

LOSS COSTS – IMPLEMENTATION

OCTOBER 21, 2021

GENERAL LIABILITY

LI-GL-2021-341

ILLINOIS GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for +1.3% to be implemented.

UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), PRM, Statistical Plans and Suite +.

BACKGROUND

In circular:

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

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.

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.

SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

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

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

EFFECTIVE DATE

We do not establish an effective date for Commercial General Liability loss cost revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

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

COMPANY ACTION

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

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number **GL-2021-BGL1**, NOT this circular number.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

We are announcing in a separate circular the implementation of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-GL-2021-342](#) (10/21/2021) Illinois General Liability Rule 24. Revision To Be Implemented
- [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

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.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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

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

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a +1.3% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
 - provides the analyses used to derive these advisory loss costs.
-

DEFINITION OF
THE ISO
ADVISORY
PROSPECTIVE
LOSS COSTS

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

CONSIDERATION
OF COVID-19

In 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.

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-1.3%	0.0%
OL&T	-1.9%	0.0%
Premises/Operations	-1.6%	0.0%
Products	-5.4%	-5.4%
Local Products/Completed Operations	+13.9%	+13.9%
Products/Completed Operations	+7.0%	+7.0%
GL Overall	0.0%	+1.3%

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

INDICATED
VS. SELECTED

Indicated changes are based on standard ISO methodology. For Manufacturers & Contractors, a change of 0.0% has been selected to temper the effect of the experience for the latest year and to limit swings in loss costs. For Owners, Landlords and Tenants, a change of 0.0% has been selected to temper the effect of the experience for the latest year and limit swings in loss costs. The selected changes are equal to the indicated changes for Products and Local Products/Completed Operations.

CAPPING

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

PRIOR ISO
REVISIONS

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

REVISION OF
EXECUTIVE
OFFICERS,
INDIVIDUAL
INSUREDS AND
CO-PARTNERS
PAYROLL
AMOUNTS
(RULE 24)

This filing reflects revisions being made to Rule 24 in the companion rule filing GL-2021-RBOP. In determining the exposure amounts for payroll-based risks, the payroll amounts to be used for executive officers, individual insureds and co-partners are subject to Rule 24.E.2.m. In the companion rule filing the current payroll amounts are being increased by 25% relative to the current amounts for this state. An offset of 0.994 has been applied to the loss costs for payroll-based classes to reflect the change on a revenue neutral basis.

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 4/1/2022. 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	Continental Casualty Co.	1	Chubb Group of Insurance Cos.
2	XL Specialty Insurance Co.	2	Zurich American Insurance Co.
3	Travelers Indemnity Co.	3	Fireman's Fund Insurance Co.
4	Chubb Group of Insurance Cos.	4	Travelers Indemnity Co.
5	Zurich American Insurance Co.	5	Selective Insurance Group
6	Liberty Mutual Insurance Co.	6	Cincinnati Insurance Co.
7	Cincinnati Insurance Co.	7	Liberty Mutual Insurance Co.
8	Great American Insurance Co.	8	United Fire & Casualty Co.
9	Fireman's Fund Insurance Co.	9	Continental Casualty Co.
10	Old Republic 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)	31.2%
Multistate - Products Liability (ASLOB 18.0)	39.8%

COMPANY
DECISION

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

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

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ILLINOIS
PRIOR REVISIONS

The latest revisions in this state are:

Document: GL-2020-BGL1

<u>Coverage</u>	Distribution <u>Date</u>	<u>Loss Cost Level Changes</u>	
		<u>Indicated</u>	<u>Selected</u>
M&C		+ 4.4%	+ 4.4%
OL&T		+17.9%	+16.4%
Prem/Ops Combined		+11.1%	+10.4%
Products		- 0.5%	- 0.5%
Local Products/Completed Operations		+ 5.7%	+ 5.7%
Products/Completed Operations Combined		+ 3.6%	+ 3.6%
General Liability Overall	4/2021	+ 9.8%	+ 9.2%

Document: GL-2019-BGL1

<u>Coverage</u>	Distribution <u>Date</u>	<u>Loss Cost Level Changes</u>	
		<u>Indicated</u>	<u>Selected</u>
M&C		+ 4.7%	+ 4.7%
OL&T		+16.0%	+12.5%
Prem/Ops Combined		+ 9.9%	+ 8.3%
Products		-11.1%	-11.1%
Local Products/Completed Operations		+ 4.8%	+ 4.8%
Products/Completed Operations Combined		- 1.5%	- 1.5%
General Liability Overall	4/2020	+ 7.8%	+ 6.5%

Document: GL-2018-BGL1

<u>Coverage</u>	Distribution <u>Date</u>	<u>Loss Cost Level Changes</u>	
		<u>Indicated</u>	<u>Selected</u>
M&C		+ 9.3%	+ 5.0%
OL&T		- 12.9%	- 12.9%
Prem/Ops Combined		- 1.9%	- 4.0%
Products		- 8.4%	- 8.4%
Local Products/Completed Operations		- 13.3%	- 13.3%
Products/Completed Operations Combined		- 11.4%	- 11.4%
General Liability Overall	4/2019	- 3.8%	- 5.5%

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ILLINOIS

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)	- 1.0%	- 3.9%	- 2.5%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 1.3%	- 1.9%	- 1.6%	- 5.4%*	+ 13.9%**	+ 7.0%	0.0%
Statewide Selected Monoline Loss Cost Level Change (See Section C)	0.0%	0.0%	0.0%	- 5.4%*	+ 13.9%	+ 7.0%	+ 1.3%

* 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.

ILLINOIS

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	<u>LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)</u>	<u>INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>
501	Chicago	\$ 11,777,582	- 3.3%	- 1.4%	- 1.4%
504	East St. Louis & Vicinity	150,270	- 1.3%	+ 0.6%	+ 0.6%
506	Chicago Suburban	3,866,801	+ 0.2%	+ 2.1%	+ 2.1%
507	Cook County Remainder	5,684,933	+ 0.6%	+ 2.5%	+ 2.6%
508	Moline, Peoria, Rock Island, Rockford & Springfield	2,017,985	- 0.7%	+ 1.2%	+ 1.1%
509	DuPage, Kane, Lake & Will Counties	9,678,799	+ 0.7%	+ 2.7%	+ 2.7%
514	Remainder of State	8,992,926	- 5.7%	- 3.9%	- 3.9%
	STATEWIDE TOTAL	\$ 42,169,296	- 1.9%	0.0%	0.0%

ILLINOIS

PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MONO/MULTI <u>ALCCL</u>	INDICATED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	SELECTED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	LOSS COST LEVEL CHANGE <u>AFTER CAPPING</u>
30	SERVICE	\$ 3,272,798	+ 2.5%	+ 3.9%	+ 3.9%
31	LIGHT CONTRACTING	3,200,404	+ 1.4%	+ 2.7%	+ 2.7%
32	MEDIUM CONTRACTING	14,850,240	- 2.4%	- 1.1%	- 1.2%
33	HEAVY CONTRACTING	4,099,268	- 0.8%	+ 0.5%	+ 0.5%
34	DEALERS OR DISTRIBUTORS	3,175,547	- 2.0%	- 0.7%	- 0.8%
35	LIGHT MANUFACTURERS	623,378	- 0.1%	+ 1.2%	+ 1.2%
36	MEDIUM MANUFACTURERS	2,705,764	- 4.6%	- 3.3%	- 3.1%
37	HEAVY MANUFACTURERS	2,043,705	- 2.4%	- 1.1%	- 1.2%
38	MISCELLANEOUS OPERATIONS	3,064,297	+ 1.2%	+ 2.5%	+ 2.6%
	TOTAL	\$ 37,035,401	- 1.3%	0.0%	0.0%

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)	\$ 2,245,990	- 3.8%	- 1.9%	- 1.1%
02	RESTAURANTS	3,359,800	+ 0.3%	+ 2.2%	+ 2.4%
03	STORES	2,109,542	- 3.7%	- 1.8%	- 1.0%
04	VENDING AND RENTAL	233,123	- 3.5%	- 1.6%	- 2.2%
05	FOOD AND BEVERAGE DISTRIBUTORS	998,964	- 5.6%	- 3.8%	- 3.6%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	1,987,795	- 1.3%	+ 0.6%	+ 1.7%
07	CLUBS, AMUSEMENTS AND SPORTS	3,133,751	- 4.6%	- 2.8%	- 3.0%
08	HEALTH CARE FACILITIES	528,296	+ 1.9%	+ 3.9%	+ 3.3%
09	HOTELS AND MOTELS	1,918,236	- 1.1%	+ 0.8%	+ 0.2%
10	SCHOOLS AND CHURCHES	4,838,405	- 4.3%	- 2.4%	- 3.4%
11	APARTMENTS	5,823,207	- 1.7%	+ 0.2%	- 0.4%
12	BUILDINGS AND OFFICES	14,192,586	- 0.4%	+ 1.5%	+ 1.7%
13	MISCELLANEOUS PREMISES	494,444	- 1.5%	+ 0.4%	+ 0.1%
16	GOVERNMENTAL SUBDIVISIONS	305,157	- 5.5%	- 3.7%	- 2.8%
	TOTAL	\$ 42,169,296	- 1.9%	0.0%	0.0%

ILLINOIS

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%	\$ 2,045,808	- 5.7%	- 5.7%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	39,017,316	- 8.3%	1,567,756	- 8.5%	- 8.5%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	4,813,738	- 2.6%	272,671	- 2.6%	- 2.6%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	35,560,474	- 5.2%	1,779,467	- 3.7%	- 3.7%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,547,659	- 6.0%	940,109	- 3.2%	- 3.2%
	PRODUCTS SUBTOTAL	\$ 118,826,312	- 6.1%	\$ 6,605,811	- 5.4%	- 5.4%
01	RETAIL STORES-FOOD OR DRUG			\$ 209,089	+ 1.2%	+ 1.1%
02	RETAIL STORES-NOT FOOD OR DRUG			479,394	+ 11.8%	+ 10.1%
11	COMPLETED OPERATIONS-LOW			664,518	+ 20.5%	+ 19.8%
12	COMPLETED OPERATIONS-MEDIUM			9,735,431	+ 14.5%	+ 14.6%
13	COMPLETED OPERATIONS-HIGH			696,633	+ 4.6%	+ 4.3%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 11,785,065	+ 13.9%	+ 13.9%
	TOTAL			\$ 18,390,876	+ 7.0%	+ 7.0%

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.

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

- 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.

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

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

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.

STATE: 12 - ILLINOIS
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	501	0.105	0.107	-1.9	10026	501	0.620	0.640	-3.1	10052	501	3.060	3.210	-4.7
10010	504	0.100	0.099	1.0	10026	504	0.450	0.460	-2.2	10052	504	3.300	3.380	-2.4
10010	506	0.160	0.156	2.6	10026	506	0.540	0.540	0.0	10052	506	3.210	3.240	-0.9
10010	507	0.157	0.153	2.6	10026	507	0.990	0.990	0.0	10052	507	5.980	6.010	-0.5
10010	508	0.126	0.124	1.6	10026	508	0.670	0.680	-1.5	10052	508	4.740	4.840	-2.1
10010	509	0.127	0.123	3.3	10026	509	0.880	0.870	1.1	10052	509	6.520	6.530	-0.2
10010	514	0.151	0.156	-3.2	10026	514	0.610	0.640	-4.7	10052	514	5.810	6.190	-6.1
10011	501	0.025	0.026	-3.8	10027	501	0.025	0.026	-3.8	10054	501	2.720	2.850	-4.6
10011	504	0.024	0.024	0.0	10027	504	0.024	0.024	0.0	10054	504	2.930	3.000	-2.3
10011	506	0.038	0.037	2.7	10027	506	0.038	0.037	2.7	10054	506	2.850	2.880	-1.0
10011	507	0.038	0.036	5.6	10027	507	0.038	0.036	5.6	10054	507	5.300	5.330	-0.6
10011	508	0.030	0.030	0.0	10027	508	0.030	0.030	0.0	10054	508	4.210	4.290	-1.9
10011	509	0.030	0.029	3.4	10027	509	0.030	0.029	3.4	10054	509	5.780	5.790	-0.2
10011	514	0.036	0.037	-2.7	10027	514	0.036	0.037	-2.7	10054	514	5.160	5.490	-6.0
10012	501	0.029	0.030	-3.3	10036	501	0.880	0.890	-1.1	10060	501	0.170	0.176	-3.4
10012	504	0.028	0.028	0.0	10036	504	0.760	0.760	0.0	10060	504	0.124	0.126	-1.6
10012	506	0.044	0.043	2.3	10036	506	0.890	0.900	-1.1	10060	506	0.149	0.149	0.0
10012	507	0.044	0.042	4.8	10036	507	0.550	0.560	-1.8	10060	507	0.270	0.270	0.0
10012	508	0.035	0.035	0.0	10036	508	0.730	0.730	0.0	10060	508	0.184	0.187	-1.6
10012	509	0.035	0.034	2.9	10036	509	0.750	0.760	-1.3	10060	509	0.240	0.239	0.4
10012	514	0.042	0.043	-2.3	10036	514	0.660	0.660	0.0	10060	514	0.167	0.176	-5.1
10015	501	4.430	4.640	-4.5	10040	501	0.080	0.081	-1.2	10065	501	0.250	0.260	-3.8
10015	504	4.780	4.880	-2.0	10040	504	0.076	0.075	1.3	10065	504	0.186	0.188	-1.1
10015	506	4.640	4.690	-1.1	10040	506	0.121	0.119	1.7	10065	506	0.223	0.223	0.0
10015	507	8.640	8.680	-0.5	10040	507	0.120	0.116	3.4	10065	507	0.410	0.410	0.0
10015	508	6.860	7.000	-2.0	10040	508	0.096	0.095	1.1	10065	508	0.280	0.280	0.0
10015	509	9.420	9.440	-0.2	10040	509	0.096	0.093	3.2	10065	509	0.360	0.360	0.0
10015	514	8.410	8.960	-6.1	10040	514	0.115	0.119	-3.4	10065	514	0.250	0.260	-3.8
10025	501	0.025	0.026	-3.8	10042	501	0.350	0.370	-5.4	10066	501	0.260	0.270	-3.7
10025	504	0.024	0.024	0.0	10042	504	0.260	0.260	0.0	10066	504	0.190	0.192	-1.0
10025	506	0.038	0.037	2.7	10042	506	0.310	0.310	0.0	10066	506	0.227	0.227	0.0
10025	507	0.038	0.036	5.6	10042	507	0.570	0.560	1.8	10066	507	0.420	0.410	2.4
10025	508	0.030	0.030	0.0	10042	508	0.390	0.390	0.0	10066	508	0.280	0.290	-3.4
10025	509	0.030	0.029	3.4	10042	509	0.500	0.500	0.0	10066	509	0.370	0.360	2.8
10025	514	0.036	0.037	-2.7	10042	514	0.350	0.370	-5.4	10066	514	0.260	0.270	-3.7

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STATE: 12 - ILLINOIS
 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
10070	501	0.060	0.061	-1.6	10100	501	1.170	1.210	-3.3	10111	501	0.132	0.134	-1.5
10070	504	0.057	0.057	0.0	10100	504	0.950	0.960	-1.0	10111	504	0.125	0.124	0.8
10070	506	0.091	0.089	2.2	10100	506	1.400	1.400	0.0	10111	506	0.200	0.196	2.0
10070	507	0.090	0.087	3.4	10100	507	1.370	1.360	0.7	10111	507	0.197	0.191	3.1
10070	508	0.072	0.071	1.4	10100	508	0.630	0.640	-1.6	10111	508	0.157	0.156	0.6
10070	509	0.072	0.070	2.9	10100	509	1.160	1.150	0.9	10111	509	0.158	0.154	2.6
10070	514	0.087	0.089	-2.2	10100	514	1.280	1.350	-5.2	10111	514	0.190	0.195	-2.6
10071	501	0.300	0.320	-6.3	10101	501	0.230	0.239	-3.8	10113	501	0.340	0.360	-5.6
10071	504	0.222	0.225	-1.3	10101	504	0.168	0.170	-1.2	10113	504	0.250	0.250	0.0
10071	506	0.270	0.270	0.0	10101	506	0.201	0.201	0.0	10113	506	0.300	0.300	0.0
10071	507	0.490	0.490	0.0	10101	507	0.370	0.370	0.0	10113	507	0.550	0.550	0.0
10071	508	0.330	0.330	0.0	10101	508	0.250	0.250	0.0	10113	508	0.370	0.380	-2.6
10071	509	0.430	0.430	0.0	10101	509	0.320	0.320	0.0	10113	509	0.490	0.480	2.1
10071	514	0.300	0.320	-6.3	10101	514	0.226	0.238	-5.0	10113	514	0.340	0.360	-5.6
10072	501	6.850	6.710	2.1	10105	501	2.490	2.580	-3.5	10115	501	0.680	0.710	-4.2
10072	504	4.970	4.820	3.1	10105	504	1.810	1.840	-1.6	10115	504	0.500	0.510	-2.0
10072	506	5.110	4.990	2.4	10105	506	2.180	2.180	0.0	10115	506	0.600	0.600	0.0
10072	507	7.500	7.310	2.6	10105	507	3.980	3.960	0.5	10115	507	1.100	1.090	0.9
10072	508	4.230	4.130	2.4	10105	508	2.700	2.730	-1.1	10115	508	0.740	0.750	-1.3
10072	509	7.410	7.240	2.3	10105	509	3.520	3.490	0.9	10115	509	0.970	0.960	1.0
10072	514	6.010	5.860	2.6	10105	514	2.450	2.580	-5.0	10115	514	0.670	0.710	-5.6
10073	501	1.370	1.390	-1.4	10107	501	4.200	4.240	-0.9	10117	501	4.400	4.610	-4.6
10073	504	1.180	1.180	0.0	10107	504	3.600	3.600	0.0	10117	504	4.740	4.850	-2.3
10073	506	1.390	1.410	-1.4	10107	506	4.260	4.300	-0.9	10117	506	4.610	4.660	-1.1
10073	507	0.860	0.870	-1.1	10107	507	2.630	2.660	-1.1	10117	507	8.590	8.630	-0.5
10073	508	1.130	1.140	-0.9	10107	508	3.450	3.480	-0.9	10117	508	6.810	6.950	-2.0
10073	509	1.170	1.180	-0.8	10107	509	3.590	3.610	-0.6	10117	509	9.360	9.370	-0.1
10073	514	1.020	1.030	-1.0	10107	514	3.120	3.160	-1.3	10117	514	8.350	8.890	-6.1
10075	501	10.200	10.300	-1.0	10110	501	15.100	15.800	-4.4	10120	501	9.860	10.300	-4.3
10075	504	8.740	8.750	-0.1	10110	504	16.300	16.600	-1.8	10120	504	10.600	10.900	-2.8
10075	506	10.300	10.400	-1.0	10110	506	15.800	16.000	-1.3	10120	506	10.300	10.400	-1.0
10075	507	6.400	6.450	-0.8	10110	507	29.400	29.600	-0.7	10120	507	19.300	19.300	0.0
10075	508	8.380	8.440	-0.7	10110	508	23.300	23.800	-2.1	10120	508	15.300	15.600	-1.9
10075	509	8.710	8.770	-0.7	10110	509	32.100	32.100	0.0	10120	509	21.000	21.000	0.0
10075	514	7.580	7.660	-1.0	10110	514	28.600	30.500	-6.2	10120	514	18.700	19.900	-6.0

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STATE: 12 - ILLINOIS
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10130	501	3.390	3.520	-3.7	10145	501	0.330	0.350	-5.7	10204	501	0.215	0.223	-3.6
10130	504	2.470	2.510	-1.6	10145	504	0.510	0.520	-1.9	10204	504	0.157	0.159	-1.3
10130	506	2.970	2.970	0.0	10145	506	0.440	0.450	-2.2	10204	506	0.188	0.188	0.0
10130	507	5.430	5.400	0.6	10145	507	0.650	0.660	-1.5	10204	507	0.340	0.340	0.0
10130	508	3.680	3.730	-1.3	10145	508	0.290	0.300	-3.3	10204	508	0.233	0.236	-1.3
10130	509	4.800	4.760	0.8	10145	509	0.223	0.225	-0.9	10204	509	0.300	0.300	0.0
10130	514	3.340	3.520	-5.1	10145	514	0.440	0.480	-8.3	10204	514	0.211	0.223	-5.4
10132	501	2.920	3.040	-3.9	10146	501	0.520	0.540	-3.7	10205	501	0.240	0.249	-3.6
10132	504	2.130	2.160	-1.4	10146	504	0.420	0.430	-2.3	10205	504	0.175	0.177	-1.1
10132	506	2.560	2.560	0.0	10146	506	0.630	0.630	0.0	10205	506	0.210	0.210	0.0
10132	507	4.680	4.650	0.6	10146	507	0.610	0.610	0.0	10205	507	0.380	0.380	0.0
10132	508	3.170	3.210	-1.2	10146	508	0.280	0.290	-3.4	10205	508	0.260	0.260	0.0
10132	509	4.130	4.100	0.7	10146	509	0.520	0.510	2.0	10205	509	0.340	0.340	0.0
10132	514	2.870	3.030	-5.3	10146	514	0.570	0.600	-5.0	10205	514	0.236	0.249	-5.2
10133	501	3.040	3.140	-3.2	10150	501	0.470	0.490	-4.1	10210	501	0.380	0.400	-5.0
10133	504	3.480	3.520	-1.1	10150	504	0.350	0.350	0.0	10210	504	0.280	0.290	-3.4
10133	506	3.330	3.340	-0.3	10150	506	0.420	0.420	0.0	10210	506	0.340	0.340	0.0
10133	507	2.960	2.940	0.7	10150	507	0.760	0.760	0.0	10210	507	0.620	0.610	1.6
10133	508	2.260	2.280	-0.9	10150	508	0.520	0.520	0.0	10210	508	0.420	0.420	0.0
10133	509	2.330	2.300	1.3	10150	509	0.670	0.670	0.0	10210	509	0.540	0.540	0.0
10133	514	2.340	2.460	-4.9	10150	514	0.470	0.490	-4.1	10210	514	0.380	0.400	-5.0
10140	501	0.034	0.036	-5.6	10151	501	12.000	12.400	-3.2	10211	501	0.380	0.400	-5.0
10140	504	0.053	0.054	-1.9	10151	504	8.720	8.840	-1.4	10211	504	0.280	0.290	-3.4
10140	506	0.046	0.046	0.0	10151	506	10.500	10.500	0.0	10211	506	0.340	0.340	0.0
10140	507	0.068	0.069	-1.4	10151	507	19.100	19.000	0.5	10211	507	0.620	0.610	1.6
10140	508	0.030	0.031	-3.2	10151	508	13.000	13.100	-0.8	10211	508	0.420	0.420	0.0
10140	509	0.023	0.023	0.0	10151	509	16.900	16.800	0.6	10211	509	0.540	0.540	0.0
10140	514	0.046	0.050	-8.0	10151	514	11.800	12.400	-4.8	10211	514	0.380	0.400	-5.0
10141	501	0.069	0.072	-4.2	10160	501	2.130	2.210	-3.6	10220	501	4.520	4.690	-3.6
10141	504	0.105	0.109	-3.7	10160	504	1.550	1.570	-1.3	10220	504	3.290	3.340	-1.5
10141	506	0.091	0.093	-2.2	10160	506	1.860	1.860	0.0	10220	506	3.950	3.950	0.0
10141	507	0.135	0.137	-1.5	10160	507	3.410	3.390	0.6	10220	507	7.230	7.190	0.6
10141	508	0.061	0.062	-1.6	10160	508	2.310	2.340	-1.3	10220	508	4.900	4.960	-1.2
10141	509	0.046	0.047	-2.1	10160	509	3.010	2.990	0.7	10220	509	6.390	6.340	0.8
10141	514	0.092	0.099	-7.1	10160	514	2.090	2.210	-5.4	10220	514	4.440	4.680	-5.1

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STATE: 12 - ILLINOIS
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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
10255	501	0.330	0.330	0.0	10331	501	6.000	6.290	-4.6	10378	501	6.080	6.370	-4.6
10255	504	0.280	0.280	0.0	10331	504	6.480	6.620	-2.1	10378	504	6.560	6.700	-2.1
10255	506	0.330	0.330	0.0	10331	506	6.290	6.360	-1.1	10378	506	6.370	6.440	-1.1
10255	507	0.205	0.207	-1.0	10331	507	11.700	11.800	-0.8	10378	507	11.900	11.900	0.0
10255	508	0.270	0.270	0.0	10331	508	9.300	9.490	-2.0	10378	508	9.410	9.610	-2.1
10255	509	0.280	0.280	0.0	10331	509	12.800	12.800	0.0	10378	509	12.900	13.000	-0.8
10255	514	0.243	0.246	-1.2	10331	514	11.400	12.100	-5.8	10378	514	11.500	12.300	-6.5
10256	501	1.200	1.210	-0.8	10332	501	10.400	10.800	-3.7	10379	501	2.820	2.960	-4.7
10256	504	1.030	1.030	0.0	10332	504	11.200	11.400	-1.8	10379	504	3.040	3.110	-2.3
10256	506	1.210	1.230	-1.6	10332	506	10.900	11.000	-0.9	10379	506	2.960	2.990	-1.0
10256	507	0.750	0.760	-1.3	10332	507	20.200	20.300	-0.5	10379	507	5.510	5.530	-0.4
10256	508	0.980	0.990	-1.0	10332	508	16.000	16.400	-2.4	10379	508	4.370	4.460	-2.0
10256	509	1.020	1.030	-1.0	10332	509	22.000	22.100	-0.5	10379	509	6.010	6.020	-0.2
10256	514	0.890	0.900	-1.1	10332	514	19.700	20.900	-5.7	10379	514	5.360	5.710	-6.1
10257	501	0.226	0.228	-0.9	10352	501	0.680	0.710	-4.2	10380	501	4.820	5.050	-4.6
10257	504	0.194	0.194	0.0	10352	504	0.550	0.560	-1.8	10380	504	5.200	5.310	-2.1
10257	506	0.229	0.231	-0.9	10352	506	0.820	0.820	0.0	10380	506	5.050	5.100	-1.0
10257	507	0.142	0.143	-0.7	10352	507	0.800	0.790	1.3	10380	507	9.410	9.450	-0.4
10257	508	0.186	0.187	-0.5	10352	508	0.370	0.370	0.0	10380	508	7.460	7.610	-2.0
10257	509	0.193	0.194	-0.5	10352	509	0.680	0.670	1.5	10380	509	10.300	10.300	0.0
10257	514	0.168	0.170	-1.2	10352	514	0.740	0.790	-6.3	10380	514	9.150	9.750	-6.2
10309	501	0.155	0.161	-3.7	10367	501	6.060	5.930	2.2	10381	501	4.170	4.370	-4.6
10309	504	0.113	0.115	-1.7	10367	504	4.390	4.260	3.1	10381	504	4.500	4.600	-2.2
10309	506	0.135	0.136	-0.7	10367	506	4.520	4.410	2.5	10381	506	4.370	4.420	-1.1
10309	507	0.248	0.247	0.4	10367	507	6.620	6.460	2.5	10381	507	8.150	8.180	-0.4
10309	508	0.168	0.170	-1.2	10367	508	3.730	3.650	2.2	10381	508	6.460	6.590	-2.0
10309	509	0.219	0.217	0.9	10367	509	6.550	6.400	2.3	10381	509	8.880	8.890	-0.1
10309	514	0.152	0.161	-5.6	10367	514	5.310	5.180	2.5	10381	514	7.920	8.440	-6.2
10315	501	0.360	0.380	-5.3	10368	501	8.850	8.670	2.1	11007	501	2.580	2.520	2.4
10315	504	0.270	0.270	0.0	10368	504	6.420	6.230	3.0	11007	504	1.870	1.810	3.3
10315	506	0.320	0.320	0.0	10368	506	6.600	6.450	2.3	11007	506	1.920	1.880	2.1
10315	507	0.580	0.580	0.0	10368	507	9.680	9.450	2.4	11007	507	2.820	2.750	2.5
10315	508	0.400	0.400	0.0	10368	508	5.460	5.340	2.2	11007	508	1.590	1.550	2.6
10315	509	0.520	0.510	2.0	10368	509	9.570	9.350	2.4	11007	509	2.780	2.720	2.2
10315	514	0.360	0.380	-5.3	10368	514	7.770	7.570	2.6	11007	514	2.260	2.200	2.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
11020	501	0.290	0.300	-3.3	11128	501	0.450	0.460	-2.2	11201	501	22.500	22.100	1.8
11020	504	0.211	0.214	-1.4	11128	504	0.430	0.430	0.0	11201	504	16.300	15.900	2.5
11020	506	0.250	0.250	0.0	11128	506	0.690	0.670	3.0	11201	506	16.800	16.400	2.4
11020	507	0.460	0.460	0.0	11128	507	0.680	0.660	3.0	11201	507	24.700	24.100	2.5
11020	508	0.310	0.320	-3.1	11128	508	0.540	0.540	0.0	11201	508	13.900	13.600	2.2
11020	509	0.410	0.410	0.0	11128	509	0.540	0.530	1.9	11201	509	24.400	23.800	2.5
11020	514	0.280	0.300	-6.7	11128	514	0.650	0.670	-3.0	11201	514	19.800	19.300	2.6
11039	501	1.190	1.200	-0.8	11138	501	1.500	1.570	-4.5	11202	501	6.670	6.530	2.1
11039	504	1.020	1.020	0.0	11138	504	1.620	1.660	-2.4	11202	504	4.830	4.690	3.0
11039	506	1.210	1.220	-0.8	11138	506	1.570	1.590	-1.3	11202	506	4.970	4.860	2.3
11039	507	0.750	0.760	-1.3	11138	507	2.930	2.940	-0.3	11202	507	7.290	7.110	2.5
11039	508	0.980	0.990	-1.0	11138	508	2.320	2.370	-2.1	11202	508	4.110	4.020	2.2
11039	509	1.020	1.030	-1.0	11138	509	3.190	3.200	-0.3	11202	509	7.200	7.040	2.3
11039	514	0.890	0.900	-1.1	11138	514	2.850	3.040	-6.3	11202	514	5.850	5.700	2.6
11052	501	3.160	3.260	-3.1	11155	501	0.205	0.213	-3.8	11203	501	0.780	0.790	-1.3
11052	504	3.620	3.660	-1.1	11155	504	0.149	0.151	-1.3	11203	504	0.740	0.730	1.4
11052	506	3.470	3.480	-0.3	11155	506	0.179	0.179	0.0	11203	506	1.180	1.160	1.7
11052	507	3.080	3.060	0.7	11155	507	0.330	0.330	0.0	11203	507	1.170	1.130	3.5
11052	508	2.350	2.370	-0.8	11155	508	0.222	0.225	-1.3	11203	508	0.930	0.920	1.1
11052	509	2.420	2.400	0.8	11155	509	0.290	0.290	0.0	11203	509	0.940	0.910	3.3
11052	514	2.430	2.560	-5.1	11155	514	0.201	0.212	-5.2	11203	514	1.120	1.160	-3.4
11126	501	0.060	0.062	-3.2	11167	501	0.730	0.750	-2.7	11204	501	0.300	0.310	-3.2
11126	504	0.044	0.044	0.0	11167	504	0.840	0.840	0.0	11204	504	0.219	0.222	-1.4
11126	506	0.052	0.052	0.0	11167	506	0.800	0.800	0.0	11204	506	0.260	0.260	0.0
11126	507	0.096	0.095	1.1	11167	507	0.710	0.700	1.4	11204	507	0.480	0.480	0.0
11126	508	0.065	0.066	-1.5	11167	508	0.540	0.550	-1.8	11204	508	0.330	0.330	0.0
11126	509	0.085	0.084	1.2	11167	509	0.560	0.550	1.8	11204	509	0.420	0.420	0.0
11126	514	0.059	0.062	-4.8	11167	514	0.560	0.590	-5.1	11204	514	0.290	0.310	-6.5
11127	501	0.340	0.340	0.0	11168	501	3.780	3.900	-3.1	11206	501	1.050	1.020	2.9
11127	504	0.320	0.320	0.0	11168	504	4.330	4.370	-0.9	11206	504	0.760	0.740	2.7
11127	506	0.510	0.500	2.0	11168	506	4.140	4.160	-0.5	11206	506	0.780	0.760	2.6
11127	507	0.500	0.490	2.0	11168	507	3.680	3.650	0.8	11206	507	1.140	1.120	1.8
11127	508	0.400	0.400	0.0	11168	508	2.810	2.830	-0.7	11206	508	0.640	0.630	1.6
11127	509	0.400	0.390	2.6	11168	509	2.890	2.860	1.0	11206	509	1.130	1.100	2.7
11127	514	0.480	0.500	-4.0	11168	514	2.910	3.060	-4.9	11206	514	0.920	0.890	3.4

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11207	501	13.200	12.900	2.3	11212	501	3.560	3.490	2.0	11248	501	0.062	0.063	-1.6
11207	504	9.570	9.290	3.0	11212	504	2.580	2.500	3.2	11248	504	0.053	0.053	0.0
11207	506	9.850	9.620	2.4	11212	506	2.650	2.590	2.3	11248	506	0.063	0.064	-1.6
11207	507	14.400	14.100	2.1	11212	507	3.890	3.800	2.4	11248	507	0.039	0.039	0.0
11207	508	8.140	7.960	2.3	11212	508	2.190	2.150	1.9	11248	508	0.051	0.051	0.0
11207	509	14.300	13.900	2.9	11212	509	3.850	3.760	2.4	11248	509	0.053	0.053	0.0
11207	514	11.600	11.300	2.7	11212	514	3.120	3.050	2.3	11248	514	0.046	0.047	-2.1
11208	501	2.260	2.220	1.8	11213	501	2.900	2.840	2.1	11258	501	1.410	1.460	-3.4
11208	504	1.640	1.590	3.1	11213	504	2.100	2.040	2.9	11258	504	1.150	1.160	-0.9
11208	506	1.690	1.650	2.4	11213	506	2.160	2.120	1.9	11258	506	1.690	1.690	0.0
11208	507	2.480	2.420	2.5	11213	507	3.180	3.100	2.6	11258	507	1.640	1.630	0.6
11208	508	1.400	1.360	2.9	11213	508	1.790	1.750	2.3	11258	508	0.760	0.770	-1.3
11208	509	2.450	2.390	2.5	11213	509	3.140	3.070	2.3	11258	509	1.400	1.390	0.7
11208	514	1.990	1.940	2.6	11213	514	2.550	2.480	2.8	11258	514	1.540	1.630	-5.5
11209	501	10.600	10.400	1.9	11214	501	7.150	7.000	2.1	11259	501	1.510	1.560	-3.2
11209	504	7.710	7.480	3.1	11214	504	5.180	5.030	3.0	11259	504	1.230	1.240	-0.8
11209	506	7.930	7.740	2.5	11214	506	5.330	5.210	2.3	11259	506	1.810	1.810	0.0
11209	507	11.600	11.300	2.7	11214	507	7.820	7.630	2.5	11259	507	1.760	1.750	0.6
11209	508	6.560	6.410	2.3	11214	508	4.410	4.310	2.3	11259	508	0.810	0.830	-2.4
11209	509	11.500	11.200	2.7	11214	509	7.730	7.550	2.4	11259	509	1.500	1.490	0.7
11209	514	9.330	9.100	2.5	11214	514	6.270	6.120	2.5	11259	514	1.650	1.750	-5.7
11210	501	4.530	4.430	2.3	11222	501	0.120	0.118	1.7	11273	501	13.400	13.900	-3.6
11210	504	3.280	3.180	3.1	11222	504	0.087	0.085	2.4	11273	504	9.760	9.890	-1.3
11210	506	3.380	3.300	2.4	11222	506	0.090	0.088	2.3	11273	506	11.700	11.700	0.0
11210	507	4.950	4.830	2.5	11222	507	0.131	0.128	2.3	11273	507	21.400	21.300	0.5
11210	508	2.790	2.730	2.2	11222	508	0.074	0.072	2.8	11273	508	14.500	14.700	-1.4
11210	509	4.890	4.780	2.3	11222	509	0.130	0.127	2.4	11273	509	18.900	18.800	0.5
11210	514	3.970	3.870	2.6	11222	514	0.105	0.103	1.9	11273	514	13.200	13.900	-5.0
11211	501	23.500	23.000	2.2	11234	501	0.270	0.280	-3.6	11274	501	12.800	13.300	-3.8
11211	504	17.100	16.500	3.6	11234	504	0.197	0.200	-1.5	11274	504	9.360	9.490	-1.4
11211	506	17.500	17.100	2.3	11234	506	0.236	0.236	0.0	11274	506	11.200	11.200	0.0
11211	507	25.700	25.100	2.4	11234	507	0.430	0.430	0.0	11274	507	20.500	20.400	0.5
11211	508	14.500	14.200	2.1	11234	508	0.290	0.300	-3.3	11274	508	13.900	14.100	-1.4
11211	509	25.400	24.800	2.4	11234	509	0.380	0.380	0.0	11274	509	18.100	18.000	0.6
11211	514	20.600	20.100	2.5	11234	514	0.270	0.280	-3.6	11274	514	12.600	13.300	-5.3

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11288	501	1.730	1.790	-3.4	12373	501	0.025	0.026	-3.8	12467	501	0.160	0.166	-3.6
11288	504	1.400	1.420	-1.4	12373	504	0.024	0.024	0.0	12467	504	0.117	0.118	-0.8
11288	506	2.070	2.070	0.0	12373	506	0.038	0.037	2.7	12467	506	0.140	0.140	0.0
11288	507	2.020	2.000	1.0	12373	507	0.038	0.036	5.6	12467	507	0.260	0.250	4.0
11288	508	0.930	0.940	-1.1	12373	508	0.030	0.030	0.0	12467	508	0.174	0.176	-1.1
11288	509	1.710	1.700	0.6	12373	509	0.030	0.029	3.4	12467	509	0.226	0.224	0.9
11288	514	1.890	1.990	-5.0	12373	514	0.036	0.037	-2.7	12467	514	0.157	0.166	-5.4
12014	501	0.134	0.135	-0.7	12374	501	0.590	0.610	-3.3	12509	501	0.082	0.083	-1.2
12014	504	0.115	0.115	0.0	12374	504	0.430	0.440	-2.3	12509	504	0.070	0.070	0.0
12014	506	0.136	0.137	-0.7	12374	506	0.520	0.520	0.0	12509	506	0.083	0.084	-1.2
12014	507	0.084	0.085	-1.2	12374	507	0.940	0.940	0.0	12509	507	0.051	0.052	-1.9
12014	508	0.110	0.111	-0.9	12374	508	0.640	0.650	-1.5	12509	508	0.067	0.068	-1.5
12014	509	0.115	0.115	0.0	12374	509	0.830	0.830	0.0	12509	509	0.070	0.070	0.0
12014	514	0.100	0.101	-1.0	12374	514	0.580	0.610	-4.9	12509	514	0.061	0.061	0.0
12356	501	1.130	1.180	-4.2	12375	501	0.290	0.300	-3.3	12510	501	1.040	1.050	-1.0
12356	504	0.830	0.840	-1.2	12375	504	0.211	0.214	-1.4	12510	504	0.890	0.890	0.0
12356	506	0.990	0.990	0.0	12375	506	0.250	0.250	0.0	12510	506	1.050	1.060	-0.9
12356	507	1.820	1.810	0.6	12375	507	0.460	0.460	0.0	12510	507	0.650	0.660	-1.5
12356	508	1.230	1.250	-1.6	12375	508	0.310	0.320	-3.1	12510	508	0.850	0.860	-1.2
12356	509	1.600	1.590	0.6	12375	509	0.410	0.410	0.0	12510	509	0.890	0.890	0.0
12356	514	1.120	1.180	-5.1	12375	514	0.280	0.300	-6.7	12510	514	0.770	0.780	-1.3
12361	501	0.075	0.079	-5.1	12391	501	0.050	0.050	0.0	12583	501	0.460	0.470	-2.1
12361	504	0.114	0.118	-3.4	12391	504	0.047	0.047	0.0	12583	504	0.400	0.400	0.0
12361	506	0.099	0.101	-2.0	12391	506	0.075	0.074	1.4	12583	506	0.470	0.470	0.0
12361	507	0.147	0.149	-1.3	12391	507	0.074	0.072	2.8	12583	507	0.290	0.290	0.0
12361	508	0.066	0.068	-2.9	12391	508	0.059	0.059	0.0	12583	508	0.380	0.380	0.0
12361	509	0.050	0.051	-2.0	12391	509	0.060	0.058	3.4	12583	509	0.390	0.400	-2.5
12361	514	0.100	0.108	-7.4	12391	514	0.071	0.074	-4.1	12583	514	0.340	0.350	-2.9
12362	501	0.066	0.067	-1.5	12393	501	0.380	0.400	-5.0	12651	501	1.340	1.360	-1.5
12362	504	0.063	0.062	1.6	12393	504	0.280	0.280	0.0	12651	504	1.150	1.150	0.0
12362	506	0.100	0.098	2.0	12393	506	0.340	0.340	0.0	12651	506	1.360	1.380	-1.4
12362	507	0.099	0.096	3.1	12393	507	0.620	0.610	1.6	12651	507	0.840	0.850	-1.2
12362	508	0.079	0.078	1.3	12393	508	0.420	0.420	0.0	12651	508	1.100	1.110	-0.9
12362	509	0.080	0.077	3.9	12393	509	0.540	0.540	0.0	12651	509	1.150	1.160	-0.9
12362	514	0.095	0.098	-3.1	12393	514	0.380	0.400	-5.0	12651	514	1.000	1.010	-1.0

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STATE: 12 - ILLINOIS
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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
12683	501	0.620	0.620	0.0	12927	501	0.090	0.093	-3.2	13204	501	1.340	1.360	-1.5
12683	504	0.530	0.530	0.0	12927	504	0.066	0.067	-1.5	13204	504	1.150	1.150	0.0
12683	506	0.620	0.630	-1.6	12927	506	0.079	0.079	0.0	13204	506	1.360	1.380	-1.4
12683	507	0.390	0.390	0.0	12927	507	0.144	0.143	0.7	13204	507	0.840	0.850	-1.2
12683	508	0.510	0.510	0.0	12927	508	0.098	0.099	-1.0	13204	508	1.100	1.110	-0.9
12683	509	0.530	0.530	0.0	12927	509	0.127	0.126	0.8	13204	509	1.150	1.160	-0.9
12683	514	0.460	0.460	0.0	12927	514	0.088	0.093	-5.4	13204	514	1.000	1.010	-1.0
12707	501	0.430	0.440	-2.3	13049	501	0.039	0.041	-4.9	13205	501	0.520	0.520	0.0
12707	504	0.410	0.410	0.0	13049	504	0.059	0.061	-3.3	13205	504	0.440	0.440	0.0
12707	506	0.660	0.640	3.1	13049	506	0.051	0.052	-1.9	13205	506	0.520	0.530	-1.9
12707	507	0.650	0.630	3.2	13049	507	0.076	0.078	-2.6	13205	507	0.320	0.330	-3.0
12707	508	0.520	0.510	2.0	13049	508	0.034	0.035	-2.9	13205	508	0.420	0.430	-2.3
12707	509	0.520	0.510	2.0	13049	509	0.026	0.026	0.0	13205	509	0.440	0.440	0.0
12707	514	0.620	0.640	-3.1	13049	514	0.052	0.056	-7.1	13205	514	0.380	0.390	-2.6
12797	501	0.091	0.093	-2.2	13111	501	1.310	1.350	-3.0	13314	501	0.115	0.119	-3.4
12797	504	0.087	0.086	1.2	13111	504	1.060	1.070	-0.9	13314	504	0.084	0.085	-1.2
12797	506	0.139	0.136	2.2	13111	506	1.560	1.560	0.0	13314	506	0.100	0.101	-1.0
12797	507	0.137	0.132	3.8	13111	507	1.530	1.510	1.3	13314	507	0.184	0.183	0.5
12797	508	0.109	0.108	0.9	13111	508	0.700	0.710	-1.4	13314	508	0.125	0.126	-0.8
12797	509	0.110	0.106	3.8	13111	509	1.300	1.280	1.6	13314	509	0.162	0.161	0.6
12797	514	0.131	0.135	-3.0	13111	514	1.430	1.510	-5.3	13314	514	0.113	0.119	-5.0
12805	501	0.310	0.320	-3.1	13112	501	0.063	0.067	-6.0	13351	501	0.280	0.290	-3.4
12805	504	0.226	0.229	-1.3	13112	504	0.097	0.100	-3.0	13351	504	0.204	0.207	-1.4
12805	506	0.270	0.270	0.0	13112	506	0.084	0.086	-2.3	13351	506	0.245	0.245	0.0
12805	507	0.500	0.490	2.0	13112	507	0.125	0.127	-1.6	13351	507	0.450	0.450	0.0
12805	508	0.340	0.340	0.0	13112	508	0.056	0.058	-3.4	13351	508	0.300	0.310	-3.2
12805	509	0.440	0.430	2.3	13112	509	0.043	0.043	0.0	13351	509	0.400	0.390	2.6
12805	514	0.300	0.320	-6.3	13112	514	0.085	0.092	-7.6	13351	514	0.280	0.290	-3.4
12841	501	0.510	0.530	-3.8	13201	501	1.190	1.200	-0.8	13352	501	0.280	0.300	-6.7
12841	504	0.380	0.380	0.0	13201	504	1.020	1.020	0.0	13352	504	0.208	0.211	-1.4
12841	506	0.450	0.450	0.0	13201	506	1.200	1.220	-1.6	13352	506	0.249	0.249	0.0
12841	507	0.820	0.820	0.0	13201	507	0.740	0.750	-1.3	13352	507	0.460	0.450	2.2
12841	508	0.560	0.570	-1.8	13201	508	0.980	0.980	0.0	13352	508	0.310	0.310	0.0
12841	509	0.730	0.720	1.4	13201	509	1.010	1.020	-1.0	13352	509	0.400	0.400	0.0
12841	514	0.510	0.530	-3.8	13201	514	0.880	0.890	-1.1	13352	514	0.280	0.300	-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
13410	501	1.880	1.900	-1.1	13506	501	0.880	0.910	-3.3	13673	501	1.070	1.110	-3.6
13410	504	1.610	1.610	0.0	13506	504	0.640	0.650	-1.5	13673	504	0.870	0.880	-1.1
13410	506	1.910	1.930	-1.0	13506	506	0.770	0.770	0.0	13673	506	1.280	1.280	0.0
13410	507	1.180	1.190	-0.8	13506	507	1.410	1.400	0.7	13673	507	1.250	1.240	0.8
13410	508	1.550	1.560	-0.6	13506	508	0.950	0.970	-2.1	13673	508	0.580	0.580	0.0
13410	509	1.610	1.620	-0.6	13506	509	1.240	1.230	0.8	13673	509	1.060	1.050	1.0
13410	514	1.400	1.410	-0.7	13506	514	0.860	0.910	-5.5	13673	514	1.170	1.230	-4.9
13412	501	0.630	0.640	-1.6	13507	501	1.060	1.100	-3.6	13715	501	0.066	0.067	-1.5
13412	504	0.540	0.540	0.0	13507	504	0.770	0.780	-1.3	13715	504	0.063	0.062	1.6
13412	506	0.640	0.650	-1.5	13507	506	0.930	0.930	0.0	13715	506	0.100	0.098	2.0
13412	507	0.400	0.400	0.0	13507	507	1.700	1.690	0.6	13715	507	0.099	0.096	3.1
13412	508	0.520	0.530	-1.9	13507	508	1.150	1.160	-0.9	13715	508	0.079	0.078	1.3
13412	509	0.540	0.550	-1.8	13507	509	1.500	1.490	0.7	13715	509	0.080	0.077	3.9
13412	514	0.470	0.480	-2.1	13507	514	1.040	1.100	-5.5	13715	514	0.095	0.098	-3.1
13453	501	0.730	0.740	-1.4	13590	501	0.650	0.650	0.0	13716	501	0.430	0.450	-4.4
13453	504	0.630	0.630	0.0	13590	504	0.560	0.560	0.0	13716	504	0.320	0.320	0.0
13453	506	0.740	0.750	-1.3	13590	506	0.660	0.660	0.0	13716	506	0.380	0.380	0.0
13453	507	0.460	0.460	0.0	13590	507	0.410	0.410	0.0	13716	507	0.700	0.690	1.4
13453	508	0.600	0.610	-1.6	13590	508	0.530	0.540	-1.9	13716	508	0.470	0.480	-2.1
13453	509	0.630	0.630	0.0	13590	509	0.550	0.560	-1.8	13716	509	0.610	0.610	0.0
13453	514	0.540	0.550	-1.8	13590	514	0.480	0.490	-2.0	13716	514	0.430	0.450	-4.4
13454	501	0.860	0.860	0.0	13621	501	0.164	0.165	-0.6	13720	501	0.600	0.620	-3.2
13454	504	0.730	0.740	-1.4	13621	504	0.140	0.140	0.0	13720	504	0.490	0.490	0.0
13454	506	0.870	0.880	-1.1	13621	506	0.166	0.167	-0.6	13720	506	0.720	0.720	0.0
13454	507	0.540	0.540	0.0	13621	507	0.103	0.103	0.0	13720	507	0.700	0.700	0.0
13454	508	0.700	0.710	-1.4	13621	508	0.134	0.135	-0.7	13720	508	0.320	0.330	-3.0
13454	509	0.730	0.740	-1.4	13621	509	0.140	0.141	-0.7	13720	509	0.600	0.590	1.7
13454	514	0.640	0.640	0.0	13621	514	0.122	0.123	-0.8	13720	514	0.660	0.700	-5.7
13455	501	0.870	0.880	-1.1	13670	501	0.042	0.044	-4.5	13759	501	0.170	0.176	-3.4
13455	504	0.750	0.750	0.0	13670	504	0.064	0.066	-3.0	13759	504	0.124	0.126	-1.6
13455	506	0.880	0.890	-1.1	13670	506	0.055	0.056	-1.8	13759	506	0.149	0.149	0.0
13455	507	0.550	0.550	0.0	13670	507	0.082	0.084	-2.4	13759	507	0.270	0.270	0.0
13455	508	0.720	0.720	0.0	13670	508	0.037	0.038	-2.6	13759	508	0.184	0.187	-1.6
13455	509	0.740	0.750	-1.3	13670	509	0.028	0.028	0.0	13759	509	0.240	0.239	0.4
13455	514	0.650	0.650	0.0	13670	514	0.056	0.061	-8.2	13759	514	0.167	0.176	-5.1

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13930	501	0.141	0.143	-1.4	14405	501	1.510	1.480	2.0	14733	501	0.590	0.620	-4.8
13930	504	0.134	0.132	1.5	14405	504	1.100	1.070	2.8	14733	504	0.430	0.440	-2.3
13930	506	0.214	0.209	2.4	14405	506	1.130	1.100	2.7	14733	506	0.520	0.520	0.0
13930	507	0.211	0.204	3.4	14405	507	1.660	1.620	2.5	14733	507	0.950	0.950	0.0
13930	508	0.168	0.167	0.6	14405	508	0.930	0.910	2.2	14733	508	0.650	0.650	0.0
13930	509	0.170	0.164	3.7	14405	509	1.640	1.600	2.5	14733	509	0.840	0.830	1.2
13930	514	0.203	0.209	-2.9	14405	514	1.330	1.300	2.3	14733	514	0.580	0.620	-6.5
14068	501	0.037	0.039	-5.1	14527	501	0.270	0.270	0.0	14734	501	0.250	0.260	-3.8
14068	504	0.027	0.028	-3.6	14527	504	0.260	0.250	4.0	14734	504	0.186	0.188	-1.1
14068	506	0.033	0.033	0.0	14527	506	0.410	0.400	2.5	14734	506	0.223	0.223	0.0
14068	507	0.060	0.060	0.0	14527	507	0.400	0.390	2.6	14734	507	0.410	0.410	0.0
14068	508	0.041	0.041	0.0	14527	508	0.320	0.320	0.0	14734	508	0.280	0.280	0.0
14068	509	0.053	0.053	0.0	14527	509	0.320	0.310	3.2	14734	509	0.360	0.360	0.0
14068	514	0.037	0.039	-5.1	14527	514	0.390	0.400	-2.5	14734	514	0.250	0.260	-3.8
14101	501	0.440	0.460	-4.3	14655	501	0.085	0.088	-3.4	14855	501	0.290	0.290	0.0
14101	504	0.320	0.330	-3.0	14655	504	0.062	0.063	-1.6	14855	504	0.247	0.247	0.0
14101	506	0.380	0.380	0.0	14655	506	0.074	0.074	0.0	14855	506	0.290	0.290	0.0
14101	507	0.700	0.700	0.0	14655	507	0.136	0.135	0.7	14855	507	0.181	0.182	-0.5
14101	508	0.480	0.480	0.0	14655	508	0.092	0.093	-1.1	14855	508	0.237	0.238	-0.4
14101	509	0.620	0.620	0.0	14655	509	0.120	0.119	0.8	14855	509	0.246	0.248	-0.8
14101	514	0.430	0.460	-6.5	14655	514	0.084	0.088	-4.5	14855	514	0.214	0.216	-0.9
14279	501	0.620	0.630	-1.6	14731	501	3.140	3.240	-3.1	14913	501	0.320	0.330	-3.0
14279	504	0.540	0.540	0.0	14731	504	3.600	3.630	-0.8	14913	504	0.233	0.236	-1.3
14279	506	0.630	0.640	-1.6	14731	506	3.440	3.450	-0.3	14913	506	0.280	0.280	0.0
14279	507	0.390	0.400	-2.5	14731	507	3.050	3.030	0.7	14913	507	0.510	0.510	0.0
14279	508	0.510	0.520	-1.9	14731	508	2.330	2.350	-0.9	14913	508	0.350	0.350	0.0
14279	509	0.530	0.540	-1.9	14731	509	2.400	2.380	0.8	14913	509	0.450	0.450	0.0
14279	514	0.460	0.470	-2.1	14731	514	2.410	2.540	-5.1	14913	514	0.310	0.330	-6.1
14401	501	1.420	1.470	-3.4	14732	501	0.232	0.239	-2.9	15062	501	0.260	0.260	0.0
14401	504	1.150	1.160	-0.9	14732	504	0.270	0.270	0.0	15062	504	0.222	0.222	0.0
14401	506	1.700	1.700	0.0	14732	506	0.250	0.260	-3.8	15062	506	0.260	0.260	0.0
14401	507	1.660	1.650	0.6	14732	507	0.226	0.224	0.9	15062	507	0.162	0.163	-0.6
14401	508	0.770	0.780	-1.3	14732	508	0.172	0.174	-1.1	15062	508	0.212	0.214	-0.9
14401	509	1.410	1.400	0.7	14732	509	0.178	0.176	1.1	15062	509	0.221	0.222	-0.5
14401	514	1.550	1.640	-5.5	14732	514	0.179	0.188	-4.8	15062	514	0.192	0.194	-1.0

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15063	501	0.300	0.300	0.0	15223	501	0.049	0.052	-5.8	15406	501	0.440	0.450	-2.2
15063	504	0.260	0.260	0.0	15223	504	0.075	0.078	-3.8	15406	504	0.380	0.380	0.0
15063	506	0.300	0.310	-3.2	15223	506	0.065	0.066	-1.5	15406	506	0.450	0.450	0.0
15063	507	0.189	0.190	-0.5	15223	507	0.097	0.099	-2.0	15406	507	0.280	0.280	0.0
15063	508	0.247	0.249	-0.8	15223	508	0.044	0.045	-2.2	15406	508	0.360	0.370	-2.7
15063	509	0.260	0.260	0.0	15223	509	0.033	0.034	-2.9	15406	509	0.380	0.380	0.0
15063	514	0.224	0.226	-0.9	15223	514	0.066	0.071	-7.0	15406	514	0.330	0.330	0.0
15070	501	0.203	0.199	2.0	15224	501	0.640	0.660	-3.0	15488	501	1.100	1.110	-0.9
15070	504	0.147	0.143	2.8	15224	504	0.520	0.520	0.0	15488	504	0.950	0.950	0.0
15070	506	0.151	0.148	2.0	15224	506	0.760	0.760	0.0	15488	506	1.120	1.130	-0.9
15070	507	0.222	0.217	2.3	15224	507	0.740	0.740	0.0	15488	507	0.690	0.700	-1.4
15070	508	0.125	0.122	2.5	15224	508	0.340	0.350	-2.9	15488	508	0.910	0.910	0.0
15070	509	0.219	0.214	2.3	15224	509	0.630	0.630	0.0	15488	509	0.940	0.950	-1.1
15070	514	0.178	0.174	2.3	15224	514	0.690	0.730	-5.5	15488	514	0.820	0.830	-1.2
15123	501	3.030	3.130	-3.2	15314	501	0.205	0.213	-3.8	15538	501	0.360	0.380	-5.3
15123	504	3.480	3.510	-0.9	15314	504	0.149	0.151	-1.3	15538	504	0.270	0.270	0.0
15123	506	3.320	3.340	-0.6	15314	506	0.179	0.179	0.0	15538	506	0.320	0.320	0.0
15123	507	2.950	2.930	0.7	15314	507	0.330	0.330	0.0	15538	507	0.580	0.580	0.0
15123	508	2.250	2.270	-0.9	15314	508	0.222	0.225	-1.3	15538	508	0.400	0.400	0.0
15123	509	2.320	2.300	0.9	15314	509	0.290	0.290	0.0	15538	509	0.520	0.510	2.0
15123	514	2.330	2.460	-5.3	15314	514	0.201	0.212	-5.2	15538	514	0.360	0.380	-5.3
15124	501	1.060	1.090	-2.8	15404	501	0.118	0.119	-0.8	15600	501	0.920	0.950	-3.2
15124	504	1.220	1.230	-0.8	15404	504	0.101	0.101	0.0	15600	504	0.670	0.680	-1.5
15124	506	1.160	1.170	-0.9	15404	506	0.119	0.121	-1.7	15600	506	0.800	0.800	0.0
15124	507	1.030	1.030	0.0	15404	507	0.074	0.074	0.0	15600	507	1.470	1.460	0.7
15124	508	0.790	0.800	-1.2	15404	508	0.097	0.097	0.0	15600	508	1.000	1.010	-1.0
15124	509	0.810	0.800	1.2	15404	509	0.101	0.101	0.0	15600	509	1.300	1.290	0.8
15124	514	0.820	0.860	-4.7	15404	514	0.088	0.088	0.0	15600	514	0.900	0.950	-5.3
15188	501	0.450	0.460	-2.2	15405	501	0.173	0.175	-1.1	15607	501	0.270	0.260	3.8
15188	504	0.390	0.390	0.0	15405	504	0.149	0.149	0.0	15607	504	0.192	0.187	2.7
15188	506	0.460	0.470	-2.1	15405	506	0.176	0.177	-0.6	15607	506	0.198	0.193	2.6
15188	507	0.290	0.290	0.0	15405	507	0.109	0.110	-0.9	15607	507	0.290	0.280	3.6
15188	508	0.370	0.380	-2.6	15405	508	0.142	0.144	-1.4	15607	508	0.164	0.160	2.5
15188	509	0.390	0.390	0.0	15405	509	0.148	0.149	-0.7	15607	509	0.290	0.280	3.6
15188	514	0.340	0.340	0.0	15405	514	0.129	0.130	-0.8	15607	514	0.233	0.227	2.6

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STATE: 12 - ILLINOIS
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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
15608	501	0.205	0.213	-3.8	15991	501	0.225	0.233	-3.4	16403	501	0.860	0.890	-3.4
15608	504	0.149	0.151	-1.3	15991	504	0.164	0.166	-1.2	16403	504	0.630	0.640	-1.6
15608	506	0.179	0.179	0.0	15991	506	0.197	0.197	0.0	16403	506	0.750	0.750	0.0
15608	507	0.330	0.330	0.0	15991	507	0.360	0.360	0.0	16403	507	1.380	1.370	0.7
15608	508	0.222	0.225	-1.3	15991	508	0.244	0.247	-1.2	16403	508	0.930	0.940	-1.1
15608	509	0.290	0.290	0.0	15991	509	0.320	0.320	0.0	16403	509	1.220	1.210	0.8
15608	514	0.201	0.212	-5.2	15991	514	0.221	0.233	-5.2	16403	514	0.850	0.890	-4.5
15656	501	6.050	6.280	-3.7	15993	501	0.190	0.197	-3.6	16404	501	1.080	1.130	-4.4
15656	504	4.410	4.470	-1.3	15993	504	0.138	0.140	-1.4	16404	504	0.790	0.800	-1.2
15656	506	5.290	5.290	0.0	15993	506	0.166	0.166	0.0	16404	506	0.950	0.950	0.0
15656	507	9.690	9.640	0.5	15993	507	0.300	0.300	0.0	16404	507	1.740	1.730	0.6
15656	508	6.570	6.650	-1.2	15993	508	0.206	0.209	-1.4	16404	508	1.180	1.190	-0.8
15656	509	8.560	8.500	0.7	15993	509	0.270	0.270	0.0	16404	509	1.530	1.520	0.7
15656	514	5.950	6.270	-5.1	15993	514	0.187	0.197	-5.1	16404	514	1.070	1.120	-4.5
15699	501	0.660	0.640	3.1	16005	501	0.035	0.036	-2.8	16471	501	0.370	0.370	0.0
15699	504	0.480	0.460	4.3	16005	504	0.033	0.033	0.0	16471	504	0.270	0.260	3.8
15699	506	0.490	0.480	2.1	16005	506	0.053	0.052	1.9	16471	506	0.280	0.270	3.7
15699	507	0.720	0.700	2.9	16005	507	0.052	0.051	2.0	16471	507	0.410	0.400	2.5
15699	508	0.400	0.400	0.0	16005	508	0.042	0.041	2.4	16471	508	0.231	0.226	2.2
15699	509	0.710	0.690	2.9	16005	509	0.042	0.041	2.4	16471	509	0.400	0.400	0.0
15699	514	0.580	0.560	3.6	16005	514	0.050	0.052	-3.8	16471	514	0.330	0.320	3.1
15733	501	0.290	0.290	0.0	16009	501	0.350	0.360	-2.8	16501	501	0.074	0.075	-1.3
15733	504	0.247	0.247	0.0	16009	504	0.300	0.300	0.0	16501	504	0.070	0.070	0.0
15733	506	0.290	0.290	0.0	16009	506	0.360	0.360	0.0	16501	506	0.112	0.110	1.8
15733	507	0.181	0.182	-0.5	16009	507	0.222	0.223	-0.4	16501	507	0.111	0.107	3.7
15733	508	0.237	0.238	-0.4	16009	508	0.290	0.290	0.0	16501	508	0.089	0.088	1.1
15733	509	0.246	0.248	-0.8	16009	509	0.300	0.300	0.0	16501	509	0.089	0.086	3.5
15733	514	0.214	0.216	-0.9	16009	514	0.260	0.270	-3.7	16501	514	0.107	0.110	-2.7
15839	501	0.270	0.290	-6.9	16402	501	1.360	1.410	-3.5	16527	501	0.114	0.116	-1.7
15839	504	0.200	0.203	-1.5	16402	504	0.990	1.010	-2.0	16527	504	0.108	0.107	0.9
15839	506	0.240	0.240	0.0	16402	506	1.190	1.190	0.0	16527	506	0.173	0.169	2.4
15839	507	0.440	0.440	0.0	16402	507	2.180	2.160	0.9	16527	507	0.170	0.165	3.0
15839	508	0.300	0.300	0.0	16402	508	1.480	1.490	-0.7	16527	508	0.136	0.135	0.7
15839	509	0.390	0.390	0.0	16402	509	1.920	1.910	0.5	16527	509	0.137	0.133	3.0
15839	514	0.270	0.280	-3.6	16402	514	1.340	1.410	-5.0	16527	514	0.164	0.169	-3.0

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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
16588	501	0.164	0.165	-0.6	16705	501	0.211	0.214	-1.4	16881	501	1.560	1.620	-3.7
16588	504	0.140	0.140	0.0	16705	504	0.200	0.198	1.0	16881	504	1.140	1.160	-1.7
16588	506	0.166	0.167	-0.6	16705	506	0.320	0.310	3.2	16881	506	1.370	1.370	0.0
16588	507	0.103	0.103	0.0	16705	507	0.320	0.310	3.2	16881	507	2.500	2.490	0.4
16588	508	0.134	0.135	-0.7	16705	508	0.250	0.250	0.0	16881	508	1.700	1.720	-1.2
16588	509	0.140	0.141	-0.7	16705	509	0.250	0.246	1.6	16881	509	2.210	2.200	0.5
16588	514	0.122	0.123	-0.8	16705	514	0.300	0.310	-3.2	16881	514	1.540	1.620	-4.9
16604	501	0.270	0.280	-3.6	16750	501	0.100	0.104	-3.8	16890	501	0.183	0.185	-1.1
16604	504	0.236	0.236	0.0	16750	504	0.073	0.074	-1.4	16890	504	0.157	0.157	0.0
16604	506	0.280	0.280	0.0	16750	506	0.087	0.087	0.0	16890	506	0.186	0.187	-0.5
16604	507	0.172	0.174	-1.1	16750	507	0.160	0.159	0.6	16890	507	0.115	0.116	-0.9
16604	508	0.226	0.227	-0.4	16750	508	0.108	0.110	-1.8	16890	508	0.151	0.152	-0.7
16604	509	0.235	0.236	-0.4	16750	509	0.141	0.140	0.7	16890	509	0.157	0.158	-0.6
16604	514	0.204	0.206	-1.0	16750	514	0.098	0.104	-5.8	16890	514	0.136	0.138	-1.4
16670	501	2.490	2.610	-4.6	16751	501	0.100	0.104	-3.8	16891	501	0.200	0.201	-0.5
16670	504	2.690	2.750	-2.2	16751	504	0.073	0.074	-1.4	16891	504	0.171	0.171	0.0
16670	506	2.610	2.640	-1.1	16751	506	0.087	0.087	0.0	16891	506	0.202	0.204	-1.0
16670	507	4.860	4.890	-0.6	16751	507	0.160	0.159	0.6	16891	507	0.125	0.126	-0.8
16670	508	3.860	3.940	-2.0	16751	508	0.108	0.110	-1.8	16891	508	0.164	0.165	-0.6
16670	509	5.300	5.310	-0.2	16751	509	0.141	0.140	0.7	16891	509	0.171	0.172	-0.6
16670	514	4.730	5.040	-6.2	16751	514	0.098	0.104	-5.8	16891	514	0.148	0.150	-1.3
16676	501	0.280	0.300	-6.7	16819	501	1.560	1.580	-1.3	16892	501	0.360	0.370	-2.7
16676	504	0.208	0.211	-1.4	16819	504	1.340	1.340	0.0	16892	504	0.310	0.310	0.0
16676	506	0.249	0.249	0.0	16819	506	1.580	1.600	-1.3	16892	506	0.370	0.370	0.0
16676	507	0.460	0.450	2.2	16819	507	0.980	0.990	-1.0	16892	507	0.228	0.230	-0.9
16676	508	0.310	0.310	0.0	16819	508	1.290	1.290	0.0	16892	508	0.300	0.300	0.0
16676	509	0.400	0.400	0.0	16819	509	1.340	1.350	-0.7	16892	509	0.310	0.310	0.0
16676	514	0.280	0.300	-6.7	16819	514	1.160	1.170	-0.9	16892	514	0.270	0.270	0.0
16694	501	0.540	0.550	-1.8	16820	501	1.210	1.220	-0.8	16900	501	2.210	2.200	0.5
16694	504	0.470	0.470	0.0	16820	504	1.040	1.040	0.0	16900	504	2.770	2.700	2.6
16694	506	0.550	0.560	-1.8	16820	506	1.230	1.240	-0.8	16900	506	4.180	4.020	4.0
16694	507	0.340	0.340	0.0	16820	507	0.760	0.770	-1.3	16900	507	3.490	3.340	4.5
16694	508	0.450	0.450	0.0	16820	508	0.990	1.000	-1.0	16900	508	2.010	1.950	3.1
16694	509	0.460	0.470	-2.1	16820	509	1.030	1.040	-1.0	16900	509	2.990	2.850	4.9
16694	514	0.400	0.410	-2.4	16820	514	0.900	0.910	-1.1	16900	514	2.460	2.490	-1.2

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16901	501	1.420	1.410	0.7	16911	501	1.200	1.190	0.8	16930	501	1.730	1.720	0.6
16901	504	1.780	1.730	2.9	16911	504	1.510	1.470	2.7	16930	504	2.180	2.110	3.3
16901	506	2.680	2.580	3.9	16911	506	2.270	2.190	3.7	16930	506	3.280	3.160	3.8
16901	507	2.240	2.140	4.7	16911	507	1.900	1.820	4.4	16930	507	2.740	2.620	4.6
16901	508	1.290	1.250	3.2	16911	508	1.090	1.060	2.8	16930	508	1.580	1.530	3.3
16901	509	1.920	1.830	4.9	16911	509	1.630	1.550	5.2	16930	509	2.350	2.240	4.9
16901	514	1.580	1.600	-1.3	16911	514	1.340	1.360	-1.5	16930	514	1.930	1.960	-1.5
16902	501	1.200	1.190	0.8	16915	501	1.360	1.350	0.7	16931	501	1.870	1.860	0.5
16902	504	1.510	1.470	2.7	16915	504	1.710	1.660	3.0	16931	504	2.350	2.280	3.1
16902	506	2.270	2.190	3.7	16915	506	2.570	2.480	3.6	16931	506	3.540	3.410	3.8
16902	507	1.900	1.820	4.4	16915	507	2.150	2.050	4.9	16931	507	2.960	2.830	4.6
16902	508	1.090	1.060	2.8	16915	508	1.240	1.200	3.3	16931	508	1.700	1.650	3.0
16902	509	1.630	1.550	5.2	16915	509	1.840	1.760	4.5	16931	509	2.530	2.410	5.0
16902	514	1.340	1.360	-1.5	16915	514	1.520	1.530	-0.7	16931	514	2.090	2.110	-0.9
16905	501	2.320	2.310	0.4	16916	501	1.130	1.130	0.0	16940	501	3.760	3.740	0.5
16905	504	2.920	2.830	3.2	16916	504	1.420	1.380	2.9	16940	504	4.720	4.590	2.8
16905	506	4.400	4.230	4.0	16916	506	2.140	2.060	3.9	16940	506	7.120	6.850	3.9
16905	507	3.670	3.510	4.6	16916	507	1.790	1.710	4.7	16940	507	5.950	5.690	4.6
16905	508	2.110	2.050	2.9	16916	508	1.030	1.000	3.0	16940	508	3.420	3.320	3.0
16905	509	3.150	3.000	5.0	16916	509	1.540	1.460	5.5	16940	509	5.100	4.860	4.9
16905	514	2.590	2.620	-1.1	16916	514	1.260	1.280	-1.6	16940	514	4.200	4.250	-1.2
16906	501	1.480	1.480	0.0	16920	501	3.010	3.000	0.3	16941	501	1.510	1.500	0.7
16906	504	1.860	1.810	2.8	16920	504	3.780	3.680	2.7	16941	504	1.890	1.840	2.7
16906	506	2.810	2.700	4.1	16920	506	5.700	5.490	3.8	16941	506	2.850	2.740	4.0
16906	507	2.350	2.240	4.9	16920	507	4.760	4.560	4.4	16941	507	2.380	2.280	4.4
16906	508	1.350	1.310	3.1	16920	508	2.740	2.660	3.0	16941	508	1.370	1.330	3.0
16906	509	2.010	1.920	4.7	16920	509	4.080	3.890	4.9	16941	509	2.040	1.950	4.6
16906	514	1.660	1.680	-1.2	16920	514	3.360	3.400	-1.2	16941	514	1.680	1.700	-1.2
16910	501	1.330	1.320	0.8	16921	501	2.750	2.740	0.4	18078	501	0.120	0.122	-1.6
16910	504	1.660	1.620	2.5	16921	504	3.460	3.360	3.0	18078	504	0.114	0.113	0.9
16910	506	2.510	2.410	4.1	16921	506	5.210	5.020	3.8	18078	506	0.182	0.178	2.2
16910	507	2.100	2.000	5.0	16921	507	4.350	4.160	4.6	18078	507	0.179	0.174	2.9
16910	508	1.210	1.170	3.4	16921	508	2.500	2.430	2.9	18078	508	0.143	0.142	0.7
16910	509	1.800	1.710	5.3	16921	509	3.730	3.560	4.8	18078	509	0.144	0.140	2.9
16910	514	1.480	1.500	-1.3	16921	514	3.070	3.110	-1.3	18078	514	0.172	0.178	-3.4

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18109	501	0.370	0.390	-5.1	18435	501	1.240	1.280	-3.1	18506	501	0.580	0.580	0.0
18109	504	0.270	0.280	-3.6	18435	504	1.010	1.020	-1.0	18506	504	0.490	0.490	0.0
18109	506	0.330	0.330	0.0	18435	506	1.480	1.480	0.0	18506	506	0.580	0.590	-1.7
18109	507	0.600	0.600	0.0	18435	507	1.450	1.440	0.7	18506	507	0.360	0.360	0.0
18109	508	0.410	0.410	0.0	18435	508	0.670	0.680	-1.5	18506	508	0.470	0.480	-2.1
18109	509	0.530	0.530	0.0	18435	509	1.230	1.220	0.8	18506	509	0.490	0.500	-2.0
18109	514	0.370	0.390	-5.1	18435	514	1.350	1.430	-5.6	18506	514	0.430	0.430	0.0
18110	501	0.300	0.310	-3.2	18436	501	1.000	1.030	-2.9	18507	501	0.180	0.187	-3.7
18110	504	0.219	0.222	-1.4	18436	504	0.810	0.820	-1.2	18507	504	0.131	0.133	-1.5
18110	506	0.260	0.260	0.0	18436	506	1.200	1.200	0.0	18507	506	0.157	0.157	0.0
18110	507	0.480	0.480	0.0	18436	507	1.170	1.160	0.9	18507	507	0.290	0.290	0.0
18110	508	0.330	0.330	0.0	18436	508	0.540	0.550	-1.8	18507	508	0.195	0.198	-1.5
18110	509	0.420	0.420	0.0	18436	509	0.990	0.980	1.0	18507	509	0.250	0.250	0.0
18110	514	0.290	0.310	-6.5	18436	514	1.090	1.150	-5.2	18507	514	0.177	0.187	-5.3
18205	501	0.185	0.187	-1.1	18437	501	0.500	0.520	-3.8	18570	501	1.880	1.950	-3.6
18205	504	0.175	0.173	1.2	18437	504	0.360	0.370	-2.7	18570	504	1.370	1.390	-1.4
18205	506	0.280	0.270	3.7	18437	506	0.440	0.440	0.0	18570	506	1.640	1.640	0.0
18205	507	0.280	0.270	3.7	18437	507	0.800	0.800	0.0	18570	507	3.010	2.990	0.7
18205	508	0.221	0.218	1.4	18437	508	0.540	0.550	-1.8	18570	508	2.040	2.060	-1.0
18205	509	0.222	0.215	3.3	18437	509	0.710	0.700	1.4	18570	509	2.660	2.640	0.8
18205	514	0.270	0.270	0.0	18437	514	0.490	0.520	-5.8	18570	514	1.850	1.950	-5.1
18206	501	0.480	0.500	-4.0	18438	501	0.960	1.000	-4.0	18616	501	0.440	0.440	0.0
18206	504	0.350	0.360	-2.8	18438	504	0.700	0.710	-1.4	18616	504	0.380	0.380	0.0
18206	506	0.420	0.420	0.0	18438	506	0.840	0.840	0.0	18616	506	0.440	0.450	-2.2
18206	507	0.780	0.770	1.3	18438	507	1.540	1.530	0.7	18616	507	0.270	0.280	-3.6
18206	508	0.530	0.530	0.0	18438	508	1.040	1.050	-1.0	18616	508	0.360	0.360	0.0
18206	509	0.690	0.680	1.5	18438	509	1.360	1.350	0.7	18616	509	0.370	0.380	-2.6
18206	514	0.480	0.500	-4.0	18438	514	0.940	0.990	-5.1	18616	514	0.330	0.330	0.0
18335	501	0.350	0.360	-2.8	18501	501	1.140	1.180	-3.4	18707	501	0.010	0.010	0.0
18335	504	0.260	0.260	0.0	18501	504	0.920	0.930	-1.1	18707	504	0.009	0.009	0.0
18335	506	0.310	0.310	0.0	18501	506	1.360	1.360	0.0	18707	506	0.015	0.015	0.0
18335	507	0.560	0.560	0.0	18501	507	1.330	1.320	0.8	18707	507	0.015	0.014	7.1
18335	508	0.380	0.380	0.0	18501	508	0.610	0.620	-1.6	18707	508	0.012	0.012	0.0
18335	509	0.490	0.490	0.0	18501	509	1.130	1.120	0.9	18707	509	0.012	0.012	0.0
18335	514	0.340	0.360	-5.6	18501	514	1.240	1.310	-5.3	18707	514	0.014	0.015	-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
18708	501	0.110	0.114	-3.5	18920	501	0.440	0.460	-4.3	40045	501	138.000	145.000	-4.8
18708	504	0.080	0.081	-1.2	18920	504	0.320	0.330	-3.0	40045	504	149.000	152.000	-2.0
18708	506	0.096	0.096	0.0	18920	506	0.380	0.380	0.0	40045	506	145.000	146.000	-0.7
18708	507	0.176	0.175	0.6	18920	507	0.700	0.700	0.0	40045	507	269.000	271.000	-0.7
18708	508	0.119	0.121	-1.7	18920	508	0.480	0.480	0.0	40045	508	214.000	218.000	-1.8
18708	509	0.155	0.154	0.6	18920	509	0.620	0.620	0.0	40045	509	294.000	294.000	0.0
18708	514	0.108	0.114	-5.3	18920	514	0.430	0.460	-6.5	40045	514	262.000	279.000	-6.1
18833	501	0.119	0.120	-0.8	19007	501	1.180	1.220	-3.3	40046	501	27.300	28.600	-4.5
18833	504	0.112	0.111	0.9	19007	504	1.360	1.370	-0.7	40046	504	29.400	30.100	-2.3
18833	506	0.180	0.176	2.3	19007	506	1.300	1.300	0.0	40046	506	28.600	28.900	-1.0
18833	507	0.177	0.172	2.9	19007	507	1.150	1.150	0.0	40046	507	53.200	53.500	-0.6
18833	508	0.142	0.140	1.4	19007	508	0.880	0.890	-1.1	40046	508	42.200	43.100	-2.1
18833	509	0.142	0.138	2.9	19007	509	0.910	0.900	1.1	40046	509	58.000	58.100	-0.2
18833	514	0.170	0.176	-3.4	19007	514	0.910	0.960	-5.2	40046	514	51.800	55.200	-6.2
18834	501	0.280	0.300	-6.7	19051	501	2.630	2.710	-3.0	40047	501	9.720	10.200	-4.7
18834	504	0.208	0.211	-1.4	19051	504	3.010	3.040	-1.0	40047	504	10.500	10.700	-1.9
18834	506	0.249	0.249	0.0	19051	506	2.880	2.890	-0.3	40047	506	10.200	10.300	-1.0
18834	507	0.460	0.450	2.2	19051	507	2.560	2.540	0.8	40047	507	19.000	19.100	-0.5
18834	508	0.310	0.310	0.0	19051	508	1.950	1.970	-1.0	40047	508	15.100	15.400	-1.9
18834	509	0.400	0.400	0.0	19051	509	2.010	1.990	1.0	40047	509	20.700	20.700	0.0
18834	514	0.280	0.300	-6.7	19051	514	2.020	2.130	-5.2	40047	514	18.500	19.700	-6.1
18911	501	0.900	0.930	-3.2	19795	501	0.290	0.310	-6.5	40059	501	3.480	3.650	-4.7
18911	504	0.660	0.670	-1.5	19795	504	0.215	0.218	-1.4	40059	504	3.760	3.840	-2.1
18911	506	0.790	0.790	0.0	19795	506	0.260	0.260	0.0	40059	506	3.650	3.690	-1.1
18911	507	1.440	1.430	0.7	19795	507	0.470	0.470	0.0	40059	507	6.800	6.830	-0.4
18911	508	0.980	0.990	-1.0	19795	508	0.320	0.320	0.0	40059	508	5.390	5.500	-2.0
18911	509	1.270	1.260	0.8	19795	509	0.420	0.410	2.4	40059	509	7.410	7.420	-0.1
18911	514	0.880	0.930	-5.4	19795	514	0.290	0.310	-6.5	40059	514	6.610	7.040	-6.1
18912	501	1.690	1.760	-4.0	19796	501	0.340	0.360	-5.6	40061	501	1.850	1.930	-4.1
18912	504	1.240	1.250	-0.8	19796	504	0.250	0.250	0.0	40061	504	1.990	2.040	-2.5
18912	506	1.480	1.480	0.0	19796	506	0.300	0.300	0.0	40061	506	1.940	1.960	-1.0
18912	507	2.710	2.700	0.4	19796	507	0.550	0.550	0.0	40061	507	3.600	3.620	-0.6
18912	508	1.840	1.860	-1.1	19796	508	0.370	0.380	-2.6	40061	508	2.860	2.920	-2.1
18912	509	2.390	2.380	0.4	19796	509	0.490	0.480	2.1	40061	509	3.930	3.940	-0.3
18912	514	1.670	1.760	-5.1	19796	514	0.340	0.360	-5.6	40061	514	3.510	3.730	-5.9

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40063	501	61.800	64.700	-4.5	40111	501	4.890	5.120	-4.5	41603	501	20.800	21.700	-4.1
40063	504	66.600	68.100	-2.2	40111	504	5.280	5.400	-2.2	41603	504	15.000	15.300	-2.0
40063	506	64.800	65.400	-0.9	40111	506	5.130	5.180	-1.0	41603	506	15.600	15.700	-0.6
40063	507	121.000	121.000	0.0	40111	507	9.550	9.600	-0.5	41603	507	13.000	13.000	0.0
40063	508	95.700	97.600	-1.9	40111	508	7.580	7.730	-1.9	41603	508	17.700	18.000	-1.7
40063	509	131.000	132.000	-0.8	40111	509	10.400	10.400	0.0	41603	509	19.400	19.300	0.5
40063	514	117.000	125.000	-6.4	40111	514	9.290	9.900	-6.2	41603	514	27.500	29.100	-5.5
40064	501	18.200	19.000	-4.2	41001	501	0.165	0.173	-4.6	41604	501	11.400	11.900	-4.2
40064	504	19.600	20.000	-2.0	41001	504	0.178	0.182	-2.2	41604	504	8.260	8.430	-2.0
40064	506	19.000	19.200	-1.0	41001	506	0.173	0.175	-1.1	41604	506	8.580	8.630	-0.6
40064	507	35.500	35.600	-0.3	41001	507	0.320	0.320	0.0	41604	507	7.140	7.140	0.0
40064	508	28.100	28.700	-2.1	41001	508	0.260	0.260	0.0	41604	508	9.740	9.890	-1.5
40064	509	38.700	38.700	0.0	41001	509	0.350	0.350	0.0	41604	509	10.600	10.600	0.0
40064	514	34.500	36.700	-6.0	41001	514	0.310	0.330	-6.1	41604	514	15.100	16.000	-5.6
40075	501	42.200	42.700	-1.2	41421	501	0.440	0.460	-4.3	41620	501	1.890	1.850	2.2
40075	504	49.700	49.200	1.0	41421	504	0.320	0.320	0.0	41620	504	1.370	1.330	3.0
40075	506	45.900	45.000	2.0	41421	506	0.330	0.330	0.0	41620	506	1.410	1.380	2.2
40075	507	40.000	38.800	3.1	41421	507	0.270	0.270	0.0	41620	507	2.070	2.020	2.5
40075	508	15.400	15.200	1.3	41421	508	0.370	0.380	-2.6	41620	508	1.160	1.140	1.8
40075	509	26.100	25.300	3.2	41421	509	0.410	0.410	0.0	41620	509	2.040	1.990	2.5
40075	514	26.300	27.100	-3.0	41421	514	0.580	0.620	-6.5	41620	514	1.660	1.620	2.5
40101	501	17.900	17.600	1.7	41422	501	0.234	0.244	-4.1	41650	501	29.300	30.500	-3.9
40101	504	38.000	36.300	4.7	41422	504	0.169	0.173	-2.3	41650	504	21.200	21.600	-1.9
40101	506	24.700	23.500	5.1	41422	506	0.176	0.177	-0.6	41650	506	22.000	22.100	-0.5
40101	507	28.400	26.700	6.4	41422	507	0.146	0.147	-0.7	41650	507	18.300	18.300	0.0
40101	508	31.900	30.500	4.6	41422	508	0.200	0.203	-1.5	41650	508	25.000	25.400	-1.6
40101	509	22.500	21.100	6.6	41422	509	0.218	0.218	0.0	41650	509	27.300	27.200	0.4
40101	514	21.700	21.600	0.5	41422	514	0.310	0.330	-6.1	41650	514	38.700	41.100	-5.8
40102	501	15.800	15.500	1.9	41510	501	45.200	47.000	-3.8	41664	501	20.900	21.900	-4.6
40102	504	33.600	32.100	4.7	41510	504	33.000	33.400	-1.2	41664	504	22.500	23.000	-2.2
40102	506	21.900	20.700	5.8	41510	506	39.500	39.600	-0.3	41664	506	21.900	22.100	-0.9
40102	507	25.100	23.600	6.4	41510	507	72.400	72.000	0.6	41664	507	40.800	41.000	-0.5
40102	508	28.200	27.000	4.4	41510	508	49.100	49.700	-1.2	41664	508	32.300	33.000	-2.1
40102	509	19.900	18.700	6.4	41510	509	63.900	63.500	0.6	41664	509	44.500	44.500	0.0
40102	514	19.200	19.100	0.5	41510	514	44.500	46.900	-5.1	41664	514	39.700	42.300	-6.1

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41665	501	2.450	2.560	-4.3	41677	501	0.390	0.380	2.6	41715	501	9.660	10.100	-4.4
41665	504	2.640	2.700	-2.2	41677	504	0.280	0.270	3.7	41715	504	6.990	7.130	-2.0
41665	506	2.560	2.590	-1.2	41677	506	0.290	0.280	3.6	41715	506	7.260	7.300	-0.5
41665	507	4.780	4.800	-0.4	41677	507	0.430	0.420	2.4	41715	507	6.040	6.040	0.0
41665	508	3.790	3.870	-2.1	41677	508	0.240	0.233	3.0	41715	508	8.240	8.370	-1.6
41665	509	5.210	5.220	-0.2	41677	509	0.420	0.410	2.4	41715	509	9.010	8.980	0.3
41665	514	4.650	4.950	-6.1	41677	514	0.340	0.330	3.0	41715	514	12.800	13.500	-5.2
41667	501	57.100	59.800	-4.5	41678	501	60.000	60.100	-0.2	41716	501	6.150	6.410	-4.1
41667	504	61.600	63.000	-2.2	41678	504	72.800	71.300	2.1	41716	504	4.450	4.540	-2.0
41667	506	59.900	60.500	-1.0	41678	506	83.000	80.200	3.5	41716	506	4.620	4.650	-0.6
41667	507	112.000	112.000	0.0	41678	507	81.200	78.100	4.0	41716	507	3.840	3.850	-0.3
41667	508	88.400	90.200	-2.0	41678	508	61.200	59.800	2.3	41716	508	5.240	5.320	-1.5
41667	509	122.000	122.000	0.0	41678	509	61.300	58.800	4.3	41716	509	5.730	5.720	0.2
41667	514	108.000	116.000	-6.9	41678	514	54.300	55.300	-1.8	41716	514	8.130	8.620	-5.7
41668	501	53.500	56.100	-4.6	41680	501	15.200	15.900	-4.4	43151	501	21.000	21.200	-0.9
41668	504	57.700	59.000	-2.2	41680	504	11.000	11.200	-1.8	43151	504	24.700	24.500	0.8
41668	506	56.100	56.700	-1.1	41680	506	11.400	11.500	-0.9	43151	506	22.800	22.400	1.8
41668	507	105.000	105.000	0.0	41680	507	9.520	9.520	0.0	43151	507	19.900	19.300	3.1
41668	508	82.900	84.600	-2.0	41680	508	13.000	13.200	-1.5	43151	508	7.650	7.560	1.2
41668	509	114.000	114.000	0.0	41680	509	14.200	14.200	0.0	43151	509	13.000	12.600	3.2
41668	514	102.000	108.000	-5.6	41680	514	20.100	21.300	-5.6	43151	514	13.100	13.500	-3.0
41669	501	0.380	0.390	-2.6	41696	501	1.230	1.210	1.7	43152	501	17.900	18.000	-0.6
41669	504	0.400	0.410	-2.4	41696	504	0.890	0.870	2.3	43152	504	21.800	21.400	1.9
41669	506	0.390	0.400	-2.5	41696	506	0.920	0.900	2.2	43152	506	24.800	24.000	3.3
41669	507	0.730	0.740	-1.4	41696	507	1.350	1.320	2.3	43152	507	24.300	23.400	3.8
41669	508	0.580	0.590	-1.7	41696	508	0.760	0.740	2.7	43152	508	18.300	17.900	2.2
41669	509	0.800	0.800	0.0	41696	509	1.330	1.300	2.3	43152	509	18.400	17.600	4.5
41669	514	0.710	0.760	-6.6	41696	514	1.080	1.060	1.9	43152	514	16.200	16.600	-2.4
41670	501	0.630	0.660	-4.5	41697	501	0.860	0.840	2.4	43200	501	79.800	80.900	-1.4
41670	504	0.680	0.700	-2.9	41697	504	0.620	0.600	3.3	43200	504	94.000	93.100	1.0
41670	506	0.660	0.670	-1.5	41697	506	0.640	0.630	1.6	43200	506	87.000	85.100	2.2
41670	507	1.230	1.240	-0.8	41697	507	0.940	0.920	2.2	43200	507	75.600	73.500	2.9
41670	508	0.980	1.000	-2.0	41697	508	0.530	0.520	1.9	43200	508	29.100	28.800	1.0
41670	509	1.340	1.340	0.0	41697	509	0.930	0.910	2.2	43200	509	49.400	47.900	3.1
41670	514	1.200	1.280	-6.2	41697	514	0.750	0.730	2.7	43200	514	49.800	51.400	-3.1

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43421	501	21.900	22.200	-1.4	43551	501	43.300	43.900	-1.4	43822	501	5.680	5.550	2.3
43421	504	25.800	25.500	1.2	43551	504	51.000	50.500	1.0	43822	504	4.120	3.980	3.5
43421	506	23.800	23.300	2.1	43551	506	47.200	46.200	2.2	43822	506	4.230	4.120	2.7
43421	507	20.700	20.100	3.0	43551	507	41.000	39.900	2.8	43822	507	6.210	6.050	2.6
43421	508	7.980	7.880	1.3	43551	508	15.800	15.600	1.3	43822	508	3.500	3.410	2.6
43421	509	13.500	13.100	3.1	43551	509	26.800	26.000	3.1	43822	509	6.130	5.980	2.5
43421	514	13.600	14.100	-3.5	43551	514	27.000	27.900	-3.2	43822	514	4.980	4.850	2.7
43422	501	115.000	116.000	-0.9	43626	501	7.160	7.500	-4.5	43840	501	0.070	0.069	1.4
43422	504	135.000	134.000	0.7	43626	504	7.720	7.900	-2.3	43840	504	0.051	0.049	4.1
43422	506	125.000	122.000	2.5	43626	506	7.510	7.580	-0.9	43840	506	0.052	0.051	2.0
43422	507	109.000	106.000	2.8	43626	507	14.000	14.000	0.0	43840	507	0.077	0.075	2.7
43422	508	41.900	41.400	1.2	43626	508	11.100	11.300	-1.8	43840	508	0.043	0.042	2.4
43422	509	71.100	68.900	3.2	43626	509	15.200	15.300	-0.7	43840	509	0.076	0.074	2.7
43422	514	71.600	73.800	-3.0	43626	514	13.600	14.500	-6.2	43840	514	0.062	0.060	3.3
43470	501	7.180	7.030	2.1	43628	501	93.000	97.400	-4.5	43860	501	4.500	4.400	2.3
43470	504	5.200	5.050	3.0	43628	504	100.000	103.000	-2.9	43860	504	3.260	3.160	3.2
43470	506	5.350	5.230	2.3	43628	506	97.500	98.600	-1.1	43860	506	3.350	3.280	2.1
43470	507	7.850	7.660	2.5	43628	507	182.000	182.000	0.0	43860	507	4.920	4.800	2.5
43470	508	4.430	4.330	2.3	43628	508	144.000	147.000	-2.0	43860	508	2.770	2.710	2.2
43470	509	7.760	7.580	2.4	43628	509	198.000	198.000	0.0	43860	509	4.860	4.750	2.3
43470	514	6.300	6.140	2.6	43628	514	177.000	188.000	-5.9	43860	514	3.940	3.850	2.3
43518	501	8.960	9.390	-4.6	43629	501	78.800	82.600	-4.6	43889	501	1.610	1.570	2.5
43518	504	9.670	9.880	-2.1	43629	504	85.000	87.000	-2.3	43889	504	1.170	1.130	3.5
43518	506	9.390	9.490	-1.1	43629	506	82.700	83.500	-1.0	43889	506	1.200	1.170	2.6
43518	507	17.500	17.600	-0.6	43629	507	154.000	155.000	-0.6	43889	507	1.760	1.720	2.3
43518	508	13.900	14.200	-2.1	43629	508	122.000	125.000	-2.4	43889	508	0.990	0.970	2.1
43518	509	19.100	19.100	0.0	43629	509	168.000	168.000	0.0	43889	509	1.740	1.700	2.4
43518	514	17.000	18.100	-6.1	43629	514	150.000	159.000	-5.7	43889	514	1.410	1.380	2.2
43550	501	78.000	79.000	-1.3	43760	501	2.630	2.750	-4.4	44009	501	3.690	3.810	-3.1
43550	504	91.900	91.000	1.0	43760	504	2.830	2.900	-2.4	44009	504	4.240	4.280	-0.9
43550	506	85.000	83.200	2.2	43760	506	2.750	2.780	-1.1	44009	506	4.050	4.070	-0.5
43550	507	73.900	71.800	2.9	43760	507	5.130	5.150	-0.4	44009	507	3.600	3.570	0.8
43550	508	28.500	28.100	1.4	43760	508	4.070	4.150	-1.9	44009	508	2.750	2.770	-0.7
43550	509	48.300	46.800	3.2	43760	509	5.590	5.600	-0.2	44009	509	2.830	2.800	1.1
43550	514	48.700	50.200	-3.0	43760	514	4.990	5.310	-6.0	44009	514	2.840	3.000	-5.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
44069	501	7.650	8.020	-4.6	44101	501	1.320	1.390	-5.0	44109	501	1.130	1.200	-5.8
44069	504	8.260	8.440	-2.1	44101	504	1.780	1.840	-3.3	44109	504	1.530	1.580	-3.2
44069	506	8.030	8.110	-1.0	44101	506	1.910	1.950	-2.1	44109	506	1.640	1.670	-1.8
44069	507	14.900	15.000	-0.7	44101	507	2.280	2.310	-1.3	44109	507	1.960	1.990	-1.5
44069	508	11.900	12.100	-1.7	44101	508	1.460	1.500	-2.7	44109	508	1.250	1.290	-3.1
44069	509	16.300	16.300	0.0	44101	509	0.910	0.920	-1.1	44109	509	0.780	0.790	-1.3
44069	514	14.500	15.500	-6.5	44101	514	2.120	2.290	-7.4	44109	514	1.830	1.970	-7.1
44070	501	2.270	2.370	-4.2	44102	501	1.030	1.090	-5.5	44110	501	1.160	1.230	-5.7
44070	504	2.440	2.500	-2.4	44102	504	1.390	1.430	-2.8	44110	504	1.570	1.620	-3.1
44070	506	2.380	2.400	-0.8	44102	506	1.490	1.520	-2.0	44110	506	1.680	1.710	-1.8
44070	507	4.420	4.450	-0.7	44102	507	1.780	1.800	-1.1	44110	507	2.000	2.030	-1.5
44070	508	3.510	3.580	-2.0	44102	508	1.140	1.170	-2.6	44110	508	1.280	1.320	-3.0
44070	509	4.820	4.830	-0.2	44102	509	0.710	0.710	0.0	44110	509	0.800	0.810	-1.2
44070	514	4.300	4.580	-6.1	44102	514	1.660	1.780	-6.7	44110	514	1.870	2.010	-7.0
44071	501	2.520	2.640	-4.5	44103	501	0.910	0.960	-5.2	44111	501	0.710	0.750	-5.3
44071	504	2.720	2.780	-2.2	44103	504	1.230	1.270	-3.1	44111	504	0.960	0.990	-3.0
44071	506	2.640	2.670	-1.1	44103	506	1.320	1.340	-1.5	44111	506	1.030	1.050	-1.9
44071	507	4.920	4.950	-0.6	44103	507	1.570	1.590	-1.3	44111	507	1.230	1.250	-1.6
44071	508	3.900	3.980	-2.0	44103	508	1.010	1.030	-1.9	44111	508	0.790	0.810	-2.5
44071	509	5.370	5.380	-0.2	44103	509	0.630	0.630	0.0	44111	509	0.490	0.490	0.0
44071	514	4.790	5.100	-6.1	44103	514	1.470	1.580	-7.0	44111	514	1.150	1.240	-7.3
44072	501	1.740	1.820	-4.4	44104	501	0.380	0.400	-5.0	44112	501	0.420	0.450	-6.7
44072	504	1.880	1.920	-2.1	44104	504	0.520	0.530	-1.9	44112	504	0.570	0.590	-3.4
44072	506	1.830	1.840	-0.5	44104	506	0.550	0.560	-1.8	44112	506	0.610	0.620	-1.6
44072	507	3.400	3.410	-0.3	44104	507	0.660	0.670	-1.5	44112	507	0.730	0.740	-1.4
44072	508	2.700	2.750	-1.8	44104	508	0.420	0.430	-2.3	44112	508	0.470	0.480	-2.1
44072	509	3.710	3.710	0.0	44104	509	0.260	0.270	-3.7	44112	509	0.290	0.290	0.0
44072	514	3.310	3.520	-6.0	44104	514	0.620	0.660	-6.1	44112	514	0.680	0.730	-6.8
44100	501	1.260	1.340	-6.0	44108	501	0.450	0.470	-4.3	44276	501	107.000	109.000	-1.8
44100	504	1.710	1.760	-2.8	44108	504	0.610	0.620	-1.6	44276	504	126.000	125.000	0.8
44100	506	1.830	1.870	-2.1	44108	506	0.650	0.660	-1.5	44276	506	117.000	114.000	2.6
44100	507	2.190	2.220	-1.4	44108	507	0.770	0.790	-2.5	44276	507	101.000	98.600	2.4
44100	508	1.400	1.440	-2.8	44108	508	0.500	0.510	-2.0	44276	508	39.100	38.600	1.3
44100	509	0.870	0.880	-1.1	44108	509	0.310	0.310	0.0	44276	509	66.300	64.300	3.1
44100	514	2.040	2.200	-7.3	44108	514	0.720	0.780	-7.7	44276	514	66.800	68.900	-3.0

