

LOSS COSTS – IMPLEMENTATION

NOVEMBER 10, 2022

GENERAL LIABILITY

LI-GL-2022-291

OHIO GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED; NEW FILING FORMAT

KEY MESSAGE

Revised overall prospective loss costs for -9.7% to be implemented.

BACKGROUND

In circular [LI-GL-2022-250](#), we provided you with information about the General Liability loss cost level experience review.

CONSIDERATION OF COVID-19

There will almost certainly be long-term behavioral, social and economic changes as a result 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 2020/2021 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 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.

IMPORTANT NOTE

Change in Format

The loss cost filing has been restructured. The explanatory text, for all sections of the filing, appears first; all the exhibits are then grouped together and appear next; and the updated manual pages come last. We invite customers to share feedback on this revised format and suggestions for further enhancements by contacting the individuals listed in the “Contact Information” block.

The explanatory pages are in a Microsoft® Word document. The filing exhibits are presented in Microsoft® Excel spreadsheets. It should be noted that the excel exhibits found in this circular are for display purposes only (i.e., the exhibits do not contain the formulas that underly the calculations). We plan to introduce excel spreadsheets that include formulas in the future.

Refer to the attached explanatory material for complete details about the filing.

ISO ACTION

We are implementing GL-2022-BGL1, which presents a review of General Liability loss cost experience.

Refer to the attachment(s) for complete details.

SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies **written** on or after April 1, 2023.

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of April 1, 2023, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON FEBRUARY 1, 2023. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number GL-2022-BGL1 and SERFF Tracking Number ISOF-133449713, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2022-006](#) 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 4-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-GL-2022-250](#) (10/03/2022) General Liability Basic Limit Experience For 2022 Group 4 Jurisdictions Reviewed By Staff
- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- GL-2022-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.

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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CONTACT INFORMATION

If you have any questions concerning:

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

OHIO GL-2022-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 -9.7% 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 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. These OL&T class specific COVID-19 adjustments are still being reflected in the loss costs within this document. Refer to Section D 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 Premises/ Operations, Products and Local Products/Completed Operations. We will continue to seek the appropriate balance between the 2020/2021 experience and the experience of other years used in the analyses to determine our prospective loss costs for future periods.

Also, adjustment factors were applied to the exposure development factors for the latest accident year to reflect the reduced expected exposures for Local Products/Completed Operations and Products due to COVID-19 and the economic recession in 2020. The factors were determined by an analysis of historical experience and actuarial judgment. Refer to Section D for details.

While there is still great uncertainty around COVID-19, the above referenced adjustments do not contemplate the possibility of 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	-14.5%	-14.5%
OL&T	-3.0%	-3.0%
Premises/Operations	-8.3%	-8.3%
Products	-11.4%	-11.4%
Local Products/Completed Operations	-14.3%	-14.3%
Products/Completed Operations	-13.4%	-13.4%
GL Overall	-9.7%	-9.7%

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. The selected changes are equal to the indicated changes for all sublines .

CAPPING

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

PRIOR ISO
REVISIONS

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

CHANGE IN
FORMAT

In this document, all explanatory material appears first, then followed by all exhibits. Explanatory pages are numbered A-1 through D-5, the exhibits are labeled EXHIBIT A1 through EXHIBIT C23. The revised prospective loss costs are displayed in Exhibit A6.

CHANGE IN
ALAE
PROCEDURE IN
SEVERITY TREND

In this document, the procedure to determine the ultimate ALAE underlying the severity trend analysis has been revised to be consistent with the procedure used in ISO's General Liability loss development calculations. Specifically, "incremental ALAE percentages" are calculated by each 12 month evaluation period and summed. They are then multiplied by estimated ultimate paid \$500,000 limit indemnity losses for a given accident year and added to the reported paid ALAE to calculate the ultimate ALAE. Historically, the reported ALAE underlying the severity trend had been developed to ultimate using the traditional link ratio method.

INTRODUCTION
OF BASE CLASS
LOSS COSTS
AND CLASS
DIFFERENTIALS
FOR LOCAL
PRODUCTS/
COMPLETED
OPERATIONS

The procedure to calculate the proposed loss costs for Local Products/Completed Operations is being revised in this document. The revised procedure is the same procedure currently used in the calculation of the loss costs for Premises/Operations with adjustments to reflect that Local Products/Completed Operations loss costs are always calculated at the state level even if there are multiple territories. Prior to this filing, the Local Products/Completed Operations proposed loss costs were calculated using a Bayesian credibility procedure whose parameters were updated with each review. As part of the change in procedure in this document base class loss costs and class differentials for Local Products/Completed Operations are also being introduced.

HISTORICAL SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal-accident year data through year ended 09/30/2021 for Premises/Operations.
- Calendar-accident year data through year ended 12/31/2020 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 4/1/2023. The Products/Completed Operations portion of this review uses a trend date of 7/1/2022 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 Exhibits C7, C14 and C21.

For Premises/Operations, occurrence cost data and occurrence frequency data through 06/30/2021 were used in selecting annual trend factors. For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2020 were used.

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

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

In this review, multistate reported paid losses, ALAE, and occurrences have been developed to ultimate settlement level in the trend exhibits using paid development techniques. This has been done in the interest of stability of ultimate loss, ALAE and occurrence estimates from one review to another.

TEN
LARGEST
COMPANY
GROUPS IN
ISO
DATA
BASE

OTHER LIABILITY (ASLOB 17.0)

PRODUCTS LIABILITY (ASLOB 18.0)

1. Cincinnati Insurance Co.	1. Chubb Group of Insurance Cos.
2. Travelers Indemnity Co.	2. Zurich American Insurance Co.
3. Chubb Group of Insurance Cos.	3. Fireman's Fund Insurance Co.
4. Continental Casualty Co.	4. Selective Insurance Group
5. Liberty Mutual Insurance Co.	5. Travelers Indemnity Co.
6. Zurich American Insurance Co.	6. Cincinnati Insurance Co.
7. XL Specialty Insurance Co.	7. Continental Casualty Co.
8. Westfield Insurance Co.	8. Liberty Mutual Insurance Co.
9. Great American Insurance Co.	9. United Fire & Casualty Co.
10. Nationwide Mutual 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 12/31/2020 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 12/31/2020 is:

Statewide - Other Liability (ASLOB 17.0)	38.2 %
Multistate - Products Liability (ASLOB 18.0)	40.1 %

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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OHIO
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2021-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		-13.1%	-7.5%	-7.5%
OL&T		-7.5%	-2.5%	-2.5%
Prem/Ops Combined		-10.1%	-4.8%	-4.8%
Products		-5.8%	-5.8%	-5.8%
Local Products/Completed Ops		+8.8%	+8.8%	+8.8%
Products/Completed Operations		+4.1%	+4.1%	+4.1%
General Liability Overall	3/1/2022	-6.0%	-2.3%	-2.3%

Document: GL-2020-BGL1

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

Document: GL-2019-BGL1

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

**OHIO
GENERAL LIABILITY
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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 and Local Products/Completed Operations, these loss costs are calculated by applying the following procedures:

For Premises/Operations, 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. In the case where there is no territory class group loss costs at current level, the CBLC is not calculated and the current approved territory class group base loss cost is used.

For Local Products/Completed Operations, a current base loss cost by class group is calculated. This is equal to the Loss Costs at Current Level summarized over all classes in the class group divided by adjusted monoline/multiline exposures (exposures times class differential summed over all classes in the class group). In the case where there is no class group loss costs at current level, the CBLC is not calculated and the current approved class group base loss cost is used.

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

- For Premises/Operations, a proposed base loss cost (PBLC) is calculated by multiplying the CBLC by the class group relative change, the territory relative change and the overall change.

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

- For Local Products/Completed Operations, a proposed base loss cost (PBLC) is calculated by multiplying the CBLC by the class group relative change and the overall change.

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

- Each proposed class loss cost is calculated as the differential for that class times the proposed base loss cost for the class group (and territory, if applicable)

For Products, these loss costs are calculated as explained in Pages C-17 to C-19 and EXHIBIT C15 - Class Groups and Calculations of Proposed Class Loss Costs --Products.

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 EXHIBITS B1-B4 - Determination of Indicated Loss Cost Level Change.

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 Page A-1 and EXHIBIT A5 - 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 Pages C17-C19 and EXHIBIT C15 - 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.

Prior to this filing, the proposed loss cost for Local Products/Completed Operations were calculated using a Bayesian credibility procedure whose parameters were updated with each review. This procedure has been revised in this filing and is the same as the Premises/Operations procedure except that Local Products/Completed Operations loss costs are always calculated at the state level even if there are multiple territories. For Local Products/Completed Operations, a Proposed Base Loss Cost by class group and state must first be calculated. This is derived by multiplying the Current Base Loss Cost by the statewide monoline change and the class group relative change. ISO advisory prospective loss costs by class are then calculated as the Proposed Base Loss Cost times the class differential. See Page A-1 and EXHIBIT A5 - 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.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

OBJECTIVE	<p>The objective of this procedure is to determine the indicated loss cost level change. This procedure answers the question: What percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs will be used?</p> <hr/>
DESCRIPTION	<p>This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level (see definition, below). This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. For Premises/Operations and Products/Completed Operations, the standard procedure has been to use the latest three accident years to calculate the weighted average using 20%-30%-50% weights with the highest weight assigned to the most recent year.</p> <p>However, due to the impact that the COVID-19 pandemic and subsequent recession had on experience from March 2020 and beyond, the procedure has been revised to include a fourth year to calculate the weighted average of the Premises/Operations and Products/Completed Operations experience ratios. Equal weights are assigned to each year.</p> <p>For Premises/Operations, in order to minimize the impact of random variation in the observed losses, the average experience ratio is then credibility-weighted with the expected experience ratio, which reflects trend and the relative adequacy of current loss costs. This credibility-weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form.</p> <p>For Products/Completed Operations, the average experience ratio is the indicated multistate advisory loss cost level change, in decimal form. Products/Completed Operations data is assumed to be fully credible.</p> <hr/>
EXPERIENCE BASE	<p>The experience used in this review is the latest available simplified data as reported under the ISO Commercial Statistical Plan. The data is aggregated on an accident year basis. The review is conducted on \$100,000 basic limit basis - indemnity losses are limited to \$100,000 per occurrence. Also, bodily injury and property damage deductible data is included. In addition, fringe losses (Coverage B) are included.</p> <hr/>

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 EXHIBITS C4-C7 (Premises/Operations), EXHIBITS C12-C14 (Products) and EXHIBITS C19-C21 (Local Products/Completed Operations) 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 EXHIBITS B1-B4.
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 (Pages C13-C14).
CREDIBILITY- WEIGHTED EXPERIENCE RATIO	For Premises/Operations, the weighted experience ratio is credibility-weighted with the expected experience ratio defined above. The resulting credibility-weighted experience ratio, converted to a percentage, is the indicated change to the current monoline-multiline loss cost level.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

PRODUCTS(Cont'd)

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

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

LOCAL PRODUCTS/
COMPLETED
OPERATIONS

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

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

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

EXPLANATORY NOTES TO DETERMINATION OF INDICATED
LOSS COST LEVEL CHANGE

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

For Premises/Operations and Products/ Completed Operations, the loss cost level indications are based upon a review of the latest four years of basic limit experience of companies reporting to Insurance Services Office, Inc. For Premises/Operations, data for accident years ending September 30, 2018, 2019, 2020, and 2021 are weighted 25%, 25%, 25% and 25% respectively. For Products/Completed Operations, multistate data for accident years ending December 31, 2017, 2018, 2019, and 2020 are weighted 25%, 25%, 25% and 25% 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 details on these adjustments see EXHIBITS C1-C7 (Premises/Operations), EXHIBITS C9-C14 (Products) and EXHIBITS C16-C21 (Local Products/Completed Operations).

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 EXHIBITS B5-B13.

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

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

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

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

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

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

the 5 year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

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

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

For LPCO, the term "All States" is substituted for the "All Territories" in the formula above.

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 Pages B-9 to B-15). 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, 2021. Products/Completed Operations data is evaluated as of March 31, 2021.

For example, the accident year ending December 31, 2020 includes all exposures earned during the period from January 1, 2020 through December 31, 2020.

The immature experience reported as of 15 and 27 months for accident years ending 09/30/2021 and 9/30/2020 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, 2021 for Premises/ Operations and March 31, 2021 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)

EXHIBIT C3 - 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 EXHIBIT C11 - Calculation of Exposure Development Factors. EXHIBIT C18 - 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 exposure development factors for the latest accident year to reflect the reduced expected exposures for Local Products/Completed Operations and Products 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 D 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, 2021. Products/Completed Operations data is evaluated as of March 31, 2021.

For example, the accident year ending December 31, 2020 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2020 through December 31, 2020 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2021, 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 09/30/2021, 9/30/2020, 9/30/2019, and 9/30/2018 must be adjusted to an ultimate settlement basis. This adjustment is accomplished through the use of a loss development factor.

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

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

EXPLANATION OF LOSS DEVELOPMENT

APPLICATION OF LOSS DEVELOPMENT FACTORS (Cont'd)

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

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

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

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

EXHIBITS C4 and C5 - M&C and OL&T Loss Development Data respectively display 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 EXHIBIT C12 - Loss Development Data.

EXHIBIT C19 - 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 EXHIBIT C19 - 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, 2021 evaluated as of December 31, 2021. 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,

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

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 EXHIBITS C4 and C5 - 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).
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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).
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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).
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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 Z*
2001	A	G	L	P	S	U	
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:

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

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

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

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

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

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

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

UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

BACKGROUND	Allocated loss adjustment expense is reported on a unit transaction basis with the loss records and is thus included with indemnity loss data. Since the prospective loss costs include all loss adjustment expenses, we must load for unallocated loss adjustment expense.
IMPORTANCE OF APPLICATION	The unallocated loss adjustment expense factor is necessary to account for loss adjustment expenses which cannot be allocated to a particular claim.
METHODOLOGY FOR LIABILITY COVERAGES	<p>Calculation of the unallocated loss adjustment expense factor is based on multistate data for ISO member and subscriber companies (see Multistate review of ULAE Experience in EXHIBIT C6, EXHIBIT C13 and EXHIBIT C20). 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 EXHIBIT- C7 - Trend Summary and 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 EXHIBIT C14 - Trend Summary and Trend Data. For Local Products/Completed Operations exposure trend detail, see EXHIBIT C21 - Trend Summary and 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 is displayed in EXHIBIT C7. For Products, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C14. For Local Products/Completed Operations, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C21. 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. Large individual occurrence ALAE amounts are capped to temper the effect on a severity point in cases where they have a significant impact on the individual severity point.

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 EXHIBIT C7, EXHIBIT C14 and EXHIBIT C21. For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 6/30/2008 - 06/30/2021. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2007 - 12/31/2020. 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 also selected -0.5%. 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 and Products/Completed 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 points (years ending 12/31/2020 and 06/30/2021) 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 and class exceptions for Premises/Operations classifications are presented in EXHIBIT C8 - Class Groups and Differentials and Class Exceptions - Page C-16. 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.

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

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

The present class groups for Products classifications are presented in EXHIBIT C15 - 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 EXHIBIT C15 and Pages C-18 to C-19 - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of multistate class loss costs.

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 EXHIBIT C15.

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)

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

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

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

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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 results from capping and is 0.999 for this review.

Note: For classes with no ALCCL in the latest five years of the experience period, the index in the formula above is set to 1.000

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.

EXPLANATORY NOTES TO CLASS GROUPS AND
DIFFERENTIALS -- LOCAL PRODUCTS/COMPLETED OPERATIONS

The present class groups and multistate differentials for Local Products/Completed Operations classifications are presented in EXHIBIT C22 - Class Groups and Differentials. Class groups 21 and 22 are A-rated class groups and are not reviewed in this document.

Differentials are reviewed on a periodic basis. The most recent differential review was completed in 2022 and is being filed with the 2022 revisions. The LPCO differential review is presented in EXHIBIT C23 and pages C-22 and C-23.

PRODUCTS/COMPLETED OPERATIONS
CLASS EXCEPTIONS

The following class exceptions for Products/Completed Operations apply by state:

Products Included

47469	Not valid for New Jersey
49910	Valid only for New York
49920	Valid only for New York
93169	Valid only for Louisiana

Class Group 21

49913	Valid only for New York
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Class Group 03

51029	Valid only for Hawaii
51098	Valid only for Hawaii

Class Group 22

93166	Valid only in Louisiana
93167	Valid only in Louisiana

EXPLANATORY NOTES TO CLASS GROUPS, PROPOSED DIFFERENTIALS AND DIFFERENTIAL REVIEW –
LOCAL PRODUCTS/COMPLETED OPERATIONS

The procedure to calculate the proposed loss costs for Local Products/Completed Operations is being revised in this document. In order to use the revised method, class differentials need to be determined for each class group. The procedure to determine class differentials uses Bayesian credibility and calculates class experience ratios in order to increase stability and reduce the need for judgmental selections for the differentials.

The revised loss cost calculation procedure is the same procedure currently used in the calculation of the loss costs for Premises/Operations with adjustments to reflect that Local Products/Completed Operations loss costs are always calculated at the state level even if there are multiple territories. Similarly, the calculation of class differentials is the same procedure currently used for Premises/Operations with adjustments to reflect that no class differentials exist for Local Products/Completed Operations currently. As part of the change in procedure, base classes for each class group are also being introduced.

The class groups and proposed countrywide differentials for Local Products/Completed Operations classifications are presented in EXHIBIT C22. Class groups 21 and 22 are A-rated class groups and are not reviewed in this document. Class groups 1 and 2 are considered Local Products, while class groups 11-13 are considered Completed Operations.

The Local Products/Completed Operations differential review is presented in EXHIBIT 23. The review consists of ten accident years (ending December 31, 2010 through 2019) of multistate data evaluated as of March 31, 2020. Local Products and Completed Operations class group reviews have been displayed separately.

Basic limit indemnity losses are limited to \$100,000 per occurrence. Allocated Loss Adjustment Expenses (ALAE) are also included. Indemnity and ALAE have both been trended and developed (separately) to ultimate, with a trend-to date of July 1, 2023. Developed and trended to ultimate ALAEs are capped at \$2,000,000 limit per incident to temper the impact on the class differentials caused by individual large ALAE incidents. A provision of 8.0% of indemnity and ALAE was used to account for Unallocated Loss Adjustment Expense.

Multistate data has been adjusted to reflect the appropriate Implicit Package Modification Factors (IPMFs) by state and type of policy. Accident year exposures have been developed to ultimate. Inflation-sensitive exposures have been adjusted to prospective level using exposure trend.

Other data selection is as follows:

- Full coverage and deductible data are included.
- Bodily Injury and Property Damage types of loss are included.
- Occurrence coverage data are included; Claims-made coverage data are excluded.

The following definitions apply to the Classification Differential Exhibits:

- Item (1), the Class Group Experience Ratio, is the weighted average of the ten-year Experience Ratio in Column (4) for all classes in the class group, using Column (3) as weights.
- Column (2), the Current Implied Class Differential, is the average relationship between the loss cost for the class and the loss cost for the base class across jurisdictions. Puerto Rico is excluded from this calculation.
- Column (3) is the Mono/Multiline Aggregate Loss Cost at Current Level (ALCCL) for the ten accident years (ending December 31, 2010 through 2019) combined, determined by multiplying the adjusted aggregate exposures for each class by the current loss cost for that class.
- Column (4), the Experience Ratio, is equal to the total Ultimate Basic Limit Incurred Losses and ALAE with the ULAE provision for the ten accident years combined, divided by column (3).

EXPLANATORY NOTES TO CLASS GROUPS, PROPOSED DIFFERENTIALS AND DIFFERENTIAL REVIEW –
LOCAL PRODUCTS/COMPLETED OPERATIONS

Explanatory Notes (Cont'd)

- Column (5) 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 10 year total Mono/Multiline ALCCCL (Column (3)) 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)

For classes with no ALCCCL in the ten accident years, the credibility (Z_i) is not calculated.

