315	7.04	2.30	99987	(a)	–						
99321	6.84	1.77	99988	1.76	–						
99445	(a)	(a)									
99471	.50	–									
99505	3.62	–									
99506	4.45	–									
99507	3.88	–									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	–									
99613	6.06	2.21									
99614	2.28	–									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510						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	.054	.189	10150	.171	(a)	11204	.108	1.24	13111	.30	.092
10011	.013	(a)	10151	4.30	-	11205	(a)	-	13112	.049	.063
10012	.015	(a)	10160	.77	-	11206	.40	-	13201	.57	.144
10015	3.44	-	10204	.077	-	11207	5.00	-	13204	.64	1.14
10020	(a)	(a)	10205	.086	-	11208	.86	-	13205	.248	.42
10025	.013	(a)	10210	.138	(a)	11209	4.03	-	13206	(a)	(a)
10026	.223	.016	10211	.138	(a)	11210	1.71	-	13207	(a)	(a)
10027	.013	(a)	10220	1.62	-	11211	8.91	-	13208	(a)	(a)
10036	.42	(a)	10255	.157	.151	11212	1.35	-	13314	.041	.014
10040	.041	.32	10256	.57	.183	11213	1.10	-	13351	.101	.054
10042	.128	.31	10257	.108	.148	11214	2.71	-	13352	.102	.032
10052	2.38	-	10309	.056	.014	11222	.046	-	13410	.90	2.35
10054	2.11	-	10315	.131	(a)	11234	.097	.05	13411	(a)	(a)
10060	.061	.059	10331	4.66	-	11248	.03	.016	13412	.30	1.21
10065	.092	.034	10332	8.04	-	11258	.32	.078	13453	.35	(a)
10066	.093	.033	10352	.157	.043	11259	.35	.093	13454	.41	(a)
10070	.031	.151	10367	2.29	-	11273	4.81	-	13455	.42	(a)
10071	.11	.093	10368	3.35	-	11274	4.62	-	13461	(a)	(a)
10072	2.60	-	10375	(a)	-	11288	.40	.078	13506	.32	.051
10073	.66	.34	10378	4.72	-	12014	.064	.034	13507	.38	.121
10075	4.89	.182	10379	2.19	-	12356	.41	.025	13590	.31	.67
10100	.27	.05	10380	3.74	-	12361	.058	.07	13621	.078	.33
10101	.083	.177	10381	3.24	-	12362	.034	(a)	13670	.032	.017
10105	.90	-	11007	.98	-	12373	.013	.023	13673	.246	.015
10107	2.01	.226	11020	.104	.124	12374	.212	.049	13715	.034	.145
10110	11.70	-	11039	.57	.047	12375	.104	.024	13716	.156	.104
10111	.067	.067	11052	2.19	-	12391	.025	.07	13720	.139	.048
10113	.124	-	11101	(a)	(a)	12393	.138	(a)	13759	.061	.115
10115	.246	.058	11120	(a)	-	12467	.058	(a)	13930	.072	.174
10117	3.41	-	11126	.022	.024	12509	.039	.031	14068	.013	.012
10119	(a)	-	11127	.171	.009	12510	.50	.021	14101	.158	.038
10120	7.65	-	11128	.23	.058	12583	.221	(a)	14279	.30	.072
10130	1.22	-	11138	1.16	-	12651	.64	.51	14401	.33	.078
10132	1.05	-	11155	.074	-	12683	.29	(a)	14405	.57	-
10133	2.10	-	11160	(a)	(a)	12707	.221	.56	14527	.137	.179
10135	(a)	-	11167	.50	-	12797	.046	.194	14655	.031	-
10140	.027	.022	11168	2.62	-	12805	.111	.151	14731	2.17	-
10141	.053	.023	11201	8.54	-	12841	.185	-	14732	.161	-
10145	.26	.009	11202	2.53	-	12927	.032	-	14733	.214	-