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LOSS COST % CHANGE BY CLASS

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44277	501	69.500	70.400	-1.3	44428	501	65.100	63.900	1.9	44433	501	21.900	21.500	1.9
44277	504	81.800	81.000	1.0	44428	504	138.000	132.000	4.5	44433	504	46.400	44.400	4.5
44277	506	75.700	74.100	2.2	44428	506	89.900	85.400	5.3	44433	506	30.200	28.700	5.2
44277	507	65.800	64.000	2.8	44428	507	103.000	97.100	6.1	44433	507	34.700	32.600	6.4
44277	508	25.300	25.000	1.2	44428	508	116.000	111.000	4.5	44433	508	39.000	37.300	4.6
44277	509	43.000	41.700	3.1	44428	509	81.900	76.800	6.6	44433	509	27.500	25.800	6.6
44277	514	43.300	44.700	-3.1	44428	514	78.800	78.500	0.4	44433	514	26.500	26.400	0.4
44280	501	0.390	0.380	2.6	44429	501	0.980	0.960	2.1	44434	501	41.900	41.100	1.9
44280	504	0.280	0.270	3.7	44429	504	2.070	1.980	4.5	44434	504	88.800	84.900	4.6
44280	506	0.290	0.280	3.6	44429	506	1.350	1.280	5.5	44434	506	57.800	54.900	5.3
44280	507	0.430	0.420	2.4	44429	507	1.550	1.460	6.2	44434	507	66.400	62.400	6.4
44280	508	0.240	0.233	3.0	44429	508	1.740	1.660	4.8	44434	508	74.700	71.400	4.6
44280	509	0.420	0.410	2.4	44429	509	1.230	1.150	7.0	44434	509	52.700	49.400	6.7
44280	514	0.340	0.330	3.0	44429	514	1.180	1.180	0.0	44434	514	50.700	50.500	0.4
44311	501	4.620	4.840	-4.5	44430	501	0.680	0.670	1.5	44435	501	43.300	42.500	1.9
44311	504	4.990	5.100	-2.2	44430	504	1.440	1.380	4.3	44435	504	91.900	88.000	4.4
44311	506	4.850	4.900	-1.0	44430	506	0.940	0.890	5.6	44435	506	59.900	56.900	5.3
44311	507	9.030	9.070	-0.4	44430	507	1.080	1.010	6.9	44435	507	68.800	64.700	6.3
44311	508	7.160	7.300	-1.9	44430	508	1.210	1.160	4.3	44435	508	77.300	73.900	4.6
44311	509	9.840	9.850	-0.1	44430	509	0.850	0.800	6.3	44435	509	54.500	51.200	6.4
44311	514	8.780	9.350	-6.1	44430	514	0.820	0.820	0.0	44435	514	52.500	52.200	0.6
44315	501	3.110	3.250	-4.3	44431	501	2.170	2.130	1.9	44436	501	50.600	49.700	1.8
44315	504	3.350	3.430	-2.3	44431	504	4.600	4.400	4.5	44436	504	107.000	103.000	3.9
44315	506	3.260	3.290	-0.9	44431	506	2.990	2.840	5.3	44436	506	69.900	66.400	5.3
44315	507	6.070	6.090	-0.3	44431	507	3.440	3.230	6.5	44436	507	80.300	75.500	6.4
44315	508	4.810	4.910	-2.0	44431	508	3.870	3.700	4.6	44436	508	90.300	86.400	4.5
44315	509	6.610	6.620	-0.2	44431	509	2.730	2.560	6.6	44436	509	63.700	59.800	6.5
44315	514	5.900	6.280	-6.1	44431	514	2.620	2.610	0.4	44436	514	61.300	61.000	0.5
44427	501	64.700	63.500	1.9	44432	501	0.690	0.670	3.0	44437	501	42.000	41.200	1.9
44427	504	137.000	131.000	4.6	44432	504	1.460	1.390	5.0	44437	504	89.000	85.100	4.6
44427	506	89.400	84.900	5.3	44432	506	0.950	0.900	5.6	44437	506	58.000	55.000	5.5
44427	507	103.000	96.600	6.6	44432	507	1.090	1.020	6.9	44437	507	66.600	62.600	6.4
44427	508	115.000	110.000	4.5	44432	508	1.230	1.170	5.1	44437	508	74.900	71.600	4.6
44427	509	81.400	76.400	6.5	44432	509	0.860	0.810	6.2	44437	509	52.800	49.500	6.7
44427	514	78.400	78.000	0.5	44432	514	0.830	0.830	0.0	44437	514	50.800	50.600	0.4

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44438	501	33.200	32.500	2.2	45192	501	2.890	2.920	-1.0	45450	501	13.500	13.700	-1.5
44438	504	70.300	67.300	4.5	45192	504	1.580	1.560	1.3	45450	504	15.900	15.800	0.6
44438	506	45.800	43.500	5.3	45192	506	2.220	2.160	2.8	45450	506	14.700	14.400	2.1
44438	507	52.600	49.500	6.3	45192	507	1.670	1.610	3.7	45450	507	12.800	12.500	2.4
44438	508	59.200	56.600	4.6	45192	508	1.200	1.180	1.7	45450	508	4.940	4.880	1.2
44438	509	41.700	39.100	6.6	45192	509	1.950	1.880	3.7	45450	509	8.380	8.120	3.2
44438	514	40.200	40.000	0.5	45192	514	1.750	1.800	-2.8	45450	514	8.440	8.700	-3.0
44439	501	64.500	63.300	1.9	45193	501	1.710	1.720	-0.6	45678	501	0.420	0.410	2.4
44439	504	137.000	131.000	4.6	45193	504	0.930	0.920	1.1	45678	504	0.310	0.300	3.3
44439	506	89.200	84.700	5.3	45193	506	1.310	1.280	2.3	45678	506	0.310	0.310	0.0
44439	507	102.000	96.300	5.9	45193	507	0.980	0.950	3.2	45678	507	0.460	0.450	2.2
44439	508	115.000	110.000	4.5	45193	508	0.710	0.700	1.4	45678	508	0.260	0.250	4.0
44439	509	81.200	76.200	6.6	45193	509	1.150	1.110	3.6	45678	509	0.460	0.450	2.2
44439	514	78.200	77.800	0.5	45193	514	1.030	1.060	-2.8	45678	514	0.370	0.360	2.8
44440	501	53.400	52.400	1.9	45210	501	2.160	2.180	-0.9	45771	501	0.510	0.520	-1.9
44440	504	113.000	108.000	4.6	45210	504	1.180	1.170	0.9	45771	504	0.440	0.440	0.0
44440	506	73.800	70.000	5.4	45210	506	1.660	1.610	3.1	45771	506	0.520	0.530	-1.9
44440	507	84.700	79.700	6.3	45210	507	1.240	1.200	3.3	45771	507	0.320	0.320	0.0
44440	508	95.300	91.100	4.6	45210	508	0.900	0.880	2.3	45771	508	0.420	0.430	-2.3
44440	509	67.200	63.000	6.7	45210	509	1.460	1.410	3.5	45771	509	0.440	0.440	0.0
44440	514	64.700	64.400	0.5	45210	514	1.310	1.350	-3.0	45771	514	0.380	0.390	-2.6
45190	501	3.480	3.520	-1.1	45334	501	46.000	46.600	-1.3	45819	501	0.167	0.168	-0.6
45190	504	1.910	1.880	1.6	45334	504	54.200	53.700	0.9	45819	504	0.143	0.143	0.0
45190	506	2.680	2.600	3.1	45334	506	50.100	49.100	2.0	45819	506	0.169	0.171	-1.2
45190	507	2.010	1.940	3.6	45334	507	43.600	42.400	2.8	45819	507	0.105	0.106	-0.9
45190	508	1.450	1.430	1.4	45334	508	16.800	16.600	1.2	45819	508	0.137	0.138	-0.7
45190	509	2.350	2.270	3.5	45334	509	28.500	27.600	3.3	45819	509	0.143	0.144	-0.7
45190	514	2.110	2.170	-2.8	45334	514	28.700	29.600	-3.0	45819	514	0.124	0.125	-0.8
45191	501	2.470	2.500	-1.2	45380	501	0.340	0.340	0.0	45900	501	0.105	0.109	-3.7
45191	504	1.350	1.340	0.7	45380	504	0.290	0.290	0.0	45900	504	0.077	0.078	-1.3
45191	506	1.900	1.850	2.7	45380	506	0.340	0.340	0.0	45900	506	0.092	0.092	0.0
45191	507	1.420	1.380	2.9	45380	507	0.211	0.213	-0.9	45900	507	0.168	0.167	0.6
45191	508	1.030	1.010	2.0	45380	508	0.280	0.280	0.0	45900	508	0.114	0.115	-0.9
45191	509	1.670	1.610	3.7	45380	509	0.290	0.290	0.0	45900	509	0.148	0.147	0.7
45191	514	1.500	1.540	-2.6	45380	514	0.250	0.250	0.0	45900	514	0.103	0.109	-5.5

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45901	501	0.090	0.093	-3.2	46202	501	4.420	4.470	-1.1	46604	501	2.960	2.970	-0.3
45901	504	0.066	0.067	-1.5	46202	504	2.420	2.390	1.3	46604	504	3.600	3.520	2.3
45901	506	0.079	0.079	0.0	46202	506	3.400	3.310	2.7	46604	506	4.100	3.960	3.5
45901	507	0.144	0.143	0.7	46202	507	2.550	2.470	3.2	46604	507	4.010	3.850	4.2
45901	508	0.098	0.099	-1.0	46202	508	1.840	1.810	1.7	46604	508	3.020	2.950	2.4
45901	509	0.127	0.126	0.8	46202	509	2.980	2.880	3.5	46604	509	3.030	2.900	4.5
45901	514	0.088	0.093	-5.4	46202	514	2.680	2.760	-2.9	46604	514	2.680	2.730	-1.8
45937	501	0.180	0.183	-1.6	46362	501	209.000	210.000	-0.5	46606	501	7.890	7.910	-0.3
45937	504	0.213	0.210	1.4	46362	504	254.000	249.000	2.0	46606	504	9.580	9.390	2.0
45937	506	0.197	0.192	2.6	46362	506	290.000	280.000	3.6	46606	506	10.900	10.600	2.8
45937	507	0.171	0.166	3.0	46362	507	283.000	273.000	3.7	46606	507	10.700	10.300	3.9
45937	508	0.066	0.065	1.5	46362	508	214.000	209.000	2.4	46606	508	8.050	7.870	2.3
45937	509	0.112	0.108	3.7	46362	509	214.000	205.000	4.4	46606	509	8.070	7.740	4.3
45937	514	0.113	0.116	-2.6	46362	514	189.000	193.000	-2.1	46606	514	7.140	7.280	-1.9
46004	501	27.800	29.000	-4.1	46426	501	30.600	30.600	0.0	46607	501	10.800	10.900	-0.9
46004	504	20.100	20.500	-2.0	46426	504	37.100	36.400	1.9	46607	504	13.200	12.900	2.3
46004	506	20.900	21.000	-0.5	46426	506	42.300	40.900	3.4	46607	506	15.000	14.500	3.4
46004	507	17.400	17.400	0.0	46426	507	41.400	39.800	4.0	46607	507	14.700	14.100	4.3
46004	508	23.700	24.100	-1.7	46426	508	31.200	30.500	2.3	46607	508	11.100	10.800	2.8
46004	509	25.900	25.900	0.0	46426	509	31.300	30.000	4.3	46607	509	11.100	10.600	4.7
46004	514	36.800	39.000	-5.6	46426	514	27.700	28.200	-1.8	46607	514	9.820	10.000	-1.8
46005	501	22.300	23.200	-3.9	46427	501	40.800	40.900	-0.2	46622	501	16.700	16.300	2.5
46005	504	16.100	16.400	-1.8	46427	504	49.600	48.600	2.1	46622	504	12.100	11.700	3.4
46005	506	16.700	16.800	-0.6	46427	506	56.500	54.600	3.5	46622	506	12.400	12.200	1.6
46005	507	13.900	13.900	0.0	46427	507	55.300	53.200	3.9	46622	507	18.300	17.800	2.8
46005	508	19.000	19.300	-1.6	46427	508	41.700	40.700	2.5	46622	508	10.300	10.100	2.0
46005	509	20.800	20.700	0.5	46427	509	41.800	40.100	4.2	46622	509	18.000	17.600	2.3
46005	514	29.400	31.200	-5.8	46427	514	36.900	37.700	-2.1	46622	514	14.600	14.300	2.1
46112	501	0.070	0.069	1.4	46603	501	2.570	2.570	0.0	46700	501	161.000	163.000	-1.2
46112	504	0.149	0.143	4.2	46603	504	3.120	3.050	2.3	46700	504	189.000	187.000	1.1
46112	506	0.097	0.092	5.4	46603	506	3.550	3.430	3.5	46700	506	175.000	171.000	2.3
46112	507	0.112	0.105	6.7	46603	507	3.480	3.340	4.2	46700	507	152.000	148.000	2.7
46112	508	0.126	0.120	5.0	46603	508	2.620	2.560	2.3	46700	508	58.600	57.900	1.2
46112	509	0.089	0.083	7.2	46603	509	2.630	2.520	4.4	46700	509	99.400	96.300	3.2
46112	514	0.085	0.085	0.0	46603	514	2.320	2.360	-1.7	46700	514	100.000	103.000	-2.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
46911	501	14.200	14.800	-4.1	47367	501	0.390	0.380	2.6	47474	501	5.560	5.800	-4.1
46911	504	15.300	15.600	-1.9	47367	504	0.280	0.270	3.7	47474	504	4.020	4.100	-2.0
46911	506	14.900	15.000	-0.7	47367	506	0.290	0.280	3.6	47474	506	4.180	4.210	-0.7
46911	507	27.700	27.800	-0.4	47367	507	0.430	0.420	2.4	47474	507	3.480	3.480	0.0
46911	508	21.900	22.400	-2.2	47367	508	0.240	0.233	3.0	47474	508	4.740	4.820	-1.7
46911	509	30.200	30.200	0.0	47367	509	0.420	0.410	2.4	47474	509	5.190	5.170	0.4
46911	514	26.900	28.700	-6.3	47367	514	0.340	0.330	3.0	47474	514	7.360	7.800	-5.6
46912	501	25.900	27.200	-4.8	47420	501	1.280	1.340	-4.5	47475	501	4.390	4.580	-4.1
46912	504	28.000	28.600	-2.1	47420	504	1.380	1.410	-2.1	47475	504	3.180	3.240	-1.9
46912	506	27.200	27.500	-1.1	47420	506	1.340	1.350	-0.7	47475	506	3.300	3.320	-0.6
46912	507	50.700	50.900	-0.4	47420	507	2.490	2.500	-0.4	47475	507	2.750	2.750	0.0
46912	508	40.200	41.000	-2.0	47420	508	1.980	2.020	-2.0	47475	508	3.740	3.800	-1.6
46912	509	55.200	55.300	-0.2	47420	509	2.720	2.720	0.0	47475	509	4.100	4.080	0.5
46912	514	49.300	52.500	-6.1	47420	514	2.420	2.580	-6.2	47475	514	5.810	6.160	-5.7
47050	501	1.550	1.520	2.0	47469	501	4.390	4.580	-4.1	47476	501	4.390	4.580	-4.1
47050	504	1.120	1.090	2.8	47469	504	3.180	3.240	-1.9	47476	504	3.180	3.240	-1.9
47050	506	1.150	1.130	1.8	47469	506	3.300	3.320	-0.6	47476	506	3.300	3.320	-0.6
47050	507	1.700	1.650	3.0	47469	507	2.750	2.750	0.0	47476	507	2.750	2.750	0.0
47050	508	0.950	0.930	2.2	47469	508	3.740	3.800	-1.6	47476	508	3.740	3.800	-1.6
47050	509	1.680	1.640	2.4	47469	509	4.100	4.080	0.5	47476	509	4.100	4.080	0.5
47050	514	1.360	1.330	2.3	47469	514	5.810	6.160	-5.7	47476	514	5.810	6.160	-5.7
47221	501	176.000	178.000	-1.1	47471	501	3.810	3.970	-4.0	47477	501	5.860	6.110	-4.1
47221	504	207.000	205.000	1.0	47471	504	2.750	2.810	-2.1	47477	504	4.240	4.320	-1.9
47221	506	192.000	188.000	2.1	47471	506	2.860	2.880	-0.7	47477	506	4.400	4.430	-0.7
47221	507	167.000	162.000	3.1	47471	507	2.380	2.380	0.0	47477	507	3.660	3.660	0.0
47221	508	64.300	63.500	1.3	47471	508	3.250	3.300	-1.5	47477	508	4.990	5.070	-1.6
47221	509	109.000	106.000	2.8	47471	509	3.550	3.540	0.3	47477	509	5.460	5.440	0.4
47221	514	110.000	113.000	-2.7	47471	514	5.030	5.340	-5.8	47477	514	7.750	8.210	-5.6
47318	501	5.820	6.100	-4.6	47473	501	4.980	5.190	-4.0	47478	501	6.150	6.410	-4.1
47318	504	6.280	6.420	-2.2	47473	504	3.600	3.670	-1.9	47478	504	4.450	4.540	-2.0
47318	506	6.110	6.170	-1.0	47473	506	3.740	3.760	-0.5	47478	506	4.620	4.650	-0.6
47318	507	11.400	11.400	0.0	47473	507	3.110	3.110	0.0	47478	507	3.840	3.850	-0.3
47318	508	9.020	9.200	-2.0	47473	508	4.240	4.310	-1.6	47478	508	5.240	5.320	-1.5
47318	509	12.400	12.400	0.0	47473	509	4.640	4.630	0.2	47478	509	5.730	5.720	0.2
47318	514	11.100	11.800	-5.9	47473	514	6.580	6.980	-5.7	47478	514	8.130	8.620	-5.7

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48039	501	56.600	57.300	-1.2	48600	501	61.100	61.300	-0.3	48925	501	145.000	152.000	-4.6
48039	504	66.700	66.000	1.1	48600	504	74.300	72.700	2.2	48925	504	157.000	160.000	-1.9
48039	506	61.700	60.400	2.2	48600	506	84.600	81.800	3.4	48925	506	152.000	154.000	-1.3
48039	507	53.600	52.100	2.9	48600	507	82.800	79.600	4.0	48925	507	284.000	285.000	-0.4
48039	508	20.700	20.400	1.5	48600	508	62.400	61.000	2.3	48925	508	225.000	230.000	-2.2
48039	509	35.000	34.000	2.9	48600	509	62.500	60.000	4.2	48925	509	310.000	310.000	0.0
48039	514	35.300	36.400	-3.0	48600	514	55.300	56.400	-2.0	48925	514	276.000	294.000	-6.1
48206	501	18.900	19.800	-4.5	48636	501	2.220	2.230	-0.4	49005	501	0.270	0.260	3.8
48206	504	20.400	20.900	-2.4	48636	504	1.400	1.410	-0.7	49005	504	0.192	0.187	2.7
48206	506	19.900	20.100	-1.0	48636	506	2.390	2.400	-0.4	49005	506	0.198	0.193	2.6
48206	507	37.000	37.200	-0.5	48636	507	2.100	2.120	-0.9	49005	507	0.290	0.280	3.6
48206	508	29.300	29.900	-2.0	48636	508	0.920	0.940	-2.1	49005	508	0.164	0.160	2.5
48206	509	40.300	40.400	-0.2	48636	509	1.580	1.600	-1.2	49005	509	0.290	0.280	3.6
48206	514	36.000	38.300	-6.0	48636	514	1.170	1.190	-1.7	49005	514	0.233	0.227	2.6
48441	501	0.080	0.083	-3.6	48637	501	6.080	6.370	-4.6	49111	501	2.370	2.460	-3.7
48441	504	0.086	0.088	-2.3	48637	504	6.560	6.700	-2.1	49111	504	1.730	1.750	-1.1
48441	506	0.083	0.084	-1.2	48637	506	6.370	6.440	-1.1	49111	506	2.070	2.070	0.0
48441	507	0.155	0.156	-0.6	48637	507	11.900	11.900	0.0	49111	507	3.790	3.770	0.5
48441	508	0.123	0.126	-2.4	48637	508	9.410	9.610	-2.1	49111	508	2.570	2.600	-1.2
48441	509	0.169	0.170	-0.6	48637	509	12.900	13.000	-0.8	49111	509	3.350	3.330	0.6
48441	514	0.151	0.161	-6.2	48637	514	11.500	12.300	-6.5	49111	514	2.330	2.460	-5.3
48557	501	7.950	8.330	-4.6	48638	501	3.020	3.160	-4.4	49181	501	18.500	18.700	-1.1
48557	504	8.580	8.770	-2.2	48638	504	3.250	3.330	-2.4	49181	504	21.800	21.600	0.9
48557	506	8.340	8.430	-1.1	48638	506	3.160	3.200	-1.3	49181	506	20.100	19.700	2.0
48557	507	15.500	15.600	-0.6	48638	507	5.890	5.920	-0.5	49181	507	17.500	17.000	2.9
48557	508	12.300	12.600	-2.4	48638	508	4.670	4.770	-2.1	49181	508	6.750	6.660	1.4
48557	509	16.900	17.000	-0.6	48638	509	6.420	6.430	-0.2	49181	509	11.400	11.100	2.7
48557	514	15.100	16.100	-6.2	48638	514	5.730	6.100	-6.1	49181	514	11.500	11.900	-3.4
48558	501	6.920	7.250	-4.6	48808	501	1.550	1.610	-3.7	49183	501	22.500	22.800	-1.3
48558	504	7.460	7.630	-2.2	48808	504	1.130	1.150	-1.7	49183	504	26.600	26.300	1.1
48558	506	7.250	7.330	-1.1	48808	506	1.350	1.360	-0.7	49183	506	24.600	24.100	2.1
48558	507	13.500	13.600	-0.7	48808	507	2.480	2.470	0.4	49183	507	21.400	20.800	2.9
48558	508	10.700	10.900	-1.8	48808	508	1.680	1.700	-1.2	49183	508	8.230	8.130	1.2
48558	509	14.700	14.700	0.0	48808	509	2.190	2.170	0.9	49183	509	14.000	13.500	3.7
48558	514	13.100	14.000	-6.4	48808	514	1.520	1.610	-5.6	49183	514	14.100	14.500	-2.8

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49184	501	47.600	48.200	-1.2	49617	501	0.249	0.260	-4.2	49802	501	13.800	13.900	-0.7
49184	504	56.100	55.500	1.1	49617	504	0.290	0.290	0.0	49802	504	16.200	16.000	1.2
49184	506	51.800	50.700	2.2	49617	506	0.270	0.270	0.0	49802	506	15.000	14.700	2.0
49184	507	45.100	43.800	3.0	49617	507	0.243	0.241	0.8	49802	507	13.000	12.700	2.4
49184	508	17.400	17.100	1.8	49617	508	0.185	0.187	-1.1	49802	508	5.020	4.960	1.2
49184	509	29.500	28.500	3.5	49617	509	0.191	0.189	1.1	49802	509	8.520	8.250	3.3
49184	514	29.700	30.600	-2.9	49617	514	0.192	0.202	-5.0	49802	514	8.580	8.850	-3.1
49185	501	43.300	43.900	-1.4	49618	501	0.210	0.216	-2.8	49803	501	24.400	24.700	-1.2
49185	504	51.000	50.500	1.0	49618	504	0.240	0.243	-1.2	49803	504	28.700	28.400	1.1
49185	506	47.200	46.200	2.2	49618	506	0.230	0.231	-0.4	49803	506	26.500	26.000	1.9
49185	507	41.000	39.900	2.8	49618	507	0.204	0.203	0.5	49803	507	23.100	22.400	3.1
49185	508	15.800	15.600	1.3	49618	508	0.156	0.157	-0.6	49803	508	8.890	8.780	1.3
49185	509	26.800	26.000	3.1	49618	509	0.161	0.159	1.3	49803	509	15.100	14.600	3.4
49185	514	27.000	27.900	-3.2	49618	514	0.161	0.170	-5.3	49803	514	15.200	15.700	-3.2
49239	501	0.250	0.250	0.0	49619	501	0.390	0.410	-4.9	49840	501	1.610	1.570	2.5
49239	504	0.216	0.216	0.0	49619	504	0.450	0.460	-2.2	49840	504	1.170	1.130	3.5
49239	506	0.260	0.260	0.0	49619	506	0.430	0.430	0.0	49840	506	1.200	1.170	2.6
49239	507	0.158	0.159	-0.6	49619	507	0.380	0.380	0.0	49840	507	1.760	1.720	2.3
49239	508	0.207	0.208	-0.5	49619	508	0.290	0.300	-3.3	49840	508	0.990	0.970	2.1
49239	509	0.215	0.217	-0.9	49619	509	0.300	0.300	0.0	49840	509	1.740	1.700	2.4
49239	514	0.187	0.189	-1.1	49619	514	0.300	0.320	-6.3	49840	514	1.410	1.380	2.2
49292	501	1.350	1.370	-1.5	49763	501	2.560	2.640	-3.0	49870	501	60.800	63.700	-4.6
49292	504	1.590	1.580	0.6	49763	504	2.930	2.960	-1.0	49870	504	65.600	67.100	-2.2
49292	506	1.470	1.440	2.1	49763	506	2.810	2.820	-0.4	49870	506	63.700	64.400	-1.1
49292	507	1.280	1.250	2.4	49763	507	2.490	2.480	0.4	49870	507	119.000	119.000	0.0
49292	508	0.490	0.490	0.0	49763	508	1.900	1.920	-1.0	49870	508	94.100	96.100	-2.1
49292	509	0.840	0.810	3.7	49763	509	1.960	1.940	1.0	49870	509	129.000	130.000	-0.8
49292	514	0.840	0.870	-3.4	49763	514	1.970	2.080	-5.3	49870	514	115.000	123.000	-6.5
49333	501	9.920	10.100	-1.8	49801	501	155.000	157.000	-1.3	50010	501	0.260	0.270	-3.7
49333	504	11.700	11.600	0.9	49801	504	183.000	181.000	1.1	50010	504	0.166	0.172	-3.5
49333	506	10.800	10.600	1.9	49801	506	169.000	165.000	2.4	50010	506	0.243	0.250	-2.8
49333	507	9.400	9.140	2.8	49801	507	147.000	143.000	2.8	50010	507	0.320	0.330	-3.0
49333	508	3.620	3.580	1.1	49801	508	56.600	55.900	1.3	50010	508	0.141	0.146	-3.4
49333	509	6.140	5.950	3.2	49801	509	96.000	93.100	3.1	50010	509	0.199	0.206	-3.4
49333	514	6.190	6.380	-3.0	49801	514	96.800	99.800	-3.0	50010	514	0.146	0.151	-3.3

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50011	501	0.123	0.125	-1.6	50019	501	0.068	0.070	-2.9	51116	501	0.193	0.195	-1.0
50011	504	0.078	0.079	-1.3	50019	504	0.044	0.045	-2.2	51116	504	0.122	0.123	-0.8
50011	506	0.133	0.134	-0.7	50019	506	0.064	0.067	-4.5	51116	506	0.208	0.210	-1.0
50011	507	0.117	0.119	-1.7	50019	507	0.085	0.087	-2.3	51116	507	0.183	0.186	-1.6
50011	508	0.052	0.053	-1.9	50019	508	0.037	0.038	-2.6	51116	508	0.081	0.082	-1.2
50011	509	0.088	0.089	-1.1	50019	509	0.053	0.054	-1.9	51116	509	0.138	0.139	-0.7
50011	514	0.065	0.067	-3.0	50019	514	0.039	0.040	-2.5	51116	514	0.103	0.104	-1.0
50012	501	0.095	0.098	-3.1	50045	501	0.290	0.300	-3.3	51201	501	0.044	0.045	-2.2
50012	504	0.062	0.063	-1.6	50045	504	0.188	0.194	-3.1	51201	504	0.028	0.029	-3.4
50012	506	0.090	0.093	-3.2	50045	506	0.280	0.290	-3.4	51201	506	0.042	0.043	-2.3
50012	507	0.119	0.122	-2.5	50045	507	0.360	0.370	-2.7	51201	507	0.055	0.057	-3.5
50012	508	0.052	0.054	-3.7	50045	508	0.160	0.165	-3.0	51201	508	0.024	0.025	-4.0
50012	509	0.074	0.076	-2.6	50045	509	0.225	0.233	-3.4	51201	509	0.034	0.035	-2.9
50012	514	0.054	0.056	-3.6	50045	514	0.165	0.170	-2.9	51201	514	0.025	0.026	-3.8
50015	501	0.168	0.173	-2.9	50047	501	0.033	0.034	-2.9	51205	501	0.134	0.139	-3.6
50015	504	0.108	0.112	-3.6	50047	504	0.021	0.022	-4.5	51205	504	0.087	0.089	-2.2
50015	506	0.158	0.164	-3.7	50047	506	0.031	0.032	-3.1	51205	506	0.127	0.131	-3.1
50015	507	0.209	0.215	-2.8	50047	507	0.041	0.042	-2.4	51205	507	0.167	0.172	-2.9
50015	508	0.092	0.095	-3.2	50047	508	0.018	0.019	-5.3	51205	508	0.073	0.076	-3.9
50015	509	0.130	0.134	-3.0	50047	509	0.025	0.026	-3.8	51205	509	0.104	0.107	-2.8
50015	514	0.095	0.098	-3.1	50047	514	0.019	0.019	0.0	51205	514	0.076	0.078	-2.6
50017	501	0.128	0.132	-3.0	51001	501	0.077	0.077	0.0	51206	501	0.021	0.022	-4.5
50017	504	0.082	0.085	-3.5	51001	504	0.048	0.049	-2.0	51206	504	0.014	0.014	0.0
50017	506	0.120	0.125	-4.0	51001	506	0.082	0.083	-1.2	51206	506	0.020	0.021	-4.8
50017	507	0.159	0.164	-3.0	51001	507	0.073	0.074	-1.4	51206	507	0.026	0.027	-3.7
50017	508	0.070	0.072	-2.8	51001	508	0.032	0.032	0.0	51206	508	0.011	0.012	-8.3
50017	509	0.099	0.102	-2.9	51001	509	0.054	0.055	-1.8	51206	509	0.016	0.017	-5.9
50017	514	0.072	0.075	-4.0	51001	514	0.041	0.041	0.0	51206	514	0.012	0.012	0.0
50018	501	0.113	0.114	-0.9	51005	501	0.016	0.016	0.0	51210	501	0.134	0.135	-0.7
50018	504	0.071	0.072	-1.4	51005	504	0.010	0.010	0.0	51210	504	0.085	0.085	0.0
50018	506	0.121	0.122	-0.8	51005	506	0.017	0.017	0.0	51210	506	0.144	0.145	-0.7
50018	507	0.107	0.108	-0.9	51005	507	0.015	0.015	0.0	51210	507	0.127	0.129	-1.6
50018	508	0.047	0.048	-2.1	51005	508	0.007	0.007	0.0	51210	508	0.056	0.057	-1.8
50018	509	0.080	0.081	-1.2	51005	509	0.011	0.011	0.0	51210	509	0.095	0.096	-1.0
50018	514	0.060	0.061	-1.6	51005	514	0.008	0.008	0.0	51210	514	0.071	0.072	-1.4

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STATE: 12 - ILLINOIS
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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
51220	501	0.460	0.460	0.0	51240	501	0.530	0.550	-3.6	51253	501	0.136	0.141	-3.5
51220	504	0.290	0.290	0.0	51240	504	0.340	0.350	-2.9	51253	504	0.088	0.091	-3.3
51220	506	0.490	0.500	-2.0	51240	506	0.500	0.520	-3.8	51253	506	0.129	0.133	-3.0
51220	507	0.440	0.440	0.0	51240	507	0.660	0.680	-2.9	51253	507	0.170	0.175	-2.9
51220	508	0.192	0.195	-1.5	51240	508	0.290	0.300	-3.3	51253	508	0.075	0.077	-2.6
51220	509	0.330	0.330	0.0	51240	509	0.410	0.420	-2.4	51253	509	0.105	0.109	-3.7
51220	514	0.244	0.247	-1.2	51240	514	0.300	0.310	-3.2	51253	514	0.077	0.080	-3.7
51221	501	0.260	0.260	0.0	51241	501	1.570	1.620	-3.1	51254	501	0.043	0.044	-2.3
51221	504	0.161	0.162	-0.6	51241	504	1.020	1.050	-2.9	51254	504	0.027	0.028	-3.6
51221	506	0.270	0.280	-3.6	51241	506	1.490	1.540	-3.2	51254	506	0.040	0.042	-4.8
51221	507	0.242	0.245	-1.2	51241	507	1.960	2.020	-3.0	51254	507	0.053	0.055	-3.6
51221	508	0.107	0.108	-0.9	51241	508	0.860	0.890	-3.4	51254	508	0.023	0.024	-4.2
51221	509	0.181	0.184	-1.6	51241	509	1.220	1.260	-3.2	51254	509	0.033	0.034	-2.9
51221	514	0.135	0.137	-1.5	51241	514	0.890	0.920	-3.3	51254	514	0.024	0.025	-4.0
51222	501	0.310	0.310	0.0	51250	501	0.350	0.360	-2.8	51255	501	0.890	0.900	-1.1
51222	504	0.196	0.198	-1.0	51250	504	0.223	0.225	-0.9	51255	504	0.570	0.570	0.0
51222	506	0.330	0.340	-2.9	51250	506	0.380	0.380	0.0	51255	506	0.960	0.970	-1.0
51222	507	0.290	0.300	-3.3	51250	507	0.330	0.340	-2.9	51255	507	0.850	0.860	-1.2
51222	508	0.130	0.132	-1.5	51250	508	0.148	0.150	-1.3	51255	508	0.370	0.380	-2.6
51222	509	0.221	0.223	-0.9	51250	509	0.250	0.250	0.0	51255	509	0.640	0.640	0.0
51222	514	0.165	0.167	-1.2	51250	514	0.187	0.190	-1.6	51255	514	0.480	0.480	0.0
51224	501	0.330	0.330	0.0	51251	501	0.046	0.047	-2.1	51300	501	0.190	0.188	1.1
51224	504	0.206	0.207	-0.5	51251	504	0.029	0.030	-3.3	51300	504	0.056	0.054	3.7
51224	506	0.350	0.350	0.0	51251	506	0.043	0.045	-4.4	51300	506	0.220	0.218	0.9
51224	507	0.310	0.310	0.0	51251	507	0.057	0.059	-3.4	51300	507	0.098	0.096	2.1
51224	508	0.136	0.138	-1.4	51251	508	0.025	0.026	-3.8	51300	508	0.089	0.088	1.1
51224	509	0.231	0.234	-1.3	51251	509	0.035	0.036	-2.8	51300	509	0.150	0.149	0.7
51224	514	0.173	0.175	-1.1	51251	514	0.026	0.027	-3.7	51300	514	0.115	0.113	1.8
51230	501	0.055	0.056	-1.8	51252	501	0.160	0.165	-3.0	51305	501	0.190	0.188	1.1
51230	504	0.035	0.035	0.0	51252	504	0.103	0.106	-2.8	51305	504	0.056	0.054	3.7
51230	506	0.059	0.060	-1.7	51252	506	0.151	0.156	-3.2	51305	506	0.220	0.218	0.9
51230	507	0.052	0.053	-1.9	51252	507	0.199	0.205	-2.9	51305	507	0.098	0.096	2.1
51230	508	0.023	0.023	0.0	51252	508	0.088	0.090	-2.2	51305	508	0.089	0.088	1.1
51230	509	0.039	0.040	-2.5	51252	509	0.124	0.128	-3.1	51305	509	0.150	0.149	0.7
51230	514	0.029	0.030	-3.3	51252	514	0.091	0.093	-2.2	51305	514	0.115	0.113	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
51315	501	0.164	0.165	-0.6	51351	501	0.290	0.280	3.6	51358	501	0.560	0.560	0.0
51315	504	0.140	0.140	0.0	51351	504	0.084	0.082	2.4	51358	504	0.480	0.480	0.0
51315	506	0.166	0.167	-0.6	51351	506	0.330	0.330	0.0	51358	506	0.570	0.570	0.0
51315	507	0.103	0.103	0.0	51351	507	0.147	0.145	1.4	51358	507	0.350	0.350	0.0
51315	508	0.134	0.135	-0.7	51351	508	0.134	0.132	1.5	51358	508	0.460	0.460	0.0
51315	509	0.140	0.141	-0.7	51351	509	0.226	0.224	0.9	51358	509	0.480	0.480	0.0
51315	514	0.122	0.123	-0.8	51351	514	0.173	0.171	1.2	51358	514	0.420	0.420	0.0
51330	501	0.136	0.137	-0.7	51352	501	0.390	0.390	0.0	51359	501	0.490	0.500	-2.0
51330	504	0.086	0.087	-1.1	51352	504	0.115	0.112	2.7	51359	504	0.420	0.420	0.0
51330	506	0.146	0.148	-1.4	51352	506	0.450	0.450	0.0	51359	506	0.500	0.500	0.0
51330	507	0.129	0.131	-1.5	51352	507	0.202	0.199	1.5	51359	507	0.310	0.310	0.0
51330	508	0.057	0.058	-1.7	51352	508	0.185	0.182	1.6	51359	508	0.400	0.410	-2.4
51330	509	0.097	0.098	-1.0	51352	509	0.310	0.310	0.0	51359	509	0.420	0.420	0.0
51330	514	0.072	0.073	-1.4	51352	514	0.238	0.234	1.7	51359	514	0.360	0.370	-2.7
51333	501	0.045	0.045	0.0	51355	501	0.270	0.260	3.8	51370	501	0.520	0.530	-1.9
51333	504	0.028	0.028	0.0	51355	504	0.078	0.076	2.6	51370	504	0.330	0.340	-2.9
51333	506	0.048	0.048	0.0	51355	506	0.310	0.310	0.0	51370	506	0.490	0.510	-3.9
51333	507	0.042	0.043	-2.3	51355	507	0.137	0.135	1.5	51370	507	0.640	0.660	-3.0
51333	508	0.019	0.019	0.0	51355	508	0.126	0.124	1.6	51370	508	0.280	0.290	-3.4
51333	509	0.032	0.032	0.0	51355	509	0.211	0.209	1.0	51370	509	0.400	0.410	-2.4
51333	514	0.024	0.024	0.0	51355	514	0.162	0.160	1.2	51370	514	0.290	0.300	-3.3
51340	501	0.044	0.045	-2.2	51356	501	0.290	0.290	0.0	51380	501	0.052	0.053	-1.9
51340	504	0.028	0.029	-3.4	51356	504	0.084	0.082	2.4	51380	504	0.033	0.034	-2.9
51340	506	0.041	0.043	-4.7	51356	506	0.330	0.330	0.0	51380	506	0.049	0.051	-3.9
51340	507	0.054	0.056	-3.6	51356	507	0.148	0.146	1.4	51380	507	0.064	0.066	-3.0
51340	508	0.024	0.025	-4.0	51356	508	0.135	0.133	1.5	51380	508	0.028	0.029	-3.4
51340	509	0.034	0.035	-2.9	51356	509	0.228	0.225	1.3	51380	509	0.040	0.041	-2.4
51340	514	0.025	0.025	0.0	51356	514	0.175	0.172	1.7	51380	514	0.029	0.030	-3.3
51350	501	0.320	0.320	0.0	51357	501	0.232	0.234	-0.9	51400	501	0.320	0.320	0.0
51350	504	0.093	0.091	2.2	51357	504	0.199	0.199	0.0	51400	504	0.202	0.203	-0.5
51350	506	0.370	0.370	0.0	51357	506	0.235	0.238	-1.3	51400	506	0.340	0.350	-2.9
51350	507	0.164	0.162	1.2	51357	507	0.146	0.147	-0.7	51400	507	0.300	0.310	-3.2
51350	508	0.150	0.148	1.4	51357	508	0.191	0.192	-0.5	51400	508	0.134	0.135	-0.7
51350	509	0.250	0.250	0.0	51357	509	0.198	0.200	-1.0	51400	509	0.227	0.230	-1.3
51350	514	0.194	0.191	1.6	51357	514	0.173	0.174	-0.6	51400	514	0.169	0.172	-1.7

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51401	501	0.470	0.470	0.0	51551	501	0.042	0.043	-2.3	51576	501	0.233	0.240	-2.9
51401	504	0.300	0.300	0.0	51551	504	0.027	0.028	-3.6	51576	504	0.150	0.155	-3.2
51401	506	0.510	0.510	0.0	51551	506	0.040	0.041	-2.4	51576	506	0.220	0.228	-3.5
51401	507	0.450	0.450	0.0	51551	507	0.052	0.054	-3.7	51576	507	0.290	0.300	-3.3
51401	508	0.197	0.199	-1.0	51551	508	0.023	0.024	-4.2	51576	508	0.127	0.131	-3.1
51401	509	0.330	0.340	-2.9	51551	509	0.032	0.034	-5.9	51576	509	0.180	0.186	-3.2
51401	514	0.249	0.250	-0.4	51551	514	0.024	0.025	-4.0	51576	514	0.132	0.136	-2.9
51500	501	0.098	0.101	-3.0	51552	501	0.073	0.075	-2.7	51600	501	0.158	0.163	-3.1
51500	504	0.063	0.065	-3.1	51552	504	0.047	0.048	-2.1	51600	504	0.102	0.105	-2.9
51500	506	0.092	0.096	-4.2	51552	506	0.069	0.071	-2.8	51600	506	0.149	0.155	-3.9
51500	507	0.122	0.126	-3.2	51552	507	0.091	0.093	-2.2	51600	507	0.197	0.203	-3.0
51500	508	0.054	0.055	-1.8	51552	508	0.040	0.041	-2.4	51600	508	0.087	0.089	-2.2
51500	509	0.076	0.078	-2.6	51552	509	0.056	0.058	-3.4	51600	509	0.122	0.127	-3.9
51500	514	0.055	0.057	-3.5	51552	514	0.041	0.042	-2.4	51600	514	0.090	0.092	-2.2
51516	501	0.117	0.115	1.7	51553	501	0.130	0.134	-3.0	51613	501	0.105	0.108	-2.8
51516	504	0.085	0.082	3.7	51553	504	0.084	0.086	-2.3	51613	504	0.067	0.070	-4.3
51516	506	0.087	0.085	2.4	51553	506	0.122	0.127	-3.9	51613	506	0.099	0.102	-2.9
51516	507	0.128	0.125	2.4	51553	507	0.161	0.166	-3.0	51613	507	0.130	0.134	-3.0
51516	508	0.072	0.071	1.4	51553	508	0.071	0.073	-2.7	51613	508	0.057	0.059	-3.4
51516	509	0.127	0.124	2.4	51553	509	0.100	0.104	-3.8	51613	509	0.081	0.084	-3.6
51516	514	0.103	0.100	3.0	51553	514	0.073	0.076	-3.9	51613	514	0.059	0.061	-3.3
51517	501	0.133	0.130	2.3	51554	501	0.012	0.013	-7.7	51625	501	0.070	0.071	-1.4
51517	504	0.096	0.093	3.2	51554	504	0.008	0.008	0.0	51625	504	0.044	0.045	-2.2
51517	506	0.099	0.097	2.1	51554	506	0.012	0.012	0.0	51625	506	0.075	0.076	-1.3
51517	507	0.145	0.142	2.1	51554	507	0.015	0.016	-6.3	51625	507	0.067	0.067	0.0
51517	508	0.082	0.080	2.5	51554	508	0.007	0.007	0.0	51625	508	0.029	0.030	-3.3
51517	509	0.143	0.140	2.1	51554	509	0.010	0.010	0.0	51625	509	0.050	0.050	0.0
51517	514	0.116	0.114	1.8	51554	514	0.007	0.007	0.0	51625	514	0.037	0.038	-2.6
51550	501	0.121	0.125	-3.2	51575	501	0.085	0.085	0.0	51666	501	0.135	0.134	0.7
51550	504	0.078	0.081	-3.7	51575	504	0.025	0.024	4.2	51666	504	0.040	0.039	2.6
51550	506	0.114	0.118	-3.4	51575	506	0.099	0.098	1.0	51666	506	0.157	0.155	1.3
51550	507	0.151	0.155	-2.6	51575	507	0.044	0.043	2.3	51666	507	0.070	0.069	1.4
51550	508	0.066	0.068	-2.9	51575	508	0.040	0.040	0.0	51666	508	0.064	0.063	1.6
51550	509	0.094	0.097	-3.1	51575	509	0.068	0.067	1.5	51666	509	0.107	0.106	0.9
51550	514	0.069	0.071	-2.8	51575	514	0.052	0.051	2.0	51666	514	0.082	0.081	1.2

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51702	501	0.210	0.212	-0.9	51767	501	0.040	0.039	2.6	51809	501	0.440	0.460	-4.3
51702	504	0.133	0.134	-0.7	51767	504	0.012	0.011	9.1	51809	504	0.290	0.300	-3.3
51702	506	0.226	0.229	-1.3	51767	506	0.046	0.045	2.2	51809	506	0.420	0.430	-2.3
51702	507	0.200	0.202	-1.0	51767	507	0.020	0.020	0.0	51809	507	0.550	0.570	-3.5
51702	508	0.088	0.089	-1.1	51767	508	0.019	0.018	5.6	51809	508	0.243	0.250	-2.8
51702	509	0.150	0.151	-0.7	51767	509	0.031	0.031	0.0	51809	509	0.340	0.350	-2.9
51702	514	0.112	0.113	-0.9	51767	514	0.024	0.024	0.0	51809	514	0.250	0.260	-3.8
51703	501	0.087	0.088	-1.1	51777	501	0.138	0.137	0.7	51833	501	0.206	0.205	0.5
51703	504	0.055	0.056	-1.8	51777	504	0.040	0.039	2.6	51833	504	0.060	0.059	1.7
51703	506	0.094	0.095	-1.1	51777	506	0.160	0.158	1.3	51833	506	0.240	0.237	1.3
51703	507	0.083	0.084	-1.2	51777	507	0.071	0.070	1.4	51833	507	0.106	0.105	1.0
51703	508	0.036	0.037	-2.7	51777	508	0.065	0.064	1.6	51833	508	0.097	0.096	1.0
51703	509	0.062	0.063	-1.6	51777	509	0.109	0.108	0.9	51833	509	0.163	0.162	0.6
51703	514	0.046	0.047	-2.1	51777	514	0.084	0.082	2.4	51833	514	0.125	0.123	1.6
51734	501	0.164	0.165	-0.6	51790	501	0.229	0.228	0.4	51850	501	0.330	0.330	0.0
51734	504	0.103	0.104	-1.0	51790	504	0.067	0.066	1.5	51850	504	0.208	0.210	-1.0
51734	506	0.176	0.178	-1.1	51790	506	0.270	0.260	3.8	51850	506	0.350	0.360	-2.8
51734	507	0.155	0.157	-1.3	51790	507	0.118	0.116	1.7	51850	507	0.310	0.320	-3.1
51734	508	0.069	0.069	0.0	51790	508	0.108	0.106	1.9	51850	508	0.138	0.140	-1.4
51734	509	0.116	0.118	-1.7	51790	509	0.181	0.180	0.6	51850	509	0.234	0.237	-1.3
51734	514	0.087	0.088	-1.1	51790	514	0.139	0.137	1.5	51850	514	0.175	0.177	-1.1
51741	501	0.280	0.280	0.0	51796	501	0.100	0.104	-3.8	51851	501	0.223	0.225	-0.9
51741	504	0.178	0.184	-3.3	51796	504	0.065	0.067	-3.0	51851	504	0.141	0.142	-0.7
51741	506	0.260	0.270	-3.7	51796	506	0.095	0.098	-3.1	51851	506	0.240	0.242	-0.8
51741	507	0.340	0.350	-2.9	51796	507	0.125	0.129	-3.1	51851	507	0.212	0.214	-0.9
51741	508	0.151	0.156	-3.2	51796	508	0.055	0.057	-3.5	51851	508	0.093	0.095	-2.1
51741	509	0.213	0.220	-3.2	51796	509	0.078	0.080	-2.5	51851	509	0.159	0.161	-1.2
51741	514	0.156	0.161	-3.1	51796	514	0.057	0.059	-3.4	51851	514	0.118	0.120	-1.7
51752	501	0.233	0.240	-2.9	51808	501	0.360	0.370	-2.7	51852	501	0.520	0.530	-1.9
51752	504	0.150	0.155	-3.2	51808	504	0.231	0.238	-2.9	51852	504	0.330	0.330	0.0
51752	506	0.220	0.228	-3.5	51808	506	0.340	0.350	-2.9	51852	506	0.560	0.570	-1.8
51752	507	0.290	0.300	-3.3	51808	507	0.440	0.460	-4.3	51852	507	0.500	0.500	0.0
51752	508	0.127	0.131	-3.1	51808	508	0.195	0.202	-3.5	51852	508	0.219	0.222	-1.4
51752	509	0.180	0.186	-3.2	51808	509	0.280	0.290	-3.4	51852	509	0.370	0.380	-2.6
51752	514	0.132	0.136	-2.9	51808	514	0.202	0.209	-3.3	51852	514	0.280	0.280	0.0

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STATE: 12 - ILLINOIS
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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
51853	501	0.210	0.212	-0.9	51869	501	0.118	0.122	-3.3	51909	501	0.300	0.300	0.0
51853	504	0.133	0.134	-0.7	51869	504	0.076	0.079	-3.8	51909	504	0.188	0.190	-1.1
51853	506	0.226	0.229	-1.3	51869	506	0.112	0.116	-3.4	51909	506	0.320	0.320	0.0
51853	507	0.200	0.202	-1.0	51869	507	0.147	0.152	-3.3	51909	507	0.280	0.290	-3.4
51853	508	0.088	0.089	-1.1	51869	508	0.065	0.067	-3.0	51909	508	0.125	0.126	-0.8
51853	509	0.150	0.151	-0.7	51869	509	0.092	0.095	-3.2	51909	509	0.212	0.214	-0.9
51853	514	0.112	0.113	-0.9	51869	514	0.067	0.069	-2.9	51909	514	0.158	0.160	-1.3
51854	501	0.470	0.480	-2.1	51877	501	0.670	0.690	-2.9	51919	501	0.111	0.114	-2.6
51854	504	0.300	0.300	0.0	51877	504	0.430	0.440	-2.3	51919	504	0.071	0.074	-4.1
51854	506	0.510	0.510	0.0	51877	506	0.630	0.650	-3.1	51919	506	0.104	0.108	-3.7
51854	507	0.450	0.450	0.0	51877	507	0.830	0.860	-3.5	51919	507	0.138	0.142	-2.8
51854	508	0.198	0.200	-1.0	51877	508	0.360	0.380	-5.3	51919	508	0.061	0.062	-1.6
51854	509	0.340	0.340	0.0	51877	509	0.520	0.530	-1.9	51919	509	0.086	0.088	-2.3
51854	514	0.250	0.250	0.0	51877	514	0.380	0.390	-2.6	51919	514	0.063	0.065	-3.1
51855	501	0.500	0.500	0.0	51889	501	0.110	0.113	-2.7	51926	501	0.113	0.116	-2.6
51855	504	0.310	0.320	-3.1	51889	504	0.071	0.073	-2.7	51926	504	0.073	0.075	-2.7
51855	506	0.530	0.540	-1.9	51889	506	0.104	0.107	-2.8	51926	506	0.106	0.110	-3.6
51855	507	0.470	0.480	-2.1	51889	507	0.136	0.141	-3.5	51926	507	0.140	0.145	-3.4
51855	508	0.207	0.210	-1.4	51889	508	0.060	0.062	-3.2	51926	508	0.062	0.064	-3.1
51855	509	0.350	0.360	-2.8	51889	509	0.085	0.088	-3.4	51926	509	0.087	0.090	-3.3
51855	514	0.260	0.270	-3.7	51889	514	0.062	0.064	-3.1	51926	514	0.064	0.066	-3.0
51856	501	0.270	0.270	0.0	51896	501	0.051	0.053	-3.8	51927	501	0.061	0.063	-3.2
51856	504	0.172	0.173	-0.6	51896	504	0.033	0.034	-2.9	51927	504	0.039	0.041	-4.9
51856	506	0.290	0.300	-3.3	51896	506	0.048	0.050	-4.0	51927	506	0.058	0.060	-3.3
51856	507	0.260	0.260	0.0	51896	507	0.064	0.066	-3.0	51927	507	0.076	0.078	-2.6
51856	508	0.114	0.115	-0.9	51896	508	0.028	0.029	-3.4	51927	508	0.033	0.034	-2.9
51856	509	0.194	0.196	-1.0	51896	509	0.040	0.041	-2.4	51927	509	0.047	0.049	-4.1
51856	514	0.144	0.146	-1.4	51896	514	0.029	0.030	-3.3	51927	514	0.035	0.036	-2.8
51857	501	0.470	0.470	0.0	51900	501	0.154	0.153	0.7	51934	501	0.123	0.127	-3.1
51857	504	0.290	0.300	-3.3	51900	504	0.045	0.044	2.3	51934	504	0.080	0.082	-2.4
51857	506	0.500	0.510	-2.0	51900	506	0.179	0.177	1.1	51934	506	0.117	0.121	-3.3
51857	507	0.440	0.450	-2.2	51900	507	0.079	0.078	1.3	51934	507	0.154	0.158	-2.5
51857	508	0.195	0.197	-1.0	51900	508	0.073	0.072	1.4	51934	508	0.068	0.070	-2.9
51857	509	0.330	0.340	-2.9	51900	509	0.122	0.121	0.8	51934	509	0.095	0.099	-4.0
51857	514	0.247	0.250	-1.2	51900	514	0.094	0.092	2.2	51934	514	0.070	0.072	-2.8

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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
51941	501	0.112	0.116	-3.4	51959	501	0.390	0.400	-2.5	51986	501	0.260	0.270	-3.7
51941	504	0.072	0.075	-4.0	51959	504	0.250	0.260	-3.8	51986	504	0.166	0.172	-3.5
51941	506	0.106	0.110	-3.6	51959	506	0.370	0.380	-2.6	51986	506	0.243	0.250	-2.8
51941	507	0.140	0.144	-2.8	51959	507	0.480	0.500	-4.0	51986	507	0.320	0.330	-3.0
51941	508	0.061	0.063	-3.2	51959	508	0.213	0.219	-2.7	51986	508	0.141	0.146	-3.4
51941	509	0.087	0.090	-3.3	51959	509	0.300	0.310	-3.2	51986	509	0.199	0.206	-3.4
51941	514	0.064	0.066	-3.0	51959	514	0.220	0.227	-3.1	51986	514	0.146	0.151	-3.3
51942	501	0.179	0.185	-3.2	51960	501	0.051	0.053	-3.8	51999	501	0.109	0.112	-2.7
51942	504	0.116	0.119	-2.5	51960	504	0.033	0.034	-2.9	51999	504	0.070	0.072	-2.8
51942	506	0.169	0.175	-3.4	51960	506	0.048	0.050	-4.0	51999	506	0.103	0.106	-2.8
51942	507	0.223	0.230	-3.0	51960	507	0.064	0.066	-3.0	51999	507	0.135	0.139	-2.9
51942	508	0.098	0.101	-3.0	51960	508	0.028	0.029	-3.4	51999	508	0.059	0.061	-3.3
51942	509	0.139	0.143	-2.8	51960	509	0.040	0.041	-2.4	51999	509	0.084	0.087	-3.4
51942	514	0.102	0.105	-2.9	51960	514	0.029	0.030	-3.3	51999	514	0.062	0.063	-1.6
51956	501	0.480	0.500	-4.0	51970	501	0.223	0.230	-3.0	52002	501	0.095	0.098	-3.1
51956	504	0.310	0.320	-3.1	51970	504	0.144	0.148	-2.7	52002	504	0.062	0.063	-1.6
51956	506	0.460	0.470	-2.1	51970	506	0.210	0.218	-3.7	52002	506	0.090	0.093	-3.2
51956	507	0.600	0.620	-3.2	51970	507	0.280	0.290	-3.4	52002	507	0.119	0.122	-2.5
51956	508	0.270	0.270	0.0	51970	508	0.122	0.126	-3.2	52002	508	0.052	0.054	-3.7
51956	509	0.370	0.390	-5.1	51970	509	0.172	0.178	-3.4	52002	509	0.074	0.076	-2.6
51956	514	0.270	0.280	-3.6	51970	514	0.126	0.130	-3.1	52002	514	0.054	0.056	-3.6
51957	501	0.430	0.440	-2.3	51982	501	0.066	0.068	-2.9	52075	501	0.260	0.260	0.0
51957	504	0.280	0.280	0.0	51982	504	0.042	0.044	-4.5	52075	504	0.164	0.165	-0.6
51957	506	0.400	0.420	-4.8	51982	506	0.062	0.064	-3.1	52075	506	0.280	0.280	0.0
51957	507	0.530	0.550	-3.6	51982	507	0.082	0.084	-2.4	52075	507	0.246	0.249	-1.2
51957	508	0.234	0.241	-2.9	51982	508	0.036	0.037	-2.7	52075	508	0.109	0.110	-0.9
51957	509	0.330	0.340	-2.9	51982	509	0.051	0.052	-1.9	52075	509	0.184	0.187	-1.6
51957	514	0.242	0.249	-2.8	51982	514	0.037	0.038	-2.6	52075	514	0.138	0.140	-1.4
51958	501	0.380	0.390	-2.6	51985	501	0.109	0.107	1.9	52076	501	0.310	0.320	-3.1
51958	504	0.245	0.250	-2.0	51985	504	0.079	0.077	2.6	52076	504	0.197	0.199	-1.0
51958	506	0.360	0.370	-2.7	51985	506	0.081	0.080	1.2	52076	506	0.340	0.340	0.0
51958	507	0.470	0.490	-4.1	51985	507	0.120	0.117	2.6	52076	507	0.300	0.300	0.0
51958	508	0.208	0.214	-2.8	51985	508	0.067	0.066	1.5	52076	508	0.131	0.132	-0.8
51958	509	0.290	0.300	-3.3	51985	509	0.118	0.115	2.6	52076	509	0.222	0.225	-1.3
51958	514	0.215	0.221	-2.7	51985	514	0.096	0.093	3.2	52076	514	0.166	0.168	-1.2

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CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52109	501	0.024	0.025	-4.0	52341	501	0.064	0.064	0.0	52432	501	0.119	0.123	-3.3
52109	504	0.016	0.016	0.0	52341	504	0.040	0.041	-2.4	52432	504	0.077	0.079	-2.5
52109	506	0.023	0.024	-4.2	52341	506	0.069	0.069	0.0	52432	506	0.113	0.117	-3.4
52109	507	0.030	0.031	-3.2	52341	507	0.060	0.061	-1.6	52432	507	0.149	0.153	-2.6
52109	508	0.013	0.014	-7.1	52341	508	0.027	0.027	0.0	52432	508	0.065	0.067	-3.0
52109	509	0.019	0.019	0.0	52341	509	0.045	0.046	-2.2	52432	509	0.092	0.095	-3.2
52109	514	0.014	0.014	0.0	52341	514	0.034	0.034	0.0	52432	514	0.068	0.070	-2.9
52134	501	0.320	0.330	-3.0	52342	501	0.185	0.187	-1.1	52433	501	0.109	0.113	-3.5
52134	504	0.206	0.213	-3.3	52342	504	0.117	0.118	-0.8	52433	504	0.070	0.073	-4.1
52134	506	0.300	0.310	-3.2	52342	506	0.199	0.201	-1.0	52433	506	0.103	0.107	-3.7
52134	507	0.400	0.410	-2.4	52342	507	0.175	0.178	-1.7	52433	507	0.136	0.140	-2.9
52134	508	0.175	0.180	-2.8	52342	508	0.077	0.078	-1.3	52433	508	0.060	0.062	-3.2
52134	509	0.247	0.260	-5.0	52342	509	0.132	0.133	-0.8	52433	509	0.084	0.087	-3.4
52134	514	0.181	0.186	-2.7	52342	514	0.098	0.099	-1.0	52433	514	0.062	0.064	-3.1
52137	501	0.102	0.103	-1.0	52343	501	0.113	0.114	-0.9	52435	501	0.137	0.141	-2.8
52137	504	0.064	0.065	-1.5	52343	504	0.071	0.072	-1.4	52435	504	0.088	0.091	-3.3
52137	506	0.110	0.111	-0.9	52343	506	0.121	0.122	-0.8	52435	506	0.129	0.134	-3.7
52137	507	0.097	0.098	-1.0	52343	507	0.107	0.108	-0.9	52435	507	0.170	0.176	-3.4
52137	508	0.043	0.043	0.0	52343	508	0.047	0.048	-2.1	52435	508	0.075	0.077	-2.6
52137	509	0.073	0.073	0.0	52343	509	0.080	0.081	-1.2	52435	509	0.106	0.109	-2.8
52137	514	0.054	0.055	-1.8	52343	514	0.060	0.061	-1.6	52435	514	0.078	0.080	-2.5
52150	501	0.590	0.610	-3.3	52401	501	0.350	0.350	0.0	52438	501	0.099	0.102	-2.9
52150	504	0.380	0.390	-2.6	52401	504	0.220	0.222	-0.9	52438	504	0.064	0.066	-3.0
52150	506	0.550	0.570	-3.5	52401	506	0.370	0.380	-2.6	52438	506	0.093	0.097	-4.1
52150	507	0.730	0.750	-2.7	52401	507	0.330	0.330	0.0	52438	507	0.123	0.127	-3.1
52150	508	0.320	0.330	-3.0	52401	508	0.146	0.148	-1.4	52438	508	0.054	0.056	-3.6
52150	509	0.450	0.470	-4.3	52401	509	0.248	0.250	-0.8	52438	509	0.076	0.079	-3.8
52150	514	0.330	0.340	-2.9	52401	514	0.185	0.188	-1.6	52438	514	0.056	0.058	-3.4
52315	501	0.179	0.178	0.6	52402	501	0.024	0.025	-4.0	52440	501	0.155	0.160	-3.1
52315	504	0.053	0.051	3.9	52402	504	0.016	0.016	0.0	52440	504	0.100	0.103	-2.9
52315	506	0.208	0.206	1.0	52402	506	0.023	0.024	-4.2	52440	506	0.147	0.152	-3.3
52315	507	0.092	0.091	1.1	52402	507	0.030	0.031	-3.2	52440	507	0.193	0.199	-3.0
52315	508	0.084	0.083	1.2	52402	508	0.013	0.014	-7.1	52440	508	0.085	0.088	-3.4
52315	509	0.142	0.140	1.4	52402	509	0.019	0.019	0.0	52440	509	0.120	0.124	-3.2
52315	514	0.109	0.107	1.9	52402	514	0.014	0.014	0.0	52440	514	0.088	0.091	-3.3

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52467	501	0.143	0.148	-3.4	52619	501	0.086	0.088	-2.3	52967	501	0.026	0.026	0.0
52467	504	0.093	0.096	-3.1	52619	504	0.055	0.057	-3.5	52967	504	0.017	0.017	0.0
52467	506	0.135	0.140	-3.6	52619	506	0.081	0.084	-3.6	52967	506	0.024	0.025	-4.0
52467	507	0.179	0.184	-2.7	52619	507	0.106	0.110	-3.6	52967	507	0.032	0.033	-3.0
52467	508	0.079	0.081	-2.5	52619	508	0.047	0.048	-2.1	52967	508	0.014	0.014	0.0
52467	509	0.111	0.115	-3.5	52619	509	0.066	0.068	-2.9	52967	509	0.020	0.020	0.0
52467	514	0.081	0.084	-3.6	52619	514	0.048	0.050	-4.0	52967	514	0.015	0.015	0.0
52469	501	0.050	0.052	-3.8	52660	501	0.139	0.136	2.2	53001	501	0.250	0.260	-3.8
52469	504	0.032	0.033	-3.0	52660	504	0.101	0.098	3.1	53001	504	0.162	0.167	-3.0
52469	506	0.047	0.049	-4.1	52660	506	0.104	0.101	3.0	53001	506	0.237	0.245	-3.3
52469	507	0.062	0.064	-3.1	52660	507	0.152	0.148	2.7	53001	507	0.310	0.320	-3.1
52469	508	0.027	0.028	-3.6	52660	508	0.086	0.084	2.4	53001	508	0.137	0.141	-2.8
52469	509	0.039	0.040	-2.5	52660	509	0.150	0.147	2.0	53001	509	0.194	0.200	-3.0
52469	514	0.028	0.029	-3.4	52660	514	0.122	0.119	2.5	53001	514	0.142	0.146	-2.7
52505	501	0.250	0.260	-3.8	52744	501	0.790	0.780	1.3	53077	501	0.120	0.124	-3.2
52505	504	0.161	0.166	-3.0	52744	504	0.232	0.226	2.7	53077	504	0.078	0.080	-2.5
52505	506	0.236	0.245	-3.7	52744	506	0.920	0.910	1.1	53077	506	0.114	0.118	-3.4
52505	507	0.310	0.320	-3.1	52744	507	0.410	0.400	2.5	53077	507	0.150	0.155	-3.2
52505	508	0.137	0.141	-2.8	52744	508	0.370	0.370	0.0	53077	508	0.066	0.068	-2.9
52505	509	0.193	0.200	-3.5	52744	509	0.620	0.620	0.0	53077	509	0.093	0.096	-3.1
52505	514	0.142	0.146	-2.7	52744	514	0.480	0.470	2.1	53077	514	0.068	0.070	-2.9
52547	501	0.300	0.300	0.0	52767	501	0.280	0.280	0.0	53095	501	0.082	0.085	-3.5
52547	504	0.191	0.192	-0.5	52767	504	0.175	0.176	-0.6	53095	504	0.053	0.055	-3.6
52547	506	0.320	0.330	-3.0	52767	506	0.300	0.300	0.0	53095	506	0.078	0.081	-3.7
52547	507	0.290	0.290	0.0	52767	507	0.260	0.270	-3.7	53095	507	0.103	0.106	-2.8
52547	508	0.126	0.128	-1.6	52767	508	0.116	0.117	-0.9	53095	508	0.045	0.047	-4.3
52547	509	0.215	0.217	-0.9	52767	509	0.197	0.199	-1.0	53095	509	0.064	0.066	-3.0
52547	514	0.160	0.162	-1.2	52767	514	0.147	0.149	-1.3	53095	514	0.047	0.048	-2.1
52581	501	1.220	1.260	-3.2	52911	501	0.068	0.070	-2.9	53096	501	0.115	0.118	-2.5
52581	504	0.790	0.810	-2.5	52911	504	0.044	0.045	-2.2	53096	504	0.074	0.076	-2.6
52581	506	1.150	1.190	-3.4	52911	506	0.064	0.067	-4.5	53096	506	0.108	0.112	-3.6
52581	507	1.520	1.560	-2.6	52911	507	0.085	0.087	-2.3	53096	507	0.143	0.147	-2.7
52581	508	0.670	0.690	-2.9	52911	508	0.037	0.038	-2.6	53096	508	0.063	0.065	-3.1
52581	509	0.940	0.970	-3.1	52911	509	0.053	0.054	-1.9	53096	509	0.089	0.092	-3.3
52581	514	0.690	0.710	-2.8	52911	514	0.039	0.040	-2.5	53096	514	0.065	0.067	-3.0

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STATE: 12 - ILLINOIS
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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	0.330	0.340	-2.9	53374	501	0.208	0.207	0.5	53425	501	0.242	0.245	-1.2
53121	504	0.211	0.217	-2.8	53374	504	0.061	0.060	1.7	53425	504	0.153	0.154	-0.6
53121	506	0.310	0.320	-3.1	53374	506	0.242	0.239	1.3	53425	506	0.260	0.260	0.0
53121	507	0.410	0.420	-2.4	53374	507	0.107	0.106	0.9	53425	507	0.230	0.233	-1.3
53121	508	0.179	0.184	-2.7	53374	508	0.098	0.097	1.0	53425	508	0.101	0.103	-1.9
53121	509	0.250	0.260	-3.8	53374	509	0.165	0.163	1.2	53425	509	0.172	0.174	-1.1
53121	514	0.185	0.191	-3.1	53374	514	0.127	0.125	1.6	53425	514	0.129	0.130	-0.8
53147	501	0.047	0.047	0.0	53375	501	0.110	0.110	0.0	53565	501	0.133	0.132	0.8
53147	504	0.030	0.030	0.0	53375	504	0.032	0.032	0.0	53565	504	0.039	0.038	2.6
53147	506	0.050	0.051	-2.0	53375	506	0.128	0.127	0.8	53565	506	0.155	0.153	1.3
53147	507	0.044	0.045	-2.2	53375	507	0.057	0.056	1.8	53565	507	0.069	0.068	1.5
53147	508	0.020	0.020	0.0	53375	508	0.052	0.051	2.0	53565	508	0.063	0.062	1.6
53147	509	0.033	0.034	-2.9	53375	509	0.087	0.087	0.0	53565	509	0.106	0.105	1.0
53147	514	0.025	0.025	0.0	53375	514	0.067	0.066	1.5	53565	514	0.081	0.080	1.2
53229	501	0.260	0.260	0.0	53376	501	0.177	0.176	0.6	53631	501	0.038	0.039	-2.6
53229	504	0.165	0.167	-1.2	53376	504	0.052	0.051	2.0	53631	504	0.024	0.025	-4.0
53229	506	0.280	0.280	0.0	53376	506	0.206	0.203	1.5	53631	506	0.036	0.037	-2.7
53229	507	0.248	0.250	-0.8	53376	507	0.091	0.090	1.1	53631	507	0.047	0.049	-4.1
53229	508	0.109	0.111	-1.8	53376	508	0.083	0.082	1.2	53631	508	0.021	0.021	0.0
53229	509	0.186	0.188	-1.1	53376	509	0.140	0.139	0.7	53631	509	0.029	0.030	-3.3
53229	514	0.139	0.141	-1.4	53376	514	0.108	0.106	1.9	53631	514	0.021	0.022	-4.5
53271	501	0.061	0.063	-3.2	53377	501	0.181	0.180	0.6	53632	501	0.044	0.045	-2.2
53271	504	0.040	0.041	-2.4	53377	504	0.053	0.052	1.9	53632	504	0.028	0.029	-3.4
53271	506	0.058	0.060	-3.3	53377	506	0.211	0.208	1.4	53632	506	0.041	0.043	-4.7
53271	507	0.077	0.079	-2.5	53377	507	0.093	0.092	1.1	53632	507	0.054	0.056	-3.6
53271	508	0.034	0.035	-2.9	53377	508	0.085	0.084	1.2	53632	508	0.024	0.025	-4.0
53271	509	0.048	0.049	-2.0	53377	509	0.143	0.142	0.7	53632	509	0.034	0.035	-2.9
53271	514	0.035	0.036	-2.8	53377	514	0.110	0.108	1.9	53632	514	0.025	0.025	0.0
53333	501	0.260	0.260	0.0	53403	501	0.115	0.114	0.9	53731	501	0.040	0.041	-2.4
53333	504	0.163	0.164	-0.6	53403	504	0.034	0.033	3.0	53731	504	0.026	0.027	-3.7
53333	506	0.280	0.280	0.0	53403	506	0.133	0.132	0.8	53731	506	0.038	0.039	-2.6
53333	507	0.244	0.247	-1.2	53403	507	0.059	0.058	1.7	53731	507	0.050	0.051	-2.0
53333	508	0.108	0.109	-0.9	53403	508	0.054	0.053	1.9	53731	508	0.022	0.023	-4.3
53333	509	0.183	0.185	-1.1	53403	509	0.091	0.090	1.1	53731	509	0.031	0.032	-3.1
53333	514	0.137	0.138	-0.7	53403	514	0.070	0.069	1.4	53731	514	0.023	0.023	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
53732	501	0.270	0.280	-3.6	54012	501	0.070	0.069	1.4	55013	501	0.219	0.221	-0.9
53732	504	0.176	0.182	-3.3	54012	504	0.051	0.049	4.1	55013	504	0.138	0.139	-0.7
53732	506	0.260	0.270	-3.7	54012	506	0.052	0.051	2.0	55013	506	0.235	0.238	-1.3
53732	507	0.340	0.350	-2.9	54012	507	0.077	0.075	2.7	55013	507	0.208	0.210	-1.0
53732	508	0.149	0.154	-3.2	54012	508	0.043	0.042	2.4	55013	508	0.092	0.093	-1.1
53732	509	0.211	0.218	-3.2	54012	509	0.076	0.074	2.7	55013	509	0.156	0.158	-1.3
53732	514	0.154	0.159	-3.1	54012	514	0.062	0.060	3.3	55013	514	0.116	0.118	-1.7
53733	501	0.177	0.183	-3.3	54077	501	0.164	0.169	-3.0	55214	501	0.129	0.133	-3.0
53733	504	0.114	0.118	-3.4	54077	504	0.106	0.109	-2.8	55214	504	0.083	0.086	-3.5
53733	506	0.167	0.173	-3.5	54077	506	0.155	0.160	-3.1	55214	506	0.122	0.126	-3.2
53733	507	0.221	0.227	-2.6	54077	507	0.204	0.210	-2.9	55214	507	0.161	0.166	-3.0
53733	508	0.097	0.100	-3.0	54077	508	0.090	0.093	-3.2	55214	508	0.071	0.073	-2.7
53733	509	0.137	0.142	-3.5	54077	509	0.127	0.131	-3.1	55214	509	0.100	0.103	-2.9
53733	514	0.100	0.104	-3.8	54077	514	0.093	0.096	-3.1	55214	514	0.073	0.075	-2.7
53734	501	0.700	0.690	1.4	55010	501	0.490	0.510	-3.9	55371	501	0.530	0.530	0.0
53734	504	0.510	0.490	4.1	55010	504	0.320	0.330	-3.0	55371	504	0.156	0.152	2.6
53734	506	0.520	0.510	2.0	55010	506	0.470	0.480	-2.1	55371	506	0.620	0.610	1.6
53734	507	0.770	0.750	2.7	55010	507	0.620	0.640	-3.1	55371	507	0.270	0.270	0.0
53734	508	0.430	0.420	2.4	55010	508	0.270	0.280	-3.6	55371	508	0.250	0.246	1.6
53734	509	0.760	0.740	2.7	55010	509	0.380	0.400	-5.0	55371	509	0.420	0.420	0.0
53734	514	0.620	0.600	3.3	55010	514	0.280	0.290	-3.4	55371	514	0.320	0.320	0.0
53803	501	0.580	0.580	0.0	55011	501	0.134	0.138	-2.9	55426	501	0.270	0.270	0.0
53803	504	0.370	0.370	0.0	55011	504	0.086	0.089	-3.4	55426	504	0.168	0.169	-0.6
53803	506	0.620	0.630	-1.6	55011	506	0.126	0.131	-3.8	55426	506	0.290	0.290	0.0
53803	507	0.550	0.560	-1.8	55011	507	0.166	0.172	-3.5	55426	507	0.250	0.260	-3.8
53803	508	0.242	0.245	-1.2	55011	508	0.073	0.076	-3.9	55426	508	0.111	0.113	-1.8
53803	509	0.410	0.420	-2.4	55011	509	0.103	0.107	-3.7	55426	509	0.189	0.191	-1.0
53803	514	0.310	0.310	0.0	55011	514	0.076	0.078	-2.6	55426	514	0.141	0.143	-1.4
53907	501	0.120	0.124	-3.2	55012	501	0.159	0.164	-3.0	55597	501	0.032	0.033	-3.0
53907	504	0.077	0.080	-3.7	55012	504	0.103	0.106	-2.8	55597	504	0.021	0.021	0.0
53907	506	0.113	0.117	-3.4	55012	506	0.150	0.156	-3.8	55597	506	0.030	0.032	-6.3
53907	507	0.149	0.154	-3.2	55012	507	0.198	0.204	-2.9	55597	507	0.040	0.041	-2.4
53907	508	0.066	0.068	-2.9	55012	508	0.087	0.090	-3.3	55597	508	0.018	0.018	0.0
53907	509	0.093	0.096	-3.1	55012	509	0.123	0.127	-3.1	55597	509	0.025	0.026	-3.8
53907	514	0.068	0.070	-2.9	55012	514	0.090	0.093	-3.2	55597	514	0.018	0.019	-5.3

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55647	501	0.065	0.067	-3.0	55717	501	0.350	0.350	0.0	56040	501	0.014	0.014	0.0
55647	504	0.042	0.043	-2.3	55717	504	0.222	0.223	-0.4	56040	504	0.009	0.009	0.0
55647	506	0.061	0.063	-3.2	55717	506	0.380	0.380	0.0	56040	506	0.013	0.014	-7.1
55647	507	0.080	0.083	-3.6	55717	507	0.330	0.340	-2.9	56040	507	0.017	0.018	-5.6
55647	508	0.035	0.036	-2.8	55717	508	0.147	0.149	-1.3	56040	508	0.008	0.008	0.0
55647	509	0.050	0.052	-3.8	55717	509	0.250	0.250	0.0	56040	509	0.011	0.011	0.0
55647	514	0.037	0.038	-2.6	55717	514	0.186	0.189	-1.6	56040	514	0.008	0.008	0.0
55648	501	0.029	0.030	-3.3	55718	501	0.340	0.340	0.0	56041	501	0.091	0.094	-3.2
55648	504	0.019	0.019	0.0	55718	504	0.215	0.217	-0.9	56041	504	0.059	0.061	-3.3
55648	506	0.028	0.029	-3.4	55718	506	0.370	0.370	0.0	56041	506	0.086	0.089	-3.4
55648	507	0.036	0.037	-2.7	55718	507	0.320	0.330	-3.0	56041	507	0.114	0.117	-2.6
55648	508	0.016	0.016	0.0	55718	508	0.142	0.144	-1.4	56041	508	0.050	0.051	-2.0
55648	509	0.023	0.023	0.0	55718	509	0.242	0.245	-1.2	56041	509	0.071	0.073	-2.7
55648	514	0.017	0.017	0.0	55718	514	0.181	0.183	-1.1	56041	514	0.052	0.053	-1.9
55649	501	0.035	0.036	-2.8	55802	501	0.138	0.137	0.7	56042	501	0.115	0.118	-2.5
55649	504	0.022	0.023	-4.3	55802	504	0.040	0.039	2.6	56042	504	0.074	0.076	-2.6
55649	506	0.033	0.034	-2.9	55802	506	0.160	0.158	1.3	56042	506	0.108	0.112	-3.6
55649	507	0.043	0.045	-4.4	55802	507	0.071	0.070	1.4	56042	507	0.143	0.147	-2.7
55649	508	0.019	0.020	-5.0	55802	508	0.065	0.064	1.6	56042	508	0.063	0.065	-3.1
55649	509	0.027	0.028	-3.6	55802	509	0.109	0.108	0.9	56042	509	0.089	0.092	-3.3
55649	514	0.020	0.020	0.0	55802	514	0.084	0.082	2.4	56042	514	0.065	0.067	-3.0
55715	501	0.260	0.260	0.0	55918	501	0.147	0.151	-2.6	56170	501	0.238	0.240	-0.8
55715	504	0.165	0.171	-3.5	55918	504	0.095	0.098	-3.1	56170	504	0.150	0.152	-1.3
55715	506	0.242	0.250	-3.2	55918	506	0.138	0.143	-3.5	56170	506	0.260	0.260	0.0
55715	507	0.320	0.330	-3.0	55918	507	0.182	0.188	-3.2	56170	507	0.226	0.229	-1.3
55715	508	0.140	0.145	-3.4	55918	508	0.080	0.083	-3.6	56170	508	0.100	0.101	-1.0
55715	509	0.198	0.205	-3.4	55918	509	0.113	0.117	-3.4	56170	509	0.169	0.171	-1.2
55715	514	0.145	0.150	-3.3	55918	514	0.083	0.086	-3.5	56170	514	0.126	0.128	-1.6
55716	501	0.370	0.380	-2.6	55919	501	0.020	0.021	-4.8	56171	501	0.117	0.118	-0.8
55716	504	0.239	0.247	-3.2	55919	504	0.013	0.013	0.0	56171	504	0.074	0.074	0.0
55716	506	0.350	0.360	-2.8	55919	506	0.019	0.020	-5.0	56171	506	0.126	0.127	-0.8
55716	507	0.460	0.480	-4.2	55919	507	0.025	0.026	-3.8	56171	507	0.111	0.112	-0.9
55716	508	0.203	0.209	-2.9	55919	508	0.011	0.011	0.0	56171	508	0.049	0.050	-2.0
55716	509	0.290	0.300	-3.3	55919	509	0.015	0.016	-6.3	56171	509	0.083	0.084	-1.2
55716	514	0.210	0.216	-2.8	55919	514	0.011	0.012	-8.3	56171	514	0.062	0.063	-1.6

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56202	501	0.091	0.094	-3.2	56567	501	0.247	0.249	-0.8	56654	501	0.145	0.146	-0.7
56202	504	0.059	0.061	-3.3	56567	504	0.156	0.157	-0.6	56654	504	0.091	0.092	-1.1
56202	506	0.086	0.089	-3.4	56567	506	0.270	0.270	0.0	56654	506	0.155	0.157	-1.3
56202	507	0.114	0.117	-2.6	56567	507	0.234	0.237	-1.3	56654	507	0.137	0.139	-1.4
56202	508	0.050	0.051	-2.0	56567	508	0.103	0.105	-1.9	56654	508	0.061	0.061	0.0
56202	509	0.071	0.073	-2.7	56567	509	0.175	0.177	-1.1	56654	509	0.103	0.104	-1.0
56202	514	0.052	0.053	-1.9	56567	514	0.131	0.133	-1.5	56654	514	0.077	0.078	-1.3
56390	501	0.159	0.164	-3.0	56650	501	0.750	0.760	-1.3	56690	501	0.119	0.118	0.8
56390	504	0.103	0.106	-2.8	56650	504	0.480	0.480	0.0	56690	504	0.035	0.034	2.9
56390	506	0.150	0.156	-3.8	56650	506	0.810	0.820	-1.2	56690	506	0.138	0.136	1.5
56390	507	0.198	0.204	-2.9	56650	507	0.720	0.720	0.0	56690	507	0.061	0.060	1.7
56390	508	0.087	0.090	-3.3	56650	508	0.320	0.320	0.0	56690	508	0.056	0.055	1.8
56390	509	0.123	0.127	-3.1	56650	509	0.540	0.540	0.0	56690	509	0.094	0.093	1.1
56390	514	0.090	0.093	-3.2	56650	514	0.400	0.410	-2.4	56690	514	0.072	0.071	1.4
56391	501	0.137	0.141	-2.8	56651	501	0.410	0.410	0.0	56699	501	0.101	0.105	-3.8
56391	504	0.088	0.091	-3.3	56651	504	0.260	0.260	0.0	56699	504	0.066	0.068	-2.9
56391	506	0.129	0.134	-3.7	56651	506	0.440	0.450	-2.2	56699	506	0.096	0.099	-3.0
56391	507	0.170	0.176	-3.4	56651	507	0.390	0.390	0.0	56699	507	0.126	0.130	-3.1
56391	508	0.075	0.077	-2.6	56651	508	0.172	0.174	-1.1	56699	508	0.056	0.057	-1.8
56391	509	0.106	0.109	-2.8	56651	509	0.290	0.300	-3.3	56699	509	0.078	0.081	-3.7
56391	514	0.078	0.080	-2.5	56651	514	0.218	0.221	-1.4	56699	514	0.057	0.059	-3.4
56427	501	0.220	0.227	-3.1	56652	501	0.290	0.300	-3.3	56758	501	0.086	0.089	-3.4
56427	504	0.142	0.147	-3.4	56652	504	0.185	0.187	-1.1	56758	504	0.056	0.057	-1.8
56427	506	0.208	0.215	-3.3	56652	506	0.320	0.320	0.0	56758	506	0.081	0.084	-3.6
56427	507	0.270	0.280	-3.6	56652	507	0.280	0.280	0.0	56758	507	0.107	0.110	-2.7
56427	508	0.121	0.124	-2.4	56652	508	0.123	0.124	-0.8	56758	508	0.047	0.049	-4.1
56427	509	0.170	0.176	-3.4	56652	509	0.209	0.211	-0.9	56758	509	0.067	0.069	-2.9
56427	514	0.125	0.129	-3.1	56652	514	0.156	0.158	-1.3	56758	514	0.049	0.050	-2.0
56488	501	0.229	0.228	0.4	56653	501	0.280	0.290	-3.4	56759	501	0.088	0.091	-3.3
56488	504	0.067	0.066	1.5	56653	504	0.179	0.180	-0.6	56759	504	0.057	0.059	-3.4
56488	506	0.270	0.260	3.8	56653	506	0.300	0.310	-3.2	56759	506	0.083	0.086	-3.5
56488	507	0.118	0.116	1.7	56653	507	0.270	0.270	0.0	56759	507	0.110	0.113	-2.7
56488	508	0.108	0.106	1.9	56653	508	0.118	0.120	-1.7	56759	508	0.048	0.050	-4.0
56488	509	0.181	0.180	0.6	56653	509	0.201	0.203	-1.0	56759	509	0.068	0.070	-2.9
56488	514	0.139	0.137	1.5	56653	514	0.150	0.152	-1.3	56759	514	0.050	0.051	-2.0

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STATE: 12 - ILLINOIS
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56760	501	0.127	0.131	-3.1	56900	501	0.147	0.151	-2.6	56915	501	0.830	0.840	-1.2
56760	504	0.082	0.084	-2.4	56900	504	0.095	0.098	-3.1	56915	504	0.530	0.530	0.0
56760	506	0.119	0.124	-4.0	56900	506	0.138	0.143	-3.5	56915	506	0.890	0.900	-1.1
56760	507	0.158	0.162	-2.5	56900	507	0.182	0.188	-3.2	56915	507	0.790	0.800	-1.2
56760	508	0.069	0.071	-2.8	56900	508	0.080	0.083	-3.6	56915	508	0.350	0.350	0.0
56760	509	0.098	0.101	-3.0	56900	509	0.113	0.117	-3.4	56915	509	0.590	0.600	-1.7
56760	514	0.072	0.074	-2.7	56900	514	0.083	0.086	-3.5	56915	514	0.440	0.450	-2.2
56805	501	0.166	0.172	-3.5	56910	501	0.073	0.076	-3.9	56916	501	0.750	0.760	-1.3
56805	504	0.108	0.111	-2.7	56910	504	0.047	0.049	-4.1	56916	504	0.470	0.480	-2.1
56805	506	0.157	0.163	-3.7	56910	506	0.069	0.072	-4.2	56916	506	0.810	0.810	0.0
56805	507	0.207	0.214	-3.3	56910	507	0.091	0.094	-3.2	56916	507	0.710	0.720	-1.4
56805	508	0.091	0.094	-3.2	56910	508	0.040	0.041	-2.4	56916	508	0.310	0.320	-3.1
56805	509	0.129	0.133	-3.0	56910	509	0.057	0.059	-3.4	56916	509	0.530	0.540	-1.9
56805	514	0.094	0.097	-3.1	56910	514	0.042	0.043	-2.3	56916	514	0.400	0.400	0.0
56806	501	0.118	0.122	-3.3	56911	501	0.213	0.215	-0.9	56917	501	0.217	0.219	-0.9
56806	504	0.076	0.078	-2.6	56911	504	0.134	0.135	-0.7	56917	504	0.137	0.138	-0.7
56806	506	0.111	0.115	-3.5	56911	506	0.229	0.231	-0.9	56917	506	0.233	0.235	-0.9
56806	507	0.147	0.151	-2.6	56911	507	0.202	0.204	-1.0	56917	507	0.206	0.208	-1.0
56806	508	0.065	0.067	-3.0	56911	508	0.089	0.090	-1.1	56917	508	0.091	0.092	-1.1
56806	509	0.091	0.094	-3.2	56911	509	0.151	0.153	-1.3	56917	509	0.154	0.156	-1.3
56806	514	0.067	0.069	-2.9	56911	514	0.113	0.114	-0.9	56917	514	0.115	0.117	-1.7
56807	501	0.117	0.121	-3.3	56912	501	0.172	0.174	-1.1	56918	501	0.104	0.105	-1.0
56807	504	0.075	0.078	-3.8	56912	504	0.109	0.110	-0.9	56918	504	0.066	0.066	0.0
56807	506	0.110	0.114	-3.5	56912	506	0.185	0.187	-1.1	56918	506	0.112	0.113	-0.9
56807	507	0.145	0.150	-3.3	56912	507	0.163	0.165	-1.2	56918	507	0.099	0.100	-1.0
56807	508	0.064	0.066	-3.0	56912	508	0.072	0.073	-1.4	56918	508	0.044	0.044	0.0
56807	509	0.090	0.093	-3.2	56912	509	0.122	0.124	-1.6	56918	509	0.074	0.075	-1.3
56807	514	0.066	0.068	-2.9	56912	514	0.091	0.093	-2.2	56918	514	0.055	0.056	-1.8
56808	501	0.153	0.158	-3.2	56913	501	0.140	0.142	-1.4	56919	501	0.270	0.270	0.0
56808	504	0.099	0.102	-2.9	56913	504	0.089	0.089	0.0	56919	504	0.168	0.169	-0.6
56808	506	0.144	0.149	-3.4	56913	506	0.151	0.152	-0.7	56919	506	0.290	0.290	0.0
56808	507	0.190	0.196	-3.1	56913	507	0.133	0.135	-1.5	56919	507	0.250	0.260	-3.8
56808	508	0.084	0.086	-2.3	56913	508	0.059	0.059	0.0	56919	508	0.111	0.113	-1.8
56808	509	0.118	0.122	-3.3	56913	509	0.100	0.101	-1.0	56919	509	0.189	0.191	-1.0
56808	514	0.087	0.089	-2.2	56913	514	0.074	0.075	-1.3	56919	514	0.141	0.143	-1.4