- Column (6) 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 10 year average experience ratio for class i from column (4).

\bar{X} = The average experience ratio for the class group, which is calculated as the average of the -10 year experience ratios in Column (4), using Column (3) as weights.

For classes with no ALCCCL in the ten accident years, the Formula Experience Ratio is the average experience ratio for the class group.

- Column (7), the Normalized Indicated Change to the Differential, is equal to Column (6) (the Formula Experience Ratio) for the class, divided by Column (6) for the base class in the class group.
- Column (8), the Indicated Differential, is the Normalized Indicated Change (Column (7)) multiplied by the Current Implied Class Differential (Column (2)).
- Column (9), the Indicated Change, is Column (7) reformatted as a percent change.
- Column (10), the Selected Change, is equal to the Selected Differential (Column (11)) divided by the Current Implied Class Differential (Column (2)) minus one.
- Column (11), the Selected Differential is equal to the Indicated Differential in Column (8), capped at +50%/-25% (Differentials below 0.1 have been rounded to three decimal places which is consistent with Premises/Operations) except for two cases:
 - Due to low data volume for class 11259, the class differential was selected to be the same as class 11258.
 - A selection (0.31) was made for class 97652 to temper the impact of one large occurrence.

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 Local Products/Completed Operations and Products exposure 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 12/31/2020 for Products/Completed Operations).

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

EXPOSURE DEVELOPMENT ADJUSTMENT FACTOR

In general, exposure 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 exposure development factors greater than unity. The opposite typically occurs during recessions.

For the recent recession in particular, for Premises/Operations many of the premium audits that will impact accident year ending 9/30/2021 had not yet occurred as of the 12/31/2021 evaluation date. Similarly for Products/Completed Operations many of the premium audits that will impact accident year ending 12/31/2020 had not yet occurred as of the 3/31/2021 evaluation date. As a result, an exposure 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 exposure development 15-to-27 month link ratios from 2004 through 2020. See the "Exposure Development Adjustment Factor Data" exhibits 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 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.

Adjustment factors of 0.96 and 0.95 have been selected and applied to the accident year ending 12/31/2020 exposure development factors from the standard ISO methodology for Products and Local Products/Completed Operations respectively.

For each subline, the selections are an estimate of the change in development based on the observed year-ending 12/31/2020 GDP change and the historical relationship between the GDP changes and corresponding exposure development factors.

There is no estimated COVID-19 impact for accident year ending 9/30/2021 for M&C and OL&T so no exposure development adjustments have been applied for either.

MULTISTATE
PRODUCTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

EXPOSURE DEVELOPMENT ADJUSTMENT FACTOR DATA

<u>Accident Year Ending</u>	<u>15-to-27 link</u>	<u>Change in GDP*</u>	<u>Comments**</u>
12/31/2004	1.029	1.039	
12/31/2005	1.036	1.035	
12/31/2006	1.026	1.028	
12/31/2007	1.019	1.020	Recession starts 12/2007.
12/31/2008	0.992	1.001	
12/31/2009	0.987	0.974	Recession ends 6/2009.
12/31/2010	1.019	1.027	
12/31/2011	1.024	1.015	
12/31/2012	1.022	1.023	
12/31/2013	1.009	1.018	
12/31/2014	1.021	1.023	
12/31/2015	1.002	1.027	
12/31/2016	0.997	1.017	
12/31/2017	1.004	1.023	
12/31/2018	0.999	1.029	
12/31/2019	0.991	1.023	
12/31/2020		0.966	Recession starts 2/2020. Recession ends 4/2020.

Selected Exposure Development Adjustment Factor (applied to 15-to-ultimate development factor): **0.960**

* 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>, January 14, 2022.

** Source: Federal Reserve Bank of St. Louis; <https://fredhelp.stlouisfed.org/fred/data/understanding-the-data/recession-bars/>, January 14, 2022.

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

EXPOSURE DEVELOPMENT ADJUSTMENT FACTOR DATA

<u>Accident Year Ending</u>	<u>15-to-27 link</u>	<u>Change in GDP*</u>	<u>Comments**</u>
12/31/2004	1.027	1.039	
12/31/2005	1.030	1.035	
12/31/2006	1.022	1.028	
12/31/2007	1.007	1.020	Recession starts 12/2007.
12/31/2008	0.983	1.001	
12/31/2009	0.975	0.974	Recession ends 6/2009.
12/31/2010	1.002	1.027	
12/31/2011	1.020	1.015	
12/31/2012	1.022	1.023	
12/31/2013	1.023	1.018	
12/31/2014	1.026	1.023	
12/31/2015	1.024	1.027	
12/31/2016	1.026	1.017	
12/31/2017	1.019	1.023	
12/31/2018	1.016	1.029	
12/31/2019	1.015	1.023	
12/31/2020		0.966	Recession starts 2/2020. Recession ends 4/2020.

Selected Exposure Development Adjustment Factor (applied to 15-to-ultimate development factor): **0.950**

* 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>, January 14, 2022.

** Source: Federal Reserve Bank of St. Louis; <https://fredhelp.stlouisfed.org/fred/data/understanding-the-data/recession-bars/>, January 14, 2022.

OHIO

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section B)	- 10.3%	- 3.3%	- 6.5%				
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	- 14.5%	- 3.0%	- 8.3%	- 11.4%*	- 14.3%**	- 13.4%	- 9.7%
Statewide Selected Monoline Loss Cost Level Change	- 14.5%	- 3.0%	- 8.3%	- 11.4%*	- 14.3%	- 13.4%	- 9.7%

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

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

OHIO

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
501	Cleveland and Vicinity	\$3,067,077	- 0.2%	- 0.2%
502	Youngstown and Vicinity	\$594,891	- 0.8%	- 0.9%
503	Cincinnati and Vicinity	\$2,660,023	- 2.3%	- 2.2%
504	Akron	\$633,180	- 3.6%	- 3.5%
505	Columbus and Vicinity	\$3,906,014	- 3.8%	- 3.7%
506	Toledo	\$601,936	- 4.7%	- 4.6%
507	Dayton and Vicinity	\$448,974	- 1.9%	- 1.8%
508	Cleveland Suburban	\$2,098,930	- 0.3%	- 0.2%
509	Remainder of State	\$12,536,245	- 4.3%	- 4.3%
510	Stark County	\$890,620	0.0%	+ 0.1%
	STATEWIDE TOTAL	\$27,437,891	- 3.0%	- 3.0%

OHIO
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	\$ 1,731,274	- 12.6%	- 13.0%
31	LIGHT CONTRACTING	\$ 2,618,434	- 14.1%	- 14.5%
32	MEDIUM CONTRACTING	\$ 8,906,515	- 14.4%	- 14.7%
33	HEAVY CONTRACTING	\$ 2,262,772	- 13.4%	- 13.8%
34	DEALERS OR DISTRIBUTORS	\$ 1,960,834	- 14.0%	- 13.5%
35	LIGHT MANUFACTURERS	\$ 294,967	- 15.8%	- 14.9%
36	MEDIUM MANUFACTURERS	\$ 2,112,171	- 16.7%	- 16.0%
37	HEAVY MANUFACTURERS	\$ 1,662,361	- 15.8%	- 15.1%
38	MISCELLANEOUS OPERATIONS	\$ 1,738,967	- 15.3%	- 14.6%
	TOTAL	\$ 23,288,294	- 14.5%	- 14.5%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 1,435,025	- 0.1%	- 0.9%
02	RESTAURANTS	\$ 3,744,167	- 4.1%	- 4.1%
03	STORES	\$ 1,532,446	- 0.4%	- 1.0%
04	VENDING AND RENTAL	\$ 85,072	- 2.3%	- 2.5%
05	FOOD AND BEVERAGE DISTRIBUTORS	\$ 281,433	- 4.1%	- 3.6%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	\$ 827,323	- 4.1%	- 4.1%
07	CLUBS, AMUSEMENTS AND SPORTS	\$ 2,050,740	- 1.5%	- 1.8%
08	HEALTH CARE FACILITIES	\$ 249,748	- 1.5%	- 1.5%
09	HOTELS AND MOTELS	\$ 1,018,719	- 5.2%	- 5.5%
10	SCHOOLS AND CHURCHES	\$ 2,496,702	- 0.9%	- 0.7%
11	APARTMENTS	\$ 3,483,917	+ 2.7%	+ 2.8%
12	BUILDINGS AND OFFICES	\$ 9,459,554	- 6.2%	- 5.8%
13	MISCELLANEOUS PREMISES	\$ 447,780	- 1.4%	- 1.5%
16	GOVERNMENTAL SUBDIVISIONS	\$ 325,264	- 5.8%	- 5.4%
	TOTAL	\$ 27,437,891	- 3.0%	- 3.0%

OHIO

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

CLASS GROUP	DESCRIPTION	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE LEVEL	INDICATED MULTISTATE LOSS COST LEVEL CHANGE	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL	INDICATED STATEWIDE LOSS COST LEVEL CHANGE	SELECTED STATEWIDE LOSS COST LEVEL CHANGE
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS- FOOD OR DRUG	\$ 29,971,705	- 11.7%	\$ 1,225,845	- 12.2%	- 12.2%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	\$ 38,602,493	- 12.3%	\$ 1,728,321	- 12.4%	- 12.4%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	\$ 4,495,269	- 10.8%	\$ 125,015	- 6.0%	- 6.0%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	\$ 33,819,957	- 12.1%	\$ 1,861,688	- 10.4%	- 10.4%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	\$ 8,325,383	- 13.6%	\$ 786,085	- 11.2%	- 11.2%
	PRODUCTS SUBTOTAL	\$ 115,214,806	- 12.1%	\$ 5,726,955	- 11.4%	- 11.4%
01	RETAIL STORES-FOOD OR DRUG			\$ 397,018	- 11.6%	- 11.8%
02	RETAIL STORES-NOT FOOD OR DRUG			\$ 802,244	- 13.8%	- 15.1%
11	COMPLETED OPERATIONS-LOW			\$ 666,759	- 9.5%	- 9.9%
12	COMPLETED OPERATIONS-MEDIUM			\$ 10,383,502	- 14.5%	- 14.4%
13	COMPLETED OPERATIONS-HIGH			\$ 873,819	- 17.6%	- 16.4%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 13,123,342	- 14.3%	- 14.3%
	TOTAL			\$ 18,850,296	- 13.4%	- 13.4%

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -35% relative to current loss costs;
- OL&T classes reflect an upper cap of +25% and a lower cap of -23% relative to current loss costs;
- Products classes reflect an upper cap of +25% and a lower cap of -32% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +25% and a lower cap of -34% relative to current loss costs.

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

M&C: 0.996 OL&T: 1.000 LP/CO: 0.998

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	501	0.123	0.125	-1.6		10015	506	2.800	2.890	-3.1		10036	501	0.350	0.400	-12.5	
10010	502	0.119	0.121	-1.7		10015	507	4.250	4.250	0.0		10036	502	0.270	0.310	-12.9	
10010	503	0.105	0.107	-1.9		10015	508	6.710	6.590	+1.8		10036	503	0.340	0.390	-12.8	
10010	504	0.117	0.123	-4.9		10015	509	4.000	4.120	-2.9		10036	504	0.191	0.222	-14.0	
10010	505	0.067	0.071	-5.6		10015	510	3.490	3.440	+1.5		10036	505	0.280	0.320	-12.5	
10010	506	0.077	0.082	-6.1		10025	501	0.029	0.030	-3.3		10036	506	0.247	0.290	-14.8	
10010	507	0.038	0.039	-2.6		10025	502	0.028	0.029	-3.4		10036	507	0.250	0.290	-13.8	
10010	508	0.127	0.128	-0.8		10025	503	0.025	0.026	-3.8		10036	508	0.290	0.340	-14.7	
10010	509	0.074	0.079	-6.3		10025	504	0.028	0.029	-3.4		10036	509	0.300	0.350	-14.3	
10010	510	0.053	0.054	-1.9		10025	505	0.016	0.017	-5.9		10036	510	0.370	0.420	-11.9	
10011	501	0.029	0.030	-3.3		10025	506	0.018	0.020	-10.0		10040	501	0.094	0.095	-1.1	
10011	502	0.028	0.029	-3.4		10025	507	0.009	0.009	0.0		10040	502	0.090	0.092	-2.2	
10011	503	0.025	0.026	-3.8		10025	508	0.030	0.031	-3.2		10040	503	0.080	0.082	-2.4	
10011	504	0.028	0.029	-3.4		10025	509	0.018	0.019	-5.3		10040	504	0.089	0.093	-4.3	
10011	505	0.016	0.017	-5.9		10025	510	0.013	0.013	0.0		10040	505	0.051	0.054	-5.6	
10011	506	0.018	0.020	-10.0		10026	501	0.380	0.370	+2.7		10040	506	0.059	0.062	-4.8	
10011	507	0.009	0.009	0.0		10026	502	0.770	0.750	+2.7		10040	507	0.029	0.030	-3.3	
10011	508	0.030	0.031	-3.2		10026	503	0.400	0.400	0.0		10040	508	0.096	0.097	-1.0	
10011	509	0.018	0.019	-5.3		10026	504	0.410	0.410	0.0		10040	509	0.056	0.060	-6.7	
10011	510	0.013	0.013	0.0		10026	505	0.310	0.320	-3.1		10040	510	0.041	0.041	0.0	
10012	501	0.034	0.035	-2.9		10026	506	0.340	0.340	0.0		10042	501	0.220	0.215	+2.3	
10012	502	0.033	0.033	0.0		10026	507	0.225	0.223	+0.9		10042	502	0.440	0.430	+2.3	
10012	503	0.029	0.030	-3.3		10026	508	0.460	0.450	+2.2		10042	503	0.230	0.228	+0.9	
10012	504	0.032	0.034	-5.9		10026	509	0.420	0.430	-2.3		10042	504	0.234	0.237	-1.3	
10012	505	0.019	0.020	-5.0		10026	510	0.229	0.223	+2.7		10042	505	0.178	0.181	-1.7	
10012	506	0.021	0.023	-8.7		10027	501	0.029	0.030	-3.3		10042	506	0.193	0.197	-2.0	
10012	507	0.011	0.011	0.0		10027	502	0.028	0.029	-3.4		10042	507	0.129	0.128	+0.8	
10012	508	0.035	0.035	0.0		10027	503	0.025	0.026	-3.8		10042	508	0.270	0.260	+3.8	
10012	509	0.020	0.022	-9.1		10027	504	0.028	0.029	-3.4		10042	509	0.243	0.247	-1.6	
10012	510	0.015	0.015	0.0		10027	505	0.016	0.017	-5.9		10042	510	0.131	0.128	+2.3	
10015	501	5.490	5.390	+1.9		10027	506	0.018	0.020	-10.0		10052	501	3.790	3.730	+1.6	
10015	502	4.990	4.940	+1.0		10027	507	0.009	0.009	0.0		10052	502	3.450	3.420	+0.9	
10015	503	3.900	3.910	-0.3		10027	508	0.030	0.031	-3.2		10052	503	2.700	2.700	0.0	
10015	504	5.220	5.330	-2.1		10027	509	0.018	0.019	-5.3		10052	504	3.610	3.680	-1.9	
10015	505	4.500	4.620	-2.6		10027	510	0.013	0.013	0.0		10052	505	3.110	3.190	-2.5	