10146	.121	.015	11203	.40	.46	13049	.03	.051	14734	.092	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
14855	.138	.133	16670	1.93	—	18501	.26	.01	40072	(a)	—
14913	.115	.116	16676	.102	.012	18506	.28	.005	40075	17.10	—
15060	(a)	(a)	16694	.26	(a)	18507	.065	.006	40101	8.49	—
15061	(a)	(a)	16705	.107	.131	18570	.68	—	40102	7.51	—
15062	.124	(a)	16722	(a)	—	18575	(a)	(a)	40111	3.80	—
15063	.144	(a)	16723	(a)	—	18616	.21	.59	40115	(a)	—
15070	.077	—	16750	.036	.034	18707	.005	.005	40117	(a)	—
15119	(a)	—	16751	.036	—	18708	.04	.017	40140	(a)	—
15120	(a)	—	16819	.75	(a)	18833	.06	(a)	41001	.128	—
15123	2.10	—	16820	.58	(a)	18834	.102	.112	41210	(a)	—
15124	.73	—	16881	.56	(a)	18911	.32	.018	41421	.151	—
15188	.218	(a)	16890	.088	(a)	18912	.61	.026	41422	.081	—
15223	.038	.044	16891	.096	(a)	18920	.158	.017	41510	16.30	—
15224	.147	.047	16892	.174	(a)	18991	(a)	—	41603	7.16	—
15300	(a)	—	16900	1.27	.059	19007	.82	—	41604	3.94	—
15314	.074	(a)	16901	.81	.065	19051	1.82	—	41620	.72	—
15404	.056	(a)	16902	.69	.049	19061	(a)	—	41650	10.10	—
15405	.083	(a)	16905	1.33	.059	19795	.106	(a)	41664	16.20	—
15406	.212	.053	16906	.85	.065	19796	.124	—	41665	1.90	—
15488	.53	(a)	16910	.76	.051	40005	(a)	—	41666	(a)	—
15538	.131	.014	16911	.69	.039	40006	(a)	—	41667	44.30	—
15600	.33	.067	16915	.78	.046	40010	(a)	—	41668	41.50	—
15607	.101	—	16916	.65	.039	40015	(a)	—	41669	.29	—
15608	.074	.009	16920	1.73	.104	40020	(a)	—	41670	.49	—
15656	2.18	—	16921	1.58	.04	40026	(a)	—	41672	(a)	—
15699	.248	—	16930	.99	.12	40031	(a)	—	41673	(a)	—
15733	.138	.034	16931	1.07	.064	40032	(a)	—	41675	(a)	—
15839	.099	.024	16940	2.16	.04	40040	(a)	—	41677	.148	—
15991	.081	.07	16941	.86	.064	40041	(a)	—	41678	34.20	—
15993	.068	.038	18078	.061	.093	40042	(a)	—	41679	(a)	(a)
16005	.018	.031	18109	.135	.026	40045	107.00	—	41680	5.25	—
16009	.169	.106	18110	.108	.032	40046	21.20	—	41696	.47	—
16402	.49	—	18200	(a)	—	40047	7.55	—	41697	.33	—
16403	.31	.191	18205	.094	.38	40059	2.70	—	41700	(a)	—
16404	.39	—	18206	.174	.088	40061	1.43	—	41715	3.33	—
16471	.142	—	18335	.126	.016	40063	47.90	—	41716	2.12	—
16501	.038	(a)	18435	.29	.051	40064	14.10	—	43007	(a)	—
16527	.058	.32	18436	.231	.096	40066	(a)	—	43117	(a)	—
16588	.078	(a)	18437	.18	(a)	40067	(a)	—	43151	8.49	—
16604	.132	.122	18438	.35	(a)	40069	(a)	—	43152	10.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510											
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
43200	32.30	-	44112	.28	-	45771	.246	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.08	.054	47318	4.52	-
43421	8.85	-	44193	(a)	-	45900	.038	.033	47367	.148	-
43422	46.50	-	44194	(a)	-	45901	.032	.045	47420	.99	-
43424	(a)	-	44222	(a)	-	45937	.073	-	47468	(a)	-