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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
56920	501	0.242	0.245	-1.2	57146	501	0.247	0.249	-0.8	57410	501	0.038	0.040	-5.0
56920	504	0.153	0.154	-0.6	57146	504	0.156	0.157	-0.6	57410	504	0.025	0.026	-3.8
56920	506	0.260	0.260	0.0	57146	506	0.270	0.270	0.0	57410	506	0.036	0.038	-5.3
56920	507	0.230	0.233	-1.3	57146	507	0.234	0.237	-1.3	57410	507	0.048	0.049	-2.0
56920	508	0.101	0.103	-1.9	57146	508	0.103	0.105	-1.9	57410	508	0.021	0.022	-4.5
56920	509	0.172	0.174	-1.1	57146	509	0.175	0.177	-1.1	57410	509	0.030	0.031	-3.2
56920	514	0.129	0.130	-0.8	57146	514	0.131	0.133	-1.5	57410	514	0.022	0.022	0.0
56980	501	0.127	0.131	-3.1	57202	501	0.113	0.116	-2.6	57411	501	0.060	0.060	0.0
56980	504	0.082	0.085	-3.5	57202	504	0.073	0.075	-2.7	57411	504	0.038	0.038	0.0
56980	506	0.120	0.124	-3.2	57202	506	0.106	0.110	-3.6	57411	506	0.064	0.065	-1.5
56980	507	0.158	0.163	-3.1	57202	507	0.140	0.145	-3.4	57411	507	0.056	0.057	-1.8
56980	508	0.070	0.072	-2.8	57202	508	0.062	0.064	-3.1	57411	508	0.025	0.025	0.0
56980	509	0.098	0.102	-3.9	57202	509	0.087	0.090	-3.3	57411	509	0.042	0.043	-2.3
56980	514	0.072	0.074	-2.7	57202	514	0.064	0.066	-3.0	57411	514	0.032	0.032	0.0
57001	501	0.044	0.045	-2.2	57257	501	0.140	0.144	-2.8	57572	501	0.023	0.023	0.0
57001	504	0.028	0.029	-3.4	57257	504	0.090	0.093	-3.2	57572	504	0.015	0.015	0.0
57001	506	0.041	0.043	-4.7	57257	506	0.132	0.137	-3.6	57572	506	0.021	0.022	-4.5
57001	507	0.054	0.056	-3.6	57257	507	0.174	0.179	-2.8	57572	507	0.028	0.029	-3.4
57001	508	0.024	0.025	-4.0	57257	508	0.077	0.079	-2.5	57572	508	0.012	0.013	-7.7
57001	509	0.034	0.035	-2.9	57257	509	0.108	0.112	-3.6	57572	509	0.017	0.018	-5.6
57001	514	0.025	0.025	0.0	57257	514	0.079	0.082	-3.7	57572	514	0.013	0.013	0.0
57002	501	0.028	0.029	-3.4	57401	501	0.079	0.082	-3.7	57600	501	0.067	0.069	-2.9
57002	504	0.018	0.019	-5.3	57401	504	0.051	0.053	-3.8	57600	504	0.043	0.045	-4.4
57002	506	0.027	0.028	-3.6	57401	506	0.075	0.078	-3.8	57600	506	0.063	0.066	-4.5
57002	507	0.035	0.036	-2.8	57401	507	0.099	0.102	-2.9	57600	507	0.084	0.086	-2.3
57002	508	0.015	0.016	-6.3	57401	508	0.043	0.045	-4.4	57600	508	0.037	0.038	-2.6
57002	509	0.022	0.023	-4.3	57401	509	0.061	0.063	-3.2	57600	509	0.052	0.054	-3.7
57002	514	0.016	0.016	0.0	57401	514	0.045	0.046	-2.2	57600	514	0.038	0.039	-2.6
57090	501	0.390	0.390	0.0	57403	501	0.280	0.280	0.0	57611	501	0.128	0.129	-0.8
57090	504	0.246	0.248	-0.8	57403	504	0.082	0.080	2.5	57611	504	0.081	0.081	0.0
57090	506	0.420	0.420	0.0	57403	506	0.330	0.320	3.1	57611	506	0.137	0.139	-1.4
57090	507	0.370	0.370	0.0	57403	507	0.145	0.143	1.4	57611	507	0.121	0.123	-1.6
57090	508	0.163	0.165	-1.2	57403	508	0.133	0.130	2.3	57611	508	0.053	0.054	-1.9
57090	509	0.280	0.280	0.0	57403	509	0.223	0.221	0.9	57611	509	0.091	0.092	-1.1
57090	514	0.207	0.209	-1.0	57403	514	0.171	0.168	1.8	57611	514	0.068	0.069	-1.4

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CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57625	501	0.590	0.610	-3.3	57726	501	0.134	0.135	-0.7	57810	501	0.066	0.067	-1.5
57625	504	0.380	0.390	-2.6	57726	504	0.085	0.085	0.0	57810	504	0.042	0.042	0.0
57625	506	0.560	0.580	-3.4	57726	506	0.144	0.145	-0.7	57810	506	0.071	0.072	-1.4
57625	507	0.730	0.760	-3.9	57726	507	0.127	0.129	-1.6	57810	507	0.062	0.063	-1.6
57625	508	0.320	0.330	-3.0	57726	508	0.056	0.057	-1.8	57810	508	0.028	0.028	0.0
57625	509	0.460	0.470	-2.1	57726	509	0.095	0.096	-1.0	57810	509	0.047	0.047	0.0
57625	514	0.330	0.340	-2.9	57726	514	0.071	0.072	-1.4	57810	514	0.035	0.035	0.0
57651	501	0.072	0.074	-2.7	57798	501	0.036	0.038	-5.3	57871	501	0.079	0.079	0.0
57651	504	0.046	0.048	-4.2	57798	504	0.023	0.024	-4.2	57871	504	0.050	0.050	0.0
57651	506	0.068	0.070	-2.9	57798	506	0.034	0.036	-5.6	57871	506	0.085	0.085	0.0
57651	507	0.089	0.092	-3.3	57798	507	0.045	0.047	-4.3	57871	507	0.075	0.076	-1.3
57651	508	0.039	0.041	-4.9	57798	508	0.020	0.021	-4.8	57871	508	0.033	0.033	0.0
57651	509	0.055	0.057	-3.5	57798	509	0.028	0.029	-3.4	57871	509	0.056	0.057	-1.8
57651	514	0.041	0.042	-2.4	57798	514	0.021	0.021	0.0	57871	514	0.042	0.042	0.0
57690	501	0.166	0.167	-0.6	57800	501	0.136	0.140	-2.9	57913	501	0.176	0.181	-2.8
57690	504	0.105	0.106	-0.9	57800	504	0.088	0.090	-2.2	57913	504	0.113	0.117	-3.4
57690	506	0.178	0.180	-1.1	57800	506	0.128	0.133	-3.8	57913	506	0.166	0.172	-3.5
57690	507	0.157	0.159	-1.3	57800	507	0.169	0.174	-2.9	57913	507	0.219	0.226	-3.1
57690	508	0.069	0.070	-1.4	57800	508	0.074	0.077	-3.9	57913	508	0.096	0.099	-3.0
57690	509	0.118	0.119	-0.8	57800	509	0.105	0.109	-3.7	57913	509	0.136	0.140	-2.9
57690	514	0.088	0.089	-1.1	57800	514	0.077	0.079	-2.5	57913	514	0.100	0.103	-2.9
57716	501	0.079	0.079	0.0	57808	501	0.066	0.067	-1.5	57997	501	0.156	0.153	2.0
57716	504	0.050	0.050	0.0	57808	504	0.042	0.042	0.0	57997	504	0.113	0.110	2.7
57716	506	0.085	0.085	0.0	57808	506	0.071	0.072	-1.4	57997	506	0.116	0.114	1.8
57716	507	0.075	0.076	-1.3	57808	507	0.062	0.063	-1.6	57997	507	0.171	0.167	2.4
57716	508	0.033	0.033	0.0	57808	508	0.028	0.028	0.0	57997	508	0.096	0.094	2.1
57716	509	0.056	0.057	-1.8	57808	509	0.047	0.047	0.0	57997	509	0.169	0.165	2.4
57716	514	0.042	0.042	0.0	57808	514	0.035	0.035	0.0	57997	514	0.137	0.134	2.2
57725	501	0.172	0.174	-1.1	57809	501	0.068	0.069	-1.4	57998	501	0.078	0.080	-2.5
57725	504	0.109	0.110	-0.9	57809	504	0.043	0.043	0.0	57998	504	0.050	0.052	-3.8
57725	506	0.185	0.187	-1.1	57809	506	0.073	0.074	-1.4	57998	506	0.074	0.076	-2.6
57725	507	0.163	0.165	-1.2	57809	507	0.065	0.065	0.0	57998	507	0.097	0.100	-3.0
57725	508	0.072	0.073	-1.4	57809	508	0.028	0.029	-3.4	57998	508	0.043	0.044	-2.3
57725	509	0.122	0.124	-1.6	57809	509	0.048	0.049	-2.0	57998	509	0.060	0.062	-3.2
57725	514	0.091	0.093	-2.2	57809	514	0.036	0.037	-2.7	57998	514	0.044	0.045	-2.2

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57999	501	0.108	0.109	-0.9	58057	501	0.136	0.140	-2.9	58302	501	0.061	0.063	-3.2
57999	504	0.069	0.069	0.0	58057	504	0.088	0.090	-2.2	58302	504	0.040	0.041	-2.4
57999	506	0.117	0.118	-0.8	58057	506	0.128	0.133	-3.8	58302	506	0.058	0.060	-3.3
57999	507	0.103	0.104	-1.0	58057	507	0.169	0.174	-2.9	58302	507	0.077	0.079	-2.5
57999	508	0.045	0.046	-2.2	58057	508	0.074	0.077	-3.9	58302	508	0.034	0.035	-2.9
57999	509	0.077	0.078	-1.3	58057	509	0.105	0.109	-3.7	58302	509	0.048	0.049	-2.0
57999	514	0.058	0.058	0.0	58057	514	0.077	0.079	-2.5	58302	514	0.035	0.036	-2.8
58009	501	0.108	0.109	-0.9	58058	501	0.122	0.126	-3.2	58397	501	0.360	0.370	-2.7
58009	504	0.069	0.069	0.0	58058	504	0.079	0.081	-2.5	58397	504	0.231	0.238	-2.9
58009	506	0.117	0.118	-0.8	58058	506	0.115	0.119	-3.4	58397	506	0.340	0.350	-2.9
58009	507	0.103	0.104	-1.0	58058	507	0.152	0.156	-2.6	58397	507	0.440	0.460	-4.3
58009	508	0.045	0.046	-2.2	58058	508	0.067	0.069	-2.9	58397	508	0.195	0.202	-3.5
58009	509	0.077	0.078	-1.3	58058	509	0.094	0.097	-3.1	58397	509	0.280	0.290	-3.4
58009	514	0.058	0.058	0.0	58058	514	0.069	0.071	-2.8	58397	514	0.202	0.209	-3.3
58010	501	0.181	0.187	-3.2	58095	501	0.172	0.177	-2.8	58408	501	0.092	0.090	2.2
58010	504	0.117	0.120	-2.5	58095	504	0.111	0.114	-2.6	58408	504	0.067	0.065	3.1
58010	506	0.171	0.177	-3.4	58095	506	0.162	0.168	-3.6	58408	506	0.069	0.067	3.0
58010	507	0.225	0.232	-3.0	58095	507	0.214	0.220	-2.7	58408	507	0.101	0.098	3.1
58010	508	0.099	0.102	-2.9	58095	508	0.094	0.097	-3.1	58408	508	0.057	0.056	1.8
58010	509	0.140	0.145	-3.4	58095	509	0.133	0.137	-2.9	58408	509	0.100	0.097	3.1
58010	514	0.103	0.106	-2.8	58095	514	0.097	0.100	-3.0	58408	514	0.081	0.079	2.5
58020	501	0.300	0.300	0.0	58096	501	0.228	0.235	-3.0	58409	501	0.117	0.115	1.7
58020	504	0.089	0.086	3.5	58096	504	0.147	0.152	-3.3	58409	504	0.085	0.082	3.7
58020	506	0.350	0.350	0.0	58096	506	0.215	0.223	-3.6	58409	506	0.087	0.085	2.4
58020	507	0.155	0.153	1.3	58096	507	0.280	0.290	-3.4	58409	507	0.128	0.125	2.4
58020	508	0.142	0.140	1.4	58096	508	0.125	0.129	-3.1	58409	508	0.072	0.071	1.4
58020	509	0.239	0.237	0.8	58096	509	0.176	0.182	-3.3	58409	509	0.127	0.124	2.4
58020	514	0.184	0.181	1.7	58096	514	0.129	0.133	-3.0	58409	514	0.103	0.100	3.0
58056	501	0.216	0.223	-3.1	58301	501	0.083	0.084	-1.2	58456	501	0.062	0.061	1.6
58056	504	0.139	0.144	-3.5	58301	504	0.052	0.053	-1.9	58456	504	0.045	0.044	2.3
58056	506	0.204	0.211	-3.3	58301	506	0.089	0.090	-1.1	58456	506	0.047	0.045	4.4
58056	507	0.270	0.280	-3.6	58301	507	0.079	0.080	-1.3	58456	507	0.068	0.067	1.5
58056	508	0.118	0.122	-3.3	58301	508	0.035	0.035	0.0	58456	508	0.039	0.038	2.6
58056	509	0.167	0.172	-2.9	58301	509	0.059	0.060	-1.7	58456	509	0.067	0.066	1.5
58056	514	0.122	0.126	-3.2	58301	514	0.044	0.045	-2.2	58456	514	0.055	0.053	3.8

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STATE: 12 - ILLINOIS
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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
58457	501	0.091	0.089	2.2	58559	501	0.025	0.026	-3.8	58682	501	0.222	0.229	-3.1
58457	504	0.066	0.064	3.1	58559	504	0.016	0.017	-5.9	58682	504	0.144	0.148	-2.7
58457	506	0.068	0.066	3.0	58559	506	0.024	0.025	-4.0	58682	506	0.210	0.217	-3.2
58457	507	0.099	0.097	2.1	58559	507	0.031	0.032	-3.1	58682	507	0.280	0.290	-3.4
58457	508	0.056	0.055	1.8	58559	508	0.014	0.014	0.0	58682	508	0.122	0.126	-3.2
58457	509	0.098	0.096	2.1	58559	509	0.019	0.020	-5.0	58682	509	0.172	0.178	-3.4
58457	514	0.079	0.077	2.6	58559	514	0.014	0.015	-6.7	58682	514	0.126	0.130	-3.1
58458	501	0.117	0.115	1.7	58560	501	0.060	0.062	-3.2	58713	501	0.088	0.087	1.1
58458	504	0.085	0.082	3.7	58560	504	0.039	0.040	-2.5	58713	504	0.026	0.025	4.0
58458	506	0.087	0.085	2.4	58560	506	0.057	0.059	-3.4	58713	506	0.102	0.100	2.0
58458	507	0.128	0.125	2.4	58560	507	0.075	0.078	-3.8	58713	507	0.045	0.044	2.3
58458	508	0.072	0.071	1.4	58560	508	0.033	0.034	-2.9	58713	508	0.041	0.041	0.0
58458	509	0.127	0.124	2.4	58560	509	0.047	0.048	-2.1	58713	509	0.069	0.069	0.0
58458	514	0.103	0.100	3.0	58560	514	0.034	0.035	-2.9	58713	514	0.053	0.052	1.9
58459	501	0.141	0.138	2.2	58575	501	0.078	0.080	-2.5	58737	501	0.161	0.167	-3.6
58459	504	0.102	0.099	3.0	58575	504	0.050	0.052	-3.8	58737	504	0.104	0.107	-2.8
58459	506	0.105	0.102	2.9	58575	506	0.074	0.076	-2.6	58737	506	0.152	0.158	-3.8
58459	507	0.154	0.150	2.7	58575	507	0.097	0.100	-3.0	58737	507	0.201	0.207	-2.9
58459	508	0.087	0.085	2.4	58575	508	0.043	0.044	-2.3	58737	508	0.088	0.091	-3.3
58459	509	0.152	0.148	2.7	58575	509	0.060	0.062	-3.2	58737	509	0.125	0.129	-3.1
58459	514	0.123	0.120	2.5	58575	514	0.044	0.045	-2.2	58737	514	0.091	0.094	-3.2
58503	501	0.095	0.098	-3.1	58627	501	0.250	0.260	-3.8	58756	501	0.102	0.103	-1.0
58503	504	0.062	0.063	-1.6	58627	504	0.161	0.166	-3.0	58756	504	0.064	0.065	-1.5
58503	506	0.090	0.093	-3.2	58627	506	0.236	0.245	-3.7	58756	506	0.110	0.111	-0.9
58503	507	0.119	0.122	-2.5	58627	507	0.310	0.320	-3.1	58756	507	0.097	0.098	-1.0
58503	508	0.052	0.054	-3.7	58627	508	0.137	0.141	-2.8	58756	508	0.043	0.043	0.0
58503	509	0.074	0.076	-2.6	58627	509	0.193	0.200	-3.5	58756	509	0.073	0.073	0.0
58503	514	0.054	0.056	-3.6	58627	514	0.142	0.146	-2.7	58756	514	0.054	0.055	-1.8
58532	501	0.123	0.127	-3.1	58663	501	0.550	0.550	0.0	58757	501	0.540	0.560	-3.6
58532	504	0.079	0.082	-3.7	58663	504	0.350	0.350	0.0	58757	504	0.350	0.360	-2.8
58532	506	0.116	0.120	-3.3	58663	506	0.590	0.590	0.0	58757	506	0.510	0.530	-3.8
58532	507	0.153	0.158	-3.2	58663	507	0.520	0.520	0.0	58757	507	0.680	0.700	-2.9
58532	508	0.067	0.069	-2.9	58663	508	0.229	0.232	-1.3	58757	508	0.300	0.310	-3.2
58532	509	0.095	0.098	-3.1	58663	509	0.390	0.390	0.0	58757	509	0.420	0.430	-2.3
58532	514	0.070	0.072	-2.8	58663	514	0.290	0.290	0.0	58757	514	0.310	0.320	-3.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58759	501	0.067	0.069	-2.9	58840	501	0.151	0.152	-0.7	59005	501	0.091	0.094	-3.2
58759	504	0.043	0.045	-4.4	58840	504	0.095	0.096	-1.0	59005	504	0.059	0.061	-3.3
58759	506	0.063	0.066	-4.5	58840	506	0.162	0.164	-1.2	59005	506	0.086	0.089	-3.4
58759	507	0.084	0.086	-2.3	58840	507	0.143	0.145	-1.4	59005	507	0.114	0.117	-2.6
58759	508	0.037	0.038	-2.6	58840	508	0.063	0.064	-1.6	59005	508	0.050	0.051	-2.0
58759	509	0.052	0.054	-3.7	58840	509	0.107	0.109	-1.8	59005	509	0.071	0.073	-2.7
58759	514	0.038	0.039	-2.6	58840	514	0.080	0.081	-1.2	59005	514	0.052	0.053	-1.9
58802	501	0.076	0.079	-3.8	58873	501	0.240	0.242	-0.8	59057	501	0.680	0.700	-2.9
58802	504	0.049	0.051	-3.9	58873	504	0.152	0.153	-0.7	59057	504	0.440	0.450	-2.2
58802	506	0.072	0.075	-4.0	58873	506	0.260	0.260	0.0	59057	506	0.640	0.660	-3.0
58802	507	0.095	0.098	-3.1	58873	507	0.228	0.231	-1.3	59057	507	0.840	0.870	-3.4
58802	508	0.042	0.043	-2.3	58873	508	0.101	0.102	-1.0	59057	508	0.370	0.380	-2.6
58802	509	0.059	0.061	-3.3	58873	509	0.171	0.173	-1.2	59057	509	0.520	0.540	-3.7
58802	514	0.043	0.045	-4.4	58873	514	0.128	0.129	-0.8	59057	514	0.380	0.390	-2.6
58813	501	0.250	0.250	0.0	58903	501	0.048	0.050	-4.0	59058	501	0.440	0.450	-2.2
58813	504	0.159	0.160	-0.6	58903	504	0.031	0.032	-3.1	59058	504	0.280	0.290	-3.4
58813	506	0.270	0.270	0.0	58903	506	0.045	0.047	-4.3	59058	506	0.410	0.430	-4.7
58813	507	0.238	0.241	-1.2	58903	507	0.060	0.062	-3.2	59058	507	0.540	0.560	-3.6
58813	508	0.105	0.106	-0.9	58903	508	0.026	0.027	-3.7	59058	508	0.239	0.247	-3.2
58813	509	0.178	0.181	-1.7	58903	509	0.037	0.038	-2.6	59058	509	0.340	0.350	-2.9
58813	514	0.133	0.135	-1.5	58903	514	0.027	0.028	-3.6	59058	514	0.248	0.260	-4.6
58822	501	0.210	0.217	-3.2	58904	501	0.037	0.038	-2.6	59188	501	0.600	0.600	0.0
58822	504	0.136	0.140	-2.9	58904	504	0.024	0.025	-4.0	59188	504	0.176	0.172	2.3
58822	506	0.198	0.205	-3.4	58904	506	0.035	0.036	-2.8	59188	506	0.700	0.690	1.4
58822	507	0.260	0.270	-3.7	58904	507	0.046	0.047	-2.1	59188	507	0.310	0.300	3.3
58822	508	0.115	0.119	-3.4	58904	508	0.020	0.021	-4.8	59188	508	0.280	0.280	0.0
58822	509	0.162	0.168	-3.6	58904	509	0.029	0.029	0.0	59188	509	0.470	0.470	0.0
58822	514	0.119	0.123	-3.3	58904	514	0.021	0.022	-4.5	59188	514	0.360	0.360	0.0
58837	501	0.500	0.510	-2.0	58922	501	0.400	0.400	0.0	59189	501	0.820	0.820	0.0
58837	504	0.320	0.320	0.0	58922	504	0.250	0.250	0.0	59189	504	0.241	0.235	2.6
58837	506	0.540	0.550	-1.8	58922	506	0.430	0.430	0.0	59189	506	0.960	0.940	2.1
58837	507	0.480	0.480	0.0	58922	507	0.380	0.380	0.0	59189	507	0.420	0.420	0.0
58837	508	0.211	0.214	-1.4	58922	508	0.167	0.169	-1.2	59189	508	0.390	0.380	2.6
58837	509	0.360	0.360	0.0	58922	509	0.280	0.290	-3.4	59189	509	0.650	0.650	0.0
58837	514	0.270	0.270	0.0	58922	514	0.212	0.215	-1.4	59189	514	0.500	0.490	2.0

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59223	501	0.249	0.250	-0.4	59482	501	0.630	0.620	1.6	59661	501	0.141	0.145	-2.8
59223	504	0.157	0.158	-0.6	59482	504	0.183	0.179	2.2	59661	504	0.091	0.094	-3.2
59223	506	0.270	0.270	0.0	59482	506	0.730	0.720	1.4	59661	506	0.133	0.138	-3.6
59223	507	0.236	0.239	-1.3	59482	507	0.320	0.320	0.0	59661	507	0.175	0.181	-3.3
59223	508	0.104	0.105	-1.0	59482	508	0.290	0.290	0.0	59661	508	0.077	0.080	-3.7
59223	509	0.177	0.179	-1.1	59482	509	0.490	0.490	0.0	59661	509	0.109	0.113	-3.5
59223	514	0.132	0.134	-1.5	59482	514	0.380	0.370	2.7	59661	514	0.080	0.082	-2.4
59257	501	0.025	0.025	0.0	59537	501	0.174	0.176	-1.1	59693	501	0.024	0.024	0.0
59257	504	0.016	0.016	0.0	59537	504	0.110	0.111	-0.9	59693	504	0.015	0.016	-6.3
59257	506	0.023	0.024	-4.2	59537	506	0.187	0.189	-1.1	59693	506	0.022	0.023	-4.3
59257	507	0.031	0.032	-3.1	59537	507	0.165	0.167	-1.2	59693	507	0.029	0.030	-3.3
59257	508	0.013	0.014	-7.1	59537	508	0.073	0.074	-1.4	59693	508	0.013	0.013	0.0
59257	509	0.019	0.020	-5.0	59537	509	0.124	0.125	-0.8	59693	509	0.018	0.019	-5.3
59257	514	0.014	0.014	0.0	59537	514	0.093	0.094	-1.1	59693	514	0.013	0.014	-7.1
59306	501	0.154	0.159	-3.1	59601	501	0.156	0.161	-3.1	59701	501	0.011	0.012	-8.3
59306	504	0.100	0.103	-2.9	59601	504	0.101	0.104	-2.9	59701	504	0.007	0.008	-12.5
59306	506	0.146	0.151	-3.3	59601	506	0.148	0.153	-3.3	59701	506	0.011	0.011	0.0
59306	507	0.192	0.198	-3.0	59601	507	0.195	0.201	-3.0	59701	507	0.014	0.014	0.0
59306	508	0.084	0.087	-3.4	59601	508	0.086	0.088	-2.3	59701	508	0.006	0.006	0.0
59306	509	0.119	0.123	-3.3	59601	509	0.121	0.125	-3.2	59701	509	0.009	0.009	0.0
59306	514	0.087	0.090	-3.3	59601	514	0.089	0.091	-2.2	59701	514	0.006	0.007	-14.3
59378	501	0.162	0.163	-0.6	59647	501	0.280	0.280	0.0	59713	501	0.260	0.270	-3.7
59378	504	0.102	0.103	-1.0	59647	504	0.082	0.080	2.5	59713	504	0.166	0.171	-2.9
59378	506	0.174	0.175	-0.6	59647	506	0.320	0.320	0.0	59713	506	0.243	0.250	-2.8
59378	507	0.153	0.155	-1.3	59647	507	0.144	0.142	1.4	59713	507	0.320	0.330	-3.0
59378	508	0.068	0.068	0.0	59647	508	0.132	0.130	1.5	59713	508	0.141	0.145	-2.8
59378	509	0.115	0.116	-0.9	59647	509	0.221	0.219	0.9	59713	509	0.199	0.206	-3.4
59378	514	0.086	0.087	-1.1	59647	514	0.170	0.167	1.8	59713	514	0.146	0.150	-2.7
59481	501	0.410	0.430	-4.7	59660	501	0.290	0.300	-3.3	59722	501	0.133	0.137	-2.9
59481	504	0.270	0.280	-3.6	59660	504	0.186	0.191	-2.6	59722	504	0.086	0.089	-3.4
59481	506	0.390	0.410	-4.9	59660	506	0.270	0.280	-3.6	59722	506	0.126	0.130	-3.1
59481	507	0.520	0.530	-1.9	59660	507	0.360	0.370	-2.7	59722	507	0.166	0.171	-2.9
59481	508	0.227	0.234	-3.0	59660	508	0.157	0.162	-3.1	59722	508	0.073	0.075	-2.7
59481	509	0.320	0.330	-3.0	59660	509	0.222	0.230	-3.5	59722	509	0.103	0.106	-2.8
59481	514	0.235	0.242	-2.9	59660	514	0.163	0.168	-3.0	59722	514	0.075	0.078	-3.8

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59723	501	0.050	0.052	-3.8	59750	501	0.130	0.131	-0.8	59781	501	0.113	0.114	-0.9
59723	504	0.032	0.033	-3.0	59750	504	0.082	0.083	-1.2	59781	504	0.071	0.072	-1.4
59723	506	0.047	0.049	-4.1	59750	506	0.139	0.141	-1.4	59781	506	0.121	0.122	-0.8
59723	507	0.062	0.064	-3.1	59750	507	0.123	0.125	-1.6	59781	507	0.107	0.108	-0.9
59723	508	0.027	0.028	-3.6	59750	508	0.054	0.055	-1.8	59781	508	0.047	0.048	-2.1
59723	509	0.039	0.040	-2.5	59750	509	0.092	0.093	-1.1	59781	509	0.080	0.081	-1.2
59723	514	0.028	0.029	-3.4	59750	514	0.069	0.070	-1.4	59781	514	0.060	0.061	-1.6
59724	501	0.077	0.079	-2.5	59751	501	0.047	0.047	0.0	59782	501	0.168	0.170	-1.2
59724	504	0.050	0.051	-2.0	59751	504	0.030	0.030	0.0	59782	504	0.106	0.107	-0.9
59724	506	0.073	0.075	-2.7	59751	506	0.050	0.051	-2.0	59782	506	0.181	0.182	-0.5
59724	507	0.096	0.099	-3.0	59751	507	0.044	0.045	-2.2	59782	507	0.159	0.161	-1.2
59724	508	0.042	0.043	-2.3	59751	508	0.020	0.020	0.0	59782	508	0.070	0.071	-1.4
59724	509	0.059	0.061	-3.3	59751	509	0.033	0.034	-2.9	59782	509	0.119	0.121	-1.7
59724	514	0.044	0.045	-2.2	59751	514	0.025	0.025	0.0	59782	514	0.089	0.090	-1.1
59725	501	0.096	0.099	-3.0	59773	501	0.035	0.035	0.0	59783	501	0.164	0.165	-0.6
59725	504	0.062	0.064	-3.1	59773	504	0.010	0.010	0.0	59783	504	0.103	0.104	-1.0
59725	506	0.090	0.094	-4.3	59773	506	0.041	0.041	0.0	59783	506	0.176	0.178	-1.1
59725	507	0.119	0.123	-3.3	59773	507	0.018	0.018	0.0	59783	507	0.155	0.157	-1.3
59725	508	0.052	0.054	-3.7	59773	508	0.017	0.016	6.3	59783	508	0.069	0.069	0.0
59725	509	0.074	0.077	-3.9	59773	509	0.028	0.028	0.0	59783	509	0.116	0.118	-1.7
59725	514	0.054	0.056	-3.6	59773	514	0.022	0.021	4.8	59783	514	0.087	0.088	-1.1
59726	501	0.070	0.072	-2.8	59774	501	0.029	0.029	0.0	59784	501	0.125	0.127	-1.6
59726	504	0.045	0.046	-2.2	59774	504	0.009	0.008	12.5	59784	504	0.079	0.080	-1.3
59726	506	0.066	0.068	-2.9	59774	506	0.034	0.033	3.0	59784	506	0.135	0.136	-0.7
59726	507	0.087	0.089	-2.2	59774	507	0.015	0.015	0.0	59784	507	0.119	0.120	-0.8
59726	508	0.038	0.039	-2.6	59774	508	0.014	0.014	0.0	59784	508	0.053	0.053	0.0
59726	509	0.054	0.056	-3.6	59774	509	0.023	0.023	0.0	59784	509	0.089	0.090	-1.1
59726	514	0.039	0.041	-4.9	59774	514	0.018	0.017	5.9	59784	514	0.067	0.067	0.0
59738	501	0.222	0.229	-3.1	59775	501	0.038	0.037	2.7	59790	501	0.172	0.177	-2.8
59738	504	0.144	0.148	-2.7	59775	504	0.011	0.011	0.0	59790	504	0.111	0.114	-2.6
59738	506	0.210	0.217	-3.2	59775	506	0.044	0.043	2.3	59790	506	0.162	0.168	-3.6
59738	507	0.280	0.290	-3.4	59775	507	0.019	0.019	0.0	59790	507	0.214	0.220	-2.7
59738	508	0.122	0.126	-3.2	59775	508	0.018	0.017	5.9	59790	508	0.094	0.097	-3.1
59738	509	0.172	0.178	-3.4	59775	509	0.030	0.029	3.4	59790	509	0.133	0.137	-2.9
59738	514	0.126	0.130	-3.1	59775	514	0.023	0.022	4.5	59790	514	0.097	0.100	-3.0

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LOSS COST % CHANGE BY CLASS

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59798	501	0.430	0.430	0.0	59892	501	0.164	0.165	-0.6	59917	501	0.068	0.069	-1.4
59798	504	0.270	0.270	0.0	59892	504	0.103	0.104	-1.0	59917	504	0.043	0.043	0.0
59798	506	0.460	0.460	0.0	59892	506	0.176	0.178	-1.1	59917	506	0.073	0.074	-1.4
59798	507	0.410	0.410	0.0	59892	507	0.155	0.157	-1.3	59917	507	0.065	0.065	0.0
59798	508	0.179	0.181	-1.1	59892	508	0.069	0.069	0.0	59917	508	0.028	0.029	-3.4
59798	509	0.300	0.310	-3.2	59892	509	0.116	0.118	-1.7	59917	509	0.048	0.049	-2.0
59798	514	0.227	0.230	-1.3	59892	514	0.087	0.088	-1.1	59917	514	0.036	0.037	-2.7
59806	501	0.310	0.310	0.0	59904	501	0.111	0.112	-0.9	59923	501	0.017	0.018	-5.6
59806	504	0.193	0.195	-1.0	59904	504	0.070	0.070	0.0	59923	504	0.011	0.012	-8.3
59806	506	0.330	0.330	0.0	59904	506	0.119	0.120	-0.8	59923	506	0.016	0.017	-5.9
59806	507	0.290	0.290	0.0	59904	507	0.105	0.106	-0.9	59923	507	0.022	0.022	0.0
59806	508	0.128	0.130	-1.5	59904	508	0.046	0.047	-2.1	59923	508	0.010	0.010	0.0
59806	509	0.218	0.220	-0.9	59904	509	0.079	0.080	-1.3	59923	509	0.013	0.014	-7.1
59806	514	0.163	0.165	-1.2	59904	514	0.059	0.059	0.0	59923	514	0.010	0.010	0.0
59867	501	0.193	0.199	-3.0	59905	501	0.121	0.125	-3.2	59925	501	0.500	0.510	-2.0
59867	504	0.125	0.129	-3.1	59905	504	0.078	0.081	-3.7	59925	504	0.430	0.430	0.0
59867	506	0.182	0.189	-3.7	59905	506	0.114	0.118	-3.4	59925	506	0.510	0.520	-1.9
59867	507	0.240	0.248	-3.2	59905	507	0.151	0.155	-2.6	59925	507	0.320	0.320	0.0
59867	508	0.106	0.109	-2.8	59905	508	0.066	0.068	-2.9	59925	508	0.410	0.420	-2.4
59867	509	0.149	0.154	-3.2	59905	509	0.094	0.097	-3.1	59925	509	0.430	0.430	0.0
59867	514	0.109	0.113	-3.5	59905	514	0.069	0.071	-2.8	59925	514	0.370	0.380	-2.6
59886	501	0.026	0.027	-3.7	59914	501	0.710	0.730	-2.7	59926	501	0.430	0.430	0.0
59886	504	0.017	0.017	0.0	59914	504	0.460	0.470	-2.1	59926	504	0.370	0.370	0.0
59886	506	0.025	0.026	-3.8	59914	506	0.670	0.690	-2.9	59926	506	0.430	0.440	-2.3
59886	507	0.033	0.034	-2.9	59914	507	0.880	0.910	-3.3	59926	507	0.270	0.270	0.0
59886	508	0.014	0.015	-6.7	59914	508	0.390	0.400	-2.5	59926	508	0.350	0.350	0.0
59886	509	0.020	0.021	-4.8	59914	509	0.550	0.570	-3.5	59926	509	0.370	0.370	0.0
59886	514	0.015	0.015	0.0	59914	514	0.400	0.410	-2.4	59926	514	0.320	0.320	0.0
59889	501	0.117	0.116	0.9	59915	501	0.370	0.370	0.0	59927	501	0.290	0.290	0.0
59889	504	0.034	0.033	3.0	59915	504	0.232	0.234	-0.9	59927	504	0.247	0.247	0.0
59889	506	0.136	0.134	1.5	59915	506	0.400	0.400	0.0	59927	506	0.290	0.290	0.0
59889	507	0.060	0.059	1.7	59915	507	0.350	0.350	0.0	59927	507	0.181	0.182	-0.5
59889	508	0.055	0.054	1.9	59915	508	0.154	0.156	-1.3	59927	508	0.237	0.238	-0.4
59889	509	0.092	0.091	1.1	59915	509	0.260	0.260	0.0	59927	509	0.246	0.248	-0.8
59889	514	0.071	0.070	1.4	59915	514	0.195	0.198	-1.5	59927	514	0.214	0.216	-0.9

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59931	501	0.320	0.330	-3.0	59963	501	0.300	0.310	-3.2	59977	501	0.119	0.120	-0.8
59931	504	0.206	0.213	-3.3	59963	504	0.197	0.203	-3.0	59977	504	0.075	0.076	-1.3
59931	506	0.300	0.310	-3.2	59963	506	0.290	0.300	-3.3	59977	506	0.128	0.129	-0.8
59931	507	0.400	0.410	-2.4	59963	507	0.380	0.390	-2.6	59977	507	0.113	0.114	-0.9
59931	508	0.175	0.180	-2.8	59963	508	0.167	0.172	-2.9	59977	508	0.050	0.050	0.0
59931	509	0.247	0.260	-5.0	59963	509	0.236	0.244	-3.3	59977	509	0.085	0.086	-1.2
59931	514	0.181	0.186	-2.7	59963	514	0.173	0.178	-2.8	59977	514	0.063	0.064	-1.6
59932	501	0.340	0.350	-2.9	59964	501	0.710	0.740	-4.1	59984	501	0.054	0.056	-3.6
59932	504	0.222	0.229	-3.1	59964	504	0.460	0.480	-4.2	59984	504	0.035	0.036	-2.8
59932	506	0.320	0.340	-5.9	59964	506	0.670	0.700	-4.3	59984	506	0.051	0.053	-3.8
59932	507	0.430	0.440	-2.3	59964	507	0.890	0.920	-3.3	59984	507	0.067	0.069	-2.9
59932	508	0.188	0.194	-3.1	59964	508	0.390	0.400	-2.5	59984	508	0.029	0.030	-3.3
59932	509	0.270	0.270	0.0	59964	509	0.550	0.570	-3.5	59984	509	0.042	0.043	-2.3
59932	514	0.195	0.201	-3.0	59964	514	0.400	0.420	-4.8	59984	514	0.030	0.031	-3.2
59941	501	0.107	0.111	-3.6	59970	501	0.149	0.150	-0.7	59985	501	0.211	0.217	-2.8
59941	504	0.069	0.071	-2.8	59970	504	0.094	0.095	-1.1	59985	504	0.136	0.140	-2.9
59941	506	0.101	0.105	-3.8	59970	506	0.160	0.162	-1.2	59985	506	0.199	0.206	-3.4
59941	507	0.133	0.137	-2.9	59970	507	0.141	0.143	-1.4	59985	507	0.260	0.270	-3.7
59941	508	0.059	0.060	-1.7	59970	508	0.062	0.063	-1.6	59985	508	0.115	0.119	-3.4
59941	509	0.083	0.086	-3.5	59970	509	0.106	0.107	-0.9	59985	509	0.163	0.168	-3.0
59941	514	0.061	0.063	-3.2	59970	514	0.079	0.080	-1.3	59985	514	0.119	0.123	-3.3
59947	501	0.111	0.112	-0.9	59973	501	0.197	0.203	-3.0	59986	501	0.161	0.166	-3.0
59947	504	0.070	0.070	0.0	59973	504	0.127	0.131	-3.1	59986	504	0.104	0.107	-2.8
59947	506	0.119	0.120	-0.8	59973	506	0.186	0.192	-3.1	59986	506	0.152	0.157	-3.2
59947	507	0.105	0.106	-0.9	59973	507	0.245	0.250	-2.0	59986	507	0.200	0.206	-2.9
59947	508	0.046	0.047	-2.1	59973	508	0.108	0.111	-2.7	59986	508	0.088	0.091	-3.3
59947	509	0.079	0.080	-1.3	59973	509	0.152	0.157	-3.2	59986	509	0.124	0.129	-3.9
59947	514	0.059	0.059	0.0	59973	514	0.112	0.115	-2.6	59986	514	0.091	0.094	-3.2
59955	501	0.041	0.042	-2.4	59975	501	0.208	0.210	-1.0	59988	501	0.053	0.054	-1.9
59955	504	0.026	0.027	-3.7	59975	504	0.132	0.133	-0.8	59988	504	0.034	0.034	0.0
59955	506	0.039	0.040	-2.5	59975	506	0.224	0.226	-0.9	59988	506	0.057	0.058	-1.7
59955	507	0.051	0.053	-3.8	59975	507	0.198	0.200	-1.0	59988	507	0.050	0.051	-2.0
59955	508	0.022	0.023	-4.3	59975	508	0.087	0.088	-1.1	59988	508	0.022	0.023	-4.3
59955	509	0.032	0.033	-3.0	59975	509	0.148	0.150	-1.3	59988	509	0.038	0.038	0.0
59955	514	0.023	0.024	-4.2	59975	514	0.111	0.112	-0.9	59988	514	0.028	0.029	-3.4

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59989	501	0.028	0.029	-3.4	60015	501	31.300	31.900	-1.9	61216	501	20.800	20.800	0.0
59989	504	0.018	0.019	-5.3	60015	504	22.300	22.100	0.9	61216	504	25.300	24.700	2.4
59989	506	0.027	0.028	-3.6	60015	506	28.900	28.300	2.1	61216	506	28.800	27.800	3.6
59989	507	0.035	0.036	-2.8	60015	507	35.400	34.500	2.6	61216	507	28.200	27.100	4.1
59989	508	0.015	0.016	-6.3	60015	508	20.300	20.000	1.5	61216	508	21.200	20.700	2.4
59989	509	0.022	0.023	-4.3	60015	509	28.400	27.600	2.9	61216	509	21.300	20.400	4.4
59989	514	0.016	0.016	0.0	60015	514	11.700	12.000	-2.5	61216	514	18.800	19.200	-2.1
60010	501	25.900	26.300	-1.5	60016	501	35.200	35.800	-1.7	61217	501	18.900	19.000	-0.5
60010	504	18.500	18.300	1.1	60016	504	25.100	24.800	1.2	61217	504	23.000	22.500	2.2
60010	506	23.900	23.400	2.1	60016	506	32.500	31.800	2.2	61217	506	26.200	25.400	3.1
60010	507	29.300	28.500	2.8	60016	507	39.800	38.700	2.8	61217	507	25.600	24.600	4.1
60010	508	16.800	16.600	1.2	60016	508	22.800	22.500	1.3	61217	508	19.300	18.900	2.1
60010	509	23.500	22.800	3.1	60016	509	31.900	31.000	2.9	61217	509	19.400	18.500	4.9
60010	514	9.630	9.960	-3.3	60016	514	13.100	13.500	-3.0	61217	514	17.100	17.500	-2.3
60011	501	29.800	30.300	-1.7	60035	501	36.700	36.800	-0.3	61218	501	12.900	12.900	0.0
60011	504	21.200	21.000	1.0	60035	504	44.600	43.600	2.3	61218	504	15.700	15.400	1.9
60011	506	27.500	26.900	2.2	60035	506	50.800	49.100	3.5	61218	506	17.900	17.300	3.5
60011	507	33.600	32.800	2.4	60035	507	49.700	47.800	4.0	61218	507	17.500	16.800	4.2
60011	508	19.300	19.100	1.0	60035	508	37.500	36.600	2.5	61218	508	13.200	12.900	2.3
60011	509	27.000	26.200	3.1	60035	509	37.500	36.000	4.2	61218	509	13.200	12.700	3.9
60011	514	11.100	11.400	-2.6	60035	514	33.200	33.800	-1.8	61218	514	11.700	12.000	-2.5
60012	501	49.000	49.800	-1.6	61000	501	25.600	26.100	-1.9	61223	501	91.900	92.100	-0.2
60012	504	34.900	34.500	1.2	61000	504	18.300	18.100	1.1	61223	504	112.000	109.000	2.8
60012	506	45.100	44.200	2.0	61000	506	23.600	23.100	2.2	61223	506	127.000	123.000	3.3
60012	507	55.300	53.800	2.8	61000	507	29.000	28.200	2.8	61223	507	124.000	120.000	3.3
60012	508	31.700	31.300	1.3	61000	508	16.600	16.400	1.2	61223	508	93.800	91.700	2.3
60012	509	44.400	43.100	3.0	61000	509	23.200	22.600	2.7	61223	509	94.000	90.200	4.2
60012	514	18.200	18.800	-3.2	61000	514	9.540	9.860	-3.2	61223	514	83.200	84.800	-1.9
60013	501	42.000	42.700	-1.6	61212	501	18.700	18.800	-0.5	61224	501	29.300	29.300	0.0
60013	504	29.900	29.600	1.0	61212	504	22.800	22.300	2.2	61224	504	35.600	34.800	2.3
60013	506	38.700	37.800	2.4	61212	506	25.900	25.100	3.2	61224	506	40.500	39.200	3.3
60013	507	47.400	46.200	2.6	61212	507	25.400	24.400	4.1	61224	507	39.700	38.200	3.9
60013	508	27.100	26.800	1.1	61212	508	19.100	18.700	2.1	61224	508	29.900	29.300	2.0
60013	509	38.000	36.900	3.0	61212	509	19.200	18.400	4.3	61224	509	30.000	28.700	4.5
60013	514	15.600	16.100	-3.1	61212	514	17.000	17.300	-1.7	61224	514	26.500	27.000	-1.9

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61225	501	40.600	40.800	-0.5	62002	501	5.130	5.140	-0.2	63013	501	78.500	79.800	-1.6
61225	504	49.400	48.300	2.3	62002	504	6.240	6.100	2.3	63013	504	55.900	55.300	1.1
61225	506	56.200	54.400	3.3	62002	506	7.100	6.860	3.5	63013	506	72.300	70.800	2.1
61225	507	55.000	52.900	4.0	62002	507	6.950	6.680	4.0	63013	507	88.600	86.300	2.7
61225	508	41.500	40.600	2.2	62002	508	5.240	5.120	2.3	63013	508	50.800	50.200	1.2
61225	509	41.600	39.900	4.3	62002	509	5.250	5.030	4.4	63013	509	71.100	69.000	3.0
61225	514	36.800	37.500	-1.9	62002	514	4.650	4.730	-1.7	63013	514	29.200	30.200	-3.3
61226	501	68.400	68.600	-0.3	62003	501	16.200	16.200	0.0	63215	501	53.500	53.600	-0.2
61226	504	83.100	81.400	2.1	62003	504	19.600	19.200	2.1	63215	504	64.900	63.600	2.0
61226	506	94.600	91.500	3.4	62003	506	22.400	21.600	3.7	63215	506	74.000	71.500	3.5
61226	507	92.600	89.000	4.0	62003	507	21.900	21.100	3.8	63215	507	72.400	69.600	4.0
61226	508	69.800	68.200	2.3	62003	508	16.500	16.100	2.5	63215	508	54.600	53.300	2.4
61226	509	69.900	67.100	4.2	62003	509	16.500	15.900	3.8	63215	509	54.700	52.400	4.4
61226	514	61.900	63.100	-1.9	62003	514	14.600	14.900	-2.0	63215	514	48.400	49.300	-1.8
61227	501	62.600	62.700	-0.2	63010	501	46.600	47.400	-1.7	63216	501	37.100	37.200	-0.3
61227	504	76.000	74.500	2.0	63010	504	33.200	32.900	0.9	63216	504	45.000	44.100	2.0
61227	506	86.600	83.700	3.5	63010	506	43.000	42.100	2.1	63216	506	51.300	49.600	3.4
61227	507	84.700	81.500	3.9	63010	507	52.700	51.300	2.7	63216	507	50.200	48.300	3.9
61227	508	63.900	62.400	2.4	63010	508	30.200	29.800	1.3	63216	508	37.900	37.000	2.4
61227	509	64.000	61.400	4.2	63010	509	42.200	41.000	2.9	63216	509	37.900	36.400	4.1
61227	514	56.600	57.800	-2.1	63010	514	17.300	17.900	-3.4	63216	514	33.600	34.200	-1.8
62000	501	14.200	14.300	-0.7	63011	501	58.300	59.300	-1.7	63217	501	27.700	29.000	-4.5
62000	504	17.300	16.900	2.4	63011	504	41.500	41.100	1.0	63217	504	29.900	30.600	-2.3
62000	506	19.700	19.100	3.1	63011	506	53.700	52.600	2.1	63217	506	29.100	29.400	-1.0
62000	507	19.300	18.500	4.3	63011	507	65.800	64.100	2.7	63217	507	54.100	54.400	-0.6
62000	508	14.500	14.300	1.4	63011	508	37.700	37.300	1.1	63217	508	42.900	43.800	-2.1
62000	509	14.600	14.000	4.3	63011	509	52.800	51.300	2.9	63217	509	59.000	59.100	-0.2
62000	514	12.900	13.100	-1.5	63011	514	21.700	22.400	-3.1	63217	514	52.600	56.100	-6.2
62001	501	11.200	11.300	-0.9	63012	501	82.900	84.300	-1.7	63218	501	9.330	9.780	-4.6
62001	504	13.700	13.400	2.2	63012	504	59.000	58.400	1.0	63218	504	10.100	10.300	-1.9
62001	506	15.600	15.000	4.0	63012	506	76.400	74.800	2.1	63218	506	9.790	9.890	-1.0
62001	507	15.200	14.600	4.1	63012	507	93.600	91.200	2.6	63218	507	18.200	18.300	-0.5
62001	508	11.500	11.200	2.7	63012	508	53.600	53.000	1.1	63218	508	14.500	14.800	-2.0
62001	509	11.500	11.000	4.5	63012	509	75.100	72.900	3.0	63218	509	19.900	19.900	0.0
62001	514	10.200	10.400	-1.9	63012	514	30.800	31.900	-3.4	63218	514	17.700	18.900	-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
64074	501	24.600	24.800	-0.8	66309	501	22.500	22.500	0.0	67510	501	14.300	15.000	-4.7
64074	504	13.500	13.300	1.5	66309	504	27.300	26.800	1.9	67510	504	10.400	10.600	-1.9
64074	506	18.900	18.400	2.7	66309	506	31.100	30.100	3.3	67510	506	10.800	10.800	0.0
64074	507	14.200	13.700	3.6	66309	507	30.400	29.300	3.8	67510	507	8.970	8.970	0.0
64074	508	10.200	10.100	1.0	66309	508	23.000	22.400	2.7	67510	508	12.200	12.400	-1.6
64074	509	16.600	16.000	3.7	66309	509	23.000	22.100	4.1	67510	509	13.400	13.300	0.8
64074	514	14.900	15.300	-2.6	66309	514	20.300	20.700	-1.9	67510	514	19.000	20.100	-5.5
64075	501	17.300	17.500	-1.1	66561	501	52.100	52.200	-0.2	67511	501	15.500	16.200	-4.3
64075	504	9.470	9.350	1.3	66561	504	63.300	62.000	2.1	67511	504	11.200	11.400	-1.8
64075	506	13.300	12.900	3.1	66561	506	72.100	69.700	3.4	67511	506	11.700	11.700	0.0
64075	507	9.970	9.650	3.3	66561	507	70.500	67.800	4.0	67511	507	9.700	9.710	-0.1
64075	508	7.200	7.090	1.6	66561	508	53.200	52.000	2.3	67511	508	13.200	13.400	-1.5
64075	509	11.700	11.300	3.5	66561	509	53.300	51.100	4.3	67511	509	14.500	14.400	0.7
64075	514	10.500	10.800	-2.8	66561	514	47.100	48.000	-1.9	67511	514	20.500	21.800	-6.0
65007	501	32.500	32.600	-0.3	67017	501	48.300	48.400	-0.2	67512	501	66.500	69.300	-4.0
65007	504	39.500	38.700	2.1	67017	504	58.700	57.500	2.1	67512	504	48.100	49.000	-1.8
65007	506	45.000	43.500	3.4	67017	506	66.900	64.700	3.4	67512	506	49.900	50.200	-0.6
65007	507	44.100	42.400	4.0	67017	507	65.400	62.900	4.0	67512	507	41.600	41.600	0.0
65007	508	33.200	32.500	2.2	67017	508	49.300	48.200	2.3	67512	508	56.700	57.600	-1.6
65007	509	33.300	31.900	4.4	67017	509	49.400	47.400	4.2	67512	509	62.000	61.800	0.3
65007	514	29.400	30.000	-2.0	67017	514	43.700	44.600	-2.0	67512	514	87.900	93.200	-5.7
66122	501	14.000	14.000	0.0	67508	501	35.100	36.600	-4.1	67513	501	42.200	44.000	-4.1
66122	504	17.000	16.700	1.8	67508	504	25.400	25.900	-1.9	67513	504	30.500	31.100	-1.9
66122	506	19.400	18.700	3.7	67508	506	26.400	26.600	-0.8	67513	506	31.700	31.900	-0.6
66122	507	19.000	18.200	4.4	67508	507	22.000	22.000	0.0	67513	507	26.400	26.400	0.0
66122	508	14.300	14.000	2.1	67508	508	30.000	30.400	-1.3	67513	508	35.900	36.500	-1.6
66122	509	14.300	13.700	4.4	67508	509	32.800	32.700	0.3	67513	509	39.300	39.200	0.3
66122	514	12.700	12.900	-1.6	67508	514	46.500	49.300	-5.7	67513	514	55.800	59.100	-5.6
66123	501	7.700	7.710	-0.1	67509	501	25.800	26.900	-4.1	67634	501	41.800	41.900	-0.2
66123	504	9.360	9.150	2.3	67509	504	18.600	19.000	-2.1	67634	504	50.800	49.800	2.0
66123	506	10.700	10.300	3.9	67509	506	19.400	19.500	-0.5	67634	506	57.900	55.900	3.6
66123	507	10.400	10.000	4.0	67509	507	16.100	16.100	0.0	67634	507	56.600	54.500	3.9
66123	508	7.860	7.680	2.3	67509	508	22.000	22.300	-1.3	67634	508	42.700	41.700	2.4
66123	509	7.880	7.550	4.4	67509	509	24.000	24.000	0.0	67634	509	42.800	41.000	4.4
66123	514	6.970	7.090	-1.7	67509	514	34.100	36.100	-5.5	67634	514	37.800	38.600	-2.1

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LOSS COST % CHANGE BY CLASS

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67635	501	29.600	29.700	-0.3	68606	501	8.490	8.500	-0.1	68707	501	17.600	17.600	0.0
67635	504	35.900	35.200	2.0	68606	504	10.300	10.100	2.0	68707	504	21.300	20.900	1.9
67635	506	40.900	39.600	3.3	68606	506	11.700	11.300	3.5	68707	506	24.300	23.500	3.4
67635	507	40.100	38.500	4.2	68606	507	11.500	11.000	4.5	68707	507	23.800	22.900	3.9
67635	508	30.200	29.500	2.4	68606	508	8.670	8.460	2.5	68707	508	17.900	17.500	2.3
67635	509	30.300	29.000	4.5	68606	509	8.680	8.320	4.3	68707	509	18.000	17.200	4.7
67635	514	26.800	27.300	-1.8	68606	514	7.680	7.820	-1.8	68707	514	15.900	16.200	-1.9
68001	501	90.300	90.500	-0.2	68607	501	6.710	6.720	-0.1	90089	501	10.400	10.700	-2.8
68001	504	110.000	107.000	2.8	68607	504	8.150	7.980	2.1	90089	504	2.980	3.020	-1.3
68001	506	125.000	121.000	3.3	68607	506	9.280	8.970	3.5	90089	506	7.730	7.880	-1.9
68001	507	122.000	118.000	3.4	68607	507	9.080	8.730	4.0	90089	507	8.600	8.760	-1.8
68001	508	92.200	90.200	2.2	68607	508	6.850	6.690	2.4	90089	508	7.080	7.200	-1.7
68001	509	92.400	88.600	4.3	68607	509	6.860	6.580	4.3	90089	509	8.300	8.450	-1.8
68001	514	81.700	83.300	-1.9	68607	514	6.070	6.180	-1.8	90089	514	7.910	8.060	-1.9
68439	501	116.000	116.000	0.0	68702	501	5.530	5.540	-0.2	91111	501	3.870	3.750	3.2
68439	504	141.000	138.000	2.2	68702	504	6.710	6.570	2.1	91111	504	1.330	1.280	3.9
68439	506	161.000	155.000	3.9	68702	506	7.650	7.390	3.5	91111	506	4.550	4.410	3.2
68439	507	157.000	151.000	4.0	68702	507	7.480	7.190	4.0	91111	507	6.180	5.990	3.2
68439	508	119.000	116.000	2.6	68702	508	5.640	5.510	2.4	91111	508	5.050	4.900	3.1
68439	509	119.000	114.000	4.4	68702	509	5.650	5.420	4.2	91111	509	5.010	4.860	3.1
68439	514	105.000	107.000	-1.9	68702	514	5.000	5.090	-1.8	91111	514	4.660	4.510	3.3
68500	501	5.700	5.790	-1.6	68703	501	4.140	4.150	-0.2	91125	501	6.300	6.420	-1.9
68500	504	4.060	4.020	1.0	68703	504	5.030	4.930	2.0	91125	504	1.800	1.810	-0.6
68500	506	5.250	5.140	2.1	68703	506	5.730	5.540	3.4	91125	506	4.660	4.750	-1.9
68500	507	6.440	6.270	2.7	68703	507	5.610	5.390	4.1	91125	507	5.180	5.270	-1.7
68500	508	3.690	3.640	1.4	68703	508	4.230	4.130	2.4	91125	508	4.260	4.340	-1.8
68500	509	5.160	5.010	3.0	68703	509	4.240	4.060	4.4	91125	509	5.000	5.090	-1.8
68500	514	2.120	2.190	-3.2	68703	514	3.750	3.820	-1.8	91125	514	4.770	4.850	-1.6
68604	501	2.170	2.170	0.0	68706	501	17.700	17.800	-0.6	91127	501	2.600	2.520	3.2
68604	504	2.640	2.580	2.3	68706	504	21.600	21.100	2.4	91127	504	0.890	0.860	3.5
68604	506	3.010	2.900	3.8	68706	506	24.600	23.800	3.4	91127	506	3.060	2.960	3.4
68604	507	2.940	2.830	3.9	68706	507	24.000	23.100	3.9	91127	507	4.150	4.020	3.2
68604	508	2.220	2.170	2.3	68706	508	18.100	17.700	2.3	91127	508	3.400	3.290	3.3
68604	509	2.220	2.130	4.2	68706	509	18.100	17.400	4.0	91127	509	3.370	3.260	3.4
68604	514	1.970	2.000	-1.5	68706	514	16.100	16.400	-1.8	91127	514	3.130	3.030	3.3

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91130	501	3.430	3.430	0.0	91175	501	2.180	2.220	-1.8	91235	501	3.000	2.900	3.4
91130	504	1.700	1.690	0.6	91175	504	0.620	0.620	0.0	91235	504	1.030	0.990	4.0
91130	506	3.570	3.580	-0.3	91175	506	1.610	1.640	-1.8	91235	506	3.530	3.420	3.2
91130	507	3.200	3.200	0.0	91175	507	1.790	1.820	-1.6	91235	507	4.790	4.650	3.0
91130	508	2.050	2.050	0.0	91175	508	1.470	1.500	-2.0	91235	508	3.920	3.800	3.2
91130	509	2.420	2.420	0.0	91175	509	1.730	1.760	-1.7	91235	509	3.890	3.770	3.2
91130	514	1.860	1.860	0.0	91175	514	1.650	1.670	-1.2	91235	514	3.620	3.500	3.4
91135	501	0.950	0.950	0.0	91177	501	9.530	9.710	-1.9	91250	501	4.510	4.370	3.2
91135	504	0.480	0.480	0.0	91177	504	2.710	2.750	-1.5	91250	504	1.560	1.500	4.0
91135	506	0.990	0.990	0.0	91177	506	7.050	7.170	-1.7	91250	506	5.320	5.150	3.3
91135	507	0.890	0.890	0.0	91177	507	7.830	7.980	-1.9	91250	507	7.220	7.000	3.1
91135	508	0.570	0.570	0.0	91177	508	6.440	6.560	-1.8	91250	508	5.900	5.720	3.1
91135	509	0.680	0.670	1.5	91177	509	7.550	7.700	-1.9	91250	509	5.850	5.670	3.2
91135	514	0.520	0.520	0.0	91177	514	7.210	7.330	-1.6	91250	514	5.450	5.260	3.6
91150	501	2.460	2.380	3.4	91179	501	9.570	9.750	-1.8	91265	501	41.900	41.800	0.2
91150	504	0.840	0.810	3.7	91179	504	2.720	2.760	-1.4	91265	504	20.800	20.700	0.5
91150	506	2.890	2.800	3.2	91179	506	7.080	7.200	-1.7	91265	506	43.500	43.600	-0.2
91150	507	3.930	3.810	3.1	91179	507	7.860	8.010	-1.9	91265	507	39.100	39.100	0.0
91150	508	3.210	3.110	3.2	91179	508	6.470	6.590	-1.8	91265	508	25.000	25.100	-0.4
91150	509	3.180	3.080	3.2	91179	509	7.580	7.730	-1.9	91265	509	29.500	29.500	0.0
91150	514	2.960	2.860	3.5	91179	514	7.240	7.360	-1.6	91265	514	22.800	22.800	0.0
91155	501	5.460	5.280	3.4	91190	501	5.140	5.230	-1.7	91266	501	22.200	22.200	0.0
91155	504	1.880	1.800	4.4	91190	504	1.460	1.480	-1.4	91266	504	11.000	11.000	0.0
91155	506	6.430	6.220	3.4	91190	506	3.800	3.860	-1.6	91266	506	23.100	23.100	0.0
91155	507	8.730	8.440	3.4	91190	507	4.210	4.300	-2.1	91266	507	20.700	20.700	0.0
91155	508	7.140	6.910	3.3	91190	508	3.470	3.540	-2.0	91266	508	13.200	13.300	-0.8
91155	509	7.080	6.850	3.4	91190	509	4.080	4.150	-1.7	91266	509	15.600	15.700	-0.6
91155	514	6.570	6.360	3.3	91190	514	3.890	3.950	-1.5	91266	514	12.000	12.100	-0.8
91160	501	2.520	2.580	-2.3	91200	501	1.960	1.960	0.0	91302	501	25.200	24.700	2.0
91160	504	0.730	0.730	0.0	91200	504	0.970	0.970	0.0	91302	504	11.200	10.900	2.8
91160	506	1.870	1.900	-1.6	91200	506	2.040	2.040	0.0	91302	506	21.900	21.400	2.3
91160	507	2.080	2.120	-1.9	91200	507	1.830	1.830	0.0	91302	507	21.700	21.200	2.4
91160	508	1.710	1.740	-1.7	91200	508	1.170	1.170	0.0	91302	508	18.400	18.000	2.2
91160	509	2.010	2.040	-1.5	91200	509	1.380	1.380	0.0	91302	509	22.200	21.700	2.3
91160	514	1.910	1.940	-1.5	91200	514	1.060	1.060	0.0	91302	514	22.000	21.500	2.3

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91315	501	7.650	7.500	2.0	91343	501	2.420	2.460	-1.6	91523	501	102.000	104.000	-1.9
91315	504	3.410	3.310	3.0	91343	504	0.690	0.690	0.0	91523	504	29.200	29.600	-1.4
91315	506	6.650	6.510	2.2	91343	506	1.780	1.810	-1.7	91523	506	75.800	77.200	-1.8
91315	507	6.570	6.440	2.0	91343	507	1.980	2.020	-2.0	91523	507	84.300	85.900	-1.9
91315	508	5.590	5.470	2.2	91343	508	1.630	1.650	-1.2	91523	508	69.400	70.600	-1.7
91315	509	6.730	6.600	2.0	91343	509	1.910	1.950	-2.1	91523	509	81.300	82.800	-1.8
91315	514	6.670	6.530	2.1	91343	514	1.830	1.850	-1.1	91523	514	77.600	79.000	-1.8
91324	501	17.000	16.700	1.8	91405	501	12.900	12.700	1.6	91547	501	0.590	0.590	0.0
91324	504	7.580	7.370	2.8	91405	504	5.770	5.610	2.9	91547	504	0.166	0.168	-1.2
91324	506	14.800	14.500	2.1	91405	506	11.200	11.000	1.8	91547	506	0.430	0.440	-2.3
91324	507	14.600	14.400	1.4	91405	507	11.100	10.900	1.8	91547	507	0.480	0.490	-2.0
91324	508	12.400	12.200	1.6	91405	508	9.450	9.260	2.1	91547	508	0.400	0.410	-2.4
91324	509	15.000	14.700	2.0	91405	509	11.400	11.200	1.8	91547	509	0.470	0.480	-2.1
91324	514	14.800	14.600	1.4	91405	514	11.300	11.100	1.8	91547	514	0.440	0.450	-2.2
91340	501	11.100	10.900	1.8	91436	501	12.300	12.600	-2.4	91551	501	3.620	3.690	-1.9
91340	504	4.950	4.820	2.7	91436	504	3.530	3.570	-1.1	91551	504	1.030	1.040	-1.0
91340	506	9.660	9.460	2.1	91436	506	9.140	9.320	-1.9	91551	506	2.670	2.730	-2.2
91340	507	9.550	9.360	2.0	91436	507	10.100	10.300	-1.9	91551	507	2.970	3.030	-2.0
91340	508	8.110	7.950	2.0	91436	508	8.360	8.510	-1.8	91551	508	2.450	2.490	-1.6
91340	509	9.780	9.580	2.1	91436	509	9.810	10.000	-1.9	91551	509	2.870	2.920	-1.7
91340	514	9.690	9.480	2.2	91436	514	9.350	9.520	-1.8	91551	514	2.730	2.780	-1.8
91341	501	10.900	11.100	-1.8	91481	501	45.100	46.000	-2.0	91555	501	1.810	1.750	3.4
91341	504	3.110	3.150	-1.3	91481	504	12.900	13.000	-0.8	91555	504	0.630	0.590	6.8
91341	506	8.080	8.230	-1.8	91481	506	33.400	34.000	-1.8	91555	506	2.130	2.060	3.4
91341	507	8.980	9.150	-1.9	91481	507	37.100	37.900	-2.1	91555	507	2.890	2.790	3.6
91341	508	7.390	7.520	-1.7	91481	508	30.500	31.100	-1.9	91555	508	2.370	2.290	3.5
91341	509	8.670	8.830	-1.8	91481	509	35.800	36.500	-1.9	91555	509	2.350	2.270	3.5
91341	514	8.270	8.410	-1.7	91481	514	34.200	34.800	-1.7	91555	514	2.180	2.110	3.3
91342	501	10.200	10.000	2.0	91507	501	6.650	6.780	-1.9	91560	501	12.200	12.300	-0.8
91342	504	4.540	4.410	2.9	91507	504	1.900	1.920	-1.0	91560	504	6.080	6.060	0.3
91342	506	8.870	8.680	2.2	91507	506	4.920	5.000	-1.6	91560	506	12.700	12.800	-0.8
91342	507	8.770	8.590	2.1	91507	507	5.470	5.570	-1.8	91560	507	11.400	11.500	-0.9
91342	508	7.450	7.290	2.2	91507	508	4.490	4.580	-2.0	91560	508	7.310	7.310	0.0
91342	509	8.970	8.790	2.0	91507	509	5.280	5.370	-1.7	91560	509	8.620	8.640	-0.2
91342	514	8.900	8.700	2.3	91507	514	5.030	5.120	-1.8	91560	514	6.650	6.650	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
91562	501	8.050	8.210	-1.9	91629	501	6.860	6.860	0.0	91746	501	8.050	8.210	-1.9
91562	504	2.300	2.320	-0.9	91629	504	3.410	3.390	0.6	91746	504	2.300	2.320	-0.9
91562	506	5.950	6.060	-1.8	91629	506	7.130	7.150	-0.3	91746	506	5.950	6.060	-1.8
91562	507	6.610	6.740	-1.9	91629	507	6.400	6.410	-0.2	91746	507	6.610	6.740	-1.9
91562	508	5.450	5.540	-1.6	91629	508	4.100	4.100	0.0	91746	508	5.450	5.540	-1.6
91562	509	6.380	6.500	-1.8	91629	509	4.830	4.840	-0.2	91746	509	6.380	6.500	-1.8
91562	514	6.090	6.190	-1.6	91629	514	3.730	3.730	0.0	91746	514	6.090	6.190	-1.6
91577	501	28.800	29.300	-1.7	91636	501	11.700	11.800	-0.8	91805	501	0.510	0.520	-1.9
91577	504	8.220	8.310	-1.1	91636	504	5.830	5.810	0.3	91805	504	0.144	0.146	-1.4
91577	506	21.300	21.700	-1.8	91636	506	12.200	12.300	-0.8	91805	506	0.380	0.380	0.0
91577	507	23.700	24.200	-2.1	91636	507	10.900	11.000	-0.9	91805	507	0.420	0.430	-2.3
91577	508	19.500	19.800	-1.5	91636	508	7.020	7.030	-0.1	91805	508	0.340	0.350	-2.9
91577	509	22.900	23.300	-1.7	91636	509	8.270	8.290	-0.2	91805	509	0.400	0.410	-2.4
91577	514	21.800	22.200	-1.8	91636	514	6.380	6.390	-0.2	91805	514	0.380	0.390	-2.6
91580	501	16.200	16.200	0.0	91641	501	3.180	3.180	0.0	92053	501	1.240	1.270	-2.4
91580	504	8.030	7.990	0.5	91641	504	1.580	1.580	0.0	92053	504	0.360	0.360	0.0
91580	506	16.800	16.800	0.0	91641	506	3.310	3.320	-0.3	92053	506	0.920	0.940	-2.1
91580	507	15.100	15.100	0.0	91641	507	2.970	2.970	0.0	92053	507	1.020	1.040	-1.9
91580	508	9.650	9.660	-0.1	91641	508	1.900	1.900	0.0	92053	508	0.840	0.850	-1.2
91580	509	11.300	11.400	-0.9	91641	509	2.240	2.250	-0.4	92053	509	0.980	1.000	-2.0
91580	514	8.780	8.780	0.0	91641	514	1.730	1.730	0.0	92053	514	0.940	0.960	-2.1
91590	501	8.360	8.520	-1.9	91666	501	2.260	2.300	-1.7	92054	501	0.430	0.440	-2.3
91590	504	2.390	2.410	-0.8	91666	504	0.650	0.650	0.0	92054	504	0.122	0.124	-1.6
91590	506	6.180	6.290	-1.7	91666	506	1.670	1.690	-1.2	92054	506	0.320	0.330	-3.0
91590	507	6.870	7.010	-2.0	91666	507	1.850	1.890	-2.1	92054	507	0.350	0.360	-2.8
91590	508	5.660	5.760	-1.7	91666	508	1.520	1.560	-2.6	92054	508	0.290	0.300	-3.3
91590	509	6.630	6.760	-1.9	91666	509	1.790	1.820	-1.6	92054	509	0.340	0.350	-2.9
91590	514	6.320	6.430	-1.7	91666	514	1.710	1.730	-1.2	92054	514	0.330	0.330	0.0
91606	501	33.600	33.500	0.3	91722	501	10.300	10.300	0.0	92055	501	11.900	12.200	-2.5
91606	504	16.700	16.500	1.2	91722	504	5.110	5.080	0.6	92055	504	3.400	3.450	-1.4
91606	506	34.900	35.000	-0.3	91722	506	10.700	10.700	0.0	92055	506	8.830	8.990	-1.8
91606	507	31.300	31.400	-0.3	91722	507	9.600	9.610	-0.1	92055	507	9.810	10.000	-1.9
91606	508	20.100	20.000	0.5	91722	508	6.140	6.140	0.0	92055	508	8.070	8.220	-1.8
91606	509	23.700	23.700	0.0	91722	509	7.240	7.250	-0.1	92055	509	9.460	9.650	-2.0
91606	514	18.200	18.200	0.0	91722	514	5.590	5.590	0.0	92055	514	9.040	9.190	-1.6

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92101	501	18.700	19.000	-1.6	92446	501	14.200	14.500	-2.1	92593	501	39.400	38.200	3.1
92101	504	5.320	5.390	-1.3	92446	504	4.050	4.090	-1.0	92593	504	13.600	13.100	3.8
92101	506	13.800	14.100	-2.1	92446	506	10.500	10.700	-1.9	92593	506	46.400	44.900	3.3
92101	507	15.300	15.700	-2.5	92446	507	11.600	11.900	-2.5	92593	507	62.900	60.900	3.3
92101	508	12.600	12.900	-2.3	92446	508	9.590	9.770	-1.8	92593	508	51.500	49.800	3.4
92101	509	14.800	15.100	-2.0	92446	509	11.200	11.500	-2.6	92593	509	51.100	49.500	3.2
92101	514	14.100	14.400	-2.1	92446	514	10.700	10.900	-1.8	92593	514	47.400	45.900	3.3
92102	501	11.200	11.500	-2.6	92447	501	12.400	12.700	-2.4	92663	501	1.590	1.600	-0.6
92102	504	3.200	3.240	-1.2	92447	504	3.540	3.580	-1.1	92663	504	0.800	0.780	2.6
92102	506	8.310	8.460	-1.8	92447	506	9.170	9.350	-1.9	92663	506	1.660	1.650	0.6
92102	507	9.230	9.410	-1.9	92447	507	10.200	10.400	-1.9	92663	507	1.490	1.490	0.0
92102	508	7.590	7.740	-1.9	92447	508	8.390	8.540	-1.8	92663	508	0.950	0.950	0.0
92102	509	8.920	9.090	-1.9	92447	509	9.840	10.000	-1.6	92663	509	1.120	1.120	0.0
92102	514	8.500	8.650	-1.7	92447	514	9.380	9.550	-1.8	92663	514	0.860	0.860	0.0
92215	501	4.300	4.160	3.4	92451	501	3.000	2.900	3.4	94007	501	26.600	27.200	-2.2
92215	504	1.480	1.430	3.5	92451	504	1.030	0.990	4.0	94007	504	7.590	7.690	-1.3
92215	506	5.070	4.910	3.3	92451	506	3.530	3.420	3.2	94007	506	19.700	20.000	-1.5
92215	507	6.880	6.660	3.3	92451	507	4.790	4.650	3.0	94007	507	21.900	22.300	-1.8
92215	508	5.620	5.440	3.3	92451	508	3.920	3.800	3.2	94007	508	18.000	18.300	-1.6
92215	509	5.580	5.400	3.3	92451	509	3.890	3.770	3.2	94007	509	21.200	21.500	-1.4
92215	514	5.180	5.010	3.4	92451	514	3.620	3.500	3.4	94007	514	20.200	20.500	-1.5
92338	501	4.310	4.400	-2.0	92453	501	7.860	8.010	-1.9	94099	501	6.070	6.180	-1.8
92338	504	1.230	1.250	-1.6	92453	504	2.240	2.270	-1.3	94099	504	1.730	1.750	-1.1
92338	506	3.190	3.250	-1.8	92453	506	5.800	5.920	-2.0	94099	506	4.480	4.570	-2.0
92338	507	3.550	3.620	-1.9	92453	507	6.450	6.580	-2.0	94099	507	4.980	5.080	-2.0
92338	508	2.920	2.970	-1.7	92453	508	5.310	5.410	-1.8	94099	508	4.110	4.170	-1.4
92338	509	3.420	3.490	-2.0	92453	509	6.230	6.350	-1.9	94099	509	4.810	4.910	-2.0
92338	514	3.270	3.320	-1.5	92453	514	5.940	6.050	-1.8	94099	514	4.590	4.670	-1.7
92445	501	6.740	6.730	0.1	92478	501	3.890	3.960	-1.8	94225	501	21.400	21.800	-1.8
92445	504	3.350	3.330	0.6	92478	504	1.110	1.120	-0.9	94225	504	6.080	6.160	-1.3
92445	506	7.010	7.020	-0.1	92478	506	2.870	2.920	-1.7	94225	506	15.800	16.100	-1.9
92445	507	6.290	6.290	0.0	92478	507	3.190	3.260	-2.1	94225	507	17.500	17.800	-1.7
92445	508	4.020	4.020	0.0	92478	508	2.630	2.680	-1.9	94225	508	14.400	14.700	-2.0
92445	509	4.740	4.750	-0.2	92478	509	3.080	3.140	-1.9	94225	509	16.900	17.200	-1.7
92445	514	3.660	3.660	0.0	92478	514	2.940	2.990	-1.7	94225	514	16.200	16.500	-1.8

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94276	501	11.100	11.300	-1.8	94590	501	30.700	31.300	-1.9	95306	501	13.500	13.500	0.0
94276	504	3.170	3.210	-1.2	94590	504	8.750	8.850	-1.1	95306	504	6.690	6.660	0.5
94276	506	8.220	8.370	-1.8	94590	506	22.700	23.100	-1.7	95306	506	14.000	14.100	-0.7
94276	507	9.130	9.320	-2.0	94590	507	25.200	25.700	-1.9	95306	507	12.600	12.600	0.0
94276	508	7.520	7.660	-1.8	94590	508	20.800	21.100	-1.4	95306	508	8.040	8.050	-0.1
94276	509	8.820	8.990	-1.9	94590	509	24.400	24.800	-1.6	95306	509	9.480	9.500	-0.2
94276	514	8.420	8.560	-1.6	94590	514	23.300	23.600	-1.3	95306	514	7.320	7.320	0.0
94304	501	3.830	3.710	3.2	94617	501	9.680	9.870	-1.9	95310	501	19.900	20.200	-1.5
94304	504	1.320	1.270	3.9	94617	504	2.760	2.790	-1.1	95310	504	5.670	5.740	-1.2
94304	506	4.510	4.370	3.2	94617	506	7.160	7.290	-1.8	95310	506	14.700	15.000	-2.0
94304	507	6.120	5.930	3.2	94617	507	7.950	8.110	-2.0	95310	507	16.300	16.600	-1.8
94304	508	5.010	4.850	3.3	94617	508	6.550	6.670	-1.8	95310	508	13.400	13.700	-2.2
94304	509	4.970	4.810	3.3	94617	509	7.670	7.830	-2.0	95310	509	15.800	16.100	-1.9
94304	514	4.610	4.470	3.1	94617	514	7.330	7.450	-1.6	95310	514	15.000	15.300	-2.0
94381	501	7.200	6.970	3.3	95124	501	3.580	3.650	-1.9	95357	501	3.430	3.430	0.0
94381	504	2.480	2.380	4.2	95124	504	1.020	1.030	-1.0	95357	504	1.700	1.690	0.6
94381	506	8.470	8.210	3.2	95124	506	2.640	2.700	-2.2	95357	506	3.570	3.580	-0.3
94381	507	11.500	11.100	3.6	95124	507	2.940	2.990	-1.7	95357	507	3.200	3.200	0.0
94381	508	9.400	9.100	3.3	95124	508	2.420	2.470	-2.0	95357	508	2.050	2.050	0.0
94381	509	9.320	9.030	3.2	95124	509	2.830	2.890	-2.1	95357	509	2.420	2.420	0.0
94381	514	8.670	8.380	3.5	95124	514	2.700	2.750	-1.8	95357	514	1.860	1.860	0.0
94404	501	10.500	10.700	-1.9	95233	501	7.660	7.810	-1.9	95410	501	10.700	10.900	-1.8
94404	504	3.000	3.040	-1.3	95233	504	2.190	2.210	-0.9	95410	504	3.060	3.100	-1.3
94404	506	7.790	7.940	-1.9	95233	506	5.670	5.770	-1.7	95410	506	7.940	8.080	-1.7
94404	507	8.660	8.830	-1.9	95233	507	6.290	6.410	-1.9	95410	507	8.820	8.990	-1.9
94404	508	7.130	7.250	-1.7	95233	508	5.180	5.270	-1.7	95410	508	7.260	7.390	-1.8
94404	509	8.360	8.510	-1.8	95233	509	6.070	6.190	-1.9	95410	509	8.510	8.670	-1.8
94404	514	7.970	8.120	-1.8	95233	514	5.800	5.900	-1.7	95410	514	8.120	8.260	-1.7
94569	501	7.120	7.250	-1.8	95305	501	8.330	8.480	-1.8	95455	501	14.200	14.200	0.0
94569	504	2.030	2.050	-1.0	95305	504	2.380	2.400	-0.8	95455	504	7.060	7.020	0.6
94569	506	5.260	5.360	-1.9	95305	506	6.150	6.260	-1.8	95455	506	14.800	14.800	0.0
94569	507	5.840	5.960	-2.0	95305	507	6.840	6.970	-1.9	95455	507	13.200	13.300	-0.8
94569	508	4.810	4.900	-1.8	95305	508	5.630	5.730	-1.7	95455	508	8.480	8.490	-0.1
94569	509	5.650	5.750	-1.7	95305	509	6.600	6.730	-1.9	95455	509	10.000	10.000	0.0
94569	514	5.390	5.480	-1.6	95305	514	6.290	6.400	-1.7	95455	514	7.710	7.720	-0.1

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95487	501	5.760	5.870	-1.9	96053	501	2.740	2.660	3.0	96611	501	2.550	2.500	2.0
95487	504	1.640	1.660	-1.2	96053	504	0.940	0.910	3.3	96611	504	1.130	1.100	2.7
95487	506	4.250	4.330	-1.8	96053	506	3.230	3.130	3.2	96611	506	2.220	2.170	2.3
95487	507	4.730	4.820	-1.9	96053	507	4.390	4.250	3.3	96611	507	2.190	2.150	1.9
95487	508	3.890	3.960	-1.8	96053	508	3.590	3.480	3.2	96611	508	1.860	1.820	2.2
95487	509	4.560	4.650	-1.9	96053	509	3.560	3.450	3.2	96611	509	2.250	2.200	2.3
95487	514	4.350	4.430	-1.8	96053	514	3.310	3.200	3.4	96611	514	2.230	2.180	2.3
95505	501	6.620	6.610	0.2	96317	501	3.550	3.550	0.0	96702	501	10.700	10.900	-1.8
95505	504	3.280	3.270	0.3	96317	504	1.760	1.750	0.6	96702	504	3.050	3.080	-1.0
95505	506	6.880	6.890	-0.1	96317	506	3.700	3.700	0.0	96702	506	7.910	8.060	-1.9
95505	507	6.170	6.180	-0.2	96317	507	3.320	3.320	0.0	96702	507	8.790	8.960	-1.9
95505	508	3.950	3.950	0.0	96317	508	2.120	2.120	0.0	96702	508	7.230	7.360	-1.8
95505	509	4.650	4.670	-0.4	96317	509	2.490	2.510	-0.8	96702	509	8.480	8.640	-1.9
95505	514	3.590	3.600	-0.3	96317	514	1.930	1.930	0.0	96702	514	8.090	8.240	-1.8
95620	501	4.670	4.760	-1.9	96408	501	9.290	9.470	-1.9	96816	501	10.000	10.200	-2.0
95620	504	1.330	1.350	-1.5	96408	504	2.650	2.690	-1.5	96816	504	2.860	2.890	-1.0
95620	506	3.450	3.520	-2.0	96408	506	6.870	7.000	-1.9	96816	506	7.420	7.550	-1.7
95620	507	3.840	3.900	-1.5	96408	507	7.630	7.780	-1.9	96816	507	8.240	8.400	-1.9
95620	508	3.150	3.210	-1.9	96408	508	6.280	6.400	-1.9	96816	508	6.780	6.910	-1.9
95620	509	3.700	3.780	-2.1	96408	509	7.370	7.510	-1.9	96816	509	7.950	8.110	-2.0
95620	514	3.530	3.590	-1.7	96408	514	7.030	7.160	-1.8	96816	514	7.590	7.720	-1.7
95625	501	12.000	11.800	1.7	96409	501	8.600	8.760	-1.8	96872	501	12.600	12.600	0.0
95625	504	5.360	5.210	2.9	96409	504	2.460	2.480	-0.8	96872	504	6.260	6.230	0.5
95625	506	10.400	10.200	2.0	96409	506	6.350	6.470	-1.9	96872	506	13.100	13.200	-0.8
95625	507	10.300	10.100	2.0	96409	507	7.060	7.190	-1.8	96872	507	11.700	11.800	-0.8
95625	508	8.790	8.600	2.2	96409	508	5.810	5.920	-1.9	96872	508	7.520	7.540	-0.3
95625	509	10.500	10.400	1.0	96409	509	6.820	6.950	-1.9	96872	509	8.880	8.900	-0.2
95625	514	10.500	10.300	1.9	96409	514	6.500	6.620	-1.8	96872	514	6.850	6.860	-0.1
95647	501	3.620	3.500	3.4	96410	501	7.540	7.690	-2.0	97047	501	7.750	7.600	2.0
95647	504	1.240	1.200	3.3	96410	504	2.150	2.180	-1.4	97047	504	3.450	3.360	2.7
95647	506	4.250	4.120	3.2	96410	506	5.580	5.680	-1.8	97047	506	6.740	6.600	2.1
95647	507	5.780	5.600	3.2	96410	507	6.200	6.320	-1.9	97047	507	6.660	6.530	2.0
95647	508	4.720	4.570	3.3	96410	508	5.100	5.190	-1.7	97047	508	5.660	5.540	2.2
95647	509	4.680	4.540	3.1	96410	509	5.980	6.090	-1.8	97047	509	6.820	6.680	2.1
95647	514	4.350	4.210	3.3	96410	514	5.710	5.810	-1.7	97047	514	6.760	6.610	2.3

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STATE: 12 - ILLINOIS
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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
97050	501	6.020	5.910	1.9	97308	501	1.720	1.710	0.6	97653	501	7.580	7.730	-1.9
97050	504	2.670	2.610	2.3	97308	504	0.850	0.850	0.0	97653	504	2.170	2.190	-0.9
97050	506	5.230	5.120	2.1	97308	506	1.780	1.780	0.0	97653	506	5.610	5.710	-1.8
97050	507	5.170	5.070	2.0	97308	507	1.600	1.610	-0.6	97653	507	6.230	6.350	-1.9
97050	508	4.390	4.300	2.1	97308	508	1.020	1.020	0.0	97653	508	5.130	5.220	-1.7
97050	509	5.290	5.190	1.9	97308	509	1.200	1.210	-0.8	97653	509	6.010	6.120	-1.8
97050	514	5.250	5.130	2.3	97308	514	0.930	0.930	0.0	97653	514	5.740	5.840	-1.7
97111	501	12.800	13.100	-2.3	97447	501	5.640	5.630	0.2	97654	501	13.200	13.500	-2.2
97111	504	3.660	3.710	-1.3	97447	504	2.790	2.780	0.4	97654	504	3.770	3.820	-1.3
97111	506	9.490	9.660	-1.8	97447	506	5.850	5.870	-0.3	97654	506	9.780	9.910	-1.3
97111	507	10.500	10.700	-1.9	97447	507	5.260	5.260	0.0	97654	507	10.800	11.100	-2.7
97111	508	8.680	8.830	-1.7	97447	508	3.360	3.370	-0.3	97654	508	8.940	9.110	-1.9
97111	509	10.100	10.400	-2.9	97447	509	3.970	3.970	0.0	97654	509	10.400	10.700	-2.8
97111	514	9.710	9.880	-1.7	97447	514	3.060	3.060	0.0	97654	514	10.000	10.200	-2.0
97220	501	0.910	0.920	-1.1	97650	501	8.870	9.040	-1.9	97655	501	12.800	12.900	-0.8
97220	504	0.460	0.460	0.0	97650	504	2.520	2.560	-1.6	97655	504	6.390	6.350	0.6
97220	506	0.950	0.960	-1.0	97650	506	6.560	6.680	-1.8	97655	506	13.400	13.400	0.0
97220	507	0.850	0.860	-1.2	97650	507	7.290	7.420	-1.8	97655	507	12.000	12.000	0.0
97220	508	0.550	0.550	0.0	97650	508	5.990	6.100	-1.8	97655	508	7.670	7.680	-0.1
97220	509	0.650	0.640	1.6	97650	509	7.030	7.160	-1.8	97655	509	9.060	9.070	-0.1
97220	514	0.500	0.500	0.0	97650	514	6.710	6.830	-1.8	97655	514	6.990	6.990	0.0
97222	501	1.990	1.920	3.6	97651	501	16.700	16.600	0.6	98002	501	2.330	2.330	0.0
97222	504	0.690	0.650	6.2	97651	504	8.270	8.240	0.4	98002	504	1.150	1.150	0.0
97222	506	2.350	2.270	3.5	97651	506	17.300	17.300	0.0	98002	506	2.420	2.430	-0.4
97222	507	3.180	3.070	3.6	97651	507	15.500	15.600	-0.6	98002	507	2.180	2.170	0.5
97222	508	2.590	2.520	2.8	97651	508	9.940	9.910	0.3	98002	508	1.390	1.390	0.0
97222	509	2.570	2.500	2.8	97651	509	11.700	11.800	-0.8	98002	509	1.640	1.650	-0.6
97222	514	2.400	2.320	3.4	97651	514	9.050	9.050	0.0	98002	514	1.260	1.270	-0.8
97223	501	3.000	2.900	3.4	97652	501	14.400	14.500	-0.7	98003	501	2.380	2.420	-1.7
97223	504	1.030	0.990	4.0	97652	504	7.180	7.150	0.4	98003	504	0.680	0.680	0.0
97223	506	3.530	3.420	3.2	97652	506	15.000	15.100	-0.7	98003	506	1.750	1.780	-1.7
97223	507	4.790	4.650	3.0	97652	507	13.500	13.500	0.0	98003	507	1.950	1.980	-1.5
97223	508	3.920	3.800	3.2	97652	508	8.630	8.630	0.0	98003	508	1.600	1.640	-2.4
97223	509	3.890	3.770	3.2	97652	509	10.100	10.200	-1.0	98003	509	1.880	1.910	-1.6
97223	514	3.620	3.500	3.4	97652	514	7.850	7.850	0.0	98003	514	1.800	1.820	-1.1

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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
98090	501	0.320	0.330	-3.0	98153	501	8.830	8.810	0.2	98160	501	13.200	13.200	0.0
98090	504	0.090	0.092	-2.2	98153	504	4.380	4.360	0.5	98160	504	6.570	6.540	0.5
98090	506	0.236	0.240	-1.7	98153	506	9.160	9.190	-0.3	98160	506	13.700	13.800	-0.7
98090	507	0.260	0.270	-3.7	98153	507	8.230	8.250	-0.2	98160	507	12.300	12.400	-0.8
98090	508	0.216	0.220	-1.8	98153	508	5.270	5.270	0.0	98160	508	7.890	7.900	-0.1
98090	509	0.249	0.260	-4.2	98153	509	6.200	6.220	-0.3	98160	509	9.310	9.330	-0.2
98090	514	0.242	0.246	-1.6	98153	514	4.790	4.790	0.0	98160	514	7.190	7.180	0.1
98091	501	0.350	0.360	-2.8	98154	501	10.400	10.400	0.0	98161	501	14.800	14.800	0.0
98091	504	0.098	0.100	-2.0	98154	504	5.170	5.140	0.6	98161	504	7.360	7.320	0.5
98091	506	0.260	0.260	0.0	98154	506	10.800	10.800	0.0	98161	506	15.400	15.500	-0.6
98091	507	0.290	0.290	0.0	98154	507	9.720	9.730	-0.1	98161	507	13.800	13.900	-0.7
98091	508	0.234	0.238	-1.7	98154	508	6.210	6.220	-0.2	98161	508	8.850	8.850	0.0
98091	509	0.280	0.280	0.0	98154	509	7.330	7.340	-0.1	98161	509	10.400	10.400	0.0
98091	514	0.260	0.270	-3.7	98154	514	5.660	5.660	0.0	98161	514	8.050	8.050	0.0
98092	501	1.050	1.070	-1.9	98155	501	14.600	14.600	0.0	98163	501	15.600	15.600	0.0
98092	504	0.300	0.310	-3.2	98155	504	7.240	7.200	0.6	98163	504	7.720	7.690	0.4
98092	506	0.780	0.790	-1.3	98155	506	15.100	15.200	-0.7	98163	506	16.200	16.300	-0.6
98092	507	0.860	0.880	-2.3	98155	507	13.600	13.600	0.0	98163	507	14.500	14.600	-0.7
98092	508	0.710	0.720	-1.4	98155	508	8.700	8.710	-0.1	98163	508	9.280	9.300	-0.2
98092	509	0.830	0.850	-2.4	98155	509	10.200	10.300	-1.0	98163	509	10.900	11.000	-0.9
98092	514	0.800	0.810	-1.2	98155	514	7.910	7.920	-0.1	98163	514	8.450	8.450	0.0
98111	501	0.760	0.730	4.1	98157	501	9.310	9.310	0.0	98164	501	2.530	2.450	3.3
98111	504	0.260	0.248	4.8	98157	504	4.620	4.600	0.4	98164	504	0.870	0.840	3.6
98111	506	0.890	0.860	3.5	98157	506	9.680	9.700	-0.2	98164	506	2.980	2.880	3.5
98111	507	1.210	1.180	2.5	98157	507	8.690	8.700	-0.1	98164	507	4.050	3.910	3.6
98111	508	0.990	0.960	3.1	98157	508	5.560	5.560	0.0	98164	508	3.310	3.200	3.4
98111	509	0.980	0.950	3.2	98157	509	6.550	6.560	-0.2	98164	509	3.280	3.170	3.5
98111	514	0.910	0.880	3.4	98157	514	5.060	5.050	0.2	98164	514	3.050	2.950	3.4
98152	501	7.840	7.830	0.1	98159	501	6.250	6.240	0.2	98257	501	3.580	3.650	-1.9
98152	504	3.900	3.870	0.8	98159	504	3.100	3.080	0.6	98257	504	1.020	1.030	-1.0
98152	506	8.150	8.170	-0.2	98159	506	6.490	6.510	-0.3	98257	506	2.640	2.700	-2.2
98152	507	7.320	7.320	0.0	98159	507	5.830	5.840	-0.2	98257	507	2.940	2.990	-1.7
98152	508	4.680	4.690	-0.2	98159	508	3.730	3.740	-0.3	98257	508	2.420	2.470	-2.0
98152	509	5.520	5.530	-0.2	98159	509	4.390	4.410	-0.5	98257	509	2.830	2.890	-2.1
98152	514	4.250	4.260	-0.2	98159	514	3.390	3.390	0.0	98257	514	2.700	2.750	-1.8