L - Lower Cap Applied
 U - Upper Cap Applied
 N - Not Subject to Capping
 E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10052	506	1.930	2.000	-3.5		10066	501	0.161	0.157	+2.5		10072	506	2.410	2.830	-14.8	
10052	507	2.940	2.940	0.0		10066	502	0.320	0.320	0.0		10072	507	3.010	3.530	-14.7	
10052	508	4.640	4.550	+2.0		10066	503	0.168	0.167	+0.6		10072	508	2.700	3.180	-15.1	
10052	509	2.770	2.850	-2.8		10066	504	0.171	0.174	-1.7		10072	509	2.790	3.270	-14.7	
10052	510	2.410	2.380	+1.3		10066	505	0.130	0.132	-1.5		10072	510	2.220	2.600	-14.6	
10054	501	3.370	3.310	+1.8		10066	506	0.141	0.144	-2.1		10073	501	0.550	0.630	-12.7	
10054	502	3.060	3.030	+1.0		10066	507	0.094	0.094	0.0		10073	502	0.420	0.480	-12.5	
10054	503	2.390	2.400	-0.4		10066	508	0.195	0.189	+3.2		10073	503	0.530	0.610	-13.1	
10054	504	3.200	3.270	-2.1		10066	509	0.178	0.181	-1.7		10073	504	0.300	0.340	-11.8	
10054	505	2.760	2.830	-2.5		10066	510	0.096	0.093	+3.2		10073	505	0.430	0.500	-14.0	
10054	506	1.720	1.770	-2.8		10070	501	0.071	0.071	0.0		10073	506	0.380	0.440	-13.6	
10054	507	2.610	2.610	0.0		10070	502	0.068	0.069	-1.4		10073	507	0.400	0.460	-13.0	
10054	508	4.120	4.040	+2.0		10070	503	0.060	0.062	-3.2		10073	508	0.460	0.530	-13.2	
10054	509	2.460	2.530	-2.8		10070	504	0.067	0.070	-4.3		10073	509	0.470	0.540	-13.0	
10054	510	2.140	2.110	+1.4		10070	505	0.038	0.041	-7.3		10073	510	0.570	0.660	-13.6	
10060	501	0.105	0.103	+1.9		10070	506	0.044	0.047	-6.4		10075	501	4.050	4.670	-13.3	
10060	502	0.211	0.207	+1.9		10070	507	0.022	0.022	0.0		10075	502	3.090	3.570	-13.4	
10060	503	0.110	0.109	+0.9		10070	508	0.072	0.073	-1.4		10075	503	3.920	4.530	-13.5	
10060	504	0.112	0.113	-0.9		10070	509	0.042	0.045	-6.7		10075	504	2.210	2.560	-13.7	
10060	505	0.085	0.086	-1.2		10070	510	0.030	0.031	-3.2		10075	505	3.200	3.690	-13.3	
10060	506	0.092	0.094	-2.1		10071	501	0.189	0.184	+2.7		10075	506	2.850	3.290	-13.4	
10060	507	0.062	0.061	+1.6		10071	502	0.380	0.370	+2.7		10075	507	2.940	3.390	-13.3	
10060	508	0.127	0.124	+2.4		10071	503	0.198	0.196	+1.0		10075	508	3.390	3.930	-13.7	
10060	509	0.116	0.118	-1.7		10071	504	0.201	0.204	-1.5		10075	509	3.490	4.040	-13.6	
10060	510	0.063	0.061	+3.3		10071	505	0.153	0.155	-1.3		10075	510	4.230	4.890	-13.5	
10065	501	0.158	0.154	+2.6		10071	506	0.165	0.169	-2.4		10100	501	0.380	0.370	+2.7	
10065	502	0.320	0.310	+3.2		10071	507	0.111	0.110	+0.9		10100	502	0.570	0.560	+1.8	
10065	503	0.165	0.164	+0.6		10071	508	0.229	0.222	+3.2		10100	503	0.450	0.440	+2.3	
10065	504	0.168	0.170	-1.2		10071	509	0.209	0.213	-1.9		10100	504	0.390	0.390	0.0	
10065	505	0.128	0.130	-1.5		10071	510	0.113	0.110	+2.7		10100	505	0.240	0.243	-1.2	
10065	506	0.138	0.141	-2.1		10072	501	2.760	3.230	-14.6		10100	506	0.320	0.330	-3.0	
10065	507	0.093	0.092	+1.1		10072	502	2.330	2.740	-15.0		10100	507	0.280	0.280	0.0	
10065	508	0.191	0.185	+3.2		10072	503	2.690	3.160	-14.9		10100	508	0.490	0.470	+4.3	
10065	509	0.174	0.178	-2.2		10072	504	3.640	4.280	-15.0		10100	509	0.480	0.480	0.0	
10065	510	0.094	0.092	+2.2		10072	505	2.350	2.770	-15.2		10100	510	0.280	0.270	+3.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10101	501	0.142	0.139	+2.2		10110	506	9.520	9.840	-3.3		10117	501	5.450	5.350	+1.9	
10101	502	0.290	0.280	+3.6		10110	507	14.500	14.500	0.0		10117	502	4.950	4.910	+0.8	
10101	503	0.149	0.148	+0.7		10110	508	22.800	22.400	+1.8		10117	503	3.870	3.880	-0.3	
10101	504	0.152	0.154	-1.3		10110	509	13.600	14.000	-2.9		10117	504	5.180	5.290	-2.1	
10101	505	0.115	0.117	-1.7		10110	510	11.900	11.700	+1.7		10117	505	4.470	4.590	-2.6	
10101	506	0.125	0.127	-1.6		10111	501	0.154	0.156	-1.3		10117	506	2.780	2.870	-3.1	
10101	507	0.084	0.083	+1.2		10111	502	0.149	0.151	-1.3		10117	507	4.220	4.220	0.0	
10101	508	0.172	0.167	+3.0		10111	503	0.131	0.135	-3.0		10117	508	6.660	6.540	+1.8	
10101	509	0.157	0.160	-1.9		10111	504	0.146	0.154	-5.2		10117	509	3.970	4.090	-2.9	
10101	510	0.085	0.083	+2.4		10111	505	0.084	0.089	-5.6		10117	510	3.470	3.410	+1.8	
10105	501	1.540	1.510	+2.0		10111	506	0.097	0.102	-4.9		10120	501	12.200	12.000	+1.7	
10105	502	3.100	3.030	+2.3		10111	507	0.048	0.049	-2.0		10120	502	11.100	11.000	+0.9	
10105	503	1.610	1.600	+0.6		10111	508	0.158	0.160	-1.2		10120	503	8.680	8.710	-0.3	
10105	504	1.640	1.660	-1.2		10111	509	0.092	0.098	-6.1		10120	504	11.600	11.900	-2.5	
10105	505	1.250	1.270	-1.6		10111	510	0.067	0.067	0.0		10120	505	10.000	10.300	-2.9	
10105	506	1.350	1.380	-2.2		10113	501	0.214	0.209	+2.4		10120	506	6.230	6.440	-3.3	
10105	507	0.900	0.900	0.0		10113	502	0.430	0.420	+2.4		10120	507	9.470	9.470	0.0	
10105	508	1.870	1.810	+3.3		10113	503	0.223	0.222	+0.5		10120	508	14.900	14.700	+1.4	
10105	509	1.700	1.730	-1.7		10113	504	0.227	0.230	-1.3		10120	509	8.910	9.170	-2.8	
10105	510	0.920	0.900	+2.2		10113	505	0.173	0.175	-1.1		10120	510	7.770	7.650	+1.6	
10107	501	1.670	1.920	-13.0		10113	506	0.187	0.191	-2.1		10130	501	2.100	2.050	+2.4	
10107	502	1.270	1.470	-13.6		10113	507	0.125	0.124	+0.8		10130	502	4.220	4.130	+2.2	
10107	503	1.610	1.870	-13.9		10113	508	0.260	0.250	+4.0		10130	503	2.200	2.180	+0.9	
10107	504	0.910	1.050	-13.3		10113	509	0.236	0.240	-1.7		10130	504	2.240	2.270	-1.3	
10107	505	1.320	1.520	-13.2		10113	510	0.128	0.124	+3.2		10130	505	1.700	1.730	-1.7	
10107	506	1.170	1.360	-14.0		10115	501	0.420	0.410	+2.4		10130	506	1.840	1.880	-2.1	
10107	507	1.210	1.390	-12.9		10115	502	0.850	0.830	+2.4		10130	507	1.230	1.220	+0.8	
10107	508	1.400	1.620	-13.6		10115	503	0.440	0.440	0.0		10130	508	2.550	2.470	+3.2	
10107	509	1.440	1.660	-13.3		10115	504	0.450	0.460	-2.2		10130	509	2.320	2.370	-2.1	
10107	510	1.740	2.010	-13.4		10115	505	0.340	0.350	-2.9		10130	510	1.250	1.220	+2.5	
10110	501	18.700	18.300	+2.2		10115	506	0.370	0.380	-2.6		10132	501	1.810	1.770	+2.3	
10110	502	17.000	16.800	+1.2		10115	507	0.249	0.247	+0.8		10132	502	3.640	3.560	+2.2	
10110	503	13.300	13.300	0.0		10115	508	0.510	0.500	+2.0		10132	503	1.890	1.880	+0.5	
10110	504	17.800	18.100	-1.7		10115	509	0.470	0.480	-2.1		10132	504	1.930	1.950	-1.0	
10110	505	15.300	15.700	-2.5		10115	510	0.250	0.246	+1.6		10132	505	1.460	1.490	-2.0	

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LOSS COST PERCENT CHANGE BY CLASS

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10132	506	1.590	1.620	-1.9		10145	501	0.480	0.490	-2.0		10151	506	6.490	6.630	-2.1	
10132	507	1.060	1.050	+1.0		10145	502	0.243	0.247	-1.6		10151	507	4.350	4.310	+0.9	
10132	508	2.190	2.130	+2.8		10145	503	0.228	0.235	-3.0		10151	508	8.970	8.690	+3.2	
10132	509	2.000	2.040	-2.0		10145	504	0.221	0.232	-4.7		10151	509	8.180	8.330	-1.8	
10132	510	1.080	1.050	+2.9		10145	505	0.197	0.208	-5.3		10151	510	4.420	4.300	+2.8	
10133	501	2.280	2.270	+0.4		10145	506	0.185	0.196	-5.6		10160	501	1.320	1.290	+2.3	
10133	502	1.090	1.090	0.0		10145	507	0.144	0.147	-2.0		10160	502	2.650	2.590	+2.3	
10133	503	1.340	1.360	-1.5		10145	508	0.560	0.570	-1.8		10160	503	1.380	1.370	+0.7	
10133	504	1.390	1.440	-3.5		10145	509	0.270	0.290	-6.9		10160	504	1.400	1.420	-1.4	
10133	505	1.150	1.190	-3.4		10145	510	0.250	0.260	-3.8		10160	505	1.070	1.080	-0.9	
10133	506	1.580	1.650	-4.2		10146	501	0.171	0.164	+4.3		10160	506	1.160	1.180	-1.7	
10133	507	1.470	1.490	-1.3		10146	502	0.260	0.249	+4.4		10160	507	0.770	0.770	0.0	
10133	508	1.870	1.850	+1.1		10146	503	0.201	0.199	+1.0		10160	508	1.600	1.550	+3.2	
10133	509	1.410	1.460	-3.4		10146	504	0.174	0.174	0.0		10160	509	1.460	1.480	-1.4	
10133	510	2.120	2.100	+1.0		10146	505	0.107	0.108	-0.9		10160	510	0.790	0.770	+2.6	
10140	501	0.050	0.050	0.0		10146	506	0.145	0.149	-2.7		10204	501	0.133	0.130	+2.3	
10140	502	0.025	0.026	-3.8		10146	507	0.125	0.123	+1.6		10204	502	0.270	0.260	+3.8	
10140	503	0.024	0.024	0.0		10146	508	0.218	0.211	+3.3		10204	503	0.139	0.138	+0.7	
10140	504	0.023	0.024	-4.2		10146	509	0.212	0.216	-1.9		10204	504	0.142	0.143	-0.7	
10140	505	0.020	0.022	-9.1		10146	510	0.124	0.121	+2.5		10204	505	0.108	0.109	-0.9	
10140	506	0.019	0.020	-5.0		10150	501	0.290	0.290	0.0		10204	506	0.117	0.119	-1.7	
10140	507	0.015	0.015	0.0		10150	502	0.590	0.580	+1.7		10204	507	0.078	0.077	+1.3	
10140	508	0.058	0.059	-1.7		10150	503	0.310	0.310	0.0		10204	508	0.161	0.156	+3.2	
10140	509	0.028	0.030	-6.7		10150	504	0.310	0.320	-3.1		10204	509	0.147	0.150	-2.0	
10140	510	0.026	0.027	-3.7		10150	505	0.238	0.242	-1.7		10204	510	0.079	0.077	+2.6	
10141	501	0.100	0.101	-1.0		10150	506	0.260	0.260	0.0		10205	501	0.149	0.145	+2.8	
10141	502	0.051	0.051	0.0		10150	507	0.173	0.171	+1.2		10205	502	0.300	0.290	+3.4	
10141	503	0.047	0.049	-4.1		10150	508	0.360	0.350	+2.9		10205	503	0.155	0.154	+0.6	
10141	504	0.046	0.048	-4.2		10150	509	0.320	0.330	-3.0		10205	504	0.158	0.160	-1.2	
10141	505	0.041	0.043	-4.7		10150	510	0.176	0.171	+2.9		10205	505	0.120	0.122	-1.6	
10141	506	0.038	0.041	-7.3		10151	501	7.410	7.230	+2.5		10205	506	0.130	0.133	-2.3	
10141	507	0.030	0.031	-3.2		10151	502	14.900	14.600	+2.1		10205	507	0.087	0.086	+1.2	
10141	508	0.117	0.118	-0.8		10151	503	7.750	7.690	+0.8		10205	508	0.180	0.174	+3.4	
10141	509	0.057	0.060	-5.0		10151	504	7.880	7.980	-1.3		10205	509	0.164	0.167	-1.8	
10141	510	0.053	0.053	0.0		10151	505	5.990	6.080	-1.5		10205	510	0.089	0.086	+3.5	

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10210	501	0.238	0.233	+2.1		10255	506	0.091	0.106	-14.2		10315	501	0.226	0.221	+2.3	
10210	502	0.480	0.470	+2.1		10255	507	0.094	0.109	-13.8		10315	502	0.450	0.440	+2.3	
10210	503	0.249	0.248	+0.4		10255	508	0.109	0.126	-13.5		10315	503	0.236	0.235	+0.4	
10210	504	0.250	0.260	-3.8		10255	509	0.112	0.129	-13.2		10315	504	0.240	0.244	-1.6	
10210	505	0.193	0.196	-1.5		10255	510	0.136	0.157	-13.4		10315	505	0.183	0.186	-1.6	
10210	506	0.209	0.213	-1.9		10256	501	0.470	0.550	-14.5		10315	506	0.198	0.202	-2.0	
10210	507	0.140	0.139	+0.7		10256	502	0.360	0.420	-14.3		10315	507	0.133	0.131	+1.5	
10210	508	0.290	0.280	+3.6		10256	503	0.460	0.530	-13.2		10315	508	0.270	0.270	0.0	
10210	509	0.260	0.270	-3.7		10256	504	0.260	0.300	-13.3		10315	509	0.250	0.250	0.0	
10210	510	0.142	0.138	+2.9		10256	505	0.380	0.430	-11.6		10315	510	0.135	0.131	+3.1	
10211	501	0.238	0.233	+2.1		10256	506	0.330	0.390	-15.4		10331	501	7.440	7.310	+1.8	
10211	502	0.480	0.470	+2.1		10256	507	0.340	0.400	-15.0		10331	502	6.760	6.700	+0.9	
10211	503	0.249	0.248	+0.4		10256	508	0.400	0.460	-13.0		10331	503	5.290	5.300	-0.2	
10211	504	0.250	0.260	-3.8		10256	509	0.410	0.470	-12.8		10331	504	7.080	7.220	-1.9	
10211	505	0.193	0.196	-1.5		10256	510	0.500	0.570	-12.3		10331	505	6.100	6.260	-2.6	
10211	506	0.209	0.213	-1.9		10257	501	0.090	0.103	-12.6		10331	506	3.790	3.920	-3.3	
10211	507	0.140	0.139	+0.7		10257	502	0.068	0.079	-13.9		10331	507	5.760	5.770	-0.2	
10211	508	0.290	0.280	+3.6		10257	503	0.087	0.100	-13.0		10331	508	9.100	8.930	+1.9	
10211	509	0.260	0.270	-3.7		10257	504	0.049	0.057	-14.0		10331	509	5.430	5.590	-2.9	
10211	510	0.142	0.138	+2.9		10257	505	0.071	0.082	-13.4		10331	510	4.730	4.660	+1.5	
10220	501	2.800	2.730	+2.6		10257	506	0.063	0.073	-13.7		10332	501	12.800	12.600	+1.6	
10220	502	5.620	5.500	+2.2		10257	507	0.065	0.075	-13.3		10332	502	11.700	11.600	+0.9	
10220	503	2.930	2.910	+0.7		10257	508	0.075	0.087	-13.8		10332	503	9.120	9.150	-0.3	
10220	504	2.980	3.020	-1.3		10257	509	0.077	0.089	-13.5		10332	504	12.200	12.500	-2.4	
10220	505	2.260	2.300	-1.7		10257	510	0.094	0.108	-13.0		10332	505	10.500	10.800	-2.8	
10220	506	2.450	2.500	-2.0		10309	501	0.096	0.094	+2.1		10332	506	6.540	6.760	-3.3	
10220	507	1.640	1.630	+0.6		10309	502	0.193	0.189	+2.1		10332	507	9.940	9.950	-0.1	
10220	508	3.390	3.290	+3.0		10309	503	0.100	0.100	0.0		10332	508	15.700	15.400	+1.9	
10220	509	3.090	3.150	-1.9		10309	504	0.102	0.103	-1.0		10332	509	9.360	9.630	-2.8	
10220	510	1.670	1.620	+3.1		10309	505	0.078	0.079	-1.3		10332	510	8.160	8.040	+1.5	
10255	501	0.130	0.150	-13.3		10309	506	0.084	0.086	-2.3		10352	501	0.223	0.214	+4.2	
10255	502	0.099	0.115	-13.9		10309	507	0.056	0.056	0.0		10352	502	0.330	0.320	+3.1	
10255	503	0.126	0.145	-13.1		10309	508	0.116	0.113	+2.7		10352	503	0.260	0.260	0.0	
10255	504	0.071	0.082	-13.4		10309	509	0.106	0.108	-1.9		10352	504	0.227	0.227	0.0	
10255	505	0.103	0.118	-12.7		10309	510	0.057	0.056	+1.8		10352	505	0.140	0.141	-0.7	

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10352	506	0.189	0.194	-2.6		10379	501	3.500	3.430	+2.0		11007	506	0.900	1.060	-15.1	
10352	507	0.164	0.161	+1.9		10379	502	3.180	3.150	+1.0		11007	507	1.130	1.330	-15.0	
10352	508	0.280	0.280	0.0		10379	503	2.480	2.490	-0.4		11007	508	1.020	1.190	-14.3	
10352	509	0.280	0.280	0.0		10379	504	3.330	3.400	-2.1		11007	509	1.050	1.230	-14.6	
10352	510	0.161	0.157	+2.5		10379	505	2.870	2.940	-2.4		11007	510	0.830	0.980	-15.3	
10367	501	2.440	2.860	-14.7		10379	506	1.780	1.840	-3.3		11020	501	0.180	0.175	+2.9	
10367	502	2.060	2.420	-14.9		10379	507	2.710	2.710	0.0		11020	502	0.360	0.350	+2.9	
10367	503	2.370	2.790	-15.1		10379	508	4.270	4.200	+1.7		11020	503	0.188	0.187	+0.5	
10367	504	3.220	3.780	-14.8		10379	509	2.550	2.620	-2.7		11020	504	0.191	0.194	-1.5	
10367	505	2.080	2.440	-14.8		10379	510	2.220	2.190	+1.4		11020	505	0.145	0.148	-2.0	
10367	506	2.130	2.500	-14.8		10380	501	5.970	5.860	+1.9		11020	506	0.157	0.161	-2.5	
10367	507	2.660	3.120	-14.7		10380	502	5.430	5.370	+1.1		11020	507	0.105	0.104	+1.0	
10367	508	2.390	2.810	-14.9		10380	503	4.240	4.260	-0.5		11020	508	0.217	0.211	+2.8	
10367	509	2.470	2.890	-14.5		10380	504	5.680	5.800	-2.1		11020	509	0.198	0.202	-2.0	
10367	510	1.960	2.290	-14.4		10380	505	4.900	5.020	-2.4		11020	510	0.107	0.104	+2.9	
10368	501	3.560	4.170	-14.6		10380	506	3.040	3.150	-3.5		11039	501	0.470	0.550	-14.5	
10368	502	3.010	3.530	-14.7		10380	507	4.620	4.630	-0.2		11039	502	0.360	0.420	-14.3	
10368	503	3.470	4.080	-15.0		10380	508	7.300	7.170	+1.8		11039	503	0.460	0.530	-13.2	
10368	504	4.700	5.520	-14.9		10380	509	4.350	4.480	-2.9		11039	504	0.260	0.300	-13.3	
10368	505	3.040	3.570	-14.8		10380	510	3.800	3.740	+1.6		11039	505	0.370	0.430	-14.0	
10368	506	3.110	3.650	-14.8		10381	501	5.170	5.080	+1.8		11039	506	0.330	0.390	-15.4	
10368	507	3.880	4.560	-14.9		10381	502	4.700	4.650	+1.1		11039	507	0.340	0.400	-15.0	
10368	508	3.490	4.100	-14.9		10381	503	3.670	3.690	-0.5		11039	508	0.400	0.460	-13.0	
10368	509	3.610	4.230	-14.7		10381	504	4.920	5.020	-2.0		11039	509	0.410	0.470	-12.8	
10368	510	2.860	3.350	-14.6		10381	505	4.240	4.350	-2.5		11039	510	0.500	0.570	-12.3	
10378	501	7.530	7.400	+1.8		10381	506	2.640	2.720	-2.9		11052	501	2.380	2.360	+0.8	
10378	502	6.850	6.780	+1.0		10381	507	4.010	4.010	0.0		11052	502	1.130	1.130	0.0	
10378	503	5.350	5.370	-0.4		10381	508	6.320	6.210	+1.8		11052	503	1.390	1.410	-1.4	
10378	504	7.170	7.320	-2.0		10381	509	3.770	3.880	-2.8		11052	504	1.450	1.500	-3.3	
10378	505	6.180	6.340	-2.5		10381	510	3.290	3.240	+1.5		11052	505	1.200	1.240	-3.2	
10378	506	3.840	3.970	-3.3		11007	501	1.040	1.210	-14.0		11052	506	1.640	1.710	-4.1	
10378	507	5.830	5.840	-0.2		11007	502	0.880	1.030	-14.6		11052	507	1.530	1.550	-1.3	
10378	508	9.210	9.040	+1.9		11007	503	1.010	1.190	-15.1		11052	508	1.950	1.930	+1.0	
10378	509	5.490	5.650	-2.8		11007	504	1.370	1.610	-14.9		11052	509	1.460	1.520	-3.9	
10378	510	4.790	4.720	+1.5		11007	505	0.880	1.040	-15.4		11052	510	2.210	2.190	+0.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
11126	501	0.037	0.036	+2.8		11138	506	0.950	0.980	-3.1		11201	501	9.070	10.600	-14.4	
11126	502	0.075	0.073	+2.7		11138	507	1.440	1.440	0.0		11201	502	7.660	9.000	-14.9	
11126	503	0.039	0.039	0.0		11138	508	2.270	2.230	+1.8		11201	503	8.840	10.400	-15.0	
11126	504	0.040	0.040	0.0		11138	509	1.360	1.400	-2.9		11201	504	12.000	14.100	-14.9	
11126	505	0.030	0.031	-3.2		11138	510	1.180	1.160	+1.7		11201	505	7.740	9.100	-14.9	
11126	506	0.033	0.033	0.0		11155	501	0.127	0.124	+2.4		11201	506	7.920	9.300	-14.8	
11126	507	0.022	0.022	0.0		11155	502	0.250	0.250	0.0		11201	507	9.890	11.600	-14.7	
11126	508	0.045	0.044	+2.3		11155	503	0.133	0.132	+0.8		11201	508	8.900	10.400	-14.4	
11126	509	0.041	0.042	-2.4		11155	504	0.135	0.137	-1.5		11201	509	9.190	10.800	-14.9	
11126	510	0.022	0.022	0.0		11155	505	0.103	0.104	-1.0		11201	510	7.300	8.540	-14.5	
11127	501	0.390	0.400	-2.5		11155	506	0.111	0.114	-2.6		11202	501	2.680	3.140	-14.6	
11127	502	0.380	0.380	0.0		11155	507	0.074	0.074	0.0		11202	502	2.260	2.660	-15.0	
11127	503	0.330	0.340	-2.9		11155	508	0.154	0.149	+3.4		11202	503	2.610	3.070	-15.0	
11127	504	0.370	0.390	-5.1		11155	509	0.140	0.143	-2.1		11202	504	3.540	4.160	-14.9	
11127	505	0.214	0.226	-5.3		11155	510	0.076	0.074	+2.7		11202	505	2.290	2.690	-14.9	
11127	506	0.246	0.260	-5.4		11167	501	0.550	0.540	+1.9		11202	506	2.340	2.750	-14.9	
11127	507	0.122	0.125	-2.4		11167	502	0.260	0.260	0.0		11202	507	2.920	3.440	-15.1	
11127	508	0.400	0.410	-2.4		11167	503	0.320	0.330	-3.0		11202	508	2.630	3.090	-14.9	
11127	509	0.236	0.250	-5.6		11167	504	0.330	0.340	-2.9		11202	509	2.720	3.180	-14.5	
11127	510	0.170	0.171	-0.6		11167	505	0.280	0.290	-3.4		11202	510	2.160	2.530	-14.6	
11128	501	0.530	0.540	-1.9		11167	506	0.380	0.390	-2.6		11203	501	0.910	0.920	-1.1	
11128	502	0.510	0.520	-1.9		11167	507	0.350	0.360	-2.8		11203	502	0.880	0.890	-1.1	
11128	503	0.450	0.460	-2.2		11167	508	0.450	0.440	+2.3		11203	503	0.780	0.800	-2.5	
11128	504	0.500	0.530	-5.7		11167	509	0.340	0.350	-2.9		11203	504	0.870	0.910	-4.4	
11128	505	0.290	0.300	-3.3		11167	510	0.510	0.500	+2.0		11203	505	0.500	0.530	-5.7	
11128	506	0.330	0.350	-5.7		11168	501	2.840	2.820	+0.7		11203	506	0.570	0.610	-6.6	
11128	507	0.165	0.169	-2.4		11168	502	1.350	1.350	0.0		11203	507	0.280	0.290	-3.4	
11128	508	0.540	0.550	-1.8		11168	503	1.670	1.690	-1.2		11203	508	0.940	0.950	-1.1	
11128	509	0.320	0.340	-5.9		11168	504	1.730	1.790	-3.4		11203	509	0.550	0.580	-5.2	
11128	510	0.229	0.230	-0.4		11168	505	1.430	1.480	-3.4		11203	510	0.400	0.400	0.0	
11138	501	1.860	1.830	+1.6		11168	506	1.960	2.050	-4.4		11204	501	0.186	0.181	+2.8	
11138	502	1.690	1.670	+1.2		11168	507	1.830	1.850	-1.1		11204	502	0.370	0.370	0.0	
11138	503	1.320	1.330	-0.8		11168	508	2.320	2.300	+0.9		11204	503	0.194	0.193	+0.5	
11138	504	1.770	1.810	-2.2		11168	509	1.750	1.810	-3.3		11204	504	0.198	0.200	-1.0	
11138	505	1.530	1.570	-2.5		11168	510	2.640	2.620	+0.8		11204	505	0.150	0.153	-2.0	