43470	2.72	-	44276	43.40	-	45993	(a)	(a)	47469	1.51	-
43517	(a)	-	44277	28.10	-	46004	9.59	-	47471	1.31	-
43518	6.95	-	44280	.148	-	46005	7.67	-	47473	1.72	-
43550	31.60	-	44311	3.59	-	46112	.033	-	47474	1.92	-
43551	17.50	-	44315	2.41	-	46202	3.77	-	47475	1.51	-
43626	5.55	-	44427	30.70	-	46362	120.00	-	47476	1.51	-
43628	72.20	-	44428	30.90	-	46426	17.50	-	47477	2.02	-
43629	61.20	-	44429	.46	-	46427	23.30	-	47478	2.12	-
43754	(a)	-	44430	.32	-	46510	(a)	-	47600	(a)	-
43760	2.04	-	44431	1.03	-	46590	(a)	-	47610	(a)	-
43822	2.16	-	44432	.33	-	46603	1.47	-	48039	22.90	-
43840	.027	-	44433	10.40	-	46604	1.69	-	48177	(a)	-
43860	1.70	-	44434	19.90	-	46606	4.51	-	48178	(a)	-
43889	.61	-	44435	20.60	-	46607	6.20	-	48206	14.70	-
43945	(a)	-	44436	24.00	-	46622	6.32	-	48252	(a)	-
43946	(a)	-	44437	19.90	-	46671	(a)	-	48441	.062	-
43990	(a)	(a)	44438	15.70	-	46700	65.00	-	48557	6.17	-
43991	(a)	-	44439	30.60	-	46773	(a)	-	48558	5.37	-
44009	2.56	-	44440	25.30	-	46822	(a)	-	48600	34.90	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	5.94	-	44501	(a)	-	46882	(a)	-	48636	.72	(a)
44070	1.76	-	45190	2.96	-	46911	11.00	-	48637	4.72	-
44071	1.96	-	45191	2.10	-	46912	20.10	-	48638	2.34	-
44072	1.35	-	45192	2.46	-	46913	(a)	-	48727	(a)	-
44100	.84	-	45193	1.45	-	46914	(a)	-	48808	.56	-
44101	.88	-	45210	1.84	-	46915	(a)	-	48924	(a)	-
44102	.68	-	45224	(a)	-	46916	(a)	-	48925	113.00	-
44103	.60	-	45225	(a)	-	47050	.59	-	49005	.101	-
44104	.25	-	45334	18.60	-	47051	(a)	-	49111	.85	-
44105	(a)	-	45380	.161	(a)	47052	(a)	-	49181	7.48	-
44106	(a)	-	45450	5.48	-	47103	(a)	-	49183	9.13	-
44108	.30	-	45523	(a)	-	47146	(a)	-	49184	19.30	-
44109	.75	-	45524	(a)	-	47147	(a)	-	49185	17.50	-
44110	.77	-	45539	(a)	-	47221	71.30	-	49239	.121	.46
44111	.47	-	45678	.16	-	47253	(a)	-	49292	.55	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510</b>						<b>Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
49305	(a)	–	51240	.225	.196	51702	.068	(a)	51986	.109	.096
49333	4.02	–	51241	.67	.218	51703	.028	(a)	51999	.046	.40
49451	(a)	–	51250	.115	(a)	51734	.053	.35	52002	.04	.114
49452	(a)	–	51251	.019	(a)	51741	.117	.243	52075	.084	.222
49617	.173	.148	51252	.068	.074	51752	.099	.15	52076	.101	(a)
49618	.145	.057	51253	.058	(a)	51767	.005	.007	52109	.01	(a)
49619	.27	.103	51254	.018	.032	51777	.017	.077	52134	.136	.60
49763	1.77	–	51255	.29	(a)	51790	.029	(a)	52137	.033	(a)
49800	(a)	–	51300	.024	.147	51796	.043	(a)	52150	.25	(a)
49801	62.80	–	51305	.024	.88	51808	.152	.68	52315	.023	.27
49802	5.57	–	51315	.078	.096	51809	.188	.146	52341	.021	(a)
49803	9.86	–	51330	.044	.66	51833	.026	.054	52342	.06	(a)
49840	.61	–	51333	.014	.32	51850	.107	(a)	52343	.037	(a)