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98303	501	29.300	29.200	0.3	98308	501	2.760	2.810	-1.8	98414	501	32.000	32.600	-1.8
98303	504	14.500	14.500	0.0	98308	504	0.790	0.790	0.0	98414	504	9.110	9.230	-1.3
98303	506	30.400	30.500	-0.3	98308	506	2.040	2.080	-1.9	98414	506	23.700	24.100	-1.7
98303	507	27.300	27.400	-0.4	98308	507	2.270	2.310	-1.7	98414	507	26.200	26.800	-2.2
98303	508	17.500	17.400	0.6	98308	508	1.870	1.900	-1.6	98414	508	21.600	22.000	-1.8
98303	509	20.600	20.600	0.0	98308	509	2.190	2.230	-1.8	98414	509	25.300	25.900	-2.3
98303	514	15.900	15.900	0.0	98308	514	2.090	2.120	-1.4	98414	514	24.200	24.600	-1.6
98304	501	13.200	13.500	-2.2	98309	501	14.700	14.700	0.0	98415	501	4.200	4.280	-1.9
98304	504	3.780	3.830	-1.3	98309	504	7.300	7.260	0.6	98415	504	1.190	1.210	-1.7
98304	506	9.810	10.000	-1.9	98309	506	15.300	15.400	-0.6	98415	506	3.100	3.160	-1.9
98304	507	10.900	11.100	-1.8	98309	507	13.700	13.800	-0.7	98415	507	3.450	3.520	-2.0
98304	508	8.970	9.130	-1.8	98309	508	8.780	8.780	0.0	98415	508	2.840	2.890	-1.7
98304	509	10.500	10.700	-1.9	98309	509	10.300	10.400	-1.0	98415	509	3.330	3.400	-2.1
98304	514	10.000	10.200	-2.0	98309	514	7.980	7.990	-0.1	98415	514	3.180	3.230	-1.5
98305	501	6.220	6.100	2.0	98344	501	1.740	1.700	2.4	98423	501	10.000	10.200	-2.0
98305	504	2.770	2.700	2.6	98344	504	0.780	0.750	4.0	98423	504	2.850	2.880	-1.0
98305	506	5.410	5.290	2.3	98344	506	1.510	1.480	2.0	98423	506	7.400	7.520	-1.6
98305	507	5.350	5.240	2.1	98344	507	1.490	1.460	2.1	98423	507	8.210	8.370	-1.9
98305	508	4.540	4.450	2.0	98344	508	1.260	1.240	1.6	98423	508	6.760	6.880	-1.7
98305	509	5.480	5.360	2.2	98344	509	1.520	1.500	1.3	98423	509	7.920	8.080	-2.0
98305	514	5.430	5.310	2.3	98344	514	1.510	1.480	2.0	98423	514	7.560	7.690	-1.7
98306	501	16.000	15.800	1.3	98405	501	2.850	2.800	1.8	98424	501	17.000	17.200	-1.2
98306	504	7.130	6.930	2.9	98405	504	1.270	1.240	2.4	98424	504	4.830	4.900	-1.4
98306	506	13.900	13.700	1.5	98405	506	2.490	2.430	2.5	98424	506	12.500	12.800	-2.3
98306	507	13.700	13.500	1.5	98405	507	2.460	2.410	2.1	98424	507	13.900	14.200	-2.1
98306	508	11.700	11.500	1.7	98405	508	2.090	2.040	2.5	98424	508	11.400	11.700	-2.6
98306	509	14.100	13.800	2.2	98405	509	2.510	2.460	2.0	98424	509	13.400	13.700	-2.2
98306	514	13.900	13.700	1.5	98405	514	2.490	2.440	2.0	98424	514	12.800	13.100	-2.3
98307	501	4.200	4.280	-1.9	98413	501	34.900	35.600	-2.0	98425	501	6.970	7.100	-1.8
98307	504	1.190	1.210	-1.7	98413	504	9.940	10.100	-1.6	98425	504	1.990	2.010	-1.0
98307	506	3.100	3.160	-1.9	98413	506	25.800	26.300	-1.9	98425	506	5.150	5.240	-1.7
98307	507	3.450	3.520	-2.0	98413	507	28.700	29.200	-1.7	98425	507	5.720	5.830	-1.9
98307	508	2.840	2.890	-1.7	98413	508	23.700	24.100	-1.7	98425	508	4.700	4.800	-2.1
98307	509	3.330	3.400	-2.1	98413	509	27.700	28.200	-1.8	98425	509	5.520	5.630	-2.0
98307	514	3.180	3.230	-1.5	98413	514	26.400	26.900	-1.9	98425	514	5.270	5.360	-1.7

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98426	501	6.140	6.260	-1.9	98483	501	13.600	13.900	-2.2	98601	501	15.600	15.900	-1.9
98426	504	1.750	1.770	-1.1	98483	504	3.880	3.920	-1.0	98601	504	4.440	4.500	-1.3
98426	506	4.540	4.630	-1.9	98483	506	10.000	10.200	-2.0	98601	506	11.500	11.700	-1.7
98426	507	5.050	5.140	-1.8	98483	507	11.200	11.400	-1.8	98601	507	12.800	13.100	-2.3
98426	508	4.150	4.230	-1.9	98483	508	9.200	9.370	-1.8	98601	508	10.500	10.700	-1.9
98426	509	4.870	4.960	-1.8	98483	509	10.800	11.000	-1.8	98601	509	12.300	12.600	-2.4
98426	514	4.650	4.730	-1.7	98483	514	10.300	10.500	-1.9	98601	514	11.800	12.000	-1.7
98427	501	5.990	6.100	-1.8	98502	501	13.000	13.300	-2.3	98624	501	2.460	2.500	-1.6
98427	504	1.710	1.720	-0.6	98502	504	3.720	3.760	-1.1	98624	504	0.700	0.700	0.0
98427	506	4.430	4.510	-1.8	98502	506	9.630	9.810	-1.8	98624	506	1.810	1.840	-1.6
98427	507	4.920	5.010	-1.8	98502	507	10.700	10.900	-1.8	98624	507	2.020	2.050	-1.5
98427	508	4.050	4.120	-1.7	98502	508	8.810	8.970	-1.8	98624	508	1.660	1.680	-1.2
98427	509	4.750	4.840	-1.9	98502	509	10.300	10.500	-1.9	98624	509	1.940	1.980	-2.0
98427	514	4.530	4.610	-1.7	98502	514	9.860	10.000	-1.4	98624	514	1.850	1.880	-1.6
98429	501	3.060	3.060	0.0	98555	501	6.070	6.180	-1.8	98636	501	3.690	3.570	3.4
98429	504	1.520	1.520	0.0	98555	504	1.730	1.750	-1.1	98636	504	1.270	1.220	4.1
98429	506	3.180	3.190	-0.3	98555	506	4.480	4.570	-2.0	98636	506	4.340	4.200	3.3
98429	507	2.860	2.860	0.0	98555	507	4.980	5.080	-2.0	98636	507	5.890	5.710	3.2
98429	508	1.830	1.830	0.0	98555	508	4.110	4.170	-1.4	98636	508	4.820	4.670	3.2
98429	509	2.160	2.160	0.0	98555	509	4.810	4.910	-2.0	98636	509	4.780	4.630	3.2
98429	514	1.660	1.660	0.0	98555	514	4.590	4.670	-1.7	98636	514	4.440	4.300	3.3
98449	501	8.600	8.760	-1.8	98597	501	1.360	1.390	-2.2	98640	501	269.000	274.000	-1.8
98449	504	2.460	2.480	-0.8	98597	504	0.390	0.400	-2.5	98640	504	76.600	77.600	-1.3
98449	506	6.350	6.470	-1.9	98597	506	1.000	1.020	-2.0	98640	506	199.000	202.000	-1.5
98449	507	7.060	7.190	-1.8	98597	507	1.120	1.140	-1.8	98640	507	221.000	225.000	-1.8
98449	508	5.810	5.920	-1.9	98597	508	0.920	0.940	-2.1	98640	508	182.000	185.000	-1.6
98449	509	6.820	6.950	-1.9	98597	509	1.080	1.100	-1.8	98640	509	213.000	217.000	-1.8
98449	514	6.500	6.620	-1.8	98597	514	1.030	1.050	-1.9	98640	514	204.000	207.000	-1.4
98482	501	9.220	9.390	-1.8	98598	501	0.470	0.480	-2.1	98658	501	15.100	15.100	0.0
98482	504	2.620	2.660	-1.5	98598	504	0.133	0.135	-1.5	98658	504	7.480	7.440	0.5
98482	506	6.820	6.940	-1.7	98598	506	0.350	0.350	0.0	98658	506	15.700	15.700	0.0
98482	507	7.570	7.720	-1.9	98598	507	0.390	0.390	0.0	98658	507	14.000	14.100	-0.7
98482	508	6.230	6.340	-1.7	98598	508	0.320	0.320	0.0	98658	508	9.000	9.000	0.0
98482	509	7.310	7.450	-1.9	98598	509	0.370	0.380	-2.6	98658	509	10.600	10.600	0.0
98482	514	6.980	7.100	-1.7	98598	514	0.360	0.360	0.0	98658	514	8.180	8.190	-0.1

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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
98659	501	2.690	2.700	-0.4	98710	501	8.520	8.680	-1.8	98813	501	8.470	8.300	2.0
98659	504	1.340	1.330	0.8	98710	504	2.430	2.460	-1.2	98813	504	3.770	3.670	2.7
98659	506	2.800	2.800	0.0	98710	506	6.300	6.410	-1.7	98813	506	7.360	7.200	2.2
98659	507	2.510	2.520	-0.4	98710	507	7.000	7.140	-2.0	98813	507	7.280	7.140	2.0
98659	508	1.610	1.610	0.0	98710	508	5.760	5.870	-1.9	98813	508	6.180	6.060	2.0
98659	509	1.900	1.900	0.0	98710	509	6.750	6.890	-2.0	98813	509	7.450	7.300	2.1
98659	514	1.460	1.470	-0.7	98710	514	6.440	6.560	-1.8	98813	514	7.380	7.220	2.2
98677	501	42.400	43.200	-1.9	98751	501	11.400	11.400	0.0	98820	501	21.300	21.600	-1.4
98677	504	12.100	12.200	-0.8	98751	504	5.660	5.630	0.5	98820	504	6.050	6.120	-1.1
98677	506	31.300	31.900	-1.9	98751	506	11.800	11.900	-0.8	98820	506	15.700	16.000	-1.9
98677	507	34.800	35.500	-2.0	98751	507	10.600	10.600	0.0	98820	507	17.500	17.700	-1.1
98677	508	28.600	29.100	-1.7	98751	508	6.800	6.810	-0.1	98820	508	14.300	14.700	-2.7
98677	509	33.600	34.300	-2.0	98751	509	8.010	8.040	-0.4	98820	509	16.800	17.100	-1.8
98677	514	32.100	32.600	-1.5	98751	514	6.180	6.180	0.0	98820	514	16.100	16.400	-1.8
98678	501	37.700	38.400	-1.8	98805	501	11.100	11.300	-1.8	98884	501	5.530	5.630	-1.8
98678	504	10.700	10.900	-1.8	98805	504	3.170	3.210	-1.2	98884	504	1.570	1.600	-1.9
98678	506	27.800	28.300	-1.8	98805	506	8.220	8.370	-1.8	98884	506	4.090	4.160	-1.7
98678	507	30.900	31.500	-1.9	98805	507	9.130	9.320	-2.0	98884	507	4.530	4.630	-2.2
98678	508	25.400	26.000	-2.3	98805	508	7.520	7.660	-1.8	98884	508	3.740	3.810	-1.8
98678	509	29.800	30.400	-2.0	98805	509	8.820	8.990	-1.9	98884	509	4.380	4.460	-1.8
98678	514	28.500	28.900	-1.4	98805	514	8.420	8.560	-1.6	98884	514	4.170	4.250	-1.9
98699	501	12.200	12.500	-2.4	98806	501	3.430	3.320	3.3	98914	501	1.840	1.830	0.5
98699	504	3.490	3.540	-1.4	98806	504	1.180	1.140	3.5	98914	504	0.910	0.910	0.0
98699	506	9.060	9.230	-1.8	98806	506	4.050	3.910	3.6	98914	506	1.910	1.910	0.0
98699	507	10.000	10.300	-2.9	98806	507	5.490	5.310	3.4	98914	507	1.720	1.710	0.6
98699	508	8.280	8.430	-1.8	98806	508	4.480	4.340	3.2	98914	508	1.090	1.100	-0.9
98699	509	9.710	9.900	-1.9	98806	509	4.450	4.310	3.2	98914	509	1.290	1.300	-0.8
98699	514	9.260	9.430	-1.8	98806	514	4.140	4.000	3.5	98914	514	0.990	1.000	-1.0
98705	501	21.300	21.300	0.0	98810	501	8.780	8.600	2.1	98949	501	2.570	2.570	0.0
98705	504	10.500	10.500	0.0	98810	504	3.910	3.800	2.9	98949	504	1.280	1.270	0.8
98705	506	22.200	22.200	0.0	98810	506	7.620	7.470	2.0	98949	506	2.670	2.680	-0.4
98705	507	19.900	19.900	0.0	98810	507	7.530	7.390	1.9	98949	507	2.410	2.410	0.0
98705	508	12.700	12.700	0.0	98810	508	6.400	6.270	2.1	98949	508	1.530	1.540	-0.6
98705	509	15.000	15.100	-0.7	98810	509	7.710	7.560	2.0	98949	509	1.810	1.810	0.0
98705	514	11.500	11.600	-0.9	98810	514	7.640	7.480	2.1	98949	514	1.400	1.400	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
98967	501	8.680	8.840	-1.8	99111	501	4.240	4.320	-1.9	99223	501	0.630	0.630	0.0
98967	504	2.480	2.510	-1.2	99111	504	1.210	1.220	-0.8	99223	504	0.177	0.179	-1.1
98967	506	6.410	6.530	-1.8	99111	506	3.130	3.190	-1.9	99223	506	0.460	0.470	-2.1
98967	507	7.130	7.260	-1.8	99111	507	3.480	3.550	-2.0	99223	507	0.510	0.530	-3.8
98967	508	5.860	5.970	-1.8	99111	508	2.860	2.910	-1.7	99223	508	0.420	0.430	-2.3
98967	509	6.880	7.010	-1.9	99111	509	3.360	3.430	-2.0	99223	509	0.500	0.510	-2.0
98967	514	6.560	6.680	-1.8	99111	514	3.210	3.260	-1.5	99223	514	0.470	0.480	-2.1
98993	501	7.050	6.820	3.4	99163	501	10.100	10.300	-1.9	99303	501	33.900	34.600	-2.0
98993	504	2.430	2.340	3.8	99163	504	2.880	2.910	-1.0	99303	504	9.670	9.780	-1.1
98993	506	8.300	8.040	3.2	99163	506	7.470	7.610	-1.8	99303	506	25.000	25.600	-2.3
98993	507	11.200	10.900	2.8	99163	507	8.310	8.460	-1.8	99303	507	27.800	28.400	-2.1
98993	508	9.210	8.920	3.3	99163	508	6.840	6.960	-1.7	99303	508	23.000	23.400	-1.7
98993	509	9.130	8.840	3.3	99163	509	8.020	8.180	-2.0	99303	509	26.900	27.500	-2.2
98993	514	8.490	8.220	3.3	99163	514	7.650	7.780	-1.7	99303	514	25.600	26.100	-1.9
99003	501	4.130	4.200	-1.7	99165	501	2.220	2.260	-1.8	99310	501	8.480	8.640	-1.9
99003	504	1.170	1.190	-1.7	99165	504	0.640	0.640	0.0	99310	504	2.420	2.450	-1.2
99003	506	3.050	3.100	-1.6	99165	506	1.640	1.660	-1.2	99310	506	6.270	6.380	-1.7
99003	507	3.390	3.450	-1.7	99165	507	1.820	1.850	-1.6	99310	507	6.970	7.100	-1.8
99003	508	2.780	2.830	-1.8	99165	508	1.500	1.530	-2.0	99310	508	5.740	5.840	-1.7
99003	509	3.270	3.330	-1.8	99165	509	1.760	1.790	-1.7	99310	509	6.720	6.850	-1.9
99003	514	3.120	3.170	-1.6	99165	514	1.680	1.700	-1.2	99310	514	6.410	6.530	-1.8
99004	501	7.040	6.910	1.9	99220	501	4.050	4.040	0.2	99315	501	24.900	25.400	-2.0
99004	504	3.130	3.040	3.0	99220	504	2.010	2.000	0.5	99315	504	7.110	7.190	-1.1
99004	506	6.110	6.000	1.8	99220	506	4.200	4.210	-0.2	99315	506	18.400	18.700	-1.6
99004	507	6.040	5.930	1.9	99220	507	3.780	3.780	0.0	99315	507	20.500	20.900	-1.9
99004	508	5.140	5.030	2.2	99220	508	2.420	2.420	0.0	99315	508	16.900	17.100	-1.2
99004	509	6.190	6.060	2.1	99220	509	2.840	2.850	-0.4	99315	509	19.800	20.100	-1.5
99004	514	6.130	6.010	2.0	99220	514	2.200	2.200	0.0	99315	514	18.900	19.200	-1.6
99080	501	2.920	2.970	-1.7	99222	501	7.590	7.590	0.0	99321	501	24.200	24.700	-2.0
99080	504	0.830	0.840	-1.2	99222	504	3.770	3.760	0.3	99321	504	6.900	6.980	-1.1
99080	506	2.160	2.200	-1.8	99222	506	7.890	7.910	-0.3	99321	506	17.900	18.200	-1.6
99080	507	2.400	2.440	-1.6	99222	507	7.090	7.100	-0.1	99321	507	19.900	20.200	-1.5
99080	508	1.970	2.010	-2.0	99222	508	4.530	4.540	-0.2	99321	508	16.400	16.600	-1.2
99080	509	2.320	2.360	-1.7	99222	509	5.350	5.350	0.0	99321	509	19.200	19.500	-1.5
99080	514	2.210	2.250	-1.8	99222	514	4.130	4.120	0.2	99321	514	18.300	18.600	-1.6

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99471	501	1.840	1.830	0.5	99571	501	0.830	0.800	3.7	99614	501	6.840	6.700	2.1
99471	504	0.910	0.910	0.0	99571	504	0.290	0.280	3.6	99614	504	3.040	2.950	3.1
99471	506	1.910	1.910	0.0	99571	506	0.970	0.950	2.1	99614	506	5.930	5.820	1.9
99471	507	1.720	1.710	0.6	99571	507	1.330	1.290	3.1	99614	507	5.870	5.760	1.9
99471	508	1.090	1.100	-0.9	99571	508	1.080	1.050	2.9	99614	508	4.990	4.890	2.0
99471	509	1.290	1.300	-0.8	99571	509	1.070	1.040	2.9	99614	509	6.010	5.900	1.9
99471	514	0.990	1.000	-1.0	99571	514	1.000	0.970	3.1	99614	514	5.950	5.830	2.1
99505	501	5.960	5.770	3.3	99572	501	1.630	1.580	3.2	99620	501	1.160	1.190	-2.5
99505	504	2.060	1.970	4.6	99572	504	0.560	0.540	3.7	99620	504	0.330	0.340	-2.9
99505	506	7.030	6.800	3.4	99572	506	1.920	1.850	3.8	99620	506	0.860	0.880	-2.3
99505	507	9.530	9.230	3.3	99572	507	2.600	2.520	3.2	99620	507	0.950	0.980	-3.1
99505	508	7.790	7.540	3.3	99572	508	2.130	2.060	3.4	99620	508	0.790	0.800	-1.2
99505	509	7.730	7.480	3.3	99572	509	2.110	2.040	3.4	99620	509	0.920	0.940	-2.1
99505	514	7.190	6.960	3.3	99572	514	1.960	1.890	3.7	99620	514	0.880	0.900	-2.2
99506	501	7.340	7.110	3.2	99573	501	1.550	1.510	2.6	99650	501	1.630	1.580	3.2
99506	504	2.520	2.430	3.7	99573	504	0.540	0.520	3.8	99650	504	0.560	0.540	3.7
99506	506	8.640	8.360	3.3	99573	506	1.830	1.770	3.4	99650	506	1.920	1.850	3.8
99506	507	11.700	11.400	2.6	99573	507	2.490	2.410	3.3	99650	507	2.600	2.520	3.2
99506	508	9.590	9.290	3.2	99573	508	2.030	1.960	3.6	99650	508	2.130	2.060	3.4
99506	509	9.510	9.210	3.3	99573	509	2.020	1.950	3.6	99650	509	2.110	2.040	3.4
99506	514	8.840	8.550	3.4	99573	514	1.870	1.810	3.3	99650	514	1.960	1.890	3.7
99507	501	6.400	6.190	3.4	99600	501	3.060	3.000	2.0	99709	501	4.020	3.880	3.6
99507	504	2.210	2.120	4.2	99600	504	1.360	1.330	2.3	99709	504	1.380	1.330	3.8
99507	506	7.530	7.290	3.3	99600	506	2.650	2.610	1.5	99709	506	4.720	4.580	3.1
99507	507	10.200	9.900	3.0	99600	507	2.620	2.580	1.6	99709	507	6.410	6.210	3.2
99507	508	8.360	8.100	3.2	99600	508	2.240	2.190	2.3	99709	508	5.240	5.070	3.4
99507	509	8.290	8.030	3.2	99600	509	2.690	2.640	1.9	99709	509	5.200	5.030	3.4
99507	514	7.700	7.460	3.2	99600	514	2.660	2.610	1.9	99709	514	4.830	4.680	3.2
99570	501	3.430	3.320	3.3	99613	501	21.500	21.800	-1.4	99718	501	3.420	3.490	-2.0
99570	504	1.180	1.140	3.5	99613	504	6.110	6.180	-1.1	99718	504	0.970	0.990	-2.0
99570	506	4.050	3.910	3.6	99613	506	15.800	16.200	-2.5	99718	506	2.530	2.580	-1.9
99570	507	5.490	5.310	3.4	99613	507	17.600	17.900	-1.7	99718	507	2.810	2.860	-1.7
99570	508	4.480	4.340	3.2	99613	508	14.500	14.800	-2.0	99718	508	2.320	2.360	-1.7
99570	509	4.450	4.310	3.2	99613	509	17.000	17.300	-1.7	99718	509	2.710	2.760	-1.8
99570	514	4.140	4.000	3.5	99613	514	16.200	16.500	-1.8	99718	514	2.580	2.640	-2.3

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CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99746	501	5.800	5.910	-1.9	99827	501	1.050	1.070	-1.9	99946	501	16.800	17.100	-1.8
99746	504	1.650	1.670	-1.2	99827	504	0.300	0.310	-3.2	99946	504	4.790	4.850	-1.2
99746	506	4.280	4.360	-1.8	99827	506	0.780	0.790	-1.3	99946	506	12.400	12.700	-2.4
99746	507	4.760	4.860	-2.1	99827	507	0.860	0.880	-2.3	99946	507	13.800	14.100	-2.1
99746	508	3.920	3.990	-1.8	99827	508	0.710	0.720	-1.4	99946	508	11.300	11.600	-2.6
99746	509	4.590	4.690	-2.1	99827	509	0.830	0.850	-2.4	99946	509	13.300	13.600	-2.2
99746	514	4.380	4.460	-1.8	99827	514	0.800	0.810	-1.2	99946	514	12.700	12.900	-1.6
99760	501	0.670	0.670	0.0	99851	501	4.270	4.360	-2.1	99948	501	8.490	8.230	3.2
99760	504	0.189	0.191	-1.0	99851	504	1.220	1.240	-1.6	99948	504	2.920	2.810	3.9
99760	506	0.490	0.500	-2.0	99851	506	3.160	3.220	-1.9	99948	506	10.000	9.680	3.3
99760	507	0.550	0.550	0.0	99851	507	3.520	3.580	-1.7	99948	507	13.600	13.200	3.0
99760	508	0.450	0.460	-2.2	99851	508	2.890	2.940	-1.7	99948	508	11.100	10.700	3.7
99760	509	0.530	0.540	-1.9	99851	509	3.390	3.460	-2.0	99948	509	11.000	10.700	2.8
99760	514	0.500	0.510	-2.0	99851	514	3.240	3.290	-1.5	99948	514	10.200	9.900	3.0
99777	501	15.200	14.900	2.0	99917	501	6.930	7.060	-1.8	99952	501	12.800	12.600	1.6
99777	504	6.760	6.580	2.7	99917	504	1.980	2.000	-1.0	99952	504	5.720	5.560	2.9
99777	506	13.200	13.000	1.5	99917	506	5.120	5.210	-1.7	99952	506	11.100	10.900	1.8
99777	507	13.000	12.800	1.6	99917	507	5.690	5.800	-1.9	99952	507	11.000	10.800	1.9
99777	508	11.100	10.900	1.8	99917	508	4.680	4.770	-1.9	99952	508	9.380	9.190	2.1
99777	509	13.300	13.100	1.5	99917	509	5.490	5.600	-2.0	99952	509	11.300	11.100	1.8
99777	514	13.200	13.000	1.5	99917	514	5.240	5.330	-1.7	99952	514	11.200	11.000	1.8
99793	501	7.360	7.490	-1.7	99938	501	7.780	7.930	-1.9	99953	501	13.900	13.600	2.2
99793	504	2.100	2.120	-0.9	99938	504	2.220	2.240	-0.9	99953	504	6.170	6.010	2.7
99793	506	5.440	5.530	-1.6	99938	506	5.760	5.860	-1.7	99953	506	12.000	11.800	1.7
99793	507	6.040	6.150	-1.8	99938	507	6.390	6.510	-1.8	99953	507	11.900	11.700	1.7
99793	508	4.970	5.060	-1.8	99938	508	5.260	5.350	-1.7	99953	508	10.100	9.910	1.9
99793	509	5.820	5.940	-2.0	99938	509	6.160	6.280	-1.9	99953	509	12.200	12.000	1.7
99793	514	5.560	5.660	-1.8	99938	514	5.880	5.990	-1.8	99953	514	12.100	11.800	2.5
99826	501	1.740	1.700	2.4	99943	501	22.600	23.000	-1.7	99954	501	10.100	9.910	1.9
99826	504	0.780	0.750	4.0	99943	504	6.430	6.510	-1.2	99954	504	4.490	4.370	2.7
99826	506	1.510	1.480	2.0	99943	506	16.700	16.900	-1.2	99954	506	8.780	8.590	2.2
99826	507	1.490	1.460	2.1	99943	507	18.500	18.900	-2.1	99954	507	8.680	8.500	2.1
99826	508	1.260	1.240	1.6	99943	508	15.200	15.600	-2.6	99954	508	7.380	7.210	2.4
99826	509	1.520	1.500	1.3	99943	509	17.900	18.200	-1.6	99954	509	8.880	8.710	2.0
99826	514	1.510	1.480	2.0	99943	514	17.100	17.300	-1.2	99954	514	8.810	8.610	2.3

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STATE: 12 - ILLINOIS
 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
99955	501	12.600	12.400	1.6										
99955	504	5.630	5.470	2.9										
99955	506	11.000	10.800	1.9										
99955	507	10.800	10.700	0.9										
99955	508	9.230	9.040	2.1										
99955	509	11.100	10.900	1.8										
99955	514	11.000	10.800	1.9										
99963	501	1.670	1.700	-1.8										
99963	504	0.480	0.490	-2.0										
99963	506	1.230	1.260	-2.4										
99963	507	1.370	1.400	-2.1										
99963	508	1.130	1.150	-1.7										
99963	509	1.320	1.350	-2.2										
99963	514	1.260	1.290	-2.3										
99969	501	7.360	7.340	0.3										
99969	504	3.650	3.630	0.6										
99969	506	7.640	7.660	-0.3										
99969	507	6.860	6.870	-0.1										
99969	508	4.380	4.390	-0.2										
99969	509	5.170	5.180	-0.2										
99969	514	4.000	3.990	0.3										
99975	501	11.200	11.000	1.8										
99975	504	4.990	4.860	2.7										
99975	506	9.750	9.550	2.1										
99975	507	9.640	9.450	2.0										
99975	508	8.190	8.020	2.1										
99975	509	9.870	9.670	2.1										
99975	514	9.780	9.570	2.2										
99988	501	6.490	6.490	0.0										
99988	504	3.220	3.210	0.3										
99988	506	6.750	6.760	-0.1										
99988	507	6.060	6.060	0.0										
99988	508	3.880	3.870	0.3										
99988	509	4.570	4.580	-0.2										
99988	514	3.530	3.530	0.0										

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STATE: 12 - ILLINOIS
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	0.189	0.195	-3.1	11259	0.129	0.142	-9.2	13759	0.138	0.116	19.0
10026	0.027	0.022	22.7	11288	0.074	0.071	4.2	13930	0.174	0.201	-13.4
10040	0.320	0.300	6.7	12014	0.046	0.038	21.1	14068	0.012	0.014	-14.3
10042	0.430	0.360	19.4	12356	0.037	0.027	37.0 U	14101	0.053	0.044	20.5
10060	0.069	0.057	21.1	12361	0.070	0.077	-9.1	14279	0.092	0.071	29.6
10065	0.045	0.033	36.4 U	12373	0.023	0.024	-4.2	14401	0.105	0.107	-1.9
10066	0.054	0.045	20.0	12374	0.066	0.063	4.8	14527	0.179	0.189	-5.3
10070	0.151	0.154	-1.9	12375	0.035	0.043	-18.6 L	14855	0.133	0.154	-13.6
10071	0.120	0.096	25.0	12391	0.070	0.082	-14.6	14913	0.193	0.155	24.5
10073	0.360	0.370	-2.7	12509	0.031	0.036	-13.9	15223	0.044	0.041	7.3
10075	0.197	0.142	38.7 U	12510	0.030	0.025	20.0	15224	0.068	0.066	3.0
10100	0.069	0.053	30.2	12651	0.510	0.530	-3.8	15406	0.053	0.048	10.4
10101	0.177	0.181	-2.2	12707	0.560	0.640	-12.5	15538	0.022	0.018	22.2
10107	0.300	0.237	26.6	12797	0.194	0.196	-1.0	15600	0.119	0.087	36.8
10111	0.067	0.078	-14.1	12805	0.125	0.093	34.4	15608	0.010	0.008	25.0
10115	0.082	0.065	26.2	13049	0.051	0.057	-10.5	15733	0.034	0.037	-8.1
10140	0.022	0.021	4.8	13111	0.092	0.093	-1.1	15839	0.032	0.027	18.5
10141	0.023	0.023	0.0	13112	0.063	0.063	0.0	15991	0.073	0.056	30.4
10145	0.010	0.010	0.0	13201	0.144	0.160	-10.0	15993	0.043	0.035	22.9
10146	0.019	0.017	11.8	13204	1.140	1.450	-21.4	16005	0.031	0.034	-8.8
10255	0.151	0.147	2.7	13205	0.420	0.460	-8.7	16009	0.106	0.094	12.8
10256	0.183	0.152	20.4	13314	0.014	0.016	-12.5	16403	0.260	0.190	36.8
10257	0.148	0.169	-12.4	13351	0.073	0.053	37.7 U	16527	0.320	0.350	-8.6
10309	0.019	0.016	18.8	13352	0.043	0.036	19.4	16604	0.122	0.146	-16.4
10352	0.042	0.044	-4.5	13410	2.350	2.990	-21.4	16676	0.015	0.012	25.0
11020	0.157	0.125	25.6	13412	1.210	1.140	6.1	16705	0.131	0.148	-11.5
11039	0.087	0.077	13.0	13506	0.065	0.052	25.0	16750	0.034	0.032	6.3
11126	0.024	0.022	9.1	13507	0.134	0.115	16.5	16900	0.069	0.068	1.5
11127	0.008	0.006	33.3	13590	0.670	0.740	-9.5	16901	0.083	0.098	-15.3
11128	0.083	0.066	25.8	13621	0.330	0.320	3.1	16902	0.057	0.065	-12.3
11203	0.460	0.520	-11.5	13670	0.017	0.015	13.3	16905	0.069	0.068	1.5
11204	1.530	1.280	19.5	13673	0.018	0.016	12.5	16906	0.083	0.098	-15.3
11234	0.056	0.045	24.4	13715	0.145	0.165	-12.1	16910	0.040	0.040	0.0
11248	0.016	0.018	-11.1	13716	0.098	0.087	12.6	16911	0.057	0.059	-3.4
11258	0.162	0.185	-12.4	13720	0.057	0.051	11.8	16915	0.032	0.033	-3.0

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STATE: 12 - ILLINOIS
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	0.056	0.056	0.0	51116	0.690	0.690	0.0	51666	0.089	0.101	-11.9
16920	0.082	0.081	1.2	51205	0.059	0.071	-16.9	51734	0.350	0.310	12.9
16921	0.029	0.032	-9.4	51206	0.320	0.390	-17.9	51741	0.243	0.260	-6.5
16930	0.130	0.134	-3.0	51220	1.900	2.280	-16.7	51752	0.150	0.165	-9.1
16931	0.060	0.057	5.3	51221	1.760	1.780	-1.1	51767	0.007	0.008	-12.5
16940	0.029	0.032	-9.4	51222	4.530	3.670	23.4	51777	0.077	0.078	-1.3
16941	0.064	0.071	-9.9	51224	1.490	1.450	2.8	51808	0.680	0.730	-6.8
18078	0.155	0.133	16.5	51230	0.740	0.790	-6.3	51809	0.146	0.153	-4.6
18109	0.035	0.028	25.0	51240	0.196	0.185	5.9	51833	0.054	0.060	-10.0
18110	0.032	0.025	28.0	51241	0.218	0.260	-16.2	51869	0.136	0.136	0.0
18205	0.380	0.350	8.6	51252	0.074	0.100	-26.0 L	51877	0.191	0.212	-9.9
18206	0.125	0.098	27.6	51254	0.032	0.039	-17.9	51889	0.011	0.012	-8.3
18335	0.018	0.015	20.0	51300	0.147	0.160	-8.1	51896	0.017	0.018	-5.6
18435	0.078	0.073	6.8	51305	0.880	0.960	-8.3	51900	0.100	0.095	5.3
18436	0.121	0.137	-11.7	51315	0.096	0.106	-9.4	51909	0.053	0.056	-5.4
18501	0.010	0.010	0.0	51330	0.660	0.530	24.5 U	51926	0.044	0.038	15.8
18506	0.006	0.005	20.0	51333	0.320	0.340	-5.9	51927	0.132	0.131	0.8
18507	0.010	0.008	25.0	51350	0.127	0.135	-5.9	51934	0.107	0.125	-14.4
18616	0.590	0.590	0.0	51351	0.049	0.042	16.7	51941	0.041	0.041	0.0
18707	0.005	0.004	25.0 U	51352	0.101	0.108	-6.5	51956	0.205	0.221	-7.2
18708	0.023	0.017	35.3 U	51355	0.091	0.094	-3.2	51957	0.460	0.420	9.5
18834	0.129	0.107	20.6	51356	0.560	0.620	-9.7	51958	0.370	0.410	-9.8
18911	0.022	0.018	22.2	51357	0.760	0.660	15.2	51960	0.330	0.350	-5.7
18912	0.039	0.030	30.0	51358	0.129	0.141	-8.5	51970	0.177	0.238	-25.6 L
18920	0.022	0.018	22.2	51359	0.710	0.780	-9.0	51982	0.077	0.083	-7.2
45771	0.139	0.164	-15.2	51370	3.830	4.570	-16.2	51986	0.096	0.103	-6.8
45819	0.083	0.074	12.2	51380	0.041	0.044	-6.8	51999	0.400	0.440	-9.1
45900	0.036	0.044	-18.2 L	51500	0.116	0.119	-2.5	52002	0.114	0.129	-11.6
45901	0.045	0.049	-8.2	51550	0.400	0.390	2.6	52075	0.222	0.243	-8.6
49239	0.460	0.600	-23.3	51551	0.890	0.910	-2.2	52134	0.600	0.630	-4.8
49617	0.146	0.116	25.9	51552	0.152	0.159	-4.4	52315	0.270	0.260	3.8
49618	0.074	0.055	34.5	51575	0.021	0.020	5.0	52433	0.800	1.020	-21.6
49619	0.099	0.078	26.9	51576	0.097	0.093	4.3	52469	0.096	0.104	-7.7
50010	0.380	0.490	-22.4	51600	0.172	0.191	-9.9	52505	0.237	0.216	9.7
51001	0.420	0.450	-6.7	51613	0.139	0.139	0.0	52547	0.070	0.078	-10.3

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STATE: 12 - ILLINOIS
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52581	2.190	2.950	-25.8 L	56391	0.300	0.320	-6.3	58397	0.650	0.740	-12.2
52744	0.066	0.081	-18.5	56427	0.119	0.125	-4.8	58503	0.077	0.076	1.3
52911	0.420	0.450	-6.7	56488	0.038	0.034	11.8	58575	0.111	0.120	-7.5
52967	0.058	0.062	-6.5	56690	0.330	0.350	-5.7	58627	0.012	0.013	-7.7
53001	0.300	0.330	-9.1	56699	0.067	0.057	17.5	58663	0.950	1.280	-25.8 L
53077	0.219	0.207	5.8	56758	0.140	0.148	-5.4	58737	0.550	0.630	-12.7
53121	0.400	0.440	-9.1	56759	0.078	0.080	-2.5	58802	0.480	0.480	0.0
53333	0.248	0.239	3.8	56760	0.099	0.098	1.0	58837	0.161	0.162	-0.6
53374	0.260	0.310	-16.1	56912	0.084	0.090	-6.7	58840	0.121	0.127	-4.7
53375	0.270	0.223	21.1 U	56916	0.215	0.205	4.9	58873	0.027	0.030	-10.0
53376	0.183	0.194	-5.7	57001	0.033	0.029	13.8	58904	0.120	0.128	-6.2
53377	0.188	0.195	-3.6	57002	0.096	0.106	-9.4	58922	0.179	0.168	6.5
53565	0.096	0.108	-11.1	57090	0.680	0.660	3.0	59005	0.089	0.096	-7.3
53631	0.021	0.022	-4.5	57146	0.750	0.720	4.2	59188	0.052	0.055	-5.5
53632	0.032	0.034	-5.9	57257	0.034	0.035	-2.9	59189	0.280	0.300	-6.7
53732	0.470	0.450	4.4	57401	0.089	0.096	-7.3	59223	0.103	0.088	17.0
53733	0.228	0.270	-15.6	57403	0.033	0.035	-5.7	59257	0.012	0.013	-7.7
53907	0.086	0.103	-16.5	57410	0.173	0.162	6.8	59378	0.141	0.150	-6.0
54077	0.390	0.400	-2.5	57572	0.099	0.108	-8.3	59481	0.096	0.099	-3.0
55010	0.980	1.080	-9.3	57600	0.033	0.034	-2.9	59537	0.232	0.210	10.5
55011	1.750	1.570	11.5	57611	0.055	0.062	-11.3	59601	2.230	2.370	-5.9
55012	1.110	1.180	-5.9	57651	0.039	0.041	-4.9	59647	0.158	0.170	-7.1
55013	1.120	1.140	-1.8	57690	0.450	0.490	-8.2	59660	1.060	1.180	-10.2
55214	0.083	0.088	-5.7	57716	0.074	0.082	-9.8	59701	0.330	0.290	13.8
55371	0.108	0.119	-9.2	57725	0.075	0.088	-14.8	59713	0.330	0.310	6.5
55597	1.680	1.790	-6.1	57726	0.023	0.021	9.5	59722	0.028	0.031	-9.7
55647	0.065	0.062	4.8	57810	0.100	0.107	-6.5	59723	0.034	0.037	-8.1
55715	0.203	0.224	-9.4	57871	0.111	0.118	-5.9	59724	0.015	0.019	-21.1
55716	0.490	0.520	-5.8	57913	0.260	0.290	-10.3	59725	0.145	0.116	25.0 U
55802	0.011	0.009	22.2 U	57998	0.054	0.058	-6.9	59726	0.023	0.024	-4.2
55918	2.260	2.740	-17.5	57999	0.070	0.071	-1.4	59738	0.059	0.064	-7.8
55919	3.420	3.650	-6.3	58095	1.790	1.990	-10.1	59750	0.181	0.222	-18.5
56040	0.030	0.033	-9.1	58096	1.490	1.230	21.1	59773	0.026	0.028	-7.1
56202	0.078	0.089	-12.4	58301	0.077	0.088	-12.5	59774	0.141	0.150	-6.0
56390	0.700	0.640	9.4	58302	0.051	0.055	-7.3	59775	0.178	0.188	-5.3

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STATE: 12 - ILLINOIS
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	0.085	0.068	25.0 U	91341	3.660	3.110	17.7	96409	9.460	8.030	17.8
59782	0.560	0.460	21.7	91342	3.230	2.850	13.3	96410	8.300	7.170	15.8
59798	0.460	0.500	-8.0	91343	1.630	1.490	9.4	96611	1.200	1.160	3.4
59886	0.100	0.108	-7.4	91436	1.820	1.650	10.3	97221	1.020	1.000	2.0
59889	0.187	0.165	13.3	91507	2.990	2.780	7.6	97222	1.430	1.420	0.7
59904	0.076	0.061	24.6 U	91551	0.770	0.690	11.6	97223	4.850	5.340	-9.2
59905	0.120	0.132	-9.1	91555	0.990	0.900	10.0	97447	5.890	4.780	23.2
59914	0.690	0.680	1.5	91560	3.640	3.280	11.0	97650	3.510	3.120	12.5
59915	0.660	0.750	-12.0	91577	3.090	2.550	21.2	97651	4.700	3.910	20.2
59917	0.232	0.205	13.2	91746	6.460	5.360	20.5	97652	3.810	2.760	38.0 U
59923	0.005	0.004	25.0 U	92053	0.650	0.560	16.1	97653	3.070	2.770	10.8
59925	1.190	1.190	0.0	92054	0.202	0.213	-5.2	97654	2.590	2.390	8.4
59926	0.460	0.450	2.2	92055	0.165	0.174	-5.2	97655	3.510	3.540	-0.8
59927	1.300	1.420	-8.5	92101	2.900	2.570	12.8	98002	0.990	0.930	6.5
59931	0.480	0.550	-12.7	92102	3.500	2.830	23.7	98152	0.870	0.660	31.8
59932	0.800	0.880	-9.1	92215	2.720	2.350	15.7	98157	0.229	0.260	-11.9
59947	0.300	0.320	-6.3	92338	1.730	1.460	18.5	98163	0.210	0.221	-5.0
59955	0.132	0.143	-7.7	92446	1.790	1.720	4.1	98164	0.064	0.068	-5.9
59963	0.370	0.410	-9.8	92447	1.170	1.050	11.4	98303	4.700	4.930	-4.7
59964	0.066	0.069	-4.3	92451	2.470	2.140	15.4	98304	3.850	3.190	20.7
59970	0.169	0.183	-7.7	92478	1.550	1.420	9.2	98305	1.770	1.480	19.6
59975	0.190	0.227	-16.3	94007	4.510	3.900	15.6	98306	0.720	0.680	5.9
59984	0.049	0.053	-7.5	94276	4.750	4.500	5.6	98307	0.480	0.490	-2.0
59988	0.055	0.059	-6.8	94381	12.700	9.690	31.1	98308	1.310	1.180	11.0
59989	0.041	0.044	-6.8	94404	4.570	3.530	29.5	98309	2.140	1.690	26.6
91111	6.130	5.610	9.3	94569	4.080	3.420	19.3	98344	0.810	0.780	3.8
91125	1.410	1.540	-8.4	95124	1.610	1.170	37.6 U	98449	18.200	17.300	5.2
91127	0.760	0.800	-5.0	95310	1.280	0.990	29.3	98482	6.700	5.510	21.6
91150	6.380	5.720	11.5	95410	2.190	2.020	8.4	98483	15.000	13.600	10.3
91155	39.700	33.900	17.1	95455	1.470	1.070	37.4 U	98502	3.790	3.250	16.6
91235	2.830	3.160	-10.4	95505	2.290	1.920	19.3	98636	3.080	2.820	9.2
91265	2.670	2.700	-1.1	95625	4.240	3.330	27.3	98659	0.370	0.390	-5.1
91266	0.770	0.640	20.3	95647	7.130	6.330	12.6	98677	10.700	9.540	12.2
91280	2.780	2.020	37.6 U	96053	4.010	3.630	10.5	98678	12.900	11.700	10.3
91340	8.300	7.840	5.9	96408	8.520	8.070	5.6	98805	1.370	1.110	23.4

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STATE: 12 - ILLINOIS
 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	3.450	3.120	10.6								
98813	1.840	1.700	8.2								
98820	2.690	2.380	13.0								
98884	2.250	1.850	21.6								
98914	0.540	0.570	-5.3								
98949	0.310	0.330	-6.1								
98967	8.990	7.060	27.3								
98993	3.530	4.270	-17.3								
99003	0.870	0.870	0.0								
99004	1.600	1.480	8.1								
99080	7.400	7.280	1.6								
99163	0.330	0.350	-5.7								
99315	1.850	1.530	20.9								
99321	1.760	1.610	9.3								
99613	1.930	1.720	12.2								
99650	0.990	0.860	15.1								
99746	3.360	2.910	15.5								
99803	10.800	9.670	11.7								
99826	0.670	0.580	15.5								
99827	0.590	0.560	5.4								
99946	3.020	2.720	11.0								
99948	24.300	22.800	6.6								
99952	14.600	13.500	8.1								
99953	7.950	8.260	-3.8								
99954	11.200	12.400	-9.7								
99955	5.770	5.910	-2.4								
99969	4.790	3.470	38.0 U								

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

INTRODUCTION General Liability advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately for 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^{th} type of policy;

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

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

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

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

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

j^{th} class group and k^{th} territory;

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

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE
PROCEDURE
(Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

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

and j^{th} class group;

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

n is the number of class groups in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE
PROCEDURE
(Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

j^{th} class group and k^{th} state;

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

n is the number of class groups in the analysis;

p is the number of states in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

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

APPLICATION OF CREDIBILITY

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

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

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

5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus

the credibility of the experience for each state, namely $Z = \sqrt{P/15,000}$ for type

of policy and class group, and $Z = \sqrt{P/5,500}$ for state (in this case, P is the 5

year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

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

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 ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

FRINGE Because there is a lower volume of data for the fringe coverage, the incremental ALAE percentages are calculated using multistate data and applied to state ultimate indemnity losses (capped at \$500,000).

PRODUCTS Products ALAE is developed to 171 months using multistate data and the incremental method above. Because Products ALAE historically has more substantial development beyond 171 months, multistate link ratios are calculated to develop ALAE from 171 months to ultimate, using the standard link-ratio methodology (see Explanation of Loss Development in this section).

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

EXPLANATION OF MODIFIED BONDY METHOD

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

Accident Year	171 to 183 Months	183 to 195 Months	195 to 207 Months	207 to 219 Months	219 to 231 Months	231 to 243 Months	243 Months To Ultimate
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
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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

ILLINOIS
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	\$42,483,241	\$42,406,493	0.25	0.998	879
09/30/2018	41,589,537	41,466,590	0.25	0.997	892
09/30/2019	39,201,216	44,098,591	0.25	1.125	850
09/30/2020	37,035,402	28,969,868	0.25	0.782	673

(7)	WEIGHTED EXPERIENCE RATIO	0.976
(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)	0.71
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 - (9)}}	0.990
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100%	- 1.0 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 1.3 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	0.0 %

- (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 04/01/2022. 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 (04/01/2022) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2023).

ILLINOIS
PREMISES/OPERATIONS
SUBLINE CODE 334
OWNERS, LANDLORDS AND TENANTS
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	\$47,342,198	\$43,102,814	0.25	0.910	1,671
09/30/2018	45,411,985	47,932,722	0.25	1.056	1,696
09/30/2019	44,759,810	52,516,462	0.25	1.173	1,591
09/30/2020	41,304,816	28,909,808	0.25	0.700	969

(7)	WEIGHTED EXPERIENCE RATIO	0.960
(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)	0.99
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO {(7) X (9)} + {(8) X {1.0 - (9)}}	0.961
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE {(10)-1} X 100%	- 3.9 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 1.9 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	0.0 %

(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 04/01/2022. 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 (04/01/2022) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2023).

ILLINOIS
 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).....				- 5.4 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 5.4 %

- (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) .

ILLINOIS
 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)..... + 13.9 %
- (11) SELECTED STATEWIDE MONOLINE CHANGE..... + 13.9 %

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

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

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

SECTION D

RELATIVE CHANGE ANALYSIS

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ILLINOIS
 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.	
10 MONOLINE	30 SERVICE	\$1,256,748	\$4,932,304	0.872	0.911	83	1.035	
	31 LIGHT CONTRACTING	861,300	3,986,641	1.091	1.140	163	1.025	
	32 MEDIUM CONTRCTING	6,756,622	41,098,283	0.878	0.917	765	0.985	
	33 HEAVY CONTRACTING	1,512,670	8,237,499	0.867	0.906	91	1.002	
	34 DEALER OR DISTRIB	802,986	4,841,751	0.847	0.885	79	0.990	
	35 LGT. MANUFACTURER	190,502	1,304,844	0.913	0.954	10	1.009	
	36 MED. MANUFACTURER	943,326	7,054,219	0.601	0.628	51	0.964	
	37 HVY. MANUFACTURER	521,036	2,746,766	0.870	0.909	34	0.986	
	38 MISC. OPERATION	1,259,851	5,574,812	1.551	1.621	160	1.023	
	TOTAL *	\$14,105,041	\$79,777,119	0.929		1,436		
33 MULT OFFICE	31 LIGHT CONTRACTING	\$17,903	\$112,201	0.000	0.000	0	1.059	
	32 MEDIUM CONTRCTING	49,646	230,788	0.690	0.721	1	1.018	
	33 HEAVY CONTRACTING	185,082	1,503,517	3.166	3.308	26	1.036	
	38 MISC. OPERATION	456,217	3,443,393	1.133	1.184	45	1.057	
		TOTAL *	\$708,848	\$5,289,899	1.604		72	
34 MULT MERCANTILE	30 SERVICE	\$85,539	\$425,057	1.434	1.498	10	1.054	
	32 MEDIUM CONTRCTING	286,500	1,421,224	2.494	2.606	28	1.003	
	34 DEALER OR DISTRIB	1,320,781	7,020,227	0.638	0.667	99	1.008	
	38 MISC. OPERATION	83,705	432,957	1.865	1.949	26	1.041	
		TOTAL *	\$1,776,525	\$9,299,465	1.034		163	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$52,053	\$228,369	0.612	0.639	8	1.015	
	32 MEDIUM CONTRCTING	99,488	559,922	0.574	0.600	11	0.976	
		TOTAL *	\$151,541	\$788,291	0.587		19	
36 MULT SERVICES	30 SERVICE	\$85,315	\$519,992	0.568	0.594	21	1.077	
	31 LIGHT CONTRACTING	185,887	1,560,224	0.701	0.733	27	1.066	
	32 MEDIUM CONTRCTING	373,578	1,972,435	0.908	0.949	35	1.025	
	33 HEAVY CONTRACTING	40,707	306,674	2.562	2.678	7	1.042	
	34 DEALER OR DISTRIB	993,854	4,901,329	1.607	1.679	192	1.030	
	36 MED. MANUFACTURER	21,706	120,122	0.986	1.031	2	1.003	
	38 MISC. OPERATION	1,120,195	5,256,939	1.093	1.142	179	1.064	
		TOTAL *	\$2,821,242	\$14,637,715	1.228		463	

ILLINOIS
 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	\$5,671	\$16,838	0.088	0.092	2	1.027
	32 MEDIUM CONTRCTING	225,037	1,123,745	0.600	0.627	15	0.988
	33 HEAVY CONTRACTING	161,025	847,611	1.384	1.447	15	1.004
	34 DEALER OR DISTRIB	57,926	379,621	0.699	0.731	14	0.992
	35 LGT. MANUFACTURER	432,876	2,004,785	1.226	1.281	31	1.012
	36 MED. MANUFACTURER	1,740,732	8,842,425	0.638	0.667	108	0.966
	37 HVY. MANUFACTURER	1,522,669	7,738,107	0.741	0.775	81	0.988
	38 MISC. OPERATION	48,540	302,519	0.708	0.740	11	1.025
	TOTAL *	\$4,194,476	\$21,255,651	0.764		277	
38 MULT CONTRACTORS	30 SERVICE	\$1,845,196	\$10,221,034	1.371	1.432	352	1.029
	31 LIGHT CONTRACTING	2,077,590	12,171,382	1.118	1.169	375	1.018
	32 MEDIUM CONTRCTING	7,059,369	36,981,844	0.849	0.887	770	0.979
	33 HEAVY CONTRACTING	2,199,784	13,110,534	0.790	0.825	162	0.996
	38 MISC. OPERATION	95,789	629,139	0.228	0.239	3	1.017
	TOTAL *	\$13,277,728	\$73,113,933	0.949		1,662	
TOTAL ALL TOP	30 SERVICE	\$3,272,798	\$16,098,387	1.160		466	
	31 LIGHT CONTRACTING	3,200,404	18,075,655	1.070		575	
	32 MEDIUM CONTRCTING	14,850,240	83,388,241	0.889		1,625	
	33 HEAVY CONTRACTING	4,099,268	24,005,835	0.966		301	
	34 DEALER OR DISTRIB	3,175,547	17,142,928	0.995		384	
	35 LGT. MANUFACTURER	623,378	3,309,629	1.130		41	
	36 MED. MANUFACTURER	2,705,764	16,016,766	0.628		161	
	37 HVY. MANUFACTURER	2,043,705	10,484,873	0.774		115	
	38 MISC. OPERATION	3,064,297	15,639,759	1.275		424	
	TOTAL *	\$37,035,401	\$204,162,073	0.957		4,092	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 0.961 OR - 3.9%			
TOP								
10	1.053	0.345	1.018	1.020				
31	1.210	0.147	1.028	1.030				
32	1.236	0.215	1.047	1.048				
33	0.990	0.260	0.997	0.999				
34	0.851	0.295	0.954	0.955				
35	0.879	0.224	0.971	0.973				
36	0.960	0.168	0.993	0.995				
					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE		
CLASS GROUP								
01	0.844	0.143	0.976	0.975	- 3.8%	- 1.9%		
02	1.112	0.210	1.022	1.022	+ 0.3%	+ 2.2%		
03	0.862	0.155	0.977	0.976	- 3.7%	- 1.8%		
04	0.748	0.047	0.986	0.986	- 3.5%	- 1.6%		
05	0.597	0.078	0.961	0.960	- 5.6%	- 3.8%		
06	0.947	0.117	0.994	0.993	- 1.3%	+ 0.6%		
07	0.846	0.146	0.976	0.975	- 4.6%	- 2.8%		
08	1.922	0.069	1.046	1.045	+ 1.9%	+ 3.9%		
09	1.084	0.203	1.017	1.016	- 1.1%	+ 0.8%		
10	0.948	0.225	0.988	0.987	- 4.3%	- 2.4%		
11	1.051	0.209	1.011	1.010	- 1.7%	+ 0.2%		
12	1.040	0.372	1.015	1.014	- 0.4%	+ 1.5%		
13	1.109	0.085	1.009	1.008	- 1.5%	+ 0.4%		
16	0.282	0.035	0.957	0.956	- 5.5%	- 3.7%		
					OVERALL MONOLINE INDICATION - 1.9%	0.0%		

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)	(6)
TERRITORY	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	INDICATED MONOLINE CHG.	SELECTED MONOLINE CHG.
501	0.930	0.311	0.978	0.980	- 3.3%	- 1.4%
504	1.064	0.047	1.003	1.005	- 1.3%	+ 0.6%
506	1.092	0.188	1.017	1.019	+ 0.2%	+ 2.1%
507	1.106	0.238	1.024	1.026	+ 0.6%	+ 2.5%
508	1.036	0.166	1.006	1.008	- 0.7%	+ 1.2%
509	1.090	0.309	1.027	1.029	+ 0.7%	+ 2.7%
514	0.892	0.325	0.963	0.965	- 5.7%	- 3.9%

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 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)	\$60,844	\$475,742	0.973	1.043	16	0.974
		02 RESTAURANTS	172,214	1,764,291	0.448	0.480	56	1.021
		03 STORES	32,365	271,560	1.007	1.079	13	0.975
		04 VENDING & RENTAL	3,364	21,012	0.679	0.728	2	0.985
		05 FOOD & BEV. DIST.	115,396	555,650	0.292	0.313	15	0.959
		06 NON-FOOD&BEV.DIST	13,740	351,373	3.267	3.502	10	0.992
		07 CLUBS, AMSMT&SPRTS	301,467	1,497,231	0.919	0.985	37	0.974
		08 HEALTH CARE FACIL	25,014	114,586	6.966	7.466	3	1.044
		09 HOTELS AND MOTELS	468,734	2,986,531	0.445	0.477	109	1.015
		10 SCHLS & CHURCHES	241,100	1,310,098	1.295	1.388	32	0.986
		11 APARTMENTS	659,421	2,391,664	1.133	1.215	55	1.009
		12 BUILDINGS&OFFICES	896,583	5,752,046	1.270	1.361	173	1.013
		13 MISC. PREMISES	30,480	221,523	1.406	1.507	10	1.007
		TOTAL *	\$3,020,722	\$17,713,307	1.043		531	
31 MULT MOTEL/HOTEL		09 HOTELS AND MOTELS	\$440,471	\$2,802,271	0.611	0.655	92	1.025
		TOTAL *	\$440,471	\$2,802,271	0.611		92	
32 MULT APARTMENT		11 APARTMENTS	\$2,805,576	\$11,950,108	0.730	0.782	227	1.037
		12 BUILDINGS&OFFICES	659,358	2,811,791	1.374	1.473	105	1.041
		TOTAL *	\$3,464,934	\$14,761,899	0.853		332	
33 MULT OFFICE		12 BUILDINGS&OFFICES	\$1,921,989	\$10,551,781	1.172	1.256	310	0.992
		13 MISC. PREMISES	17,589	88,363	0.000	0.000	0	0.987
		TOTAL *	\$1,939,578	\$10,640,144	1.162		310	
34 MULT MERCANTILE		01 FOOD&BEV. (RETAIL)	\$239,790	\$1,680,172	0.788	0.845	36	0.913
		02 RESTAURANTS	682,959	4,734,732	0.798	0.855	152	0.956
		03 STORES	209,264	1,082,871	0.476	0.510	26	0.914
		04 VENDING & RENTAL	1,680	17,506	0.000	0.000	0	0.922
		05 FOOD & BEV. DIST.	157,871	693,137	1.142	1.224	23	0.898
		06 NON-FOOD&BEV.DIST	127,625	582,424	1.111	1.191	9	0.929
		12 BUILDINGS&OFFICES	259,049	2,125,413	0.959	1.028	57	0.949
		TOTAL *	\$1,678,238	\$10,916,255	0.837		303	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		501	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 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	\$73,762	\$395,961	3.304	3.541	14	0.997
		10 SCHLS & CHURCHES	575,095	2,753,605	0.849	0.910	90	0.941
		12 BUILDINGS&OFFICES	8,771	47,704	0.084	0.090	2	0.966
		TOTAL *	\$657,628	\$3,197,270	1.114		106	
36 MULT SERVICES		03 STORES	\$13,884	\$78,868	0.468	0.501	4	0.952
		04 VENDING & RENTAL	45,680	271,009	1.468	1.573	10	0.961
		07 CLUBS, AMSMT&SPRTS	220,742	920,619	0.704	0.754	25	0.950
		08 HEALTH CARE FACIL	1,688	9,208	0.000	0.000	0	1.019
		10 SCHLS & CHURCHES	2,614	8,822	0.000	0.000	0	0.962
		12 BUILDINGS&OFFICES	180,221	919,075	0.183	0.197	22	0.988
		13 MISC. PREMISES	111,182	589,574	0.842	0.902	14	0.982
		TOTAL *	\$576,011	\$2,797,175	0.617		75	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$300,634	\$2,155,914	0.826		52	
		02 RESTAURANTS	855,173	6,499,023	0.727		208	
		03 STORES	255,513	1,433,299	0.543		43	
		04 VENDING & RENTAL	50,724	309,527	1.367		12	
		05 FOOD & BEV. DIST.	273,267	1,248,787	0.783		38	
		06 NON-FOOD&BEV.DIST	141,365	933,797	1.321		19	
		07 CLUBS, AMSMT&SPRTS	522,209	2,417,850	0.828		62	
		08 HEALTH CARE FACIL	100,464	519,755	4.160		17	
		09 HOTELS AND MOTELS	909,205	5,788,802	0.526		201	
		10 SCHLS & CHURCHES	818,809	4,072,525	0.978		122	
		11 APARTMENTS	3,464,997	14,341,772	0.807		282	
		12 BUILDINGS&OFFICES	3,925,971	22,207,810	1.167		669	
		13 MISC. PREMISES	159,251	899,460	0.857		24	
		TOTAL *	\$11,777,582	\$62,828,321	0.944		1,749	

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

ILLINOIS
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)	\$2	\$8	0.000	0.000	0	0.999	
	02 RESTAURANTS	0	14,059	0.000	0.000	0	1.047	
	03 STORES	259	549	0.000	0.000	0	1.001	
	05 FOOD & BEV. DIST.	486	2,889	0.000	0.000	0	0.984	
	06 NON-FOOD&BEV.DIST	0	279	0.000	0.000	0	1.017	
	07 CLUBS, AMSMT&SPRTS	2,411	13,613	0.472	0.506	2	0.999	
	10 SCHLS & CHURCHES	2,225	8,339	24.154	25.888	1	1.012	
	11 APARTMENTS	4,136	14,160	6.006	6.437	6	1.035	
	12 BUILDINGS&OFFICES	20,160	125,092	0.449	0.481	4	1.039	
	13 MISC. PREMISES	2,839	16,561	0.000	0.000	0	1.033	
	16 GOVT SUBDIVISIONS	3,989	19,359	0.000	0.000	0	0.980	
	TOTAL *	\$36,507	\$214,908	2.432		13		
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$2,724	\$11,908	0.000	0.000	0	1.051
		TOTAL *	\$2,724	\$11,908	0.000		0	
	32 MULT APARTMENT	11 APARTMENTS	\$5,822	\$32,186	1.937	2.076	4	1.064
		12 BUILDINGS&OFFICES	0	551	0.000	0.000	0	1.068
TOTAL *		\$5,822	\$32,737	1.937		4		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$35,067	\$148,421	0.169	0.181	4	1.018	
	13 MISC. PREMISES	301	1,403	0.000	0.000	0	1.012	
	TOTAL *	\$35,368	\$149,824	0.168		4		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$9,398	\$35,063	0.845	0.906	3	0.936	
	02 RESTAURANTS	5,618	25,609	0.293	0.314	1	0.981	
	03 STORES	3,295	19,596	1.999	2.142	4	0.937	
	04 VENDING & RENTAL	608	1,665	0.000	0.000	0	0.946	
	05 FOOD & BEV. DIST.	49	3,781	0.000	0.000	0	0.921	
	06 NON-FOOD&BEV.DIST	2,985	10,372	1.690	1.811	1	0.953	
	12 BUILDINGS&OFFICES	12,548	76,494	0.441	0.473	3	0.973	
	TOTAL *	\$34,501	\$172,580	0.776		12		

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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		\$0	\$592	149.351	160.072	1	0.954
	08 HEALTH CARE FACIL		1,733	9,168	0.000	0.000	0	1.022
	10 SCHLS & CHURCHES		20,985	107,585	0.215	0.231	6	0.966
	12 BUILDINGS&OFFICES		488	2,290	0.000	0.000	0	0.991
	TOTAL *		\$23,206	\$119,635	0.194		7	
36 MULT SERVICES	03 STORES		\$226	\$228	0.000	0.000	0	0.976
	04 VENDING & RENTAL		157	1,882	0.000	0.000	0	0.985
	07 CLUBS,AMSMT&SPRTS		7,128	37,345	0.803	0.861	1	0.975
	08 HEALTH CARE FACIL		221	1,109	0.000	0.000	0	1.045
	09 HOTELS AND MOTELS		101	517	0.000	0.000	0	1.015
	12 BUILDINGS&OFFICES		1,973	13,660	0.000	0.000	0	1.013
	13 MISC. PREMISES		2,336	10,015	0.000	0.000	0	1.008
	TOTAL *		\$12,142	\$64,756	0.472		1	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$9,400	\$35,071	0.845		3	
	02 RESTAURANTS		5,618	39,668	0.293		1	
	03 STORES		3,780	20,373	1.742		4	
	04 VENDING & RENTAL		765	3,547	0.000		0	
	05 FOOD & BEV. DIST.		535	6,670	0.000		0	
	06 NON-FOOD&BEV.DIST		2,985	10,651	1.690		1	
	07 CLUBS,AMSMT&SPRTS		9,539	51,550	0.720		4	
	08 HEALTH CARE FACIL		1,954	10,277	0.000		0	
	09 HOTELS AND MOTELS		2,825	12,425	0.000		0	
	10 SCHLS & CHURCHES		23,210	115,924	2.510		7	
	11 APARTMENTS		9,958	46,346	3.627		10	
	12 BUILDINGS&OFFICES		70,236	366,508	0.292		11	
	13 MISC. PREMISES		5,476	27,979	0.000		0	
	16 GOVT SUBDIVISIONS		3,989	19,359	0.000		0	
	TOTAL *		\$150,270	\$766,348	0.951		41	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	506		(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)		\$22,665	\$233,737	1.225	1.313	5	1.013	
	02 RESTAURANTS		119,352	783,524	0.937	1.004	25	1.061	
	03 STORES		22,958	345,956	1.401	1.502	30	1.014	
	04 VENDING & RENTAL		3,241	24,376	0.116	0.125	1	1.024	
	05 FOOD & BEV. DIST.		154,148	674,191	0.049	0.052	5	0.997	
	06 NON-FOOD&BEV.DIST		16,628	122,215	0.150	0.161	4	1.031	
	07 CLUBS, AMSMT&SPRTS		66,652	276,846	1.899	2.035	7	1.013	
	08 HEALTH CARE FACIL		9,295	40,083	0.251	0.269	2	1.086	
	09 HOTELS AND MOTELS		125,579	849,876	1.948	2.088	35	1.055	
	10 SCHLS & CHURCHES		35,017	141,856	0.098	0.105	2	1.026	
	11 APARTMENTS		22,047	185,691	1.752	1.878	7	1.049	
	12 BUILDINGS&OFFICES		338,646	1,942,360	0.955	1.024	49	1.053	
	13 MISC. PREMISES		41,398	124,967	0.394	0.422	3	1.047	
	16 GOVT SUBDIVISIONS		67,976	126,465	0.140	0.150	5	0.993	
		TOTAL *		\$1,045,602	\$5,872,143	0.906		180	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS		\$120,646	\$642,749	1.223	1.311	33	1.066
TOTAL *			\$120,646	\$642,749	1.223		33		
32 MULT APARTMENT	11 APARTMENTS		\$355,822	\$1,652,908	1.241	1.330	65	1.078	
	12 BUILDINGS&OFFICES		152,183	750,141	1.483	1.589	20	1.083	
	TOTAL *		\$508,005	\$2,403,049	1.314		85		
33 MULT OFFICE	12 BUILDINGS&OFFICES		\$834,872	\$4,715,263	0.820	0.879	120	1.032	
	13 MISC. PREMISES		9,154	37,463	0.206	0.221	1	1.026	
	TOTAL *		\$844,026	\$4,752,726	0.814		121		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)		\$157,806	\$1,272,276	0.658	0.706	27	0.949	
	02 RESTAURANTS		235,520	1,498,517	0.818	0.876	43	0.994	
	03 STORES		51,307	345,705	2.724	2.919	11	0.950	
	04 VENDING & RENTAL		897	3,862	0.000	0.000	0	0.959	
	05 FOOD & BEV. DIST.		64,584	342,893	1.503	1.611	6	0.934	
	06 NON-FOOD&BEV.DIST		199,639	1,025,899	1.328	1.423	9	0.966	
	12 BUILDINGS&OFFICES		226,012	1,668,421	0.383	0.410	31	0.986	
	TOTAL *		\$935,765	\$6,157,573	0.946		127		

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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.	08 HEALTH CARE FACIL		\$14,954	\$123,297	5.445	5.836	11	1.036
	10 SCHLS & CHURCHES		211,123	890,310	1.333	1.428	41	0.979
	12 BUILDINGS&OFFICES		1,233	19,677	0.074	0.079	1	1.005
	13 MISC. PREMISES		266	1,686	0.000	0.000	0	0.999
	16 GOVT SUBDIVISIONS		7,980	60,226	2.760	2.958	4	0.948
	TOTAL *		\$235,556	\$1,095,196	1.634		57	
36 MULT SERVICES	03 STORES		\$14,299	\$65,034	0.851	0.912	4	0.989
	04 VENDING & RENTAL		21,220	90,131	0.134	0.144	1	0.999
	07 CLUBS,AMSMT&SPRTS		61,614	372,968	0.896	0.960	13	0.988
	08 HEALTH CARE FACIL		2,022	4,919	0.000	0.000	0	1.059
	09 HOTELS AND MOTELS		4,394	22,521	0.000	0.000	0	1.029
	10 SCHLS & CHURCHES		13	243	0.000	0.000	0	1.001
	12 BUILDINGS&OFFICES		49,570	289,383	2.200	2.358	15	1.027
	13 MISC. PREMISES		24,069	155,621	0.407	0.436	2	1.022
	TOTAL *		\$177,201	\$1,000,820	1.067		35	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$180,471	\$1,506,013	0.729		32	
	02 RESTAURANTS		354,872	2,282,041	0.858		68	
	03 STORES		88,564	756,695	2.079		45	
	04 VENDING & RENTAL		25,358	118,369	0.127		2	
	05 FOOD & BEV. DIST.		218,732	1,017,084	0.478		11	
	06 NON-FOOD&BEV.DIST		216,267	1,148,114	1.237		13	
	07 CLUBS,AMSMT&SPRTS		128,266	649,814	1.417		20	
	08 HEALTH CARE FACIL		26,271	168,299	3.188		13	
	09 HOTELS AND MOTELS		250,619	1,515,146	1.565		68	
	10 SCHLS & CHURCHES		246,153	1,032,409	1.157		43	
	11 APARTMENTS		377,869	1,838,599	1.271		72	
	12 BUILDINGS&OFFICES		1,602,516	9,385,245	0.892		236	
	13 MISC. PREMISES		74,887	319,737	0.374		6	
	16 GOVT SUBDIVISIONS		75,956	186,691	0.415		9	
	TOTAL *		\$3,866,801	\$21,924,256	1.011		638	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 507

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)	
		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)	\$23,360	\$260,202	1.257	1.347	11	1.021	
	02 RESTAURANTS	218,603	1,057,582	1.629	1.746	56	1.069	
	03 STORES	85,115	965,910	0.788	0.844	40	1.022	
	04 VENDING & RENTAL	1,199	4,513	5.111	5.478	3	1.032	
	05 FOOD & BEV. DIST.	83,224	608,789	0.011	0.012	2	1.004	
	06 NON-FOOD&BEV.DIST	50,858	297,211	0.317	0.340	7	1.039	
	07 CLUBS, AMSMT&SPRTS	94,210	543,394	0.843	0.903	15	1.021	
	08 HEALTH CARE FACIL	17,869	82,110	0.022	0.024	1	1.094	
	09 HOTELS AND MOTELS	70,948	485,143	1.117	1.197	40	1.063	
	10 SCHLS & CHURCHES	104,716	449,750	2.615	2.803	26	1.033	
	11 APARTMENTS	90,330	665,906	2.030	2.176	20	1.057	
	12 BUILDINGS&OFFICES	468,615	3,368,944	0.820	0.879	92	1.061	
	13 MISC. PREMISES	11,902	61,330	0.089	0.095	2	1.055	
	16 GOVT SUBDIVISIONS	116,668	221,199	0.011	0.012	1	1.000	
		TOTAL *	\$1,437,617	\$9,071,983	1.029		316	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$94,277	\$578,595	1.810	1.939	42	1.074
TOTAL *		\$94,277	\$578,595	1.810		42		
32 MULT APARTMENT	11 APARTMENTS	\$490,947	\$2,339,550	1.775	1.902	76	1.086	
	12 BUILDINGS&OFFICES	229,604	909,174	1.900	2.036	34	1.091	
	TOTAL *	\$720,551	\$3,248,724	1.815		110		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$994,614	\$5,882,213	0.778	0.833	133	1.039	
	13 MISC. PREMISES	9,495	37,685	0.000	0.000	0	1.034	
	TOTAL *	\$1,004,109	\$5,919,898	0.770		133		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$264,717	\$1,133,710	0.609	0.652	36	0.956	
	02 RESTAURANTS	324,823	2,146,693	1.245	1.334	101	1.002	
	03 STORES	310,202	1,379,511	0.207	0.221	28	0.957	
	04 VENDING & RENTAL	37,352	116,954	0.049	0.052	0	0.966	
	05 FOOD & BEV. DIST.	100,962	525,631	0.270	0.290	10	0.941	
	06 NON-FOOD&BEV.DIST	275,662	1,253,152	1.181	1.266	26	0.973	
	12 BUILDINGS&OFFICES	275,664	2,366,824	0.550	0.590	45	0.994	
	TOTAL *	\$1,589,382	\$8,922,475	0.715		246		

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	507		(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		\$34,275	\$237,348	1.574	1.687	4	1.044
	10 SCHLS & CHURCHES		269,554	1,205,367	0.770	0.825	63	0.986
	12 BUILDINGS&OFFICES		5,375	58,462	0.495	0.531	8	1.012
	13 MISC. PREMISES		1,167	5,807	0.748	0.802	1	1.007
	16 GOVT SUBDIVISIONS		12,003	71,621	1.597	1.711	3	0.955
	TOTAL *		\$322,374	\$1,578,605	0.881		79	
36 MULT SERVICES	03 STORES		\$24,389	\$136,102	2.396	2.568	5	0.997
	04 VENDING & RENTAL		18,510	114,646	1.406	1.507	5	1.006
	07 CLUBS,AMSMT&SPRTS		323,884	1,499,159	0.956	1.025	43	0.996
	08 HEALTH CARE FACIL		711	6,356	2.583	2.768	1	1.067
	09 HOTELS AND MOTELS		7,320	29,282	0.000	0.000	0	1.037
	10 SCHLS & CHURCHES		2,585	13,275	0.000	0.000	0	1.008
	12 BUILDINGS&OFFICES		118,250	515,752	0.952	1.020	41	1.035
	13 MISC. PREMISES		20,974	173,898	1.896	2.032	7	1.029
	TOTAL *		\$516,623	\$2,488,470	1.061		102	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$288,077	\$1,393,912	0.661		47	
	02 RESTAURANTS		543,426	3,204,275	1.399		157	
	03 STORES		419,706	2,481,523	0.452		73	
	04 VENDING & RENTAL		57,061	236,113	0.595		8	
	05 FOOD & BEV. DIST.		184,186	1,134,420	0.153		12	
	06 NON-FOOD&BEV.DIST		326,520	1,550,363	1.047		33	
	07 CLUBS,AMSMT&SPRTS		418,094	2,042,553	0.931		58	
	08 HEALTH CARE FACIL		52,855	325,814	1.063		6	
	09 HOTELS AND MOTELS		172,545	1,093,020	1.448		82	
	10 SCHLS & CHURCHES		376,855	1,668,392	1.277		89	
	11 APARTMENTS		581,277	3,005,456	1.815		96	
	12 BUILDINGS&OFFICES		2,092,122	13,101,369	0.889		353	
	13 MISC. PREMISES		43,538	278,720	0.958		10	
	16 GOVT SUBDIVISIONS		128,671	292,820	0.159		4	
	TOTAL *		\$5,684,933	\$31,808,750	1.002		1,028	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	508	(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)	\$336	\$13,442	0.000	0.000	0	1.002	
	02 RESTAURANTS	47,327	170,367	0.098	0.106	3	1.050	
	03 STORES	24,437	354,191	0.332	0.356	18	1.003	
	04 VENDING & RENTAL	3,590	19,265	0.000	0.000	0	1.013	
	05 FOOD & BEV. DIST.	18,658	43,843	0.947	1.015	3	0.986	
	06 NON-FOOD&BEV.DIST	66,419	175,891	0.000	0.000	0	1.020	
	07 CLUBS, AMSMT&SPRTS	22,019	100,672	1.957	2.097	7	1.002	
	08 HEALTH CARE FACIL	17,094	113,170	0.190	0.204	4	1.074	
	09 HOTELS AND MOTELS	18,180	148,176	4.873	5.223	32	1.044	
	10 SCHLS & CHURCHES	35,230	158,290	0.208	0.223	9	1.015	
	11 APARTMENTS	33,703	173,869	0.000	0.000	0	1.038	
	12 BUILDINGS&OFFICES	152,857	910,285	1.208	1.295	52	1.042	
	13 MISC. PREMISES	4,583	24,022	0.576	0.617	3	1.036	
	16 GOVT SUBDIVISIONS	77	405	165.277	177.140	1	0.982	
		TOTAL *	\$444,510	\$2,405,888	0.838		132	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$40,856	\$278,121	5.842	6.261	50	1.054
TOTAL *		\$40,856	\$278,121	5.842		50		
32 MULT APARTMENT	11 APARTMENTS	\$99,583	\$539,229	1.791	1.920	29	1.067	
	12 BUILDINGS&OFFICES	11,036	65,541	0.102	0.110	1	1.071	
	TOTAL *	\$110,619	\$604,770	1.623		30		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$478,267	\$2,441,478	0.896	0.960	87	1.021	
	13 MISC. PREMISES	2,462	15,662	0.000	0.000	0	1.015	
	TOTAL *	\$480,729	\$2,457,140	0.891		87		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$45,701	\$239,354	1.825	1.956	18	0.939	
	02 RESTAURANTS	124,250	676,418	1.219	1.307	42	0.984	
	03 STORES	87,796	407,082	0.330	0.354	11	0.940	
	04 VENDING & RENTAL	222	1,095	31.130	33.364	2	0.949	
	05 FOOD & BEV. DIST.	12,035	64,759	2.891	3.098	2	0.924	
	06 NON-FOOD&BEV.DIST	92,762	406,228	0.133	0.142	7	0.956	
	12 BUILDINGS&OFFICES	87,249	504,766	0.293	0.314	12	0.976	
	TOTAL *	\$450,015	\$2,299,702	0.763		94		

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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.	07 CLUBS,AMSMT&SPRTS		\$0	\$5,223	1.641	1.759	2	0.956
	08 HEALTH CARE FACIL		100,648	637,587	0.538	0.576	9	1.025
	10 SCHLS & CHURCHES		248,611	1,158,658	0.714	0.765	61	0.968
	12 BUILDINGS&OFFICES		3,004	15,477	4.075	4.367	6	0.994
	16 GOVT SUBDIVISIONS		986	4,818	0.000	0.000	0	0.937
	TOTAL *		\$353,249	\$1,821,763	0.690		78	
36 MULT SERVICES	03 STORES		\$10,090	\$62,005	4.626	4.958	1	0.979
	04 VENDING & RENTAL		3,935	24,340	0.000	0.000	0	0.988
	07 CLUBS,AMSMT&SPRTS		77,814	723,334	0.120	0.129	17	0.978
	08 HEALTH CARE FACIL		41	154	0.000	0.000	0	1.048
	09 HOTELS AND MOTELS		5,132	24,740	0.065	0.070	1	1.018
	10 SCHLS & CHURCHES		0	822	0.000	0.000	0	0.990
	12 BUILDINGS&OFFICES		36,576	188,577	3.105	3.328	10	1.016
	13 MISC. PREMISES		4,419	25,157	0.000	0.000	0	1.011
	TOTAL *		\$138,007	\$1,049,129	1.232		29	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$46,037	\$252,796	1.812		18	
	02 RESTAURANTS		171,577	846,785	0.910		45	
	03 STORES		122,323	823,278	0.685		30	
	04 VENDING & RENTAL		7,747	44,700	0.892		2	
	05 FOOD & BEV. DIST.		30,693	108,602	1.709		5	
	06 NON-FOOD&BEV.DIST		159,181	582,119	0.077		7	
	07 CLUBS,AMSMT&SPRTS		99,833	829,229	0.525		26	
	08 HEALTH CARE FACIL		117,783	750,911	0.487		13	
	09 HOTELS AND MOTELS		64,168	451,037	5.106		83	
	10 SCHLS & CHURCHES		283,841	1,317,770	0.651		70	
	11 APARTMENTS		133,286	713,098	1.338		29	
	12 BUILDINGS&OFFICES		768,989	4,126,124	0.996		168	
	13 MISC. PREMISES		11,464	64,841	0.230		3	
	16 GOVT SUBDIVISIONS		1,063	5,223	11.972		1	
	TOTAL *		\$2,017,985	\$10,916,513	0.979		500	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	509		(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)	\$128,064	\$789,470	0.651	0.698	33	1.023	
		02 RESTAURANTS	288,092	1,771,505	0.342	0.367	44	1.072	
		03 STORES	208,172	1,235,598	1.307	1.401	50	1.025	
		04 VENDING & RENTAL	5,618	167,343	0.026	0.027	2	1.034	
		05 FOOD & BEV. DIST.	80,073	488,766	0.089	0.096	12	1.007	
		06 NON-FOOD&BEV.DIST	69,120	612,269	0.073	0.078	7	1.042	
		07 CLUBS, AMSMT&SPRTS	207,564	1,011,410	1.982	2.124	39	1.023	
		08 HEALTH CARE FACIL	15,332	76,183	0.430	0.461	2	1.097	
		09 HOTELS AND MOTELS	64,251	818,596	2.737	2.934	101	1.066	
		10 SCHLS & CHURCHES	235,744	1,080,361	0.558	0.599	44	1.036	
		11 APARTMENTS	132,634	994,264	1.389	1.489	32	1.060	
		12 BUILDINGS&OFFICES	909,288	5,444,522	0.991	1.062	173	1.064	
		13 MISC. PREMISES	29,513	223,821	1.612	1.728	12	1.058	
		16 GOVT SUBDIVISIONS	3,914	7,067	0.000	0.000	0	1.003	
			TOTAL *	\$2,377,379	\$14,721,175	0.978		551	
	31 MULT MOTEL/HOTEL		09 HOTELS AND MOTELS	\$139,756	\$757,405	1.105	1.184	73	1.077
		TOTAL *	\$139,756	\$757,405	1.105		73		
32 MULT APARTMENT		11 APARTMENTS	\$630,127	\$2,544,168	1.593	1.708	101	1.089	
		12 BUILDINGS&OFFICES	189,468	635,492	1.520	1.629	29	1.094	
		TOTAL *	\$819,595	\$3,179,660	1.576		130		
33 MULT OFFICE		12 BUILDINGS&OFFICES	\$1,666,792	\$10,023,468	1.075	1.153	293	1.042	
		13 MISC. PREMISES	8,503	37,681	0.000	0.000	0	1.036	
		TOTAL *	\$1,675,295	\$10,061,149	1.070		293		
34 MULT MERCANTILE		01 FOOD&BEV. (RETAIL)	\$800,332	\$2,784,557	0.549	0.588	83	0.959	
		02 RESTAURANTS	450,617	2,651,384	1.240	1.329	95	1.004	
		03 STORES	479,377	2,615,252	0.610	0.654	55	0.960	
		04 VENDING & RENTAL	3,175	14,444	0.179	0.192	0	0.969	
		05 FOOD & BEV. DIST.	69,618	344,886	0.385	0.413	12	0.943	
		06 NON-FOOD&BEV.DIST	805,326	3,175,614	0.876	0.938	128	0.976	
		12 BUILDINGS&OFFICES	375,804	2,495,929	0.606	0.649	57	0.996	
		TOTAL *	\$2,984,249	\$14,082,066	0.754		430		

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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		\$4,037	\$36,130	0.000	0.000	0	0.976
	08 HEALTH CARE FACIL		50,951	394,220	1.758	1.884	14	1.047
	10 SCHLS & CHURCHES		608,339	2,614,664	1.009	1.082	108	0.989
	12 BUILDINGS&OFFICES		13,949	74,793	1.039	1.114	6	1.015
	13 MISC. PREMISES		12,051	53,421	0.741	0.795	4	1.009
	16 GOVT SUBDIVISIONS		13,443	74,079	0.069	0.074	1	0.957
	TOTAL *		\$702,770	\$3,247,307	1.036		133	
36 MULT SERVICES	03 STORES		\$59,706	\$239,852	1.157	1.240	6	1.000
	04 VENDING & RENTAL		18,818	202,855	0.046	0.049	1	1.009
	07 CLUBS,AMSMT&SPRTS		712,474	2,823,951	0.600	0.643	54	0.998
	08 HEALTH CARE FACIL		306	1,368	0.000	0.000	0	1.070
	09 HOTELS AND MOTELS		3,879	5,353	0.000	0.000	0	1.040
	10 SCHLS & CHURCHES		1,533	7,649	2.640	2.829	1	1.011
	12 BUILDINGS&OFFICES		143,629	694,508	2.161	2.316	23	1.038
	13 MISC. PREMISES		39,410	235,738	1.788	1.916	24	1.032
	TOTAL *		\$979,755	\$4,211,274	0.901		109	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$928,396	\$3,574,027	0.563		116	
	02 RESTAURANTS		738,709	4,422,889	0.890		139	
	03 STORES		747,255	4,090,702	0.848		111	
	04 VENDING & RENTAL		27,611	384,642	0.057		3	
	05 FOOD & BEV. DIST.		149,691	833,652	0.227		24	
	06 NON-FOOD&BEV.DIST		874,446	3,787,883	0.812		135	
	07 CLUBS,AMSMT&SPRTS		924,075	3,871,491	0.908		93	
	08 HEALTH CARE FACIL		66,589	471,771	1.444		16	
	09 HOTELS AND MOTELS		207,886	1,581,354	1.589		174	
	10 SCHLS & CHURCHES		845,616	3,702,674	0.887		153	
	11 APARTMENTS		762,761	3,538,432	1.558		133	
	12 BUILDINGS&OFFICES		3,298,930	19,368,712	1.071		581	
	13 MISC. PREMISES		89,477	550,661	1.419		40	
	16 GOVT SUBDIVISIONS		17,357	81,146	0.054		1	
	TOTAL *		\$9,678,799	\$50,260,036	0.974		1,719	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 514

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)	\$142,382	\$1,077,439	0.511	0.548	34	0.960	
	02 RESTAURANTS	104,091	671,922	1.378	1.477	37	1.006	
	03 STORES	154,260	794,034	0.834	0.893	41	0.961	
	04 VENDING & RENTAL	14,944	69,171	0.170	0.183	1	0.970	
	05 FOOD & BEV. DIST.	52,883	264,218	0.975	1.045	12	0.945	
	06 NON-FOOD&BEV.DIST	49,103	344,708	0.926	0.993	25	0.977	
	07 CLUBS, AMSMT&SPRTS	295,348	1,455,969	0.789	0.846	41	0.960	
	08 HEALTH CARE FACIL	23,218	133,487	0.546	0.585	1	1.029	
	09 HOTELS AND MOTELS	39,784	503,172	1.664	1.783	32	1.000	
	10 SCHLS & CHURCHES	321,520	1,566,880	0.567	0.608	35	0.972	
	11 APARTMENTS	165,456	704,344	1.702	1.824	33	0.994	
	12 BUILDINGS&OFFICES	613,176	3,824,692	0.691	0.740	118	0.998	
	13 MISC. PREMISES	24,135	150,848	0.634	0.679	17	0.992	
	16 GOVT SUBDIVISIONS	68,266	178,893	0.003	0.004	1	0.941	
		TOTAL *	\$2,068,566	\$11,739,777	0.802		428	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$253,470	\$1,438,059	1.295	1.387	104	1.010
TOTAL *		\$253,470	\$1,438,059	1.295		104		
32 MULT APARTMENT	11 APARTMENTS	\$327,603	\$1,702,741	2.143	2.297	132	1.022	
	12 BUILDINGS&OFFICES	47,828	214,515	1.039	1.113	11	1.026	
	TOTAL *	\$375,431	\$1,917,256	2.003		143		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,377,704	\$7,303,824	0.878	0.940	270	0.978	
	13 MISC. PREMISES	15,074	70,926	0.062	0.066	1	0.972	
	TOTAL *	\$1,392,778	\$7,374,750	0.869		271		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$350,593	\$1,975,962	0.994	1.065	71	0.899	
	02 RESTAURANTS	586,334	2,894,055	0.944	1.012	146	0.942	
	03 STORES	285,582	1,523,404	0.546	0.585	72	0.900	
	04 VENDING & RENTAL	19,394	120,260	0.000	0.000	0	0.909	
	05 FOOD & BEV. DIST.	88,977	389,799	0.635	0.681	9	0.885	
	06 NON-FOOD&BEV.DIST	217,928	1,212,407	0.229	0.246	14	0.915	
	12 BUILDINGS&OFFICES	278,264	1,732,430	0.461	0.494	43	0.935	
	TOTAL *	\$1,827,072	\$9,848,317	0.708		355		

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		514	(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		\$38,537	\$234,784	0.740	0.793	4	0.916
	08 HEALTH CARE FACIL		138,835	899,866	0.961	1.030	22	0.982
	10 SCHLS & CHURCHES		1,918,350	10,194,491	0.549	0.588	398	0.927
	12 BUILDINGS&OFFICES		18,278	93,641	0.595	0.638	13	0.952
	13 MISC. PREMISES		3,730	19,518	1.829	1.960	2	0.947
	16 GOVT SUBDIVISIONS		9,855	83,363	2.075	2.223	7	0.898
	TOTAL *		\$2,127,585	\$11,525,663	0.589		446	
36 MULT SERVICES	03 STORES		\$32,559	\$233,072	1.911	2.048	18	0.938
	04 VENDING & RENTAL		29,519	142,166	1.227	1.315	13	0.947
	07 CLUBS,AMSMT&SPRTS		697,850	3,598,890	0.399	0.427	78	0.936
	08 HEALTH CARE FACIL		327	3,087	0.000	0.000	0	1.004
	09 HOTELS AND MOTELS		17,734	126,084	0.027	0.029	1	0.975
	10 SCHLS & CHURCHES		4,051	18,358	0.000	0.000	0	0.948
	12 BUILDINGS&OFFICES		98,572	564,202	0.596	0.639	21	0.973
	13 MISC. PREMISES		67,412	360,893	2.141	2.295	28	0.968
	TOTAL *		\$948,024	\$5,046,752	0.612		159	
	TOTAL ALL	TOP		\$492,975	\$3,053,401	0.855		105
			690,425	3,565,977	1.010		183	
			472,401	2,550,510	0.734		131	
			63,857	331,597	0.607		14	
			141,860	654,017	0.762		21	
			267,031	1,557,115	0.358		39	
			1,031,735	5,289,643	0.523		123	
			162,380	1,036,440	0.900		23	
			310,988	2,067,315	1.269		137	
			2,243,921	11,779,729	0.551		433	
			493,059	2,407,085	1.995		165	
			2,433,822	13,733,304	0.772		476	
			110,351	602,185	1.517		48	
			78,121	262,256	0.265		8	
			\$8,992,926	\$48,890,574	0.787		1,906	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(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)	\$377,653	\$2,850,040	0.721		99		
	02 RESTAURANTS	949,679	6,233,250	0.834		221		
	03 STORES	527,566	3,967,798	1.025		192		
	04 VENDING & RENTAL	31,956	305,680	0.359		9		
	05 FOOD & BEV. DIST.	504,868	2,638,346	0.235		49		
	06 NON-FOOD&BEV.DIST	265,868	1,903,946	0.429		53		
	07 CLUBS, AMSMT&SPRTS	989,671	4,899,135	1.184		148		
	08 HEALTH CARE FACIL	107,822	559,619	1.850		13		
	09 HOTELS AND MOTELS	787,476	5,791,494	1.096		349		
	10 SCHLS & CHURCHES	975,552	4,715,574	0.989		149		
	11 APARTMENTS	1,107,727	5,129,898	1.318		153		
	12 BUILDINGS&OFFICES	3,399,325	21,367,941	0.990		661		
	13 MISC. PREMISES	144,850	823,072	0.868		47		
	16 GOVT SUBDIVISIONS	260,890	553,388	0.091		8		
		TOTAL *	\$10,430,903	\$61,739,181	0.961		2,151	
	31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,092,200	\$6,509,108	1.198		394	
TOTAL *		\$1,092,200	\$6,509,108	1.198		394		
32 MULT APARTMENT	11 APARTMENTS	\$4,715,480	\$20,760,890	1.115		634		
	12 BUILDINGS&OFFICES	1,289,477	5,387,205	1.479		200		
	TOTAL *	\$6,004,957	\$26,148,095	1.193		834		
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$7,309,305	\$41,066,448	0.978		1,217		
	13 MISC. PREMISES	62,578	289,183	0.045		2		
	TOTAL *	\$7,371,883	\$41,355,631	0.970		1,219		
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,868,337	\$9,121,094	0.713		274		
	02 RESTAURANTS	2,410,121	14,627,408	0.999		580		
	03 STORES	1,426,823	7,373,421	0.552		207		
	04 VENDING & RENTAL	63,328	275,786	0.147		2		
	05 FOOD & BEV. DIST.	494,096	2,364,886	0.856		62		
	06 NON-FOOD&BEV.DIST	1,721,927	7,666,096	0.874		194		
	12 BUILDINGS&OFFICES	1,514,590	10,970,277	0.577		248		
	TOTAL *	\$9,499,222	\$52,398,968	0.773		1,567		

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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							
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS		\$42,574	\$276,729	0.670		7	
	08 HEALTH CARE FACIL		415,158	2,697,447	1.580		74	
	10 SCHLS & CHURCHES		3,852,057	18,924,680	0.734		767	
	12 BUILDINGS&OFFICES		51,098	312,044	0.804		36	
	13 MISC. PREMISES		17,214	80,432	0.966		7	
	16 GOVT SUBDIVISIONS		44,267	294,107	1.413		15	
	TOTAL *		\$4,422,368	\$22,585,439	0.821		906	
36 MULT SERVICES	03 STORES		\$155,153	\$815,161	1.644		38	
	04 VENDING & RENTAL		137,839	847,029	0.965		30	
	07 CLUBS,AMSMT&SPRTS		2,101,506	9,976,266	0.591		231	
	08 HEALTH CARE FACIL		5,316	26,201	0.345		1	
	09 HOTELS AND MOTELS		38,560	208,497	0.021		2	
	10 SCHLS & CHURCHES		10,796	49,169	0.375		1	
	12 BUILDINGS&OFFICES		628,791	3,185,157	1.173		132	
	13 MISC. PREMISES		269,802	1,550,896	1.327		75	
	TOTAL *		\$3,347,763	\$16,658,376	0.816		510	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$2,245,990	\$11,971,134	0.715		373	
	02 RESTAURANTS		3,359,800	20,860,658	0.952		801	
	03 STORES		2,109,542	12,156,380	0.751		437	
	04 VENDING & RENTAL		233,123	1,428,495	0.660		41	
	05 FOOD & BEV. DIST.		998,964	5,003,232	0.542		111	
	06 NON-FOOD&BEV.DIST		1,987,795	9,570,042	0.815		247	
	07 CLUBS,AMSMT&SPRTS		3,133,751	15,152,130	0.779		386	
	08 HEALTH CARE FACIL		528,296	3,283,267	1.623		88	
	09 HOTELS AND MOTELS		1,918,236	12,509,099	1.133		745	
	10 SCHLS & CHURCHES		4,838,405	23,689,423	0.784		917	
	11 APARTMENTS		5,823,207	25,890,788	1.153		787	
	12 BUILDINGS&OFFICES		14,192,586	82,289,072	0.991		2,494	
	13 MISC. PREMISES		494,444	2,743,583	1.018		131	
	16 GOVT SUBDIVISIONS		305,157	847,495	0.283		23	
	TOTAL *		\$42,169,296	\$227,394,798	0.933		7,581	

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

ILLINOIS
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 0.963 OR - 3.7%				
TOP									
10	0.928	0.343	0.975	0.975					
34	1.065	0.357	1.023	1.023					
36	1.147	0.179	1.025	1.025					
37	1.002	0.474	1.001	1.001					
					(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%	- 5.7%	- 5.7%		
4	0.934	0.390	0.974	0.977	- 8.3%	- 8.5%	- 8.5%		
5	1.299	0.127	1.034	1.037	- 2.6%	- 2.6%	- 2.6%		
6	1.020	0.312	1.006	1.010	- 5.2%	- 3.7%	- 3.7%		
7	0.986	0.168	0.998	1.001	- 6.0%	- 3.2%	- 3.2%		
			OVERALL MONOLINE	INDICATION	- 6.1%	- 5.4%	- 5.4%		

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.