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LOSS COST PERCENT CHANGE BY CLASS

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11204	506	0.163	0.166	-1.8		11209	501	4.280	5.010	-14.6		11212	506	1.250	1.470	-15.0	
11204	507	0.109	0.108	+0.9		11209	502	3.610	4.240	-14.9		11212	507	1.560	1.830	-14.8	
11204	508	0.225	0.218	+3.2		11209	503	4.170	4.900	-14.9		11212	508	1.400	1.650	-15.2	
11204	509	0.205	0.209	-1.9		11209	504	5.650	6.640	-14.9		11212	509	1.450	1.700	-14.7	
11204	510	0.111	0.108	+2.8		11209	505	3.650	4.290	-14.9		11212	510	1.150	1.350	-14.8	
11206	501	0.420	0.490	-14.3		11209	506	3.730	4.390	-15.0		11213	501	1.170	1.370	-14.6	
11206	502	0.360	0.420	-14.3		11209	507	4.660	5.480	-15.0		11213	502	0.990	1.160	-14.7	
11206	503	0.410	0.480	-14.6		11209	508	4.200	4.930	-14.8		11213	503	1.140	1.340	-14.9	
11206	504	0.560	0.650	-13.8		11209	509	4.340	5.080	-14.6		11213	504	1.540	1.810	-14.9	
11206	505	0.360	0.420	-14.3		11209	510	3.440	4.030	-14.6		11213	505	1.000	1.170	-14.5	
11206	506	0.370	0.430	-14.0		11210	501	1.820	2.130	-14.6		11213	506	1.020	1.200	-15.0	
11206	507	0.460	0.540	-14.8		11210	502	1.540	1.810	-14.9		11213	507	1.270	1.500	-15.3	
11206	508	0.410	0.480	-14.6		11210	503	1.780	2.090	-14.8		11213	508	1.150	1.350	-14.8	
11206	509	0.430	0.500	-14.0		11210	504	2.400	2.830	-15.2		11213	509	1.180	1.390	-15.1	
11206	510	0.340	0.400	-15.0		11210	505	1.560	1.830	-14.8		11213	510	0.940	1.100	-14.5	
11207	501	5.310	6.230	-14.8		11210	506	1.590	1.870	-15.0		11214	501	2.880	3.370	-14.5	
11207	502	4.490	5.270	-14.8		11210	507	1.990	2.330	-14.6		11214	502	2.430	2.850	-14.7	
11207	503	5.180	6.090	-14.9		11210	508	1.790	2.100	-14.8		11214	503	2.800	3.300	-15.2	
11207	504	7.010	8.240	-14.9		11210	509	1.850	2.160	-14.4		11214	504	3.800	4.460	-14.8	
11207	505	4.540	5.330	-14.8		11210	510	1.470	1.710	-14.0		11214	505	2.460	2.890	-14.9	
11207	506	4.640	5.450	-14.9		11211	501	9.470	11.100	-14.7		11214	506	2.510	2.950	-14.9	
11207	507	5.790	6.810	-15.0		11211	502	7.990	9.390	-14.9		11214	507	3.140	3.690	-14.9	
11207	508	5.210	6.120	-14.9		11211	503	9.220	10.800	-14.6		11214	508	2.820	3.310	-14.8	
11207	509	5.390	6.310	-14.6		11211	504	12.500	14.700	-15.0		11214	509	2.920	3.410	-14.4	
11207	510	4.270	5.000	-14.6		11211	505	8.080	9.490	-14.9		11214	510	2.310	2.710	-14.8	
11208	501	0.910	1.070	-15.0		11211	506	8.260	9.700	-14.8		11222	501	0.048	0.057	-15.8	
11208	502	0.770	0.900	-14.4		11211	507	10.300	12.100	-14.9		11222	502	0.041	0.048	-14.6	
11208	503	0.890	1.040	-14.4		11211	508	9.290	10.900	-14.8		11222	503	0.047	0.055	-14.5	
11208	504	1.200	1.410	-14.9		11211	509	9.590	11.200	-14.4		11222	504	0.064	0.075	-14.7	
11208	505	0.780	0.910	-14.3		11211	510	7.610	8.910	-14.6		11222	505	0.041	0.049	-16.3	
11208	506	0.790	0.930	-15.1		11212	501	1.430	1.680	-14.9		11222	506	0.042	0.050	-16.0	
11208	507	0.990	1.170	-15.4		11212	502	1.210	1.420	-14.8		11222	507	0.053	0.062	-14.5	
11208	508	0.890	1.050	-15.2		11212	503	1.400	1.640	-14.6		11222	508	0.047	0.056	-16.1	
11208	509	0.920	1.080	-14.8		11212	504	1.890	2.220	-14.9		11222	509	0.049	0.057	-14.0	
11208	510	0.730	0.860	-15.1		11212	505	1.220	1.440	-15.3		11222	510	0.039	0.046	-15.2	

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11234	501	0.167	0.163	+2.5		11259	506	0.420	0.430	-2.3		12014	501	0.053	0.061	-13.1	
11234	502	0.340	0.330	+3.0		11259	507	0.360	0.360	0.0		12014	502	0.041	0.047	-12.8	
11234	503	0.175	0.174	+0.6		11259	508	0.630	0.610	+3.3		12014	503	0.052	0.060	-13.3	
11234	504	0.178	0.180	-1.1		11259	509	0.610	0.620	-1.6		12014	504	0.029	0.034	-14.7	
11234	505	0.135	0.137	-1.5		11259	510	0.360	0.350	+2.9		12014	505	0.042	0.048	-12.5	
11234	506	0.146	0.150	-2.7		11273	501	8.290	8.090	+2.5		12014	506	0.037	0.043	-14.0	
11234	507	0.098	0.097	+1.0		11273	502	16.600	16.300	+1.8		12014	507	0.039	0.045	-13.3	
11234	508	0.202	0.196	+3.1		11273	503	8.670	8.610	+0.7		12014	508	0.045	0.052	-13.5	
11234	509	0.185	0.188	-1.6		11273	504	8.820	8.930	-1.2		12014	509	0.046	0.053	-13.2	
11234	510	0.100	0.097	+3.1		11273	505	6.700	6.810	-1.6		12014	510	0.056	0.064	-12.5	
11248	501	0.025	0.028	-10.7		11273	506	7.260	7.420	-2.2		12356	501	0.700	0.690	+1.4	
11248	502	0.019	0.022	-13.6		11273	507	4.860	4.820	+0.8		12356	502	1.410	1.380	+2.2	
11248	503	0.024	0.028	-14.3		11273	508	10.000	9.730	+2.8		12356	503	0.740	0.730	+1.4	
11248	504	0.013	0.016	-18.8		11273	509	9.150	9.330	-1.9		12356	504	0.750	0.760	-1.3	
11248	505	0.020	0.022	-9.1		11273	510	4.950	4.810	+2.9		12356	505	0.570	0.580	-1.7	
11248	506	0.017	0.020	-15.0		11274	501	7.950	7.770	+2.3		12356	506	0.620	0.630	-1.6	
11248	507	0.018	0.021	-14.3		11274	502	16.000	15.600	+2.6		12356	507	0.410	0.410	0.0	
11248	508	0.021	0.024	-12.5		11274	503	8.320	8.260	+0.7		12356	508	0.850	0.830	+2.4	
11248	509	0.021	0.025	-16.0		11274	504	8.460	8.570	-1.3		12356	509	0.780	0.790	-1.3	
11248	510	0.026	0.030	-13.3		11274	505	6.430	6.530	-1.5		12356	510	0.420	0.410	+2.4	
11258	501	0.460	0.440	+4.5		11274	506	6.970	7.120	-2.1		12361	501	0.109	0.110	-0.9	
11258	502	0.690	0.670	+3.0		11274	507	4.670	4.620	+1.1		12361	502	0.055	0.056	-1.8	
11258	503	0.540	0.540	0.0		11274	508	9.630	9.340	+3.1		12361	503	0.052	0.053	-1.9	
11258	504	0.470	0.470	0.0		11274	509	8.790	8.950	-1.8		12361	504	0.050	0.052	-3.8	
11258	505	0.290	0.290	0.0		11274	510	4.750	4.620	+2.8		12361	505	0.044	0.047	-6.4	
11258	506	0.390	0.400	-2.5		11288	501	0.570	0.540	+5.6		12361	506	0.042	0.044	-4.5	
11258	507	0.340	0.330	+3.0		11288	502	0.840	0.820	+2.4		12361	507	0.033	0.033	0.0	
11258	508	0.590	0.570	+3.5		11288	503	0.660	0.660	0.0		12361	508	0.127	0.128	-0.8	
11258	509	0.570	0.580	-1.7		11288	504	0.570	0.580	-1.7		12361	509	0.061	0.065	-6.2	
11258	510	0.330	0.320	+3.1		11288	505	0.350	0.360	-2.8		12361	510	0.057	0.058	-1.7	
11259	501	0.490	0.470	+4.3		11288	506	0.480	0.490	-2.0		12362	501	0.078	0.078	0.0	
11259	502	0.740	0.720	+2.8		11288	507	0.410	0.410	0.0		12362	502	0.075	0.076	-1.3	
11259	503	0.580	0.570	+1.8		11288	508	0.720	0.700	+2.9		12362	503	0.066	0.068	-2.9	
11259	504	0.500	0.500	0.0		11288	509	0.700	0.710	-1.4		12362	504	0.073	0.077	-5.2	
11259	505	0.310	0.310	0.0		11288	510	0.410	0.400	+2.5		12362	505	0.042	0.045	-6.7	

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12362	506	0.049	0.051	-3.9		12391	501	0.058	0.059	-1.7		12509	506	0.023	0.026	-11.5	
12362	507	0.024	0.025	-4.0		12391	502	0.056	0.057	-1.8		12509	507	0.024	0.027	-11.1	
12362	508	0.080	0.080	0.0		12391	503	0.049	0.051	-3.9		12509	508	0.027	0.031	-12.9	
12362	509	0.046	0.049	-6.1		12391	504	0.055	0.058	-5.2		12509	509	0.028	0.032	-12.5	
12362	510	0.034	0.034	0.0		12391	505	0.032	0.033	-3.0		12509	510	0.034	0.039	-12.8	
12373	501	0.029	0.030	-3.3		12391	506	0.036	0.039	-7.7		12510	501	0.410	0.480	-14.6	
12373	502	0.028	0.029	-3.4		12391	507	0.018	0.018	0.0		12510	502	0.310	0.360	-13.9	
12373	503	0.025	0.026	-3.8		12391	508	0.060	0.060	0.0		12510	503	0.400	0.460	-13.0	
12373	504	0.028	0.029	-3.4		12391	509	0.035	0.037	-5.4		12510	504	0.224	0.260	-13.8	
12373	505	0.016	0.017	-5.9		12391	510	0.025	0.025	0.0		12510	505	0.330	0.370	-10.8	
12373	506	0.018	0.020	-10.0		12393	501	0.238	0.233	+2.1		12510	506	0.290	0.340	-14.7	
12373	507	0.009	0.009	0.0		12393	502	0.480	0.470	+2.1		12510	507	0.300	0.340	-11.8	
12373	508	0.030	0.031	-3.2		12393	503	0.249	0.248	+0.4		12510	508	0.340	0.400	-15.0	
12373	509	0.018	0.019	-5.3		12393	504	0.250	0.260	-3.8		12510	509	0.360	0.410	-12.2	
12373	510	0.013	0.013	0.0		12393	505	0.193	0.196	-1.5		12510	510	0.430	0.500	-14.0	
12374	501	0.370	0.360	+2.8		12393	506	0.209	0.213	-1.9		12583	501	0.183	0.211	-13.3	
12374	502	0.730	0.720	+1.4		12393	507	0.140	0.139	+0.7		12583	502	0.140	0.162	-13.6	
12374	503	0.380	0.380	0.0		12393	508	0.290	0.280	+3.6		12583	503	0.177	0.205	-13.7	
12374	504	0.390	0.390	0.0		12393	509	0.260	0.270	-3.7		12583	504	0.100	0.116	-13.8	
12374	505	0.300	0.300	0.0		12393	510	0.142	0.138	+2.9		12583	505	0.145	0.167	-13.2	
12374	506	0.320	0.330	-3.0		12467	501	0.099	0.097	+2.1		12583	506	0.129	0.149	-13.4	
12374	507	0.214	0.212	+0.9		12467	502	0.199	0.195	+2.1		12583	507	0.133	0.153	-13.1	
12374	508	0.440	0.430	+2.3		12467	503	0.104	0.103	+1.0		12583	508	0.153	0.178	-14.0	
12374	509	0.400	0.410	-2.4		12467	504	0.105	0.107	-1.9		12583	509	0.158	0.183	-13.7	
12374	510	0.218	0.212	+2.8		12467	505	0.080	0.081	-1.2		12583	510	0.192	0.221	-13.1	
12375	501	0.180	0.175	+2.9		12467	506	0.087	0.089	-2.2		12651	501	0.530	0.620	-14.5	
12375	502	0.360	0.350	+2.9		12467	507	0.058	0.058	0.0		12651	502	0.410	0.470	-12.8	
12375	503	0.188	0.187	+0.5		12467	508	0.120	0.116	+3.4		12651	503	0.520	0.600	-13.3	
12375	504	0.191	0.194	-1.5		12467	509	0.109	0.111	-1.8		12651	504	0.290	0.340	-14.7	
12375	505	0.145	0.148	-2.0		12467	510	0.059	0.058	+1.7		12651	505	0.420	0.490	-14.3	
12375	506	0.157	0.161	-2.5		12509	501	0.032	0.037	-13.5		12651	506	0.380	0.430	-11.6	
12375	507	0.105	0.104	+1.0		12509	502	0.025	0.029	-13.8		12651	507	0.390	0.450	-13.3	
12375	508	0.217	0.211	+2.8		12509	503	0.031	0.036	-13.9		12651	508	0.450	0.520	-13.5	
12375	509	0.198	0.202	-2.0		12509	504	0.018	0.021	-14.3		12651	509	0.460	0.530	-13.2	
12375	510	0.107	0.104	+2.9		12509	505	0.026	0.030	-13.3		12651	510	0.560	0.640	-12.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
12683	501	0.244	0.280	-12.9		12805	506	0.168	0.172	-2.3		13111	501	0.430	0.410	+4.9	
12683	502	0.186	0.216	-13.9		12805	507	0.113	0.112	+0.9		13111	502	0.640	0.620	+3.2	
12683	503	0.236	0.270	-12.6		12805	508	0.232	0.225	+3.1		13111	503	0.500	0.500	0.0	
12683	504	0.133	0.154	-13.6		12805	509	0.212	0.216	-1.9		13111	504	0.430	0.440	-2.3	
12683	505	0.193	0.222	-13.1		12805	510	0.115	0.111	+3.6		13111	505	0.270	0.270	0.0	
12683	506	0.172	0.199	-13.6		12841	501	0.320	0.310	+3.2		13111	506	0.360	0.370	-2.7	
12683	507	0.177	0.204	-13.2		12841	502	0.640	0.630	+1.6		13111	507	0.310	0.310	0.0	
12683	508	0.204	0.237	-13.9		12841	503	0.330	0.330	0.0		13111	508	0.540	0.530	+1.9	
12683	509	0.211	0.243	-13.2		12841	504	0.340	0.340	0.0		13111	509	0.530	0.540	-1.9	
12683	510	0.260	0.290	-10.3		12841	505	0.260	0.260	0.0		13111	510	0.310	0.300	+3.3	
12707	501	0.510	0.510	0.0		12841	506	0.280	0.290	-3.4		13112	501	0.092	0.093	-1.1	
12707	502	0.490	0.500	-2.0		12841	507	0.187	0.185	+1.1		13112	502	0.047	0.047	0.0	
12707	503	0.430	0.440	-2.3		12841	508	0.390	0.370	+5.4		13112	503	0.044	0.045	-2.2	
12707	504	0.480	0.510	-5.9		12841	509	0.350	0.360	-2.8		13112	504	0.042	0.044	-4.5	
12707	505	0.280	0.290	-3.4		12841	510	0.190	0.185	+2.7		13112	505	0.038	0.040	-5.0	
12707	506	0.320	0.340	-5.9		12927	501	0.056	0.054	+3.7		13112	506	0.035	0.038	-7.9	
12707	507	0.158	0.162	-2.5		12927	502	0.112	0.110	+1.8		13112	507	0.028	0.028	0.0	
12707	508	0.520	0.530	-1.9		12927	503	0.058	0.058	0.0		13112	508	0.108	0.109	-0.9	
12707	509	0.300	0.320	-6.3		12927	504	0.059	0.060	-1.7		13112	509	0.052	0.055	-5.5	
12707	510	0.220	0.221	-0.5		12927	505	0.045	0.046	-2.2		13112	510	0.049	0.049	0.0	
12797	501	0.107	0.108	-0.9		12927	506	0.049	0.050	-2.0		13201	501	0.470	0.540	-13.0	
12797	502	0.103	0.105	-1.9		12927	507	0.033	0.032	+3.1		13201	502	0.360	0.420	-14.3	
12797	503	0.091	0.093	-2.2		12927	508	0.067	0.065	+3.1		13201	503	0.460	0.530	-13.2	
12797	504	0.101	0.107	-5.6		12927	509	0.062	0.063	-1.6		13201	504	0.260	0.300	-13.3	
12797	505	0.058	0.062	-6.5		12927	510	0.033	0.032	+3.1		13201	505	0.370	0.430	-14.0	
12797	506	0.067	0.071	-5.6		13049	501	0.056	0.057	-1.8		13201	506	0.330	0.380	-13.2	
12797	507	0.033	0.034	-2.9		13049	502	0.029	0.029	0.0		13201	507	0.340	0.390	-12.8	
12797	508	0.110	0.111	-0.9		13049	503	0.027	0.028	-3.6		13201	508	0.390	0.460	-15.2	
12797	509	0.064	0.068	-5.9		13049	504	0.026	0.027	-3.7		13201	509	0.410	0.470	-12.8	
12797	510	0.046	0.046	0.0		13049	505	0.023	0.024	-4.2		13201	510	0.490	0.570	-14.0	
12805	501	0.192	0.187	+2.7		13049	506	0.022	0.023	-4.3		13204	501	0.530	0.620	-14.5	
12805	502	0.390	0.380	+2.6		13049	507	0.017	0.017	0.0		13204	502	0.410	0.470	-12.8	
12805	503	0.201	0.199	+1.0		13049	508	0.066	0.067	-1.5		13204	503	0.520	0.600	-13.3	
12805	504	0.204	0.207	-1.4		13049	509	0.032	0.034	-5.9		13204	504	0.290	0.340	-14.7	
12805	505	0.155	0.158	-1.9		13049	510	0.030	0.030	0.0		13204	505	0.420	0.490	-14.3	