49870	47.20	–	51340	.018	(a)	51851	.072	(a)	52401	.113	(a)
49890	(a)	–	51350	.04	.127	51852	.17	(a)	52402	.01	(a)
49891	(a)	–	51351	.036	.049	51853	.068	(a)	52432	.051	(a)
49902	(a)	–	51352	.049	.101	51854	.153	(a)	52433	.046	.80
49903	(a)	–	51355	.034	.091	51855	.161	(a)	52435	.058	(a)
50010	.109	.38	51356	.036	.56	51856	.088	(a)	52438	.042	(a)
50011	.04	(a)	51357	.111	.76	51857	.151	(a)	52440	.066	(a)
50012	.04	(a)	51358	.27	.129	51869	.05	.136	52467	.061	(a)
50015	.071	(a)	51359	.235	.71	51877	.28	.191	52469	.021	.096
50017	.054	(a)	51370	.22	3.83	51889	.047	.011	52505	.106	.237
50018	.037	(a)	51380	.022	.041	51896	.022	.017	52547	.098	.07
50019	.029	(a)	51400	.103	(a)	51900	.019	.10	52581	.52	2.19
50045	.124	(a)	51401	.152	(a)	51909	.097	.053	52619	.036	(a)
50047	.014	(a)	51500	.042	.116	51919	.047	(a)	52660	.053	–
51001	.025	.42	51516	.044	–	51926	.048	.044	52744	.099	.066
51005	.005	(a)	51517	.05	–	51927	.026	.132	52767	.09	(a)
51116	.063	.69	51550	.051	.40	51934	.052	.107	52876	(a)	(a)
51201	.019	(a)	51551	.018	.89	51941	.048	.041	52911	.029	.42
51205	.057	.059	51552	.031	.152	51942	.076	–	52967	.011	.058
51206	.009	.32	51553	.055	(a)	51956	.206	.205	53001	.106	.30
51210	.043	(a)	51554	.005	(a)	51957	.181	.46	53077	.051	.219
51211	(a)	(a)	51575	.011	.021	51958	.161	.37	53095	.035	(a)
51220	.149	1.90	51576	.099	.097	51959	.165	(a)	53096	.049	(a)
51221	.083	1.76	51600	.067	.172	51960	.022	.33	53121	.139	.40
51222	.101	4.53	51613	.044	.139	51970	.095	.177	53147	.015	(a)
51224	.106	1.49	51625	.023	(a)	51982	.028	.077	53229	.085	(a)
51230	.018	.74	51666	.017	.089	51985	.041	–	53271	.026	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510						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
53333	.083	.248	55715	.109	.203	56918	.034	(a)	58096	.097	1.49
53374	.026	.26	55716	.157	.49	56919	.086	(a)	58301	.027	.077
53375	.014	.27	55717	.114	(a)	56920	.079	(a)	58302	.026	.051
53376	.022	.183	55718	.11	(a)	56980	.054	(a)	58397	.152	.65
53377	.023	.188	55802	.017	.011	57001	.018	.022	58408	.035	–
53403	.014	(a)	55918	.062	2.26	57002	.012	.096	58409	.044	–
53425	.079	(a)	55919	.008	3.42	57090	.126	.68	58456	.024	–
53565	.017	.096	56040	.006	.03	57146	.08	.75	58457	.034	–
53631	.016	.021	56041	.039	(a)	57202	.048	(a)	58458	.044	–
53632	.018	.032	56042	.049	(a)	57257	.059	.034	58459	.053	–
53731	.017	(a)	56170	.077	(a)	57401	.034	.089	58503	.04	.077
53732	.116	.47	56171	.038	(a)	57403	.035	.033	58532	.052	(a)
53733	.075	.228	56202	.039	.078	57410	.016	.173	58559	.011	(a)
53734	.27	–	56390	.068	.70	57411	.019	(a)	58560	.026	(a)
53803	.188	(a)	56391	.058	.30	57572	.01	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.094	.119	57600	.028	.033	58575	.033	.111