ILLINOIS
 LOCAL PRODUCTS/COMPLETED OPERATIONS
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.			
TOP					MULTISTATE COVERAGE IND. OF 1.081 OR + 8.1%		
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)	(6)	(7)
CLASS GROUP					INDICATED MULTISTATE MONOLINE CHANGE	INDICATED STATEWIDE MONOLINE CHANGE#*	SELECTED STATEWIDE MONOLINE CHANGE
1	0.808	0.501	0.899	0.894	- 3.4%	+ 1.2%	+ 1.1%
2	0.988	0.512	0.994	0.989	+ 7.7%	+ 11.8%	+ 10.1%
11	1.091	0.353	1.031	1.026	+ 12.1%	+ 20.5%	+ 19.8%
12	1.018	1.000	1.018	1.012	+ 10.3%	+ 14.5%	+ 14.6%
13	0.823	0.264	0.950	0.945	+ 2.7%	+ 4.6%	+ 4.3%
OVERALL MONOLINE INDICATION					+ 9.3%	+ 13.9%	+ 13.9%

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

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

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

STATE	(1) BAILEY FORMULA RELATIV	(2) CREDIBILITY Z	(3) Z-WTD RELATIV	(4) BALANCED RELATIV.	(5) INDICATED ** MONOLINE CHG.	(6) SELECTED MONOLINE CHG.
	1.281	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		
ILLINOIS	1.078	0.482	1.037	1.037	13.9%	13.9%
	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		
	0.990	0.567	0.994	0.994		
	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.

ILLINOIS
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	\$40,463	\$225,016	1.211	1.116	19	0.936
	02 RET.STRS-NTFD/DRG	79,957	355,963	2.670	2.460	27	1.035
	11 COMP. OPS. (LOW)	127,825	637,887	0.395	0.364	12	1.074
	12 COMP. OPS. (MED)	2,239,448	10,547,762	1.283	1.182	161	1.060
	13 COMP. OPS. (HGH)	156,377	716,839	0.982	0.905	5	0.989
	TOTAL *	\$2,644,070	\$12,483,467	1.263		224	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$140,355	\$677,488	1.912	1.761	85	0.954
	02 RET.STRS-NTFD/DRG	129,148	656,727	1.600	1.474	27	1.055
	12 COMP. OPS. (MED)	58,401	256,896	0.339	0.313	2	1.080
	TOTAL *	\$327,904	\$1,591,111	1.509		114	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$28,265	\$171,736	2.323	2.140	16	0.886
	02 RET.STRS-NTFD/DRG	270,289	1,300,232	1.663	1.532	75	0.980
	11 COMP. OPS. (LOW)	76,521	484,198	3.487	3.212	22	1.017
	12 COMP. OPS. (MED)	303,775	1,635,755	0.296	0.273	31	1.003
	13 COMP. OPS. (HGH)	36,848	207,068	0.303	0.280	2	0.936
	TOTAL *	\$715,698	\$3,798,989	1.234		146	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$6	\$1,608	0.000	0.000	0	0.934
	11 COMP. OPS. (LOW)	3,556	14,084	9.601	8.845	2	1.071
	12 COMP. OPS. (MED)	130,137	666,857	4.091	3.769	16	1.057
	13 COMP. OPS. (HGH)	315	1,409	0.000	0.000	0	0.987
	TOTAL *	\$134,014	\$683,958	4.228		18	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$456,616	\$2,365,909	0.888	0.818	30	1.058
	12 COMP. OPS. (MED)	7,003,670	38,084,115	1.089	1.004	722	1.044
	13 COMP. OPS. (HGH)	503,093	2,477,642	1.027	0.946	24	0.974
	TOTAL *	\$7,963,379	\$42,927,666	1.074		776	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$209,089	\$1,075,848	1.832		120	
	02 RET.STRS-NTFD/DRG	479,394	2,312,922	1.814		129	
	11 COMP. OPS. (LOW)	664,518	3,502,078	1.139		66	
	12 COMP. OPS. (MED)	9,735,431	51,191,385	1.145		932	
	13 COMP. OPS. (HGH)	696,633	3,402,958	0.978		31	
	TOTAL *	\$11,785,065	\$61,485,191	1.174		1,278	

* 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.

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000		EXPOSURE			TREND#		TREND#		=	TRENDED \$100,000	
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	DEVELOPMENT FACTOR+@	X	EXPOSURE TREND#	X	AVERAGE IPMF*	BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL				
MONOLINE	09/30/2017	\$14,641,072		1.000		1.145						\$16,764,028	
	09/30/2018	15,088,760		1.000		1.111						16,763,612	
	09/30/2019	14,679,521		0.996		1.082						15,819,709	
	09/30/2020	13,598,918		0.973		1.066						14,105,043	
MULTILINE	09/30/2017	\$24,347,246		1.000		1.142		0.925				\$25,719,213	
	09/30/2018	24,301,594		1.000		1.108		0.922				24,825,925	
	09/30/2019	23,604,763		0.996		1.081		0.920				23,381,507	
	09/30/2020	24,033,559		0.973		1.067		0.919				22,930,359	
TOTAL	09/30/2017											\$42,483,241	
	09/30/2018											41,589,537	
	09/30/2019											39,201,216	
	09/30/2020											37,035,402	

+ 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 04/01/2022 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.

ILLINOIS
 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	X	X	X	X		
BI	B/L INDEMNITY	09/30/2017	\$8,405,852	0.949	1.080	1.302	1.000				\$11,217,154	
		09/30/2018	8,085,325	1.027	1.080	1.246	1.000				11,174,027	
		09/30/2019	6,526,053	1.498	1.080	1.193	1.000				12,595,825	
		09/30/2020	2,437,348	2.437	1.080	1.141	1.000				7,319,518	
BI	ALAE	09/30/2017	\$9,173,162		1.080	1.302	1.000				\$12,898,934	
		09/30/2018	8,289,249		1.080	1.246	1.000				11,154,677	
		09/30/2019	10,359,920		1.080	1.193	1.000				13,348,135	
		09/30/2020	5,651,140		1.080	1.141	1.000				6,963,787	
PD	B/L INDEMNITY	09/30/2017	\$5,506,412	1.020	1.080	1.302	1.000				\$7,897,754	
		09/30/2018	5,076,308	1.018	1.080	1.246	1.000				6,954,046	
		09/30/2019	5,088,279	1.090	1.080	1.193	1.000				7,145,977	
		09/30/2020	4,312,784	1.192	1.080	1.141	1.000				6,334,952	
PD	ALAE	09/30/2017	\$1,472,521		1.080	1.302	1.000				\$2,070,600	
		09/30/2018	1,666,625		1.080	1.246	1.000				2,242,744	
		09/30/2019	2,621,509		1.080	1.193	1.000				3,377,657	
		09/30/2020	1,762,579		1.080	1.141	1.000				2,171,991	
MED PAY#	B/L INDEMNITY	09/30/2017	\$136,758		1.080	1.302	1.000				\$192,304	
		09/30/2018	116,545		1.080	1.246	1.000				156,832	
		09/30/2019	164,903		1.080	1.193	1.000				212,468	
		09/30/2020	122,443		1.080	1.141	1.000				150,884	
FRINGE	B/L INDEMNITY	09/30/2017	\$482,057	1.042	1.080	1.000	1.000				\$542,488	
		09/30/2018	426,351	1.093	1.080	1.000	1.000				503,282	
		09/30/2019	311,347	1.244	1.080	1.000	1.000				418,301	
		09/30/2020	191,479	1.568	1.080	1.000	1.000				324,258	
FRINGE	ALAE	09/30/2017	\$230,695		1.080	1.000	1.000				\$249,151	
		09/30/2018	426,404		1.080	1.000	1.000				460,516	
		09/30/2019	487,026		1.080	1.000	1.000				525,988	
		09/30/2020	222,502		1.080	1.000	1.000				240,302	
TOTAL FULL COVERAGE		09/30/2017									\$35,068,384	
		09/30/2018									32,646,124	
		09/30/2019									37,624,351	
		09/30/2020									23,505,692	

* 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.

ILLINOIS
 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	\$1,987,825	1.024	1.080	1.302	1.000		\$2,862,285	
		09/30/2018	1,927,427	1.162	1.080	1.246	1.000		3,013,879	
		09/30/2019	1,004,385	1.592	1.080	1.193	1.000		2,060,191	
		09/30/2020	360,784	2.662	1.080	1.141	1.000		1,183,490	
BI	ALAE	09/30/2017	\$1,993,456		1.080	1.302	1.000		\$2,803,118	
		09/30/2018	2,301,272		1.080	1.246	1.000		3,096,776	
		09/30/2019	1,564,870		1.080	1.193	1.000		2,016,241	
		09/30/2020	1,350,121		1.080	1.141	1.000		1,663,727	
PD	B/L INDEMNITY	09/30/2017	\$908,264	1.031	1.080	1.302	1.000		\$1,316,757	
		09/30/2018	1,463,068	1.044	1.080	1.246	1.000		2,055,450	
		09/30/2019	1,143,210	1.099	1.080	1.193	1.000		1,618,780	
		09/30/2020	1,262,255	1.226	1.080	1.141	1.000		1,906,984	
PD	ALAE	09/30/2017	\$252,973		1.080	1.302	1.000		\$355,720	
		09/30/2018	455,636		1.080	1.246	1.000		613,140	
		09/30/2019	604,235		1.080	1.193	1.000		778,521	
		09/30/2020	563,943		1.080	1.141	1.000		694,936	
MED PAY#	B/L INDEMNITY	09/30/2017	\$163		1.080	1.302	1.000		\$229	
		09/30/2018	30,632		1.080	1.246	1.000		41,221	
		09/30/2019	394		1.080	1.193	1.000		508	
		09/30/2020	12,204		1.080	1.141	1.000		15,039	
	TOTAL									
	DED COVERAGE	09/30/2017							\$7,338,109	
		09/30/2018							8,820,466	
		09/30/2019							6,474,241	
		09/30/2020							5,464,176	
	TOTAL	09/30/2017							\$42,406,493	
		09/30/2018							41,466,590	
		09/30/2019							44,098,591	
		09/30/2020							28,969,868	

* 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.

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000					TRENDED \$100,000			
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	09/30/2017	\$13,058,443		1.000		1.033				\$13,489,372
	09/30/2018	12,181,023		1.000		1.027				12,509,911
	09/30/2019	11,333,442		0.999		1.021				11,559,873
	09/30/2020	10,076,153		0.999		1.015				10,217,068
MULTILINE	09/30/2017	\$32,993,414		1.000		1.024	1.002			\$33,852,826
	09/30/2018	32,160,454		1.000		1.020	1.003			32,902,074
	09/30/2019	32,547,078		0.999		1.016	1.005			33,199,937
	09/30/2020	30,627,359		0.999		1.012	1.004			31,087,748
TOTAL	09/30/2017									\$47,342,198
	09/30/2018									45,411,985
	09/30/2019									44,759,810
	09/30/2020									41,304,816

+ 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 04/01/2022 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*				SEVERITY TREND		FREQUENCY TREND		=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
			B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	X	X				
BI	B/L INDEMNITY	09/30/2017	\$16,615,785	0.960	1.080	1.302	0.970	\$21,756,978				
		09/30/2018	20,002,484	0.972	1.080	1.246	0.975	25,509,187				
		09/30/2019	19,032,987	1.176	1.080	1.193	0.980	28,262,108				
		09/30/2020	7,530,982	1.625	1.080	1.141	0.985	14,854,246				
BI	ALAE	09/30/2017	\$8,152,762		1.080	1.302	0.970	\$11,120,165				
		09/30/2018	9,659,289		1.080	1.246	0.975	12,673,354				
		09/30/2019	11,845,392		1.080	1.193	0.980	14,956,835				
		09/30/2020	6,147,409		1.080	1.141	0.985	7,461,699				
PD	B/L INDEMNITY	09/30/2017	\$1,576,248	1.040	1.080	1.379	0.970	\$2,368,196				
		09/30/2018	1,797,139	1.046	1.080	1.307	0.975	2,587,124				
		09/30/2019	1,992,506	1.061	1.080	1.239	0.980	2,772,274				
		09/30/2020	1,317,844	1.309	1.080	1.174	0.985	2,154,427				
PD	ALAE	09/30/2017	\$743,394		1.080	1.379	0.970	\$1,073,937				
		09/30/2018	596,637		1.080	1.307	0.975	821,134				
		09/30/2019	862,258		1.080	1.239	0.980	1,130,729				
		09/30/2020	781,965		1.080	1.174	0.985	976,597				
MED PAY#	B/L INDEMNITY	09/30/2017	\$1,755,417		1.080	1.302	0.970	\$2,394,345				
		09/30/2018	1,758,059		1.080	1.246	0.975	2,306,640				
		09/30/2019	1,716,414		1.080	1.193	0.980	2,167,267				
		09/30/2020	867,059		1.080	1.141	0.985	1,052,433				
FRINGE	B/L INDEMNITY	09/30/2017	\$383,880	1.034	1.080	1.000	0.970	\$415,826				
		09/30/2018	412,261	1.050	1.080	1.000	0.975	455,816				
		09/30/2019	177,282	1.272	1.080	1.000	0.980	238,672				
		09/30/2020	220,398	1.644	1.080	1.000	0.985	385,451				
FRINGE	ALAE	09/30/2017	\$1,243,595		1.080	1.000	0.970	\$1,302,790				
		09/30/2018	1,515,984		1.080	1.000	0.975	1,596,331				
		09/30/2019	246,556		1.080	1.000	0.980	260,955				
		09/30/2020	747,753		1.080	1.000	0.985	795,460				
TOTAL FULL COVERAGE		09/30/2017						\$40,432,237				
		09/30/2018						45,949,587				
		09/30/2019						49,788,839				
		09/30/2020						27,680,312				

* 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000				\$100,000		=
			BASIC LIMIT LOSSES AND ALAE*	B/L INDEMNITY DEVELOPMENT FACTOR X	UNALLOCATED LOSS ADJ FACTOR X	SEVERITY TREND X	FREQUENCY TREND X	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE	
BI	B/L INDEMNITY	09/30/2017	\$1,048,521	0.999	1.080	1.302	0.970	\$1,428,726	
		09/30/2018	599,816	1.048	1.080	1.246	0.975	824,756	
		09/30/2019	1,079,893	1.273	1.080	1.193	0.980	1,735,799	
		09/30/2020	325,452	1.811	1.080	1.141	0.985	715,403	
BI	ALAE	09/30/2017	\$635,290		1.080	1.302	0.970	\$866,520	
		09/30/2018	710,220		1.080	1.246	0.975	931,836	
		09/30/2019	674,999		1.080	1.193	0.980	852,302	
		09/30/2020	247,694		1.080	1.141	0.985	300,650	
PD	B/L INDEMNITY	09/30/2017	\$151,800	1.079	1.080	1.379	0.970	\$236,621	
		09/30/2018	72,557	1.163	1.080	1.307	0.975	116,135	
		09/30/2019	36,231	1.202	1.080	1.239	0.980	57,109	
		09/30/2020	64,153	1.369	1.080	1.174	0.985	109,685	
PD	ALAE	09/30/2017	\$68,106		1.080	1.379	0.970	\$98,389	
		09/30/2018	21,819		1.080	1.307	0.975	30,029	
		09/30/2019	26,156		1.080	1.239	0.980	34,300	
		09/30/2020	64,427		1.080	1.174	0.985	80,463	
MED PAY#	B/L INDEMNITY	09/30/2017	\$29,561		1.080	1.302	0.970	\$40,321	
		09/30/2018	61,263		1.080	1.246	0.975	80,379	
		09/30/2019	38,104		1.080	1.193	0.980	48,113	
		09/30/2020	19,191		1.080	1.141	0.985	23,294	
TOTAL DED COVERAGE		09/30/2017						\$2,670,576	
		09/30/2018						1,983,135	
		09/30/2019						2,727,623	
		09/30/2020						1,229,496	
TOTAL		09/30/2017						\$43,102,814	
		09/30/2018						47,932,722	
		09/30/2019						52,516,462	
		09/30/2020						28,909,808	

* 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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	0.977
34	Mercantile Policy	0.939
35	Institutional Policy	0.507
36	Service Policy	0.874
37	Industrial/Processing Policy	0.754
38	Contractors Policy	1.002

- (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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	1.000
32	Apartment House Policy	1.000
33	Office Policy	0.935
34	Mercantile Policy	1.046
35	Institutional Policy	0.960
36	Service Policy	1.132
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.

ILLINOIS

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	1.006	0.9253	1.007	22,000,000
27 to 39 Months	1.000	0.995	0.7990	0.996	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		0.996	1.000		0.996
6/30/2020	1.007	0.996	1.000		1.003

(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

ILLINOIS

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	1.000	0.7820	1.000	69,000,000
27 to 39 Months	1.000	0.999	0.6276	0.999	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		0.999	1.000		0.999
6/30/2020	1.000	0.999	1.000		0.999

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

ILLINOIS
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2013	85,000,656	84,331,707	84,045,945	84,045,095	84,038,797	84,040,411	84,033,483	84,033,696
6/30/2014	85,939,144	88,929,416	88,787,625	89,115,026	89,105,161	89,106,299	89,107,002	
6/30/2015	91,379,753	93,173,494	93,110,398	92,959,844	93,074,324	93,074,324		
6/30/2016	93,266,799	94,411,112	93,149,567	93,179,561	93,181,821			
6/30/2017	92,175,364	92,641,185	92,018,011	92,015,056				
6/30/2018	91,288,566	91,275,300	90,776,325					
6/30/2019	88,888,245	88,781,001						
6/30/2020	87,399,634							

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	0.997	1.000	1.000	1.000	1.000	1.000
6/30/2014	1.035	0.998	1.004	1.000	1.000	1.000	
6/30/2015	1.020	0.999	0.998	1.001	1.000		
6/30/2016	1.012	0.987	1.000	1.000			
6/30/2017	1.005	0.993	1.000				
6/30/2018	1.000	0.995					
6/30/2019	0.999						
6/30/2020							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.006	0.995

ILLINOIS
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
6/30/2013	76,758,056	76,323,702	76,535,029	76,595,407	76,604,080	76,600,459	76,600,025	76,600,025
6/30/2014	82,026,037	82,888,876	82,881,799	82,880,058	82,855,105	82,853,370	82,853,478	
6/30/2015	86,996,664	87,031,524	87,022,824	87,167,417	87,164,600	87,165,072		
6/30/2016	86,650,923	86,951,253	86,833,865	86,798,898	86,799,820			
6/30/2017	84,758,666	84,798,010	84,609,215	84,596,981				
6/30/2018	81,013,106	80,994,870	80,907,686					
6/30/2019	81,720,616	81,732,008						
6/30/2020	83,112,547							

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	0.994	1.003	1.001	1.000	1.000	1.000	1.000
6/30/2014	1.011	1.000	1.000	1.000	1.000	1.000	
6/30/2015	1.000	1.000	1.002	1.000	1.000		
6/30/2016	1.003	0.999	1.000	1.000			
6/30/2017	1.000	0.998	1.000				
6/30/2018	1.000	0.999					
6/30/2019	1.000						
6/30/2020							

Average Best 3 of 5

27:15	39:27
1.000	0.999

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
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ILLINOIS

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	1.628	0.8483	1.627	1,500,000
27 to 39 Months	1.340	1.476	0.8783	1.459	1,800,000
39 to 51 Months	1.084	1.082	0.8949	1.082	2,100,000
51 to 63 Months	1.009	0.975	0.8858	0.979	2,500,000
63 to 75 Months	0.999	0.990	0.8653	0.991	2,900,000
75 to 87 Months	0.998	0.996	0.8450	0.996	3,500,000
87 to 99 Months	0.999	0.987	0.8273	0.989	4,000,000
99 to 111 Months	0.999	0.991	0.8083	0.993	4,800,000
111 to 123 Months	0.998	1.000	0.7711	1.000	5,700,000
123 to 135 Months	1.001	0.998	0.7618	0.999	6,700,000
135 to 147 Months	1.000	1.001	0.7240	1.001	7,900,000
147 to 159 Months	1.001	1.000	0.7078	1.000	9,300,000
159 to 171 Months	1.000	1.000	0.6309	1.000	11,100,000
171 to 183 Months	1.000	1.000	0.5984	1.000	13,100,000
183 to 195 Months	1.000	1.000	0.5692	1.000	15,500,000
195 to 207 Months	1.000	1.000	0.5670	1.000	18,300,000
207 to 219 Months	1.000	1.000	0.5780	1.000	21,600,000
219 to 231 Months	1.000	1.000	0.4526	1.000	25,600,000
231 to 243 Months	1.000	1.000	0.2924	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			1.082	0.979	0.991	0.996	0.989	0.993	1.000	0.999	1.001
6/30/2019		1.459	1.082	0.979	0.991	0.996	0.989	0.993	1.000	0.999	1.001
6/30/2020	1.627	1.459	1.082	0.979	0.991	0.996	0.989	0.993	1.000	0.999	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.027
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.498
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.437

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

ILLINOIS

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 _i)
15 to 27 Months	0.0664	0.0624	0.8483	0.0630	1,500,000
27 to 39 Months	0.0988	0.1026	0.8783	0.1021	1,800,000
39 to 51 Months	0.0835	0.1149	0.8949	0.1116	2,100,000
51 to 63 Months	0.0464	0.0787	0.8858	0.0750	2,500,000
63 to 75 Months	0.0246	0.0571	0.8653	0.0527	2,900,000
75 to 87 Months	0.0099	0.0227	0.8450	0.0207	3,500,000
87 to 99 Months	0.0051	0.0130	0.8273	0.0117	4,000,000
99 to 111 Months	0.0034	0.0042	0.8083	0.0040	4,800,000
111 to 123 Months	0.0019	0.0012	0.7711	0.0014	5,700,000
123 to 135 Months	0.0015	0.0001	0.7618	0.0004	6,700,000
135 to 147 Months	0.0004	0.0029	0.7240	0.0022	7,900,000
147 to 159 Months	0.0014	0.0005	0.7078	0.0008	9,300,000
159 to 171 Months	0.0006	0.0003	0.6309	0.0004	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>
	0.446	0.383	0.281	0.169	0.094	0.042	0.021
Months-to-Ultimate	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.009	0.005	0.004	0.003	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	3,275,699	17,841,825	0.281	5,013,550	8,289,249
9/30/2019	2,130,825	21,485,884	0.383	8,229,095	10,359,920
9/30/2020	483,950	11,585,622	0.446	5,167,190	5,651,140

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	999,203	4,633,691	0.281	1,302,069	2,301,272
9/30/2019	233,518	3,476,109	0.383	1,331,352	1,564,870
9/30/2020	129,284	2,737,302	0.446	1,220,837	1,350,121

(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)}}

ILLINOIS

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	1.087	0.8489	1.093	2,400,000
27 to 39 Months	1.050	1.075	0.8420	1.071	2,500,000
39 to 51 Months	1.021	0.994	0.8402	0.998	2,600,000
51 to 63 Months	1.010	1.009	0.8248	1.009	2,800,000
63 to 75 Months	1.008	0.999	0.8181	1.001	3,000,000
75 to 87 Months	1.007	1.004	0.8033	1.005	3,100,000
87 to 99 Months	1.005	1.000	0.7738	1.001	3,300,000
99 to 111 Months	1.005	0.995	0.7527	0.997	3,500,000
111 to 123 Months	1.002	1.008	0.7514	1.007	3,700,000
123 to 135 Months	1.002	1.000	0.7501	1.001	4,000,000
135 to 147 Months	1.002	0.991	0.7504	0.994	4,100,000
147 to 159 Months	1.001	1.000	0.7119	1.000	4,400,000
159 to 171 Months	1.001	1.000	0.6828	1.000	4,700,000
171 to 183 Months	1.001	1.000	0.6698	1.000	4,900,000
183 to 195 Months	1.001	1.000	0.6664	1.000	5,200,000
195 to 207 Months	1.001	1.000	0.6570	1.000	5,500,000
207 to 219 Months	1.001	1.000	0.6842	1.000	5,900,000
219 to 231 Months	1.001	1.000	0.5924	1.000	6,300,000
231 to 243 Months	1.001	1.000	0.4647	1.001	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			0.998	1.009	1.001	1.005	1.001	0.997	1.007	1.001	0.994
6/30/2019		1.071	0.998	1.009	1.001	1.005	1.001	0.997	1.007	1.001	0.994
6/30/2020	1.093	1.071	0.998	1.009	1.001	1.005	1.001	0.997	1.007	1.001	0.994
	<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	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.004		1.018
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.004		1.090
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.004		1.192

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

ILLINOIS

Premises/Operations

Manufacturers & Contractors
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0404	0.0129	0.8489	0.0170	2,400,000
27 to 39 Months	0.0439	0.0387	0.8420	0.0395	2,500,000
39 to 51 Months	0.0405	0.0569	0.8402	0.0543	2,600,000
51 to 63 Months	0.0375	0.0578	0.8248	0.0542	2,800,000
63 to 75 Months	0.0199	0.0114	0.8181	0.0129	3,000,000
75 to 87 Months	0.0121	0.0076	0.8033	0.0085	3,100,000
87 to 99 Months	0.0091	0.0082	0.7738	0.0084	3,300,000
99 to 111 Months	0.0096	0.0003	0.7527	0.0026	3,500,000
111 to 123 Months	0.0049	0.0046	0.7514	0.0046	3,700,000
123 to 135 Months	0.0059	0.0008	0.7501	0.0021	4,000,000
135 to 147 Months	0.0039	0.0012	0.7504	0.0019	4,100,000
147 to 159 Months	0.0039	0.0005	0.7119	0.0015	4,400,000
159 to 171 Months	0.0027	0.0000	0.6828	0.0009	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
	0.208	0.191	0.152	0.098	0.043	0.030	0.022
Months-to-Ultimate	99	111	123	135	147	159	171
	0.014	0.011	0.006	0.004	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	550,899	7,340,297	0.152	1,115,726	1,666,625
9/30/2019	1,037,203	8,294,799	0.191	1,584,306	2,621,509
9/30/2020	270,750	7,172,266	0.208	1,491,829	1,762,579

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	186,100	1,773,247	0.152	269,536	455,636
9/30/2019	239,215	1,911,105	0.191	365,020	604,235
9/30/2020	64,747	2,399,995	0.208	499,196	563,943

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

ILLINOIS
Premises/Operations
Manufacturers & Contractors
Fringe
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) <u>EVALUATION PERIOD</u>	(2) <u>MULTISTATE RATIO (A)</u>
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	110,365	1,124,688	0.281	316,039	426,404
9/30/2019	85,858	1,005,430	0.399	401,168	487,026
9/30/2020	10,753	409,573	0.517	211,749	222,502

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

ILLINOIS

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	1.380	0.9438	1.382	1,700,000
27 to 39 Months	1.198	1.211	0.9463	1.210	2,100,000
39 to 51 Months	1.065	1.009	0.9417	1.012	2,700,000
51 to 63 Months	1.004	0.989	0.9344	0.990	3,300,000
63 to 75 Months	0.995	0.977	0.9145	0.979	4,200,000
75 to 87 Months	0.994	0.993	0.8917	0.993	5,300,000
87 to 99 Months	0.996	1.001	0.8703	1.000	6,600,000
99 to 111 Months	0.999	0.999	0.8514	0.999	8,300,000
111 to 123 Months	0.999	0.997	0.8242	0.997	10,500,000
123 to 135 Months	1.000	1.002	0.7815	1.002	13,200,000
135 to 147 Months	1.000	0.999	0.7306	0.999	16,600,000
147 to 159 Months	1.000	0.999	0.6678	0.999	20,900,000
159 to 171 Months	1.001	1.002	0.5920	1.002	26,300,000
171 to 183 Months	1.000	1.000	0.5244	1.000	33,100,000
183 to 195 Months	1.000	1.000	0.4620	1.000	41,800,000
195 to 207 Months	1.000	1.000	0.4273	1.000	52,700,000
207 to 219 Months	1.000	1.000	0.3857	1.000	66,500,000
219 to 231 Months	1.000	1.000	0.2614	1.000	84,000,000
231 to 243 Months	1.000	1.000	0.1245	1.000	106,200,000
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			1.012	0.990	0.979	0.993	1.000	0.999	0.997	1.002	0.999
6/30/2019		1.210	1.012	0.990	0.979	0.993	1.000	0.999	0.997	1.002	0.999
6/30/2020	1.382	1.210	1.012	0.990	0.979	0.993	1.000	0.999	0.997	1.002	0.999
	<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	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.972
6/30/2019	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.176
6/30/2020	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.625

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

ILLINOIS

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0636	0.0591	0.9438	0.0593	1,700,000
27 to 39 Months	0.0806	0.1002	0.9463	0.0991	2,100,000
39 to 51 Months	0.0584	0.0461	0.9417	0.0468	2,700,000
51 to 63 Months	0.0293	0.0366	0.9344	0.0361	3,300,000
63 to 75 Months	0.0125	0.0070	0.9145	0.0075	4,200,000
75 to 87 Months	0.0060	0.0038	0.8917	0.0040	5,300,000
87 to 99 Months	0.0027	0.0130	0.8703	0.0117	6,600,000
99 to 111 Months	0.0018	0.0056	0.8514	0.0050	8,300,000
111 to 123 Months	0.0013	0.0005	0.8242	0.0006	10,500,000
123 to 135 Months	0.0013	0.0019	0.7815	0.0018	13,200,000
135 to 147 Months	0.0004	0.0002	0.7306	0.0003	16,600,000
147 to 159 Months	0.0008	0.0011	0.6678	0.0010	20,900,000
159 to 171 Months	0.0008	0.0001	0.5920	0.0004	26,300,000
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>
	0.274	0.214	0.115	0.068	0.032	0.025	0.021
<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>
	0.009	0.004	0.003	0.002	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	5,888,425	32,790,006	0.115	3,770,864	9,659,289
9/30/2019	3,119,388	40,775,726	0.214	8,726,004	11,845,392
9/30/2020	548,249	20,434,881	0.274	5,599,160	6,147,409

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	539,713	1,482,661	0.115	170,507	710,220
9/30/2019	185,791	2,286,025	0.214	489,208	674,999
9/30/2020	44,741	740,708	0.274	202,953	247,694

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

ILLINOIS

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	1.254	0.7911	1.233	900,000
27 to 39 Months	1.070	1.001	0.7996	1.015	1,000,000
39 to 51 Months	1.043	0.994	0.7800	1.005	1,200,000
51 to 63 Months	1.016	1.022	0.7557	1.021	1,400,000
63 to 75 Months	1.005	1.003	0.7101	1.004	1,600,000
75 to 87 Months	1.008	1.002	0.6718	1.004	1,800,000
87 to 99 Months	1.001	1.004	0.6446	1.003	2,100,000
99 to 111 Months	1.003	0.990	0.6422	0.995	2,400,000
111 to 123 Months	1.004	1.002	0.6438	1.003	2,700,000
123 to 135 Months	1.002	1.008	0.6133	1.006	3,100,000
135 to 147 Months	1.000	0.988	0.6017	0.993	3,600,000
147 to 159 Months	1.000	0.998	0.5164	0.999	4,100,000
159 to 171 Months	1.001	1.000	0.4572	1.001	4,700,000
171 to 183 Months	1.002	1.000	0.3779	1.001	5,400,000
183 to 195 Months	1.002	1.000	0.3909	1.001	6,100,000
195 to 207 Months	1.003	1.000	0.4325	1.002	7,000,000
207 to 219 Months	1.001	1.000	0.4211	1.001	8,100,000
219 to 231 Months	1.001	1.000	0.3188	1.001	9,300,000
231 to 243 Months	1.001	1.000	0.1353	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			1.005	1.021	1.004	1.004	1.003	0.995	1.003	1.006	0.993
6/30/2019		1.015	1.005	1.021	1.004	1.004	1.003	0.995	1.003	1.006	0.993
6/30/2020	1.233	1.015	1.005	1.021	1.004	1.004	1.003	0.995	1.003	1.006	0.993
	<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	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.046
6/30/2019	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.061
6/30/2020	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.309

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

ILLINOIS

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0768	0.0704	0.7911	0.0717	900,000
27 to 39 Months	0.0853	0.0642	0.7996	0.0684	1,000,000
39 to 51 Months	0.0694	0.0171	0.7800	0.0286	1,200,000
51 to 63 Months	0.0400	0.0645	0.7557	0.0585	1,400,000
63 to 75 Months	0.0308	0.0340	0.7101	0.0331	1,600,000
75 to 87 Months	0.0151	0.0069	0.6718	0.0096	1,800,000
87 to 99 Months	0.0196	0.0016	0.6446	0.0080	2,100,000
99 to 111 Months	0.0171	0.0126	0.6422	0.0142	2,400,000
111 to 123 Months	0.0108	0.0038	0.6438	0.0063	2,700,000
123 to 135 Months	0.0119	0.0003	0.6133	0.0048	3,100,000
135 to 147 Months	0.0031	0.0003	0.6017	0.0014	3,600,000
147 to 159 Months	0.0021	0.0012	0.5164	0.0017	4,100,000
159 to 171 Months	0.0019	0.0001	0.4572	0.0011	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>
	0.307	0.236	0.167	0.139	0.080	0.047	0.037
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.029	0.015	0.009	0.004	0.003	0.001	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	178,031	2,506,610	0.167	418,606	596,637
9/30/2019	217,137	2,733,571	0.236	645,121	862,258
9/30/2020	107,396	2,197,294	0.307	674,569	781,965

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	8,551	79,450	0.167	13,268	21,819
9/30/2019	16,075	42,716	0.236	10,081	26,156
9/30/2020	33,821	99,694	0.307	30,606	64,427

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

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

Calculation of Cumulative Incremental Factors

(1) <u>EVALUATION PERIOD</u>	(2) <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	948,748	1,035,102	0.548	567,236	1,515,984
9/30/2019	35,942	280,814	0.750	210,614	246,556
9/30/2020	34,017	744,250	0.959	713,736	747,753

(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
 ILLINOIS
 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	2,097,431	6,709,764	11,099,407	12,556,717	13,538,903	12,947,654	12,746,240	12,657,839	12,656,248	12,646,245	12,656,244
6/30/2002	2,600,660	6,039,335	8,409,030	9,163,170	9,241,884	9,241,909	8,861,892	8,705,438	8,702,938	8,827,937	8,843,063
6/30/2003	3,605,866	4,793,163	7,745,160	9,684,777	9,512,785	8,715,414	8,472,013	8,421,296	8,363,546	8,372,543	8,462,501
6/30/2004	3,720,114	6,364,602	8,385,666	8,215,955	7,926,882	7,762,629	7,660,468	7,383,718	7,101,843	6,840,089	6,840,089
6/30/2005	2,118,944	4,029,195	5,566,597	6,325,759	5,980,321	5,587,368	5,175,881	5,226,851	5,068,385	5,184,667	5,175,783
6/30/2006	3,244,543	5,385,350	7,485,755	7,130,221	7,412,767	7,484,700	7,815,757	7,798,715	7,673,715	7,647,715	7,472,715
6/30/2007	2,789,730	5,190,654	7,202,350	7,192,107	6,945,943	6,673,622	6,517,896	6,376,922	6,342,425	6,334,877	6,307,922
6/30/2008	3,691,721	5,751,271	8,272,622	8,615,250	9,012,314	8,837,453	8,953,256	8,756,145	8,650,903	8,721,811	8,721,811
6/30/2009	3,232,029	4,930,608	6,423,889	6,507,861	5,919,733	5,619,111	5,832,174	5,687,181	5,686,181	5,686,181	5,693,899
6/30/2010	3,717,198	5,535,406	6,962,557	7,406,446	7,646,640	7,286,398	7,304,188	7,221,688	7,023,675	7,023,675	7,011,175
6/30/2011	2,357,663	5,234,321	6,223,910	7,589,903	7,144,913	6,951,055	6,791,397	6,591,397	6,486,635	6,411,735	
6/30/2012	3,075,109	4,409,051	6,754,398	6,911,208	6,429,116	6,501,620	6,432,456	6,422,656	6,472,656		
6/30/2013	2,047,917	4,313,345	5,601,978	5,879,266	6,252,321	5,951,035	5,940,035	6,130,036			
6/30/2014	2,511,434	4,020,159	6,228,477	7,054,647	6,725,919	6,633,794	6,682,752				
6/30/2015	1,764,851	3,372,325	4,955,257	5,687,226	5,652,846	5,898,104					
6/30/2016	2,826,824	4,150,361	6,354,986	6,649,460	6,497,306						
6/30/2017	3,029,344	4,608,474	6,578,155	6,990,897							
6/30/2018	2,395,738	4,227,694	5,839,753								
6/30/2019	2,961,069	4,730,088									
6/30/2020	2,081,407										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	12,666,245	12,766,246	12,776,245	12,771,249	12,471,249	12,471,249	12,477,849	12,477,849	12,477,849		
6/30/2002	8,835,564	8,800,663	8,694,063	8,692,103	8,692,103	8,692,103	8,692,103	8,692,103	8,692,103		
6/30/2003	8,462,501	8,427,501	8,427,501	8,427,501	8,427,501	8,427,501	8,427,501	8,427,501	8,427,501		
6/30/2004	6,840,089	6,840,089	6,840,089	6,840,089	6,840,089	6,840,089	6,840,089				
6/30/2005	5,175,783	5,175,783	5,180,783	5,213,783	5,213,783						
6/30/2006	7,497,715	7,497,715	7,497,715	7,497,715							
6/30/2007	6,302,922	6,302,922	6,327,922								
6/30/2008	8,724,811	8,724,811									
6/30/2009	5,705,103										

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

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	3.199	1.654	1.131	1.078	0.956	0.984	0.993	1.000	0.999	1.001	1.001
6/30/2002	2.322	1.392	1.090	1.009	1.000	0.959	0.982	1.000	1.014	1.002	0.999
6/30/2003	1.329	1.616	1.250	0.982	0.916	0.972	0.994	0.993	1.001	1.011	1.000
6/30/2004	1.711	1.318	0.980	0.965	0.979	0.987	0.964	0.962	0.963	1.000	1.000
6/30/2005	1.902	1.382	1.136	0.945	0.934	0.926	1.010	0.970	1.023	0.998	1.000
6/30/2006	1.660	1.390	0.953	1.040	1.010	1.044	0.998	0.984	0.997	0.977	1.003
6/30/2007	1.861	1.388	0.999	0.966	0.961	0.977	0.978	0.995	0.999	0.996	0.999
6/30/2008	1.558	1.438	1.041	1.046	0.981	1.013	0.978	0.988	1.008	1.000	1.000
6/30/2009	1.526	1.303	1.013	0.910	0.949	1.038	0.975	1.000	1.000	1.001	1.002
6/30/2010	1.489	1.258	1.064	1.032	0.953	1.002	0.989	0.973	1.000	0.998	
6/30/2011	2.220	1.189	1.219	0.941	0.973	0.977	0.971	0.984	0.988		
6/30/2012	1.434	1.532	1.023	0.930	1.011	0.989	0.998	1.008			
6/30/2013	2.106	1.299	1.049	1.063	0.952	0.998	1.032				
6/30/2014	1.601	1.549	1.133	0.953	0.986	1.007					
6/30/2015	1.911	1.469	1.148	0.994	1.043						
6/30/2016	1.468	1.531	1.046	0.977							
6/30/2017	1.521	1.427	1.063								
6/30/2018	1.765	1.381									
6/30/2019	1.597										
3 Yr Mean	1.628	1.446	1.086	0.975	0.994	0.998	1.000	0.988	0.996	1.000	1.000
Best 3/5	1.628	1.476	1.082	0.975	0.990	0.996	0.987	0.991	1.000	0.998	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2001	1.008	1.001	1.000	0.977	1.000	1.001	1.000	1.000
6/30/2002	0.996	0.988	1.000	1.000	1.000	1.000	1.000	1.000 *
6/30/2003	0.996	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	1.001	1.006	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.000	1.000	1.000					
6/30/2007	1.000	1.004						
6/30/2008	1.000							
3 Yr Mean	1.000	1.002	1.002	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					0.990	0.996	0.987	0.991	1.000	0.998	1.001
6/30/2017				0.975	0.990	0.996	0.987	0.991	1.000	0.998	1.001
6/30/2018			1.082	0.975	0.990	0.996	0.987	0.991	1.000	0.998	1.001
6/30/2019		1.476	1.082	0.975	0.990	0.996	0.987	0.991	1.000	0.998	1.001
6/30/2020	1.628	1.476	1.082	0.975	0.990	0.996	0.987	0.991	1.000	0.998	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.963
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.939
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.016
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.500
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.442

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

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 ILLINOIS
 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	326,958	1,342,973	3,957,258	6,911,399	9,021,142	10,472,844	11,092,409	11,337,891	11,605,753	11,571,572	11,583,295
6/30/2002	304,922	1,097,694	2,578,937	4,232,453	5,873,619	7,339,140	8,000,088	8,027,161	8,177,786	8,287,709	8,247,580
6/30/2003	938,372	1,634,779	3,056,537	5,246,269	6,151,462	6,886,793	6,722,328	6,780,927	6,877,804	6,887,190	6,884,554
6/30/2004	971,779	1,616,466	3,044,450	4,403,441	5,204,048	5,692,989	6,174,962	6,541,422	6,650,984	6,708,832	6,713,424
6/30/2005	318,990	1,036,305	2,003,531	3,136,625	4,000,908	4,450,769	4,710,555	4,777,401	4,794,457	4,850,128	4,861,471
6/30/2006	468,793	1,723,005	3,440,933	3,753,161	6,078,717	6,979,121	10,209,738	11,659,389	12,067,130	13,580,476	13,457,841
6/30/2007	202,038	1,341,451	3,006,551	3,825,807	4,830,591	5,387,594	5,945,909	6,154,962	6,163,183	6,179,625	6,183,417
6/30/2008	643,055	1,690,802	3,537,156	4,856,716	6,613,246	7,765,185	8,323,182	8,923,024	9,035,602	9,083,365	9,096,372
6/30/2009	411,957	1,750,553	3,254,527	4,901,119	5,537,697	5,919,211	6,672,609	7,177,379	7,193,556	7,194,386	7,197,226
6/30/2010	461,059	1,312,404	2,613,641	4,406,277	5,165,460	5,632,643	6,273,758	6,513,078	6,613,248	6,419,918	6,415,242
6/30/2011	350,943	1,639,021	3,353,717	5,122,044	6,333,042	7,047,502	7,168,485	7,247,183	7,280,658	7,467,697	
6/30/2012	363,842	1,133,242	2,922,772	4,207,252	5,967,449	5,672,106	6,030,366	6,138,405	6,201,069		
6/30/2013	295,755	1,179,597	3,006,157	4,578,190	5,177,420	6,185,137	6,263,341	6,429,768			
6/30/2014	605,015	1,776,933	3,763,259	5,640,841	6,860,548	8,120,060	8,545,449				
6/30/2015	566,643	1,428,396	2,525,413	3,713,254	4,329,571	4,818,707					
6/30/2016	724,046	2,194,553	3,592,172	5,114,583	6,440,357						
6/30/2017	407,619	1,119,673	2,647,307	4,483,505							
6/30/2018	478,339	1,085,272	2,738,443								
6/30/2019	715,831	1,878,684									
6/30/2020	420,948										

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	11,634,711	11,688,454	11,708,455	11,669,230	11,544,940	11,593,776	11,717,472	11,791,863	11,852,347
6/30/2002	8,313,571	8,693,218	8,830,739	8,829,977	8,829,977	8,829,977	8,829,977	8,829,977	
6/30/2003	6,885,626	6,885,639	6,893,140	6,893,139	6,893,139	6,893,139	6,893,139		
6/30/2004	6,715,993	6,715,993	6,715,993	6,715,993	6,715,993	6,715,993			
6/30/2005	4,937,234	4,937,643	4,955,182	4,998,352	5,019,710				
6/30/2006	14,022,941	14,166,502	13,682,660	13,682,660					
6/30/2007	6,186,820	6,189,317	6,194,207						
6/30/2008	9,125,310	9,155,071							
6/30/2009	7,198,841								

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 ILLINOIS
 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	1,016,015	2,614,285	2,954,141	2,109,743	1,451,702	619,565	245,482	267,862	-34,181	11,723	51,416	53,743	20,001
6/30/2002	792,772	1,481,243	1,653,516	1,641,166	1,465,521	660,948	27,073	150,625	109,923	-40,129	65,991	379,647	137,521
6/30/2003	696,407	1,421,758	2,189,732	905,193	735,331	-164,465	58,599	96,877	9,386	-2,636	1,072	13	7,501
6/30/2004	644,687	1,427,984	1,358,991	800,607	488,941	481,973	366,460	109,562	57,848	4,592	2,569	0	0
6/30/2005	717,315	967,226	1,133,094	864,283	449,861	259,786	66,846	17,056	55,671	11,343	75,763	409	17,539
6/30/2006	1,254,212	1,717,928	312,228	2,325,556	900,404	3,230,617	1,449,651	407,741	1,513,346	-122,635	565,100	143,561	-483,842
6/30/2007	1,139,413	1,665,100	819,256	1,004,784	557,003	558,315	209,053	8,221	16,442	3,792	3,403	2,497	4,890
6/30/2008	1,047,747	1,846,354	1,319,560	1,756,530	1,151,939	557,997	599,842	112,578	47,763	13,007	28,938	29,761	
6/30/2009	1,338,596	1,503,974	1,646,592	636,578	381,514	753,398	504,770	16,177	830	2,840	1,615		
6/30/2010	851,345	1,301,237	1,792,636	759,183	467,183	641,115	239,320	100,170	-193,330	-4,676			
6/30/2011	1,288,078	1,714,696	1,768,327	1,210,998	714,460	120,983	78,698	33,475	187,039				
6/30/2012	769,400	1,789,530	1,284,480	1,760,197	-295,343	358,260	108,039	62,664					
6/30/2013	883,842	1,826,560	1,572,033	599,230	1,007,717	78,204	166,427						
6/30/2014	1,171,918	1,986,326	1,877,582	1,219,707	1,259,512	425,389							
6/30/2015	861,753	1,097,017	1,187,841	616,317	489,136								
6/30/2016	1,470,507	1,397,619	1,522,411	1,325,774									
6/30/2017	712,054	1,527,634	1,836,198										
6/30/2018	606,933	1,653,171											
6/30/2019	1,162,853												

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	0.0372	0.0957	0.1082	0.0772	0.0532	0.0227	0.0090	0.0098	-0.0013	0.0004	0.0019	0.0020	0.0007
6/30/2002	0.0456	0.0851	0.0950	0.0943	0.0842	0.0380	0.0016	0.0087	0.0063	-0.0023	0.0038	0.0218	0.0079
6/30/2003	0.0383	0.0783	0.1205	0.0498	0.0405	-0.0091	0.0032	0.0053	0.0005	-0.0001	0.0001	0.0000	0.0004
6/30/2004	0.0442	0.0978	0.0931	0.0548	0.0335	0.0330	0.0251	0.0075	0.0040	0.0003	0.0002	0.0000	0.0000
6/30/2005	0.0679	0.0916	0.1073	0.0818	0.0426	0.0246	0.0063	0.0016	0.0053	0.0011	0.0072	0.0000	0.0017
6/30/2006	0.0822	0.1127	0.0205	0.1525	0.0590	0.2119	0.0951	0.0267	0.0992	-0.0080	0.0371	0.0094	-0.0317
6/30/2007	0.0953	0.1392	0.0685	0.0840	0.0466	0.0467	0.0175	0.0007	0.0014	0.0003	0.0003	0.0002	0.0004
6/30/2008	0.0486	0.0857	0.0613	0.0815	0.0535	0.0259	0.0278	0.0052	0.0022	0.0006	0.0013	0.0014	
6/30/2009	0.1015	0.1141	0.1249	0.0483	0.0289	0.0571	0.0383	0.0012	0.0001	0.0002	0.0001		
6/30/2010	0.0610	0.0932	0.1284	0.0544	0.0335	0.0459	0.0171	0.0072	-0.0138	-0.0003			
6/30/2011	0.0894	0.1190	0.1227	0.0840	0.0496	0.0084	0.0055	0.0023	0.0130				
6/30/2012	0.0607	0.1412	0.1014	0.1389	-0.0233	0.0283	0.0085	0.0049					
6/30/2013	0.0715	0.1478	0.1272	0.0485	0.0815	0.0063	0.0135						
6/30/2014	0.0866	0.1468	0.1387	0.0901	0.0931	0.0314							
6/30/2015	0.0706	0.0899	0.0973	0.0505	0.0401								
6/30/2016	0.1059	0.1007	0.1097	0.0955									
6/30/2017	0.0418	0.0897	0.1078										
6/30/2018	0.0430	0.1171											
6/30/2019	0.0736												

Best 3/5	0.0624	0.1026	0.1149	0.0787	0.0571	0.0227	0.0130	0.0042	0.0012	0.0001	0.0029	0.0005	0.0003
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PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 ILLINOIS
 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	5,533,896	5,547,803	5,925,219	5,966,399	5,845,575	5,781,810	5,594,337	5,594,487	5,565,061	5,641,171	5,729,671
6/30/2002	3,585,764	3,704,361	3,672,268	3,801,388	3,526,434	3,412,665	3,213,651	3,235,059	3,235,059	3,334,059	3,334,054
6/30/2003	3,457,978	3,483,266	3,649,803	3,804,218	3,676,949	3,595,984	3,591,908	3,657,140	3,623,584	3,620,302	3,628,385
6/30/2004	3,509,529	3,679,306	3,457,484	3,472,982	3,427,038	3,460,176	3,342,187	3,341,188	3,340,562	3,386,702	3,486,451
6/30/2005	3,944,749	3,613,263	3,606,855	3,283,509	3,310,591	3,349,780	3,326,682	3,306,454	3,406,453	3,369,203	3,377,641
6/30/2006	3,304,494	3,616,111	3,496,194	3,416,540	3,552,938	3,135,773	3,137,405	3,157,537	3,138,652	3,265,416	3,263,906
6/30/2007	3,529,920	3,683,940	3,550,382	3,491,894	3,500,504	3,521,332	3,570,841	3,618,541	3,677,752	3,661,944	3,661,944
6/30/2008	3,955,106	3,906,414	4,199,162	4,064,022	4,078,434	4,026,944	4,016,199	4,017,612	4,016,102	4,042,702	4,044,199
6/30/2009	3,434,361	4,380,682	4,532,693	4,708,447	4,542,957	4,715,624	4,619,337	4,604,444	4,573,395	4,617,588	4,617,588
6/30/2010	3,210,134	3,443,334	3,564,665	3,508,062	3,398,131	3,371,795	3,402,659	3,377,659	3,322,698	3,348,198	3,337,698
6/30/2011	3,720,594	3,307,474	3,265,444	3,220,699	3,176,752	3,272,321	3,263,461	3,279,625	3,287,396	3,354,504	
6/30/2012	3,207,499	3,647,112	3,951,722	4,020,211	4,013,662	3,965,170	3,965,170	3,965,170	3,965,170		
6/30/2013	3,163,740	3,866,089	4,063,393	3,987,423	3,986,747	4,050,977	4,061,077	4,050,977			
6/30/2014	3,566,372	4,211,604	4,571,762	4,488,993	4,697,917	4,646,669	4,723,830				
6/30/2015	3,669,503	3,935,353	4,264,648	4,666,299	4,806,581	4,771,054					
6/30/2016	3,149,520	3,692,840	4,010,519	4,028,707	4,007,858						
6/30/2017	4,971,211	5,144,493	5,398,513	5,375,614							
6/30/2018	4,234,456	4,487,664	4,729,180								
6/30/2019	4,276,856	4,832,780									
6/30/2020	3,939,830										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2001	5,729,671	5,729,671	5,729,671	5,729,674	5,729,674	5,729,674	5,729,671	5,729,671	5,729,671
6/30/2002	3,309,054	3,314,054	3,414,054	3,414,054	3,425,554	3,425,554	3,425,554	3,425,554	
6/30/2003	3,658,390	3,625,390	3,625,390	3,625,390	3,625,385	3,625,385	3,625,385		
6/30/2004	3,485,451	3,485,451	3,485,451	3,485,454	3,485,454	3,485,454			
6/30/2005	3,281,786	3,281,786	3,277,641	3,277,641	3,277,641				
6/30/2006	3,139,568	3,171,067	3,177,067	3,167,067					
6/30/2007	3,663,443	3,663,443	3,663,443						
6/30/2008	4,069,199	4,069,199							
6/30/2009	4,617,588								

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

PROPERTY DAMAGE - 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	1.003	1.068	1.007	0.980	0.989	0.968	1.000	0.995	1.014	1.016	1.000
6/30/2002	1.033	0.991	1.035	0.928	0.968	0.942	1.007	1.000	1.031	1.000	0.993
6/30/2003	1.007	1.048	1.042	0.967	0.978	0.999	1.018	0.991	0.999	1.002	1.008
6/30/2004	1.048	0.940	1.004	0.987	1.010	0.966	1.000	1.000	1.014	1.029	1.000
6/30/2005	0.916	0.998	0.910	1.008	1.012	0.993	0.994	1.030	0.989	1.003	0.972
6/30/2006	1.094	0.967	0.977	1.040	0.883	1.001	1.006	0.994	1.040	1.000	0.962
6/30/2007	1.044	0.964	0.984	1.002	1.006	1.014	1.013	1.016	0.996	1.000	1.000
6/30/2008	0.988	1.075	0.968	1.004	0.987	0.997	1.000	1.000	1.007	1.000	1.006
6/30/2009	1.276	1.035	1.039	0.965	1.038	0.980	0.997	0.993	1.010	1.000	1.000
6/30/2010	1.073	1.035	0.984	0.969	0.992	1.009	0.993	0.984	1.008	0.997	
6/30/2011	0.889	0.987	0.986	0.986	1.030	0.997	1.005	1.002	1.020		
6/30/2012	1.137	1.084	1.017	0.998	0.988	1.000	1.008	0.992			
6/30/2013	1.222	1.051	0.981	1.000	1.016	1.002	0.998				
6/30/2014	1.181	1.086	0.982	1.047	0.989	1.017					
6/30/2015	1.072	1.084	1.094	1.030	0.993						
6/30/2016	1.173	1.086	1.005	0.995							
6/30/2017	1.035	1.049	0.996								
6/30/2018	1.060	1.054									
6/30/2019	1.130										
3 Yr Mean	1.075	1.063	1.032	1.024	0.999	1.006	1.004	0.993	1.013	0.999	1.002
Best 3/5	1.087	1.075	0.994	1.009	0.999	1.004	1.000	0.995	1.008	1.000	0.991

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	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2002	1.002	1.030	1.000	1.003	1.000	1.000	1.000	1.000 *
6/30/2003	0.991	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	0.999	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.010	1.002	0.997					
6/30/2007	1.000	1.000						
6/30/2008	1.000							
3 Yr Mean	1.003	1.000	0.999	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.	<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					0.999	1.004	1.000	0.995	1.008	1.000	0.991
6/30/2017				1.009	0.999	1.004	1.000	0.995	1.008	1.000	0.991
6/30/2018			0.994	1.009	0.999	1.004	1.000	0.995	1.008	1.000	0.991
6/30/2019		1.075	0.994	1.009	0.999	1.004	1.000	0.995	1.008	1.000	0.991
6/30/2020	1.087	1.075	0.994	1.009	0.999	1.004	1.000	0.995	1.008	1.000	0.991

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*	0.997
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.006
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.000
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.075
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.168

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

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 ILLINOIS
 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	514,476	721,402	927,918	1,201,317	1,312,210	1,362,125	1,448,471	1,472,816	1,532,351	1,582,246	1,605,567
6/30/2002	223,698	410,632	1,085,696	1,251,841	1,449,777	1,520,292	1,550,067	1,605,500	1,632,431	1,672,224	1,671,730
6/30/2003	334,660	506,646	1,231,026	1,176,096	1,544,464	1,817,240	2,031,524	2,161,962	2,373,824	2,594,872	2,618,102
6/30/2004	311,028	421,373	932,932	1,357,937	1,543,093	1,589,962	1,638,211	1,695,266	1,735,236	1,774,038	1,789,788
6/30/2005	248,854	414,100	584,777	590,401	673,103	712,078	773,491	789,557	857,942	846,408	891,987
6/30/2006	184,960	318,372	426,558	629,010	1,379,959	1,496,047	1,499,980	1,504,800	1,504,800	1,569,146	1,577,397
6/30/2007	111,027	204,962	329,891	474,509	571,962	631,465	688,195	764,106	853,547	814,041	814,041
6/30/2008	409,491	572,892	678,307	860,958	1,016,839	896,547	909,132	909,465	909,435	916,783	919,374
6/30/2009	288,324	581,535	883,972	1,179,903	1,337,676	1,835,902	1,760,220	1,809,768	1,840,102	1,913,321	1,912,221
6/30/2010	219,937	317,066	503,433	648,795	693,828	776,236	865,345	910,738	869,330	872,326	886,987
6/30/2011	364,647	478,851	740,782	816,105	804,991	839,319	875,148	1,007,488	1,148,393	1,629,409	
6/30/2012	298,249	270,164	592,726	714,103	750,475	724,800	727,391	758,656	739,054		
6/30/2013	232,762	395,362	593,599	967,913	1,291,549	1,451,164	1,518,843	1,358,643			
6/30/2014	276,047	1,060,763	2,117,027	2,978,622	3,305,618	3,040,779	2,951,922				
6/30/2015	335,175	451,077	669,015	887,576	1,588,954	1,917,336					
6/30/2016	351,732	507,912	779,264	1,101,780	1,477,054						
6/30/2017	661,891	571,660	665,245	728,817							
6/30/2018	445,668	485,853	663,642								
6/30/2019	419,692	546,374									
6/30/2020	717,979										

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	1,604,718	1,604,718	1,604,718	1,611,764	1,630,569	1,636,963	1,636,963	1,636,963	1,637,447
6/30/2002	1,687,114	1,736,149	2,621,825	2,667,023	2,659,979	2,661,409	2,661,409	2,661,893	
6/30/2003	2,660,884	2,686,378	2,686,648	2,686,648	2,686,648	2,686,648	2,686,648		
6/30/2004	1,857,704	1,847,824	1,847,824	1,849,008	1,850,830	1,850,830			
6/30/2005	955,787	955,787	955,787	955,787	955,787				
6/30/2006	1,544,443	1,555,338	1,615,886	1,648,543					
6/30/2007	814,041	814,041	814,041						
6/30/2008	937,837	945,850							
6/30/2009	1,912,221								

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 ILLINOIS
 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	206,926	206,516	273,399	110,893	49,915	86,346	24,345	59,535	49,895	23,321	-849	0	0
6/30/2002	186,934	675,064	166,145	197,936	70,515	29,775	55,433	26,931	39,793	-494	15,384	49,035	885,676
6/30/2003	171,986	724,380	-54,930	368,368	272,776	214,284	130,438	211,862	221,048	23,230	42,782	25,494	270
6/30/2004	110,345	511,559	425,005	185,156	46,869	48,249	57,055	39,970	38,802	15,750	67,916	-9,880	0
6/30/2005	165,246	170,677	5,624	82,702	38,975	61,413	16,066	68,385	-11,534	45,579	63,800	0	0
6/30/2006	133,412	108,186	202,452	750,949	116,088	3,933	4,820	0	64,346	8,251	-32,954	10,895	60,548
6/30/2007	93,935	124,929	144,618	97,453	59,503	56,730	75,911	89,441	-39,506	0	0	0	0
6/30/2008	163,401	105,415	182,651	155,881	-120,292	12,585	333	-30	7,348	2,591	18,463	8,013	0
6/30/2009	293,211	302,437	295,931	157,773	498,226	-75,682	49,548	30,334	73,219	-1,100	0	0	0
6/30/2010	97,129	186,367	145,362	45,033	82,408	89,109	45,393	-41,408	2,996	14,661	0	0	0
6/30/2011	114,204	261,931	75,323	-11,114	34,328	35,829	132,340	140,905	481,016	0	0	0	0
6/30/2012	-28,085	322,562	121,377	36,372	-25,675	2,591	31,265	-19,602	0	0	0	0	0
6/30/2013	162,600	198,237	374,314	323,636	159,615	67,679	-160,200	0	0	0	0	0	0
6/30/2014	784,716	1,056,264	861,595	326,996	-264,839	-88,857	0	0	0	0	0	0	0
6/30/2015	115,902	217,938	218,561	701,378	328,382	0	0	0	0	0	0	0	0
6/30/2016	156,180	271,352	322,516	375,274	0	0	0	0	0	0	0	0	0
6/30/2017	-90,231	93,585	63,572	0	0	0	0	0	0	0	0	0	0
6/30/2018	40,185	177,789	0	0	0	0	0	0	0	0	0	0	0
6/30/2019	126,682	0	0	0	0	0	0	0	0	0	0	0	0

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	0.0270	0.0269	0.0356	0.0145	0.0065	0.0113	0.0032	0.0078	0.0065	0.0030	-0.0001	0.0000	0.0000
6/30/2002	0.0440	0.1590	0.0391	0.0466	0.0166	0.0070	0.0131	0.0063	0.0094	-0.0001	0.0036	0.0115	0.2086
6/30/2003	0.0357	0.1503	-0.0114	0.0764	0.0566	0.0445	0.0271	0.0440	0.0459	0.0048	0.0089	0.0053	0.0001
6/30/2004	0.0243	0.1129	0.0938	0.0409	0.0103	0.0106	0.0126	0.0088	0.0086	0.0035	0.0150	-0.0022	0.0000
6/30/2005	0.0370	0.0382	0.0013	0.0185	0.0087	0.0138	0.0036	0.0153	-0.0026	0.0102	-0.0143	0.0000	0.0000
6/30/2006	0.0320	0.0260	0.0486	0.1802	0.0278	0.0009	0.0012	0.0000	0.0154	0.0020	-0.0079	0.0026	0.0145
6/30/2007	0.0226	0.0301	0.0349	0.0235	0.0143	0.0137	0.0183	0.0216	-0.0095	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0316	0.0204	0.0353	0.0301	-0.0233	0.0024	0.0001	0.0000	0.0014	0.0005	0.0036	0.0015	0.0000
6/30/2009	0.0463	0.0477	0.0467	0.0249	0.0786	-0.0119	0.0078	0.0048	0.0116	-0.0002	0.0000	0.0000	0.0000
6/30/2010	0.0229	0.0439	0.0342	0.0106	0.0194	0.0210	0.0107	-0.0098	0.0007	0.0035	0.0000	0.0000	0.0000
6/30/2011	0.0304	0.0698	0.0201	-0.0030	0.0091	0.0095	0.0352	0.0375	0.1281	0.0000	0.0000	0.0000	0.0000
6/30/2012	-0.0056	0.0640	0.0241	0.0072	-0.0051	0.0005	0.0062	-0.0039	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2013	0.0306	0.0373	0.0704	0.0608	0.0300	0.0127	-0.0301	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2014	0.0853	0.1148	0.0936	0.0355	-0.0288	-0.0097	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2015	0.0180	0.0339	0.0340	0.1092	0.0511	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2016	0.0321	0.0557	0.0662	0.0771	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2017	-0.0122	0.0126	0.0086	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2018	0.0060	0.0264	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2019	0.0146	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Best 3/5	0.0129	0.0387	0.0569	0.0578	0.0114	0.0076	0.0082	0.0003	0.0046	0.0008	0.0012	0.0005	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 ILLINOIS
 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	10,714,326	12,843,668	15,639,021	15,423,616	15,627,186	14,773,495	15,225,598	15,160,926	15,115,485	15,039,591	15,080,592
6/30/2002	9,235,506	11,967,815	14,381,294	15,553,554	15,084,849	14,786,578	14,471,017	14,295,417	14,682,098	14,688,574	14,669,495
6/30/2003	10,361,745	11,232,179	13,827,060	12,790,276	12,651,895	12,130,360	11,941,544	11,793,943	11,818,944	11,918,943	11,918,944
6/30/2004	8,985,632	12,854,253	13,144,428	13,146,702	12,721,056	12,415,914	12,636,465	12,755,087	12,703,327	12,648,539	12,548,327
6/30/2005	8,214,517	10,287,334	11,737,281	11,761,583	11,257,163	11,022,146	11,078,066	11,101,390	10,897,859	10,875,359	11,159,094
6/30/2006	9,479,618	12,220,335	13,922,576	13,623,840	13,344,129	12,514,112	12,651,041	12,605,961	12,652,433	12,947,068	12,943,068
6/30/2007	11,596,731	13,403,107	14,489,902	15,219,698	14,583,030	14,262,583	14,129,217	14,007,660	14,356,327	14,239,627	14,294,789
6/30/2008	12,219,624	14,478,589	16,408,586	15,783,763	15,426,938	15,070,618	14,741,589	14,893,097	14,941,197	14,927,033	15,007,877
6/30/2009	12,232,825	15,523,679	16,569,332	16,652,780	16,129,451	16,207,885	15,776,594	15,765,801	15,717,530	15,683,604	15,723,660
6/30/2010	14,176,785	17,018,195	18,274,429	17,829,591	17,009,225	16,832,498	16,678,505	16,669,058	16,623,270	16,598,170	16,544,086
6/30/2011	14,616,508	15,913,089	17,314,969	17,381,722	17,538,456	17,125,789	16,933,912	16,875,414	16,871,047	16,786,909	
6/30/2012	11,715,114	14,313,990	15,554,588	15,367,617	14,633,300	14,243,079	13,945,973	14,018,731	14,001,631		
6/30/2013	10,338,763	13,150,757	14,540,256	14,074,057	13,698,636	13,451,570	13,419,153	13,474,781			
6/30/2014	11,048,821	13,805,253	16,295,747	15,992,546	16,008,135	15,960,506	16,031,021				
6/30/2015	9,504,109	12,617,116	14,855,228	15,235,219	15,193,820	14,751,019					
6/30/2016	7,883,737	12,104,299	14,647,216	15,771,352	15,710,634						
6/30/2017	7,956,720	11,056,840	14,140,863	14,418,191							
6/30/2018	10,456,880	13,856,415	17,205,023								
6/30/2019	10,143,857	14,411,649									
6/30/2020	7,546,881										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	15,178,591	15,078,565	15,098,565	15,078,565	15,078,565	15,078,565	15,088,565	15,105,275	15,139,226		
6/30/2002	14,671,514	14,660,663	14,666,669	14,652,169	14,654,529	14,645,219	14,645,219	14,648,769			
6/30/2003	11,968,123	11,968,124	12,036,883	12,036,873	12,036,873	12,036,873	12,036,873				
6/30/2004	12,648,327	12,617,077	12,622,277	12,622,277	12,627,277	12,627,277					
6/30/2005	11,149,094	11,139,094	11,229,094	11,229,094	11,229,094						
6/30/2006	12,740,178	12,639,078	12,639,078	12,564,223							
6/30/2007	14,275,171	14,390,449	14,348,649								
6/30/2008	14,993,188	14,993,188									
6/30/2009	15,734,558										

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

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
6/30/2001	1.199	1.218	0.986	1.013	0.945	1.031	0.996	0.997	0.995	1.003	1.006
6/30/2002	1.296	1.202	1.082	0.970	0.980	0.979	0.988	1.027	1.000	0.999	1.000
6/30/2003	1.084	1.231	0.925	0.989	0.959	0.984	0.988	1.002	1.008	1.000	1.004
6/30/2004	1.431	1.023	1.000	0.968	0.976	1.018	1.009	0.996	0.996	0.992	1.008
6/30/2005	1.252	1.141	1.002	0.957	0.979	1.005	1.002	0.982	0.998	1.026	0.999
6/30/2006	1.289	1.139	0.979	0.979	0.938	1.011	0.996	1.004	1.023	1.000	0.984
6/30/2007	1.156	1.081	1.050	0.958	0.978	0.991	0.991	1.025	0.992	1.004	0.999
6/30/2008	1.185	1.133	0.962	0.977	0.977	0.978	1.010	1.003	0.999	1.005	0.999
6/30/2009	1.269	1.067	1.005	0.969	1.005	0.973	0.999	0.997	0.998	1.003	1.001
6/30/2010	1.200	1.074	0.976	0.954	0.990	0.991	0.999	0.997	0.998	0.997	
6/30/2011	1.089	1.088	1.004	1.009	0.976	0.989	0.997	1.000	0.995		
6/30/2012	1.222	1.087	0.988	0.952	0.973	0.979	1.005	0.999			
6/30/2013	1.272	1.106	0.968	0.973	0.982	0.998	1.004				
6/30/2014	1.249	1.180	0.981	1.001	0.997	1.004					
6/30/2015	1.328	1.177	1.026	0.997	0.971						
6/30/2016	1.535	1.210	1.077	0.996							
6/30/2017	1.390	1.279	1.020								
6/30/2018	1.325	1.242									
6/30/2019	1.421										
3 Yr Mean	1.379	1.244	1.041	0.998	0.983	0.994	1.002	0.999	0.997	1.002	1.000
Best 3/5	1.380	1.211	1.009	0.989	0.977	0.993	1.001	0.999	0.997	1.002	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2001	0.993	1.001	0.999	1.000	1.000	1.001	1.001	1.002			
6/30/2002	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000 *			
6/30/2003	1.000	1.006	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
6/30/2004	0.998	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
6/30/2005	0.999	1.008	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2006	0.992	1.000	0.994								
6/30/2007	1.008	0.997									
6/30/2008	1.000										
3 Yr Mean	1.000	1.002	0.998	1.000	1.000 @	1.000 @	1.001 @	1.002 @			
Best 3/5	0.999	1.002	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2016					0.977	0.993	1.001	0.999	0.997	1.002	0.999
6/30/2017				0.989	0.977	0.993	1.001	0.999	0.997	1.002	0.999
6/30/2018			1.009	0.989	0.977	0.993	1.001	0.999	0.997	1.002	0.999
6/30/2019		1.211	1.009	0.989	0.977	0.993	1.001	0.999	0.997	1.002	0.999
6/30/2020	1.380	1.211	1.009	0.989	0.977	0.993	1.001	0.999	0.997	1.002	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	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.969
6/30/2017	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.959
6/30/2018	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.967
6/30/2019	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.171
6/30/2020	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.616

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

PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 ILLINOIS
 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	1,950,627	2,406,096	4,905,840	5,721,995	6,345,049	7,171,400	7,796,402	7,925,418	8,215,985	8,468,809	8,562,846
6/30/2002	1,441,628	2,805,556	5,248,486	6,482,147	7,319,591	7,325,375	7,408,781	7,504,419	6,975,556	6,975,281	6,979,471
6/30/2003	1,160,790	1,938,863	3,818,698	4,942,348	5,329,231	5,665,507	5,709,807	5,839,281	5,868,153	6,092,206	6,104,889
6/30/2004	1,252,455	2,199,482	3,848,274	5,066,172	5,727,373	6,366,287	7,043,550	7,226,666	6,983,118	6,931,148	6,931,147
6/30/2005	671,747	1,613,870	3,377,755	4,435,877	4,829,844	5,579,243	5,942,771	6,191,139	6,516,672	6,745,858	6,895,002
6/30/2006	756,861	2,241,119	3,756,229	5,313,900	5,820,263	5,730,990	5,836,383	5,805,686	5,817,463	5,867,584	5,904,568
6/30/2007	727,708	1,877,716	3,782,744	5,171,036	5,884,249	6,538,276	6,487,025	6,914,993	6,934,520	6,755,937	6,878,135
6/30/2008	1,017,509	2,891,737	5,571,813	7,079,787	8,368,679	9,204,330	10,184,295	10,570,270	10,690,811	10,688,934	10,705,122
6/30/2009	1,405,563	3,206,658	5,692,505	7,756,576	9,427,888	10,077,168	10,342,293	10,911,710	11,196,347	11,181,201	11,258,385
6/30/2010	2,377,172	3,429,591	5,653,872	7,879,881	8,347,125	9,062,885	9,061,929	9,082,879	9,276,177	9,368,227	9,371,853
6/30/2011	2,972,375	4,625,141	7,097,738	8,675,717	9,985,097	10,180,685	10,170,768	10,344,779	10,474,841	10,531,962	
6/30/2012	1,265,400	3,324,132	5,780,747	7,506,989	8,561,104	9,092,757	10,024,286	10,550,872	9,936,157		
6/30/2013	1,374,260	3,262,073	4,793,696	5,737,284	6,459,679	6,407,745	6,503,647	6,740,340			
6/30/2014	1,737,312	3,826,947	6,440,335	7,678,916	8,815,842	9,273,753	9,470,834				
6/30/2015	1,485,805	3,327,806	6,244,661	7,519,830	8,419,877	8,064,610					
6/30/2016	1,071,660	3,381,110	5,914,101	7,262,016	7,556,372						
6/30/2017	1,190,750	2,343,529	5,057,291	6,019,247							
6/30/2018	1,659,836	3,157,472	5,654,102								
6/30/2019	1,284,590	2,671,625									
6/30/2020	808,426										

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	8,486,897	8,464,745	8,591,413	8,608,700	8,621,617	8,620,630	8,628,661	8,668,314	8,783,231
6/30/2002	6,994,145	7,003,131	7,011,996	7,012,896	7,022,896	7,277,242	7,277,136	7,302,293	
6/30/2003	6,126,275	6,146,272	6,150,384	6,147,673	6,612,220	6,612,220	6,621,130		
6/30/2004	6,981,566	6,956,025	6,956,025	6,956,025	6,956,025	6,956,025			
6/30/2005	6,691,081	6,734,014	6,756,784	6,788,071	6,788,448				
6/30/2006	5,931,552	5,953,193	5,953,193	5,953,193					
6/30/2007	6,900,607	6,947,486	6,951,991						
6/30/2008	10,745,482	10,745,482							
6/30/2009	11,213,981								

PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 ILLINOIS
 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	455,469	2,499,744	816,155	623,054	826,351	625,002	129,016	290,567	252,824	94,037	-75,949	-22,152	126,668
6/30/2002	1,363,928	2,442,930	1,233,661	837,444	5,784	83,406	95,638	-528,863	-275	4,190	14,674	8,986	8,865
6/30/2003	778,073	1,879,835	1,123,650	386,883	336,276	44,300	129,474	28,872	224,053	12,683	21,386	19,997	4,112
6/30/2004	947,027	1,648,792	1,217,898	661,201	638,914	677,263	183,116	-243,548	-51,970	-1	50,419	-25,541	0
6/30/2005	942,123	1,763,885	1,058,122	393,967	749,399	363,528	248,368	325,533	229,186	149,144	-203,921	42,933	22,770
6/30/2006	1,484,258	1,515,110	1,557,671	506,363	-89,273	105,393	-30,697	11,777	50,121	36,984	26,984	21,641	0
6/30/2007	1,150,008	1,905,028	1,388,292	713,213	654,027	-51,251	427,968	19,527	-178,583	122,198	22,472	46,879	4,505
6/30/2008	1,874,228	2,680,076	1,507,974	1,288,892	835,651	979,965	385,975	120,541	-1,877	16,188	40,360	0	
6/30/2009	1,801,095	2,485,847	2,064,071	1,671,312	649,280	265,125	569,417	284,637	-15,146	77,184	-44,404		
6/30/2010	1,052,419	2,224,281	2,226,009	467,244	715,760	-956	20,950	193,298	92,050	3,626			
6/30/2011	1,652,766	2,472,597	1,577,979	1,309,380	195,588	-9,917	174,011	130,062	57,121				
6/30/2012	2,058,732	2,456,615	1,726,242	1,054,115	531,653	931,529	526,586	-614,715					
6/30/2013	1,887,813	1,531,623	943,588	722,395	-51,934	95,902	236,693						
6/30/2014	2,089,635	2,613,388	1,238,581	1,136,926	457,911	197,081							
6/30/2015	1,842,001	2,916,855	1,275,169	900,047	-355,267								
6/30/2016	2,309,450	2,532,991	1,347,915	294,356									
6/30/2017	1,152,779	2,713,762	961,956										
6/30/2018	1,497,636	2,496,630											
6/30/2019	1,387,035												

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	0.0199	0.1092	0.0357	0.0272	0.0361	0.0273	0.0056	0.0127	0.0110	0.0041	-0.0033	-0.0010	0.0055
6/30/2002	0.0508	0.0910	0.0459	0.0312	0.0002	0.0031	0.0036	-0.0197	0.0000	0.0002	0.0005	0.0003	0.0003
6/30/2003	0.0444	0.1073	0.0641	0.0221	0.0192	0.0025	0.0074	0.0016	0.0128	0.0007	0.0012	0.0011	0.0002
6/30/2004	0.0512	0.0892	0.0659	0.0358	0.0346	0.0366	0.0099	-0.0132	-0.0028	0.0000	0.0027	-0.0014	0.0000
6/30/2005	0.0542	0.1015	0.0609	0.0227	0.0431	0.0209	0.0143	0.0187	0.0132	0.0086	-0.0117	0.0025	0.0013
6/30/2006	0.0804	0.0820	0.0843	0.0274	-0.0048	0.0057	-0.0017	0.0006	0.0027	0.0020	0.0015	0.0012	0.0000
6/30/2007	0.0522	0.0865	0.0630	0.0324	0.0297	-0.0023	0.0194	0.0009	-0.0081	0.0055	0.0010	0.0021	0.0002
6/30/2008	0.0804	0.1150	0.0647	0.0553	0.0358	0.0420	0.0166	0.0052	-0.0001	0.0007	0.0017	0.0000	
6/30/2009	0.0709	0.0979	0.0813	0.0658	0.0256	0.0104	0.0224	0.0112	-0.0006	0.0030	-0.0017		
6/30/2010	0.0375	0.0792	0.0793	0.0166	0.0255	0.0000	0.0007	0.0069	0.0033	0.0001			
6/30/2011	0.0594	0.0888	0.0567	0.0470	0.0070	-0.0004	0.0063	0.0047	0.0021				
6/30/2012	0.0868	0.1036	0.0728	0.0445	0.0224	0.0393	0.0222	-0.0259					
6/30/2013	0.0843	0.0684	0.0421	0.0323	-0.0023	0.0043	0.0106						
6/30/2014	0.0750	0.0938	0.0445	0.0408	0.0164	0.0071							
6/30/2015	0.0753	0.1193	0.0521	0.0368	-0.0145								
6/30/2016	0.0887	0.0973	0.0518	0.0113									
6/30/2017	0.0465	0.1094	0.0388										
6/30/2018	0.0554	0.0923											
6/30/2019	0.0430												

Best 3/5	0.0591	0.1002	0.0461	0.0366	0.0070	0.0038	0.0130	0.0056	0.0005	0.0019	0.0002	0.0011	0.0001
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PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 ILLINOIS

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	1,594,691	1,489,485	1,627,901	1,623,769	1,564,579	1,666,656	1,596,363	1,696,362	1,721,362	1,721,362	1,721,362
6/30/2002	1,775,184	2,357,053	2,516,642	2,573,361	2,408,158	2,421,892	2,400,843	2,398,092	2,500,603	2,504,591	2,505,691
6/30/2003	1,334,269	1,553,702	1,557,776	1,473,166	1,526,570	1,567,545	1,529,353	1,547,003	1,540,753	1,533,060	1,532,981
6/30/2004	1,031,306	1,218,364	1,087,324	1,157,265	1,118,478	1,118,428	1,117,428	1,117,428	1,118,928	1,117,428	1,092,428
6/30/2005	719,470	944,863	1,178,336	1,106,662	1,143,222	1,315,393	1,383,399	1,357,209	1,385,577	1,402,086	1,402,875
6/30/2006	883,621	886,045	908,535	923,410	912,012	923,253	923,253	872,253	872,353	872,453	902,253
6/30/2007	1,516,715	1,428,756	1,501,878	1,561,983	1,805,052	1,763,556	1,855,909	1,820,564	1,908,064	1,918,064	1,918,064
6/30/2008	1,519,107	1,624,665	1,794,479	1,541,930	1,468,685	1,398,742	1,504,575	1,499,495	1,498,739	1,573,741	1,568,041
6/30/2009	1,657,644	1,538,531	1,872,364	1,803,043	1,801,046	1,914,823	1,808,843	1,858,845	1,908,870	1,908,843	1,951,914
6/30/2010	1,379,358	1,414,003	1,449,832	1,469,266	1,355,435	1,453,590	1,449,133	1,447,335	1,432,705	1,433,886	1,433,886
6/30/2011	1,620,314	1,400,443	1,495,986	1,380,191	1,536,834	1,557,149	1,549,067	1,571,039	1,538,976	1,502,276	
6/30/2012	856,339	1,296,961	1,395,727	1,200,422	1,276,814	1,246,098	1,308,126	1,290,192	1,254,423		
6/30/2013	921,656	882,904	805,458	878,227	909,301	953,594	952,065	952,065			
6/30/2014	1,315,822	1,581,031	1,614,707	1,568,907	1,519,206	1,484,467	1,498,638				
6/30/2015	1,425,021	1,714,001	1,561,546	1,547,236	1,490,593	1,518,982					
6/30/2016	1,110,879	1,234,120	1,434,710	1,214,837	1,344,573						
6/30/2017	974,206	1,234,717	1,259,220	1,282,781							
6/30/2018	1,083,299	1,520,793	1,461,403								
6/30/2019	1,351,259	1,744,606									
6/30/2020	834,391										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2001	1,658,862	1,658,862	1,658,862	1,658,862	1,658,862	1,658,862	1,658,862	1,658,862	1,658,862	1,658,862	
6/30/2002	2,499,193	2,498,095	2,598,092	2,598,092	2,603,092	2,698,092	2,693,720	2,698,092			
6/30/2003	1,532,981	1,577,981	1,540,382	1,540,282	1,535,017	1,535,020	1,535,020				
6/30/2004	1,199,828	1,197,328	1,197,328	1,197,328	1,197,328	1,197,328					
6/30/2005	1,276,552	1,176,552	1,176,552	1,176,552	1,176,552						
6/30/2006	904,685	906,061	906,061	906,061							
6/30/2007	1,880,564	1,876,235	1,876,235								
6/30/2008	1,593,111	1,591,720									
6/30/2009	1,915,114										

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

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	0.934	1.093	0.997	0.964	1.065	0.958	1.063	1.015	1.000	1.000	0.964
6/30/2002	1.328	1.068	1.023	0.936	1.006	0.991	0.999	1.043	1.002	1.000	0.997
6/30/2003	1.164	1.003	0.946	1.036	1.027	0.976	1.012	0.996	0.995	1.000	1.000
6/30/2004	1.181	0.892	1.064	0.966	1.000	0.999	1.000	1.001	0.999	0.978	1.098
6/30/2005	1.313	1.247	0.939	1.033	1.151	1.052	0.981	1.021	1.012	1.001	0.910
6/30/2006	1.003	1.025	1.016	0.988	1.012	1.000	0.945	1.000	1.000	1.034	1.003
6/30/2007	0.942	1.051	1.040	1.156	0.977	1.052	0.981	1.048	1.005	1.000	0.980
6/30/2008	1.069	1.105	0.859	0.952	0.952	1.076	0.997	0.999	1.050	0.996	1.016
6/30/2009	0.928	1.217	0.963	0.999	1.063	0.945	1.028	1.027	1.000	1.023	0.981
6/30/2010	1.025	1.025	1.013	0.923	1.072	0.997	0.999	0.990	1.001	1.000	
6/30/2011	0.864	1.068	0.923	1.113	1.013	0.995	1.014	0.980	0.976		
6/30/2012	1.515	1.076	0.860	1.064	0.976	1.050	0.986	0.972			
6/30/2013	0.958	0.912	1.090	1.035	1.049	0.998	1.000				
6/30/2014	1.202	1.021	0.972	0.968	0.977	1.010					
6/30/2015	1.203	0.911	0.991	0.963	1.019						
6/30/2016	1.111	1.163	0.847	1.107							
6/30/2017	1.267	1.020	1.019								
6/30/2018	1.404	0.961									
6/30/2019	1.291										
3 Yr Mean	1.321	1.048	0.952	1.013	1.015	1.019	1.000	0.981	0.992	1.006	0.992
Best 3/5	1.254	1.001	0.994	1.022	1.003	1.002	1.004	0.990	1.002	1.008	0.988

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	1.040	1.000	1.002	1.036	0.998	1.002	1.000 *
6/30/2003	1.029	0.976	1.000	0.997	1.000	1.000	1.000 *	1.000 *
6/30/2004	0.998	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2005	0.922	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2006	1.002	1.000	1.000					
6/30/2007	0.998	1.000						
6/30/2008	0.999							
3 Yr Mean	1.000	1.000	1.000	0.999	1.012 @	0.999 @	1.001 @	1.000 @
Best 3/5	0.998	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					1.003	1.002	1.004	0.990	1.002	1.008	0.988
6/30/2017				1.022	1.003	1.002	1.004	0.990	1.002	1.008	0.988
6/30/2018			0.994	1.022	1.003	1.002	1.004	0.990	1.002	1.008	0.988
6/30/2019		1.001	0.994	1.022	1.003	1.002	1.004	0.990	1.002	1.008	0.988
6/30/2020	1.254	1.001	0.994	1.022	1.003	1.002	1.004	0.990	1.002	1.008	0.988

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	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.995
6/30/2017	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.017
6/30/2018	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.011
6/30/2019	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.012
6/30/2020	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.269

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

PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 ILLINOIS
 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	139,728	415,721	767,717	689,079	769,704	894,578	1,123,783	1,775,915	2,908,410	2,151,970	1,569,775
6/30/2002	317,172	783,825	615,759	460,544	563,313	756,409	1,770,801	2,462,249	2,412,616	2,412,616	2,412,616
6/30/2003	76,951	463,826	259,776	465,946	588,888	639,000	733,046	737,321	749,671	749,248	750,310
6/30/2004	59,790	68,616	128,322	217,456	232,273	326,052	351,968	421,958	444,086	534,537	514,681
6/30/2005	31,143	280,206	974,182	1,150,006	1,448,759	1,726,105	2,206,734	2,380,907	2,910,143	3,863,334	3,875,753
6/30/2006	73,532	308,911	333,054	351,787	235,751	261,798	280,682	308,013	308,013	308,013	333,013
6/30/2007	148,124	253,945	434,396	704,765	911,257	1,205,482	1,554,701	1,637,263	1,697,043	1,757,854	1,759,643
6/30/2008	152,367	322,554	402,623	685,728	741,641	758,729	775,480	782,385	782,769	782,985	782,985
6/30/2009	181,531	284,040	516,566	588,931	565,379	600,706	604,120	668,257	875,792	824,075	824,075
6/30/2010	324,033	353,521	699,358	768,920	535,286	552,765	557,839	560,941	560,838	560,838	560,838
6/30/2011	178,283	290,236	442,992	619,187	819,622	925,737	937,490	942,467	995,481	1,015,129	
6/30/2012	101,296	391,554	714,349	754,606	903,024	938,896	933,777	931,826	944,032		
6/30/2013	74,236	119,116	170,016	357,107	930,541	952,064	963,263	963,263			
6/30/2014	150,044	515,070	634,644	486,955	540,383	521,630	608,316				
6/30/2015	141,780	421,955	708,995	731,352	832,271	1,107,539					
6/30/2016	95,265	204,081	256,267	254,593	347,035						
6/30/2017	76,699	205,920	318,579	382,841							
6/30/2018	164,017	236,018	355,967								
6/30/2019	89,246	202,768									
6/30/2020	63,342										

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	1,509,455	1,509,455	1,509,455	1,509,455	1,509,455	1,509,455	1,509,455	1,509,455	1,509,455
6/30/2002	2,517,352	2,517,352	2,528,597	2,573,535	2,573,535	2,852,841	2,758,081	2,758,081	
6/30/2003	755,670	760,720	769,509	772,184	772,184	778,917	793,749		
6/30/2004	584,799	594,656	594,656	594,656	594,656	594,656			
6/30/2005	3,735,159	3,739,293	3,739,688	3,739,688	3,739,688				
6/30/2006	333,013	333,013	333,013	333,013					
6/30/2007	1,802,609	1,802,609	1,802,609						
6/30/2008	784,661	786,053							
6/30/2009	824,075								

PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 ILLINOIS
 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	275,993	351,996	-78,638	80,625	124,874	229,205	652,132	1,132,495	-756,440	-582,195	-60,320	0	0
6/30/2002	466,653	-168,066	-155,215	102,769	193,096	1,014,392	691,448	-49,633	0	0	104,736	0	11,245
6/30/2003	386,875	-204,050	206,170	122,942	50,112	94,046	4,275	12,350	-423	1,062	5,360	5,050	8,789
6/30/2004	8,826	59,706	89,134	14,817	93,779	25,916	69,990	22,128	90,451	-19,856	70,118	9,857	0
6/30/2005	249,063	693,976	175,824	298,753	277,346	480,629	174,173	529,236	953,191	12,419	-140,594	4,134	395
6/30/2006	235,379	24,143	18,733	-116,036	26,047	18,884	27,331	0	0	25,000	0	0	0
6/30/2007	105,821	180,451	270,369	206,492	294,225	349,219	82,562	59,780	60,811	1,789	42,966	0	0
6/30/2008	170,187	80,069	283,105	55,913	17,088	16,751	6,905	384	216	0	1,676	1,392	0
6/30/2009	102,509	232,526	72,365	-23,552	35,327	3,414	64,137	207,535	-51,717	0	0	0	0
6/30/2010	29,488	345,837	69,562	-233,634	17,479	5,074	3,102	-103	0	0	0	0	0
6/30/2011	111,953	152,756	176,195	200,435	106,115	11,753	4,977	53,014	19,648	0	0	0	0
6/30/2012	290,258	322,795	40,257	148,418	35,872	-5,119	-1,951	12,206	0	0	0	0	0
6/30/2013	44,880	50,900	187,091	573,434	21,523	11,199	0	0	0	0	0	0	0
6/30/2014	365,026	119,574	-147,689	53,428	-18,753	86,686	0	0	0	0	0	0	0
6/30/2015	280,175	287,040	22,357	100,919	275,268	0	0	0	0	0	0	0	0
6/30/2016	108,816	52,186	-1,674	92,442	0	0	0	0	0	0	0	0	0
6/30/2017	129,221	112,659	64,262	0	0	0	0	0	0	0	0	0	0
6/30/2018	72,001	119,949	0	0	0	0	0	0	0	0	0	0	0
6/30/2019	113,522	0	0	0	0	0	0	0	0	0	0	0	0

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	0.1508	0.1924	-0.0430	0.0441	0.0682	0.1253	0.3564	0.6190	-0.4134	-0.3182	-0.0330	0.0000	0.0000
6/30/2002	0.1021	-0.0368	-0.0340	0.0225	0.0423	0.2220	0.1513	-0.0109	0.0000	0.0000	0.0229	0.0000	0.0025
6/30/2003	0.1894	-0.0999	0.1009	0.0602	0.0245	0.0460	0.0021	0.0060	-0.0002	0.0005	0.0026	0.0025	0.0043
6/30/2004	0.0063	0.0425	0.0635	0.0106	0.0668	0.0185	0.0499	0.0158	0.0645	-0.0141	0.0500	0.0070	0.0000
6/30/2005	0.1819	0.5067	0.1284	0.2181	0.2025	0.3509	0.1272	0.3864	0.6960	0.0091	-0.1027	0.0030	0.0003
6/30/2006	0.2204	0.0226	0.0175	-0.1087	0.0244	0.0177	0.0256	0.0000	0.0000	0.0234	0.0000	0.0000	0.0000
6/30/2007	0.0465	0.0793	0.1188	0.0908	0.1293	0.1535	0.0363	0.0263	0.0267	0.0008	0.0189	0.0000	0.0000
6/30/2008	0.0836	0.0393	0.1390	0.0275	0.0084	0.0082	0.0034	0.0002	0.0001	0.0000	0.0008	0.0007	0.0000
6/30/2009	0.0333	0.0755	0.0235	-0.0076	0.0115	0.0011	0.0208	0.0674	-0.0168	0.0000	0.0000	0.0000	0.0000
6/30/2010	0.0185	0.2172	0.0437	-0.1467	0.0110	0.0032	0.0019	-0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2011	0.0649	0.0885	0.1021	0.1161	0.0615	0.0068	0.0029	0.0307	0.0114	0.0000	0.0000	0.0000	0.0000
6/30/2012	0.1612	0.1793	0.0224	0.0824	0.0199	-0.0028	-0.0011	0.0068	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2013	0.0429	0.0487	0.1790	0.5486	0.0206	0.0107	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2014	0.1835	0.0601	-0.0743	0.0269	-0.0094	0.0436	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2015	0.1305	0.1337	0.0104	0.0470	0.1283	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2016	0.0752	0.0361	-0.0012	0.0639	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2017	0.0845	0.0737	0.0420	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2018	0.0353	0.0588	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2019	0.0515	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Best 3/5	0.0704	0.0642	0.0171	0.0645	0.0340	0.0069	0.0016	0.0126	0.0038	0.0003	0.0003	0.0012	0.0001
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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

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
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.	Development From										
	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 *			

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					1.007	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								

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 Link Ratios

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

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\$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										

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 Link Ratios

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

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<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
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	6,680,721	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 1.000 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
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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	0.984	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 *

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					0.995	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 *

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					0.991	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 *

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					1.005	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.	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	4,718,388	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.	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	0.0790	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&T</u> <u>CLASS GROUPS 1-13 *</u>	<u>OL&T</u> <u>CLASS GROUP 16</u>	<u>PREMISES/</u> <u>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 & CONTRACTORS</u>			<u>OWNERS, LANDLORDS & TENANTS</u>		
(2) <u>OCCURRENCE SEVERITY</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>
a) Fitted						
All Years (20 Points)	+ 4.4%	+ 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&C</u>		<u>OL&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 ¹

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

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

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

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

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

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

YEAR ENDING QUARTER	FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES	YEAR ENDING QUARTER	FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES
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%

*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
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 OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency (3)/(2) ²
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%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3)/(2)²</u>
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%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