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13204	506	0.380	0.430	-11.6		13352	501	0.176	0.172	+2.3		13453	506	0.205	0.237	-13.5	
13204	507	0.390	0.450	-13.3		13352	502	0.350	0.350	0.0		13453	507	0.211	0.243	-13.2	
13204	508	0.450	0.520	-13.5		13352	503	0.185	0.183	+1.1		13453	508	0.244	0.280	-12.9	
13204	509	0.460	0.530	-13.2		13352	504	0.188	0.190	-1.1		13453	509	0.250	0.290	-13.8	
13204	510	0.560	0.640	-12.5		13352	505	0.143	0.145	-1.4		13453	510	0.300	0.350	-14.3	
13205	501	0.205	0.237	-13.5		13352	506	0.155	0.158	-1.9		13454	501	0.340	0.390	-12.8	
13205	502	0.157	0.181	-13.3		13352	507	0.104	0.103	+1.0		13454	502	0.260	0.300	-13.3	
13205	503	0.198	0.230	-13.9		13352	508	0.214	0.207	+3.4		13454	503	0.330	0.380	-13.2	
13205	504	0.112	0.130	-13.8		13352	509	0.195	0.199	-2.0		13454	504	0.186	0.215	-13.5	
13205	505	0.162	0.187	-13.4		13352	510	0.105	0.102	+2.9		13454	505	0.270	0.310	-12.9	
13205	506	0.144	0.167	-13.8		13410	501	0.750	0.860	-12.8		13454	506	0.239	0.280	-14.6	
13205	507	0.149	0.172	-13.4		13410	502	0.570	0.660	-13.6		13454	507	0.247	0.280	-11.8	
13205	508	0.172	0.199	-13.6		13410	503	0.720	0.840	-14.3		13454	508	0.280	0.330	-15.2	
13205	509	0.177	0.205	-13.7		13410	504	0.410	0.470	-12.8		13454	509	0.290	0.340	-14.7	
13205	510	0.215	0.248	-13.3		13410	505	0.590	0.680	-13.2		13454	510	0.360	0.410	-12.2	
13314	501	0.071	0.070	+1.4		13410	506	0.530	0.610	-13.1		13455	501	0.350	0.400	-12.5	
13314	502	0.143	0.140	+2.1		13410	507	0.540	0.620	-12.9		13455	502	0.260	0.310	-16.1	
13314	503	0.074	0.074	0.0		13410	508	0.630	0.720	-12.5		13455	503	0.330	0.390	-15.4	
13314	504	0.076	0.077	-1.3		13410	509	0.640	0.740	-13.5		13455	504	0.188	0.218	-13.8	
13314	505	0.058	0.058	0.0		13410	510	0.780	0.900	-13.3		13455	505	0.270	0.310	-12.9	
13314	506	0.062	0.064	-3.1		13412	501	0.250	0.290	-13.8		13455	506	0.243	0.280	-13.2	
13314	507	0.042	0.041	+2.4		13412	502	0.192	0.222	-13.5		13455	507	0.250	0.290	-13.8	
13314	508	0.086	0.084	+2.4		13412	503	0.244	0.280	-12.9		13455	508	0.290	0.340	-14.7	
13314	509	0.079	0.080	-1.2		13412	504	0.137	0.159	-13.8		13455	509	0.300	0.340	-11.8	
13314	510	0.043	0.041	+4.9		13412	505	0.199	0.229	-13.1		13455	510	0.360	0.420	-14.3	
13351	501	0.173	0.169	+2.4		13412	506	0.177	0.205	-13.7		13506	501	0.540	0.530	+1.9	
13351	502	0.350	0.340	+2.9		13412	507	0.183	0.211	-13.3		13506	502	1.090	1.070	+1.9	
13351	503	0.181	0.180	+0.6		13412	508	0.211	0.244	-13.5		13506	503	0.570	0.570	0.0	
13351	504	0.184	0.187	-1.6		13412	509	0.217	0.250	-13.2		13506	504	0.580	0.590	-1.7	
13351	505	0.140	0.142	-1.4		13412	510	0.260	0.300	-13.3		13506	505	0.440	0.450	-2.2	
13351	506	0.152	0.155	-1.9		13453	501	0.290	0.340	-14.7		13506	506	0.480	0.490	-2.0	
13351	507	0.102	0.101	+1.0		13453	502	0.222	0.260	-14.6		13506	507	0.320	0.320	0.0	
13351	508	0.210	0.204	+2.9		13453	503	0.280	0.330	-15.2		13506	508	0.660	0.640	+3.1	
13351	509	0.192	0.195	-1.5		13453	504	0.159	0.184	-13.6		13506	509	0.600	0.610	-1.6	
13351	510	0.103	0.101	+2.0		13453	505	0.230	0.260	-11.5		13506	510	0.330	0.320	+3.1	

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13507	501	0.660	0.640	+3.1		13670	506	0.023	0.025	-8.0		13720	501	0.197	0.189	+4.2	
13507	502	1.320	1.290	+2.3		13670	507	0.018	0.019	-5.3		13720	502	0.290	0.290	0.0	
13507	503	0.690	0.680	+1.5		13670	508	0.071	0.072	-1.4		13720	503	0.232	0.229	+1.3	
13507	504	0.700	0.710	-1.4		13670	509	0.034	0.036	-5.6		13720	504	0.200	0.201	-0.5	
13507	505	0.530	0.540	-1.9		13670	510	0.032	0.032	0.0		13720	505	0.124	0.125	-0.8	
13507	506	0.570	0.590	-3.4		13673	501	0.350	0.340	+2.9		13720	506	0.167	0.171	-2.3	
13507	507	0.390	0.380	+2.6		13673	502	0.520	0.510	+2.0		13720	507	0.144	0.142	+1.4	
13507	508	0.790	0.770	+2.6		13673	503	0.410	0.410	0.0		13720	508	0.250	0.243	+2.9	
13507	509	0.720	0.740	-2.7		13673	504	0.360	0.360	0.0		13720	509	0.245	0.249	-1.6	
13507	510	0.390	0.380	+2.6		13673	505	0.219	0.221	-0.9		13720	510	0.143	0.139	+2.9	
13590	501	0.260	0.300	-13.3		13673	506	0.300	0.300	0.0		13759	501	0.105	0.103	+1.9	
13590	502	0.196	0.227	-13.7		13673	507	0.260	0.250	+4.0		13759	502	0.211	0.207	+1.9	
13590	503	0.249	0.290	-14.1		13673	508	0.440	0.430	+2.3		13759	503	0.110	0.109	+0.9	
13590	504	0.140	0.163	-14.1		13673	509	0.430	0.440	-2.3		13759	504	0.112	0.113	-0.9	
13590	505	0.203	0.234	-13.2		13673	510	0.250	0.246	+1.6		13759	505	0.085	0.086	-1.2	
13590	506	0.181	0.209	-13.4		13715	501	0.078	0.078	0.0		13759	506	0.092	0.094	-2.1	
13590	507	0.187	0.215	-13.0		13715	502	0.075	0.076	-1.3		13759	507	0.062	0.061	+1.6	
13590	508	0.215	0.249	-13.7		13715	503	0.066	0.068	-2.9		13759	508	0.127	0.124	+2.4	
13590	509	0.222	0.260	-14.6		13715	504	0.073	0.077	-5.2		13759	509	0.116	0.118	-1.7	
13590	510	0.270	0.310	-12.9		13715	505	0.042	0.045	-6.7		13759	510	0.063	0.061	+3.3	
13621	501	0.065	0.075	-13.3		13715	506	0.049	0.051	-3.9		13930	501	0.165	0.167	-1.2	
13621	502	0.050	0.057	-12.3		13715	507	0.024	0.025	-4.0		13930	502	0.159	0.162	-1.9	
13621	503	0.063	0.073	-13.7		13715	508	0.080	0.080	0.0		13930	503	0.140	0.144	-2.8	
13621	504	0.035	0.041	-14.6		13715	509	0.046	0.049	-6.1		13930	504	0.156	0.164	-4.9	
13621	505	0.051	0.059	-13.6		13715	510	0.034	0.034	0.0		13930	505	0.090	0.095	-5.3	
13621	506	0.046	0.053	-13.2		13716	501	0.270	0.260	+3.8		13930	506	0.103	0.109	-5.5	
13621	507	0.047	0.054	-13.0		13716	502	0.540	0.530	+1.9		13930	507	0.051	0.053	-3.8	
13621	508	0.054	0.063	-14.3		13716	503	0.280	0.280	0.0		13930	508	0.170	0.171	-0.6	
13621	509	0.056	0.065	-13.8		13716	504	0.290	0.290	0.0		13930	509	0.099	0.105	-5.7	
13621	510	0.068	0.078	-12.8		13716	505	0.218	0.221	-1.4		13930	510	0.071	0.072	-1.4	
13670	501	0.061	0.061	0.0		13716	506	0.236	0.241	-2.1		14068	501	0.023	0.023	0.0	
13670	502	0.031	0.031	0.0		13716	507	0.158	0.157	+0.6		14068	502	0.047	0.046	+2.2	
13670	503	0.029	0.030	-3.3		13716	508	0.330	0.320	+3.1		14068	503	0.024	0.024	0.0	
13670	504	0.028	0.029	-3.4		13716	509	0.300	0.300	0.0		14068	504	0.025	0.025	0.0	
13670	505	0.025	0.026	-3.8		13716	510	0.161	0.156	+3.2		14068	505	0.019	0.019	0.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
14068	506	0.020	0.021	-4.8		14405	501	0.610	0.710	-14.1		14731	506	1.630	1.700	-4.1	
14068	507	0.014	0.013	+7.7		14405	502	0.510	0.600	-15.0		14731	507	1.520	1.540	-1.3	
14068	508	0.028	0.027	+3.7		14405	503	0.590	0.700	-15.7		14731	508	1.930	1.910	+1.0	
14068	509	0.026	0.026	0.0		14405	504	0.800	0.950	-15.8		14731	509	1.450	1.510	-4.0	
14068	510	0.014	0.013	+7.7		14405	505	0.520	0.610	-14.8		14731	510	2.190	2.170	+0.9	
14101	501	0.270	0.270	0.0		14405	506	0.530	0.620	-14.5		14732	501	0.174	0.173	+0.6	
14101	502	0.550	0.540	+1.9		14405	507	0.660	0.780	-15.4		14732	502	0.083	0.083	0.0	
14101	503	0.280	0.280	0.0		14405	508	0.600	0.700	-14.3		14732	503	0.102	0.104	-1.9	
14101	504	0.290	0.290	0.0		14405	509	0.620	0.720	-13.9		14732	504	0.106	0.110	-3.6	
14101	505	0.220	0.224	-1.8		14405	510	0.490	0.570	-14.0		14732	505	0.088	0.091	-3.3	
14101	506	0.239	0.244	-2.0		14527	501	0.320	0.320	0.0		14732	506	0.121	0.126	-4.0	
14101	507	0.160	0.158	+1.3		14527	502	0.300	0.310	-3.2		14732	507	0.113	0.114	-0.9	
14101	508	0.330	0.320	+3.1		14527	503	0.270	0.280	-3.6		14732	508	0.143	0.141	+1.4	
14101	509	0.300	0.310	-3.2		14527	504	0.300	0.310	-3.2		14732	509	0.107	0.111	-3.6	
14101	510	0.163	0.158	+3.2		14527	505	0.172	0.181	-5.0		14732	510	0.162	0.161	+0.6	
14279	501	0.248	0.290	-14.5		14527	506	0.197	0.209	-5.7		14733	501	0.370	0.360	+2.8	
14279	502	0.189	0.219	-13.7		14527	507	0.098	0.100	-2.0		14733	502	0.740	0.720	+2.8	
14279	503	0.240	0.280	-14.3		14527	508	0.320	0.330	-3.0		14733	503	0.390	0.380	+2.6	
14279	504	0.135	0.157	-14.0		14527	509	0.189	0.201	-6.0		14733	504	0.390	0.400	-2.5	
14279	505	0.196	0.226	-13.3		14527	510	0.136	0.137	-0.7		14733	505	0.300	0.300	0.0	
14279	506	0.174	0.202	-13.9		14655	501	0.053	0.051	+3.9		14733	506	0.320	0.330	-3.0	
14279	507	0.180	0.207	-13.0		14655	502	0.106	0.104	+1.9		14733	507	0.216	0.214	+0.9	
14279	508	0.208	0.241	-13.7		14655	503	0.055	0.055	0.0		14733	508	0.450	0.430	+4.7	
14279	509	0.214	0.247	-13.4		14655	504	0.056	0.057	-1.8		14733	509	0.410	0.410	0.0	
14279	510	0.260	0.300	-13.3		14655	505	0.043	0.043	0.0		14733	510	0.220	0.214	+2.8	
14401	501	0.460	0.450	+2.2		14655	506	0.046	0.047	-2.1		14734	501	0.158	0.154	+2.6	
14401	502	0.690	0.680	+1.5		14655	507	0.031	0.031	0.0		14734	502	0.320	0.310	+3.2	
14401	503	0.550	0.540	+1.9		14655	508	0.064	0.062	+3.2		14734	503	0.165	0.164	+0.6	
14401	504	0.470	0.470	0.0		14655	509	0.058	0.059	-1.7		14734	504	0.168	0.170	-1.2	
14401	505	0.290	0.290	0.0		14655	510	0.031	0.031	0.0		14734	505	0.128	0.130	-1.5	
14401	506	0.390	0.400	-2.5		14731	501	2.360	2.340	+0.9		14734	506	0.138	0.141	-2.1	
14401	507	0.340	0.340	0.0		14731	502	1.120	1.120	0.0		14734	507	0.093	0.092	+1.1	
14401	508	0.590	0.570	+3.5		14731	503	1.380	1.400	-1.4		14734	508	0.191	0.185	+3.2	
14401	509	0.580	0.590	-1.7		14731	504	1.440	1.480	-2.7		14734	509	0.174	0.178	-2.2	
14401	510	0.340	0.330	+3.0		14731	505	1.190	1.230	-3.3		14734	510	0.094	0.092	+2.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
14855	501	0.114	0.132	-13.6		15063	506	0.084	0.097	-13.4		15188	501	0.180	0.208	-13.5	
14855	502	0.087	0.101	-13.9		15063	507	0.087	0.100	-13.0		15188	502	0.138	0.159	-13.2	
14855	503	0.111	0.128	-13.3		15063	508	0.100	0.116	-13.8		15188	503	0.175	0.202	-13.4	
14855	504	0.062	0.072	-13.9		15063	509	0.103	0.119	-13.4		15188	504	0.098	0.114	-14.0	
14855	505	0.090	0.104	-13.5		15063	510	0.125	0.144	-13.2		15188	505	0.143	0.164	-12.8	
14855	506	0.080	0.093	-14.0		15070	501	0.082	0.096	-14.6		15188	506	0.127	0.147	-13.6	
14855	507	0.083	0.096	-13.5		15070	502	0.069	0.081	-14.8		15188	507	0.131	0.151	-13.2	
14855	508	0.096	0.111	-13.5		15070	503	0.080	0.094	-14.9		15188	508	0.151	0.175	-13.7	
14855	509	0.099	0.114	-13.2		15070	504	0.108	0.127	-15.0		15188	509	0.156	0.180	-13.3	
14855	510	0.120	0.138	-13.0		15070	505	0.070	0.082	-14.6		15188	510	0.189	0.218	-13.3	
14913	501	0.198	0.193	+2.6		15070	506	0.071	0.084	-15.5		15223	501	0.072	0.072	0.0	
14913	502	0.400	0.390	+2.6		15070	507	0.089	0.105	-15.2		15223	502	0.036	0.037	-2.7	
14913	503	0.207	0.206	+0.5		15070	508	0.080	0.094	-14.9		15223	503	0.034	0.035	-2.9	
14913	504	0.211	0.214	-1.4		15070	509	0.083	0.097	-14.4		15223	504	0.033	0.035	-5.7	
14913	505	0.160	0.163	-1.8		15070	510	0.066	0.077	-14.3		15223	505	0.029	0.031	-6.5	
14913	506	0.174	0.177	-1.7		15123	501	2.280	2.260	+0.9		15223	506	0.027	0.029	-6.9	
14913	507	0.116	0.115	+0.9		15123	502	1.090	1.090	0.0		15223	507	0.022	0.022	0.0	
14913	508	0.240	0.233	+3.0		15123	503	1.340	1.350	-0.7		15223	508	0.084	0.084	0.0	
14913	509	0.219	0.223	-1.8		15123	504	1.390	1.430	-2.8		15223	509	0.041	0.043	-4.7	
14913	510	0.118	0.115	+2.6		15123	505	1.150	1.190	-3.4		15223	510	0.038	0.038	0.0	
15062	501	0.103	0.118	-12.7		15123	506	1.580	1.640	-3.7		15224	501	0.208	0.200	+4.0	
15062	502	0.078	0.091	-14.3		15123	507	1.470	1.490	-1.3		15224	502	0.310	0.300	+3.3	
15062	503	0.099	0.115	-13.9		15123	508	1.870	1.850	+1.1		15224	503	0.245	0.242	+1.2	
15062	504	0.056	0.065	-13.8		15123	509	1.400	1.460	-4.1		15224	504	0.212	0.212	0.0	
15062	505	0.081	0.093	-12.9		15123	510	2.120	2.100	+1.0		15224	505	0.131	0.132	-0.8	
15062	506	0.072	0.083	-13.3		15124	501	0.800	0.790	+1.3		15224	506	0.176	0.181	-2.8	
15062	507	0.074	0.086	-14.0		15124	502	0.380	0.380	0.0		15224	507	0.153	0.150	+2.0	
15062	508	0.086	0.100	-14.0		15124	503	0.470	0.470	0.0		15224	508	0.260	0.260	0.0	
15062	509	0.089	0.102	-12.7		15124	504	0.490	0.500	-2.0		15224	509	0.260	0.260	0.0	
15062	510	0.107	0.124	-13.7		15124	505	0.400	0.420	-4.8		15224	510	0.151	0.147	+2.7	
15063	501	0.119	0.138	-13.8		15124	506	0.550	0.570	-3.5		15314	501	0.127	0.124	+2.4	
15063	502	0.091	0.106	-14.2		15124	507	0.510	0.520	-1.9		15314	502	0.250	0.250	0.0	
15063	503	0.116	0.134	-13.4		15124	508	0.650	0.650	0.0		15314	503	0.133	0.132	+0.8	
15063	504	0.065	0.076	-14.5		15124	509	0.490	0.510	-3.9		15314	504	0.135	0.137	-1.5	
15063	505	0.094	0.109	-13.8		15124	510	0.740	0.730	+1.4		15314	505	0.103	0.104	-1.0	