53902	(a)	(a)	56488	.029	.038	57611	.041	.055	58627	.106	.012
53903	(a)	(a)	56567	.08	(a)	57625	.25	(a)	58663	.177	.95
53904	(a)	(a)	56650	.245	(a)	57651	.03	.039	58682	.094	(a)
53905	(a)	(a)	56651	.133	(a)	57690	.054	.45	58713	.011	(a)
53907	.051	.086	56652	.095	(a)	57716	.026	.074	58737	.069	.55
53951	(a)	(a)	56653	.092	(a)	57725	.056	.075	58756	.033	(a)
53952	(a)	(a)	56654	.047	(a)	57726	.043	.023	58757	.231	(a)
53953	(a)	(a)	56690	.015	.33	57798	.015	(a)	58759	.028	(a)
54012	.027	–	56699	.043	.067	57800	.058	(a)	58802	.032	.48
54077	.07	.39	56758	.037	.14	57808	.021	(a)	58813	.081	(a)
54444	(a)	(a)	56759	.037	.078	57809	.022	(a)	58822	.089	(a)
55010	.21	.98	56760	.054	.099	57810	.021	.10	58837	.164	.161
55011	.057	1.75	56805	.071	(a)	57871	.026	.111	58840	.049	.121
55012	.068	1.11	56806	.05	(a)	57913	.075	.26	58873	.078	.027
55013	.071	1.12	56807	.05	(a)	57997	.059	–	58903	.02	(a)
55014	(a)	(a)	56808	.065	(a)	57998	.033	.054	58904	.016	.12
55214	.055	.083	56900	.062	(a)	57999	.035	.07	58922	.13	.179
55371	.067	.108	56910	.031	(a)	58009	.035	(a)	59005	.039	.089
55410	(a)	(a)	56911	.069	(a)	58010	.077	(a)	59057	.29	(a)
55426	.086	(a)	56912	.056	.084	58020	.038	(a)	59058	.186	(a)
55597	.014	1.68	56913	.046	(a)	58056	.092	(a)	59188	.075	.052
55647	.027	.065	56915	.27	(a)	58057	.058	(a)	59189	.103	.28
55648	.012	(a)	56916	.244	.215	58058	.052	(a)	59223	.081	.103
55649	.015	(a)	56917	.07	(a)	58095	.073	1.79	59257	.01	.012

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

<b>\$100,000/200,000 BASIC LIMIT OCCURRENCE</b>											
<b>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510</b>											
<b>Products/Completed Operations (Prod/Cops)</b>						<b>(Subline Code 336) Entire State Territory 999</b>					
<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>	<b>Class Code</b>	<b>Prem/ Ops</b>	<b>Prod/ Cops</b>
59306	.065	(a)	59923	.007	.005	62003	9.24	–	91125	1.78	1.48
59378	.052	.141	59925	.241	1.19	63010	12.60	–	91127	1.58	1.04
59481	.176	.096	59926	.205	.46	63011	15.70	–	91130	.93	–
59482	.079	(a)	59927	.138	1.30	63012	22.40	–	91135	.26	(a)
59537	.057	.232	59931	.136	.48	63013	21.20	–	91150	1.49	4.78
59601	.066	2.23	59932	.146	.80	63215	30.50	–	91155	3.31	23.60
59647	.035	.158	59941	.045	(a)	63216	21.20	–	91160	.71	–
59660	.122	1.06	59947	.036	.30	63217	21.50	–	91175	.62	–
59661	.06	(a)	59955	.017	.132	63218	7.24	–	91177	2.69	–
59693	.01	–	59963	.129	.37	63219	(a)	–	91179	2.70	–
59695	(a)	(a)	59964	.30	.066	63220	(a)	–	91190	1.45	(a)
59701	.005	.33	59970	.048	.169	64074	20.90	–	91200	.53	–
59713	.109	.33	59973	.084	(a)	64075	14.70	–	91210	(a)	–
59722	.057	.028	59975	.068	.19	64500	(a)	–	91235	1.82	1.94