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

<u>CLASS GROUP 01</u>		<u>CLASS GROUP 03</u>					
10100	<u>1.03</u>	10026	<u>1.24</u>	12467	<u>0.32</u>	18335	<u>0.70</u>
10146	<u>0.46</u>	10042	<u>0.71</u>	12805	<u>0.62</u>	18437	<u>1.00</u> *
10352	<u>0.60</u>	10060	<u>0.34</u>	12841	<u>1.03</u>	18438	<u>1.92</u>
11258	<u>1.24</u>	10065	<u>0.51</u>	12927	<u>0.18</u>	18507	<u>0.36</u>
11259	<u>1.33</u>	10066	<u>0.52</u>	13314	<u>0.23</u>	18570	<u>3.76</u>
11288	<u>1.52</u>	10071	<u>0.61</u>	13351	<u>0.56</u>	18708	<u>0.22</u>
13111	<u>1.15</u>	10101	<u>0.46</u>	13352	<u>0.57</u>	18834	<u>0.57</u>
13673	<u>0.94</u>	10105	<u>4.98</u>	13506	<u>1.76</u>	18911	<u>1.80</u>
13720	<u>0.53</u>	10113	<u>0.69</u>	13507	<u>2.12</u>	18912	<u>3.39</u>
14401	<u>1.25</u>	10115	<u>1.37</u>	13716	<u>0.87</u>	18920	<u>0.88</u>
15224	<u>0.56</u>	10130	<u>6.79</u>	13759	<u>0.34</u>	19795	<u>0.59</u>
18435	<u>1.09</u>	10132	<u>5.85</u>	14068	<u>0.075</u>	19796	<u>0.69</u>
18436	<u>0.88</u>	10150	<u>0.95</u>	14101	<u>0.88</u>	41510	<u>90.50</u>
18501	<u>1.00</u> *	10151	<u>23.92</u>	14655	<u>0.17</u>	45900	<u>0.21</u>
		10160	<u>4.26</u>	14733	<u>1.19</u>	45901	<u>0.18</u>
<u>CLASS GROUP 02</u>		10204	<u>0.43</u>	14734	<u>0.51</u>	48808	<u>3.10</u>
16900	<u>1.95</u>	10205	<u>0.48</u>	14913	<u>0.64</u>	49111	<u>4.74</u>
16901	<u>1.25</u>	10210	<u>0.77</u>	15314	<u>0.41</u>		
16902	<u>1.06</u>	10211	<u>0.77</u>	15538	<u>0.73</u>	<u>CLASS GROUP 04</u>	
16905	<u>2.05</u>	10220	<u>9.04</u>	15600	<u>1.84</u>	10133	<u>12.18</u>
16906	<u>1.31</u>	10309	<u>0.31</u>	15608	<u>0.41</u>	11052	<u>12.67</u>
16910	<u>1.17</u>	10315	<u>0.73</u>	15656	<u>12.11</u>	11167	<u>2.92</u>
16911	<u>1.06</u>	11020	<u>0.58</u>	15839	<u>0.55</u>	11168	<u>15.14</u>
16915	<u>1.20</u>	11126	<u>0.12</u>	15991	<u>0.45</u>	14731	<u>12.57</u>
16916	<u>1.00</u> *	11155	<u>0.41</u>	15993	<u>0.38</u>	14732	<u>0.93</u>
16920	<u>2.66</u>	11204	<u>0.60</u>	16402	<u>2.72</u>	15123	<u>12.15</u>
16921	<u>2.43</u>	11234	<u>0.54</u>	16403	<u>1.72</u>	15124	<u>4.25</u>
16930	<u>1.53</u>	11273	<u>26.77</u>	16404	<u>2.17</u>	19007	<u>4.75</u>
16931	<u>1.65</u>	11274	<u>25.69</u>	16676	<u>0.57</u>	19051	<u>10.53</u>
16940	<u>3.32</u>	12356	<u>2.27</u>	16750	<u>0.20</u>	44009	<u>14.81</u>
16941	<u>1.33</u>	12374	<u>1.18</u>	16751	<u>0.20</u>	49617	<u>1.00</u> *
		12375	<u>0.58</u>	16881	<u>3.13</u>	49618	<u>0.84</u>
		12393	<u>0.77</u>	18109	<u>0.75</u>	49619	<u>1.58</u>
				18110	<u>0.60</u>	49763	<u>10.26</u>
				18206	<u>0.97</u>		

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

*Base Class

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

@ 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

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		

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

*Base Class

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

CLASS EXCEPTIONS

The following class exceptions apply by state:

Class Group 10

47469 Not valid for New Jersey

Class Group 13

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

Class Group 14

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

Class Group 32

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

Class Group 33

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

Class Group 35

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

Class Group 38

41620 Not valid for New York

Class Group 39

93169 Valid only for Louisiana

SECTION F
SUPPORTING MATERIAL -- PRODUCTS
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MULTISTATE
PRODUCTS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL

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

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

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

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

MULTISTATE
 PRODUCTS
 OCCURRENCE
 FULL COVERAGE
 CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000		UNALLOCATED LOSS ADJ. FACTOR	SEVERITY TREND	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
			BASIC LIMIT LOSSES AND ALAE*	BASIC LIMIT DEVELOPMENT FACTOR					
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.		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	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2012	294,313,614	285,975,423	285,815,807	285,269,021	285,284,369	285,284,593	285,282,473	285,279,383
12/31/2013	291,676,148	294,092,380	293,024,503	292,993,448	292,997,136	292,997,660	292,991,699	
12/31/2014	300,498,902	305,693,324	305,523,656	305,500,483	305,413,400	305,407,279		
12/31/2015	301,748,313	302,072,614	301,879,697	301,787,976	301,658,526			
12/31/2016	289,649,613	289,162,594	289,281,526	289,341,443				
12/31/2017	285,437,455	286,447,433	286,303,524					
12/31/2018	283,304,260	282,999,859						
12/31/2019	282,263,230							

LINK RATIOS

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

Average Best 3 of 5

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

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

MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	7,473,846	10,729,094	14,071,409	15,880,255	15,738,860	15,619,209	16,273,679	15,631,229	15,499,885	15,568,184	15,481,595
12/31/2001	8,231,274	12,317,432	15,815,794	16,446,544	16,880,080	16,859,829	17,147,792	17,491,893	17,190,820	17,047,610	17,366,738
12/31/2002	7,018,229	10,700,460	14,429,437	16,378,092	15,586,609	14,774,453	14,437,476	14,201,243	14,196,889	14,224,960	14,513,480
12/31/2003	7,228,189	11,415,443	14,236,492	15,145,727	14,541,409	13,835,085	13,543,994	14,006,523	14,349,354	14,538,465	14,508,946
12/31/2004	7,160,414	10,844,149	14,345,301	15,958,927	15,388,112	14,453,131	14,521,341	14,403,289	14,765,202	14,877,382	14,878,960
12/31/2005	8,708,761	10,356,952	13,330,018	13,239,776	13,580,297	13,460,547	13,288,409	13,515,252	13,289,672	13,289,746	13,218,023
12/31/2006	8,045,767	12,703,559	16,967,245	17,176,393	16,485,538	16,649,735	16,602,337	16,806,388	17,052,160	17,004,493	16,646,263
12/31/2007	9,362,846	14,599,354	18,038,286	19,067,915	18,940,189	19,053,290	18,473,485	18,464,313	18,246,239	18,140,537	18,268,019
12/31/2008	9,562,550	13,726,422	16,398,237	17,214,328	18,956,150	17,663,444	17,437,569	17,354,898	17,386,405	17,430,593	17,668,612
12/31/2009	10,624,064	13,519,796	16,031,003	16,312,522	16,047,241	16,139,503	15,994,242	16,076,065	16,021,333	16,285,247	16,623,697
12/31/2010	11,059,633	15,363,249	16,865,131	17,555,631	17,733,041	16,353,060	16,104,307	16,097,694	16,123,460	16,043,736	
12/31/2011	8,606,729	11,816,428	15,071,652	15,377,311	14,802,603	14,589,272	14,464,946	14,607,628	15,105,039		
12/31/2012	8,718,522	13,002,276	16,774,601	17,038,494	17,187,074	16,723,272	16,537,263	17,278,071			
12/31/2013	6,458,241	9,678,518	13,306,421	14,310,180	14,660,496	14,449,961	14,829,020				
12/31/2014	6,960,086	9,615,799	13,108,027	14,875,442	14,301,209	14,931,625					
12/31/2015	6,730,026	9,166,802	12,114,663	13,292,827	12,927,122						
12/31/2016	5,803,315	8,328,535	10,965,818	11,739,182							
12/31/2017	6,284,651	9,692,884	13,016,047								
12/31/2018	6,850,985	9,890,542									
12/31/2019	6,006,708										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	15,492,521	15,643,104	15,688,291	15,885,794	16,133,926	16,183,909	16,634,355	16,671,334	16,703,288		
12/31/2001	17,686,735	17,777,360	18,020,372	18,347,826	18,286,849	18,524,098	18,537,050	18,535,156			
12/31/2002	14,980,141	14,663,578	14,778,353	14,455,025	14,707,101	14,689,978	14,689,061				
12/31/2003	14,525,784	14,700,165	14,620,721	14,688,312	14,854,506	14,822,691					
12/31/2004	14,747,055	14,637,046	14,814,206	14,861,187	14,836,753						
12/31/2005	13,110,116	13,128,277	13,125,318	13,067,484							
12/31/2006	16,939,294	17,142,863	17,040,085								
12/31/2007	18,245,617	18,712,106									
12/31/2008	17,733,383										

PRODUCTS (Subline Code 336)
 FULL COVERAGE
 MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

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

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

A.Y.E.	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					0.982	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

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

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	1.334	1.152	1.057	1.087	1.062	1.048	1.040	1.013	1.017	1.001	0.988
12/31/2001	1.292	1.276	1.053	0.996	1.036	1.056	0.995	1.024	1.009	1.013	1.001
12/31/2002	1.554	1.210	0.971	0.992	1.067	1.015	1.009	1.013	1.014	1.027	1.006
12/31/2003	1.155	1.182	1.085	1.084	1.073	1.018	1.032	1.029	1.014	1.005	1.023
12/31/2004	1.214	1.116	1.027	1.099	0.999	1.022	1.024	1.009	1.024	1.009	1.012
12/31/2005	1.190	1.001	1.049	1.026	1.033	0.998	1.067	1.004	1.039	1.018	0.992
12/31/2006	1.137	1.084	1.018	1.067	1.025	1.042	1.102	1.030	0.992	1.006	0.991
12/31/2007	1.139	1.051	1.006	1.056	1.037	1.059	1.029	1.012	1.030	1.022	1.005
12/31/2008	1.184	1.080	1.049	1.043	1.049	1.029	1.021	1.022	1.018	1.007	1.002
12/31/2009	1.155	1.083	1.000	1.009	1.030	0.986	1.027	1.014	0.995	1.012	
12/31/2010	1.148	1.062	1.021	1.001	1.030	1.002	1.016	1.015	1.007		
12/31/2011	1.111	1.050	1.079	1.020	1.027	1.029	1.028	1.003			
12/31/2012	1.083	1.102	1.120	1.022	1.016	1.015	1.008				
12/31/2013	1.192	1.089	1.015	1.042	1.023	1.015					
12/31/2014	1.173	1.092	1.007	1.017	1.001						
12/31/2015	1.069	1.035	1.041	1.089							
12/31/2016	1.208	1.095	1.026								
12/31/2017	1.257	1.072									
12/31/2018	1.164										
3 Yr Mean	1.210	1.067	1.025	1.049	1.013	1.020	1.017	1.011	1.007	1.014	0.999
Best 3/5	1.182	1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231		
12/31/2000	1.007	0.992	0.999	1.000	1.000	1.000	0.999	1.000		
12/31/2001	0.989	0.993	1.002	0.998	1.000	1.000	0.995	1.000 *		
12/31/2002	1.004	1.002	1.005	1.000	0.996	0.995	1.000 *	1.000 *		
12/31/2003	0.991	0.998	1.001	0.999	1.002	1.000 *	1.000 *	1.000 *		
12/31/2004	0.996	1.009	0.985	0.994	0.999 *	1.000 *	1.000 *	1.000 *		
12/31/2005	0.995	1.013	0.997							
12/31/2006	1.016	1.001								
12/31/2007	1.000									
3 Yr Mean	1.004	1.008	0.994	0.998	0.999 @	0.998 @	0.997 @	1.000 @		
Best 3/5	0.997	1.004	1.000	0.999	1.000 *	1.000 *	1.000 *	1.000 *		

A.Y.E.	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					1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2016				1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2017			1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2018		1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2019	1.182	1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.090
12/31/2016	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.121
12/31/2017	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.151
12/31/2018	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.248
12/31/2019	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.475

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

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	881,981	1,403,398	1,852,970	1,697,543	1,785,874	1,955,489	2,343,312	2,529,715	2,673,661	2,888,667	2,958,533
12/31/2001	1,655,036	1,846,021	2,447,574	2,733,510	2,661,869	2,972,417	3,420,201	3,992,819	4,235,048	4,353,126	4,501,760
12/31/2002	792,779	1,413,278	1,684,193	2,099,656	2,690,430	2,814,672	2,966,986	3,081,315	3,682,598	3,669,629	3,668,830
12/31/2003	1,084,908	1,076,791	1,011,567	1,154,325	1,208,991	1,352,096	1,708,264	1,723,839	1,748,735	1,891,159	2,146,041
12/31/2004	698,423	1,285,503	1,590,908	1,341,501	1,211,530	1,263,277	1,250,828	1,220,525	1,323,174	1,420,512	1,420,706
12/31/2005	1,676,537	2,785,909	2,745,447	3,135,472	3,014,131	2,884,907	3,239,455	3,252,628	3,344,161	3,265,944	3,217,114
12/31/2006	2,709,173	3,828,126	4,450,110	4,142,996	4,085,655	4,220,634	4,658,488	4,730,271	4,856,970	4,985,919	5,020,003
12/31/2007	3,147,987	2,934,228	2,794,920	2,895,503	3,112,600	3,148,951	3,143,182	3,394,358	3,510,333	3,526,243	3,646,779
12/31/2008	2,296,149	2,532,105	3,008,852	3,125,863	2,919,539	2,977,845	3,144,737	3,232,876	3,243,072	3,163,285	3,270,284
12/31/2009	3,451,977	3,425,352	2,994,398	3,053,973	3,222,320	3,442,737	3,351,690	3,477,798	3,516,547	3,704,094	3,758,463
12/31/2010	1,964,884	2,830,798	3,057,448	2,849,819	2,837,586	2,948,116	2,975,358	2,895,560	2,945,573	3,180,473	
12/31/2011	3,184,589	3,208,492	3,039,215	3,044,912	3,222,783	3,135,788	3,099,706	3,099,229	3,104,205		
12/31/2012	2,644,430	2,762,516	2,902,587	2,810,472	2,922,504	2,700,270	2,713,625	2,747,281			
12/31/2013	3,491,847	3,527,426	3,640,383	3,595,202	3,547,940	3,622,641	3,584,464				
12/31/2014	2,971,920	3,952,572	4,092,912	4,219,687	4,255,953	4,259,286					
12/31/2015	2,289,847	2,368,540	2,762,369	2,902,685	3,017,091						
12/31/2016	2,185,048	2,514,756	2,265,683	2,420,753							
12/31/2017	1,861,919	2,388,729	2,887,762								
12/31/2018	2,278,343	3,221,640									
12/31/2019	2,099,509										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,871,789	2,821,996	2,829,669	2,827,533	2,822,212	2,822,212	2,887,141	2,887,140	2,887,140
12/31/2001	4,344,086	4,302,255	4,252,584	4,233,255	4,160,727	4,165,730	4,158,726	4,058,726	
12/31/2002	3,414,029	3,363,807	3,312,706	3,302,706	3,305,040	3,303,204	3,103,104		
12/31/2003	2,213,739	2,242,476	2,184,929	2,183,053	2,181,551	2,181,551			
12/31/2004	1,390,904	1,442,905	1,437,904	1,437,804	1,445,804				
12/31/2005	3,232,614	3,265,478	3,324,946	3,285,946					
12/31/2006	5,034,718	5,017,315	4,909,931						
12/31/2007	3,525,740	3,501,019							
12/31/2008	3,236,184								

PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

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

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

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

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

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

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	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	PRODUCTS
7/1/2017 to 7/1/2022	(5.0 YRS) 1.009
7/1/2018 to 7/1/2022	(4.0 YRS) 1.008
7/1/2019 to 7/1/2022	(3.0 YRS) 1.007

* Projected values are identified by a 'P' in column (1).
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OCCURRENCE SEVERITY TREND
MULTISTATE
PRODUCTS

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

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

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

OCCURRENCE SEVERITY TREND
MULTISTATE
PRODUCTS

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

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

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

PRODUCTS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

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

Selected Annual Frequency Trend: - 1.5%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

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

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

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

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

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

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	ER	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					EXPERIENCE	FORMULA	STATE	STATE	WIDE
	ALCCL	ALCCL	RATIO				FACTOR	OCCUR	OCCUR	%	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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

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

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

- L - CAPPED DOWN
- U - CAPPED UP
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 05

NUMBER OF YEARS OF DATA USED: 5

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

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

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

L - CAPPED DOWN
 U - CAPPED UP
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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	153229	712658	2.36372	1.1451	1.171	1.234	1.168	.088	.103	17.0	.088	.103
59378	0	18	.00000	.0261	.943	.994	.941	.150	.141	-6.0	.150	.141
59481	75084	415448	1.04688	.0992	.976	1.028	.973	.099	.096	-3.0	.099	.096
59701	1412	55279	5.39244	.0365	1.130	1.191	1.127	.290	.330	13.8	.290	.330
59713	301763	1548246	1.38248	.2522	1.073	1.131	1.070	.310	.330	6.5	.310	.330
59722	62318	297369	.06894	.0795	.897	.945	.894	.031	.028	-9.7	.031	.028
59723	16196	91896	.00000	.0433	.927	.977	.925	.037	.034	-8.1	.037	.034
59726	86627	635036	1.04701	.1335	.979	1.032	.977	.024	.023	-4.2	.024	.023
59738	14791	80067	.00000	.0411	.929	.979	.926	.064	.059	-7.8	.064	.059
59773	0	0	.00000	.0000	.969	1.000	.946	.028	.026	-7.1	.028	.026
59774	728	2250	.00000	.0265	.943	.994	.941	.150	.141	-6.0	.150	.141
59775	0	0	.00000	.0000	.000	.000	.000	.188	.178	-5.3	.188	.178
59798	919213	3825907	.85201	.4426	.917	.966	.914	.500	.460	-8.0	.500	.460
59886	16350	102900	.00000	.0453	.925	.975	.923	.108	.100	-7.4	.108	.100
59889	13663	85035	4.93982	.0420	1.135	1.196	1.132	.165	.187	13.3	.165	.187
59914	833217	4058659	1.06610	.4567	1.013	1.067	1.010	.680	.690	1.5	.680	.690
59915	167755	772943	.44403	.1538	.888	.936	.886	.750	.660	-12.0	.750	.660
59917	109027	505380	2.45413	.1136	1.137	1.198	1.134	.205	.232	13.2	.205	.232
59931	211163	843839	.40513	.1639	.876	.923	.873	.550	.480	-12.7	.550	.480
59932	4051	174717	.00000	.0582	.912	.961	.909	.880	.800	-9.1	.880	.800
59947	14807	89363	.00000	.0428	.927	.977	.925	.320	.300	-6.3	.320	.300
59955	20556	108932	.01373	.0464	.924	.974	.922	.143	.132	-7.7	.143	.132
59970	19383	102003	.00000	.0451	.925	.975	.923	.183	.169	-7.7	.183	.169

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 07

NUMBER OF YEARS OF DATA USED: 5

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

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

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

TAU SQUARED: .06287 SIGMA SQUARED: 203082.09384

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

SECTION G

SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000
		BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL				BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	\$101,536,480	1.000	1.076		\$109,253,253
	12/31/2018	107,898,874	1.000	1.042		112,430,627
	12/31/2019	114,619,266	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.

ILLINOIS
 Local Products/Completed Operations
 Subline Code 336
 Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.847
35	Not Applicable	--
36	Service Policy	1.232
37	Industrial/Processing Policy	0.703
38	Contractors Policy	0.987

(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.

ILLINOIS

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	1.003	0.9519	1.004	4,000,000
27 to 39 Months	0.999	0.994	0.7113	0.995	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		0.995	1.000		0.995
12/31/2019	1.004	0.995	1.000		0.999

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

ILLINOIS
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	16,965,197	16,900,006	16,879,027	16,760,906	16,761,230	16,761,023	16,753,847	16,754,056
12/31/2013	19,087,410	19,183,336	18,966,476	18,965,357	18,964,037	18,963,725	18,963,926	
12/31/2014	21,528,790	21,895,105	21,832,198	21,825,171	21,825,403	21,825,117		
12/31/2015	23,814,769	23,970,784	23,791,670	23,789,072	23,789,186			
12/31/2016	26,016,961	25,504,085	25,515,930	25,425,615				
12/31/2017	26,603,849	26,909,873	26,673,191					
12/31/2018	26,589,826	26,314,222						
12/31/2019	25,415,969							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2012	0.996	0.999	0.993	1.000	1.000	1.000	1.000
12/31/2013	1.005	0.989	1.000	1.000	1.000	1.000	
12/31/2014	1.017	0.997	1.000	1.000	1.000		
12/31/2015	1.007	0.993	1.000	1.000			
12/31/2016	0.980	1.000	0.996				
12/31/2017	1.012	0.991					
12/31/2018	0.990						
12/31/2019							

Average Best 3 of 5
27:15 39:27
 1.003 0.994

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	512,973,438	510,176,861	510,085,286	505,351,937	505,378,832	505,376,928	505,358,312	505,353,669
12/31/2013	565,202,942	576,698,213	569,269,170	569,205,516	569,229,287	569,199,160	569,212,276	
12/31/2014	627,240,739	633,359,295	632,855,651	632,959,406	632,944,606	632,934,037		
12/31/2015	656,789,952	670,188,579	669,821,741	669,866,012	669,818,503			
12/31/2016	682,867,467	696,328,429	696,405,233	696,865,233				
12/31/2017	700,151,683	710,319,158	710,184,829					
12/31/2018	716,823,891	725,148,518						
12/31/2019	726,225,982							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2012	0.995	1.000	0.991	1.000	1.000	1.000	1.000
12/31/2013	1.020	0.987	1.000	1.000	1.000	1.000	
12/31/2014	1.010	0.999	1.000	1.000	1.000		
12/31/2015	1.020	0.999	1.000	1.000			
12/31/2016	1.020	1.000	1.001				
12/31/2017	1.015	1.000					
12/31/2018	1.012						

Average Best 3 of 5
27:15
1.016 39:27
0.999

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
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LOCAL PRODUCTS

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ILLINOIS

Completed Operations
 Bodily Injury
 Full Coverage
 Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.928	3.173	0.4846	2.531	350,000
27 to 39 Months	1.447	2.265	0.6689	1.994	390,000
39 to 51 Months	1.064	1.098	0.8192	1.092	420,000
51 to 63 Months	1.000	0.975	0.8029	0.980	460,000
63 to 75 Months	0.979	0.897	0.7783	0.915	510,000
75 to 87 Months	0.986	0.965	0.7737	0.970	550,000
87 to 99 Months	0.985	0.996	0.7712	0.993	610,000
99 to 111 Months	0.996	1.000	0.7186	0.999	660,000
111 to 123 Months	0.990	1.000	0.6887	0.997	730,000
123 to 135 Months	0.996	1.000	0.6333	0.999	800,000
135 to 147 Months	0.999	1.000	0.6377	1.000	880,000
147 to 159 Months	0.999	1.000	0.5917	1.000	970,000
159 to 171 Months	0.999	1.000	0.5596	1.000	1,100,000
171 to 183 Months	1.000	1.000	0.5284	1.000	1,200,000
183 to 195 Months	1.000	1.000	0.5266	1.000	1,300,000
195 to 207 Months	0.999	1.000	0.5036	1.000	1,400,000
207 to 219 Months	1.000	1.000	0.4329	1.000	1,600,000
219 to 231 Months	1.000	1.000	0.2744	1.000	1,700,000
231 to 243 Months	1.000	1.000	0.1629	1.000	1,900,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	Loss Development From										
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2017			1.092	0.980	0.915	0.970	0.993	0.999	0.997	0.999	1.000
12/31/2018		1.994	1.092	0.980	0.915	0.970	0.993	0.999	0.997	0.999	1.000
12/31/2019	2.531	1.994	1.092	0.980	0.915	0.970	0.993	0.999	0.997	0.999	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.938
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.871
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		4.736

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

ILLINOIS

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	323,464	4,451,742	0.296	1,317,717	1,641,181	1.014	1,664,148
12/31/2018	204,149	4,811,905	0.421	2,025,812	2,229,961	1.014	2,261,174
12/31/2019	34,649	19,283,018	0.487	9,390,830	9,425,479	1.014	9,557,428

(A) See Section G - Multistate Loss Development.

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

ILLINOIS

Completed Operations
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
<u>EVALUATION PERIOD</u>	<u>MULTISTATE RATIO (A)</u>	<u>STATE RATIO (B)</u>	<u>CREDIBILITY (C)</u>	<u>WEIGHTED RATIO (D)</u>	<u>Credibility Constant (Ki)</u>
15 to 27 Months	1.232	1.182	0.6798	1.198	1,000,000
27 to 39 Months	1.117	1.139	0.6372	1.131	1,100,000
39 to 51 Months	1.060	0.949	0.7408	0.978	1,100,000
51 to 63 Months	1.041	0.987	0.7114	1.003	1,200,000
63 to 75 Months	1.040	0.967	0.7135	0.988	1,300,000
75 to 87 Months	1.030	1.036	0.6689	1.034	1,400,000
87 to 99 Months	1.023	1.005	0.6921	1.011	1,500,000
99 to 111 Months	1.041	1.006	0.7345	1.015	1,600,000
111 to 123 Months	1.017	0.996	0.7571	1.001	1,700,000
123 to 135 Months	1.020	1.028	0.7505	1.026	1,900,000
135 to 147 Months	1.011	1.001	0.7276	1.004	2,000,000
147 to 159 Months	1.010	0.998	0.6532	1.002	2,200,000
159 to 171 Months	1.006	1.000	0.6029	1.002	2,300,000
171 to 183 Months	1.008	0.997	0.5861	1.002	2,500,000
183 to 195 Months	1.003	1.000	0.5747	1.001	2,700,000
195 to 207 Months	1.002	1.000	0.5841	1.001	2,900,000
207 to 219 Months	1.003	1.000	0.5825	1.001	3,100,000
219 to 231 Months	1.002	1.000	0.5049	1.001	3,300,000
231 to 243 Months	1.001	1.000	0.3253	1.001	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			0.978	1.003	0.988	1.034	1.011	1.015	1.001	1.026	1.004
12/31/2018		1.131	0.978	1.003	0.988	1.034	1.011	1.015	1.001	1.026	1.004
12/31/2019	1.198	1.131	0.978	1.003	0.988	1.034	1.011	1.015	1.001	1.026	1.004
		<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>	
12/31/2017	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.073
12/31/2018	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.214
12/31/2019	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.454

(A) See Section G - Multistate Loss Development.

(B) See Section G - Statewide Loss Development.

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

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

ILLINOIS

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

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

<u>A.Y.E</u>	<u>Reported ALAE as of 3/31/20</u>	<u>\$500,000 Ultimate Indemnity</u>	<u>ALAE Factor</u>	<u>Additional ALAE</u>	<u>ALAE at 171 Months</u>	<u>171-Ultimate Factor</u>	<u>Ultimate ALAE</u>
12/31/2017	181,022	2,161,233	0.357	771,561	952,583	1.034	984,959
12/31/2018	137,496	2,142,085	0.437	936,089	1,073,585	1.034	1,110,075
12/31/2019	94,373	1,793,789	0.503	902,275	996,648	1.034	1,030,522

(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
 ILLINOIS
 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	184,774	371,842	402,553	542,310	442,329	342,329	347,329	337,329	337,329	337,329	337,329	337,329
12/31/2001	40,819	281,789	299,027	408,417	314,127	323,029	323,027	323,027	323,027	323,027	323,027	273,027
12/31/2002	88,834	336,563	643,161	637,363	654,764	581,013	578,513	578,513	578,513	578,513	578,513	578,513
12/31/2003	254,750	403,269	760,687	713,662	581,162	568,662	573,662	568,662	568,662	568,662	568,662	568,662
12/31/2004	122,085	102,667	233,516	142,471	116,667	207,459	231,461	224,148	223,667	223,667	223,667	258,667
12/31/2005	179,820	402,071	489,625	568,582	524,054	477,480	477,380	502,380	502,380	477,380	477,380	477,380
12/31/2006	308,154	583,153	627,729	610,331	670,654	630,654	615,654	626,404	621,404	621,404	621,404	621,404
12/31/2007	32,608	139,810	369,553	395,053	501,553	381,654	281,654	306,654	306,654	306,654	306,654	306,654
12/31/2008	264,259	359,331	450,932	519,832	556,832	526,832	551,632	545,832	620,832	620,832	620,832	620,832
12/31/2009	103,326	202,784	353,225	413,776	291,776	572,671	494,276	454,276	454,276	454,276	454,276	454,276
12/31/2010	337,508	443,469	551,261	522,326	652,726	587,725	587,725	587,725	539,825	539,825		
12/31/2011	129,635	423,487	725,068	903,227	774,250	654,250	643,250	643,250	643,250			
12/31/2012	156,232	448,519	886,939	909,138	797,076	864,576	824,576	844,576				
12/31/2013	68,365	121,500	305,023	371,765	396,765	361,865	346,865					
12/31/2014	346,416	338,991	374,947	607,863	596,455	524,459						
12/31/2015	66,073	394,176	852,394	894,028	1,025,933							
12/31/2016	45,250	318,056	675,623	652,541								
12/31/2017	50,800	75,728	550,122									
12/31/2018	233,050	480,758										
12/31/2019	187,013											
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months			
12/31/2000	337,329	337,329	338,579	359,830	359,830	369,829	369,829	369,829	409,829			
12/31/2001	273,027	273,027	273,027	273,027	273,027	273,027	273,027	283,027				
12/31/2002	578,513	578,513	578,513	578,513	578,513	578,513	578,513					
12/31/2003	568,662	568,662	568,662	568,662	568,662	568,662						
12/31/2004	298,667	298,667	298,667	298,667	298,667							
12/31/2005	477,380	477,380	477,380	477,380								
12/31/2006	621,404	621,404	621,404									
12/31/2007	306,654	306,654										
12/31/2008	620,832											

COMPLETED OPERATIONS (Subline Code 336)
 FULL COVERAGE
 ILLINOIS
 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	2.012	1.083	1.347	0.816	0.774	1.015	0.971	1.000	1.000	1.000	1.000
12/31/2001	6.903	1.061	1.366	0.769	1.028	1.000	1.000	1.000	1.000	0.845	1.000
12/31/2002	3.789	1.911	0.991	1.027	0.887	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.583	1.886	0.938	0.814	0.978	1.009	0.991	1.000	1.000	1.000	1.000
12/31/2004	0.841	2.274	0.610	0.819	1.778	1.116	0.968	0.998	1.000	1.156	1.155
12/31/2005	2.236	1.218	1.161	0.922	0.911	1.000	1.052	1.000	0.950	1.000	1.000
12/31/2006	1.892	1.076	0.972	1.099	0.940	0.976	1.017	0.992	1.000	1.000	1.000
12/31/2007	4.288	2.643	1.069	1.270	0.761	0.738	1.089	1.000	1.000	1.000	1.000
12/31/2008	1.360	1.255	1.153	1.071	0.946	1.047	0.989	1.137	1.000	1.000	1.000
12/31/2009	1.963	1.742	1.171	0.705	1.963	0.863	0.919	1.000	1.000	1.000	1.000
12/31/2010	1.314	1.243	0.948	1.250	0.900	1.000	1.000	0.918	1.000		
12/31/2011	3.267	1.712	1.246	0.857	0.845	0.983	1.000	1.000			
12/31/2012	2.871	1.977	1.025	0.877	1.085	0.954	1.024				
12/31/2013	1.777	2.510	1.219	1.067	0.912	0.959					
12/31/2014	0.979	1.106	1.621	0.981	0.879						
12/31/2015	5.966	2.162	1.049	1.148							
12/31/2016	7.029	2.124	0.966								
12/31/2017	1.491	7.264									
12/31/2018	2.063										
3 Yr Mean	3.528	3.850	1.212	1.065	0.959	0.965	1.008	0.973	1.000	1.000	1.000
Best 3/5	3.173	2.265	1.098	0.975	0.897	0.965	0.996	1.000	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.000	1.004	1.063	1.000	1.028	1.000	1.000	1.108			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.037	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000 @	1.000 @	1.019 @	1.108 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.897	0.965	0.996	1.000	1.000	1.000	1.000
12/31/2016				0.975	0.897	0.965	0.996	1.000	1.000	1.000	1.000
12/31/2017			1.098	0.975	0.897	0.965	0.996	1.000	1.000	1.000	1.000
12/31/2018		2.265	1.098	0.975	0.897	0.965	0.996	1.000	1.000	1.000	1.000
12/31/2019	3.173	2.265	1.098	0.975	0.897	0.965	0.996	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.862
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.841
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.923
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.091
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	6.633

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

COMPLETED OPERATIONS (Subline Code 336)
 FULL COVERAGE
 ILLINOIS
 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	48,924	156,723	160,407	376,113	408,662	452,133	412,923	424,144	435,560	435,560	435,560
12/31/2001	375	101,172	270,470	402,037	364,804	368,935	368,935	368,935	393,935	395,435	380,303
12/31/2002	2,067	45,498	217,120	412,333	727,261	826,137	815,811	818,767	818,767	818,767	818,767
12/31/2003	94,354	277,494	471,647	1,196,131	788,999	788,256	818,832	819,131	819,131	819,131	819,131
12/31/2004	217	2,721	48,141	80,943	127,508	127,221	141,474	162,651	208,862	212,915	237,049
12/31/2005	10,203	64,746	110,982	158,523	203,698	210,501	211,593	222,123	239,490	241,509	241,509
12/31/2006	77,583	245,724	322,699	375,338	495,495	554,348	571,894	594,173	626,183	643,490	654,823
12/31/2007	6	43,053	164,231	239,782	382,067	515,827	540,438	639,515	659,421	698,447	708,166
12/31/2008	8,054	80,961	179,750	292,713	506,463	752,125	905,075	920,703	935,944	1,036,337	1,036,337
12/31/2009	6,076	37,455	178,799	241,365	320,755	421,351	468,859	488,024	512,637	517,311	527,197
12/31/2010	25,093	95,830	200,757	441,310	677,910	822,655	916,725	954,346	958,470	958,470	
12/31/2011	15,874	110,714	387,234	790,515	1,054,490	1,081,877	1,067,826	1,080,081	1,080,081		
12/31/2012	8,151	126,709	373,786	758,926	916,741	1,200,686	1,213,175	1,213,901			
12/31/2013	114,361	113,199	310,191	391,120	363,273	442,777	463,027				
12/31/2014	26,708	108,164	210,828	351,173	413,110	481,054					
12/31/2015	10,001	29,165	301,518	477,601	626,031						
12/31/2016	37,840	136,128	221,621	408,527							
12/31/2017	501	30,001	149,556								
12/31/2018	11,787	189,482									
12/31/2019	21,862										

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	435,560	435,560	438,008	442,729	447,315	459,163	462,243	464,725	465,460
12/31/2001	380,303	380,303	380,303	380,303	380,303	380,303	380,303	380,303	
12/31/2002	818,767	818,767	818,767	818,767	818,767	818,767	818,767		
12/31/2003	819,131	819,131	819,131	819,131	819,131	819,131			
12/31/2004	257,355	289,686	303,434	335,925	335,925				
12/31/2005	241,509	241,509	241,509	241,509					
12/31/2006	673,401	679,896	679,896						
12/31/2007	708,166	708,166							
12/31/2008	1,036,337								

COMPLETED OPERATIONS (Subline Code 336)
 FULL COVERAGE
 ILLINOIS
 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	953,317	1,371,070	1,430,387	1,544,031	1,485,793	1,677,428	1,599,233	1,587,199	1,597,199	1,601,666	1,612,495
12/31/2001	908,800	1,270,973	1,610,409	1,520,783	1,684,046	1,463,828	1,437,109	1,624,605	1,631,214	1,770,288	1,753,582
12/31/2002	763,278	831,795	979,853	914,720	914,084	904,052	871,793	950,494	999,995	993,716	975,717
12/31/2003	1,341,050	1,235,500	1,550,564	1,446,843	1,386,345	1,480,823	1,447,531	1,448,510	1,470,546	1,435,110	1,434,738
12/31/2004	776,905	844,276	1,161,471	1,114,540	1,167,741	1,175,755	1,040,887	1,166,750	1,125,730	1,238,636	1,205,064
12/31/2005	814,330	776,281	902,756	938,103	945,954	951,784	879,012	862,932	866,259	823,891	834,149
12/31/2006	892,243	1,136,342	1,665,492	1,424,694	1,591,998	1,477,109	1,404,337	1,428,404	1,401,222	1,383,620	1,481,354
12/31/2007	1,354,380	1,340,965	1,633,461	1,689,615	1,629,521	1,615,305	1,684,188	1,652,301	1,749,374	1,692,886	1,846,408
12/31/2008	1,433,189	1,775,159	2,032,869	2,174,101	1,998,027	1,861,030	1,898,072	2,011,480	1,966,559	2,014,059	2,014,059
12/31/2009	1,633,878	1,926,275	2,158,376	2,175,689	2,157,171	1,886,614	1,972,799	1,988,381	2,008,381	2,008,381	2,008,381
12/31/2010	907,001	1,088,340	1,435,848	1,227,365	1,324,873	1,243,412	1,310,638	1,317,876	1,323,313	1,323,221	
12/31/2011	829,100	857,897	1,181,826	958,536	944,463	1,091,431	1,123,755	1,120,747	1,126,747		
12/31/2012	710,611	920,644	899,963	811,342	974,878	908,308	936,878				
12/31/2013	945,489	848,794	844,155	891,807	833,842	828,417	825,320				
12/31/2014	1,443,747	1,438,194	1,741,366	1,487,560	1,428,770	1,383,634					
12/31/2015	434,284	549,159	650,548	578,048	588,051						
12/31/2016	621,305	736,806	751,685	875,408							
12/31/2017	480,489	645,952	792,970								
12/31/2018	1,021,573	1,117,172									
12/31/2019	653,399										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/2000	1,599,846	1,687,199	1,687,199	1,687,199	1,687,199	1,687,199	1,687,199	1,687,199	1,687,199		
12/31/2001	1,755,741	1,703,251	1,717,543	1,773,251	1,666,884	1,667,499	1,678,727	1,658,967			
12/31/2002	1,054,157	975,716	975,717	967,383	967,383	970,713	970,713				
12/31/2003	1,396,064	1,446,064	1,437,731	1,437,731	1,437,731	1,437,731					
12/31/2004	1,268,000	1,268,206	1,268,206	1,243,999	1,243,999						
12/31/2005	838,891	833,891	833,891	833,891							
12/31/2006	1,475,557	1,389,937	1,389,937								
12/31/2007	1,829,408	1,829,408									
12/31/2008	2,014,059										

COMPLETED OPERATIONS (Subline Code 336)

FULL COVERAGE

ILLINOIS

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	1.438	1.043	1.079	0.962	1.129	0.953	0.992	1.006	1.003	1.007	0.992
12/31/2001	1.399	1.267	0.944	1.107	0.869	0.982	1.130	1.004	1.085	0.991	1.001
12/31/2002	1.090	1.178	0.934	0.999	0.989	0.964	1.090	1.052	0.994	0.982	1.080
12/31/2003	0.921	1.255	0.933	0.958	1.068	0.978	1.001	1.015	0.976	1.000	0.973
12/31/2004	1.087	1.376	0.960	1.048	1.007	0.885	1.121	0.965	1.100	0.973	1.052
12/31/2005	0.953	1.163	1.039	1.008	1.006	0.924	0.982	1.004	0.951	1.012	1.006
12/31/2006	1.274	1.466	0.855	1.117	0.928	0.951	1.017	0.981	0.987	1.071	0.996
12/31/2007	0.990	1.218	1.034	0.964	0.991	1.043	0.981	1.059	0.968	1.091	0.991
12/31/2008	1.239	1.145	1.069	0.919	0.931	1.020	1.060	0.978	1.024	1.000	1.000
12/31/2009	1.179	1.120	1.008	0.991	0.875	1.046	1.008	1.010	1.000	1.000	
12/31/2010	1.200	1.319	0.855	1.079	0.939	1.054	1.006	1.004	1.000		
12/31/2011	1.035	1.378	0.811	0.985	1.156	1.030	0.997	1.005			
12/31/2012	1.296	0.978	0.902	1.202	0.932	1.031	1.000				
12/31/2013	0.898	0.995	1.056	0.935	0.993	0.996					
12/31/2014	0.996	1.211	0.854	0.960	0.968						
12/31/2015	1.265	1.185	0.889	1.017							
12/31/2016	1.186	1.020	1.165								
12/31/2017	1.344	1.228									
12/31/2018	1.094										
3 Yr Mean	1.208	1.144	0.969	0.971	0.964	1.019	1.001	1.006	1.008	1.030	0.996
Best 3/5	1.182	1.139	0.949	0.987	0.967	1.036	1.005	1.006	0.996	1.028	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2001	0.970	1.008	1.032	0.940	1.000	1.007	0.988	1.000 *
12/31/2002	0.926	1.000	0.991	1.000	1.003	1.000	1.000 *	1.000 *
12/31/2003	1.036	0.994	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	0.981	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	0.994	1.000	1.000					
12/31/2006	0.942	1.000						
12/31/2007	1.000							
3 Yr Mean	0.979	1.000	0.994	1.000	1.001 @	1.002 @	0.994 @	1.000 @
Best 3/5	0.998	1.000	0.997	1.000	1.000 *	1.000 *	1.000 *	1.000 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.967	1.036	1.005	1.006	0.996	1.028	1.001
12/31/2016				0.987	0.967	1.036	1.005	1.006	0.996	1.028	1.001
12/31/2017			0.949	0.987	0.967	1.036	1.005	1.006	0.996	1.028	1.001
12/31/2018		1.139	0.949	0.987	0.967	1.036	1.005	1.006	0.996	1.028	1.001
12/31/2019	1.182	1.139	0.949	0.987	0.967	1.036	1.005	1.006	0.996	1.028	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	0.998	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.033
12/31/2016	0.998	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.019
12/31/2017	0.998	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	0.967
12/31/2018	0.998	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.102
12/31/2019	0.998	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.303

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

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

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	52,657	99,128	153,025	295,012	314,193	413,041	453,131	463,137	463,356	568,237	608,378
12/31/2001	178,307	486,875	393,719	427,908	610,509	675,293	661,114	726,271	770,463	875,638	921,128
12/31/2002	24,973	120,530	304,078	457,654	468,584	476,161	532,067	559,785	617,235	634,885	701,748
12/31/2003	97,960	142,537	348,707	799,327	1,117,419	1,322,094	1,353,010	1,397,944	1,492,360	1,627,019	1,581,067
12/31/2004	20,527	99,634	269,226	414,259	571,436	625,720	757,309	787,456	837,710	892,202	997,665
12/31/2005	45,037	138,434	337,568	457,826	478,943	502,750	515,809	530,146	533,661	533,661	533,661
12/31/2006	54,754	135,880	466,344	525,848	772,858	844,643	914,776	917,823	951,439	1,036,774	1,069,653
12/31/2007	162,422	180,307	322,677	506,023	654,709	843,562	938,726	951,934	957,407	971,010	994,783
12/31/2008	107,157	177,577	321,147	525,946	721,461	772,117	829,144	1,112,734	1,303,439	1,490,303	1,487,258
12/31/2009	291,516	470,064	642,315	844,785	1,004,278	1,051,637	1,134,844	1,225,010	1,229,124	1,229,124	1,229,124
12/31/2010	51,294	85,318	193,296	315,451	406,897	456,522	500,209	546,751	549,331	549,331	
12/31/2011	77,398	159,782	247,385	286,004	323,481	393,802	415,943	434,365	443,788		
12/31/2012	30,527	117,998	235,315	333,829	472,612	544,821	549,777	550,601			
12/31/2013	89,379	170,999	205,923	270,053	369,541	372,169	400,162				
12/31/2014	174,427	390,573	528,092	687,248	741,935	731,832					
12/31/2015	73,028	107,680	256,037	289,908	299,262						
12/31/2016	70,751	169,775	299,290	477,141							
12/31/2017	18,212	43,936	164,601								
12/31/2018	98,598	125,591									
12/31/2019	116,981										

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	729,445	734,743	734,743	734,743	734,743	734,743	734,743	734,743	734,743
12/31/2001	921,642	938,953	1,027,675	1,197,886	1,354,455	1,354,740	1,354,740	1,182,689	
12/31/2002	707,987	715,123	719,357	744,410	744,411	744,411	744,411		
12/31/2003	1,589,953	1,705,977	1,576,340	1,576,340	1,576,340	1,576,340			
12/31/2004	1,050,263	1,092,065	1,127,163	1,150,678	1,170,154				
12/31/2005	534,643	535,979	539,192	539,192					
12/31/2006	1,081,827	1,103,956	1,112,015						
12/31/2007	1,010,517	1,017,758							
12/31/2008	1,494,319								

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

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	1.728	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.	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					0.989	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

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.389	1.195	1.134	1.064	1.073	1.087	1.037	1.018	1.025	1.007	1.011
12/31/2001	1.362	1.195	1.097	1.083	1.031	1.022	1.050	1.029	1.011	0.999	1.007
12/31/2002	1.357	1.131	1.131	1.018	1.018	1.049	1.041	1.020	0.990	1.009	1.007
12/31/2003	1.203	1.133	1.013	1.070	1.025	1.013	1.027	1.030	1.005	1.011	1.004
12/31/2004	1.240	1.111	1.114	1.054	1.050	1.041	1.024	1.038	1.014	1.027	1.016
12/31/2005	1.231	1.149	1.131	1.064	1.064	1.064	1.030	1.035	1.004	1.020	1.009
12/31/2006	1.241	1.160	1.118	1.112	1.032	1.029	0.992	1.022	1.014	1.031	1.018
12/31/2007	1.226	1.191	1.055	1.048	1.037	1.017	1.034	1.028	1.032	1.040	1.009
12/31/2008	1.183	1.112	1.042	1.020	1.024	1.034	1.018	1.121	1.106	0.936	0.977
12/31/2009	1.176	1.110	1.020	1.027	1.012	1.017	1.047	1.071	1.004	1.009	
12/31/2010	1.184	1.061	1.031	1.035	1.023	1.021	1.031	1.019	1.003		
12/31/2011	1.118	1.037	1.013	1.022	1.044	1.037	1.021	1.023			
12/31/2012	1.136	1.035	1.053	1.055	1.049	1.032	1.012				
12/31/2013	1.117	1.103	1.044	1.060	1.033	1.042					
12/31/2014	1.161	1.075	1.054	1.023	1.043						
12/31/2015	1.187	1.135	1.074	1.045							
12/31/2016	1.310	1.113	1.090								
12/31/2017	1.212	1.164									
12/31/2018	1.298										
3 Yr Mean	1.273	1.137	1.073	1.043	1.042	1.037	1.021	1.038	1.038	0.995	1.001
Best 3/5	1.232	1.117	1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.998	1.000	1.000	0.998	0.997	1.001	1.000	1.002
12/31/2001	0.996	1.003	1.004	0.999	1.003	1.006	0.998	1.001 *
12/31/2002	1.003	1.001	1.000	1.011	1.003	1.006	1.003 *	1.001 *
12/31/2003	1.010	1.010	1.013	1.007	1.001	1.001 *	1.003 *	1.001 *
12/31/2004	1.011	1.001	1.007	1.003	1.001 *	1.001 *	1.003 *	1.001 *
12/31/2005	1.009	1.009	1.019					
12/31/2006	1.013	1.009						
12/31/2007	1.006							
3 Yr Mean	1.009	1.006	1.013	1.007	1.002 @	1.004 @	0.999 @	1.002 @
Best 3/5	1.010	1.006	1.008	1.003	1.002 *	1.003 *	1.002 *	1.001 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2016				1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2017			1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2018		1.117	1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2019	1.232	1.117	1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.240
12/31/2016	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.291
12/31/2017	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.368
12/31/2018	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.528
12/31/2019	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.883

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

COMPLETED OPERATIONS (Subline Code 336)
 DEDUCTIBLE
 MULTISTATE
 PROPERTY DAMAGE - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	3,110,566	4,932,427	6,831,157	9,015,250	11,306,631	14,086,885	16,171,641	17,956,827	18,777,973	21,050,584	22,803,202
12/31/2001	3,489,097	5,526,504	7,581,604	10,294,575	13,581,290	16,815,565	21,563,607	22,972,910	25,465,689	25,537,377	27,074,587
12/31/2002	3,869,547	5,266,889	7,634,451	9,448,387	11,115,022	13,703,839	15,356,116	17,226,965	19,460,727	19,390,207	19,372,934
12/31/2003	4,151,510	6,018,111	7,594,180	8,333,617	9,667,188	10,268,702	11,268,578	11,961,965	12,636,940	13,486,959	13,405,243
12/31/2004	5,713,030	7,273,617	9,072,099	9,610,483	10,285,041	11,289,209	11,825,510	13,002,517	13,363,273	13,776,819	13,846,045
12/31/2005	6,296,515	8,701,064	9,375,398	9,986,408	11,286,387	11,720,149	12,109,484	12,779,633	13,388,177	13,202,366	13,523,890
12/31/2006	7,507,229	8,962,205	10,025,912	10,565,337	10,646,130	11,477,526	12,178,651	12,647,071	12,909,501	13,700,371	14,350,399
12/31/2007	9,298,561	11,418,052	11,859,475	12,270,316	12,694,397	13,189,571	14,291,579	14,986,763	15,640,150	16,888,743	16,946,572
12/31/2008	8,708,416	11,425,136	13,610,880	13,751,059	14,609,021	15,447,772	16,418,618	16,909,427	17,698,751	17,838,043	18,373,791
12/31/2009	7,936,132	10,248,930	11,588,943	12,368,204	13,351,311	14,588,864	15,599,355	16,034,889	16,601,788	17,153,056	17,504,711
12/31/2010	8,904,290	10,536,324	10,739,898	11,605,270	12,335,135	12,551,916	12,967,656	13,890,332	14,147,671	14,335,409	
12/31/2011	8,404,568	10,335,323	11,326,642	11,434,548	12,190,531	12,880,043	13,361,935	13,803,680	13,715,936		
12/31/2012	7,691,078	9,085,628	9,766,402	10,190,379	11,585,794	12,221,772	12,485,104	13,465,344			
12/31/2013	10,290,474	12,132,459	12,805,200	13,636,881	14,217,651	14,894,818	15,589,721				
12/31/2014	10,475,019	12,362,690	14,118,741	15,606,041	16,371,177	17,310,083					
12/31/2015	12,365,417	15,339,247	16,177,333	16,808,450	18,126,155						
12/31/2016	13,146,303	15,120,444	17,669,230	18,933,815							
12/31/2017	11,689,536	14,174,033	17,172,970								
12/31/2018	12,577,707	15,632,745									
12/31/2019	10,402,615										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	23,375,460	23,574,956	23,492,890	23,465,678	23,241,199	23,070,654	23,120,927	23,116,453	22,993,951		
12/31/2001	27,235,245	27,313,533	26,934,975	26,843,100	26,661,193	26,724,440	26,656,890	26,638,890			
12/31/2002	19,691,678	19,493,471	19,197,635	18,967,507	19,046,399	19,042,195	19,077,196				
12/31/2003	13,251,727	13,452,297	13,105,805	13,057,111	13,002,105	13,002,105					
12/31/2004	13,771,549	13,916,033	13,945,610	13,934,004	13,865,077						
12/31/2005	14,022,392	14,226,708	14,405,340	14,438,221							
12/31/2006	14,448,083	14,568,609	14,847,984								
12/31/2007	17,093,783	17,323,806									
12/31/2008	18,571,376										

COMPLETED OPERATIONS (Subline Code 336)

DEDUCTIBLE
MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.586	1.385	1.320	1.254	1.246	1.148	1.110	1.046	1.121	1.083	1.025
12/31/2001	1.584	1.372	1.358	1.319	1.238	1.282	1.065	1.109	1.003	1.060	1.006
12/31/2002	1.361	1.450	1.238	1.176	1.233	1.121	1.122	1.130	0.996	0.999	1.016
12/31/2003	1.450	1.262	1.097	1.160	1.062	1.097	1.062	1.056	1.067	0.994	0.989
12/31/2004	1.273	1.247	1.059	1.070	1.098	1.048	1.100	1.028	1.031	1.005	0.995
12/31/2005	1.382	1.078	1.065	1.130	1.038	1.033	1.055	1.048	0.986	1.024	1.037
12/31/2006	1.194	1.119	1.054	1.008	1.078	1.061	1.038	1.021	1.061	1.047	1.007
12/31/2007	1.228	1.039	1.035	1.035	1.039	1.084	1.049	1.044	1.080	1.003	1.009
12/31/2008	1.312	1.191	1.010	1.062	1.057	1.063	1.030	1.047	1.008	1.030	1.011
12/31/2009	1.291	1.131	1.067	1.079	1.093	1.069	1.028	1.035	1.033	1.021	
12/31/2010	1.183	1.019	1.081	1.063	1.018	1.033	1.071	1.019	1.013		
12/31/2011	1.230	1.096	1.010	1.066	1.057	1.037	1.033	0.994			
12/31/2012	1.181	1.075	1.043	1.137	1.055	1.022	1.079				
12/31/2013	1.179	1.055	1.065	1.043	1.048	1.047					
12/31/2014	1.180	1.142	1.105	1.049	1.057						
12/31/2015	1.240	1.055	1.039	1.078							
12/31/2016	1.150	1.169	1.072								
12/31/2017	1.213	1.212									
12/31/2018	1.243										
3 Yr Mean	1.202	1.145	1.072	1.057	1.053	1.035	1.061	1.016	1.018	1.018	1.009
Best 3/5	1.211	1.122	1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.009	0.997	0.999	0.990	0.993	1.002	1.000	0.995
12/31/2001	1.003	0.986	0.997	0.993	1.002	0.997	0.999	1.000 *
12/31/2002	0.990	0.985	0.988	1.004	1.000	1.002	1.000 *	1.000 *
12/31/2003	1.015	0.974	0.996	0.996	1.000	0.999 *	1.000 *	1.000 *
12/31/2004	1.010	1.002	0.999	0.995	0.995 *	0.999 *	1.000 *	1.000 *
12/31/2005	1.015	1.013	1.002					
12/31/2006	1.008	1.019						
12/31/2007	1.013							
3 Yr Mean	1.012	1.011	0.999	0.998	1.001 @	1.000 @	1.000 @	0.995 @
Best 3/5	1.013	1.000	0.997	0.995	0.998 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2016				1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2017			1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2018		1.122	1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2019	1.211	1.122	1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.269
12/31/2016	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.350
12/31/2017	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.431
12/31/2018	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.606
12/31/2019	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.945

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

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

Allocated Expenses as of:

A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	1,757,953	4,056,566	7,874,976	12,681,444	16,474,294	21,051,181	27,039,720	31,029,917	32,792,010	35,408,090	37,303,469
12/31/2001	3,224,507	6,541,943	12,453,523	18,086,151	23,307,618	28,895,037	34,992,799	39,042,880	42,273,519	44,282,682	45,352,211
12/31/2002	2,486,909	6,530,760	12,627,227	17,762,886	21,866,991	24,870,352	27,432,836	29,737,653	32,945,489	34,622,061	35,369,027
12/31/2003	3,439,439	6,588,087	12,290,831	16,576,239	20,881,963	24,801,289	26,886,488	29,392,224	31,401,041	33,323,038	34,883,378
12/31/2004	2,803,912	6,122,669	12,034,520	18,193,748	22,376,079	26,592,351	29,793,886	33,765,877	38,262,620	41,569,963	45,158,806
12/31/2005	2,015,444	6,342,051	11,665,463	17,215,003	22,179,840	27,844,627	31,210,751	35,393,310	39,900,046	43,547,370	45,385,271
12/31/2006	3,888,998	8,717,311	15,996,576	23,161,903	30,011,287	36,028,023	42,163,407	45,758,269	52,237,766	55,098,044	58,041,626
12/31/2007	4,454,730	9,060,203	17,105,276	23,482,644	29,502,366	35,740,087	40,289,846	45,207,161	49,352,018	53,063,540	55,992,141
12/31/2008	5,245,589	12,536,823	20,844,613	31,071,907	39,900,284	45,728,684	49,417,791	52,459,198	56,321,088	58,111,890	60,082,213
12/31/2009	7,474,944	15,526,182	26,943,689	38,649,250	47,416,250	53,417,224	57,828,371	63,074,607	65,405,140	68,313,092	70,848,513
12/31/2010	6,206,235	14,316,208	25,133,928	36,265,652	42,976,323	48,175,789	52,000,521	54,010,985	56,741,827	57,409,049	
12/31/2011	7,191,634	14,070,707	21,378,389	27,721,971	32,494,691	37,606,867	42,058,306	44,271,651	45,998,954		
12/31/2012	5,475,801	11,595,832	18,697,735	26,187,339	34,348,039	38,433,137	40,272,099	42,579,926			
12/31/2013	4,590,339	11,502,861	17,566,744	26,010,928	31,860,244	34,572,575	36,418,699				
12/31/2014	4,431,066	10,481,012	17,291,177	23,457,452	27,756,815	31,770,027					
12/31/2015	5,213,249	10,893,995	17,597,591	23,873,540	29,209,371						
12/31/2016	5,464,428	12,576,603	21,153,940	30,172,631							
12/31/2017	4,431,992	10,069,411	18,838,610								
12/31/2018	4,380,045	12,565,623									
12/31/2019	5,902,316										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	39,389,430	39,489,800	39,390,238	39,672,253	40,056,575	40,138,720	40,014,326	40,025,414	40,005,969
12/31/2001	46,147,996	46,443,267	46,681,409	47,123,268	47,669,996	47,827,488	48,129,260	47,916,430	
12/31/2002	36,653,784	38,072,564	38,605,281	39,537,816	40,278,553	40,662,107	40,600,969		
12/31/2003	36,576,165	37,156,629	38,080,469	38,829,954	39,023,468	39,666,698			
12/31/2004	48,924,920	51,232,690	52,123,847	52,402,139	52,552,558				
12/31/2005	46,415,092	47,638,460	48,023,070	48,870,610					
12/31/2006	59,460,174	60,774,158	60,991,955						
12/31/2007	57,450,448	58,391,227							
12/31/2008	61,820,765								

Link Ratios: 171 to Ultimate

A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2000	1.007	1.010	1.002	0.997	1.000	1.000	1.000 *
12/31/2001	1.009	1.012	1.003	1.006	0.996	1.000 *	1.000 *
12/31/2002	1.024	1.019	1.010	0.998	1.001 *	1.000 *	1.000 *
12/31/2003	1.020	1.005	1.016	1.004 *	1.001 *	1.000 *	1.000 *
12/31/2004	1.005	1.003	1.005 *	1.004 *	1.001 *	1.000 *	1.000 *
12/31/2005	1.018						
Best 3/5	1.016	1.009	1.006 *	1.002 *	1.001 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.034

* Calculated Using Modified Bondy Method

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

A.Y.E	Increments												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	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												
	<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	0.0318	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

A.Y.E	Increments												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	268,352	840,325	991,336	631,810	342,920	137,738	-55,152	40,647	18,192	25,671	399,305	-235,141	70,117
12/31/2001	1,130,009	1,305,586	811,469	1,094,051	498,075	903,672	251,541	253,446	-163,305	156,165	105,134	168,810	110,227
12/31/2002	823,560	1,393,988	720,747	1,027,422	311,769	101,799	138,803	62,181	3,515	98,146	52,693	63,759	5,823
12/31/2003	722,324	910,358	781,048	718,038	372,157	178,154	-21,883	9,248	35,247	73,967	-19,710	0	-2,107
12/31/2004	709,507	1,008,655	665,056	534,549	206,971	142,705	142,093	-2,058	-785	745	-2,800	22,667	-3,121
12/31/2005	676,538	1,000,156	546,797	1,153,113	-697,930	115,832	9,923	-3,771	-19,187	30	0	30,447	23,061
12/31/2006	935,852	1,164,172	1,253,020	764,073	342,528	108,241	-42,884	33,310	-4,679	0	0	140	438
12/31/2007	743,909	1,223,500	550,182	741,515	256,158	223,177	-160,947	38,260	-4,121	2,136	-933	4,755	
12/31/2008	724,908	1,519,811	632,312	188,661	113,372	73,072	32,954	14,274	4,040	0	361		
12/31/2009	890,920	1,792,131	28,492	622,045	-17,977	16,227	13,616	-1,845	10,330	-139			
12/31/2010	951,318	1,423,281	1,365,367	1,146,631	111,679	-65,473	7,409	24,509	8,733				
12/31/2011	616,462	1,267,884	1,194,231	614,163	344,696	150,863	12,076	30,051					
12/31/2012	947,248	1,898,678	939,589	520,069	437,850	123,436	44,577						
12/31/2013	1,100,425	1,275,318	1,050,632	632,512	424,277	222,333							
12/31/2014	683,088	821,629	455,981	238,127	132,604								
12/31/2015	504,298	738,813	756,798	266,038									
12/31/2016	687,371	982,377	431,264										
12/31/2017	968,861	1,058,741											
12/31/2018	325,769												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	0.0204	0.0638	0.0753	0.0480	0.0260	0.0105	-0.0042	0.0031	0.0014	0.0019	0.0303	-0.0179	0.0053
12/31/2001	0.0829	0.0958	0.0596	0.0803	0.0366	0.0663	0.0185	0.0186	-0.0120	0.0115	0.0077	0.0124	0.0081
12/31/2002	0.0491	0.0832	0.0430	0.0613	0.0186	0.0061	0.0083	0.0037	0.0002	0.0059	0.0031	0.0038	0.0003
12/31/2003	0.0437	0.0551	0.0473	0.0435	0.0225	0.0108	-0.0013	0.0006	0.0021	0.0045	-0.0012	0.0000	-0.0001
12/31/2004	0.0586	0.0834	0.0550	0.0442	0.0171	0.0118	0.0117	-0.0002	-0.0001	0.0001	-0.0002	0.0019	-0.0003
12/31/2005	0.0523	0.0774	0.0423	0.0892	-0.0540	0.0090	0.0008	-0.0003	-0.0015	0.0000	0.0000	0.0024	0.0018
12/31/2006	0.0765	0.0951	0.1024	0.0624	0.0280	0.0088	-0.0035	0.0027	-0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0577	0.0950	0.0427	0.0575	0.0199	0.0173	-0.0125	0.0030	-0.0003	0.0002	-0.0001	0.0004	
12/31/2008	0.0579	0.1215	0.0505	0.0151	0.0091	0.0058	0.0026	0.0011	0.0003	0.0000	0.0000		
12/31/2009	0.0692	0.1391	0.0022	0.0483	-0.0014	0.0013	0.0011	-0.0001	0.0008	0.0000			
12/31/2010	0.0627	0.0938	0.0900	0.0755	0.0074	-0.0043	0.0005	0.0016	0.0006				
12/31/2011	0.0432	0.0888	0.0837	0.0430	0.0242	0.0106	0.0008	0.0021					
12/31/2012	0.0792	0.1587	0.0785	0.0435	0.0366	0.0103	0.0037						
12/31/2013	0.1006	0.1166	0.0960	0.0578	0.0388	0.0203							
12/31/2014	0.0670	0.0805	0.0447	0.0233	0.0130								
12/31/2015	0.0449	0.0657	0.0673	0.0237									
12/31/2016	0.0595	0.0850	0.0373										
12/31/2017	0.0734	0.0802											
12/31/2018	0.0367												
Best 3/5	0.0571	0.0819	0.0635	0.0367	0.0246	0.0074	0.0015	0.0016	0.0002	0.0000	0.0000	0.0008	0.0001

LOCAL PRODUCTS (Subline Code 336)
 FULL COVERAGE
 MULTISTATE
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

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	2016	1	1.030
	2	0.966		2	1.030
	3	0.969		3	1.029
	4	0.968		4	1.030
2010	1	0.964	2017	1	1.033
	2	0.962		2	1.034
	3	0.962		3	1.037
	4	0.965		4	1.040
2011	1	0.968	2018	1	1.043
	2	0.973		2	1.047
	3	0.978		3	1.051
	4	0.982		4	1.054
2012	1	0.986	2019	1	1.057
	2	0.990		2	1.060
	3	0.995		3	1.062
	4	1.000		4	1.064
2013	1	1.004	2020	1	1.065
	2	1.006		2	1.059
	3	1.008		3P	1.055
	4	1.010		4P	1.052
2014	1	1.012	2021	1P	1.050
	2	1.016		2P	1.055
	3	1.019		3P	1.058
	4	1.022		4P	1.062
2015	1	1.024	2022	1P	1.067
	2	1.026		2P	1.074
	3	1.027		3P	1.081
	4	1.030		4P	1.088
CHANGE IN EXPOSURES			LOCAL PRODUCTS		COMPLETED OPERATIONS
	7/1/2017 to 7/1/2022	(2022:4/2017:4)		1.046	1.085
	7/1/2018 to 7/1/2022	(2022:4/2018:4)		1.032	1.045
	7/1/2019 to 7/1/2022	(2022:4/2019:4)		1.022	1.017
AVERAGE ANNUAL TREND FACTOR					
	7/1/2017 to 7/1/2022	(5.0 YRS)		1.009	1.016
	7/1/2018 to 7/1/2022	(4.0 YRS)		1.008	1.011
	7/1/2019 to 7/1/2022	(3.0 YRS)		1.007	1.006

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

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OCCURRENCE SEVERITY TREND
MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2010	\$45,801,992	1,582	\$28,952	\$25,645		
12/31/2011	39,821,092	1,460	27,275	27,280		
12/31/2012	41,732,779	1,400	29,809	29,020	\$27,040	
12/31/2013	43,131,925	1,476	29,222	30,870	29,224	
12/31/2014	34,246,327	1,253	27,331	32,838	31,585	\$29,190
12/31/2015	35,432,643	1,098	32,270	34,932	34,136	32,347
12/31/2016	36,258,182	956	37,927	37,159	36,893	35,847
12/31/2017	37,125,436	876	42,381	39,529	39,872	39,725
12/31/2018	35,687,982	779	45,813	42,049	43,093	44,022
12/31/2019	37,257,460	838	44,460	44,730	46,573	48,784
Goodness of Fit Statistic, R-Squared:				0.816	0.852	0.894
Average Annual Severity Trend (10 yr)				+ 6.4%		
Average Annual Severity Trend (8 yr)				+ 8.1%		
Average Annual Severity Trend (6 yr)				+ 10.8%		
Selected Annual Severity Trend				+ 5.0%		

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

OCCURRENCE SEVERITY TREND
MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2010	\$154,522,739	5,409	\$28,568	\$26,373		
12/31/2011	137,102,918	5,314	25,800	27,627		
12/31/2012	129,176,670	4,636	27,864	28,940	\$28,583	
12/31/2013	117,342,730	3,901	30,080	30,316	30,036	
12/31/2014	113,050,236	3,586	31,525	31,758	31,563	\$32,189
12/31/2015	121,873,434	3,643	33,454	33,268	33,168	33,615
12/31/2016	134,325,288	3,732	35,993	34,850	34,854	35,104
12/31/2017	132,895,067	3,573	37,194	36,507	36,626	36,658
12/31/2018	151,474,468	3,881	39,030	38,243	38,489	38,282
12/31/2019	161,489,635	4,176	38,671	40,061	40,446	39,978
Goodness of Fit Statistic, R-Squared:				0.919	0.961	0.922
Average Annual Severity Trend (10 yr)				+ 4.8%		
Average Annual Severity Trend (8 yr)				+ 5.1%		
Average Annual Severity Trend (6 yr)				+ 4.4%		
Selected Annual Severity Trend				+ 4.5%		

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

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency (3)/(2) ²
12/31/2006	\$ 326,238,970	8,442	25.88
12/31/2007	325,331,118	8,393	25.80
12/31/2008	315,497,006	8,878	28.14
12/31/2009	301,841,127	8,904	29.50
12/31/2010	290,309,875	9,504	32.74
12/31/2011	288,802,569	8,867	30.70
12/31/2012	290,344,199	8,404	28.94
12/31/2013	296,741,631	8,155	27.48
12/31/2014	305,683,597	7,561	24.74
12/31/2015	315,859,471	7,289	23.08
12/31/2016	332,011,620	7,443	22.42
12/31/2017	342,155,375	7,123	20.82
12/31/2018	345,741,663	7,176	20.75
12/31/2019	344,939,626	7,403	21.46

Selected Annual Frequency Trend: - 0.5%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

The following are definitions of the columns for the Local Products/Completed Operations calculation of proposed loss costs shown on pages G-55-61.

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

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

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

Column (4) is the credibility (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 .

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

Note: \tilde{X} (X - tilde) is the 5 year Mono / Multi ALCCL weighted class group experience ratio, where

$\tilde{X}_{\text{monoline}}$ (X - tilde monoline) is weighted based on monoline / multiline ALCCL for the latest year only.

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

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" equals the selected state monoline loss cost level change.
The off balance factor of 0.992 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 * 1.130

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	171462	958159	1.68702	.3290	1.141	1.298	1.297	30.2	0.053	0.069
10145	42761	448000	.84434	.2183	.867	.986	.985	0.0	0.010	0.010
10146	9364	51163	2.04040	.1031	.994	1.131	1.130	11.8	0.017	0.019
10352	17536	156964	.68968	.1370	.848	.965	.964	-4.5	0.044	0.042
11039	428856	2332164	1.11680	.5144	.999	1.137	1.136	13.0	0.077	0.087
11258	16815	91714	.00000	.1164	.772	.878	.877	-12.4	0.185	0.162
11259	159	1792	.00000	.0863	.798	.908	.907	-9.2	0.142	0.129
11288	56959	430583	1.06859	.2138	.915	1.041	1.040	4.2	0.071	0.074
12374	203619	1437805	.99018	.4079	.921	1.048	1.047	4.8	0.063	0.066
12375	82211	798729	.25750	.2979	.690	.785	.784	-18.6	0.043	0.035 L
13673	299530	2317560	1.11990	.5129	1.000	1.138	1.137	12.5	0.016	0.018
13720	19412	201111	1.54928	.1504	.975	1.109	1.108	11.8	0.051	0.057
14401	45273	225157	.82503	.1575	.866	.985	.984	-1.9	0.107	0.105
15224	80031	573862	.98848	.2489	.902	1.026	1.025	3.0	0.066	0.068
16900	355608	2828367	.91678	.5584	.898	1.022	1.021	1.5	0.068	0.069
16901	1479352	10645993	.71794	.8182	.746	.849	.848	-15.3	0.098	0.083
16902	137880	704396	.48862	.2782	.766	.871	.870	-12.3	0.065	0.057
16905								1.5	0.068	0.069
16906								-15.3	0.098	0.083
16910	1712109	16282567	.87746	.8724	.877	.998	.997	0.0	0.040	0.040
16911	205101	1262233	.80213	.3813	.846	.962	.961	-3.4	0.059	0.057
16915	44933	452025	.82917	.2193	.864	.983	.982	-3.0	0.033	0.032
16916	940219	5296525	.88381	.6957	.881	1.002	1.001	0.0	0.056	0.056
16920	8152	85590	.98642	.1144	.886	1.008	1.007	1.2	0.081	0.082
16921	857	5596	.00000	.0876	.797	.907	.906	-9.4	0.032	0.029
16930	77409	441426	.77251	.2166	.852	.969	.968	-3.0	0.134	0.130
16931	31362	182345	1.21673	.1447	.923	1.050	1.049	5.3	0.057	0.060
16940	655	4438	.00000	.0872	.797	.907	.906	-9.4	0.032	0.029
16941	18442	97100	.17210	.1181	.791	.900	.899	-9.9	0.071	0.064
18435	456934	2009268	.99862	.4807	.934	1.063	1.062	6.8	0.073	0.078
18436	16990	83992	.00000	.1139	.774	.881	.880	-11.7	0.137	0.121
18501	231487	2070676	.83044	.4874	.852	.969	.968	0.0	0.010	0.010
45900	64583	353455	.00187	.1936	.705	.802	.801	-18.2	0.044	0.036 L
49617	330803	2686215	1.30152	.5466	1.107	1.259	1.258	25.9	0.116	0.146
57001	36477	232168	1.62604	.1596	.994	1.131	1.130	13.8	0.029	0.033

X-TILDE: .891 X-TILDE (MONOLINE): .879 PI-TILDE: .0049190
 TAU SQUARED: .03000 SIGMA SQUARED: 79264.83023

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .985 * 1.130

CLASS	AYE 2019	5 YEAR	5 YEAR	CRED.	ER	INDEX	CHANGE	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					WIDE		
	ALCCL	ALCCL	EXPERIENCE					CHANGE	OCCUR	OCCUR
	(1)	(2)	RATIO	(4)	(5)	(6)	(7)	(8)	(9)	(10)
10026	6926	38121	.00000	.0631	1.109	1.085	1.208	22.7	0.022	0.027
10042	1484398	7730438	1.01965	.5660	1.091	1.068	1.189	19.4	0.360	0.430
10060	1681	15393	.00000	.0599	1.113	1.089	1.212	21.1	0.057	0.069
10065	24804	180161	10.28298	.0827	1.936	1.894	2.108	36.4	0.033	0.045 U
10066	3018	21992	.00000	.0608	1.112	1.088	1.211	20.0	0.045	0.054
10071	575816	3582269	1.08799	.3892	1.147	1.122	1.249	25.0	0.096	0.120
10073	8277712	58064445	.87272	.9038	.903	.884	.984	-2.7	0.370	0.360
10075	724	4871	16.36748	.0584	2.071	2.026	2.255	38.7	0.142	0.197 U
10107	14648	142387	.69955	.0776	1.146	1.121	1.248	26.6	0.237	0.300
10115	56443	385200	.97331	.1097	1.161	1.136	1.264	26.2	0.065	0.082
10309	24456	197425	.12393	.0851	1.094	1.070	1.191	18.8	0.016	0.019
11020	8752	41928	.74759	.0636	1.156	1.131	1.259	25.6	0.125	0.157
11127	52620	517244	1.27949	.1262	1.196	1.170	1.302	33.3	0.006	0.008
11128	31082	197801	.83288	.0851	1.154	1.129	1.257	25.8	0.066	0.083
11204	36815	122068	.01868	.0748	1.097	1.073	1.194	19.5	1.280	1.530
11234	19394	173395	.73986	.0818	1.147	1.122	1.249	24.4	0.045	0.056
12014	24631	180804	.43222	.0828	1.122	1.098	1.222	21.1	0.038	0.046
12356	5460	52803	2.62070	.0652	1.277	1.250	1.391	37.0	0.027	0.037 U
12510	3683	36932	.00000	.0629	1.109	1.085	1.208	20.0	0.025	0.030
12805	748576	5849007	1.28794	.5004	1.236	1.209	1.346	34.4	0.093	0.125
13351	1067355	5825942	1.61870	.4995	1.401	1.371	1.526	37.7	0.053	0.073 U
13352	6638	37561	.00000	.0630	1.109	1.085	1.208	19.4	0.036	0.043
13506	90814	560425	.88757	.1314	1.145	1.120	1.247	25.0	0.052	0.065
13507	35033	284811	.00495	.0967	1.070	1.047	1.165	16.5	0.115	0.134
13716	509473	3937436	.80824	.4098	1.030	1.008	1.122	12.6	0.087	0.098
13759	19234	157296	.01221	.0796	1.091	1.068	1.189	19.0	0.116	0.138
14101	10551	89981	.20375	.0704	1.115	1.091	1.214	20.5	0.044	0.053
14279	137863	757747	1.22509	.1547	1.190	1.164	1.296	29.6	0.071	0.092
14913	88967	476603	.85758	.1212	1.144	1.119	1.246	24.5	0.155	0.193
15538	9261	106488	.42130	.0727	1.128	1.104	1.229	22.2	0.018	0.022
15600	5392	47698	2.36611	.0645	1.260	1.233	1.372	36.8	0.087	0.119
15608	1557	22462	.00000	.0609	1.112	1.088	1.211	25.0	0.008	0.010
15839	26998	200577	.18719	.0855	1.099	1.075	1.197	18.5	0.027	0.032
15991	34655	264762	1.24757	.0940	1.190	1.164	1.296	30.4	0.056	0.073
15993	6226	47130	.31445	.0644	1.128	1.104	1.229	22.9	0.035	0.043
16403	101429	503787	1.69072	.1245	1.247	1.220	1.358	36.8	0.190	0.260
16676	992	6623	.00000	.0586	1.114	1.090	1.213	25.0	0.012	0.015

X-TILDE: .978 X-TILDE (MONOLINE): 1.022 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: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .985 * 1.130

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	65295	585036	.33780	.1344	1.070	1.047	1.165	16.5	0.133	0.155
18109	543	3235	.65688	.0582	1.153	1.128	1.256	25.0	0.028	0.035
18110	40851	365967	1.08690	.1072	1.173	1.148	1.278	28.0	0.025	0.032
18206	389170	3006934	1.14506	.3526	1.170	1.145	1.274	27.6	0.098	0.125
18335	8688	51180	.00000	.0649	1.107	1.083	1.205	20.0	0.015	0.018
18506	24	273	.00000	.0577	1.115	1.091	1.214	20.0	0.005	0.006
18507	1155	9301	.45146	.0590	1.141	1.116	1.242	25.0	0.008	0.010
18708	11626	65266	8.91049	.0669	1.701	1.664	1.852	35.3	0.017	0.023 U
18834	6420	39509	.00000	.0633	1.109	1.085	1.208	20.6	0.107	0.129
18911	4804	41299	.28427	.0636	1.127	1.103	1.228	22.2	0.018	0.022
18912	1241	6698	1.12063	.0586	1.180	1.155	1.286	30.0	0.030	0.039
18920	412	4299	.41870	.0583	1.139	1.114	1.240	22.2	0.018	0.022
45819	645266	3455922	.78081	.3815	1.030	1.008	1.122	12.2	0.074	0.083
49618	472	2685	2.00447	.0581	1.231	1.205	1.341	34.5	0.055	0.074
49619	130241	1169053	1.07852	.1995	1.163	1.138	1.267	26.9	0.078	0.099

X-TILDE: .978 X-TILDE (MONOLINE): 1.022 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 * 1.130

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	1.159	16.1	0.560	0.650
92054	0	3	.00000	.1250	.790	.823	.954	-5.2	0.213	0.202
92055	599	3212	.00000	.1255	.790	.823	.954	-5.2	0.174	0.165
95124	1189829	5364333	1.40612	.5407	1.175	1.224	1.419	37.6	1.170	1.610 U
98303	89051	364858	.28905	.1757	.795	.828	.960	-4.7	4.930	4.700
98304	2761423	15079117	1.03772	.7531	1.004	1.046	1.213	20.7	3.190	3.850
98305	3012004	17557449	1.02478	.7792	.998	1.040	1.206	19.6	1.480	1.770
98306	5970	63169	.71453	.1342	.878	.915	1.061	5.9	0.680	0.720
98307	1886	9955	.18764	.1265	.813	.847	.982	-2.0	0.490	0.480
98308	627627	2957311	.96262	.4163	.928	.967	1.121	11.0	1.180	1.310
98309	26499	123440	1.96815	.1429	1.055	1.099	1.274	26.6	1.690	2.140
98344	64692	337433	.63902	.1721	.858	.894	1.036	3.8	0.780	0.810
98449	1798456	13185559	.86340	.7287	.874	.910	1.055	5.2	17.300	18.200
98805	219903	1240900	1.35432	.2765	1.028	1.071	1.242	23.4	1.110	1.370
98813	370670	2011355	.90044	.3467	.902	.940	1.090	8.2	1.700	1.840
98967	1364889	8362006	1.15151	.6371	1.061	1.105	1.281	27.3	7.060	8.990
99003	32259	252124	.50506	.1607	.839	.874	1.013	0.0	0.870	0.870
99826	41638	217067	1.22037	.1559	.953	.993	1.151	15.5	0.580	0.670
99827	74973	470233	.74399	.1893	.873	.909	1.054	5.4	0.560	0.590
99948	2872572	14217590	.88219	.7426	.888	.925	1.072	6.6	22.800	24.300
99952	482112	2058410	.89572	.3506	.901	.939	1.089	8.1	13.500	14.600
99953	199595	1272437	.54509	.2797	.803	.836	.969	-3.8	8.260	7.950
99954	231967	859801	.27442	.2359	.755	.786	.911	-9.7	12.400	11.200
99955	666388	3935841	.71035	.4742	.812	.846	.981	-2.4	5.910	5.770

X-TILDE: .979 X-TILDE (MONOLINE): .960 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 * 1.130

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	1980392	12172473	.82609	.4005	.887	.964	1.099	9.3	5.610	6.130
91150	1242687	6410088	.84195	.2744	.905	.984	1.122	11.5	5.720	6.380
91155	5689742	25282713	.96466	.5704	.949	1.032	1.177	17.1	33.900	39.700
91340	23122332	118353035	.84710	.8574	.859	.934	1.065	5.9	7.840	8.300
91341	7960692	56725410	.96342	.7442	.954	1.037	1.182	17.7	3.110	3.660
91342	9756234	56178098	.91744	.7424	.920	1.000	1.140	13.3	2.850	3.230
91343	391760	2249590	.67166	.1444	.891	.968	1.104	9.4	1.490	1.630
91436	178777	1464913	.64996	.1145	.896	.974	1.111	10.3	1.650	1.820
91507	28931	200880	.03055	.0616	.873	.949	1.082	7.6	2.780	2.990
91551	944311	4787168	.81320	.2287	.902	.980	1.117	11.6	0.690	0.770
91555	124011	925528	.59874	.0927	.898	.976	1.113	10.0	0.900	0.990
91560	10673933	65523056	.89427	.7703	.902	.980	1.117	11.0	3.280	3.640
91577	1721865	10093802	1.08149	.3604	.983	1.068	1.218	21.2	2.550	3.090
91746	3433096	16921832	1.03491	.4756	.979	1.064	1.213	20.5	5.360	6.460
92101	463703	2701812	.86209	.1607	.918	.998	1.138	12.8	2.570	2.900
92102	477390	3151225	1.35475	.1764	1.003	1.090	1.243	23.7	2.830	3.500
92215	7251590	48010003	.94818	.7119	.942	1.024	1.168	15.7	2.350	2.720
92338	3704398	24944488	.98479	.5672	.960	1.043	1.189	18.5	1.460	1.730
92446	506182	1777119	.26393	.1266	.844	.917	1.046	4.1	1.720	1.790
92447	23176	246589	.56674	.0636	.905	.984	1.122	11.4	1.050	1.170
92451	2905936	15665581	.94481	.4576	.936	1.017	1.160	15.4	2.140	2.470
92478	13468327	86546479	.87755	.8152	.887	.964	1.099	9.2	1.420	1.550
94007	8363125	48028772	.94140	.7120	.938	1.020	1.163	15.6	3.900	4.510
94276	1802696	9476802	.72441	.3474	.857	.932	1.063	5.6	4.500	4.750
94569	2709098	16312381	1.01320	.4671	.968	1.052	1.199	19.3	3.420	4.080
95410	4910101	34870687	.84872	.6442	.877	.953	1.087	8.4	2.020	2.190
95455	372977	3049596	2.24205	.1729	1.155	1.255	1.431	37.4	1.070	1.470 U
95505	83272	553770	1.42876	.0770	.967	1.051	1.198	19.3	1.920	2.290
95625	1756592	9194510	1.24020	.3413	1.035	1.125	1.283	27.3	3.330	4.240
95647	31751394	163472527	.91275	.8923	.914	.993	1.132	12.6	6.330	7.130
96053	541117	2771838	.72645	.1632	.895	.973	1.109	10.5	3.630	4.010
96410	1401771	8371729	.96490	.3229	.940	1.022	1.165	15.8	7.170	8.300
96611	287912	1656614	.21831	.1220	.842	.915	1.043	3.4	1.160	1.200
97447	8034176	41579061	1.03467	.6823	1.001	1.088	1.241	23.2	4.780	5.890
97650	387229	2150339	.81629	.1407	.912	.991	1.130	12.5	3.120	3.510
97651	363708	1693930	1.31869	.1234	.976	1.061	1.210	20.2	3.910	4.700
97652	41342	297996	6.65931	.0659	1.306	1.420	1.619	38.0	2.760	3.810 U

X-TILDE: .906 X-TILDE (MONOLINE): .920 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: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.009 * 1.130

CLASS	AYE 2019 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
97653	854636	4113929	.79201	.2080	.900	.978	1.115	10.8	2.770	3.070
97654	63854	441113	.25524	.0721	.880	.957	1.091	8.4	2.390	2.590
97655	1153463	7867958	.53192	.3110	.805	.875	.998	-0.8	3.540	3.510
98002	36671	245868	.00000	.0636	.869	.945	1.077	6.5	0.930	0.990
98482	18551983	116513855	.99729	.8555	.987	1.073	1.223	21.6	5.510	6.700
98483	22942493	159376525	.89014	.8898	.894	.972	1.108	10.3	13.600	15.000
98502	365606	2063125	1.05292	.1375	.945	1.027	1.171	16.6	3.250	3.790
98636	1784375	10580751	.81287	.3703	.886	.963	1.098	9.2	2.820	3.080
98677	4304801	22824982	.90307	.5463	.914	.993	1.132	12.2	9.540	10.700
98678	2580166	14385183	.85563	.4380	.896	.974	1.111	10.3	11.700	12.900
98806	624084	3869008	.76771	.2002	.896	.974	1.111	10.6	3.120	3.450
98820	2375271	17503941	.90822	.4836	.919	.999	1.139	13.0	2.380	2.690
98884	2300216	12289387	1.06614	.4026	.984	1.070	1.220	21.6	1.850	2.250
99004	33664	191744	.09161	.0612	.877	.953	1.087	8.1	1.480	1.600
99080	1361870	6565010	.55412	.2784	.824	.896	1.022	1.6	7.280	7.400
99315	983831	6662217	1.12297	.2810	.983	1.068	1.218	20.9	1.530	1.850
99321	1432419	11086093	.81841	.3802	.886	.963	1.098	9.3	1.610	1.760
99613	1065062	7248217	.87071	.2959	.911	.990	1.129	12.2	1.720	1.930
99650	452704	3191235	.96907	.1777	.935	1.016	1.158	15.1	0.860	0.990
99746	3450195	19691061	.94638	.5113	.938	1.020	1.163	15.5	2.910	3.360

X-TILDE: .906 X-TILDE (MONOLINE): .920 PI-TILDE: .0033020
 TAU SQUARED: .03000 SIGMA SQUARED: 629325.03161

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- N - NOT SUBJECT TO CAPPING
- E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 13

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .940 * 1.130

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	44052	162571	.05377	.1519	.682	.871	.925	-8.4	1.540	1.410
91127	526504	4238084	.63189	.5830	.700	.894	.950	-5.0	0.800	0.760
91235	382385	2315058	.50746	.4514	.665	.849	.902	-10.4	3.160	2.830
91265	27975	111228	.36395	.1407	.734	.937	.995	-1.1	2.700	2.670
91266	131313	1055784	1.10183	.3086	.889	1.135	1.206	20.3	0.640	0.770
91280	4066	61117	3.28520	.1295	1.117	1.427	1.516	37.6	2.020	2.780 U
94381	1417870	7217499	1.04646	.6960	.970	1.239	1.316	31.1	9.690	12.700
94404	92599	436075	1.59215	.2069	.960	1.226	1.302	29.5	3.530	4.570
95310	348469	1674290	1.22455	.3870	.961	1.227	1.303	29.3	0.990	1.280
96408	1016199	7447881	.77812	.7022	.783	1.000	1.062	5.6	8.070	8.520
96409	1591715	10659934	.89920	.7685	.875	1.117	1.186	17.8	8.030	9.460
97221	674565	5400056	.73770	.6358	.758	.968	1.028	2.0	1.000	1.020
97222	2734069	19733699	.73878	.8578	.747	.954	1.013	0.7	1.420	1.430
97223	5311047	20228531	.65365	.8608	.673	.860	.913	-9.2	5.340	4.850
98152	494260	3010243	1.16138	.5076	.981	1.253	1.331	31.8	0.660	0.870
98157	36693	303357	.00000	.1811	.651	.831	.883	-11.9	0.260	0.229
98163	3172	7282	.00000	.1171	.702	.897	.953	-5.0	0.221	0.210
98164	19377	82718	.00000	.1343	.688	.879	.934	-5.9	0.068	0.064
98659	13	589	.00000	.1155	.703	.898	.954	-5.1	0.390	0.370
98914	207	2907	.00000	.1161	.702	.897	.953	-5.3	0.570	0.540
98949	4717	25026	.00000	.1212	.698	.891	.946	-6.1	0.330	0.310
98993	1389736	7749806	.53890	.7100	.613	.783	.832	-17.3	4.270	3.530
99163	2409	13668	.00000	.1186	.700	.894	.950	-5.7	0.350	0.330
99803	20974	79894	1.06402	.1337	.831	1.061	1.127	11.7	9.670	10.800
99946	2822277	15234835	.83021	.8242	.824	1.052	1.117	11.0	2.720	3.020
99969	1199475	4431224	1.23120	.5928	1.053	1.345	1.429	38.0	3.470	4.790 U

X-TILDE: .792 X-TILDE (MONOLINE): .783 PI-TILDE: .0068835
 TAU SQUARED: .03000 SIGMA SQUARED: 113367.68726

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

SECTION H
CONSIDERATION OF COVID-19
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IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

INTRODUCTION

The ongoing COVID-19 global pandemic is a truly unique event that has impacted almost every aspect of daily life. The COVID-19 pandemic has had a significant impact on the United States economy and the property-casualty insurance industry. For several months in 2020 much of the country was following social distancing guidelines. The economy slowed significantly in many segments, and some had ground nearly to a halt. Given the sudden major changes in social and economic activity, the potential impact on prospective loss costs has been analyzed.

ISO General Liability basic limit loss cost level changes are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time.

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

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.

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

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CG-LCADD-1 (Withdrawn)

I-2

**COMMERCIAL LINES MANUAL
DIVISION SIX
GENERAL LIABILITY
LOSS COST ADDENDUM PAGES**

ILLINOIS (12)

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:

New Class Code	Premises/ Operations	Products
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

ILLINOIS GL-2021-BGL1
 BASIC LIMIT LOSS COST LEVEL
 GENERAL LIABILITY OTHER THAN PROFESSIONAL
 PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS
 ACTUARIAL ANALYSIS SUPPLEMENT

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

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-1.3%	0.0%
OL&T	-1.9%	0.0%
Premises/Operations	-1.6%	0.0%
Products	-5.4%	-5.4%
Local Products/Completed Operations	+13.9%	+13.9%
Products/Completed Operations	+7.0%	+7.0%
GL Overall	0.0%	+1.3%

INDICATED VS. SELECTED Indicated changes are based on standard ISO methodology. For Manufacturers & Contractors, a change of 0.0% has been selected to temper the effect of the experience for the latest year and to limit swings in loss costs. For Owners, Landlords and Tenants, a change of 0.0% has been selected to temper the effect of the experience for the latest year and limit swings in loss costs. The selected changes are equal to the indicated changes for Products and Local Products/Completed Operations.

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.

CALL TO CALL
COMPARISON

Manufacturers and
Contractors

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 8.0%, 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 14.8% decrease in ALCCL;
- Implemented loss cost level change (+4.4%);
- A change in exposure trend plus an additional year of trending (+4.6%);
- The effect on ALCCL due to a change in average IPMFs (-0.3%).

The Basic Limit Experience Ratio (BLER) increased in 2019 (+9.4%). This is mainly due to unfavorable experience across several class groups.

Owners, Landlords
and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 9.0%, 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 7.3% decrease in ALCCL;
- Implemented loss cost level change (+16.4%);
- A change in exposure trend plus an additional year of trending (+1.1%);
- The effect on ALCCL due to a change in average IPMFs (+0.1%).

The BLER decreased less than expected in 2019 (-0.8%). This is mainly due to unfavorable experience across several class groups.

Products

Multistate ALCCL increased by an average of 9.5% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in company mix which caused a 10.8% increase in ALCCL;
- Implemented an average loss cost level change of approximately -0.1% in most states;
- A change in exposure trend plus an additional year of trending of -0.9%;
- The effect on ALCCL due to a change in average IPMFs (+1.1%).

The BLERs changed due to the various effects listed above.

CALL TO CALL
COMPARISON
(Cont'd)

Local Products/
Completed Ops

Multistate ALCCL increased by an average of 16.3% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in the companies mix which caused a 10.5% increase in ALCCL;
- Implemented an average loss cost level change of approximately +9.2% in most states;
- A change in exposure trend plus an additional year of trending of -2.0%;
- The effect on ALCCL due to a change in average IPMFs (+0.8%).

The BLERs changed due to the various effects listed above.

LATEST CALL
YEAR TO YEAR
COMPARISON

Manufacturers and
Contractors

The ALCCL decreased from 2016 to 2020.

The high BLER for 2019 (1.125) is attributable to unfavorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL decreased from 2016 to 2020.

The low BLERs for 2016 (0.897) and 2020 (0.700) are attributable to favorable experience in several class groups. The high BLER for 2019 (1.173) is attributable to unfavorable experience in several class groups.

Products

The ALCCL increased from 2015 to 2017, decreased in 2018 and then increased thereafter.

The BLER increased from 2015 to 2016 and then decreased thereafter.

Local Products/
Completed Ops

The ALCCL increased steadily from 2015 to 2019.

The BLER increased from 2015 to 2016, decreased in 2017 and then increased thereafter.

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

The BI indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, except for the 15, 27, and 39 months-to-ultimate factors which increased by 22.2%, 18.0% and 12.9% respectively. This can largely be attributed to higher 15-to-27, 27-to-39 and 39-to-51 months state link ratios. The 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.

Owners, Landlords
and Tenants

The BI 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 10.9%. This can largely be attributed to higher 15-to-27 months state link ratio. The 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.

Products

The multistate full coverage BI and PD indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review.

The multistate deductible coverage BI indemnity loss development factors for the 2021 review remained stable compared to the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, with an increase in the 15 months-to-ultimate factor.

LOSS
DEVELOPMENT
FACTOR
COMPARISON
(Cont'd)

Local Products/
Completed Ops

For Local Products, the multistate full coverage BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review. The multistate deductible coverage BI indemnity loss development factors for the 2021 review remained stable compared to the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have decreased compared to the 2020 review.

For Completed Operations, the full coverage BI indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, except for the 15 and 27 months-to-ultimate factors which increased by 23.9% and 10.3%, respectively, and the 63 months-to-ultimate factor which decreased by 12.0%. This can largely be attributed to higher 15-to-37 and 27-to-39 months state link ratios and a lower 63-to-75 months state link ratio. The full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, except for the 15 and 27 months-to-ultimate factors which increased by 21.3% and 16.4% respectively. This can largely be attributed to higher 15-to-27 and 27-to-39 months state link ratios.

The Completed Operations multistate full coverage BI indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review. The multistate full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review. The multistate deductible coverage BI indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review.

One might expect PD loss development to be higher due to the Montrose decision in California. In response to the Montrose decision, ISO has introduced revised wording into the CGL policy to better define the concept of known loss. This revision represents neither a broadening nor a restriction in coverage from the original intent, however, it may result in the shifting of coverage, under certain circumstances, between an insured's current policy and past or future policies.