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15314	506	0.111	0.114	-2.6		15488	501	0.440	0.510	-13.7		15607	506	0.093	0.109	-14.7	
15314	507	0.074	0.074	0.0		15488	502	0.330	0.390	-15.4		15607	507	0.116	0.137	-15.3	
15314	508	0.154	0.149	+3.4		15488	503	0.420	0.490	-14.3		15607	508	0.105	0.123	-14.6	
15314	509	0.140	0.143	-2.1		15488	504	0.239	0.280	-14.6		15607	509	0.108	0.127	-15.0	
15314	510	0.076	0.074	+2.7		15488	505	0.350	0.400	-12.5		15607	510	0.086	0.101	-14.9	
15404	501	0.047	0.054	-13.0		15488	506	0.310	0.360	-13.9		15608	501	0.127	0.124	+2.4	
15404	502	0.036	0.041	-12.2		15488	507	0.320	0.370	-13.5		15608	502	0.250	0.250	0.0	
15404	503	0.045	0.052	-13.5		15488	508	0.370	0.420	-11.9		15608	503	0.133	0.132	+0.8	
15404	504	0.025	0.030	-16.7		15488	509	0.380	0.440	-13.6		15608	504	0.135	0.137	-1.5	
15404	505	0.037	0.043	-14.0		15488	510	0.460	0.530	-13.2		15608	505	0.103	0.104	-1.0	
15404	506	0.033	0.038	-13.2		15538	501	0.226	0.221	+2.3		15608	506	0.111	0.114	-2.6	
15404	507	0.034	0.039	-12.8		15538	502	0.450	0.440	+2.3		15608	507	0.074	0.074	0.0	
15404	508	0.039	0.045	-13.3		15538	503	0.236	0.235	+0.4		15608	508	0.154	0.149	+3.4	
15404	509	0.040	0.047	-14.9		15538	504	0.240	0.244	-1.6		15608	509	0.140	0.143	-2.1	
15404	510	0.049	0.056	-12.5		15538	505	0.183	0.186	-1.6		15608	510	0.076	0.074	+2.7	
15405	501	0.069	0.079	-12.7		15538	506	0.198	0.202	-2.0		15656	501	3.750	3.660	+2.5	
15405	502	0.053	0.061	-13.1		15538	507	0.133	0.131	+1.5		15656	502	7.530	7.370	+2.2	
15405	503	0.067	0.077	-13.0		15538	508	0.270	0.270	0.0		15656	503	3.920	3.890	+0.8	
15405	504	0.038	0.044	-13.6		15538	509	0.250	0.250	0.0		15656	504	3.990	4.040	-1.2	
15405	505	0.054	0.063	-14.3		15538	510	0.135	0.131	+3.1		15656	505	3.030	3.080	-1.6	
15405	506	0.048	0.056	-14.3		15600	501	0.570	0.560	+1.8		15656	506	3.280	3.350	-2.1	
15405	507	0.050	0.058	-13.8		15600	502	1.140	1.120	+1.8		15656	507	2.200	2.180	+0.9	
15405	508	0.058	0.067	-13.4		15600	503	0.600	0.590	+1.7		15656	508	4.540	4.400	+3.2	
15405	509	0.059	0.069	-14.5		15600	504	0.610	0.610	0.0		15656	509	4.140	4.220	-1.9	
15405	510	0.072	0.083	-13.3		15600	505	0.460	0.470	-2.1		15656	510	2.240	2.180	+2.8	
15406	501	0.175	0.202	-13.4		15600	506	0.500	0.510	-2.0		15699	501	0.260	0.310	-16.1	
15406	502	0.134	0.155	-13.5		15600	507	0.330	0.330	0.0		15699	502	0.223	0.260	-14.2	
15406	503	0.170	0.196	-13.3		15600	508	0.690	0.670	+3.0		15699	503	0.260	0.300	-13.3	
15406	504	0.096	0.111	-13.5		15600	509	0.630	0.640	-1.6		15699	504	0.350	0.410	-14.6	
15406	505	0.139	0.160	-13.1		15600	510	0.340	0.330	+3.0		15699	505	0.225	0.260	-13.5	
15406	506	0.123	0.143	-14.0		15607	501	0.107	0.125	-14.4		15699	506	0.230	0.270	-14.8	
15406	507	0.127	0.147	-13.6		15607	502	0.090	0.106	-15.1		15699	507	0.290	0.340	-14.7	
15406	508	0.147	0.170	-13.5		15607	503	0.104	0.122	-14.8		15699	508	0.260	0.300	-13.3	
15406	509	0.151	0.175	-13.7		15607	504	0.141	0.166	-15.1		15699	509	0.270	0.310	-12.9	
15406	510	0.183	0.212	-13.7		15607	505	0.091	0.107	-15.0		15699	510	0.212	0.248	-14.5	

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15733	501	0.114	0.132	-13.6		15993	506	0.103	0.105	-1.9		16403	501	0.530	0.520	+1.9	
15733	502	0.087	0.101	-13.9		15993	507	0.069	0.068	+1.5		16403	502	1.070	1.050	+1.9	
15733	503	0.111	0.128	-13.3		15993	508	0.142	0.138	+2.9		16403	503	0.560	0.550	+1.8	
15733	504	0.062	0.072	-13.9		15993	509	0.130	0.132	-1.5		16403	504	0.570	0.570	0.0	
15733	505	0.090	0.104	-13.5		15993	510	0.070	0.068	+2.9		16403	505	0.430	0.440	-2.3	
15733	506	0.080	0.093	-14.0		16005	501	0.041	0.042	-2.4		16403	506	0.470	0.480	-2.1	
15733	507	0.083	0.096	-13.5		16005	502	0.040	0.040	0.0		16403	507	0.310	0.310	0.0	
15733	508	0.096	0.111	-13.5		16005	503	0.035	0.036	-2.8		16403	508	0.640	0.630	+1.6	
15733	509	0.099	0.114	-13.2		16005	504	0.039	0.041	-4.9		16403	509	0.590	0.600	-1.7	
15733	510	0.120	0.138	-13.0		16005	505	0.022	0.024	-8.3		16403	510	0.320	0.310	+3.2	
15839	501	0.170	0.166	+2.4		16005	506	0.026	0.027	-3.7		16404	501	0.670	0.660	+1.5	
15839	502	0.340	0.330	+3.0		16005	507	0.013	0.013	0.0		16404	502	1.350	1.320	+2.3	
15839	503	0.178	0.177	+0.6		16005	508	0.042	0.043	-2.3		16404	503	0.700	0.700	0.0	
15839	504	0.181	0.184	-1.6		16005	509	0.025	0.026	-3.8		16404	504	0.710	0.720	-1.4	
15839	505	0.138	0.140	-1.4		16005	510	0.018	0.018	0.0		16404	505	0.540	0.550	-1.8	
15839	506	0.149	0.152	-2.0		16009	501	0.140	0.162	-13.6		16404	506	0.590	0.600	-1.7	
15839	507	0.100	0.099	+1.0		16009	502	0.107	0.124	-13.7		16404	507	0.390	0.390	0.0	
15839	508	0.206	0.200	+3.0		16009	503	0.136	0.157	-13.4		16404	508	0.810	0.790	+2.5	
15839	509	0.188	0.192	-2.1		16009	504	0.076	0.089	-14.6		16404	509	0.740	0.760	-2.6	
15839	510	0.102	0.099	+3.0		16009	505	0.111	0.128	-13.3		16404	510	0.400	0.390	+2.6	
15991	501	0.139	0.136	+2.2		16009	506	0.099	0.114	-13.2		16471	501	0.151	0.177	-14.7	
15991	502	0.280	0.270	+3.7		16009	507	0.102	0.117	-12.8		16471	502	0.127	0.150	-15.3	
15991	503	0.146	0.145	+0.7		16009	508	0.117	0.136	-14.0		16471	503	0.147	0.173	-15.0	
15991	504	0.148	0.150	-1.3		16009	509	0.121	0.140	-13.6		16471	504	0.199	0.234	-15.0	
15991	505	0.113	0.114	-0.9		16009	510	0.147	0.169	-13.0		16471	505	0.129	0.151	-14.6	
15991	506	0.122	0.125	-2.4		16402	501	0.840	0.820	+2.4		16471	506	0.132	0.155	-14.8	
15991	507	0.082	0.081	+1.2		16402	502	1.690	1.660	+1.8		16471	507	0.164	0.193	-15.0	
15991	508	0.169	0.164	+3.0		16402	503	0.880	0.870	+1.1		16471	508	0.148	0.174	-14.9	
15991	509	0.154	0.157	-1.9		16402	504	0.900	0.910	-1.1		16471	509	0.153	0.179	-14.5	
15991	510	0.083	0.081	+2.5		16402	505	0.680	0.690	-1.4		16471	510	0.121	0.142	-14.8	
15993	501	0.118	0.115	+2.6		16402	506	0.740	0.750	-1.3		16501	501	0.087	0.088	-1.1	
15993	502	0.236	0.231	+2.2		16402	507	0.490	0.490	0.0		16501	502	0.084	0.085	-1.2	
15993	503	0.123	0.122	+0.8		16402	508	1.020	0.990	+3.0		16501	503	0.074	0.076	-2.6	
15993	504	0.125	0.127	-1.6		16402	509	0.930	0.950	-2.1		16501	504	0.082	0.086	-4.7	
15993	505	0.095	0.097	-2.1		16402	510	0.500	0.490	+2.0		16501	505	0.047	0.050	-6.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16501	506	0.054	0.058	-6.9		16670	501	3.090	3.030	+2.0		16705	506	0.155	0.164	-5.5	
16501	507	0.027	0.028	-3.6		16670	502	2.810	2.780	+1.1		16705	507	0.077	0.079	-2.5	
16501	508	0.089	0.090	-1.1		16670	503	2.190	2.200	-0.5		16705	508	0.250	0.260	-3.8	
16501	509	0.052	0.055	-5.5		16670	504	2.940	3.000	-2.0		16705	509	0.148	0.158	-6.3	
16501	510	0.038	0.038	0.0		16670	505	2.530	2.600	-2.7		16705	510	0.107	0.107	0.0	
16527	501	0.133	0.135	-1.5		16670	506	1.570	1.630	-3.7		16750	501	0.062	0.060	+3.3	
16527	502	0.129	0.130	-0.8		16670	507	2.390	2.390	0.0		16750	502	0.124	0.122	+1.6	
16527	503	0.113	0.116	-2.6		16670	508	3.770	3.710	+1.6		16750	503	0.065	0.064	+1.6	
16527	504	0.126	0.133	-5.3		16670	509	2.250	2.320	-3.0		16750	504	0.066	0.067	-1.5	
16527	505	0.073	0.077	-5.2		16670	510	1.960	1.930	+1.6		16750	505	0.050	0.051	-2.0	
16527	506	0.083	0.088	-5.7		16676	501	0.176	0.172	+2.3		16750	506	0.054	0.055	-1.8	
16527	507	0.041	0.042	-2.4		16676	502	0.350	0.350	0.0		16750	507	0.036	0.036	0.0	
16527	508	0.137	0.138	-0.7		16676	503	0.185	0.183	+1.1		16750	508	0.075	0.073	+2.7	
16527	509	0.080	0.085	-5.9		16676	504	0.188	0.190	-1.1		16750	509	0.068	0.070	-2.9	
16527	510	0.058	0.058	0.0		16676	505	0.143	0.145	-1.4		16750	510	0.037	0.036	+2.8	
16588	501	0.065	0.075	-13.3		16676	506	0.155	0.158	-1.9		16751	501	0.062	0.060	+3.3	
16588	502	0.050	0.057	-12.3		16676	507	0.104	0.103	+1.0		16751	502	0.124	0.122	+1.6	
16588	503	0.063	0.073	-13.7		16676	508	0.214	0.207	+3.4		16751	503	0.065	0.064	+1.6	
16588	504	0.035	0.041	-14.6		16676	509	0.195	0.199	-2.0		16751	504	0.066	0.067	-1.5	
16588	505	0.051	0.059	-13.6		16676	510	0.105	0.102	+2.9		16751	505	0.050	0.051	-2.0	
16588	506	0.046	0.053	-13.2		16694	501	0.215	0.249	-13.7		16751	506	0.054	0.055	-1.8	
16588	507	0.047	0.054	-13.0		16694	502	0.165	0.190	-13.2		16751	507	0.036	0.036	0.0	
16588	508	0.054	0.063	-14.3		16694	503	0.209	0.241	-13.3		16751	508	0.075	0.073	+2.7	
16588	509	0.056	0.065	-13.8		16694	504	0.118	0.136	-13.2		16751	509	0.068	0.070	-2.9	
16588	510	0.068	0.078	-12.8		16694	505	0.170	0.196	-13.3		16751	510	0.037	0.036	+2.8	
16604	501	0.109	0.126	-13.5		16694	506	0.152	0.175	-13.1		16819	501	0.620	0.720	-13.9	
16604	502	0.083	0.096	-13.5		16694	507	0.156	0.180	-13.3		16819	502	0.470	0.550	-14.5	
16604	503	0.106	0.122	-13.1		16694	508	0.180	0.209	-13.9		16819	503	0.600	0.700	-14.3	
16604	504	0.059	0.069	-14.5		16694	509	0.186	0.215	-13.5		16819	504	0.340	0.390	-12.8	
16604	505	0.086	0.099	-13.1		16694	510	0.225	0.260	-13.5		16819	505	0.490	0.570	-14.0	
16604	506	0.077	0.089	-13.5		16705	501	0.247	0.250	-1.2		16819	506	0.440	0.510	-13.7	
16604	507	0.079	0.091	-13.2		16705	502	0.239	0.242	-1.2		16819	507	0.450	0.520	-13.5	
16604	508	0.091	0.106	-14.2		16705	503	0.210	0.216	-2.8		16819	508	0.520	0.600	-13.3	
16604	509	0.094	0.109	-13.8		16705	504	0.234	0.246	-4.9		16819	509	0.540	0.620	-12.9	
16604	510	0.114	0.132	-13.6		16705	505	0.135	0.142	-4.9		16819	510	0.650	0.750	-13.3	

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LOSS COST PERCENT CHANGE BY CLASS

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16820	501	0.480	0.550	-12.7		16891	506	0.056	0.064	-12.5		16902	501	1.010	1.020	-1.0	
16820	502	0.370	0.420	-11.9		16891	507	0.057	0.066	-13.6		16902	502	1.020	1.030	-1.0	
16820	503	0.460	0.540	-14.8		16891	508	0.066	0.077	-14.3		16902	503	0.760	0.780	-2.6	
16820	504	0.260	0.300	-13.3		16891	509	0.068	0.079	-13.9		16902	504	0.860	0.900	-4.4	
16820	505	0.380	0.440	-13.6		16891	510	0.083	0.096	-13.5		16902	505	0.680	0.720	-5.6	
16820	506	0.340	0.390	-12.8		16892	501	0.144	0.166	-13.3		16902	506	0.680	0.720	-5.6	
16820	507	0.350	0.400	-12.5		16892	502	0.110	0.127	-13.4		16902	507	0.420	0.440	-4.5	
16820	508	0.400	0.470	-14.9		16892	503	0.139	0.161	-13.7		16902	508	1.310	1.320	-0.8	
16820	509	0.410	0.480	-14.6		16892	504	0.079	0.091	-13.2		16902	509	0.800	0.850	-5.9	
16820	510	0.500	0.580	-13.8		16892	505	0.114	0.131	-13.0		16902	510	0.680	0.690	-1.4	
16881	501	0.970	0.950	+2.1		16892	506	0.101	0.117	-13.7		16905	501	1.960	1.980	-1.0	
16881	502	1.950	1.910	+2.1		16892	507	0.105	0.121	-13.2		16905	502	1.960	2.000	-2.0	
16881	503	1.010	1.010	0.0		16892	508	0.121	0.140	-13.6		16905	503	1.470	1.510	-2.6	
16881	504	1.030	1.040	-1.0		16892	509	0.124	0.144	-13.9		16905	504	1.660	1.730	-4.0	
16881	505	0.780	0.800	-2.5		16892	510	0.151	0.174	-13.2		16905	505	1.310	1.380	-5.1	
16881	506	0.850	0.870	-2.3		16900	501	1.860	1.880	-1.1		16905	506	1.320	1.400	-5.7	
16881	507	0.570	0.560	+1.8		16900	502	1.870	1.900	-1.6		16905	507	0.820	0.840	-2.4	
16881	508	1.170	1.140	+2.6		16900	503	1.390	1.430	-2.8		16905	508	2.540	2.560	-0.8	
16881	509	1.070	1.090	-1.8		16900	504	1.580	1.650	-4.2		16905	509	1.550	1.650	-6.1	
16881	510	0.580	0.560	+3.6		16900	505	1.240	1.320	-6.1		16905	510	1.320	1.330	-0.8	
16890	501	0.073	0.084	-13.1		16900	506	1.250	1.330	-6.0		16906	501	1.250	1.260	-0.8	
16890	502	0.056	0.064	-12.5		16900	507	0.780	0.800	-2.5		16906	502	1.260	1.280	-1.6	
16890	503	0.070	0.081	-13.6		16900	508	2.410	2.430	-0.8		16906	503	0.940	0.960	-2.1	
16890	504	0.040	0.046	-13.0		16900	509	1.480	1.570	-5.7		16906	504	1.060	1.110	-4.5	
16890	505	0.057	0.066	-13.6		16900	510	1.250	1.270	-1.6		16906	505	0.840	0.880	-4.5	
16890	506	0.051	0.059	-13.6		16901	501	1.190	1.210	-1.7		16906	506	0.840	0.900	-6.7	
16890	507	0.053	0.061	-13.1		16901	502	1.200	1.220	-1.6		16906	507	0.520	0.540	-3.7	
16890	508	0.061	0.071	-14.1		16901	503	0.890	0.920	-3.3		16906	508	1.620	1.640	-1.2	
16890	509	0.063	0.073	-13.7		16901	504	1.010	1.060	-4.7		16906	509	0.990	1.050	-5.7	
16890	510	0.076	0.088	-13.6		16901	505	0.800	0.840	-4.8		16906	510	0.840	0.850	-1.2	
16891	501	0.079	0.091	-13.2		16901	506	0.800	0.850	-5.9		16910	501	1.120	1.130	-0.9	
16891	502	0.060	0.070	-14.3		16901	507	0.500	0.510	-2.0		16910	502	1.120	1.140	-1.8	
16891	503	0.077	0.089	-13.5		16901	508	1.550	1.560	-0.6		16910	503	0.840	0.860	-2.3	
16891	504	0.043	0.050	-14.0		16901	509	0.950	1.000	-5.0		16910	504	0.950	0.990	-4.0	
16891	505	0.063	0.072	-12.5		16901	510	0.800	0.810	-1.2		16910	505	0.750	0.790	-5.1	

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LOSS COST PERCENT CHANGE BY CLASS