59723	.021	.034	59977	.039	(a)	65007	18.60	–	91250	2.74	(a)
59724	.033	.015	59984	.023	.049	66122	8.00	–	91265	11.40	2.34
59725	.041	.145	59985	.089	(a)	66123	4.40	–	91266	6.02	1.14
59726	.03	.023	59986	.068	(a)	66309	12.80	–	91280	(a)	3.67
59738	.094	.059	59988	.017	.055	66561	29.70	–	91302	8.40	(a)
59750	.042	.181	59989	.012	.041	67017	27.60	–	91315	2.55	–
59751	.015	(a)	60010	7.00	–	67508	12.10	–	91324	5.68	(a)
59773	.004	.026	60011	8.05	–	67509	8.88	–	91325	(a)	(a)
59774	.004	.141	60012	13.20	–	67510	4.94	–	91340	3.71	5.75
59775	.005	.178	60013	11.30	–	67511	5.35	–	91341	3.09	3.90
59781	.037	.085	60015	8.47	–	67512	22.90	–	91342	3.40	2.63
59782	.055	.56	60016	9.52	–	67513	14.50	–	91343	.68	.94
59783	.053	(a)	60035	21.00	–	67634	23.90	–	91405	4.32	–
59784	.041	(a)	61000	6.93	–	67635	16.90	–	91436	3.49	2.12
59790	.073	(a)	61212	10.70	–	68001	51.60	–	91481	12.80	–
59798	.139	.46	61216	11.90	–	68439	66.40	–	91507	1.88	2.66
59806	.099	(a)	61217	10.80	–	68500	1.54	–	91523	29.00	–
59867	.082	(a)	61218	7.39	–	68604	1.24	–	91547	.165	–
59886	.011	.10	61223	52.50	–	68606	4.85	–	91551	1.02	.55
59889	.015	.187	61224	16.70	–	68607	3.83	–	91555	1.10	.86
59892	.053	(a)	61225	23.20	–	68702	3.16	–	91560	3.33	3.04
59904	.036	.076	61226	39.10	–	68703	2.37	–	91562	2.27	–
59905	.051	.12	61227	35.70	–	68706	10.10	–	91577	8.14	2.93
59914	.30	.69	62000	8.13	–	68707	10.00	–	91580	4.39	–
59915	.119	.66	62001	6.42	–	90089	2.96	–	91581	(a)	(a)
59917	.022	.232	62002	2.93	–	91111	2.34	4.23	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510											
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
91583	(a)	(a)	94444	(a)	(a)	97223	1.82	2.18	98308	.78	.81
91584	(a)	(a)	94569	2.01	3.92	97308	.47	-	98309	3.99	1.45
91585	(a)	(a)	94590	8.67	-	97447	1.53	4.09	98344	.58	.42
91586	(a)	(a)	94617	2.74	-	97501	(a)	-	98405	.95	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.87	(a)
91588	(a)	(a)	95124	1.01	.73	97503	(a)	-	98414	9.03	(a)
91589	(a)	(a)	95233	2.16	-	97504	(a)	-	98415	1.19	(a)
91590	2.36	-	95305	2.35	-	97650	2.51	3.34	98423	2.82	(a)
91591	(a)	(a)	95306	3.66	-	97651	4.53	3.35	98424	4.79	(a)
91606	9.12	-	95310	5.62	1.50	97652	3.93	3.81	98425	1.97	(a)
91618	(a)	(a)	95357	.93	-	97653	2.14	2.14	98426	1.74	(a)
91629	1.86	(a)	95358	(a)	-	97654	3.74	2.55	98427	1.69	-
91636	3.19	-	95410	3.03	2.28	97655	3.49	3.99	98428	(a)	-
91641	.87	(a)	95455	3.86	1.32	98002	.63	.80	98429	.83	-
91666	.64	(a)	95487	1.63	(a)	98003	.67	(a)	98430	(a)	-
91722	2.80	(a)	95505	1.80	1.96	98090	.09	-	98449	2.43	13.60
91746	2.27	5.65	95620	1.32	(a)	98091	.098	-	98482	2.60	6.69
91805	.143	-	95625	4.01	3.83	98092	.30	-	98483	3.85	15.80
92053	.35	.37	95630	(a)	(a)	98111	.46	-	98502	3.68	2.66