ALAE Development To develop ALAE losses for all sublines and loss types (BI, PD and Fringe), we are using an incremental method that is based on a percentage of the total limit indemnity losses developed to ultimate. Since this is a procedure that produces incremental factors instead of multiplicative factors, there is no appropriate factor comparison available to last year's review.

One of the primary purposes of this procedure is to produce accurate and stable developed ALAE, especially for immature accident years.

SEVERITY TREND
COMPARISON

Manufacturers and
Contractors

The BI severity trend selection is +4.5%, unchanged from +4.5% in the previous 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.

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.

Products

The BI severity trend selection is +3.0%, unchanged from +3.0% in the previous review.

The PD severity trend selection is +5.5%, down from +6.0% in the previous review.

Local Products/
Completed Ops

The BI severity trend selection is +5.0%, up from +4.0% in the previous review.

The PD selected severity trend is +4.5%, unchanged from +4.5% in the previous review.

FREQUENCY
TREND
COMPARISON

We have selected a frequency trend of 0.0% for Manufacturers & Contractors, -0.5% for Owners, Landlords and Tenants, -1.5% for Products, and -0.5% for Local Products/Completed Operations. This is consistent with our conservative approach toward frequency trend selections. This conservatism reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes.

Manufacturers and
Contractors

The latest frequency point is lower than the prior point.

Owners, Landlords
and Tenants

The latest frequency point is lower than the prior point.

Products

The latest frequency point is lower than the prior point.

Local Products/
Completed Ops

The latest frequency point is higher than the prior point.

EXPOSURE
TREND
COMPARISON

Manufacturers and
Contractors

The exposure trend factors for Manufacturers are 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

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.

Products

The exposure trend factors are lower than that used in the previous review for all three years.

Local Products/
Completed Ops

The exposure trend factors for Local Products are lower than that used in the previous review for all three years. The exposure trend factors for Completed Operations are lower than that used in the previous review for all three years.

WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON	Manufacturers and Contractors	The current weighted average IPMF is 0.919. In the 2020 review the weighted average IPMF was 0.929.
	Owners, Landlords and Tenants	The current weighted average IPMF is 1.004. In the 2020 review the weighted average IPMF was 1.002.
	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, Illinois' state balanced relative change (1.037) ranks 10th highest overall. In last year's review, Illinois' state balanced relative change (0.968) ranked 39th highest overall.

CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of -14.8% in the total statewide ALCCL.
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 7.3% 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	.105	.189	10150	.47	(a)	11204	.30	1.53	13111	1.31	.092
10011	.025	(a)	10151	12.00	-	11205	(a)	-	13112	.063	.063
10012	.029	(a)	10160	2.13	-	11206	1.05	-	13201	1.19	.144
10015	4.43	-	10204	.215	-	11207	13.20	-	13204	1.34	1.14
10020	(a)	(a)	10205	.24	-	11208	2.26	-	13205	.52	.42
10025	.025	(a)	10210	.38	(a)	11209	10.60	-	13206	(a)	(a)
10026	.62	.027	10211	.38	(a)	11210	4.53	-	13207	(a)	(a)
10027	.025	(a)	10220	4.52	-	11211	23.50	-	13208	(a)	(a)
10036	.88	(a)	10255	.33	.151	11212	3.56	-	13314	.115	.014
10040	.08	.32	10256	1.20	.183	11213	2.90	-	13351	.28	.073
10042	.35	.43	10257	.226	.148	11214	7.15	-	13352	.28	.043
10052	3.06	-	10309	.155	.019	11222	.12	-	13410	1.88	2.35
10054	2.72	-	10315	.36	(a)	11234	.27	.056	13411	(a)	(a)
10060	.17	.069	10331	6.00	-	11248	.062	.016	13412	.63	1.21
10065	.25	.045	10332	10.40	-	11258	1.41	.162	13453	.73	(a)
10066	.26	.054	10352	.68	.042	11259	1.51	.129	13454	.86	(a)
10070	.06	.151	10367	6.06	-	11273	13.40	-	13455	.87	(a)
10071	.30	.12	10368	8.85	-	11274	12.80	-	13461	(a)	(a)
10072	6.85	-	10375	(a)	-	11288	1.73	.074	13506	.88	.065
10073	1.37	.36	10378	6.08	-	12014	.134	.046	13507	1.06	.134
10075	10.20	.197	10379	2.82	-	12356	1.13	.037	13590	.65	.67
10100	1.17	.069	10380	4.82	-	12361	.075	.07	13621	.164	.33
10101	.23	.177	10381	4.17	-	12362	.066	(a)	13670	.042	.017
10105	2.49	-	11007	2.58	-	12373	.025	.023	13673	1.07	.018
10107	4.20	.30	11020	.29	.157	12374	.59	.066	13715	.066	.145
10110	15.10	-	11039	1.19	.087	12375	.29	.035	13716	.43	.098
10111	.132	.067	11052	3.16	-	12391	.05	.07	13720	.60	.057
10113	.34	-	11101	(a)	(a)	12393	.38	(a)	13759	.17	.138
10115	.68	.082	11120	(a)	-	12467	.16	(a)	13930	.141	.174
10117	4.40	-	11126	.06	.024	12509	.082	.031	14068	.037	.012
10119	(a)	-	11127	.34	.008	12510	1.04	.03	14101	.44	.053
10120	9.86	-	11128	.45	.083	12583	.46	(a)	14279	.62	.092
10130	3.39	-	11138	1.50	-	12651	1.34	.51	14401	1.42	.105
10132	2.92	-	11155	.205	-	12683	.62	(a)	14405	1.51	-
10133	3.04	-	11160	(a)	(a)	12707	.43	.56	14527	.27	.179
10135	(a)	-	11167	.73	-	12797	.091	.194	14655	.085	-
10140	.034	.022	11168	3.78	-	12805	.31	.125	14731	3.14	-
10141	.069	.023	11201	22.50	-	12841	.51	-	14732	.232	-
10145	.33	.01	11202	6.67	-	12927	.09	-	14733	.59	-
10146	.52	.019	11203	.78	.46	13049	.039	.051	14734	.25	-

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	.29	.133	16670	2.49	—	18501	1.14	.01	40072	(a)	—
14913	.32	.193	16676	.28	.015	18506	.58	.006	40075	42.20	—
15060	(a)	(a)	16694	.54	(a)	18507	.18	.01	40101	17.90	—
15061	(a)	(a)	16705	.211	.131	18570	1.88	—	40102	15.80	—
15062	.26	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.89	—
15063	.30	(a)	16723	(a)	—	18616	.44	.59	40115	(a)	—
15070	.203	—	16750	.10	.034	18707	.01	.005	40117	(a)	—
15119	(a)	—	16751	.10	—	18708	.11	.023	40140	(a)	—
15120	(a)	—	16819	1.56	(a)	18833	.119	(a)	41001	.165	—
15123	3.03	—	16820	1.21	(a)	18834	.28	.129	41210	(a)	—
15124	1.06	—	16881	1.56	(a)	18911	.90	.022	41421	.44	—
15188	.45	(a)	16890	.183	(a)	18912	1.69	.039	41422	.234	—
15223	.049	.044	16891	.20	(a)	18920	.44	.022	41510	45.20	—
15224	.64	.068	16892	.36	(a)	18991	(a)	—	41603	20.80	—
15300	(a)	—	16900	2.21	.069	19007	1.18	—	41604	11.40	—
15314	.205	(a)	16901	1.42	.083	19051	2.63	—	41620	1.89	—
15404	.118	(a)	16902	1.20	.057	19061	(a)	—	41650	29.30	—
15405	.173	(a)	16905	2.32	.069	19795	.29	(a)	41664	20.90	—
15406	.44	.053	16906	1.48	.083	19796	.34	—	41665	2.45	—
15488	1.10	(a)	16910	1.33	.04	40005	(a)	—	41666	(a)	—
15538	.36	.022	16911	1.20	.057	40006	(a)	—	41667	57.10	—
15600	.92	.119	16915	1.36	.032	40010	(a)	—	41668	53.50	—
15607	.27	—	16916	1.13	.056	40015	(a)	—	41669	.38	—
15608	.205	.01	16920	3.01	.082	40020	(a)	—	41670	.63	—
15656	6.05	—	16921	2.75	.029	40026	(a)	—	41672	(a)	—
15699	.66	—	16930	1.73	.13	40031	(a)	—	41673	(a)	—
15733	.29	.034	16931	1.87	.06	40032	(a)	—	41675	(a)	—
15839	.27	.032	16940	3.76	.029	40040	(a)	—	41677	.39	—
15991	.225	.073	16941	1.51	.064	40041	(a)	—	41678	60.00	—
15993	.19	.043	18078	.12	.155	40042	(a)	—	41679	(a)	(a)
16005	.035	.031	18109	.37	.035	40045	138.00	—	41680	15.20	—
16009	.35	.106	18110	.30	.032	40046	27.30	—	41696	1.23	—
16402	1.36	—	18200	(a)	—	40047	9.72	—	41697	.86	—
16403	.86	.26	18205	.185	.38	40059	3.48	—	41700	(a)	—
16404	1.08	—	18206	.48	.125	40061	1.85	—	41715	9.66	—
16471	.37	—	18335	.35	.018	40063	61.80	—	41716	6.15	—
16501	.074	(a)	18435	1.24	.078	40064	18.20	—	43007	(a)	—
16527	.114	.32	18436	1.00	.121	40066	(a)	—	43117	(a)	—
16588	.164	(a)	18437	.50	(a)	40067	(a)	—	43151	21.00	—
16604	.27	.122	18438	.96	(a)	40069	(a)	—	43152	17.90	—

\$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	79.80	-	44112	.42	-	45771	.51	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.167	.083	47318	5.82	-
43421	21.90	-	44193	(a)	-	45900	.105	.036	47367	.39	-
43422	115.00	-	44194	(a)	-	45901	.09	.045	47420	1.28	-
43424	(a)	-	44222	(a)	-	45937	.18	-	47468	(a)	-
43470	7.18	-	44276	107.00	-	45993	(a)	(a)	47469	4.39	-
43517	(a)	-	44277	69.50	-	46004	27.80	-	47471	3.81	-
43518	8.96	-	44280	.39	-	46005	22.30	-	47473	4.98	-
43550	78.00	-	44311	4.62	-	46112	.07	-	47474	5.56	-
43551	43.30	-	44315	3.11	-	46202	4.42	-	47475	4.39	-
43626	7.16	-	44427	64.70	-	46362	209.00	-	47476	4.39	-
43628	93.00	-	44428	65.10	-	46426	30.60	-	47477	5.86	-
43629	78.80	-	44429	.98	-	46427	40.80	-	47478	6.15	-
43754	(a)	-	44430	.68	-	46510	(a)	-	47600	(a)	-
43760	2.63	-	44431	2.17	-	46590	(a)	-	47610	(a)	-
43822	5.68	-	44432	.69	-	46603	2.57	-	48039	56.60	-
43840	.07	-	44433	21.90	-	46604	2.96	-	48177	(a)	-
43860	4.50	-	44434	41.90	-	46606	7.89	-	48178	(a)	-
43889	1.61	-	44435	43.30	-	46607	10.80	-	48206	18.90	-
43945	(a)	-	44436	50.60	-	46622	16.70	-	48252	(a)	-
43946	(a)	-	44437	42.00	-	46671	(a)	-	48441	.08	-
43990	(a)	(a)	44438	33.20	-	46700	161.00	-	48557	7.95	-
43991	(a)	-	44439	64.50	-	46773	(a)	-	48558	6.92	-
44009	3.69	-	44440	53.40	-	46822	(a)	-	48600	61.10	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	7.65	-	44501	(a)	-	46882	(a)	-	48636	2.22	(a)
44070	2.27	-	45190	3.48	-	46911	14.20	-	48637	6.08	-
44071	2.52	-	45191	2.47	-	46912	25.90	-	48638	3.02	-
44072	1.74	-	45192	2.89	-	46913	(a)	-	48727	(a)	-
44100	1.26	-	45193	1.71	-	46914	(a)	-	48808	1.55	-
44101	1.32	-	45210	2.16	-	46915	(a)	-	48924	(a)	-
44102	1.03	-	45224	(a)	-	46916	(a)	-	48925	145.00	-
44103	.91	-	45225	(a)	-	47050	1.55	-	49005	.27	-
44104	.38	-	45334	46.00	-	47051	(a)	-	49111	2.37	-
44105	(a)	-	45380	.34	(a)	47052	(a)	-	49181	18.50	-
44106	(a)	-	45450	13.50	-	47103	(a)	-	49183	22.50	-
44108	.45	-	45523	(a)	-	47146	(a)	-	49184	47.60	-
44109	1.13	-	45524	(a)	-	47147	(a)	-	49185	43.30	-
44110	1.16	-	45539	(a)	-	47221	176.00	-	49239	.25	.46
44111	.71	-	45678	.42	-	47253	(a)	-	49292	1.35	-

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
49305	(a)	–	51240	.53	.196	51702	.21	(a)	51986	.26	.096
49333	9.92	–	51241	1.57	.218	51703	.087	(a)	51999	.109	.40
49451	(a)	–	51250	.35	(a)	51734	.164	.35	52002	.095	.114
49452	(a)	–	51251	.046	(a)	51741	.28	.243	52075	.26	.222
49617	.249	.146	51252	.16	.074	51752	.233	.15	52076	.31	(a)
49618	.21	.074	51253	.136	(a)	51767	.04	.007	52109	.024	(a)
49619	.39	.099	51254	.043	.032	51777	.138	.077	52134	.32	.60
49763	2.56	–	51255	.89	(a)	51790	.229	(a)	52137	.102	(a)
49800	(a)	–	51300	.19	.147	51796	.10	(a)	52150	.59	(a)
49801	155.00	–	51305	.19	.88	51808	.36	.68	52315	.179	.27
49802	13.80	–	51315	.164	.096	51809	.44	.146	52341	.064	(a)
49803	24.40	–	51330	.136	.66	51833	.206	.054	52342	.185	(a)
49840	1.61	–	51333	.045	.32	51850	.33	(a)	52343	.113	(a)
49870	60.80	–	51340	.044	(a)	51851	.223	(a)	52401	.35	(a)
49890	(a)	–	51350	.32	.127	51852	.52	(a)	52402	.024	(a)
49891	(a)	–	51351	.29	.049	51853	.21	(a)	52432	.119	(a)
49902	(a)	–	51352	.39	.101	51854	.47	(a)	52433	.109	.80
49903	(a)	–	51355	.27	.091	51855	.50	(a)	52435	.137	(a)
50010	.26	.38	51356	.29	.56	51856	.27	(a)	52438	.099	(a)
50011	.123	(a)	51357	.232	.76	51857	.47	(a)	52440	.155	(a)
50012	.095	(a)	51358	.56	.129	51869	.118	.136	52467	.143	(a)
50015	.168	(a)	51359	.49	.71	51877	.67	.191	52469	.05	.096
50017	.128	(a)	51370	.52	3.83	51889	.11	.011	52505	.25	.237
50018	.113	(a)	51380	.052	.041	51896	.051	.017	52547	.30	.07
50019	.068	(a)	51400	.32	(a)	51900	.154	.10	52581	1.22	2.19
50045	.29	(a)	51401	.47	(a)	51909	.30	.053	52619	.086	(a)
50047	.033	(a)	51500	.098	.116	51919	.111	(a)	52660	.139	–
51001	.077	.42	51516	.117	–	51926	.113	.044	52744	.79	.066
51005	.016	(a)	51517	.133	–	51927	.061	.132	52767	.28	(a)
51116	.193	.69	51550	.121	.40	51934	.123	.107	52876	(a)	(a)
51201	.044	(a)	51551	.042	.89	51941	.112	.041	52911	.068	.42
51205	.134	.059	51552	.073	.152	51942	.179	–	52967	.026	.058
51206	.021	.32	51553	.13	(a)	51956	.48	.205	53001	.25	.30
51210	.134	(a)	51554	.012	(a)	51957	.43	.46	53077	.12	.219
51211	(a)	(a)	51575	.085	.021	51958	.38	.37	53095	.082	(a)
51220	.46	1.90	51576	.233	.097	51959	.39	(a)	53096	.115	(a)
51221	.26	1.76	51600	.158	.172	51960	.051	.33	53121	.33	.40
51222	.31	4.53	51613	.105	.139	51970	.223	.177	53147	.047	(a)
51224	.33	1.49	51625	.07	(a)	51982	.066	.077	53229	.26	(a)
51230	.055	.74	51666	.135	.089	51985	.109	–	53271	.061	(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	.26	.248	55715	.26	.203	56918	.104	(a)	58096	.228	1.49
53374	.208	.26	55716	.37	.49	56919	.27	(a)	58301	.083	.077
53375	.11	.27	55717	.35	(a)	56920	.242	(a)	58302	.061	.051
53376	.177	.183	55718	.34	(a)	56980	.127	(a)	58397	.36	.65
53377	.181	.188	55802	.138	.011	57001	.044	.033	58408	.092	–
53403	.115	(a)	55918	.147	2.26	57002	.028	.096	58409	.117	–
53425	.242	(a)	55919	.02	3.42	57090	.39	.68	58456	.062	–
53565	.133	.096	56040	.014	.03	57146	.247	.75	58457	.091	–
53631	.038	.021	56041	.091	(a)	57202	.113	(a)	58458	.117	–
53632	.044	.032	56042	.115	(a)	57257	.14	.034	58459	.141	–
53731	.04	(a)	56170	.238	(a)	57401	.079	.089	58503	.095	.077
53732	.27	.47	56171	.117	(a)	57403	.28	.033	58532	.123	(a)
53733	.177	.228	56202	.091	.078	57410	.038	.173	58559	.025	(a)
53734	.70	–	56390	.159	.70	57411	.06	(a)	58560	.06	(a)
53803	.58	(a)	56391	.137	.30	57572	.023	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.22	.119	57600	.067	.033	58575	.078	.111
53902	(a)	(a)	56488	.229	.038	57611	.128	.055	58627	.25	.012
53903	(a)	(a)	56567	.247	(a)	57625	.59	(a)	58663	.55	.95
53904	(a)	(a)	56650	.75	(a)	57651	.072	.039	58682	.222	(a)
53905	(a)	(a)	56651	.41	(a)	57690	.166	.45	58713	.088	(a)
53907	.12	.086	56652	.29	(a)	57716	.079	.074	58737	.161	.55
53951	(a)	(a)	56653	.28	(a)	57725	.172	.075	58756	.102	(a)
53952	(a)	(a)	56654	.145	(a)	57726	.134	.023	58757	.54	(a)
53953	(a)	(a)	56690	.119	.33	57798	.036	(a)	58759	.067	(a)
54012	.07	–	56699	.101	.067	57800	.136	(a)	58802	.076	.48
54077	.164	.39	56758	.086	.14	57808	.066	(a)	58813	.25	(a)
54444	(a)	(a)	56759	.088	.078	57809	.068	(a)	58822	.21	(a)
55010	.49	.98	56760	.127	.099	57810	.066	.10	58837	.50	.161
55011	.134	1.75	56805	.166	(a)	57871	.079	.111	58840	.151	.121
55012	.159	1.11	56806	.118	(a)	57913	.176	.26	58873	.24	.027
55013	.219	1.12	56807	.117	(a)	57997	.156	–	58903	.048	(a)
55014	(a)	(a)	56808	.153	(a)	57998	.078	.054	58904	.037	.12
55214	.129	.083	56900	.147	(a)	57999	.108	.07	58922	.40	.179
55371	.53	.108	56910	.073	(a)	58009	.108	(a)	59005	.091	.089
55410	(a)	(a)	56911	.213	(a)	58010	.181	(a)	59057	.68	(a)
55426	.27	(a)	56912	.172	.084	58020	.30	(a)	59058	.44	(a)
55597	.032	1.68	56913	.14	(a)	58056	.216	(a)	59188	.60	.052
55647	.065	.065	56915	.83	(a)	58057	.136	(a)	59189	.82	.28
55648	.029	(a)	56916	.75	.215	58058	.122	(a)	59223	.249	.103
55649	.035	(a)	56917	.217	(a)	58095	.172	1.79	59257	.025	.012

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
59306	.154	(a)	59923	.017	.005	62003	16.20	–	91125	6.30	1.41
59378	.162	.141	59925	.50	1.19	63010	46.60	–	91127	2.60	.76
59481	.41	.096	59926	.43	.46	63011	58.30	–	91130	3.43	–
59482	.63	(a)	59927	.29	1.30	63012	82.90	–	91135	.95	(a)
59537	.174	.232	59931	.32	.48	63013	78.50	–	91150	2.46	6.38
59601	.156	2.23	59932	.34	.80	63215	53.50	–	91155	5.46	39.70
59647	.28	.158	59941	.107	(a)	63216	37.10	–	91160	2.52	–
59660	.29	1.06	59947	.111	.30	63217	27.70	–	91175	2.18	–
59661	.141	(a)	59955	.041	.132	63218	9.33	–	91177	9.53	–
59693	.024	–	59963	.30	.37	63219	(a)	–	91179	9.57	–
59695	(a)	(a)	59964	.71	.066	63220	(a)	–	91190	5.14	(a)
59701	.011	.33	59970	.149	.169	64074	24.60	–	91200	1.96	–
59713	.26	.33	59973	.197	(a)	64075	17.30	–	91210	(a)	–
59722	.133	.028	59975	.208	.19	64500	(a)	–	91235	3.00	2.83
59723	.05	.034	59977	.119	(a)	65007	32.50	–	91250	4.51	(a)
59724	.077	.015	59984	.054	.049	66122	14.00	–	91265	41.90	2.67
59725	.096	.145	59985	.211	(a)	66123	7.70	–	91266	22.20	.77
59726	.07	.023	59986	.161	(a)	66309	22.50	–	91280	(a)	2.78
59738	.222	.059	59988	.053	.055	66561	52.10	–	91302	25.20	(a)
59750	.13	.181	59989	.028	.041	67017	48.30	–	91315	7.65	–
59751	.047	(a)	60010	25.90	–	67508	35.10	–	91324	17.00	(a)
59773	.035	.026	60011	29.80	–	67509	25.80	–	91325	(a)	(a)
59774	.029	.141	60012	49.00	–	67510	14.30	–	91340	11.10	8.30
59775	.038	.178	60013	42.00	–	67511	15.50	–	91341	10.90	3.66
59781	.113	.085	60015	31.30	–	67512	66.50	–	91342	10.20	3.23
59782	.168	.56	60016	35.20	–	67513	42.20	–	91343	2.42	1.63
59783	.164	(a)	60035	36.70	–	67634	41.80	–	91405	12.90	–
59784	.125	(a)	61000	25.60	–	67635	29.60	–	91436	12.30	1.82
59790	.172	(a)	61212	18.70	–	68001	90.30	–	91481	45.10	–
59798	.43	.46	61216	20.80	–	68439	116.00	–	91507	6.65	2.99
59806	.31	(a)	61217	18.90	–	68500	5.70	–	91523	102.00	–
59867	.193	(a)	61218	12.90	–	68604	2.17	–	91547	.59	–
59886	.026	.10	61223	91.90	–	68606	8.49	–	91551	3.62	.77
59889	.117	.187	61224	29.30	–	68607	6.71	–	91555	1.81	.99
59892	.164	(a)	61225	40.60	–	68702	5.53	–	91560	12.20	3.64
59904	.111	.076	61226	68.40	–	68703	4.14	–	91562	8.05	–
59905	.121	.12	61227	62.60	–	68706	17.70	–	91577	28.80	3.09
59914	.71	.69	62000	14.20	–	68707	17.60	–	91580	16.20	–
59915	.37	.66	62001	11.20	–	90089	10.40	–	91581	(a)	(a)
59917	.068	.232	62002	5.13	–	91111	3.87	6.13	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	3.00	4.85	98308	2.76	1.31
91584	(a)	(a)	94569	7.12	4.08	97308	1.72	-	98309	14.70	2.14
91585	(a)	(a)	94590	30.70	-	97447	5.64	5.89	98344	1.74	.81
91586	(a)	(a)	94617	9.68	-	97501	(a)	-	98405	2.85	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	34.90	(a)
91588	(a)	(a)	95124	3.58	1.61	97503	(a)	-	98414	32.00	(a)
91589	(a)	(a)	95233	7.66	-	97504	(a)	-	98415	4.20	(a)
91590	8.36	-	95305	8.33	-	97650	8.87	3.51	98423	10.00	(a)
91591	(a)	(a)	95306	13.50	-	97651	16.70	4.70	98424	17.00	(a)
91606	33.60	-	95310	19.90	1.28	97652	14.40	3.81	98425	6.97	(a)
91618	(a)	(a)	95357	3.43	-	97653	7.58	3.07	98426	6.14	(a)
91629	6.86	(a)	95358	(a)	-	97654	13.20	2.59	98427	5.99	-
91636	11.70	-	95410	10.70	2.19	97655	12.80	3.51	98428	(a)	-
91641	3.18	(a)	95455	14.20	1.47	98002	2.33	.99	98429	3.06	-
91666	2.26	(a)	95487	5.76	(a)	98003	2.38	(a)	98430	(a)	-
91722	10.30	(a)	95505	6.62	2.29	98090	.32	-	98449	8.60	18.20
91746	8.05	6.46	95620	4.67	(a)	98091	.35	-	98482	9.22	6.70
91805	.51	-	95625	12.00	4.24	98092	1.05	-	98483	13.60	15.00
92053	1.24	.65	95630	(a)	(a)	98111	.76	-	98502	13.00	3.79
92054	.43	.202	95647	3.62	7.13	98150	(a)	-	98555	6.07	-
92055	11.90	.165	95648	(a)	(a)	98151	(a)	-	98597	1.36	-
92101	18.70	2.90	96053	2.74	4.01	98152	7.84	.87	98598	.47	-
92102	11.20	3.50	96317	3.55	-	98153	8.83	(a)	98601	15.60	(a)
92215	4.30	2.72	96408	9.29	8.52	98154	10.40	(a)	98622	(a)	-
92338	4.31	1.73	96409	8.60	9.46	98155	14.60	(a)	98623	(a)	-
92445	6.74	-	96410	7.54	8.30	98156	(a)	(a)	98624	2.46	-
92446	14.20	1.79	96611	2.55	1.20	98157	9.31	.229	98636	3.69	3.08
92447	12.40	1.17	96702	10.70	(a)	98158	(a)	(a)	98640	269.00	-
92451	3.00	2.47	96703	(a)	-	98159	6.25	(a)	98658	15.10	-
92453	7.86	-	96816	10.00	-	98160	13.20	(a)	98659	2.69	.37
92478	3.89	1.55	96872	12.60	(a)	98161	14.80	(a)	98677	42.40	10.70
92593	39.40	-	96930	(a)	-	98162	(a)	(a)	98678	37.70	12.90
92663	1.59	-	97002	(a)	(a)	98163	15.60	.21	98698	(a)	(a)
94007	26.60	4.51	97003	(a)	(a)	98164	2.53	.064	98699	12.20	(a)
94099	6.07	-	97047	7.75	-	98257	3.58	-	98705	21.30	-
94225	21.40	-	97050	6.02	-	98303	29.30	4.70	98710	8.52	-
94276	11.10	4.75	97111	12.80	-	98304	13.20	3.85	98751	11.40	-
94304	3.83	(a)	97220	.91	(a)	98305	6.22	1.77	98805	11.10	1.37
94381	7.20	12.70	97221	(a)	1.02	98306	16.00	.72	98806	3.43	3.45
94404	10.50	4.57	97222	1.99	1.43	98307	4.20	.48	98810	8.78	-

\$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	8.47	1.84	99620	1.16	–						
98820	21.30	2.69	99650	1.63	.99						
98871	(a)	(a)	99709	4.02	(a)						
98884	5.53	2.25	99718	3.42	–						
98914	1.84	.54	99746	5.80	3.36						
98949	2.57	.31	99760	.67	–						
98967	8.68	8.99	99777	15.20	–						
98993	7.05	3.53	99793	7.36	–						
99003	4.13	.87	99798	(a)	(a)						
99004	7.04	1.60	99803	(a)	10.80						
99080	2.92	7.40	99826	1.74	.67						
99081	(a)	–	99827	1.05	.59						
99082	(a)	–	99851	4.27	–						
99083	(a)	–	99917	6.93	–						
99084	(a)	(a)	99938	7.78	–						
99085	(a)	(a)	99943	22.60	–						
99111	4.24	–	99946	16.80	3.02						
99160	(a)	–	99948	8.49	24.30						
99163	10.10	.33	99952	12.80	14.60						
99165	2.22	(a)	99953	13.90	7.95						
99220	4.05	(a)	99954	10.10	11.20						
99221	(a)	(a)	99955	12.60	5.77						
99222	7.59	(a)	99963	1.67	–						
99223	.63	(a)	99969	7.36	4.79						
99303	33.90	–	99975	11.20	–						
99310	8.48	(a)	99986	(a)	–						
99315	24.90	1.85	99987	(a)	–						
99321	24.20	1.76	99988	6.49	–						
99445	(a)	(a)									
99471	1.84	–									
99505	5.96	–									
99506	7.34	–									
99507	6.40	–									
99570	3.43	(a)									
99571	.83	(a)									
99572	1.63	(a)									
99573	1.55	(a)									
99600	3.06	–									
99613	21.50	1.93									
99614	6.84	–									

\$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	.10	.189	10150	.35	(a)	11204	.219	1.53	13111	1.06	.092
10011	.024	(a)	10151	8.72	-	11205	(a)	-	13112	.097	.063
10012	.028	(a)	10160	1.55	-	11206	.76	-	13201	1.02	.144
10015	4.78	-	10204	.157	-	11207	9.57	-	13204	1.15	1.14
10020	(a)	(a)	10205	.175	-	11208	1.64	-	13205	.44	.42
10025	.024	(a)	10210	.28	(a)	11209	7.71	-	13206	(a)	(a)
10026	.45	.027	10211	.28	(a)	11210	3.28	-	13207	(a)	(a)
10027	.024	(a)	10220	3.29	-	11211	17.10	-	13208	(a)	(a)
10036	.76	(a)	10255	.28	.151	11212	2.58	-	13314	.084	.014
10040	.076	.32	10256	1.03	.183	11213	2.10	-	13351	.204	.073
10042	.26	.43	10257	.194	.148	11214	5.18	-	13352	.208	.043
10052	3.30	-	10309	.113	.019	11222	.087	-	13410	1.61	2.35
10054	2.93	-	10315	.27	(a)	11234	.197	.056	13411	(a)	(a)
10060	.124	.069	10331	6.48	-	11248	.053	.016	13412	.54	1.21
10065	.186	.045	10332	11.20	-	11258	1.15	.162	13453	.63	(a)
10066	.19	.054	10352	.55	.042	11259	1.23	.129	13454	.73	(a)
10070	.057	.151	10367	4.39	-	11273	9.76	-	13455	.75	(a)
10071	.222	.12	10368	6.42	-	11274	9.36	-	13461	(a)	(a)
10072	4.97	-	10375	(a)	-	11288	1.40	.074	13506	.64	.065
10073	1.18	.36	10378	6.56	-	12014	.115	.046	13507	.77	.134
10075	8.74	.197	10379	3.04	-	12356	.83	.037	13590	.56	.67
10100	.95	.069	10380	5.20	-	12361	.114	.07	13621	.14	.33
10101	.168	.177	10381	4.50	-	12362	.063	(a)	13670	.064	.017
10105	1.81	-	11007	1.87	-	12373	.024	.023	13673	.87	.018
10107	3.60	.30	11020	.211	.157	12374	.43	.066	13715	.063	.145
10110	16.30	-	11039	1.02	.087	12375	.211	.035	13716	.32	.098
10111	.125	.067	11052	3.62	-	12391	.047	.07	13720	.49	.057
10113	.25	-	11101	(a)	(a)	12393	.28	(a)	13759	.124	.138
10115	.50	.082	11120	(a)	-	12467	.117	(a)	13930	.134	.174
10117	4.74	-	11126	.044	.024	12509	.07	.031	14068	.027	.012
10119	(a)	-	11127	.32	.008	12510	.89	.03	14101	.32	.053
10120	10.60	-	11128	.43	.083	12583	.40	(a)	14279	.54	.092
10130	2.47	-	11138	1.62	-	12651	1.15	.51	14401	1.15	.105
10132	2.13	-	11155	.149	-	12683	.53	(a)	14405	1.10	-
10133	3.48	-	11160	(a)	(a)	12707	.41	.56	14527	.26	.179
10135	(a)	-	11167	.84	-	12797	.087	.194	14655	.062	-
10140	.053	.022	11168	4.33	-	12805	.226	.125	14731	3.60	-
10141	.105	.023	11201	16.30	-	12841	.38	-	14732	.27	-
10145	.51	.01	11202	4.83	-	12927	.066	-	14733	.43	-
10146	.42	.019	11203	.74	.46	13049	.059	.051	14734	.186	-

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
14855	.247	.133	16670	2.69	—	18501	.92	.01	40072	(a)	—
14913	.233	.193	16676	.208	.015	18506	.49	.006	40075	49.70	—
15060	(a)	(a)	16694	.47	(a)	18507	.131	.01	40101	38.00	—
15061	(a)	(a)	16705	.20	.131	18570	1.37	—	40102	33.60	—
15062	.222	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.28	—
15063	.26	(a)	16723	(a)	—	18616	.38	.59	40115	(a)	—
15070	.147	—	16750	.073	.034	18707	.009	.005	40117	(a)	—
15119	(a)	—	16751	.073	—	18708	.08	.023	40140	(a)	—
15120	(a)	—	16819	1.34	(a)	18833	.112	(a)	41001	.178	—
15123	3.48	—	16820	1.04	(a)	18834	.208	.129	41210	(a)	—
15124	1.22	—	16881	1.14	(a)	18911	.66	.022	41421	.32	—
15188	.39	(a)	16890	.157	(a)	18912	1.24	.039	41422	.169	—
15223	.075	.044	16891	.171	(a)	18920	.32	.022	41510	33.00	—
15224	.52	.068	16892	.31	(a)	18991	(a)	—	41603	15.00	—
15300	(a)	—	16900	2.77	.069	19007	1.36	—	41604	8.26	—
15314	.149	(a)	16901	1.78	.083	19051	3.01	—	41620	1.37	—
15404	.101	(a)	16902	1.51	.057	19061	(a)	—	41650	21.20	—
15405	.149	(a)	16905	2.92	.069	19795	.215	(a)	41664	22.50	—
15406	.38	.053	16906	1.86	.083	19796	.25	—	41665	2.64	—
15488	.95	(a)	16910	1.66	.04	40005	(a)	—	41666	(a)	—
15538	.27	.022	16911	1.51	.057	40006	(a)	—	41667	61.60	—
15600	.67	.119	16915	1.71	.032	40010	(a)	—	41668	57.70	—
15607	.192	—	16916	1.42	.056	40015	(a)	—	41669	.40	—
15608	.149	.01	16920	3.78	.082	40020	(a)	—	41670	.68	—
15656	4.41	—	16921	3.46	.029	40026	(a)	—	41672	(a)	—
15699	.48	—	16930	2.18	.13	40031	(a)	—	41673	(a)	—
15733	.247	.034	16931	2.35	.06	40032	(a)	—	41675	(a)	—
15839	.20	.032	16940	4.72	.029	40040	(a)	—	41677	.28	—
15991	.164	.073	16941	1.89	.064	40041	(a)	—	41678	72.80	—
15993	.138	.043	18078	.114	.155	40042	(a)	—	41679	(a)	(a)
16005	.033	.031	18109	.27	.035	40045	149.00	—	41680	11.00	—
16009	.30	.106	18110	.219	.032	40046	29.40	—	41696	.89	—
16402	.99	—	18200	(a)	—	40047	10.50	—	41697	.62	—
16403	.63	.26	18205	.175	.38	40059	3.76	—	41700	(a)	—
16404	.79	—	18206	.35	.125	40061	1.99	—	41715	6.99	—
16471	.27	—	18335	.26	.018	40063	66.60	—	41716	4.45	—
16501	.07	(a)	18435	1.01	.078	40064	19.60	—	43007	(a)	—
16527	.108	.32	18436	.81	.121	40066	(a)	—	43117	(a)	—
16588	.14	(a)	18437	.36	(a)	40067	(a)	—	43151	24.70	—
16604	.236	.122	18438	.70	(a)	40069	(a)	—	43152	21.80	—

\$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	94.00	-	44112	.57	-	45771	.44	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.143	.083	47318	6.28	-
43421	25.80	-	44193	(a)	-	45900	.077	.036	47367	.28	-
43422	135.00	-	44194	(a)	-	45901	.066	.045	47420	1.38	-
43424	(a)	-	44222	(a)	-	45937	.213	-	47468	(a)	-
43470	5.20	-	44276	126.00	-	45993	(a)	(a)	47469	3.18	-
43517	(a)	-	44277	81.80	-	46004	20.10	-	47471	2.75	-
43518	9.67	-	44280	.28	-	46005	16.10	-	47473	3.60	-
43550	91.90	-	44311	4.99	-	46112	.149	-	47474	4.02	-
43551	51.00	-	44315	3.35	-	46202	2.42	-	47475	3.18	-
43626	7.72	-	44427	137.00	-	46362	254.00	-	47476	3.18	-
43628	100.00	-	44428	138.00	-	46426	37.10	-	47477	4.24	-
43629	85.00	-	44429	2.07	-	46427	49.60	-	47478	4.45	-
43754	(a)	-	44430	1.44	-	46510	(a)	-	47600	(a)	-
43760	2.83	-	44431	4.60	-	46590	(a)	-	47610	(a)	-
43822	4.12	-	44432	1.46	-	46603	3.12	-	48039	66.70	-
43840	.051	-	44433	46.40	-	46604	3.60	-	48177	(a)	-
43860	3.26	-	44434	88.80	-	46606	9.58	-	48178	(a)	-
43889	1.17	-	44435	91.90	-	46607	13.20	-	48206	20.40	-
43945	(a)	-	44436	107.00	-	46622	12.10	-	48252	(a)	-
43946	(a)	-	44437	89.00	-	46671	(a)	-	48441	.086	-
43990	(a)	(a)	44438	70.30	-	46700	189.00	-	48557	8.58	-
43991	(a)	-	44439	137.00	-	46773	(a)	-	48558	7.46	-
44009	4.24	-	44440	113.00	-	46822	(a)	-	48600	74.30	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	8.26	-	44501	(a)	-	46882	(a)	-	48636	1.40	(a)
44070	2.44	-	45190	1.91	-	46911	15.30	-	48637	6.56	-
44071	2.72	-	45191	1.35	-	46912	28.00	-	48638	3.25	-
44072	1.88	-	45192	1.58	-	46913	(a)	-	48727	(a)	-
44100	1.71	-	45193	.93	-	46914	(a)	-	48808	1.13	-
44101	1.78	-	45210	1.18	-	46915	(a)	-	48924	(a)	-
44102	1.39	-	45224	(a)	-	46916	(a)	-	48925	157.00	-
44103	1.23	-	45225	(a)	-	47050	1.12	-	49005	.192	-
44104	.52	-	45334	54.20	-	47051	(a)	-	49111	1.73	-
44105	(a)	-	45380	.29	(a)	47052	(a)	-	49181	21.80	-
44106	(a)	-	45450	15.90	-	47103	(a)	-	49183	26.60	-
44108	.61	-	45523	(a)	-	47146	(a)	-	49184	56.10	-
44109	1.53	-	45524	(a)	-	47147	(a)	-	49185	51.00	-
44110	1.57	-	45539	(a)	-	47221	207.00	-	49239	.216	.46
44111	.96	-	45678	.31	-	47253	(a)	-	49292	1.59	-

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	–	51240	.34	.196	51702	.133	(a)	51986	.166	.096
49333	11.70	–	51241	1.02	.218	51703	.055	(a)	51999	.07	.40
49451	(a)	–	51250	.223	(a)	51734	.103	.35	52002	.062	.114
49452	(a)	–	51251	.029	(a)	51741	.178	.243	52075	.164	.222
49617	.29	.146	51252	.103	.074	51752	.15	.15	52076	.197	(a)
49618	.24	.074	51253	.088	(a)	51767	.012	.007	52109	.016	(a)
49619	.45	.099	51254	.027	.032	51777	.04	.077	52134	.206	.60
49763	2.93	–	51255	.57	(a)	51790	.067	(a)	52137	.064	(a)
49800	(a)	–	51300	.056	.147	51796	.065	(a)	52150	.38	(a)
49801	183.00	–	51305	.056	.88	51808	.231	.68	52315	.053	.27
49802	16.20	–	51315	.14	.096	51809	.29	.146	52341	.04	(a)
49803	28.70	–	51330	.086	.66	51833	.06	.054	52342	.117	(a)
49840	1.17	–	51333	.028	.32	51850	.208	(a)	52343	.071	(a)
49870	65.60	–	51340	.028	(a)	51851	.141	(a)	52401	.22	(a)
49890	(a)	–	51350	.093	.127	51852	.33	(a)	52402	.016	(a)
49891	(a)	–	51351	.084	.049	51853	.133	(a)	52432	.077	(a)
49902	(a)	–	51352	.115	.101	51854	.30	(a)	52433	.07	.80
49903	(a)	–	51355	.078	.091	51855	.31	(a)	52435	.088	(a)
50010	.166	.38	51356	.084	.56	51856	.172	(a)	52438	.064	(a)
50011	.078	(a)	51357	.199	.76	51857	.29	(a)	52440	.10	(a)
50012	.062	(a)	51358	.48	.129	51869	.076	.136	52467	.093	(a)
50015	.108	(a)	51359	.42	.71	51877	.43	.191	52469	.032	.096
50017	.082	(a)	51370	.33	3.83	51889	.071	.011	52505	.161	.237
50018	.071	(a)	51380	.033	.041	51896	.033	.017	52547	.191	.07
50019	.044	(a)	51400	.202	(a)	51900	.045	.10	52581	.79	2.19
50045	.188	(a)	51401	.30	(a)	51909	.188	.053	52619	.055	(a)
50047	.021	(a)	51500	.063	.116	51919	.071	(a)	52660	.101	–
51001	.048	.42	51516	.085	–	51926	.073	.044	52744	.232	.066
51005	.01	(a)	51517	.096	–	51927	.039	.132	52767	.175	(a)
51116	.122	.69	51550	.078	.40	51934	.08	.107	52876	(a)	(a)
51201	.028	(a)	51551	.027	.89	51941	.072	.041	52911	.044	.42
51205	.087	.059	51552	.047	.152	51942	.116	–	52967	.017	.058
51206	.014	.32	51553	.084	(a)	51956	.31	.205	53001	.162	.30
51210	.085	(a)	51554	.008	(a)	51957	.28	.46	53077	.078	.219
51211	(a)	(a)	51575	.025	.021	51958	.245	.37	53095	.053	(a)
51220	.29	1.90	51576	.15	.097	51959	.25	(a)	53096	.074	(a)
51221	.161	1.76	51600	.102	.172	51960	.033	.33	53121	.211	.40
51222	.196	4.53	51613	.067	.139	51970	.144	.177	53147	.03	(a)
51224	.206	1.49	51625	.044	(a)	51982	.042	.077	53229	.165	(a)
51230	.035	.74	51666	.04	.089	51985	.079	–	53271	.04	(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	.163	.248	55715	.165	.203	56918	.066	(a)	58096	.147	1.49
53374	.061	.26	55716	.239	.49	56919	.168	(a)	58301	.052	.077
53375	.032	.27	55717	.222	(a)	56920	.153	(a)	58302	.04	.051
53376	.052	.183	55718	.215	(a)	56980	.082	(a)	58397	.231	.65
53377	.053	.188	55802	.04	.011	57001	.028	.033	58408	.067	–
53403	.034	(a)	55918	.095	2.26	57002	.018	.096	58409	.085	–
53425	.153	(a)	55919	.013	3.42	57090	.246	.68	58456	.045	–
53565	.039	.096	56040	.009	.03	57146	.156	.75	58457	.066	–
53631	.024	.021	56041	.059	(a)	57202	.073	(a)	58458	.085	–
53632	.028	.032	56042	.074	(a)	57257	.09	.034	58459	.102	–
53731	.026	(a)	56170	.15	(a)	57401	.051	.089	58503	.062	.077
53732	.176	.47	56171	.074	(a)	57403	.082	.033	58532	.079	(a)
53733	.114	.228	56202	.059	.078	57410	.025	.173	58559	.016	(a)
53734	.51	–	56390	.103	.70	57411	.038	(a)	58560	.039	(a)
53803	.37	(a)	56391	.088	.30	57572	.015	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.142	.119	57600	.043	.033	58575	.05	.111
53902	(a)	(a)	56488	.067	.038	57611	.081	.055	58627	.161	.012
53903	(a)	(a)	56567	.156	(a)	57625	.38	(a)	58663	.35	.95
53904	(a)	(a)	56650	.48	(a)	57651	.046	.039	58682	.144	(a)
53905	(a)	(a)	56651	.26	(a)	57690	.105	.45	58713	.026	(a)
53907	.077	.086	56652	.185	(a)	57716	.05	.074	58737	.104	.55
53951	(a)	(a)	56653	.179	(a)	57725	.109	.075	58756	.064	(a)
53952	(a)	(a)	56654	.091	(a)	57726	.085	.023	58757	.35	(a)
53953	(a)	(a)	56690	.035	.33	57798	.023	(a)	58759	.043	(a)
54012	.051	–	56699	.066	.067	57800	.088	(a)	58802	.049	.48
54077	.106	.39	56758	.056	.14	57808	.042	(a)	58813	.159	(a)
54444	(a)	(a)	56759	.057	.078	57809	.043	(a)	58822	.136	(a)
55010	.32	.98	56760	.082	.099	57810	.042	.10	58837	.32	.161
55011	.086	1.75	56805	.108	(a)	57871	.05	.111	58840	.095	.121
55012	.103	1.11	56806	.076	(a)	57913	.113	.26	58873	.152	.027
55013	.138	1.12	56807	.075	(a)	57997	.113	–	58903	.031	(a)
55014	(a)	(a)	56808	.099	(a)	57998	.05	.054	58904	.024	.12
55214	.083	.083	56900	.095	(a)	57999	.069	.07	58922	.25	.179
55371	.156	.108	56910	.047	(a)	58009	.069	(a)	59005	.059	.089
55410	(a)	(a)	56911	.134	(a)	58010	.117	(a)	59057	.44	(a)
55426	.168	(a)	56912	.109	.084	58020	.089	(a)	59058	.28	(a)
55597	.021	1.68	56913	.089	(a)	58056	.139	(a)	59188	.176	.052
55647	.042	.065	56915	.53	(a)	58057	.088	(a)	59189	.241	.28
55648	.019	(a)	56916	.47	.215	58058	.079	(a)	59223	.157	.103
55649	.022	(a)	56917	.137	(a)	58095	.111	1.79	59257	.016	.012

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
59306	.10	(a)	59923	.011	.005	62003	19.60	–	91125	1.80	1.41
59378	.102	.141	59925	.43	1.19	63010	33.20	–	91127	.89	.76
59481	.27	.096	59926	.37	.46	63011	41.50	–	91130	1.70	–
59482	.183	(a)	59927	.247	1.30	63012	59.00	–	91135	.48	(a)
59537	.11	.232	59931	.206	.48	63013	55.90	–	91150	.84	6.38
59601	.101	2.23	59932	.222	.80	63215	64.90	–	91155	1.88	39.70
59647	.082	.158	59941	.069	(a)	63216	45.00	–	91160	.73	–
59660	.186	1.06	59947	.07	.30	63217	29.90	–	91175	.62	–
59661	.091	(a)	59955	.026	.132	63218	10.10	–	91177	2.71	–
59693	.015	–	59963	.197	.37	63219	(a)	–	91179	2.72	–
59695	(a)	(a)	59964	.46	.066	63220	(a)	–	91190	1.46	(a)
59701	.007	.33	59970	.094	.169	64074	13.50	–	91200	.97	–
59713	.166	.33	59973	.127	(a)	64075	9.47	–	91210	(a)	–
59722	.086	.028	59975	.132	.19	64500	(a)	–	91235	1.03	2.83
59723	.032	.034	59977	.075	(a)	65007	39.50	–	91250	1.56	(a)
59724	.05	.015	59984	.035	.049	66122	17.00	–	91265	20.80	2.67
59725	.062	.145	59985	.136	(a)	66123	9.36	–	91266	11.00	.77
59726	.045	.023	59986	.104	(a)	66309	27.30	–	91280	(a)	2.78
59738	.144	.059	59988	.034	.055	66561	63.30	–	91302	11.20	(a)
59750	.082	.181	59989	.018	.041	67017	58.70	–	91315	3.41	–
59751	.03	(a)	60010	18.50	–	67508	25.40	–	91324	7.58	(a)
59773	.01	.026	60011	21.20	–	67509	18.60	–	91325	(a)	(a)
59774	.009	.141	60012	34.90	–	67510	10.40	–	91340	4.95	8.30
59775	.011	.178	60013	29.90	–	67511	11.20	–	91341	3.11	3.66
59781	.071	.085	60015	22.30	–	67512	48.10	–	91342	4.54	3.23
59782	.106	.56	60016	25.10	–	67513	30.50	–	91343	.69	1.63
59783	.103	(a)	60035	44.60	–	67634	50.80	–	91405	5.77	–
59784	.079	(a)	61000	18.30	–	67635	35.90	–	91436	3.53	1.82
59790	.111	(a)	61212	22.80	–	68001	110.00	–	91481	12.90	–
59798	.27	.46	61216	25.30	–	68439	141.00	–	91507	1.90	2.99
59806	.193	(a)	61217	23.00	–	68500	4.06	–	91523	29.20	–
59867	.125	(a)	61218	15.70	–	68604	2.64	–	91547	.166	–
59886	.017	.10	61223	112.00	–	68606	10.30	–	91551	1.03	.77
59889	.034	.187	61224	35.60	–	68607	8.15	–	91555	.63	.99
59892	.103	(a)	61225	49.40	–	68702	6.71	–	91560	6.08	3.64
59904	.07	.076	61226	83.10	–	68703	5.03	–	91562	2.30	–
59905	.078	.12	61227	76.00	–	68706	21.60	–	91577	8.22	3.09
59914	.46	.69	62000	17.30	–	68707	21.30	–	91580	8.03	–
59915	.232	.66	62001	13.70	–	90089	2.98	–	91581	(a)	(a)
59917	.043	.232	62002	6.24	–	91111	1.33	6.13	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	1.03	4.85	98308	.79	1.31
91584	(a)	(a)	94569	2.03	4.08	97308	.85	-	98309	7.30	2.14
91585	(a)	(a)	94590	8.75	-	97447	2.79	5.89	98344	.78	.81
91586	(a)	(a)	94617	2.76	-	97501	(a)	-	98405	1.27	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	9.94	(a)
91588	(a)	(a)	95124	1.02	1.61	97503	(a)	-	98414	9.11	(a)
91589	(a)	(a)	95233	2.19	-	97504	(a)	-	98415	1.19	(a)
91590	2.39	-	95305	2.38	-	97650	2.52	3.51	98423	2.85	(a)
91591	(a)	(a)	95306	6.69	-	97651	8.27	4.70	98424	4.83	(a)
91606	16.70	-	95310	5.67	1.28	97652	7.18	3.81	98425	1.99	(a)
91618	(a)	(a)	95357	1.70	-	97653	2.17	3.07	98426	1.75	(a)
91629	3.41	(a)	95358	(a)	-	97654	3.77	2.59	98427	1.71	-
91636	5.83	-	95410	3.06	2.19	97655	6.39	3.51	98428	(a)	-
91641	1.58	(a)	95455	7.06	1.47	98002	1.15	.99	98429	1.52	-
91666	.65	(a)	95487	1.64	(a)	98003	.68	(a)	98430	(a)	-
91722	5.11	(a)	95505	3.28	2.29	98090	.09	-	98449	2.46	18.20
91746	2.30	6.46	95620	1.33	(a)	98091	.098	-	98482	2.62	6.70
91805	.144	-	95625	5.36	4.24	98092	.30	-	98483	3.88	15.00
92053	.36	.65	95630	(a)	(a)	98111	.26	-	98502	3.72	3.79
92054	.122	.202	95647	1.24	7.13	98150	(a)	-	98555	1.73	-
92055	3.40	.165	95648	(a)	(a)	98151	(a)	-	98597	.39	-
92101	5.32	2.90	96053	.94	4.01	98152	3.90	.87	98598	.133	-
92102	3.20	3.50	96317	1.76	-	98153	4.38	(a)	98601	4.44	(a)
92215	1.48	2.72	96408	2.65	8.52	98154	5.17	(a)	98622	(a)	-
92338	1.23	1.73	96409	2.46	9.46	98155	7.24	(a)	98623	(a)	-
92445	3.35	-	96410	2.15	8.30	98156	(a)	(a)	98624	.70	-
92446	4.05	1.79	96611	1.13	1.20	98157	4.62	.229	98636	1.27	3.08
92447	3.54	1.17	96702	3.05	(a)	98158	(a)	(a)	98640	76.60	-
92451	1.03	2.47	96703	(a)	-	98159	3.10	(a)	98658	7.48	-
92453	2.24	-	96816	2.86	-	98160	6.57	(a)	98659	1.34	.37
92478	1.11	1.55	96872	6.26	(a)	98161	7.36	(a)	98677	12.10	10.70
92593	13.60	-	96930	(a)	-	98162	(a)	(a)	98678	10.70	12.90
92663	.80	-	97002	(a)	(a)	98163	7.72	.21	98698	(a)	(a)
94007	7.59	4.51	97003	(a)	(a)	98164	.87	.064	98699	3.49	(a)
94099	1.73	-	97047	3.45	-	98257	1.02	-	98705	10.50	-
94225	6.08	-	97050	2.67	-	98303	14.50	4.70	98710	2.43	-
94276	3.17	4.75	97111	3.66	-	98304	3.78	3.85	98751	5.66	-
94304	1.32	(a)	97220	.46	(a)	98305	2.77	1.77	98805	3.17	1.37
94381	2.48	12.70	97221	(a)	1.02	98306	7.13	.72	98806	1.18	3.45
94404	3.00	4.57	97222	.69	1.43	98307	1.19	.48	98810	3.91	-

\$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	3.77	1.84	99620	.33	–						
98820	6.05	2.69	99650	.56	.99						
98871	(a)	(a)	99709	1.38	(a)						
98884	1.57	2.25	99718	.97	–						
98914	.91	.54	99746	1.65	3.36						
98949	1.28	.31	99760	.189	–						
98967	2.48	8.99	99777	6.76	–						
98993	2.43	3.53	99793	2.10	–						
99003	1.17	.87	99798	(a)	(a)						
99004	3.13	1.60	99803	(a)	10.80						
99080	.83	7.40	99826	.78	.67						
99081	(a)	–	99827	.30	.59						
99082	(a)	–	99851	1.22	–						
99083	(a)	–	99917	1.98	–						
99084	(a)	(a)	99938	2.22	–						
99085	(a)	(a)	99943	6.43	–						
99111	1.21	–	99946	4.79	3.02						
99160	(a)	–	99948	2.92	24.30						
99163	2.88	.33	99952	5.72	14.60						
99165	.64	(a)	99953	6.17	7.95						
99220	2.01	(a)	99954	4.49	11.20						
99221	(a)	(a)	99955	5.63	5.77						
99222	3.77	(a)	99963	.48	–						
99223	.177	(a)	99969	3.65	4.79						
99303	9.67	–	99975	4.99	–						
99310	2.42	(a)	99986	(a)	–						
99315	7.11	1.85	99987	(a)	–						
99321	6.90	1.76	99988	3.22	–						
99445	(a)	(a)									
99471	.91	–									
99505	2.06	–									
99506	2.52	–									
99507	2.21	–									
99570	1.18	(a)									
99571	.29	(a)									
99572	.56	(a)									
99573	.54	(a)									
99600	1.36	–									
99613	6.11	1.93									
99614	3.04	–									

\$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	.16	.189	10150	.42	(a)	11204	.26	1.53	13111	1.56	.092
10011	.038	(a)	10151	10.50	-	11205	(a)	-	13112	.084	.063
10012	.044	(a)	10160	1.86	-	11206	.78	-	13201	1.20	.144
10015	4.64	-	10204	.188	-	11207	9.85	-	13204	1.36	1.14
10020	(a)	(a)	10205	.21	-	11208	1.69	-	13205	.52	.42
10025	.038	(a)	10210	.34	(a)	11209	7.93	-	13206	(a)	(a)
10026	.54	.027	10211	.34	(a)	11210	3.38	-	13207	(a)	(a)
10027	.038	(a)	10220	3.95	-	11211	17.50	-	13208	(a)	(a)
10036	.89	(a)	10255	.33	.151	11212	2.65	-	13314	.10	.014
10040	.121	.32	10256	1.21	.183	11213	2.16	-	13351	.245	.073
10042	.31	.43	10257	.229	.148	11214	5.33	-	13352	.249	.043
10052	3.21	-	10309	.135	.019	11222	.09	-	13410	1.91	2.35
10054	2.85	-	10315	.32	(a)	11234	.236	.056	13411	(a)	(a)
10060	.149	.069	10331	6.29	-	11248	.063	.016	13412	.64	1.21
10065	.223	.045	10332	10.90	-	11258	1.69	.162	13453	.74	(a)
10066	.227	.054	10352	.82	.042	11259	1.81	.129	13454	.87	(a)
10070	.091	.151	10367	4.52	-	11273	11.70	-	13455	.88	(a)
10071	.27	.12	10368	6.60	-	11274	11.20	-	13461	(a)	(a)
10072	5.11	-	10375	(a)	-	11288	2.07	.074	13506	.77	.065
10073	1.39	.36	10378	6.37	-	12014	.136	.046	13507	.93	.134
10075	10.30	.197	10379	2.96	-	12356	.99	.037	13590	.66	.67
10100	1.40	.069	10380	5.05	-	12361	.099	.07	13621	.166	.33
10101	.201	.177	10381	4.37	-	12362	.10	(a)	13670	.055	.017
10105	2.18	-	11007	1.92	-	12373	.038	.023	13673	1.28	.018
10107	4.26	.30	11020	.25	.157	12374	.52	.066	13715	.10	.145
10110	15.80	-	11039	1.21	.087	12375	.25	.035	13716	.38	.098
10111	.20	.067	11052	3.47	-	12391	.075	.07	13720	.72	.057
10113	.30	-	11101	(a)	(a)	12393	.34	(a)	13759	.149	.138
10115	.60	.082	11120	(a)	-	12467	.14	(a)	13930	.214	.174
10117	4.61	-	11126	.052	.024	12509	.083	.031	14068	.033	.012
10119	(a)	-	11127	.51	.008	12510	1.05	.03	14101	.38	.053
10120	10.30	-	11128	.69	.083	12583	.47	(a)	14279	.63	.092
10130	2.97	-	11138	1.57	-	12651	1.36	.51	14401	1.70	.105
10132	2.56	-	11155	.179	-	12683	.62	(a)	14405	1.13	-
10133	3.33	-	11160	(a)	(a)	12707	.66	.56	14527	.41	.179
10135	(a)	-	11167	.80	-	12797	.139	.194	14655	.074	-
10140	.046	.022	11168	4.14	-	12805	.27	.125	14731	3.44	-
10141	.091	.023	11201	16.80	-	12841	.45	-	14732	.25	-
10145	.44	.01	11202	4.97	-	12927	.079	-	14733	.52	-
10146	.63	.019	11203	1.18	.46	13049	.051	.051	14734	.223	-

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 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
14855	.29	.133	16670	2.61	—	18501	1.36	.01	40072	(a)	—
14913	.28	.193	16676	.249	.015	18506	.58	.006	40075	45.90	—
15060	(a)	(a)	16694	.55	(a)	18507	.157	.01	40101	24.70	—
15061	(a)	(a)	16705	.32	.131	18570	1.64	—	40102	21.90	—
15062	.26	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.13	—
15063	.30	(a)	16723	(a)	—	18616	.44	.59	40115	(a)	—
15070	.151	—	16750	.087	.034	18707	.015	.005	40117	(a)	—
15119	(a)	—	16751	.087	—	18708	.096	.023	40140	(a)	—
15120	(a)	—	16819	1.58	(a)	18833	.18	(a)	41001	.173	—
15123	3.32	—	16820	1.23	(a)	18834	.249	.129	41210	(a)	—
15124	1.16	—	16881	1.37	(a)	18911	.79	.022	41421	.33	—
15188	.46	(a)	16890	.186	(a)	18912	1.48	.039	41422	.176	—
15223	.065	.044	16891	.202	(a)	18920	.38	.022	41510	39.50	—
15224	.76	.068	16892	.37	(a)	18991	(a)	—	41603	15.60	—
15300	(a)	—	16900	4.18	.069	19007	1.30	—	41604	8.58	—
15314	.179	(a)	16901	2.68	.083	19051	2.88	—	41620	1.41	—
15404	.119	(a)	16902	2.27	.057	19061	(a)	—	41650	22.00	—
15405	.176	(a)	16905	4.40	.069	19795	.26	(a)	41664	21.90	—
15406	.45	.053	16906	2.81	.083	19796	.30	—	41665	2.56	—
15488	1.12	(a)	16910	2.51	.04	40005	(a)	—	41666	(a)	—
15538	.32	.022	16911	2.27	.057	40006	(a)	—	41667	59.90	—
15600	.80	.119	16915	2.57	.032	40010	(a)	—	41668	56.10	—
15607	.198	—	16916	2.14	.056	40015	(a)	—	41669	.39	—
15608	.179	.01	16920	5.70	.082	40020	(a)	—	41670	.66	—
15656	5.29	—	16921	5.21	.029	40026	(a)	—	41672	(a)	—
15699	.49	—	16930	3.28	.13	40031	(a)	—	41673	(a)	—
15733	.29	.034	16931	3.54	.06	40032	(a)	—	41675	(a)	—
15839	.24	.032	16940	7.12	.029	40040	(a)	—	41677	.29	—
15991	.197	.073	16941	2.85	.064	40041	(a)	—	41678	83.00	—
15993	.166	.043	18078	.182	.155	40042	(a)	—	41679	(a)	(a)
16005	.053	.031	18109	.33	.035	40045	145.00	—	41680	11.40	—
16009	.36	.106	18110	.26	.032	40046	28.60	—	41696	.92	—
16402	1.19	—	18200	(a)	—	40047	10.20	—	41697	.64	—
16403	.75	.26	18205	.28	.38	40059	3.65	—	41700	(a)	—
16404	.95	—	18206	.42	.125	40061	1.94	—	41715	7.26	—
16471	.28	—	18335	.31	.018	40063	64.80	—	41716	4.62	—
16501	.112	(a)	18435	1.48	.078	40064	19.00	—	43007	(a)	—
16527	.173	.32	18436	1.20	.121	40066	(a)	—	43117	(a)	—
16588	.166	(a)	18437	.44	(a)	40067	(a)	—	43151	22.80	—
16604	.28	.122	18438	.84	(a)	40069	(a)	—	43152	24.80	—

\$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	87.00	-	44112	.61	-	45771	.52	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.169	.083	47318	6.11	-
43421	23.80	-	44193	(a)	-	45900	.092	.036	47367	.29	-
43422	125.00	-	44194	(a)	-	45901	.079	.045	47420	1.34	-
43424	(a)	-	44222	(a)	-	45937	.197	-	47468	(a)	-
43470	5.35	-	44276	117.00	-	45993	(a)	(a)	47469	3.30	-
43517	(a)	-	44277	75.70	-	46004	20.90	-	47471	2.86	-
43518	9.39	-	44280	.29	-	46005	16.70	-	47473	3.74	-
43550	85.00	-	44311	4.85	-	46112	.097	-	47474	4.18	-
43551	47.20	-	44315	3.26	-	46202	3.40	-	47475	3.30	-
43626	7.51	-	44427	89.40	-	46362	290.00	-	47476	3.30	-
43628	97.50	-	44428	89.90	-	46426	42.30	-	47477	4.40	-
43629	82.70	-	44429	1.35	-	46427	56.50	-	47478	4.62	-
43754	(a)	-	44430	.94	-	46510	(a)	-	47600	(a)	-
43760	2.75	-	44431	2.99	-	46590	(a)	-	47610	(a)	-
43822	4.23	-	44432	.95	-	46603	3.55	-	48039	61.70	-
43840	.052	-	44433	30.20	-	46604	4.10	-	48177	(a)	-
43860	3.35	-	44434	57.80	-	46606	10.90	-	48178	(a)	-
43889	1.20	-	44435	59.90	-	46607	15.00	-	48206	19.90	-
43945	(a)	-	44436	69.90	-	46622	12.40	-	48252	(a)	-
43946	(a)	-	44437	58.00	-	46671	(a)	-	48441	.083	-
43990	(a)	(a)	44438	45.80	-	46700	175.00	-	48557	8.34	-
43991	(a)	-	44439	89.20	-	46773	(a)	-	48558	7.25	-
44009	4.05	-	44440	73.80	-	46822	(a)	-	48600	84.60	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	8.03	-	44501	(a)	-	46882	(a)	-	48636	2.39	(a)
44070	2.38	-	45190	2.68	-	46911	14.90	-	48637	6.37	-
44071	2.64	-	45191	1.90	-	46912	27.20	-	48638	3.16	-
44072	1.83	-	45192	2.22	-	46913	(a)	-	48727	(a)	-
44100	1.83	-	45193	1.31	-	46914	(a)	-	48808	1.35	-
44101	1.91	-	45210	1.66	-	46915	(a)	-	48924	(a)	-
44102	1.49	-	45224	(a)	-	46916	(a)	-	48925	152.00	-
44103	1.32	-	45225	(a)	-	47050	1.15	-	49005	.198	-
44104	.55	-	45334	50.10	-	47051	(a)	-	49111	2.07	-
44105	(a)	-	45380	.34	(a)	47052	(a)	-	49181	20.10	-
44106	(a)	-	45450	14.70	-	47103	(a)	-	49183	24.60	-
44108	.65	-	45523	(a)	-	47146	(a)	-	49184	51.80	-
44109	1.64	-	45524	(a)	-	47147	(a)	-	49185	47.20	-
44110	1.68	-	45539	(a)	-	47221	192.00	-	49239	.26	.46
44111	1.03	-	45678	.31	-	47253	(a)	-	49292	1.47	-

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	–	51240	.50	.196	51702	.226	(a)	51986	.243	.096
49333	10.80	–	51241	1.49	.218	51703	.094	(a)	51999	.103	.40
49451	(a)	–	51250	.38	(a)	51734	.176	.35	52002	.09	.114
49452	(a)	–	51251	.043	(a)	51741	.26	.243	52075	.28	.222
49617	.27	.146	51252	.151	.074	51752	.22	.15	52076	.34	(a)
49618	.23	.074	51253	.129	(a)	51767	.046	.007	52109	.023	(a)
49619	.43	.099	51254	.04	.032	51777	.16	.077	52134	.30	.60
49763	2.81	–	51255	.96	(a)	51790	.27	(a)	52137	.11	(a)
49800	(a)	–	51300	.22	.147	51796	.095	(a)	52150	.55	(a)
49801	169.00	–	51305	.22	.88	51808	.34	.68	52315	.208	.27
49802	15.00	–	51315	.166	.096	51809	.42	.146	52341	.069	(a)
49803	26.50	–	51330	.146	.66	51833	.24	.054	52342	.199	(a)
49840	1.20	–	51333	.048	.32	51850	.35	(a)	52343	.121	(a)
49870	63.70	–	51340	.041	(a)	51851	.24	(a)	52401	.37	(a)
49890	(a)	–	51350	.37	.127	51852	.56	(a)	52402	.023	(a)
49891	(a)	–	51351	.33	.049	51853	.226	(a)	52432	.113	(a)
49902	(a)	–	51352	.45	.101	51854	.51	(a)	52433	.103	.80
49903	(a)	–	51355	.31	.091	51855	.53	(a)	52435	.129	(a)
50010	.243	.38	51356	.33	.56	51856	.29	(a)	52438	.093	(a)
50011	.133	(a)	51357	.235	.76	51857	.50	(a)	52440	.147	(a)
50012	.09	(a)	51358	.57	.129	51869	.112	.136	52467	.135	(a)
50015	.158	(a)	51359	.50	.71	51877	.63	.191	52469	.047	.096
50017	.12	(a)	51370	.49	3.83	51889	.104	.011	52505	.236	.237
50018	.121	(a)	51380	.049	.041	51896	.048	.017	52547	.32	.07
50019	.064	(a)	51400	.34	(a)	51900	.179	.10	52581	1.15	2.19
50045	.28	(a)	51401	.51	(a)	51909	.32	.053	52619	.081	(a)
50047	.031	(a)	51500	.092	.116	51919	.104	(a)	52660	.104	–
51001	.082	.42	51516	.087	–	51926	.106	.044	52744	.92	.066
51005	.017	(a)	51517	.099	–	51927	.058	.132	52767	.30	(a)
51116	.208	.69	51550	.114	.40	51934	.117	.107	52876	(a)	(a)
51201	.042	(a)	51551	.04	.89	51941	.106	.041	52911	.064	.42
51205	.127	.059	51552	.069	.152	51942	.169	–	52967	.024	.058
51206	.02	.32	51553	.122	(a)	51956	.46	.205	53001	.237	.30
51210	.144	(a)	51554	.012	(a)	51957	.40	.46	53077	.114	.219
51211	(a)	(a)	51575	.099	.021	51958	.36	.37	53095	.078	(a)
51220	.49	1.90	51576	.22	.097	51959	.37	(a)	53096	.108	(a)
51221	.27	1.76	51600	.149	.172	51960	.048	.33	53121	.31	.40
51222	.33	4.53	51613	.099	.139	51970	.21	.177	53147	.05	(a)
51224	.35	1.49	51625	.075	(a)	51982	.062	.077	53229	.28	(a)
51230	.059	.74	51666	.157	.089	51985	.081	–	53271	.058	(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	.28	.248	55715	.242	.203	56918	.112	(a)	58096	.215	1.49
53374	.242	.26	55716	.35	.49	56919	.29	(a)	58301	.089	.077
53375	.128	.27	55717	.38	(a)	56920	.26	(a)	58302	.058	.051
53376	.206	.183	55718	.37	(a)	56980	.12	(a)	58397	.34	.65
53377	.211	.188	55802	.16	.011	57001	.041	.033	58408	.069	–
53403	.133	(a)	55918	.138	2.26	57002	.027	.096	58409	.087	–
53425	.26	(a)	55919	.019	3.42	57090	.42	.68	58456	.047	–
53565	.155	.096	56040	.013	.03	57146	.27	.75	58457	.068	–
53631	.036	.021	56041	.086	(a)	57202	.106	(a)	58458	.087	–
53632	.041	.032	56042	.108	(a)	57257	.132	.034	58459	.105	–
53731	.038	(a)	56170	.26	(a)	57401	.075	.089	58503	.09	.077
53732	.26	.47	56171	.126	(a)	57403	.33	.033	58532	.116	(a)
53733	.167	.228	56202	.086	.078	57410	.036	.173	58559	.024	(a)
53734	.52	–	56390	.15	.70	57411	.064	(a)	58560	.057	(a)
53803	.62	(a)	56391	.129	.30	57572	.021	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.208	.119	57600	.063	.033	58575	.074	.111
53902	(a)	(a)	56488	.27	.038	57611	.137	.055	58627	.236	.012
53903	(a)	(a)	56567	.27	(a)	57625	.56	(a)	58663	.59	.95
53904	(a)	(a)	56650	.81	(a)	57651	.068	.039	58682	.21	(a)
53905	(a)	(a)	56651	.44	(a)	57690	.178	.45	58713	.102	(a)
53907	.113	.086	56652	.32	(a)	57716	.085	.074	58737	.152	.55
53951	(a)	(a)	56653	.30	(a)	57725	.185	.075	58756	.11	(a)
53952	(a)	(a)	56654	.155	(a)	57726	.144	.023	58757	.51	(a)
53953	(a)	(a)	56690	.138	.33	57798	.034	(a)	58759	.063	(a)
54012	.052	–	56699	.096	.067	57800	.128	(a)	58802	.072	.48
54077	.155	.39	56758	.081	.14	57808	.071	(a)	58813	.27	(a)
54444	(a)	(a)	56759	.083	.078	57809	.073	(a)	58822	.198	(a)
55010	.47	.98	56760	.119	.099	57810	.071	.10	58837	.54	.161
55011	.126	1.75	56805	.157	(a)	57871	.085	.111	58840	.162	.121
55012	.15	1.11	56806	.111	(a)	57913	.166	.26	58873	.26	.027
55013	.235	1.12	56807	.11	(a)	57997	.116	–	58903	.045	(a)
55014	(a)	(a)	56808	.144	(a)	57998	.074	.054	58904	.035	.12
55214	.122	.083	56900	.138	(a)	57999	.117	.07	58922	.43	.179
55371	.62	.108	56910	.069	(a)	58009	.117	(a)	59005	.086	.089
55410	(a)	(a)	56911	.229	(a)	58010	.171	(a)	59057	.64	(a)
55426	.29	(a)	56912	.185	.084	58020	.35	(a)	59058	.41	(a)
55597	.03	1.68	56913	.151	(a)	58056	.204	(a)	59188	.70	.052
55647	.061	.065	56915	.89	(a)	58057	.128	(a)	59189	.96	.28
55648	.028	(a)	56916	.81	.215	58058	.115	(a)	59223	.27	.103
55649	.033	(a)	56917	.233	(a)	58095	.162	1.79	59257	.023	.012

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 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
59306	.146	(a)	59923	.016	.005	62003	22.40	–	91125	4.66	1.41
59378	.174	.141	59925	.51	1.19	63010	43.00	–	91127	3.06	.76
59481	.39	.096	59926	.43	.46	63011	53.70	–	91130	3.57	–
59482	.73	(a)	59927	.29	1.30	63012	76.40	–	91135	.99	(a)
59537	.187	.232	59931	.30	.48	63013	72.30	–	91150	2.89	6.38
59601	.148	2.23	59932	.32	.80	63215	74.00	–	91155	6.43	39.70
59647	.32	.158	59941	.101	(a)	63216	51.30	–	91160	1.87	–
59660	.27	1.06	59947	.119	.30	63217	29.10	–	91175	1.61	–
59661	.133	(a)	59955	.039	.132	63218	9.79	–	91177	7.05	–
59693	.022	–	59963	.29	.37	63219	(a)	–	91179	7.08	–
59695	(a)	(a)	59964	.67	.066	63220	(a)	–	91190	3.80	(a)
59701	.011	.33	59970	.16	.169	64074	18.90	–	91200	2.04	–
59713	.243	.33	59973	.186	(a)	64075	13.30	–	91210	(a)	–
59722	.126	.028	59975	.224	.19	64500	(a)	–	91235	3.53	2.83
59723	.047	.034	59977	.128	(a)	65007	45.00	–	91250	5.32	(a)
59724	.073	.015	59984	.051	.049	66122	19.40	–	91265	43.50	2.67
59725	.09	.145	59985	.199	(a)	66123	10.70	–	91266	23.10	.77
59726	.066	.023	59986	.152	(a)	66309	31.10	–	91280	(a)	2.78
59738	.21	.059	59988	.057	.055	66561	72.10	–	91302	21.90	(a)
59750	.139	.181	59989	.027	.041	67017	66.90	–	91315	6.65	–
59751	.05	(a)	60010	23.90	–	67508	26.40	–	91324	14.80	(a)
59773	.041	.026	60011	27.50	–	67509	19.40	–	91325	(a)	(a)
59774	.034	.141	60012	45.10	–	67510	10.80	–	91340	9.66	8.30
59775	.044	.178	60013	38.70	–	67511	11.70	–	91341	8.08	3.66
59781	.121	.085	60015	28.90	–	67512	49.90	–	91342	8.87	3.23
59782	.181	.56	60016	32.50	–	67513	31.70	–	91343	1.78	1.63
59783	.176	(a)	60035	50.80	–	67634	57.90	–	91405	11.20	–
59784	.135	(a)	61000	23.60	–	67635	40.90	–	91436	9.14	1.82
59790	.162	(a)	61212	25.90	–	68001	125.00	–	91481	33.40	–
59798	.46	.46	61216	28.80	–	68439	161.00	–	91507	4.92	2.99
59806	.33	(a)	61217	26.20	–	68500	5.25	–	91523	75.80	–
59867	.182	(a)	61218	17.90	–	68604	3.01	–	91547	.43	–
59886	.025	.10	61223	127.00	–	68606	11.70	–	91551	2.67	.77
59889	.136	.187	61224	40.50	–	68607	9.28	–	91555	2.13	.99
59892	.176	(a)	61225	56.20	–	68702	7.65	–	91560	12.70	3.64
59904	.119	.076	61226	94.60	–	68703	5.73	–	91562	5.95	–
59905	.114	.12	61227	86.60	–	68706	24.60	–	91577	21.30	3.09
59914	.67	.69	62000	19.70	–	68707	24.30	–	91580	16.80	–
59915	.40	.66	62001	15.60	–	90089	7.73	–	91581	(a)	(a)
59917	.073	.232	62002	7.10	–	91111	4.55	6.13	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	3.53	4.85	98308	2.04	1.31
91584	(a)	(a)	94569	5.26	4.08	97308	1.78	-	98309	15.30	2.14
91585	(a)	(a)	94590	22.70	-	97447	5.85	5.89	98344	1.51	.81
91586	(a)	(a)	94617	7.16	-	97501	(a)	-	98405	2.49	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	25.80	(a)
91588	(a)	(a)	95124	2.64	1.61	97503	(a)	-	98414	23.70	(a)
91589	(a)	(a)	95233	5.67	-	97504	(a)	-	98415	3.10	(a)
91590	6.18	-	95305	6.15	-	97650	6.56	3.51	98423	7.40	(a)
91591	(a)	(a)	95306	14.00	-	97651	17.30	4.70	98424	12.50	(a)
91606	34.90	-	95310	14.70	1.28	97652	15.00	3.81	98425	5.15	(a)
91618	(a)	(a)	95357	3.57	-	97653	5.61	3.07	98426	4.54	(a)
91629	7.13	(a)	95358	(a)	-	97654	9.78	2.59	98427	4.43	-
91636	12.20	-	95410	7.94	2.19	97655	13.40	3.51	98428	(a)	-
91641	3.31	(a)	95455	14.80	1.47	98002	2.42	.99	98429	3.18	-
91666	1.67	(a)	95487	4.25	(a)	98003	1.75	(a)	98430	(a)	-
91722	10.70	(a)	95505	6.88	2.29	98090	.236	-	98449	6.35	18.20
91746	5.95	6.46	95620	3.45	(a)	98091	.26	-	98482	6.82	6.70
91805	.38	-	95625	10.40	4.24	98092	.78	-	98483	10.00	15.00
92053	.92	.65	95630	(a)	(a)	98111	.89	-	98502	9.63	3.79
92054	.32	.202	95647	4.25	7.13	98150	(a)	-	98555	4.48	-
92055	8.83	.165	95648	(a)	(a)	98151	(a)	-	98597	1.00	-
92101	13.80	2.90	96053	3.23	4.01	98152	8.15	.87	98598	.35	-
92102	8.31	3.50	96317	3.70	-	98153	9.16	(a)	98601	11.50	(a)
92215	5.07	2.72	96408	6.87	8.52	98154	10.80	(a)	98622	(a)	-
92338	3.19	1.73	96409	6.35	9.46	98155	15.10	(a)	98623	(a)	-
92445	7.01	-	96410	5.58	8.30	98156	(a)	(a)	98624	1.81	-
92446	10.50	1.79	96611	2.22	1.20	98157	9.68	.229	98636	4.34	3.08
92447	9.17	1.17	96702	7.91	(a)	98158	(a)	(a)	98640	199.00	-
92451	3.53	2.47	96703	(a)	-	98159	6.49	(a)	98658	15.70	-
92453	5.80	-	96816	7.42	-	98160	13.70	(a)	98659	2.80	.37
92478	2.87	1.55	96872	13.10	(a)	98161	15.40	(a)	98677	31.30	10.70
92593	46.40	-	96930	(a)	-	98162	(a)	(a)	98678	27.80	12.90
92663	1.66	-	97002	(a)	(a)	98163	16.20	.21	98698	(a)	(a)
94007	19.70	4.51	97003	(a)	(a)	98164	2.98	.064	98699	9.06	(a)
94099	4.48	-	97047	6.74	-	98257	2.64	-	98705	22.20	-
94225	15.80	-	97050	5.23	-	98303	30.40	4.70	98710	6.30	-
94276	8.22	4.75	97111	9.49	-	98304	9.81	3.85	98751	11.80	-
94304	4.51	(a)	97220	.95	(a)	98305	5.41	1.77	98805	8.22	1.37
94381	8.47	12.70	97221	(a)	1.02	98306	13.90	.72	98806	4.05	3.45
94404	7.79	4.57	97222	2.35	1.43	98307	3.10	.48	98810	7.62	-

\$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
98813	7.36	1.84	99620	.86	–						
98820	15.70	2.69	99650	1.92	.99						
98871	(a)	(a)	99709	4.72	(a)						
98884	4.09	2.25	99718	2.53	–						
98914	1.91	.54	99746	4.28	3.36						
98949	2.67	.31	99760	.49	–						
98967	6.41	8.99	99777	13.20	–						
98993	8.30	3.53	99793	5.44	–						
99003	3.05	.87	99798	(a)	(a)						
99004	6.11	1.60	99803	(a)	10.80						
99080	2.16	7.40	99826	1.51	.67						
99081	(a)	–	99827	.78	.59						
99082	(a)	–	99851	3.16	–						
99083	(a)	–	99917	5.12	–						
99084	(a)	(a)	99938	5.76	–						
99085	(a)	(a)	99943	16.70	–						
99111	3.13	–	99946	12.40	3.02						
99160	(a)	–	99948	10.00	24.30						
99163	7.47	.33	99952	11.10	14.60						
99165	1.64	(a)	99953	12.00	7.95						
99220	4.20	(a)	99954	8.78	11.20						
99221	(a)	(a)	99955	11.00	5.77						
99222	7.89	(a)	99963	1.23	–						
99223	.46	(a)	99969	7.64	4.79						
99303	25.00	–	99975	9.75	–						
99310	6.27	(a)	99986	(a)	–						
99315	18.40	1.85	99987	(a)	–						
99321	17.90	1.76	99988	6.75	–						
99445	(a)	(a)									
99471	1.91	–									
99505	7.03	–									
99506	8.64	–									
99507	7.53	–									
99570	4.05	(a)									
99571	.97	(a)									
99572	1.92	(a)									
99573	1.83	(a)									
99600	2.65	–									
99613	15.80	1.93									
99614	5.93	–									

\$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	.157	.189	10150	.76	(a)	11204	.48	1.53	13111	1.53	.092
10011	.038	(a)	10151	19.10	-	11205	(a)	-	13112	.125	.063
10012	.044	(a)	10160	3.41	-	11206	1.14	-	13201	.74	.144
10015	8.64	-	10204	.34	-	11207	14.40	-	13204	.84	1.14
10020	(a)	(a)	10205	.38	-	11208	2.48	-	13205	.32	.42
10025	.038	(a)	10210	.62	(a)	11209	11.60	-	13206	(a)	(a)
10026	.99	.027	10211	.62	(a)	11210	4.95	-	13207	(a)	(a)
10027	.038	(a)	10220	7.23	-	11211	25.70	-	13208	(a)	(a)
10036	.55	(a)	10255	.205	.151	11212	3.89	-	13314	.184	.014
10040	.12	.32	10256	.75	.183	11213	3.18	-	13351	.45	.073
10042	.57	.43	10257	.142	.148	11214	7.82	-	13352	.46	.043
10052	5.98	-	10309	.248	.019	11222	.131	-	13410	1.18	2.35
10054	5.30	-	10315	.58	(a)	11234	.43	.056	13411	(a)	(a)
10060	.27	.069	10331	11.70	-	11248	.039	.016	13412	.40	1.21
10065	.41	.045	10332	20.20	-	11258	1.64	.162	13453	.46	(a)
10066	.42	.054	10352	.80	.042	11259	1.76	.129	13454	.54	(a)
10070	.09	.151	10367	6.62	-	11273	21.40	-	13455	.55	(a)
10071	.49	.12	10368	9.68	-	11274	20.50	-	13461	(a)	(a)
10072	7.50	-	10375	(a)	-	11288	2.02	.074	13506	1.41	.065
10073	.86	.36	10378	11.90	-	12014	.084	.046	13507	1.70	.134
10075	6.40	.197	10379	5.51	-	12356	1.82	.037	13590	.41	.67
10100	1.37	.069	10380	9.41	-	12361	.147	.07	13621	.103	.33
10101	.37	.177	10381	8.15	-	12362	.099	(a)	13670	.082	.017
10105	3.98	-	11007	2.82	-	12373	.038	.023	13673	1.25	.018
10107	2.63	.30	11020	.46	.157	12374	.94	.066	13715	.099	.145
10110	29.40	-	11039	.75	.087	12375	.46	.035	13716	.70	.098
10111	.197	.067	11052	3.08	-	12391	.074	.07	13720	.70	.057
10113	.55	-	11101	(a)	(a)	12393	.62	(a)	13759	.27	.138
10115	1.10	.082	11120	(a)	-	12467	.26	(a)	13930	.211	.174
10117	8.59	-	11126	.096	.024	12509	.051	.031	14068	.06	.012
10119	(a)	-	11127	.50	.008	12510	.65	.03	14101	.70	.053
10120	19.30	-	11128	.68	.083	12583	.29	(a)	14279	.39	.092
10130	5.43	-	11138	2.93	-	12651	.84	.51	14401	1.66	.105
10132	4.68	-	11155	.33	-	12683	.39	(a)	14405	1.66	-
10133	2.96	-	11160	(a)	(a)	12707	.65	.56	14527	.40	.179
10135	(a)	-	11167	.71	-	12797	.137	.194	14655	.136	-
10140	.068	.022	11168	3.68	-	12805	.50	.125	14731	3.05	-
10141	.135	.023	11201	24.70	-	12841	.82	-	14732	.226	-
10145	.65	.01	11202	7.29	-	12927	.144	-	14733	.95	-
10146	.61	.019	11203	1.17	.46	13049	.076	.051	14734	.41	-

DIVISION SIX

PREM/OPS TERR. 507

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.181	.133	16670	4.86	—	18501	1.33	.01	40072	(a)	—
14913	.51	.193	16676	.46	.015	18506	.36	.006	40075	40.00	—
15060	(a)	(a)	16694	.34	(a)	18507	.29	.01	40101	28.40	—
15061	(a)	(a)	16705	.32	.131	18570	3.01	—	40102	25.10	—
15062	.162	(a)	16722	(a)	—	18575	(a)	(a)	40111	9.55	—
15063	.189	(a)	16723	(a)	—	18616	.27	.59	40115	(a)	—
15070	.222	—	16750	.16	.034	18707	.015	.005	40117	(a)	—
15119	(a)	—	16751	.16	—	18708	.176	.023	40140	(a)	—
15120	(a)	—	16819	.98	(a)	18833	.177	(a)	41001	.32	—
15123	2.95	—	16820	.76	(a)	18834	.46	.129	41210	(a)	—
15124	1.03	—	16881	2.50	(a)	18911	1.44	.022	41421	.27	—
15188	.29	(a)	16890	.115	(a)	18912	2.71	.039	41422	.146	—
15223	.097	.044	16891	.125	(a)	18920	.70	.022	41510	72.40	—
15224	.74	.068	16892	.228	(a)	18991	(a)	—	41603	13.00	—
15300	(a)	—	16900	3.49	.069	19007	1.15	—	41604	7.14	—
15314	.33	(a)	16901	2.24	.083	19051	2.56	—	41620	2.07	—
15404	.074	(a)	16902	1.90	.057	19061	(a)	—	41650	18.30	—
15405	.109	(a)	16905	3.67	.069	19795	.47	(a)	41664	40.80	—
15406	.28	.053	16906	2.35	.083	19796	.55	—	41665	4.78	—
15488	.69	(a)	16910	2.10	.04	40005	(a)	—	41666	(a)	—
15538	.58	.022	16911	1.90	.057	40006	(a)	—	41667	112.00	—
15600	1.47	.119	16915	2.15	.032	40010	(a)	—	41668	105.00	—
15607	.29	—	16916	1.79	.056	40015	(a)	—	41669	.73	—
15608	.33	.01	16920	4.76	.082	40020	(a)	—	41670	1.23	—
15656	9.69	—	16921	4.35	.029	40026	(a)	—	41672	(a)	—
15699	.72	—	16930	2.74	.13	40031	(a)	—	41673	(a)	—
15733	.181	.034	16931	2.96	.06	40032	(a)	—	41675	(a)	—
15839	.44	.032	16940	5.95	.029	40040	(a)	—	41677	.43	—
15991	.36	.073	16941	2.38	.064	40041	(a)	—	41678	81.20	—
15993	.30	.043	18078	.179	.155	40042	(a)	—	41679	(a)	(a)
16005	.052	.031	18109	.60	.035	40045	269.00	—	41680	9.52	—
16009	.222	.106	18110	.48	.032	40046	53.20	—	41696	1.35	—
16402	2.18	—	18200	(a)	—	40047	19.00	—	41697	.94	—
16403	1.38	.26	18205	.28	.38	40059	6.80	—	41700	(a)	—
16404	1.74	—	18206	.78	.125	40061	3.60	—	41715	6.04	—
16471	.41	—	18335	.56	.018	40063	121.00	—	41716	3.84	—
16501	.111	(a)	18435	1.45	.078	40064	35.50	—	43007	(a)	—
16527	.17	.32	18436	1.17	.121	40066	(a)	—	43117	(a)	—
16588	.103	(a)	18437	.80	(a)	40067	(a)	—	43151	19.90	—
16604	.172	.122	18438	1.54	(a)	40069	(a)	—	43152	24.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/COps)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	75.60	-	44112	.73	-	45771	.32	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.105	.083	47318	11.40	-
43421	20.70	-	44193	(a)	-	45900	.168	.036	47367	.43	-
43422	109.00	-	44194	(a)	-	45901	.144	.045	47420	2.49	-
43424	(a)	-	44222	(a)	-	45937	.171	-	47468	(a)	-
43470	7.85	-	44276	101.00	-	45993	(a)	(a)	47469	2.75	-
43517	(a)	-	44277	65.80	-	46004	17.40	-	47471	2.38	-
43518	17.50	-	44280	.43	-	46005	13.90	-	47473	3.11	-
43550	73.90	-	44311	9.03	-	46112	.112	-	47474	3.48	-
43551	41.00	-	44315	6.07	-	46202	2.55	-	47475	2.75	-
43626	14.00	-	44427	103.00	-	46362	283.00	-	47476	2.75	-
43628	182.00	-	44428	103.00	-	46426	41.40	-	47477	3.66	-
43629	154.00	-	44429	1.55	-	46427	55.30	-	47478	3.84	-
43754	(a)	-	44430	1.08	-	46510	(a)	-	47600	(a)	-
43760	5.13	-	44431	3.44	-	46590	(a)	-	47610	(a)	-
43822	6.21	-	44432	1.09	-	46603	3.48	-	48039	53.60	-
43840	.077	-	44433	34.70	-	46604	4.01	-	48177	(a)	-
43860	4.92	-	44434	66.40	-	46606	10.70	-	48178	(a)	-
43889	1.76	-	44435	68.80	-	46607	14.70	-	48206	37.00	-
43945	(a)	-	44436	80.30	-	46622	18.30	-	48252	(a)	-
43946	(a)	-	44437	66.60	-	46671	(a)	-	48441	.155	-
43990	(a)	(a)	44438	52.60	-	46700	152.00	-	48557	15.50	-
43991	(a)	-	44439	102.00	-	46773	(a)	-	48558	13.50	-
44009	3.60	-	44440	84.70	-	46822	(a)	-	48600	82.80	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	14.90	-	44501	(a)	-	46882	(a)	-	48636	2.10	(a)
44070	4.42	-	45190	2.01	-	46911	27.70	-	48637	11.90	-
44071	4.92	-	45191	1.42	-	46912	50.70	-	48638	5.89	-
44072	3.40	-	45192	1.67	-	46913	(a)	-	48727	(a)	-
44100	2.19	-	45193	.98	-	46914	(a)	-	48808	2.48	-
44101	2.28	-	45210	1.24	-	46915	(a)	-	48924	(a)	-
44102	1.78	-	45224	(a)	-	46916	(a)	-	48925	284.00	-
44103	1.57	-	45225	(a)	-	47050	1.70	-	49005	.29	-
44104	.66	-	45334	43.60	-	47051	(a)	-	49111	3.79	-
44105	(a)	-	45380	.211	(a)	47052	(a)	-	49181	17.50	-
44106	(a)	-	45450	12.80	-	47103	(a)	-	49183	21.40	-
44108	.77	-	45523	(a)	-	47146	(a)	-	49184	45.10	-
44109	1.96	-	45524	(a)	-	47147	(a)	-	49185	41.00	-
44110	2.00	-	45539	(a)	-	47221	167.00	-	49239	.158	.46
44111	1.23	-	45678	.46	-	47253	(a)	-	49292	1.28	-