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16910	506	0.750	0.800	-6.3		16920	501	2.540	2.570	-1.2		16931	506	1.060	1.130	-6.2	
16910	507	0.470	0.480	-2.1		16920	502	2.550	2.590	-1.5		16931	507	0.660	0.680	-2.9	
16910	508	1.450	1.460	-0.7		16920	503	1.900	1.960	-3.1		16931	508	2.040	2.060	-1.0	
16910	509	0.890	0.940	-5.3		16920	504	2.150	2.250	-4.4		16931	509	1.250	1.330	-6.0	
16910	510	0.750	0.760	-1.3		16920	505	1.700	1.800	-5.6		16931	510	1.060	1.070	-0.9	
16911	501	1.010	1.020	-1.0		16920	506	1.710	1.820	-6.0		16940	501	3.170	3.200	-0.9	
16911	502	1.020	1.030	-1.0		16920	507	1.060	1.090	-2.8		16940	502	3.180	3.230	-1.5	
16911	503	0.760	0.780	-2.6		16920	508	3.290	3.320	-0.9		16940	503	2.370	2.440	-2.9	
16911	504	0.860	0.900	-4.4		16920	509	2.020	2.140	-5.6		16940	504	2.680	2.810	-4.6	
16911	505	0.680	0.720	-5.6		16920	510	1.710	1.730	-1.2		16940	505	2.120	2.240	-5.4	
16911	506	0.680	0.720	-5.6		16921	501	2.320	2.340	-0.9		16940	506	2.130	2.270	-6.2	
16911	507	0.420	0.440	-4.5		16921	502	2.330	2.370	-1.7		16940	507	1.320	1.360	-2.9	
16911	508	1.310	1.320	-0.8		16921	503	1.740	1.790	-2.8		16940	508	4.110	4.140	-0.7	
16911	509	0.800	0.850	-5.9		16921	504	1.960	2.050	-4.4		16940	509	2.520	2.670	-5.6	
16911	510	0.680	0.690	-1.4		16921	505	1.550	1.640	-5.5		16940	510	2.130	2.160	-1.4	
16915	501	1.150	1.160	-0.9		16921	506	1.560	1.660	-6.0		16941	501	1.270	1.280	-0.8	
16915	502	1.150	1.170	-1.7		16921	507	0.970	1.000	-3.0		16941	502	1.270	1.300	-2.3	
16915	503	0.860	0.880	-2.3		16921	508	3.010	3.030	-0.7		16941	503	0.950	0.980	-3.1	
16915	504	0.970	1.010	-4.0		16921	509	1.840	1.950	-5.6		16941	504	1.070	1.120	-4.5	
16915	505	0.770	0.810	-4.9		16921	510	1.560	1.580	-1.3		16941	505	0.850	0.900	-5.6	
16915	506	0.770	0.820	-6.1		16930	501	1.460	1.480	-1.4		16941	506	0.850	0.910	-6.6	
16915	507	0.480	0.490	-2.0		16930	502	1.470	1.490	-1.3		16941	507	0.530	0.550	-3.6	
16915	508	1.490	1.500	-0.7		16930	503	1.090	1.130	-3.5		16941	508	1.650	1.660	-0.6	
16915	509	0.910	0.960	-5.2		16930	504	1.240	1.290	-3.9		16941	509	1.010	1.070	-5.6	
16915	510	0.770	0.780	-1.3		16930	505	0.980	1.030	-4.9		16941	510	0.860	0.860	0.0	
16916	501	0.960	0.960	0.0		16930	506	0.980	1.050	-6.7		18078	501	0.140	0.142	-1.4	
16916	502	0.960	0.970	-1.0		16930	507	0.610	0.630	-3.2		18078	502	0.135	0.137	-1.5	
16916	503	0.710	0.740	-4.1		16930	508	1.890	1.910	-1.0		18078	503	0.119	0.122	-2.5	
16916	504	0.810	0.850	-4.7		16930	509	1.160	1.230	-5.7		18078	504	0.133	0.140	-5.0	
16916	505	0.640	0.670	-4.5		16930	510	0.980	0.990	-1.0		18078	505	0.076	0.081	-6.2	
16916	506	0.640	0.680	-5.9		16931	501	1.580	1.590	-0.6		18078	506	0.088	0.093	-5.4	
16916	507	0.400	0.410	-2.4		16931	502	1.580	1.610	-1.9		18078	507	0.044	0.045	-2.2	
16916	508	1.240	1.250	-0.8		16931	503	1.180	1.210	-2.5		18078	508	0.144	0.145	-0.7	
16916	509	0.760	0.800	-5.0		16931	504	1.330	1.390	-4.3		18078	509	0.084	0.090	-6.7	
16916	510	0.640	0.650	-1.5		16931	505	1.050	1.110	-5.4		18078	510	0.061	0.061	0.0	

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LOSS COST PERCENT CHANGE BY CLASS

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18109	501	0.232	0.227	+2.2		18206	506	0.260	0.270	-3.7		18437	501	0.310	0.300	+3.3	
18109	502	0.470	0.460	+2.2		18206	507	0.176	0.175	+0.6		18437	502	0.620	0.610	+1.6	
18109	503	0.243	0.241	+0.8		18206	508	0.360	0.350	+2.9		18437	503	0.320	0.320	0.0	
18109	504	0.247	0.250	-1.2		18206	509	0.330	0.340	-2.9		18437	504	0.330	0.330	0.0	
18109	505	0.188	0.191	-1.6		18206	510	0.179	0.174	+2.9		18437	505	0.250	0.250	0.0	
18109	506	0.203	0.208	-2.4		18335	501	0.217	0.212	+2.4		18437	506	0.270	0.280	-3.6	
18109	507	0.136	0.135	+0.7		18335	502	0.440	0.430	+2.3		18437	507	0.182	0.180	+1.1	
18109	508	0.280	0.270	+3.7		18335	503	0.227	0.225	+0.9		18437	508	0.370	0.360	+2.8	
18109	509	0.260	0.260	0.0		18335	504	0.231	0.234	-1.3		18437	509	0.340	0.350	-2.9	
18109	510	0.139	0.135	+3.0		18335	505	0.175	0.178	-1.7		18437	510	0.185	0.180	+2.8	
18110	501	0.186	0.181	+2.8		18335	506	0.190	0.194	-2.1		18438	501	0.590	0.580	+1.7	
18110	502	0.370	0.370	0.0		18335	507	0.127	0.126	+0.8		18438	502	1.190	1.170	+1.7	
18110	503	0.194	0.193	+0.5		18335	508	0.260	0.250	+4.0		18438	503	0.620	0.620	0.0	
18110	504	0.198	0.200	-1.0		18335	509	0.239	0.244	-2.0		18438	504	0.630	0.640	-1.6	
18110	505	0.150	0.153	-2.0		18335	510	0.129	0.126	+2.4		18438	505	0.480	0.490	-2.0	
18110	506	0.163	0.166	-1.8		18435	501	0.410	0.390	+5.1		18438	506	0.520	0.530	-1.9	
18110	507	0.109	0.108	+0.9		18435	502	0.600	0.590	+1.7		18438	507	0.350	0.350	0.0	
18110	508	0.225	0.218	+3.2		18435	503	0.480	0.470	+2.1		18438	508	0.720	0.700	+2.9	
18110	509	0.205	0.209	-1.9		18435	504	0.410	0.410	0.0		18438	509	0.660	0.670	-1.5	
18110	510	0.111	0.108	+2.8		18435	505	0.250	0.260	-3.8		18438	510	0.350	0.350	0.0	
18205	501	0.216	0.219	-1.4		18435	506	0.340	0.350	-2.9		18501	501	0.370	0.360	+2.8	
18205	502	0.209	0.212	-1.4		18435	507	0.300	0.290	+3.4		18501	502	0.550	0.540	+1.9	
18205	503	0.184	0.189	-2.6		18435	508	0.520	0.500	+4.0		18501	503	0.440	0.430	+2.3	
18205	504	0.205	0.215	-4.7		18435	509	0.500	0.510	-2.0		18501	504	0.380	0.380	0.0	
18205	505	0.118	0.124	-4.8		18435	510	0.290	0.290	0.0		18501	505	0.233	0.236	-1.3	
18205	506	0.135	0.143	-5.6		18436	501	0.330	0.310	+6.5		18501	506	0.310	0.320	-3.1	
18205	507	0.067	0.069	-2.9		18436	502	0.490	0.480	+2.1		18501	507	0.270	0.270	0.0	
18205	508	0.222	0.224	-0.9		18436	503	0.380	0.380	0.0		18501	508	0.470	0.460	+2.2	
18205	509	0.130	0.138	-5.8		18436	504	0.330	0.330	0.0		18501	509	0.460	0.470	-2.1	
18205	510	0.093	0.094	-1.1		18436	505	0.205	0.207	-1.0		18501	510	0.270	0.260	+3.8	
18206	501	0.300	0.290	+3.4		18436	506	0.280	0.280	0.0		18506	501	0.228	0.260	-12.3	
18206	502	0.600	0.590	+1.7		18436	507	0.240	0.236	+1.7		18506	502	0.174	0.202	-13.9	
18206	503	0.310	0.310	0.0		18436	508	0.420	0.400	+5.0		18506	503	0.221	0.260	-15.0	
18206	504	0.320	0.320	0.0		18436	509	0.410	0.410	0.0		18506	504	0.125	0.144	-13.2	
18206	505	0.243	0.247	-1.6		18436	510	0.237	0.231	+2.6		18506	505	0.181	0.208	-13.0	

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LOSS COST PERCENT CHANGE BY CLASS

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18506	506	0.161	0.186	-13.4		18707	501	0.012	0.012	0.0		18834	506	0.155	0.158	-1.9	
18506	507	0.166	0.191	-13.1		18707	502	0.011	0.011	0.0		18834	507	0.104	0.103	+1.0	
18506	508	0.191	0.222	-14.0		18707	503	0.010	0.010	0.0		18834	508	0.214	0.207	+3.4	
18506	509	0.197	0.228	-13.6		18707	504	0.011	0.012	-8.3		18834	509	0.195	0.199	-2.0	
18506	510	0.239	0.280	-14.6		18707	505	0.006	0.007	-14.3		18834	510	0.105	0.102	+2.9	
18507	501	0.111	0.109	+1.8		18707	506	0.007	0.008	-12.5		18911	501	0.560	0.540	+3.7	
18507	502	0.224	0.219	+2.3		18707	507	0.004	0.004	0.0		18911	502	1.120	1.100	+1.8	
18507	503	0.117	0.116	+0.9		18707	508	0.012	0.012	0.0		18911	503	0.580	0.580	0.0	
18507	504	0.119	0.120	-0.8		18707	509	0.007	0.007	0.0		18911	504	0.590	0.600	-1.7	
18507	505	0.090	0.092	-2.2		18707	510	0.005	0.005	0.0		18911	505	0.450	0.460	-2.2	
18507	506	0.098	0.100	-2.0		18708	501	0.068	0.067	+1.5		18911	506	0.490	0.500	-2.0	
18507	507	0.065	0.065	0.0		18708	502	0.137	0.134	+2.2		18911	507	0.330	0.320	+3.1	
18507	508	0.135	0.131	+3.1		18708	503	0.071	0.071	0.0		18911	508	0.670	0.650	+3.1	
18507	509	0.123	0.125	-1.6		18708	504	0.072	0.073	-1.4		18911	509	0.620	0.630	-1.6	
18507	510	0.067	0.065	+3.1		18708	505	0.055	0.056	-1.8		18911	510	0.330	0.320	+3.1	
18570	501	1.160	1.140	+1.8		18708	506	0.060	0.061	-1.6		18912	501	1.050	1.020	+2.9	
18570	502	2.340	2.290	+2.2		18708	507	0.040	0.040	0.0		18912	502	2.110	2.060	+2.4	
18570	503	1.220	1.210	+0.8		18708	508	0.082	0.080	+2.5		18912	503	1.100	1.090	+0.9	
18570	504	1.240	1.250	-0.8		18708	509	0.075	0.077	-2.6		18912	504	1.120	1.130	-0.9	
18570	505	0.940	0.960	-2.1		18708	510	0.041	0.040	+2.5		18912	505	0.850	0.860	-1.2	
18570	506	1.020	1.040	-1.9		18833	501	0.139	0.140	-0.7		18912	506	0.920	0.940	-2.1	
18570	507	0.680	0.680	0.0		18833	502	0.134	0.136	-1.5		18912	507	0.620	0.610	+1.6	
18570	508	1.410	1.370	+2.9		18833	503	0.118	0.121	-2.5		18912	508	1.270	1.230	+3.3	
18570	509	1.290	1.310	-1.5		18833	504	0.131	0.138	-5.1		18912	509	1.160	1.180	-1.7	
18570	510	0.690	0.680	+1.5		18833	505	0.076	0.080	-5.0		18912	510	0.630	0.610	+3.3	
18616	501	0.174	0.201	-13.4		18833	506	0.087	0.092	-5.4		18920	501	0.270	0.270	0.0	
18616	502	0.133	0.154	-13.6		18833	507	0.043	0.044	-2.3		18920	502	0.550	0.540	+1.9	
18616	503	0.168	0.195	-13.8		18833	508	0.143	0.144	-0.7		18920	503	0.280	0.280	0.0	
18616	504	0.095	0.110	-13.6		18833	509	0.083	0.089	-6.7		18920	504	0.290	0.290	0.0	
18616	505	0.138	0.158	-12.7		18833	510	0.060	0.060	0.0		18920	505	0.220	0.224	-1.8	
18616	506	0.122	0.142	-14.1		18834	501	0.176	0.172	+2.3		18920	506	0.239	0.244	-2.0	
18616	507	0.126	0.146	-13.7		18834	502	0.350	0.350	0.0		18920	507	0.160	0.158	+1.3	
18616	508	0.146	0.169	-13.6		18834	503	0.185	0.183	+1.1		18920	508	0.330	0.320	+3.1	
18616	509	0.150	0.174	-13.8		18834	504	0.188	0.190	-1.1		18920	509	0.300	0.310	-3.2	
18616	510	0.182	0.210	-13.3		18834	505	0.143	0.145	-1.4		18920	510	0.163	0.158	+3.2	

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LOSS COST PERCENT CHANGE BY CLASS

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19007	501	0.890	0.880	+1.1		19796	506	0.187	0.191	-2.1		40059	501	4.310	4.240	+1.7	
19007	502	0.420	0.420	0.0		19796	507	0.125	0.124	+0.8		40059	502	3.920	3.880	+1.0	
19007	503	0.520	0.530	-1.9		19796	508	0.260	0.250	+4.0		40059	503	3.070	3.080	-0.3	
19007	504	0.540	0.560	-3.6		19796	509	0.236	0.240	-1.7		40059	504	4.110	4.190	-1.9	
19007	505	0.450	0.470	-4.3		19796	510	0.128	0.124	+3.2		40059	505	3.540	3.630	-2.5	
19007	506	0.620	0.640	-3.1		40045	501	171.000	168.000	+1.8		40059	506	2.200	2.270	-3.1	
19007	507	0.570	0.580	-1.7		40045	502	155.000	154.000	+0.6		40059	507	3.340	3.340	0.0	
19007	508	0.730	0.720	+1.4		40045	503	121.000	122.000	-0.8		40059	508	5.280	5.180	+1.9	
19007	509	0.550	0.570	-3.5		40045	504	163.000	166.000	-1.8		40059	509	3.150	3.240	-2.8	
19007	510	0.830	0.820	+1.2		40045	505	140.000	144.000	-2.8		40059	510	2.740	2.700	+1.5	
19051	501	1.980	1.960	+1.0		40045	506	87.200	90.100	-3.2		40061	501	2.290	2.250	+1.8	
19051	502	0.940	0.940	0.0		40045	507	132.000	133.000	-0.8		40061	502	2.080	2.060	+1.0	
19051	503	1.160	1.170	-0.9		40045	508	209.000	205.000	+2.0		40061	503	1.630	1.630	0.0	
19051	504	1.210	1.240	-2.4		40045	509	125.000	128.000	-2.3		40061	504	2.180	2.220	-1.8	
19051	505	1.000	1.030	-2.9		40045	510	109.000	107.000	+1.9		40061	505	1.880	1.930	-2.6	
19051	506	1.370	1.420	-3.5		40046	501	33.800	33.200	+1.8		40061	506	1.170	1.210	-3.3	
19051	507	1.270	1.290	-1.6		40046	502	30.700	30.400	+1.0		40061	507	1.770	1.770	0.0	
19051	508	1.620	1.600	+1.2		40046	503	24.000	24.100	-0.4		40061	508	2.800	2.750	+1.8	
19051	509	1.210	1.260	-4.0		40046	504	32.200	32.800	-1.8		40061	509	1.670	1.720	-2.9	
19051	510	1.830	1.820	+0.5		40046	505	27.700	28.400	-2.5		40061	510	1.460	1.430	+2.1	
19795	501	0.183	0.178	+2.8		40046	506	17.200	17.800	-3.4		40063	501	76.500	75.200	+1.7	
19795	502	0.370	0.360	+2.8		40046	507	26.200	26.200	0.0		40063	502	69.600	68.900	+1.0	
19795	503	0.191	0.190	+0.5		40046	508	41.300	40.600	+1.7		40063	503	54.400	54.600	-0.4	
19795	504	0.194	0.197	-1.5		40046	509	24.600	25.400	-3.1		40063	504	72.800	74.300	-2.0	
19795	505	0.148	0.150	-1.3		40046	510	21.500	21.200	+1.4		40063	505	62.800	64.400	-2.5	
19795	506	0.160	0.163	-1.8		40047	501	12.000	11.800	+1.7		40063	506	39.000	40.300	-3.2	
19795	507	0.107	0.106	+0.9		40047	502	11.000	10.900	+0.9		40063	507	59.300	59.300	0.0	
19795	508	0.221	0.214	+3.3		40047	503	8.560	8.590	-0.3		40063	508	93.600	91.900	+1.8	
19795	509	0.202	0.206	-1.9		40047	504	11.500	11.700	-1.7		40063	509	55.800	57.500	-3.0	
19795	510	0.109	0.106	+2.8		40047	505	9.880	10.100	-2.2		40063	510	48.700	47.900	+1.7	
19796	501	0.214	0.209	+2.4		40047	506	6.140	6.350	-3.3		40064	501	22.500	22.100	+1.8	
19796	502	0.430	0.420	+2.4		40047	507	9.340	9.340	0.0		40064	502	20.500	20.300	+1.0	
19796	503	0.223	0.222	+0.5		40047	508	14.700	14.500	+1.4		40064	503	16.000	16.000	0.0	
19796	504	0.227	0.230	-1.3		40047	509	8.790	9.050	-2.9		40064	504	21.400	21.900	-2.3	
19796	505	0.173	0.175	-1.1		40047	510	7.670	7.550	+1.6		40064	505	18.500	18.900	-2.1	