92054	.121	.135	95647	2.19	6.53	98150	(a)	-	98555	1.71	-
92055	3.37	.139	95648	(a)	(a)	98151	(a)	-	98597	.38	-
92101	5.28	2.60	96053	1.67	3.38	98152	2.13	.55	98598	.132	-
92102	3.18	3.22	96317	.97	-	98153	2.40	(a)	98601	4.41	(a)
92215	2.61	2.67	96408	2.63	9.12	98154	2.83	(a)	98622	(a)	-
92338	1.22	1.88	96409	2.43	8.44	98155	3.96	(a)	98623	(a)	-
92445	1.83	-	96410	2.13	8.31	98156	(a)	(a)	98624	.69	-
92446	4.01	1.37	96611	.85	.89	98157	2.53	.29	98636	2.23	3.00
92447	3.51	1.53	96702	3.02	(a)	98158	(a)	(a)	98640	76.00	-
92451	1.82	1.82	96703	(a)	-	98159	1.70	(a)	98658	4.09	-
92453	2.22	-	96816	2.84	-	98160	3.59	(a)	98659	.73	.29
92478	1.10	1.43	96872	3.43	(a)	98161	4.03	(a)	98677	12.00	6.61
92593	23.90	-	96930	(a)	-	98162	(a)	(a)	98678	10.60	10.40
92663	.43	-	97002	(a)	(a)	98163	4.23	.16	98698	(a)	(a)
94007	7.53	3.89	97003	(a)	(a)	98164	1.53	.048	98699	3.46	(a)
94099	1.71	-	97047	2.58	-	98257	1.01	-	98705	5.79	-
94225	6.03	-	97050	2.01	-	98303	7.95	4.34	98710	2.41	-
94276	3.14	3.12	97111	3.63	-	98304	3.75	3.10	98751	3.10	-
94304	2.32	(a)	97220	.25	(a)	98305	2.07	1.33	98805	3.14	1.10
94381	4.36	11.30	97221	(a)	1.12	98306	5.34	.72	98806	2.08	3.02
94404	2.98	5.87	97222	1.21	1.18	98307	1.19	.33	98810	2.92	-

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**LOSS COST PAGES**

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510											
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
98813	2.82	1.34	99620	.33	–						
98820	6.00	3.36	99650	.99	.76						
98871	(a)	(a)	99709	2.43	(a)						
98884	1.56	1.91	99718	.97	–						
98914	.50	.44	99746	1.64	3.00						
98949	.70	.235	99760	.187	–						
98967	2.45	8.89	99777	5.06	–						
98993	4.27	3.45	99793	2.08	–						
99003	1.16	.83	99798	(a)	(a)						
99004	2.35	1.18	99803	(a)	11.20						
99080	.82	5.19	99826	.58	.46						
99081	(a)	–	99827	.30	.40						
99082	(a)	–	99851	1.21	–						
99083	(a)	–	99917	1.96	–						
99084	(a)	(a)	99938	2.20	–						
99085	(a)	(a)	99943	6.37	–						
99111	1.20	–	99946	4.75	2.16						
99160	(a)	–	99948	5.15	15.70						
99163	2.86	.36	99952	4.28	14.30						
99165	.63	(a)	99953	4.62	8.89						
99220	1.10	(a)	99954	3.37	6.29						
99221	(a)	(a)	99955	4.22	6.86						
99222	2.06	(a)	99963	.47	–						
99223	.176	(a)	99969	2.00	2.37						
99303	9.58	–	99975	3.74	–						
99310	2.40	(a)	99986	(a)	–						
99315	7.04	2.30	99987	(a)	–						
99321	6.84	1.77	99988	1.76	–						
99445	(a)	(a)									
99471	.50	–									
99505	3.62	–									
99506	4.45	–									
99507	3.88	–									
99570	2.08	(a)									
99571	.50	(a)									
99572	.99	(a)									
99573	.94	(a)									
99600	1.02	–									
99613	6.06	2.21									
99614	2.28	–									