DIVISION SIX

PREM/OPS TERR. 507

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	–	51240	.66	.196	51702	.20	(a)	51986	.32	.096
49333	9.40	–	51241	1.96	.218	51703	.083	(a)	51999	.135	.40
49451	(a)	–	51250	.33	(a)	51734	.155	.35	52002	.119	.114
49452	(a)	–	51251	.057	(a)	51741	.34	.243	52075	.246	.222
49617	.243	.146	51252	.199	.074	51752	.29	.15	52076	.30	(a)
49618	.204	.074	51253	.17	(a)	51767	.02	.007	52109	.03	(a)
49619	.38	.099	51254	.053	.032	51777	.071	.077	52134	.40	.60
49763	2.49	–	51255	.85	(a)	51790	.118	(a)	52137	.097	(a)
49800	(a)	–	51300	.098	.147	51796	.125	(a)	52150	.73	(a)
49801	147.00	–	51305	.098	.88	51808	.44	.68	52315	.092	.27
49802	13.00	–	51315	.103	.096	51809	.55	.146	52341	.06	(a)
49803	23.10	–	51330	.129	.66	51833	.106	.054	52342	.175	(a)
49840	1.76	–	51333	.042	.32	51850	.31	(a)	52343	.107	(a)
49870	119.00	–	51340	.054	(a)	51851	.212	(a)	52401	.33	(a)
49890	(a)	–	51350	.164	.127	51852	.50	(a)	52402	.03	(a)
49891	(a)	–	51351	.147	.049	51853	.20	(a)	52432	.149	(a)
49902	(a)	–	51352	.202	.101	51854	.45	(a)	52433	.136	.80
49903	(a)	–	51355	.137	.091	51855	.47	(a)	52435	.17	(a)
50010	.32	.38	51356	.148	.56	51856	.26	(a)	52438	.123	(a)
50011	.117	(a)	51357	.146	.76	51857	.44	(a)	52440	.193	(a)
50012	.119	(a)	51358	.35	.129	51869	.147	.136	52467	.179	(a)
50015	.209	(a)	51359	.31	.71	51877	.83	.191	52469	.062	.096
50017	.159	(a)	51370	.64	3.83	51889	.136	.011	52505	.31	.237
50018	.107	(a)	51380	.064	.041	51896	.064	.017	52547	.29	.07
50019	.085	(a)	51400	.30	(a)	51900	.079	.10	52581	1.52	2.19
50045	.36	(a)	51401	.45	(a)	51909	.28	.053	52619	.106	(a)
50047	.041	(a)	51500	.122	.116	51919	.138	(a)	52660	.152	–
51001	.073	.42	51516	.128	–	51926	.14	.044	52744	.41	.066
51005	.015	(a)	51517	.145	–	51927	.076	.132	52767	.26	(a)
51116	.183	.69	51550	.151	.40	51934	.154	.107	52876	(a)	(a)
51201	.055	(a)	51551	.052	.89	51941	.14	.041	52911	.085	.42
51205	.167	.059	51552	.091	.152	51942	.223	–	52967	.032	.058
51206	.026	.32	51553	.161	(a)	51956	.60	.205	53001	.31	.30
51210	.127	(a)	51554	.015	(a)	51957	.53	.46	53077	.15	.219
51211	(a)	(a)	51575	.044	.021	51958	.47	.37	53095	.103	(a)
51220	.44	1.90	51576	.29	.097	51959	.48	(a)	53096	.143	(a)
51221	.242	1.76	51600	.197	.172	51960	.064	.33	53121	.41	.40
51222	.29	4.53	51613	.13	.139	51970	.28	.177	53147	.044	(a)
51224	.31	1.49	51625	.067	(a)	51982	.082	.077	53229	.248	(a)
51230	.052	.74	51666	.07	.089	51985	.12	–	53271	.077	(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	.244	.248	55715	.32	.203	56918	.099	(a)	58096	.28	1.49
53374	.107	.26	55716	.46	.49	56919	.25	(a)	58301	.079	.077
53375	.057	.27	55717	.33	(a)	56920	.23	(a)	58302	.077	.051
53376	.091	.183	55718	.32	(a)	56980	.158	(a)	58397	.44	.65
53377	.093	.188	55802	.071	.011	57001	.054	.033	58408	.101	–
53403	.059	(a)	55918	.182	2.26	57002	.035	.096	58409	.128	–
53425	.23	(a)	55919	.025	3.42	57090	.37	.68	58456	.068	–
53565	.069	.096	56040	.017	.03	57146	.234	.75	58457	.099	–
53631	.047	.021	56041	.114	(a)	57202	.14	(a)	58458	.128	–
53632	.054	.032	56042	.143	(a)	57257	.174	.034	58459	.154	–
53731	.05	(a)	56170	.226	(a)	57401	.099	.089	58503	.119	.077
53732	.34	.47	56171	.111	(a)	57403	.145	.033	58532	.153	(a)
53733	.221	.228	56202	.114	.078	57410	.048	.173	58559	.031	(a)
53734	.77	–	56390	.198	.70	57411	.056	(a)	58560	.075	(a)
53803	.55	(a)	56391	.17	.30	57572	.028	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.119	57600	.084	.033	58575	.097	.111
53902	(a)	(a)	56488	.118	.038	57611	.121	.055	58627	.31	.012
53903	(a)	(a)	56567	.234	(a)	57625	.73	(a)	58663	.52	.95
53904	(a)	(a)	56650	.72	(a)	57651	.089	.039	58682	.28	(a)
53905	(a)	(a)	56651	.39	(a)	57690	.157	.45	58713	.045	(a)
53907	.149	.086	56652	.28	(a)	57716	.075	.074	58737	.201	.55
53951	(a)	(a)	56653	.27	(a)	57725	.163	.075	58756	.097	(a)
53952	(a)	(a)	56654	.137	(a)	57726	.127	.023	58757	.68	(a)
53953	(a)	(a)	56690	.061	.33	57798	.045	(a)	58759	.084	(a)
54012	.077	–	56699	.126	.067	57800	.169	(a)	58802	.095	.48
54077	.204	.39	56758	.107	.14	57808	.062	(a)	58813	.238	(a)
54444	(a)	(a)	56759	.11	.078	57809	.065	(a)	58822	.26	(a)
55010	.62	.98	56760	.158	.099	57810	.062	.10	58837	.48	.161
55011	.166	1.75	56805	.207	(a)	57871	.075	.111	58840	.143	.121
55012	.198	1.11	56806	.147	(a)	57913	.219	.26	58873	.228	.027
55013	.208	1.12	56807	.145	(a)	57997	.171	–	58903	.06	(a)
55014	(a)	(a)	56808	.19	(a)	57998	.097	.054	58904	.046	.12
55214	.161	.083	56900	.182	(a)	57999	.103	.07	58922	.38	.179
55371	.27	.108	56910	.091	(a)	58009	.103	(a)	59005	.114	.089
55410	(a)	(a)	56911	.202	(a)	58010	.225	(a)	59057	.84	(a)
55426	.25	(a)	56912	.163	.084	58020	.155	(a)	59058	.54	(a)
55597	.04	1.68	56913	.133	(a)	58056	.27	(a)	59188	.31	.052
55647	.08	.065	56915	.79	(a)	58057	.169	(a)	59189	.42	.28
55648	.036	(a)	56916	.71	.215	58058	.152	(a)	59223	.236	.103
55649	.043	(a)	56917	.206	(a)	58095	.214	1.79	59257	.031	.012

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 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
59306	.192	(a)	59923	.022	.005	62003	21.90	—	91125	5.18	1.41
59378	.153	.141	59925	.32	1.19	63010	52.70	—	91127	4.15	.76
59481	.52	.096	59926	.27	.46	63011	65.80	—	91130	3.20	—
59482	.32	(a)	59927	.181	1.30	63012	93.60	—	91135	.89	(a)
59537	.165	.232	59931	.40	.48	63013	88.60	—	91150	3.93	6.38
59601	.195	2.23	59932	.43	.80	63215	72.40	—	91155	8.73	39.70
59647	.144	.158	59941	.133	(a)	63216	50.20	—	91160	2.08	—
59660	.36	1.06	59947	.105	.30	63217	54.10	—	91175	1.79	—
59661	.175	(a)	59955	.051	.132	63218	18.20	—	91177	7.83	—
59693	.029	—	59963	.38	.37	63219	(a)	—	91179	7.86	—
59695	(a)	(a)	59964	.89	.066	63220	(a)	—	91190	4.21	(a)
59701	.014	.33	59970	.141	.169	64074	14.20	—	91200	1.83	—
59713	.32	.33	59973	.245	(a)	64075	9.97	—	91210	(a)	—
59722	.166	.028	59975	.198	.19	64500	(a)	—	91235	4.79	2.83
59723	.062	.034	59977	.113	(a)	65007	44.10	—	91250	7.22	(a)
59724	.096	.015	59984	.067	.049	66122	19.00	—	91265	39.10	2.67
59725	.119	.145	59985	.26	(a)	66123	10.40	—	91266	20.70	.77
59726	.087	.023	59986	.20	(a)	66309	30.40	—	91280	(a)	2.78
59738	.28	.059	59988	.05	.055	66561	70.50	—	91302	21.70	(a)
59750	.123	.181	59989	.035	.041	67017	65.40	—	91315	6.57	—
59751	.044	(a)	60010	29.30	—	67508	22.00	—	91324	14.60	(a)
59773	.018	.026	60011	33.60	—	67509	16.10	—	91325	(a)	(a)
59774	.015	.141	60012	55.30	—	67510	8.97	—	91340	9.55	8.30
59775	.019	.178	60013	47.40	—	67511	9.70	—	91341	8.98	3.66
59781	.107	.085	60015	35.40	—	67512	41.60	—	91342	8.77	3.23
59782	.159	.56	60016	39.80	—	67513	26.40	—	91343	1.98	1.63
59783	.155	(a)	60035	49.70	—	67634	56.60	—	91405	11.10	—
59784	.119	(a)	61000	29.00	—	67635	40.10	—	91436	10.10	1.82
59790	.214	(a)	61212	25.40	—	68001	122.00	—	91481	37.10	—
59798	.41	.46	61216	28.20	—	68439	157.00	—	91507	5.47	2.99
59806	.29	(a)	61217	25.60	—	68500	6.44	—	91523	84.30	—
59867	.24	(a)	61218	17.50	—	68604	2.94	—	91547	.48	—
59886	.033	.10	61223	124.00	—	68606	11.50	—	91551	2.97	.77
59889	.06	.187	61224	39.70	—	68607	9.08	—	91555	2.89	.99
59892	.155	(a)	61225	55.00	—	68702	7.48	—	91560	11.40	3.64
59904	.105	.076	61226	92.60	—	68703	5.61	—	91562	6.61	—
59905	.151	.12	61227	84.70	—	68706	24.00	—	91577	23.70	3.09
59914	.88	.69	62000	19.30	—	68707	23.80	—	91580	15.10	—
59915	.35	.66	62001	15.20	—	90089	8.60	—	91581	(a)	(a)
59917	.065	.232	62002	6.95	—	91111	6.18	6.13	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	4.79	4.85	98308	2.27	1.31
91584	(a)	(a)	94569	5.84	4.08	97308	1.60	-	98309	13.70	2.14
91585	(a)	(a)	94590	25.20	-	97447	5.26	5.89	98344	1.49	.81
91586	(a)	(a)	94617	7.95	-	97501	(a)	-	98405	2.46	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	28.70	(a)
91588	(a)	(a)	95124	2.94	1.61	97503	(a)	-	98414	26.20	(a)
91589	(a)	(a)	95233	6.29	-	97504	(a)	-	98415	3.45	(a)
91590	6.87	-	95305	6.84	-	97650	7.29	3.51	98423	8.21	(a)
91591	(a)	(a)	95306	12.60	-	97651	15.50	4.70	98424	13.90	(a)
91606	31.30	-	95310	16.30	1.28	97652	13.50	3.81	98425	5.72	(a)
91618	(a)	(a)	95357	3.20	-	97653	6.23	3.07	98426	5.05	(a)
91629	6.40	(a)	95358	(a)	-	97654	10.80	2.59	98427	4.92	-
91636	10.90	-	95410	8.82	2.19	97655	12.00	3.51	98428	(a)	-
91641	2.97	(a)	95455	13.20	1.47	98002	2.18	.99	98429	2.86	-
91666	1.85	(a)	95487	4.73	(a)	98003	1.95	(a)	98430	(a)	-
91722	9.60	(a)	95505	6.17	2.29	98090	.26	-	98449	7.06	18.20
91746	6.61	6.46	95620	3.84	(a)	98091	.29	-	98482	7.57	6.70
91805	.42	-	95625	10.30	4.24	98092	.86	-	98483	11.20	15.00
92053	1.02	.65	95630	(a)	(a)	98111	1.21	-	98502	10.70	3.79
92054	.35	.202	95647	5.78	7.13	98150	(a)	-	98555	4.98	-
92055	9.81	.165	95648	(a)	(a)	98151	(a)	-	98597	1.12	-
92101	15.30	2.90	96053	4.39	4.01	98152	7.32	.87	98598	.39	-
92102	9.23	3.50	96317	3.32	-	98153	8.23	(a)	98601	12.80	(a)
92215	6.88	2.72	96408	7.63	8.52	98154	9.72	(a)	98622	(a)	-
92338	3.55	1.73	96409	7.06	9.46	98155	13.60	(a)	98623	(a)	-
92445	6.29	-	96410	6.20	8.30	98156	(a)	(a)	98624	2.02	-
92446	11.60	1.79	96611	2.19	1.20	98157	8.69	.229	98636	5.89	3.08
92447	10.20	1.17	96702	8.79	(a)	98158	(a)	(a)	98640	221.00	-
92451	4.79	2.47	96703	(a)	-	98159	5.83	(a)	98658	14.00	-
92453	6.45	-	96816	8.24	-	98160	12.30	(a)	98659	2.51	.37
92478	3.19	1.55	96872	11.70	(a)	98161	13.80	(a)	98677	34.80	10.70
92593	62.90	-	96930	(a)	-	98162	(a)	(a)	98678	30.90	12.90
92663	1.49	-	97002	(a)	(a)	98163	14.50	.21	98698	(a)	(a)
94007	21.90	4.51	97003	(a)	(a)	98164	4.05	.064	98699	10.00	(a)
94099	4.98	-	97047	6.66	-	98257	2.94	-	98705	19.90	-
94225	17.50	-	97050	5.17	-	98303	27.30	4.70	98710	7.00	-
94276	9.13	4.75	97111	10.50	-	98304	10.90	3.85	98751	10.60	-
94304	6.12	(a)	97220	.85	(a)	98305	5.35	1.77	98805	9.13	1.37
94381	11.50	12.70	97221	(a)	1.02	98306	13.70	.72	98806	5.49	3.45
94404	8.66	4.57	97222	3.18	1.43	98307	3.45	.48	98810	7.53	-

\$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
98813	7.28	1.84	99620	.95	–						
98820	17.50	2.69	99650	2.60	.99						
98871	(a)	(a)	99709	6.41	(a)						
98884	4.53	2.25	99718	2.81	–						
98914	1.72	.54	99746	4.76	3.36						
98949	2.41	.31	99760	.55	–						
98967	7.13	8.99	99777	13.00	–						
98993	11.20	3.53	99793	6.04	–						
99003	3.39	.87	99798	(a)	(a)						
99004	6.04	1.60	99803	(a)	10.80						
99080	2.40	7.40	99826	1.49	.67						
99081	(a)	–	99827	.86	.59						
99082	(a)	–	99851	3.52	–						
99083	(a)	–	99917	5.69	–						
99084	(a)	(a)	99938	6.39	–						
99085	(a)	(a)	99943	18.50	–						
99111	3.48	–	99946	13.80	3.02						
99160	(a)	–	99948	13.60	24.30						
99163	8.31	.33	99952	11.00	14.60						
99165	1.82	(a)	99953	11.90	7.95						
99220	3.78	(a)	99954	8.68	11.20						
99221	(a)	(a)	99955	10.80	5.77						
99222	7.09	(a)	99963	1.37	–						
99223	.51	(a)	99969	6.86	4.79						
99303	27.80	–	99975	9.64	–						
99310	6.97	(a)	99986	(a)	–						
99315	20.50	1.85	99987	(a)	–						
99321	19.90	1.76	99988	6.06	–						
99445	(a)	(a)									
99471	1.72	–									
99505	9.53	–									
99506	11.70	–									
99507	10.20	–									
99570	5.49	(a)									
99571	1.33	(a)									
99572	2.60	(a)									
99573	2.49	(a)									
99600	2.62	–									
99613	17.60	1.93									
99614	5.87	–									

\$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	.126	.189	10150	.52	(a)	11204	.33	1.53	13111	.70	.092
10011	.03	(a)	10151	13.00	-	11205	(a)	-	13112	.056	.063
10012	.035	(a)	10160	2.31	-	11206	.64	-	13201	.98	.144
10015	6.86	-	10204	.233	-	11207	8.14	-	13204	1.10	1.14
10020	(a)	(a)	10205	.26	-	11208	1.40	-	13205	.42	.42
10025	.03	(a)	10210	.42	(a)	11209	6.56	-	13206	(a)	(a)
10026	.67	.027	10211	.42	(a)	11210	2.79	-	13207	(a)	(a)
10027	.03	(a)	10220	4.90	-	11211	14.50	-	13208	(a)	(a)
10036	.73	(a)	10255	.27	.151	11212	2.19	-	13314	.125	.014
10040	.096	.32	10256	.98	.183	11213	1.79	-	13351	.30	.073
10042	.39	.43	10257	.186	.148	11214	4.41	-	13352	.31	.043
10052	4.74	-	10309	.168	.019	11222	.074	-	13410	1.55	2.35
10054	4.21	-	10315	.40	(a)	11234	.29	.056	13411	(a)	(a)
10060	.184	.069	10331	9.30	-	11248	.051	.016	13412	.52	1.21
10065	.28	.045	10332	16.00	-	11258	.76	.162	13453	.60	(a)
10066	.28	.054	10352	.37	.042	11259	.81	.129	13454	.70	(a)
10070	.072	.151	10367	3.73	-	11273	14.50	-	13455	.72	(a)
10071	.33	.12	10368	5.46	-	11274	13.90	-	13461	(a)	(a)
10072	4.23	-	10375	(a)	-	11288	.93	.074	13506	.95	.065
10073	1.13	.36	10378	9.41	-	12014	.11	.046	13507	1.15	.134
10075	8.38	.197	10379	4.37	-	12356	1.23	.037	13590	.53	.67
10100	.63	.069	10380	7.46	-	12361	.066	.07	13621	.134	.33
10101	.25	.177	10381	6.46	-	12362	.079	(a)	13670	.037	.017
10105	2.70	-	11007	1.59	-	12373	.03	.023	13673	.58	.018
10107	3.45	.30	11020	.31	.157	12374	.64	.066	13715	.079	.145
10110	23.30	-	11039	.98	.087	12375	.31	.035	13716	.47	.098
10111	.157	.067	11052	2.35	-	12391	.059	.07	13720	.32	.057
10113	.37	-	11101	(a)	(a)	12393	.42	(a)	13759	.184	.138
10115	.74	.082	11120	(a)	-	12467	.174	(a)	13930	.168	.174
10117	6.81	-	11126	.065	.024	12509	.067	.031	14068	.041	.012
10119	(a)	-	11127	.40	.008	12510	.85	.03	14101	.48	.053
10120	15.30	-	11128	.54	.083	12583	.38	(a)	14279	.51	.092
10130	3.68	-	11138	2.32	-	12651	1.10	.51	14401	.77	.105
10132	3.17	-	11155	.222	-	12683	.51	(a)	14405	.93	-
10133	2.26	-	11160	(a)	(a)	12707	.52	.56	14527	.32	.179
10135	(a)	-	11167	.54	-	12797	.109	.194	14655	.092	-
10140	.03	.022	11168	2.81	-	12805	.34	.125	14731	2.33	-
10141	.061	.023	11201	13.90	-	12841	.56	-	14732	.172	-
10145	.29	.01	11202	4.11	-	12927	.098	-	14733	.65	-
10146	.28	.019	11203	.93	.46	13049	.034	.051	14734	.28	-

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.237	.133	16670	3.86	—	18501	.61	.01	40072	(a)	—
14913	.35	.193	16676	.31	.015	18506	.47	.006	40075	15.40	—
15060	(a)	(a)	16694	.45	(a)	18507	.195	.01	40101	31.90	—
15061	(a)	(a)	16705	.25	.131	18570	2.04	—	40102	28.20	—
15062	.212	(a)	16722	(a)	—	18575	(a)	(a)	40111	7.58	—
15063	.247	(a)	16723	(a)	—	18616	.36	.59	40115	(a)	—
15070	.125	—	16750	.108	.034	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.108	—	18708	.119	.023	40140	(a)	—
15120	(a)	—	16819	1.29	(a)	18833	.142	(a)	41001	.26	—
15123	2.25	—	16820	.99	(a)	18834	.31	.129	41210	(a)	—
15124	.79	—	16881	1.70	(a)	18911	.98	.022	41421	.37	—
15188	.37	(a)	16890	.151	(a)	18912	1.84	.039	41422	.20	—
15223	.044	.044	16891	.164	(a)	18920	.48	.022	41510	49.10	—
15224	.34	.068	16892	.30	(a)	18991	(a)	—	41603	17.70	—
15300	(a)	—	16900	2.01	.069	19007	.88	—	41604	9.74	—
15314	.222	(a)	16901	1.29	.083	19051	1.95	—	41620	1.16	—
15404	.097	(a)	16902	1.09	.057	19061	(a)	—	41650	25.00	—
15405	.142	(a)	16905	2.11	.069	19795	.32	(a)	41664	32.30	—
15406	.36	.053	16906	1.35	.083	19796	.37	—	41665	3.79	—
15488	.91	(a)	16910	1.21	.04	40005	(a)	—	41666	(a)	—
15538	.40	.022	16911	1.09	.057	40006	(a)	—	41667	88.40	—
15600	1.00	.119	16915	1.24	.032	40010	(a)	—	41668	82.90	—
15607	.164	—	16916	1.03	.056	40015	(a)	—	41669	.58	—
15608	.222	.01	16920	2.74	.082	40020	(a)	—	41670	.98	—
15656	6.57	—	16921	2.50	.029	40026	(a)	—	41672	(a)	—
15699	.40	—	16930	1.58	.13	40031	(a)	—	41673	(a)	—
15733	.237	.034	16931	1.70	.06	40032	(a)	—	41675	(a)	—
15839	.30	.032	16940	3.42	.029	40040	(a)	—	41677	.24	—
15991	.244	.073	16941	1.37	.064	40041	(a)	—	41678	61.20	—
15993	.206	.043	18078	.143	.155	40042	(a)	—	41679	(a)	(a)
16005	.042	.031	18109	.41	.035	40045	214.00	—	41680	13.00	—
16009	.29	.106	18110	.33	.032	40046	42.20	—	41696	.76	—
16402	1.48	—	18200	(a)	—	40047	15.10	—	41697	.53	—
16403	.93	.26	18205	.221	.38	40059	5.39	—	41700	(a)	—
16404	1.18	—	18206	.53	.125	40061	2.86	—	41715	8.24	—
16471	.231	—	18335	.38	.018	40063	95.70	—	41716	5.24	—
16501	.089	(a)	18435	.67	.078	40064	28.10	—	43007	(a)	—
16527	.136	.32	18436	.54	.121	40066	(a)	—	43117	(a)	—
16588	.134	(a)	18437	.54	(a)	40067	(a)	—	43151	7.65	—
16604	.226	.122	18438	1.04	(a)	40069	(a)	—	43152	18.30	—

\$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	29.10	-	44112	.47	-	45771	.42	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.137	.083	47318	9.02	-
43421	7.98	-	44193	(a)	-	45900	.114	.036	47367	.24	-
43422	41.90	-	44194	(a)	-	45901	.098	.045	47420	1.98	-
43424	(a)	-	44222	(a)	-	45937	.066	-	47468	(a)	-
43470	4.43	-	44276	39.10	-	45993	(a)	(a)	47469	3.74	-
43517	(a)	-	44277	25.30	-	46004	23.70	-	47471	3.25	-
43518	13.90	-	44280	.24	-	46005	19.00	-	47473	4.24	-
43550	28.50	-	44311	7.16	-	46112	.126	-	47474	4.74	-
43551	15.80	-	44315	4.81	-	46202	1.84	-	47475	3.74	-
43626	11.10	-	44427	115.00	-	46362	214.00	-	47476	3.74	-
43628	144.00	-	44428	116.00	-	46426	31.20	-	47477	4.99	-
43629	122.00	-	44429	1.74	-	46427	41.70	-	47478	5.24	-
43754	(a)	-	44430	1.21	-	46510	(a)	-	47600	(a)	-
43760	4.07	-	44431	3.87	-	46590	(a)	-	47610	(a)	-
43822	3.50	-	44432	1.23	-	46603	2.62	-	48039	20.70	-
43840	.043	-	44433	39.00	-	46604	3.02	-	48177	(a)	-
43860	2.77	-	44434	74.70	-	46606	8.05	-	48178	(a)	-
43889	.99	-	44435	77.30	-	46607	11.10	-	48206	29.30	-
43945	(a)	-	44436	90.30	-	46622	10.30	-	48252	(a)	-
43946	(a)	-	44437	74.90	-	46671	(a)	-	48441	.123	-
43990	(a)	(a)	44438	59.20	-	46700	58.60	-	48557	12.30	-
43991	(a)	-	44439	115.00	-	46773	(a)	-	48558	10.70	-
44009	2.75	-	44440	95.30	-	46822	(a)	-	48600	62.40	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	11.90	-	44501	(a)	-	46882	(a)	-	48636	.92	(a)
44070	3.51	-	45190	1.45	-	46911	21.90	-	48637	9.41	-
44071	3.90	-	45191	1.03	-	46912	40.20	-	48638	4.67	-
44072	2.70	-	45192	1.20	-	46913	(a)	-	48727	(a)	-
44100	1.40	-	45193	.71	-	46914	(a)	-	48808	1.68	-
44101	1.46	-	45210	.90	-	46915	(a)	-	48924	(a)	-
44102	1.14	-	45224	(a)	-	46916	(a)	-	48925	225.00	-
44103	1.01	-	45225	(a)	-	47050	.95	-	49005	.164	-
44104	.42	-	45334	16.80	-	47051	(a)	-	49111	2.57	-
44105	(a)	-	45380	.28	(a)	47052	(a)	-	49181	6.75	-
44106	(a)	-	45450	4.94	-	47103	(a)	-	49183	8.23	-
44108	.50	-	45523	(a)	-	47146	(a)	-	49184	17.40	-
44109	1.25	-	45524	(a)	-	47147	(a)	-	49185	15.80	-
44110	1.28	-	45539	(a)	-	47221	64.30	-	49239	.207	.46
44111	.79	-	45678	.26	-	47253	(a)	-	49292	.49	-

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.29	.196	51702	.088	(a)	51986	.141	.096
49333	3.62	—	51241	.86	.218	51703	.036	(a)	51999	.059	.40
49451	(a)	—	51250	.148	(a)	51734	.069	.35	52002	.052	.114
49452	(a)	—	51251	.025	(a)	51741	.151	.243	52075	.109	.222
49617	.185	.146	51252	.088	.074	51752	.127	.15	52076	.131	(a)
49618	.156	.074	51253	.075	(a)	51767	.019	.007	52109	.013	(a)
49619	.29	.099	51254	.023	.032	51777	.065	.077	52134	.175	.60
49763	1.90	—	51255	.37	(a)	51790	.108	(a)	52137	.043	(a)
49800	(a)	—	51300	.089	.147	51796	.055	(a)	52150	.32	(a)
49801	56.60	—	51305	.089	.88	51808	.195	.68	52315	.084	.27
49802	5.02	—	51315	.134	.096	51809	.243	.146	52341	.027	(a)
49803	8.89	—	51330	.057	.66	51833	.097	.054	52342	.077	(a)
49840	.99	—	51333	.019	.32	51850	.138	(a)	52343	.047	(a)
49870	94.10	—	51340	.024	(a)	51851	.093	(a)	52401	.146	(a)
49890	(a)	—	51350	.15	.127	51852	.219	(a)	52402	.013	(a)
49891	(a)	—	51351	.134	.049	51853	.088	(a)	52432	.065	(a)
49902	(a)	—	51352	.185	.101	51854	.198	(a)	52433	.06	.80
49903	(a)	—	51355	.126	.091	51855	.207	(a)	52435	.075	(a)
50010	.141	.38	51356	.135	.56	51856	.114	(a)	52438	.054	(a)
50011	.052	(a)	51357	.191	.76	51857	.195	(a)	52440	.085	(a)
50012	.052	(a)	51358	.46	.129	51869	.065	.136	52467	.079	(a)
50015	.092	(a)	51359	.40	.71	51877	.36	.191	52469	.027	.096
50017	.07	(a)	51370	.28	3.83	51889	.06	.011	52505	.137	.237
50018	.047	(a)	51380	.028	.041	51896	.028	.017	52547	.126	.07
50019	.037	(a)	51400	.134	(a)	51900	.073	.10	52581	.67	2.19
50045	.16	(a)	51401	.197	(a)	51909	.125	.053	52619	.047	(a)
50047	.018	(a)	51500	.054	.116	51919	.061	(a)	52660	.086	—
51001	.032	.42	51516	.072	—	51926	.062	.044	52744	.37	.066
51005	.007	(a)	51517	.082	—	51927	.033	.132	52767	.116	(a)
51116	.081	.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	.27	.205	53001	.137	.30
51210	.056	(a)	51554	.007	(a)	51957	.234	.46	53077	.066	.219
51211	(a)	(a)	51575	.04	.021	51958	.208	.37	53095	.045	(a)
51220	.192	1.90	51576	.127	.097	51959	.213	(a)	53096	.063	(a)
51221	.107	1.76	51600	.087	.172	51960	.028	.33	53121	.179	.40
51222	.13	4.53	51613	.057	.139	51970	.122	.177	53147	.02	(a)
51224	.136	1.49	51625	.029	(a)	51982	.036	.077	53229	.109	(a)
51230	.023	.74	51666	.064	.089	51985	.067	—	53271	.034	(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	.108	.248	55715	.14	.203	56918	.044	(a)	58096	.125	1.49
53374	.098	.26	55716	.203	.49	56919	.111	(a)	58301	.035	.077
53375	.052	.27	55717	.147	(a)	56920	.101	(a)	58302	.034	.051
53376	.083	.183	55718	.142	(a)	56980	.07	(a)	58397	.195	.65
53377	.085	.188	55802	.065	.011	57001	.024	.033	58408	.057	–
53403	.054	(a)	55918	.08	2.26	57002	.015	.096	58409	.072	–
53425	.101	(a)	55919	.011	3.42	57090	.163	.68	58456	.039	–
53565	.063	.096	56040	.008	.03	57146	.103	.75	58457	.056	–
53631	.021	.021	56041	.05	(a)	57202	.062	(a)	58458	.072	–
53632	.024	.032	56042	.063	(a)	57257	.077	.034	58459	.087	–
53731	.022	(a)	56170	.10	(a)	57401	.043	.089	58503	.052	.077
53732	.149	.47	56171	.049	(a)	57403	.133	.033	58532	.067	(a)
53733	.097	.228	56202	.05	.078	57410	.021	.173	58559	.014	(a)
53734	.43	–	56390	.087	.70	57411	.025	(a)	58560	.033	(a)
53803	.242	(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	.108	.038	57611	.053	.055	58627	.137	.012
53903	(a)	(a)	56567	.103	(a)	57625	.32	(a)	58663	.229	.95
53904	(a)	(a)	56650	.32	(a)	57651	.039	.039	58682	.122	(a)
53905	(a)	(a)	56651	.172	(a)	57690	.069	.45	58713	.041	(a)
53907	.066	.086	56652	.123	(a)	57716	.033	.074	58737	.088	.55
53951	(a)	(a)	56653	.118	(a)	57725	.072	.075	58756	.043	(a)
53952	(a)	(a)	56654	.061	(a)	57726	.056	.023	58757	.30	(a)
53953	(a)	(a)	56690	.056	.33	57798	.02	(a)	58759	.037	(a)
54012	.043	–	56699	.056	.067	57800	.074	(a)	58802	.042	.48
54077	.09	.39	56758	.047	.14	57808	.028	(a)	58813	.105	(a)
54444	(a)	(a)	56759	.048	.078	57809	.028	(a)	58822	.115	(a)
55010	.27	.98	56760	.069	.099	57810	.028	.10	58837	.211	.161
55011	.073	1.75	56805	.091	(a)	57871	.033	.111	58840	.063	.121
55012	.087	1.11	56806	.065	(a)	57913	.096	.26	58873	.101	.027
55013	.092	1.12	56807	.064	(a)	57997	.096	–	58903	.026	(a)
55014	(a)	(a)	56808	.084	(a)	57998	.043	.054	58904	.02	.12
55214	.071	.083	56900	.08	(a)	57999	.045	.07	58922	.167	.179
55371	.25	.108	56910	.04	(a)	58009	.045	(a)	59005	.05	.089
55410	(a)	(a)	56911	.089	(a)	58010	.099	(a)	59057	.37	(a)
55426	.111	(a)	56912	.072	.084	58020	.142	(a)	59058	.239	(a)
55597	.018	1.68	56913	.059	(a)	58056	.118	(a)	59188	.28	.052
55647	.035	.065	56915	.35	(a)	58057	.074	(a)	59189	.39	.28
55648	.016	(a)	56916	.31	.215	58058	.067	(a)	59223	.104	.103
55649	.019	(a)	56917	.091	(a)	58095	.094	1.79	59257	.013	.012

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
59306	.084	(a)	59923	.01	.005	62003	16.50	–	91125	4.26	1.41
59378	.068	.141	59925	.41	1.19	63010	30.20	–	91127	3.40	.76
59481	.227	.096	59926	.35	.46	63011	37.70	–	91130	2.05	–
59482	.29	(a)	59927	.237	1.30	63012	53.60	–	91135	.57	(a)
59537	.073	.232	59931	.175	.48	63013	50.80	–	91150	3.21	6.38
59601	.086	2.23	59932	.188	.80	63215	54.60	–	91155	7.14	39.70
59647	.132	.158	59941	.059	(a)	63216	37.90	–	91160	1.71	–
59660	.157	1.06	59947	.046	.30	63217	42.90	–	91175	1.47	–
59661	.077	(a)	59955	.022	.132	63218	14.50	–	91177	6.44	–
59693	.013	–	59963	.167	.37	63219	(a)	–	91179	6.47	–
59695	(a)	(a)	59964	.39	.066	63220	(a)	–	91190	3.47	(a)
59701	.006	.33	59970	.062	.169	64074	10.20	–	91200	1.17	–
59713	.141	.33	59973	.108	(a)	64075	7.20	–	91210	(a)	–
59722	.073	.028	59975	.087	.19	64500	(a)	–	91235	3.92	2.83
59723	.027	.034	59977	.05	(a)	65007	33.20	–	91250	5.90	(a)
59724	.042	.015	59984	.029	.049	66122	14.30	–	91265	25.00	2.67
59725	.052	.145	59985	.115	(a)	66123	7.86	–	91266	13.20	.77
59726	.038	.023	59986	.088	(a)	66309	23.00	–	91280	(a)	2.78
59738	.122	.059	59988	.022	.055	66561	53.20	–	91302	18.40	(a)
59750	.054	.181	59989	.015	.041	67017	49.30	–	91315	5.59	–
59751	.02	(a)	60010	16.80	–	67508	30.00	–	91324	12.40	(a)
59773	.017	.026	60011	19.30	–	67509	22.00	–	91325	(a)	(a)
59774	.014	.141	60012	31.70	–	67510	12.20	–	91340	8.11	8.30
59775	.018	.178	60013	27.10	–	67511	13.20	–	91341	7.39	3.66
59781	.047	.085	60015	20.30	–	67512	56.70	–	91342	7.45	3.23
59782	.07	.56	60016	22.80	–	67513	35.90	–	91343	1.63	1.63
59783	.069	(a)	60035	37.50	–	67634	42.70	–	91405	9.45	–
59784	.053	(a)	61000	16.60	–	67635	30.20	–	91436	8.36	1.82
59790	.094	(a)	61212	19.10	–	68001	92.20	–	91481	30.50	–
59798	.179	.46	61216	21.20	–	68439	119.00	–	91507	4.49	2.99
59806	.128	(a)	61217	19.30	–	68500	3.69	–	91523	69.40	–
59867	.106	(a)	61218	13.20	–	68604	2.22	–	91547	.40	–
59886	.014	.10	61223	93.80	–	68606	8.67	–	91551	2.45	.77
59889	.055	.187	61224	29.90	–	68607	6.85	–	91555	2.37	.99
59892	.069	(a)	61225	41.50	–	68702	5.64	–	91560	7.31	3.64
59904	.046	.076	61226	69.80	–	68703	4.23	–	91562	5.45	–
59905	.066	.12	61227	63.90	–	68706	18.10	–	91577	19.50	3.09
59914	.39	.69	62000	14.50	–	68707	17.90	–	91580	9.65	–
59915	.154	.66	62001	11.50	–	90089	7.08	–	91581	(a)	(a)
59917	.028	.232	62002	5.24	–	91111	5.05	6.13	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	3.92	4.85	98308	1.87	1.31
91584	(a)	(a)	94569	4.81	4.08	97308	1.02	-	98309	8.78	2.14
91585	(a)	(a)	94590	20.80	-	97447	3.36	5.89	98344	1.26	.81
91586	(a)	(a)	94617	6.55	-	97501	(a)	-	98405	2.09	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	23.70	(a)
91588	(a)	(a)	95124	2.42	1.61	97503	(a)	-	98414	21.60	(a)
91589	(a)	(a)	95233	5.18	-	97504	(a)	-	98415	2.84	(a)
91590	5.66	-	95305	5.63	-	97650	5.99	3.51	98423	6.76	(a)
91591	(a)	(a)	95306	8.04	-	97651	9.94	4.70	98424	11.40	(a)
91606	20.10	-	95310	13.40	1.28	97652	8.63	3.81	98425	4.70	(a)
91618	(a)	(a)	95357	2.05	-	97653	5.13	3.07	98426	4.15	(a)
91629	4.10	(a)	95358	(a)	-	97654	8.94	2.59	98427	4.05	-
91636	7.02	-	95410	7.26	2.19	97655	7.67	3.51	98428	(a)	-
91641	1.90	(a)	95455	8.48	1.47	98002	1.39	.99	98429	1.83	-
91666	1.52	(a)	95487	3.89	(a)	98003	1.60	(a)	98430	(a)	-
91722	6.14	(a)	95505	3.95	2.29	98090	.216	-	98449	5.81	18.20
91746	5.45	6.46	95620	3.15	(a)	98091	.234	-	98482	6.23	6.70
91805	.34	-	95625	8.79	4.24	98092	.71	-	98483	9.20	15.00
92053	.84	.65	95630	(a)	(a)	98111	.99	-	98502	8.81	3.79
92054	.29	.202	95647	4.72	7.13	98150	(a)	-	98555	4.11	-
92055	8.07	.165	95648	(a)	(a)	98151	(a)	-	98597	.92	-
92101	12.60	2.90	96053	3.59	4.01	98152	4.68	.87	98598	.32	-
92102	7.59	3.50	96317	2.12	-	98153	5.27	(a)	98601	10.50	(a)
92215	5.62	2.72	96408	6.28	8.52	98154	6.21	(a)	98622	(a)	-
92338	2.92	1.73	96409	5.81	9.46	98155	8.70	(a)	98623	(a)	-
92445	4.02	-	96410	5.10	8.30	98156	(a)	(a)	98624	1.66	-
92446	9.59	1.79	96611	1.86	1.20	98157	5.56	.229	98636	4.82	3.08
92447	8.39	1.17	96702	7.23	(a)	98158	(a)	(a)	98640	182.00	-
92451	3.92	2.47	96703	(a)	-	98159	3.73	(a)	98658	9.00	-
92453	5.31	-	96816	6.78	-	98160	7.89	(a)	98659	1.61	.37
92478	2.63	1.55	96872	7.52	(a)	98161	8.85	(a)	98677	28.60	10.70
92593	51.50	-	96930	(a)	-	98162	(a)	(a)	98678	25.40	12.90
92663	.95	-	97002	(a)	(a)	98163	9.28	.21	98698	(a)	(a)
94007	18.00	4.51	97003	(a)	(a)	98164	3.31	.064	98699	8.28	(a)
94099	4.11	-	97047	5.66	-	98257	2.42	-	98705	12.70	-
94225	14.40	-	97050	4.39	-	98303	17.50	4.70	98710	5.76	-
94276	7.52	4.75	97111	8.68	-	98304	8.97	3.85	98751	6.80	-
94304	5.01	(a)	97220	.55	(a)	98305	4.54	1.77	98805	7.52	1.37
94381	9.40	12.70	97221	(a)	1.02	98306	11.70	.72	98806	4.48	3.45
94404	7.13	4.57	97222	2.59	1.43	98307	2.84	.48	98810	6.40	-

\$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	6.18	1.84	99620	.79	-						
98820	14.30	2.69	99650	2.13	.99						
98871	(a)	(a)	99709	5.24	(a)						
98884	3.74	2.25	99718	2.32	-						
98914	1.09	.54	99746	3.92	3.36						
98949	1.53	.31	99760	.45	-						
98967	5.86	8.99	99777	11.10	-						
98993	9.21	3.53	99793	4.97	-						
99003	2.78	.87	99798	(a)	(a)						
99004	5.14	1.60	99803	(a)	10.80						
99080	1.97	7.40	99826	1.26	.67						
99081	(a)	-	99827	.71	.59						
99082	(a)	-	99851	2.89	-						
99083	(a)	-	99917	4.68	-						
99084	(a)	(a)	99938	5.26	-						
99085	(a)	(a)	99943	15.20	-						
99111	2.86	-	99946	11.30	3.02						
99160	(a)	-	99948	11.10	24.30						
99163	6.84	.33	99952	9.38	14.60						
99165	1.50	(a)	99953	10.10	7.95						
99220	2.42	(a)	99954	7.38	11.20						
99221	(a)	(a)	99955	9.23	5.77						
99222	4.53	(a)	99963	1.13	-						
99223	.42	(a)	99969	4.38	4.79						
99303	23.00	-	99975	8.19	-						
99310	5.74	(a)	99986	(a)	-						
99315	16.90	1.85	99987	(a)	-						
99321	16.40	1.76	99988	3.88	-						
99445	(a)	(a)									
99471	1.09	-									
99505	7.79	-									
99506	9.59	-									
99507	8.36	-									
99570	4.48	(a)									
99571	1.08	(a)									
99572	2.13	(a)									
99573	2.03	(a)									
99600	2.24	-									
99613	14.50	1.93									
99614	4.99	-									

\$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	.127	.189	10150	.67	(a)	11204	.42	1.53	13111	1.30	.092
10011	.03	(a)	10151	16.90	-	11205	(a)	-	13112	.043	.063
10012	.035	(a)	10160	3.01	-	11206	1.13	-	13201	1.01	.144
10015	9.42	-	10204	.30	-	11207	14.30	-	13204	1.15	1.14
10020	(a)	(a)	10205	.34	-	11208	2.45	-	13205	.44	.42
10025	.03	(a)	10210	.54	(a)	11209	11.50	-	13206	(a)	(a)
10026	.88	.027	10211	.54	(a)	11210	4.89	-	13207	(a)	(a)
10027	.03	(a)	10220	6.39	-	11211	25.40	-	13208	(a)	(a)
10036	.75	(a)	10255	.28	.151	11212	3.85	-	13314	.162	.014
10040	.096	.32	10256	1.02	.183	11213	3.14	-	13351	.40	.073
10042	.50	.43	10257	.193	.148	11214	7.73	-	13352	.40	.043
10052	6.52	-	10309	.219	.019	11222	.13	-	13410	1.61	2.35
10054	5.78	-	10315	.52	(a)	11234	.38	.056	13411	(a)	(a)
10060	.24	.069	10331	12.80	-	11248	.053	.016	13412	.54	1.21
10065	.36	.045	10332	22.00	-	11258	1.40	.162	13453	.63	(a)
10066	.37	.054	10352	.68	.042	11259	1.50	.129	13454	.73	(a)
10070	.072	.151	10367	6.55	-	11273	18.90	-	13455	.74	(a)
10071	.43	.12	10368	9.57	-	11274	18.10	-	13461	(a)	(a)
10072	7.41	-	10375	(a)	-	11288	1.71	.074	13506	1.24	.065
10073	1.17	.36	10378	12.90	-	12014	.115	.046	13507	1.50	.134
10075	8.71	.197	10379	6.01	-	12356	1.60	.037	13590	.55	.67
10100	1.16	.069	10380	10.30	-	12361	.05	.07	13621	.14	.33
10101	.32	.177	10381	8.88	-	12362	.08	(a)	13670	.028	.017
10105	3.52	-	11007	2.78	-	12373	.03	.023	13673	1.06	.018
10107	3.59	.30	11020	.41	.157	12374	.83	.066	13715	.08	.145
10110	32.10	-	11039	1.02	.087	12375	.41	.035	13716	.61	.098
10111	.158	.067	11052	2.42	-	12391	.06	.07	13720	.60	.057
10113	.49	-	11101	(a)	(a)	12393	.54	(a)	13759	.24	.138
10115	.97	.082	11120	(a)	-	12467	.226	(a)	13930	.17	.174
10117	9.36	-	11126	.085	.024	12509	.07	.031	14068	.053	.012
10119	(a)	-	11127	.40	.008	12510	.89	.03	14101	.62	.053
10120	21.00	-	11128	.54	.083	12583	.39	(a)	14279	.53	.092
10130	4.80	-	11138	3.19	-	12651	1.15	.51	14401	1.41	.105
10132	4.13	-	11155	.29	-	12683	.53	(a)	14405	1.64	-
10133	2.33	-	11160	(a)	(a)	12707	.52	.56	14527	.32	.179
10135	(a)	-	11167	.56	-	12797	.11	.194	14655	.12	-
10140	.023	.022	11168	2.89	-	12805	.44	.125	14731	2.40	-
10141	.046	.023	11201	24.40	-	12841	.73	-	14732	.178	-
10145	.223	.01	11202	7.20	-	12927	.127	-	14733	.84	-
10146	.52	.019	11203	.94	.46	13049	.026	.051	14734	.36	-

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 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
14855	.246	.133	16670	5.30	—	18501	1.13	.01	40072	(a)	—
14913	.45	.193	16676	.40	.015	18506	.49	.006	40075	26.10	—
15060	(a)	(a)	16694	.46	(a)	18507	.25	.01	40101	22.50	—
15061	(a)	(a)	16705	.25	.131	18570	2.66	—	40102	19.90	—
15062	.221	(a)	16722	(a)	—	18575	(a)	(a)	40111	10.40	—
15063	.26	(a)	16723	(a)	—	18616	.37	.59	40115	(a)	—
15070	.219	—	16750	.141	.034	18707	.012	.005	40117	(a)	—
15119	(a)	—	16751	.141	—	18708	.155	.023	40140	(a)	—
15120	(a)	—	16819	1.34	(a)	18833	.142	(a)	41001	.35	—
15123	2.32	—	16820	1.03	(a)	18834	.40	.129	41210	(a)	—
15124	.81	—	16881	2.21	(a)	18911	1.27	.022	41421	.41	—
15188	.39	(a)	16890	.157	(a)	18912	2.39	.039	41422	.218	—
15223	.033	.044	16891	.171	(a)	18920	.62	.022	41510	63.90	—
15224	.63	.068	16892	.31	(a)	18991	(a)	—	41603	19.40	—
15300	(a)	—	16900	2.99	.069	19007	.91	—	41604	10.60	—
15314	.29	(a)	16901	1.92	.083	19051	2.01	—	41620	2.04	—
15404	.101	(a)	16902	1.63	.057	19061	(a)	—	41650	27.30	—
15405	.148	(a)	16905	3.15	.069	19795	.42	(a)	41664	44.50	—
15406	.38	.053	16906	2.01	.083	19796	.49	—	41665	5.21	—
15488	.94	(a)	16910	1.80	.04	40005	(a)	—	41666	(a)	—
15538	.52	.022	16911	1.63	.057	40006	(a)	—	41667	122.00	—
15600	1.30	.119	16915	1.84	.032	40010	(a)	—	41668	114.00	—
15607	.29	—	16916	1.54	.056	40015	(a)	—	41669	.80	—
15608	.29	.01	16920	4.08	.082	40020	(a)	—	41670	1.34	—
15656	8.56	—	16921	3.73	.029	40026	(a)	—	41672	(a)	—
15699	.71	—	16930	2.35	.13	40031	(a)	—	41673	(a)	—
15733	.246	.034	16931	2.53	.06	40032	(a)	—	41675	(a)	—
15839	.39	.032	16940	5.10	.029	40040	(a)	—	41677	.42	—
15991	.32	.073	16941	2.04	.064	40041	(a)	—	41678	61.30	—
15993	.27	.043	18078	.144	.155	40042	(a)	—	41679	(a)	(a)
16005	.042	.031	18109	.53	.035	40045	294.00	—	41680	14.20	—
16009	.30	.106	18110	.42	.032	40046	58.00	—	41696	1.33	—
16402	1.92	—	18200	(a)	—	40047	20.70	—	41697	.93	—
16403	1.22	.26	18205	.222	.38	40059	7.41	—	41700	(a)	—
16404	1.53	—	18206	.69	.125	40061	3.93	—	41715	9.01	—
16471	.40	—	18335	.49	.018	40063	131.00	—	41716	5.73	—
16501	.089	(a)	18435	1.23	.078	40064	38.70	—	43007	(a)	—
16527	.137	.32	18436	.99	.121	40066	(a)	—	43117	(a)	—
16588	.14	(a)	18437	.71	(a)	40067	(a)	—	43151	13.00	—
16604	.235	.122	18438	1.36	(a)	40069	(a)	—	43152	18.40	—

\$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	49.40	-	44112	.29	-	45771	.44	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.143	.083	47318	12.40	-
43421	13.50	-	44193	(a)	-	45900	.148	.036	47367	.42	-
43422	71.10	-	44194	(a)	-	45901	.127	.045	47420	2.72	-
43424	(a)	-	44222	(a)	-	45937	.112	-	47468	(a)	-
43470	7.76	-	44276	66.30	-	45993	(a)	(a)	47469	4.10	-
43517	(a)	-	44277	43.00	-	46004	25.90	-	47471	3.55	-
43518	19.10	-	44280	.42	-	46005	20.80	-	47473	4.64	-
43550	48.30	-	44311	9.84	-	46112	.089	-	47474	5.19	-
43551	26.80	-	44315	6.61	-	46202	2.98	-	47475	4.10	-
43626	15.20	-	44427	81.40	-	46362	214.00	-	47476	4.10	-
43628	198.00	-	44428	81.90	-	46426	31.30	-	47477	5.46	-
43629	168.00	-	44429	1.23	-	46427	41.80	-	47478	5.73	-
43754	(a)	-	44430	.85	-	46510	(a)	-	47600	(a)	-
43760	5.59	-	44431	2.73	-	46590	(a)	-	47610	(a)	-
43822	6.13	-	44432	.86	-	46603	2.63	-	48039	35.00	-
43840	.076	-	44433	27.50	-	46604	3.03	-	48177	(a)	-
43860	4.86	-	44434	52.70	-	46606	8.07	-	48178	(a)	-
43889	1.74	-	44435	54.50	-	46607	11.10	-	48206	40.30	-
43945	(a)	-	44436	63.70	-	46622	18.00	-	48252	(a)	-
43946	(a)	-	44437	52.80	-	46671	(a)	-	48441	.169	-
43990	(a)	(a)	44438	41.70	-	46700	99.40	-	48557	16.90	-
43991	(a)	-	44439	81.20	-	46773	(a)	-	48558	14.70	-
44009	2.83	-	44440	67.20	-	46822	(a)	-	48600	62.50	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	16.30	-	44501	(a)	-	46882	(a)	-	48636	1.58	(a)
44070	4.82	-	45190	2.35	-	46911	30.20	-	48637	12.90	-
44071	5.37	-	45191	1.67	-	46912	55.20	-	48638	6.42	-
44072	3.71	-	45192	1.95	-	46913	(a)	-	48727	(a)	-
44100	.87	-	45193	1.15	-	46914	(a)	-	48808	2.19	-
44101	.91	-	45210	1.46	-	46915	(a)	-	48924	(a)	-
44102	.71	-	45224	(a)	-	46916	(a)	-	48925	310.00	-
44103	.63	-	45225	(a)	-	47050	1.68	-	49005	.29	-
44104	.26	-	45334	28.50	-	47051	(a)	-	49111	3.35	-
44105	(a)	-	45380	.29	(a)	47052	(a)	-	49181	11.40	-
44106	(a)	-	45450	8.38	-	47103	(a)	-	49183	14.00	-
44108	.31	-	45523	(a)	-	47146	(a)	-	49184	29.50	-
44109	.78	-	45524	(a)	-	47147	(a)	-	49185	26.80	-
44110	.80	-	45539	(a)	-	47221	109.00	-	49239	.215	.46
44111	.49	-	45678	.46	-	47253	(a)	-	49292	.84	-

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/COPs)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	–	51240	.41	.196	51702	.15	(a)	51986	.199	.096
49333	6.14	–	51241	1.22	.218	51703	.062	(a)	51999	.084	.40
49451	(a)	–	51250	.25	(a)	51734	.116	.35	52002	.074	.114
49452	(a)	–	51251	.035	(a)	51741	.213	.243	52075	.184	.222
49617	.191	.146	51252	.124	.074	51752	.18	.15	52076	.222	(a)
49618	.161	.074	51253	.105	(a)	51767	.031	.007	52109	.019	(a)
49619	.30	.099	51254	.033	.032	51777	.109	.077	52134	.247	.60
49763	1.96	–	51255	.64	(a)	51790	.181	(a)	52137	.073	(a)
49800	(a)	–	51300	.15	.147	51796	.078	(a)	52150	.45	(a)
49801	96.00	–	51305	.15	.88	51808	.28	.68	52315	.142	.27
49802	8.52	–	51315	.14	.096	51809	.34	.146	52341	.045	(a)
49803	15.10	–	51330	.097	.66	51833	.163	.054	52342	.132	(a)
49840	1.74	–	51333	.032	.32	51850	.234	(a)	52343	.08	(a)
49870	129.00	–	51340	.034	(a)	51851	.159	(a)	52401	.248	(a)
49890	(a)	–	51350	.25	.127	51852	.37	(a)	52402	.019	(a)
49891	(a)	–	51351	.226	.049	51853	.15	(a)	52432	.092	(a)
49902	(a)	–	51352	.31	.101	51854	.34	(a)	52433	.084	.80
49903	(a)	–	51355	.211	.091	51855	.35	(a)	52435	.106	(a)
50010	.199	.38	51356	.228	.56	51856	.194	(a)	52438	.076	(a)
50011	.088	(a)	51357	.198	.76	51857	.33	(a)	52440	.12	(a)
50012	.074	(a)	51358	.48	.129	51869	.092	.136	52467	.111	(a)
50015	.13	(a)	51359	.42	.71	51877	.52	.191	52469	.039	.096
50017	.099	(a)	51370	.40	3.83	51889	.085	.011	52505	.193	.237
50018	.08	(a)	51380	.04	.041	51896	.04	.017	52547	.215	.07
50019	.053	(a)	51400	.227	(a)	51900	.122	.10	52581	.94	2.19
50045	.225	(a)	51401	.33	(a)	51909	.212	.053	52619	.066	(a)
50047	.025	(a)	51500	.076	.116	51919	.086	(a)	52660	.15	–
51001	.054	.42	51516	.127	–	51926	.087	.044	52744	.62	.066
51005	.011	(a)	51517	.143	–	51927	.047	.132	52767	.197	(a)
51116	.138	.69	51550	.094	.40	51934	.095	.107	52876	(a)	(a)
51201	.034	(a)	51551	.032	.89	51941	.087	.041	52911	.053	.42
51205	.104	.059	51552	.056	.152	51942	.139	–	52967	.02	.058
51206	.016	.32	51553	.10	(a)	51956	.37	.205	53001	.194	.30
51210	.095	(a)	51554	.01	(a)	51957	.33	.46	53077	.093	.219
51211	(a)	(a)	51575	.068	.021	51958	.29	.37	53095	.064	(a)
51220	.33	1.90	51576	.18	.097	51959	.30	(a)	53096	.089	(a)
51221	.181	1.76	51600	.122	.172	51960	.04	.33	53121	.25	.40
51222	.221	4.53	51613	.081	.139	51970	.172	.177	53147	.033	(a)
51224	.231	1.49	51625	.05	(a)	51982	.051	.077	53229	.186	(a)
51230	.039	.74	51666	.107	.089	51985	.118	–	53271	.048	(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	.183	.248	55715	.198	.203	56918	.074	(a)	58096	.176	1.49
53374	.165	.26	55716	.29	.49	56919	.189	(a)	58301	.059	.077
53375	.087	.27	55717	.25	(a)	56920	.172	(a)	58302	.048	.051
53376	.14	.183	55718	.242	(a)	56980	.098	(a)	58397	.28	.65
53377	.143	.188	55802	.109	.011	57001	.034	.033	58408	.10	–
53403	.091	(a)	55918	.113	2.26	57002	.022	.096	58409	.127	–
53425	.172	(a)	55919	.015	3.42	57090	.28	.68	58456	.067	–
53565	.106	.096	56040	.011	.03	57146	.175	.75	58457	.098	–
53631	.029	.021	56041	.071	(a)	57202	.087	(a)	58458	.127	–
53632	.034	.032	56042	.089	(a)	57257	.108	.034	58459	.152	–
53731	.031	(a)	56170	.169	(a)	57401	.061	.089	58503	.074	.077
53732	.211	.47	56171	.083	(a)	57403	.223	.033	58532	.095	(a)
53733	.137	.228	56202	.071	.078	57410	.03	.173	58559	.019	(a)
53734	.76	–	56390	.123	.70	57411	.042	(a)	58560	.047	(a)
53803	.41	(a)	56391	.106	.30	57572	.017	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.17	.119	57600	.052	.033	58575	.06	.111
53902	(a)	(a)	56488	.181	.038	57611	.091	.055	58627	.193	.012
53903	(a)	(a)	56567	.175	(a)	57625	.46	(a)	58663	.39	.95
53904	(a)	(a)	56650	.54	(a)	57651	.055	.039	58682	.172	(a)
53905	(a)	(a)	56651	.29	(a)	57690	.118	.45	58713	.069	(a)
53907	.093	.086	56652	.209	(a)	57716	.056	.074	58737	.125	.55
53951	(a)	(a)	56653	.201	(a)	57725	.122	.075	58756	.073	(a)
53952	(a)	(a)	56654	.103	(a)	57726	.095	.023	58757	.42	(a)
53953	(a)	(a)	56690	.094	.33	57798	.028	(a)	58759	.052	(a)
54012	.076	–	56699	.078	.067	57800	.105	(a)	58802	.059	.48
54077	.127	.39	56758	.067	.14	57808	.047	(a)	58813	.178	(a)
54444	(a)	(a)	56759	.068	.078	57809	.048	(a)	58822	.162	(a)
55010	.38	.98	56760	.098	.099	57810	.047	.10	58837	.36	.161
55011	.103	1.75	56805	.129	(a)	57871	.056	.111	58840	.107	.121
55012	.123	1.11	56806	.091	(a)	57913	.136	.26	58873	.171	.027
55013	.156	1.12	56807	.09	(a)	57997	.169	–	58903	.037	(a)
55014	(a)	(a)	56808	.118	(a)	57998	.06	.054	58904	.029	.12
55214	.10	.083	56900	.113	(a)	57999	.077	.07	58922	.28	.179
55371	.42	.108	56910	.057	(a)	58009	.077	(a)	59005	.071	.089
55410	(a)	(a)	56911	.151	(a)	58010	.14	(a)	59057	.52	(a)
55426	.189	(a)	56912	.122	.084	58020	.239	(a)	59058	.34	(a)
55597	.025	1.68	56913	.10	(a)	58056	.167	(a)	59188	.47	.052
55647	.05	.065	56915	.59	(a)	58057	.105	(a)	59189	.65	.28
55648	.023	(a)	56916	.53	.215	58058	.094	(a)	59223	.177	.103
55649	.027	(a)	56917	.154	(a)	58095	.133	1.79	59257	.019	.012

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 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
59306	.119	(a)	59923	.013	.005	62003	16.50	–	91125	5.00	1.41
59378	.115	.141	59925	.43	1.19	63010	42.20	–	91127	3.37	.76
59481	.32	.096	59926	.37	.46	63011	52.80	–	91130	2.42	–
59482	.49	(a)	59927	.246	1.30	63012	75.10	–	91135	.68	(a)
59537	.124	.232	59931	.247	.48	63013	71.10	–	91150	3.18	6.38
59601	.121	2.23	59932	.27	.80	63215	54.70	–	91155	7.08	39.70
59647	.221	.158	59941	.083	(a)	63216	37.90	–	91160	2.01	–
59660	.222	1.06	59947	.079	.30	63217	59.00	–	91175	1.73	–
59661	.109	(a)	59955	.032	.132	63218	19.90	–	91177	7.55	–
59693	.018	–	59963	.236	.37	63219	(a)	–	91179	7.58	–
59695	(a)	(a)	59964	.55	.066	63220	(a)	–	91190	4.08	(a)
59701	.009	.33	59970	.106	.169	64074	16.60	–	91200	1.38	–
59713	.199	.33	59973	.152	(a)	64075	11.70	–	91210	(a)	–
59722	.103	.028	59975	.148	.19	64500	(a)	–	91235	3.89	2.83
59723	.039	.034	59977	.085	(a)	65007	33.30	–	91250	5.85	(a)
59724	.059	.015	59984	.042	.049	66122	14.30	–	91265	29.50	2.67
59725	.074	.145	59985	.163	(a)	66123	7.88	–	91266	15.60	.77
59726	.054	.023	59986	.124	(a)	66309	23.00	–	91280	(a)	2.78
59738	.172	.059	59988	.038	.055	66561	53.30	–	91302	22.20	(a)
59750	.092	.181	59989	.022	.041	67017	49.40	–	91315	6.73	–
59751	.033	(a)	60010	23.50	–	67508	32.80	–	91324	15.00	(a)
59773	.028	.026	60011	27.00	–	67509	24.00	–	91325	(a)	(a)
59774	.023	.141	60012	44.40	–	67510	13.40	–	91340	9.78	8.30
59775	.03	.178	60013	38.00	–	67511	14.50	–	91341	8.67	3.66
59781	.08	.085	60015	28.40	–	67512	62.00	–	91342	8.97	3.23
59782	.119	.56	60016	31.90	–	67513	39.30	–	91343	1.91	1.63
59783	.116	(a)	60035	37.50	–	67634	42.80	–	91405	11.40	–
59784	.089	(a)	61000	23.20	–	67635	30.30	–	91436	9.81	1.82
59790	.133	(a)	61212	19.20	–	68001	92.40	–	91481	35.80	–
59798	.30	.46	61216	21.30	–	68439	119.00	–	91507	5.28	2.99
59806	.218	(a)	61217	19.40	–	68500	5.16	–	91523	81.30	–
59867	.149	(a)	61218	13.20	–	68604	2.22	–	91547	.47	–
59886	.02	.10	61223	94.00	–	68606	8.68	–	91551	2.87	.77
59889	.092	.187	61224	30.00	–	68607	6.86	–	91555	2.35	.99
59892	.116	(a)	61225	41.60	–	68702	5.65	–	91560	8.62	3.64
59904	.079	.076	61226	69.90	–	68703	4.24	–	91562	6.38	–
59905	.094	.12	61227	64.00	–	68706	18.10	–	91577	22.90	3.09
59914	.55	.69	62000	14.60	–	68707	18.00	–	91580	11.30	–
59915	.26	.66	62001	11.50	–	90089	8.30	–	91581	(a)	(a)
59917	.048	.232	62002	5.25	–	91111	5.01	6.13	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	3.89	4.85	98308	2.19	1.31
91584	(a)	(a)	94569	5.65	4.08	97308	1.20	-	98309	10.30	2.14
91585	(a)	(a)	94590	24.40	-	97447	3.97	5.89	98344	1.52	.81
91586	(a)	(a)	94617	7.67	-	97501	(a)	-	98405	2.51	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	27.70	(a)
91588	(a)	(a)	95124	2.83	1.61	97503	(a)	-	98414	25.30	(a)
91589	(a)	(a)	95233	6.07	-	97504	(a)	-	98415	3.33	(a)
91590	6.63	-	95305	6.60	-	97650	7.03	3.51	98423	7.92	(a)
91591	(a)	(a)	95306	9.48	-	97651	11.70	4.70	98424	13.40	(a)
91606	23.70	-	95310	15.80	1.28	97652	10.10	3.81	98425	5.52	(a)
91618	(a)	(a)	95357	2.42	-	97653	6.01	3.07	98426	4.87	(a)
91629	4.83	(a)	95358	(a)	-	97654	10.40	2.59	98427	4.75	-
91636	8.27	-	95410	8.51	2.19	97655	9.06	3.51	98428	(a)	-
91641	2.24	(a)	95455	10.00	1.47	98002	1.64	.99	98429	2.16	-
91666	1.79	(a)	95487	4.56	(a)	98003	1.88	(a)	98430	(a)	-
91722	7.24	(a)	95505	4.65	2.29	98090	.249	-	98449	6.82	18.20
91746	6.38	6.46	95620	3.70	(a)	98091	.28	-	98482	7.31	6.70
91805	.40	-	95625	10.50	4.24	98092	.83	-	98483	10.80	15.00
92053	.98	.65	95630	(a)	(a)	98111	.98	-	98502	10.30	3.79
92054	.34	.202	95647	4.68	7.13	98150	(a)	-	98555	4.81	-
92055	9.46	.165	95648	(a)	(a)	98151	(a)	-	98597	1.08	-
92101	14.80	2.90	96053	3.56	4.01	98152	5.52	.87	98598	.37	-
92102	8.92	3.50	96317	2.49	-	98153	6.20	(a)	98601	12.30	(a)
92215	5.58	2.72	96408	7.37	8.52	98154	7.33	(a)	98622	(a)	-
92338	3.42	1.73	96409	6.82	9.46	98155	10.20	(a)	98623	(a)	-
92445	4.74	-	96410	5.98	8.30	98156	(a)	(a)	98624	1.94	-
92446	11.20	1.79	96611	2.25	1.20	98157	6.55	.229	98636	4.78	3.08
92447	9.84	1.17	96702	8.48	(a)	98158	(a)	(a)	98640	213.00	-
92451	3.89	2.47	96703	(a)	-	98159	4.39	(a)	98658	10.60	-
92453	6.23	-	96816	7.95	-	98160	9.31	(a)	98659	1.90	.37
92478	3.08	1.55	96872	8.88	(a)	98161	10.40	(a)	98677	33.60	10.70
92593	51.10	-	96930	(a)	-	98162	(a)	(a)	98678	29.80	12.90
92663	1.12	-	97002	(a)	(a)	98163	10.90	.21	98698	(a)	(a)
94007	21.20	4.51	97003	(a)	(a)	98164	3.28	.064	98699	9.71	(a)
94099	4.81	-	97047	6.82	-	98257	2.83	-	98705	15.00	-
94225	16.90	-	97050	5.29	-	98303	20.60	4.70	98710	6.75	-
94276	8.82	4.75	97111	10.10	-	98304	10.50	3.85	98751	8.01	-
94304	4.97	(a)	97220	.65	(a)	98305	5.48	1.77	98805	8.82	1.37
94381	9.32	12.70	97221	(a)	1.02	98306	14.10	.72	98806	4.45	3.45
94404	8.36	4.57	97222	2.57	1.43	98307	3.33	.48	98810	7.71	-

\$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
98813	7.45	1.84	99620	.92	–						
98820	16.80	2.69	99650	2.11	.99						
98871	(a)	(a)	99709	5.20	(a)						
98884	4.38	2.25	99718	2.71	–						
98914	1.29	.54	99746	4.59	3.36						
98949	1.81	.31	99760	.53	–						
98967	6.88	8.99	99777	13.30	–						
98993	9.13	3.53	99793	5.82	–						
99003	3.27	.87	99798	(a)	(a)						
99004	6.19	1.60	99803	(a)	10.80						
99080	2.32	7.40	99826	1.52	.67						
99081	(a)	–	99827	.83	.59						
99082	(a)	–	99851	3.39	–						
99083	(a)	–	99917	5.49	–						
99084	(a)	(a)	99938	6.16	–						
99085	(a)	(a)	99943	17.90	–						
99111	3.36	–	99946	13.30	3.02						
99160	(a)	–	99948	11.00	24.30						
99163	8.02	.33	99952	11.30	14.60						
99165	1.76	(a)	99953	12.20	7.95						
99220	2.84	(a)	99954	8.88	11.20						
99221	(a)	(a)	99955	11.10	5.77						
99222	5.35	(a)	99963	1.32	–						
99223	.50	(a)	99969	5.17	4.79						
99303	26.90	–	99975	9.87	–						
99310	6.72	(a)	99986	(a)	–						
99315	19.80	1.85	99987	(a)	–						
99321	19.20	1.76	99988	4.57	–						
99445	(a)	(a)									
99471	1.29	–									
99505	7.73	–									
99506	9.51	–									
99507	8.29	–									
99570	4.45	(a)									
99571	1.07	(a)									
99572	2.11	(a)									
99573	2.02	(a)									
99600	2.69	–									
99613	17.00	1.93									
99614	6.01	–									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514											
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	.151	.189	10150	.47	(a)	11204	.29	1.53	13111	1.43	.092
10011	.036	(a)	10151	11.80	-	11205	(a)	-	13112	.085	.063
10012	.042	(a)	10160	2.09	-	11206	.92	-	13201	.88	.144
10015	8.41	-	10204	.211	-	11207	11.60	-	13204	1.00	1.14
10020	(a)	(a)	10205	.236	-	11208	1.99	-	13205	.38	.42
10025	.036	(a)	10210	.38	(a)	11209	9.33	-	13206	(a)	(a)
10026	.61	.027	10211	.38	(a)	11210	3.97	-	13207	(a)	(a)
10027	.036	(a)	10220	4.44	-	11211	20.60	-	13208	(a)	(a)
10036	.66	(a)	10255	.243	.151	11212	3.12	-	13314	.113	.014
10040	.115	.32	10256	.89	.183	11213	2.55	-	13351	.28	.073
10042	.35	.43	10257	.168	.148	11214	6.27	-	13352	.28	.043
10052	5.81	-	10309	.152	.019	11222	.105	-	13410	1.40	2.35
10054	5.16	-	10315	.36	(a)	11234	.27	.056	13411	(a)	(a)
10060	.167	.069	10331	11.40	-	11248	.046	.016	13412	.47	1.21
10065	.25	.045	10332	19.70	-	11258	1.54	.162	13453	.54	(a)
10066	.26	.054	10352	.74	.042	11259	1.65	.129	13454	.64	(a)
10070	.087	.151	10367	5.31	-	11273	13.20	-	13455	.65	(a)
10071	.30	.12	10368	7.77	-	11274	12.60	-	13461	(a)	(a)
10072	6.01	-	10375	(a)	-	11288	1.89	.074	13506	.86	.065
10073	1.02	.36	10378	11.50	-	12014	.10	.046	13507	1.04	.134
10075	7.58	.197	10379	5.36	-	12356	1.12	.037	13590	.48	.67
10100	1.28	.069	10380	9.15	-	12361	.10	.07	13621	.122	.33
10101	.226	.177	10381	7.92	-	12362	.095	(a)	13670	.056	.017
10105	2.45	-	11007	2.26	-	12373	.036	.023	13673	1.17	.018
10107	3.12	.30	11020	.28	.157	12374	.58	.066	13715	.095	.145
10110	28.60	-	11039	.89	.087	12375	.28	.035	13716	.43	.098
10111	.19	.067	11052	2.43	-	12391	.071	.07	13720	.66	.057
10113	.34	-	11101	(a)	(a)	12393	.38	(a)	13759	.167	.138
10115	.67	.082	11120	(a)	-	12467	.157	(a)	13930	.203	.174
10117	8.35	-	11126	.059	.024	12509	.061	.031	14068	.037	.012
10119	(a)	-	11127	.48	.008	12510	.77	.03	14101	.43	.053
10120	18.70	-	11128	.65	.083	12583	.34	(a)	14279	.46	.092
10130	3.34	-	11138	2.85	-	12651	1.00	.51	14401	1.55	.105
10132	2.87	-	11155	.201	-	12683	.46	(a)	14405	1.33	-
10133	2.34	-	11160	(a)	(a)	12707	.62	.56	14527	.39	.179
10135	(a)	-	11167	.56	-	12797	.131	.194	14655	.084	-
10140	.046	.022	11168	2.91	-	12805	.30	.125	14731	2.41	-
10141	.092	.023	11201	19.80	-	12841	.51	-	14732	.179	-
10145	.44	.01	11202	5.85	-	12927	.088	-	14733	.58	-
10146	.57	.019	11203	1.12	.46	13049	.052	.051	14734	.25	-

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 514											
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	.214	.133	16670	4.73	—	18501	1.24	.01	40072	(a)	—
14913	.31	.193	16676	.28	.015	18506	.43	.006	40075	26.30	—
15060	(a)	(a)	16694	.40	(a)	18507	.177	.01	40101	21.70	—
15061	(a)	(a)	16705	.30	.131	18570	1.85	—	40102	19.20	—
15062	.192	(a)	16722	(a)	—	18575	(a)	(a)	40111	9.29	—
15063	.224	(a)	16723	(a)	—	18616	.33	.59	40115	(a)	—
15070	.178	—	16750	.098	.034	18707	.014	.005	40117	(a)	—
15119	(a)	—	16751	.098	—	18708	.108	.023	40140	(a)	—
15120	(a)	—	16819	1.16	(a)	18833	.17	(a)	41001	.31	—
15123	2.33	—	16820	.90	(a)	18834	.28	.129	41210	(a)	—
15124	.82	—	16881	1.54	(a)	18911	.88	.022	41421	.58	—
15188	.34	(a)	16890	.136	(a)	18912	1.67	.039	41422	.31	—
15223	.066	.044	16891	.148	(a)	18920	.43	.022	41510	44.50	—
15224	.69	.068	16892	.27	(a)	18991	(a)	—	41603	27.50	—
15300	(a)	—	16900	2.46	.069	19007	.91	—	41604	15.10	—
15314	.201	(a)	16901	1.58	.083	19051	2.02	—	41620	1.66	—
15404	.088	(a)	16902	1.34	.057	19061	(a)	—	41650	38.70	—
15405	.129	(a)	16905	2.59	.069	19795	.29	(a)	41664	39.70	—
15406	.33	.053	16906	1.66	.083	19796	.34	—	41665	4.65	—
15488	.82	(a)	16910	1.48	.04	40005	(a)	—	41666	(a)	—
15538	.36	.022	16911	1.34	.057	40006	(a)	—	41667	108.00	—
15600	.90	.119	16915	1.52	.032	40010	(a)	—	41668	102.00	—
15607	.233	—	16916	1.26	.056	40015	(a)	—	41669	.71	—
15608	.201	.01	16920	3.36	.082	40020	(a)	—	41670	1.20	—
15656	5.95	—	16921	3.07	.029	40026	(a)	—	41672	(a)	—
15699	.58	—	16930	1.93	.13	40031	(a)	—	41673	(a)	—
15733	.214	.034	16931	2.09	.06	40032	(a)	—	41675	(a)	—
15839	.27	.032	16940	4.20	.029	40040	(a)	—	41677	.34	—
15991	.221	.073	16941	1.68	.064	40041	(a)	—	41678	54.30	—
15993	.187	.043	18078	.172	.155	40042	(a)	—	41679	(a)	(a)
16005	.05	.031	18109	.37	.035	40045	262.00	—	41680	20.10	—
16009	.26	.106	18110	.29	.032	40046	51.80	—	41696	1.08	—
16402	1.34	—	18200	(a)	—	40047	18.50	—	41697	.75	—
16403	.85	.26	18205	.27	.38	40059	6.61	—	41700	(a)	—
16404	1.07	—	18206	.48	.125	40061	3.51	—	41715	12.80	—
16471	.33	—	18335	.34	.018	40063	117.00	—	41716	8.13	—
16501	.107	(a)	18435	1.35	.078	40064	34.50	—	43007	(a)	—
16527	.164	.32	18436	1.09	.121	40066	(a)	—	43117	(a)	—
16588	.122	(a)	18437	.49	(a)	40067	(a)	—	43151	13.10	—
16604	.204	.122	18438	.94	(a)	40069	(a)	—	43152	16.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514											
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	49.80	-	44112	.68	-	45771	.38	.139	47254	(a)	-
43215	(a)	-	44113	(a)	-	45819	.124	.083	47318	11.10	-
43421	13.60	-	44193	(a)	-	45900	.103	.036	47367	.34	-
43422	71.60	-	44194	(a)	-	45901	.088	.045	47420	2.42	-
43424	(a)	-	44222	(a)	-	45937	.113	-	47468	(a)	-
43470	6.30	-	44276	66.80	-	45993	(a)	(a)	47469	5.81	-
43517	(a)	-	44277	43.30	-	46004	36.80	-	47471	5.03	-
43518	17.00	-	44280	.34	-	46005	29.40	-	47473	6.58	-
43550	48.70	-	44311	8.78	-	46112	.085	-	47474	7.36	-
43551	27.00	-	44315	5.90	-	46202	2.68	-	47475	5.81	-
43626	13.60	-	44427	78.40	-	46362	189.00	-	47476	5.81	-
43628	177.00	-	44428	78.80	-	46426	27.70	-	47477	7.75	-
43629	150.00	-	44429	1.18	-	46427	36.90	-	47478	8.13	-
43754	(a)	-	44430	.82	-	46510	(a)	-	47600	(a)	-
43760	4.99	-	44431	2.62	-	46590	(a)	-	47610	(a)	-
43822	4.98	-	44432	.83	-	46603	2.32	-	48039	35.30	-
43840	.062	-	44433	26.50	-	46604	2.68	-	48177	(a)	-
43860	3.94	-	44434	50.70	-	46606	7.14	-	48178	(a)	-
43889	1.41	-	44435	52.50	-	46607	9.82	-	48206	36.00	-
43945	(a)	-	44436	61.30	-	46622	14.60	-	48252	(a)	-
43946	(a)	-	44437	50.80	-	46671	(a)	-	48441	.151	-
43990	(a)	(a)	44438	40.20	-	46700	100.00	-	48557	15.10	-
43991	(a)	-	44439	78.20	-	46773	(a)	-	48558	13.10	-
44009	2.84	-	44440	64.70	-	46822	(a)	-	48600	55.30	-
44010	(a)	(a)	44500	(a)	-	46881	(a)	-	48610	(a)	-
44069	14.50	-	44501	(a)	-	46882	(a)	-	48636	1.17	(a)
44070	4.30	-	45190	2.11	-	46911	26.90	-	48637	11.50	-
44071	4.79	-	45191	1.50	-	46912	49.30	-	48638	5.73	-
44072	3.31	-	45192	1.75	-	46913	(a)	-	48727	(a)	-
44100	2.04	-	45193	1.03	-	46914	(a)	-	48808	1.52	-
44101	2.12	-	45210	1.31	-	46915	(a)	-	48924	(a)	-
44102	1.66	-	45224	(a)	-	46916	(a)	-	48925	276.00	-
44103	1.47	-	45225	(a)	-	47050	1.36	-	49005	.233	-
44104	.62	-	45334	28.70	-	47051	(a)	-	49111	2.33	-
44105	(a)	-	45380	.25	(a)	47052	(a)	-	49181	11.50	-
44106	(a)	-	45450	8.44	-	47103	(a)	-	49183	14.10	-
44108	.72	-	45523	(a)	-	47146	(a)	-	49184	29.70	-
44109	1.83	-	45524	(a)	-	47147	(a)	-	49185	27.00	-
44110	1.87	-	45539	(a)	-	47221	110.00	-	49239	.187	.46
44111	1.15	-	45678	.37	-	47253	(a)	-	49292	.84	-

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514											
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
49305	(a)	—	51240	.30	.196	51702	.112	(a)	51986	.146	.096
49333	6.19	—	51241	.89	.218	51703	.046	(a)	51999	.062	.40
49451	(a)	—	51250	.187	(a)	51734	.087	.35	52002	.054	.114
49452	(a)	—	51251	.026	(a)	51741	.156	.243	52075	.138	.222
49617	.192	.146	51252	.091	.074	51752	.132	.15	52076	.166	(a)
49618	.161	.074	51253	.077	(a)	51767	.024	.007	52109	.014	(a)
49619	.30	.099	51254	.024	.032	51777	.084	.077	52134	.181	.60
49763	1.97	—	51255	.48	(a)	51790	.139	(a)	52137	.054	(a)
49800	(a)	—	51300	.115	.147	51796	.057	(a)	52150	.33	(a)
49801	96.80	—	51305	.115	.88	51808	.202	.68	52315	.109	.27
49802	8.58	—	51315	.122	.096	51809	.25	.146	52341	.034	(a)
49803	15.20	—	51330	.072	.66	51833	.125	.054	52342	.098	(a)
49840	1.41	—	51333	.024	.32	51850	.175	(a)	52343	.06	(a)
49870	115.00	—	51340	.025	(a)	51851	.118	(a)	52401	.185	(a)
49890	(a)	—	51350	.194	.127	51852	.28	(a)	52402	.014	(a)
49891	(a)	—	51351	.173	.049	51853	.112	(a)	52432	.068	(a)
49902	(a)	—	51352	.238	.101	51854	.25	(a)	52433	.062	.80
49903	(a)	—	51355	.162	.091	51855	.26	(a)	52435	.078	(a)
50010	.146	.38	51356	.175	.56	51856	.144	(a)	52438	.056	(a)
50011	.065	(a)	51357	.173	.76	51857	.247	(a)	52440	.088	(a)
50012	.054	(a)	51358	.42	.129	51869	.067	.136	52467	.081	(a)
50015	.095	(a)	51359	.36	.71	51877	.38	.191	52469	.028	.096
50017	.072	(a)	51370	.29	3.83	51889	.062	.011	52505	.142	.237
50018	.06	(a)	51380	.029	.041	51896	.029	.017	52547	.16	.07
50019	.039	(a)	51400	.169	(a)	51900	.094	.10	52581	.69	2.19
50045	.165	(a)	51401	.249	(a)	51909	.158	.053	52619	.048	(a)
50047	.019	(a)	51500	.055	.116	51919	.063	(a)	52660	.122	—
51001	.041	.42	51516	.103	—	51926	.064	.044	52744	.48	.066
51005	.008	(a)	51517	.116	—	51927	.035	.132	52767	.147	(a)
51116	.103	.69	51550	.069	.40	51934	.07	.107	52876	(a)	(a)
51201	.025	(a)	51551	.024	.89	51941	.064	.041	52911	.039	.42
51205	.076	.059	51552	.041	.152	51942	.102	—	52967	.015	.058
51206	.012	.32	51553	.073	(a)	51956	.27	.205	53001	.142	.30
51210	.071	(a)	51554	.007	(a)	51957	.242	.46	53077	.068	.219
51211	(a)	(a)	51575	.052	.021	51958	.215	.37	53095	.047	(a)
51220	.244	1.90	51576	.132	.097	51959	.22	(a)	53096	.065	(a)
51221	.135	1.76	51600	.09	.172	51960	.029	.33	53121	.185	.40
51222	.165	4.53	51613	.059	.139	51970	.126	.177	53147	.025	(a)
51224	.173	1.49	51625	.037	(a)	51982	.037	.077	53229	.139	(a)
51230	.029	.74	51666	.082	.089	51985	.096	—	53271	.035	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514						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	.137	.248	55715	.145	.203	56918	.055	(a)	58096	.129	1.49
53374	.127	.26	55716	.21	.49	56919	.141	(a)	58301	.044	.077
53375	.067	.27	55717	.186	(a)	56920	.129	(a)	58302	.035	.051
53376	.108	.183	55718	.181	(a)	56980	.072	(a)	58397	.202	.65
53377	.11	.188	55802	.084	.011	57001	.025	.033	58408	.081	–
53403	.07	(a)	55918	.083	2.26	57002	.016	.096	58409	.103	–
53425	.129	(a)	55919	.011	3.42	57090	.207	.68	58456	.055	–
53565	.081	.096	56040	.008	.03	57146	.131	.75	58457	.079	–
53631	.021	.021	56041	.052	(a)	57202	.064	(a)	58458	.103	–
53632	.025	.032	56042	.065	(a)	57257	.079	.034	58459	.123	–
53731	.023	(a)	56170	.126	(a)	57401	.045	.089	58503	.054	.077
53732	.154	.47	56171	.062	(a)	57403	.171	.033	58532	.07	(a)
53733	.10	.228	56202	.052	.078	57410	.022	.173	58559	.014	(a)
53734	.62	–	56390	.09	.70	57411	.032	(a)	58560	.034	(a)
53803	.31	(a)	56391	.078	.30	57572	.013	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.125	.119	57600	.038	.033	58575	.044	.111
53902	(a)	(a)	56488	.139	.038	57611	.068	.055	58627	.142	.012
53903	(a)	(a)	56567	.131	(a)	57625	.33	(a)	58663	.29	.95
53904	(a)	(a)	56650	.40	(a)	57651	.041	.039	58682	.126	(a)
53905	(a)	(a)	56651	.218	(a)	57690	.088	.45	58713	.053	(a)
53907	.068	.086	56652	.156	(a)	57716	.042	.074	58737	.091	.55
53951	(a)	(a)	56653	.15	(a)	57725	.091	.075	58756	.054	(a)
53952	(a)	(a)	56654	.077	(a)	57726	.071	.023	58757	.31	(a)
53953	(a)	(a)	56690	.072	.33	57798	.021	(a)	58759	.038	(a)
54012	.062	–	56699	.057	.067	57800	.077	(a)	58802	.043	.48
54077	.093	.39	56758	.049	.14	57808	.035	(a)	58813	.133	(a)
54444	(a)	(a)	56759	.05	.078	57809	.036	(a)	58822	.119	(a)
55010	.28	.98	56760	.072	.099	57810	.035	.10	58837	.27	.161
55011	.076	1.75	56805	.094	(a)	57871	.042	.111	58840	.08	.121
55012	.09	1.11	56806	.067	(a)	57913	.10	.26	58873	.128	.027
55013	.116	1.12	56807	.066	(a)	57997	.137	–	58903	.027	(a)
55014	(a)	(a)	56808	.087	(a)	57998	.044	.054	58904	.021	.12
55214	.073	.083	56900	.083	(a)	57999	.058	.07	58922	.212	.179
55371	.32	.108	56910	.042	(a)	58009	.058	(a)	59005	.052	.089
55410	(a)	(a)	56911	.113	(a)	58010	.103	(a)	59057	.38	(a)
55426	.141	(a)	56912	.091	.084	58020	.184	(a)	59058	.248	(a)
55597	.018	1.68	56913	.074	(a)	58056	.122	(a)	59188	.36	.052
55647	.037	.065	56915	.44	(a)	58057	.077	(a)	59189	.50	.28
55648	.017	(a)	56916	.40	.215	58058	.069	(a)	59223	.132	.103
55649	.02	(a)	56917	.115	(a)	58095	.097	1.79	59257	.014	.012

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 514											
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
59306	.087	(a)	59923	.01	.005	62003	14.60	–	91125	4.77	1.41
59378	.086	.141	59925	.37	1.19	63010	17.30	–	91127	3.13	.76
59481	.235	.096	59926	.32	.46	63011	21.70	–	91130	1.86	–
59482	.38	(a)	59927	.214	1.30	63012	30.80	–	91135	.52	(a)
59537	.093	.232	59931	.181	.48	63013	29.20	–	91150	2.96	6.38
59601	.089	2.23	59932	.195	.80	63215	48.40	–	91155	6.57	39.70
59647	.17	.158	59941	.061	(a)	63216	33.60	–	91160	1.91	–
59660	.163	1.06	59947	.059	.30	63217	52.60	–	91175	1.65	–
59661	.08	(a)	59955	.023	.132	63218	17.70	–	91177	7.21	–
59693	.013	–	59963	.173	.37	63219	(a)	–	91179	7.24	–
59695	(a)	(a)	59964	.40	.066	63220	(a)	–	91190	3.89	(a)
59701	.006	.33	59970	.079	.169	64074	14.90	–	91200	1.06	–
59713	.146	.33	59973	.112	(a)	64075	10.50	–	91210	(a)	–
59722	.075	.028	59975	.111	.19	64500	(a)	–	91235	3.62	2.83
59723	.028	.034	59977	.063	(a)	65007	29.40	–	91250	5.45	(a)
59724	.044	.015	59984	.03	.049	66122	12.70	–	91265	22.80	2.67
59725	.054	.145	59985	.119	(a)	66123	6.97	–	91266	12.00	.77
59726	.039	.023	59986	.091	(a)	66309	20.30	–	91280	(a)	2.78
59738	.126	.059	59988	.028	.055	66561	47.10	–	91302	22.00	(a)
59750	.069	.181	59989	.016	.041	67017	43.70	–	91315	6.67	–
59751	.025	(a)	60010	9.63	–	67508	46.50	–	91324	14.80	(a)
59773	.022	.026	60011	11.10	–	67509	34.10	–	91325	(a)	(a)
59774	.018	.141	60012	18.20	–	67510	19.00	–	91340	9.69	8.30
59775	.023	.178	60013	15.60	–	67511	20.50	–	91341	8.27	3.66
59781	.06	.085	60015	11.70	–	67512	87.90	–	91342	8.90	3.23
59782	.089	.56	60016	13.10	–	67513	55.80	–	91343	1.83	1.63
59783	.087	(a)	60035	33.20	–	67634	37.80	–	91405	11.30	–
59784	.067	(a)	61000	9.54	–	67635	26.80	–	91436	9.35	1.82
59790	.097	(a)	61212	17.00	–	68001	81.70	–	91481	34.20	–
59798	.227	.46	61216	18.80	–	68439	105.00	–	91507	5.03	2.99
59806	.163	(a)	61217	17.10	–	68500	2.12	–	91523	77.60	–
59867	.109	(a)	61218	11.70	–	68604	1.97	–	91547	.44	–
59886	.015	.10	61223	83.20	–	68606	7.68	–	91551	2.73	.77
59889	.071	.187	61224	26.50	–	68607	6.07	–	91555	2.18	.99
59892	.087	(a)	61225	36.80	–	68702	5.00	–	91560	6.65	3.64
59904	.059	.076	61226	61.90	–	68703	3.75	–	91562	6.09	–
59905	.069	.12	61227	56.60	–	68706	16.10	–	91577	21.80	3.09
59914	.40	.69	62000	12.90	–	68707	15.90	–	91580	8.78	–
59915	.195	.66	62001	10.20	–	90089	7.91	–	91581	(a)	(a)
59917	.036	.232	62002	4.65	–	91111	4.66	6.13	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514											
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	3.62	4.85	98308	2.09	1.31
91584	(a)	(a)	94569	5.39	4.08	97308	.93	-	98309	7.98	2.14
91585	(a)	(a)	94590	23.30	-	97447	3.06	5.89	98344	1.51	.81
91586	(a)	(a)	94617	7.33	-	97501	(a)	-	98405	2.49	-
91587	(a)	(a)	94638	(a)	-	97502	(a)	-	98413	26.40	(a)
91588	(a)	(a)	95124	2.70	1.61	97503	(a)	-	98414	24.20	(a)
91589	(a)	(a)	95233	5.80	-	97504	(a)	-	98415	3.18	(a)
91590	6.32	-	95305	6.29	-	97650	6.71	3.51	98423	7.56	(a)
91591	(a)	(a)	95306	7.32	-	97651	9.05	4.70	98424	12.80	(a)
91606	18.20	-	95310	15.00	1.28	97652	7.85	3.81	98425	5.27	(a)
91618	(a)	(a)	95357	1.86	-	97653	5.74	3.07	98426	4.65	(a)
91629	3.73	(a)	95358	(a)	-	97654	10.00	2.59	98427	4.53	-
91636	6.38	-	95410	8.12	2.19	97655	6.99	3.51	98428	(a)	-
91641	1.73	(a)	95455	7.71	1.47	98002	1.26	.99	98429	1.66	-
91666	1.71	(a)	95487	4.35	(a)	98003	1.80	(a)	98430	(a)	-
91722	5.59	(a)	95505	3.59	2.29	98090	.242	-	98449	6.50	18.20
91746	6.09	6.46	95620	3.53	(a)	98091	.26	-	98482	6.98	6.70
91805	.38	-	95625	10.50	4.24	98092	.80	-	98483	10.30	15.00
92053	.94	.65	95630	(a)	(a)	98111	.91	-	98502	9.86	3.79
92054	.33	.202	95647	4.35	7.13	98150	(a)	-	98555	4.59	-
92055	9.04	.165	95648	(a)	(a)	98151	(a)	-	98597	1.03	-
92101	14.10	2.90	96053	3.31	4.01	98152	4.25	.87	98598	.36	-
92102	8.50	3.50	96317	1.93	-	98153	4.79	(a)	98601	11.80	(a)
92215	5.18	2.72	96408	7.03	8.52	98154	5.66	(a)	98622	(a)	-
92338	3.27	1.73	96409	6.50	9.46	98155	7.91	(a)	98623	(a)	-
92445	3.66	-	96410	5.71	8.30	98156	(a)	(a)	98624	1.85	-
92446	10.70	1.79	96611	2.23	1.20	98157	5.06	.229	98636	4.44	3.08
92447	9.38	1.17	96702	8.09	(a)	98158	(a)	(a)	98640	204.00	-
92451	3.62	2.47	96703	(a)	-	98159	3.39	(a)	98658	8.18	-
92453	5.94	-	96816	7.59	-	98160	7.19	(a)	98659	1.46	.37
92478	2.94	1.55	96872	6.85	(a)	98161	8.05	(a)	98677	32.10	10.70
92593	47.40	-	96930	(a)	-	98162	(a)	(a)	98678	28.50	12.90
92663	.86	-	97002	(a)	(a)	98163	8.45	.21	98698	(a)	(a)
94007	20.20	4.51	97003	(a)	(a)	98164	3.05	.064	98699	9.26	(a)
94099	4.59	-	97047	6.76	-	98257	2.70	-	98705	11.50	-
94225	16.20	-	97050	5.25	-	98303	15.90	4.70	98710	6.44	-
94276	8.42	4.75	97111	9.71	-	98304	10.00	3.85	98751	6.18	-
94304	4.61	(a)	97220	.50	(a)	98305	5.43	1.77	98805	8.42	1.37
94381	8.67	12.70	97221	(a)	1.02	98306	13.90	.72	98806	4.14	3.45
94404	7.97	4.57	97222	2.40	1.43	98307	3.18	.48	98810	7.64	-

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514											
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	7.38	1.84	99620	.88	–						
98820	16.10	2.69	99650	1.96	.99						
98871	(a)	(a)	99709	4.83	(a)						
98884	4.17	2.25	99718	2.58	–						
98914	.99	.54	99746	4.38	3.36						
98949	1.40	.31	99760	.50	–						
98967	6.56	8.99	99777	13.20	–						
98993	8.49	3.53	99793	5.56	–						
99003	3.12	.87	99798	(a)	(a)						
99004	6.13	1.60	99803	(a)	10.80						
99080	2.21	7.40	99826	1.51	.67						
99081	(a)	–	99827	.80	.59						
99082	(a)	–	99851	3.24	–						
99083	(a)	–	99917	5.24	–						
99084	(a)	(a)	99938	5.88	–						
99085	(a)	(a)	99943	17.10	–						
99111	3.21	–	99946	12.70	3.02						
99160	(a)	–	99948	10.20	24.30						
99163	7.65	.33	99952	11.20	14.60						
99165	1.68	(a)	99953	12.10	7.95						
99220	2.20	(a)	99954	8.81	11.20						
99221	(a)	(a)	99955	11.00	5.77						
99222	4.13	(a)	99963	1.26	–						
99223	.47	(a)	99969	4.00	4.79						
99303	25.60	–	99975	9.78	–						
99310	6.41	(a)	99986	(a)	–						
99315	18.90	1.85	99987	(a)	–						
99321	18.30	1.76	99988	3.53	–						
99445	(a)	(a)									
99471	.99	–									
99505	7.19	–									
99506	8.84	–									
99507	7.70	–									
99570	4.14	(a)									
99571	1.00	(a)									
99572	1.96	(a)									
99573	1.87	(a)									
99600	2.66	–									
99613	16.20	1.93									
99614	5.95	–									