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40064	506	11.500	11.900	-3.4		40111	501	6.060	5.960	+1.7		41422	506	0.073	0.075	-2.7	
40064	507	17.400	17.400	0.0		40111	502	5.510	5.460	+0.9		41422	507	0.171	0.170	+0.6	
40064	508	27.500	27.000	+1.9		40111	503	4.310	4.320	-0.2		41422	508	0.121	0.118	+2.5	
40064	509	16.400	16.900	-3.0		40111	504	5.770	5.890	-2.0		41422	509	0.080	0.081	-1.2	
40064	510	14.300	14.100	+1.4		40111	505	4.970	5.100	-2.5		41422	510	0.083	0.081	+2.5	
40075	501	47.200	46.300	+1.9		40111	506	3.090	3.190	-3.1		41510	501	28.000	27.400	+2.2	
40075	502	18.900	18.700	+1.1		40111	507	4.700	4.700	0.0		41510	502	56.300	55.100	+2.2	
40075	503	19.100	19.200	-0.5		40111	508	7.410	7.280	+1.8		41510	503	29.300	29.100	+0.7	
40075	504	34.100	34.800	-2.0		40111	509	4.420	4.550	-2.9		41510	504	29.800	30.200	-1.3	
40075	505	20.600	21.100	-2.4		40111	510	3.860	3.800	+1.6		41510	505	22.700	23.000	-1.3	
40075	506	17.400	18.000	-3.3		41001	501	0.205	0.201	+2.0		41510	506	24.500	25.100	-2.4	
40075	507	21.900	21.900	0.0		41001	502	0.186	0.184	+1.1		41510	507	16.400	16.300	+0.6	
40075	508	54.200	53.200	+1.9		41001	503	0.145	0.146	-0.7		41510	508	33.900	32.900	+3.0	
40075	509	20.000	20.600	-2.9		41001	504	0.195	0.199	-2.0		41510	509	30.900	31.500	-1.9	
40075	510	17.400	17.100	+1.8		41001	505	0.168	0.172	-2.3		41510	510	16.700	16.300	+2.5	
40101	501	6.700	6.570	+2.0		41001	506	0.104	0.108	-3.7		41603	501	15.800	15.400	+2.6	
40101	502	25.800	25.600	+0.8		41001	507	0.158	0.159	-0.6		41603	502	8.660	8.510	+1.8	
40101	503	8.290	8.310	-0.2		41001	508	0.250	0.246	+1.6		41603	503	10.800	10.800	0.0	
40101	504	14.100	14.400	-2.1		41001	509	0.149	0.154	-3.2		41603	504	10.100	10.200	-1.0	
40101	505	5.690	5.850	-2.7		41001	510	0.130	0.128	+1.6		41603	505	7.170	7.330	-2.2	
40101	506	6.050	6.240	-3.0		41421	501	0.330	0.330	0.0		41603	506	6.460	6.640	-2.7	
40101	507	8.370	8.390	-0.2		41421	502	0.183	0.180	+1.7		41603	507	15.200	15.100	+0.7	
40101	508	11.600	11.400	+1.8		41421	503	0.228	0.228	0.0		41603	508	10.800	10.500	+2.9	
40101	509	6.190	6.380	-3.0		41421	504	0.213	0.217	-1.8		41603	509	7.060	7.230	-2.4	
40101	510	8.630	8.490	+1.6		41421	505	0.152	0.155	-1.9		41603	510	7.330	7.160	+2.4	
40102	501	5.920	5.810	+1.9		41421	506	0.137	0.140	-2.1		41604	501	8.670	8.480	+2.2	
40102	502	22.800	22.600	+0.9		41421	507	0.320	0.320	0.0		41604	502	4.760	4.670	+1.9	
40102	503	7.320	7.340	-0.3		41421	508	0.227	0.222	+2.3		41604	503	5.940	5.920	+0.3	
40102	504	12.500	12.700	-1.6		41421	509	0.149	0.153	-2.6		41604	504	5.550	5.630	-1.4	
40102	505	5.030	5.170	-2.7		41421	510	0.155	0.151	+2.6		41604	505	3.940	4.030	-2.2	
40102	506	5.350	5.510	-2.9		41422	501	0.178	0.174	+2.3		41604	506	3.550	3.650	-2.7	
40102	507	7.390	7.410	-0.3		41422	502	0.098	0.096	+2.1		41604	507	8.330	8.290	+0.5	
40102	508	10.300	10.100	+2.0		41422	503	0.122	0.121	+0.8		41604	508	5.910	5.770	+2.4	
40102	509	5.470	5.630	-2.8		41422	504	0.114	0.115	-0.9		41604	509	3.880	3.970	-2.3	
40102	510	7.630	7.510	+1.6		41422	505	0.081	0.083	-2.4		41604	510	4.030	3.940	+2.3	

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41620	501	0.760	0.890	-14.6		41665	506	1.550	1.600	-3.1		41670	501	0.780	0.770	+1.3	
41620	502	0.640	0.750	-14.7		41665	507	2.350	2.350	0.0		41670	502	0.710	0.700	+1.4	
41620	503	0.740	0.870	-14.9		41665	508	3.710	3.640	+1.9		41670	503	0.550	0.560	-1.8	
41620	504	1.000	1.180	-15.3		41665	509	2.210	2.280	-3.1		41670	504	0.740	0.760	-2.6	
41620	505	0.650	0.760	-14.5		41665	510	1.930	1.900	+1.6		41670	505	0.640	0.660	-3.0	
41620	506	0.660	0.780	-15.4		41667	501	70.800	69.500	+1.9		41670	506	0.400	0.410	-2.4	
41620	507	0.830	0.970	-14.4		41667	502	64.300	63.700	+0.9		41670	507	0.610	0.610	0.0	
41620	508	0.750	0.880	-14.8		41667	503	50.300	50.400	-0.2		41670	508	0.960	0.940	+2.1	
41620	509	0.770	0.900	-14.4		41667	504	67.300	68.700	-2.0		41670	509	0.570	0.590	-3.4	
41620	510	0.610	0.720	-15.3		41667	505	58.000	59.600	-2.7		41670	510	0.500	0.490	+2.0	
41650	501	22.200	21.700	+2.3		41667	506	36.100	37.300	-3.2		41677	501	0.157	0.184	-14.7	
41650	502	12.200	12.000	+1.7		41667	507	54.800	54.900	-0.2		41677	502	0.133	0.156	-14.7	
41650	503	15.200	15.200	0.0		41667	508	86.500	84.900	+1.9		41677	503	0.153	0.180	-15.0	
41650	504	14.200	14.400	-1.4		41667	509	51.600	53.100	-2.8		41677	504	0.207	0.244	-15.2	
41650	505	10.100	10.300	-1.9		41667	510	45.000	44.300	+1.6		41677	505	0.134	0.157	-14.6	
41650	506	9.100	9.350	-2.7		41668	501	66.300	65.200	+1.7		41677	506	0.137	0.161	-14.9	
41650	507	21.400	21.300	+0.5		41668	502	60.300	59.700	+1.0		41677	507	0.171	0.201	-14.9	
41650	508	15.200	14.800	+2.7		41668	503	47.100	47.300	-0.4		41677	508	0.154	0.181	-14.9	
41650	509	9.940	10.200	-2.5		41668	504	63.100	64.400	-2.0		41677	509	0.159	0.186	-14.5	
41650	510	10.300	10.100	+2.0		41668	505	54.400	55.800	-2.5		41677	510	0.126	0.148	-14.9	
41664	501	25.900	25.400	+2.0		41668	506	33.800	35.000	-3.4		41678	501	57.400	59.300	-3.2	
41664	502	23.500	23.300	+0.9		41668	507	51.400	51.400	0.0		41678	502	47.800	49.700	-3.8	
41664	503	18.400	18.500	-0.5		41668	508	81.100	79.600	+1.9		41678	503	38.600	40.700	-5.2	
41664	504	24.600	25.100	-2.0		41668	509	48.400	49.800	-2.8		41678	504	33.100	35.500	-6.8	
41664	505	21.200	21.800	-2.8		41668	510	42.200	41.500	+1.7		41678	505	26.700	28.800	-7.3	
41664	506	13.200	13.600	-2.9		41669	501	0.460	0.460	0.0		41678	506	34.100	37.000	-7.8	
41664	507	20.100	20.100	0.0		41669	502	0.420	0.420	0.0		41678	507	27.500	28.900	-4.8	
41664	508	31.700	31.100	+1.9		41669	503	0.330	0.330	0.0		41678	508	47.100	48.500	-2.9	
41664	509	18.900	19.400	-2.6		41669	504	0.440	0.450	-2.2		41678	509	29.200	31.600	-7.6	
41664	510	16.500	16.200	+1.9		41669	505	0.380	0.390	-2.6		41678	510	33.100	34.200	-3.2	
41665	501	3.030	2.980	+1.7		41669	506	0.237	0.245	-3.3		41680	501	11.600	11.300	+2.7	
41665	502	2.760	2.730	+1.1		41669	507	0.360	0.360	0.0		41680	502	6.350	6.230	+1.9	
41665	503	2.150	2.160	-0.5		41669	508	0.570	0.560	+1.8		41680	503	7.920	7.890	+0.4	
41665	504	2.880	2.940	-2.0		41669	509	0.340	0.350	-2.9		41680	504	7.400	7.510	-1.5	
41665	505	2.490	2.550	-2.4		41669	510	0.300	0.290	+3.4		41680	505	5.250	5.370	-2.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
41680	506	4.730	4.860	-2.7		41716	501	4.670	4.560	+2.4		43200	506	33.000	34.100	-3.2	
41680	507	11.100	11.100	0.0		41716	502	2.560	2.520	+1.6		43200	507	41.500	41.500	0.0	
41680	508	7.890	7.690	+2.6		41716	503	3.200	3.190	+0.3		43200	508	103.000	101.000	+2.0	
41680	509	5.170	5.290	-2.3		41716	504	2.990	3.030	-1.3		43200	509	37.900	39.000	-2.8	
41680	510	5.370	5.250	+2.3		41716	505	2.120	2.170	-2.3		43200	510	32.900	32.300	+1.9	
41696	501	0.500	0.580	-13.8		41716	506	1.910	1.960	-2.6		43421	501	24.500	24.000	+2.1	
41696	502	0.420	0.490	-14.3		41716	507	4.490	4.470	+0.4		43421	502	9.810	9.710	+1.0	
41696	503	0.480	0.570	-15.8		41716	508	3.180	3.110	+2.3		43421	503	9.920	9.940	-0.2	
41696	504	0.650	0.770	-15.6		41716	509	2.090	2.140	-2.3		43421	504	17.700	18.000	-1.7	
41696	505	0.420	0.500	-16.0		41716	510	2.170	2.120	+2.4		43421	505	10.700	11.000	-2.7	
41696	506	0.430	0.510	-15.7		43151	501	23.400	23.000	+1.7		43421	506	9.040	9.340	-3.2	
41696	507	0.540	0.640	-15.6		43151	502	9.410	9.310	+1.1		43421	507	11.400	11.400	0.0	
41696	508	0.490	0.570	-14.0		43151	503	9.510	9.530	-0.2		43421	508	28.100	27.600	+1.8	
41696	509	0.500	0.590	-15.3		43151	504	17.000	17.300	-1.7		43421	509	10.400	10.700	-2.8	
41696	510	0.400	0.470	-14.9		43151	505	10.200	10.500	-2.9		43421	510	9.010	8.850	+1.8	
41697	501	0.350	0.400	-12.5		43151	506	8.670	8.950	-3.1		43422	501	128.000	126.000	+1.6	
41697	502	0.290	0.340	-14.7		43151	507	10.900	10.900	0.0		43422	502	51.500	50.900	+1.2	
41697	503	0.340	0.400	-15.0		43151	508	27.000	26.500	+1.9		43422	503	52.000	52.200	-0.4	
41697	504	0.460	0.540	-14.8		43151	509	9.970	10.300	-3.2		43422	504	92.800	94.600	-1.9	
41697	505	0.290	0.350	-17.1		43151	510	8.640	8.490	+1.8		43422	505	56.000	57.500	-2.6	
41697	506	0.300	0.350	-14.3		43152	501	17.200	17.700	-2.8		43422	506	47.500	49.000	-3.1	
41697	507	0.380	0.440	-13.6		43152	502	14.300	14.900	-4.0		43422	507	59.600	59.700	-0.2	
41697	508	0.340	0.400	-15.0		43152	503	11.600	12.200	-4.9		43422	508	148.000	145.000	+2.1	
41697	509	0.350	0.410	-14.6		43152	504	9.920	10.600	-6.4		43422	509	54.500	56.100	-2.9	
41697	510	0.280	0.330	-15.2		43152	505	7.980	8.610	-7.3		43422	510	47.300	46.500	+1.7	
41715	501	7.340	7.170	+2.4		43152	506	10.200	11.100	-8.1		43470	501	2.890	3.390	-14.7	
41715	502	4.030	3.950	+2.0		43152	507	8.230	8.660	-5.0		43470	502	2.440	2.870	-15.0	
41715	503	5.030	5.010	+0.4		43152	508	14.100	14.500	-2.8		43470	503	2.820	3.310	-14.8	
41715	504	4.700	4.760	-1.3		43152	509	8.750	9.460	-7.5		43470	504	3.810	4.480	-15.0	
41715	505	3.330	3.410	-2.3		43152	510	9.920	10.300	-3.7		43470	505	2.470	2.900	-14.8	
41715	506	3.000	3.080	-2.6		43200	501	89.300	87.600	+1.9		43470	506	2.520	2.960	-14.9	
41715	507	7.050	7.020	+0.4		43200	502	35.800	35.400	+1.1		43470	507	3.150	3.700	-14.9	
41715	508	5.000	4.880	+2.5		43200	503	36.200	36.300	-0.3		43470	508	2.830	3.330	-15.0	
41715	509	3.280	3.360	-2.4		43200	504	64.500	65.800	-2.0		43470	509	2.930	3.430	-14.6	
41715	510	3.410	3.330	+2.4		43200	505	39.000	40.000	-2.5		43470	510	2.320	2.720	-14.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
43518	501	11.100	10.900	+1.8		43626	506	4.520	4.670	-3.2		43822	501	2.300	2.690	-14.5	
43518	502	10.100	10.000	+1.0		43626	507	6.870	6.880	-0.1		43822	502	1.940	2.280	-14.9	
43518	503	7.890	7.910	-0.3		43626	508	10.800	10.600	+1.9		43822	503	2.240	2.630	-14.8	
43518	504	10.600	10.800	-1.9		43626	509	6.470	6.660	-2.9		43822	504	3.030	3.570	-15.1	
43518	505	9.100	9.340	-2.6		43626	510	5.640	5.550	+1.6		43822	505	1.960	2.310	-15.2	
43518	506	5.660	5.850	-3.2		43628	501	115.000	113.000	+1.8		43822	506	2.010	2.360	-14.8	
43518	507	8.600	8.610	-0.1		43628	502	105.000	104.000	+1.0		43822	507	2.510	2.950	-14.9	
43518	508	13.600	13.300	+2.3		43628	503	81.900	82.200	-0.4		43822	508	2.260	2.650	-14.7	
43518	509	8.100	8.340	-2.9		43628	504	110.000	112.000	-1.8		43822	509	2.330	2.730	-14.7	
43518	510	7.060	6.950	+1.6		43628	505	94.500	97.000	-2.6		43822	510	1.850	2.160	-14.4	
43550	501	87.200	85.600	+1.9		43628	506	58.800	60.800	-3.3		43840	501	0.028	0.033	-15.2	
43550	502	35.000	34.600	+1.2		43628	507	89.300	89.400	-0.1		43840	502	0.024	0.028	-14.3	
43550	503	35.400	35.500	-0.3		43628	508	141.000	138.000	+2.2		43840	503	0.028	0.032	-12.5	
43550	504	63.100	64.300	-1.9		43628	509	84.100	86.600	-2.9		43840	504	0.037	0.044	-15.9	
43550	505	38.100	39.100	-2.6		43628	510	73.300	72.200	+1.5		43840	505	0.024	0.028	-14.3	
43550	506	32.300	33.300	-3.0		43629	501	97.700	96.000	+1.8		43840	506	0.025	0.029	-13.8	
43550	507	40.500	40.600	-0.2		43629	502	88.800	88.000	+0.9		43840	507	0.031	0.036	-13.9	
43550	508	100.000	98.400	+1.6		43629	503	69.400	69.600	-0.3		43840	508	0.028	0.033	-15.2	
43550	509	37.100	38.200	-2.9		43629	504	92.900	94.900	-2.1		43840	509	0.029	0.034	-14.7	
43550	510	32.100	31.600	+1.6		43629	505	80.100	82.200	-2.6		43840	510	0.023	0.027	-14.8	
43551	501	48.400	47.500	+1.9		43629	506	49.800	51.500	-3.3		43860	501	1.810	2.120	-14.6	
43551	502	19.400	19.200	+1.0		43629	507	75.700	75.700	0.0		43860	502	1.530	1.790	-14.5	
43551	503	19.600	19.700	-0.5		43629	508	119.000	117.000	+1.7		43860	503	1.760	2.070	-15.0	
43551	504	35.000	35.700	-2.0		43629	509	71.300	73.300	-2.7		43860	504	2.390	2.810	-14.9	
43551	505	21.100	21.700	-2.8		43629	510	62.100	61.200	+1.5		43860	505	1.540	1.810	-14.9	
43551	506	17.900	18.500	-3.2		43760	501	3.250	3.200	+1.6		43860	506	1.580	1.850	-14.6	
43551	507	22.500	22.500	0.0		43760	502	2.960	2.930	+1.0		43860	507	1.970	2.320	-15.1	
43551	508	55.700	54.600	+2.0		43760	503	2.310	2.320	-0.4		43860	508	1.770	2.080	-14.9	
43551	509	20.600	21.200	-2.8		43760	504	3.100	3.160	-1.9		43860	509	1.830	2.150	-14.9	
43551	510	17.800	17.500	+1.7		43760	505	2.670	2.740	-2.6		43860	510	1.450	1.700	-14.7	
43626	501	8.870	8.710	+1.8		43760	506	1.660	1.720	-3.5		43889	501	0.650	0.760	-14.5	
43626	502	8.060	7.990	+0.9		43760	507	2.520	2.520	0.0		43889	502	0.550	0.640	-14.1	
43626	503	6.300	6.320	-0.3		43760	508	3.980	3.910	+1.8		43889	503	0.630	0.740	-14.9	
43626	504	8.440	8.620	-2.1		43760	509	2.370	2.440	-2.9		43889	504	0.850	1.000	-15.0	
43626	505	7.270	7.470	-2.7		43760	510	2.070	2.040	+1.5		43889	505	0.550	0.650	-15.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
43889	506	0.560	0.660	-15.2		44071	501	3.120	3.070	+1.6		44101	506	0.670	0.720	-6.9	
43889	507	0.710	0.830	-14.5		44071	502	2.840	2.810	+1.1		44101	507	0.530	0.560	-5.4	
43889	508	0.630	0.750	-16.0		44071	503	2.220	2.230	-0.4		44101	508	1.010	1.030	-1.9	
43889	509	0.660	0.770	-14.3		44071	504	2.970	3.030	-2.0		44101	509	1.200	1.290	-7.0	
43889	510	0.520	0.610	-14.8		44071	505	2.560	2.630	-2.7		44101	510	0.850	0.880	-3.4	
44009	501	2.780	2.760	+0.7		44071	506	1.590	1.650	-3.6		44102	501	0.540	0.560	-3.6	
44009	502	1.320	1.320	0.0		44071	507	2.420	2.420	0.0		44102	502	0.390	0.410	-4.9	
44009	503	1.630	1.650	-1.2		44071	508	3.820	3.750	+1.9		44102	503	0.390	0.410	-4.9	
44009	504	1.700	1.750	-2.9		44071	509	2.280	2.350	-3.0		44102	504	0.430	0.460	-6.5	
44009	505	1.400	1.450	-3.4		44071	510	1.990	1.960	+1.5		44102	505	0.530	0.570	-7.0	
44009	506	1.920	2.000	-4.0		44072	501	2.160	2.120	+1.9		44102	506	0.520	0.560	-7.1	
44009	507	1.790	1.810	-1.1		44072	502	1.960	1.940	+1.0		44102	507	0.420	0.440	-4.5	
44009	508	2.270	2.250	+0.9		44072	503	1.530	1.540	-0.6		44102	508	0.790	0.810	-2.5	
44009	509	1.710	1.770	-3.4		44072	504	2.050	2.100	-2.4		44102	509	0.930	1.010	-7.9	
44009	510	2.580	2.560	+0.8		44072	505	1.770	1.820	-2.7		44102	510	0.660	0.680	-2.9	
44069	501	9.480	9.320	+1.7		44072	506	1.100	1.140	-3.5		44103	501	0.480	0.490	-2.0	
44069	502	8.620	8.540	+0.9		44072	507	1.670	1.670	0.0		44103	502	0.350	0.360	-2.8	
44069	503	6.740	6.760	-0.3		44072	508	2.640	2.590	+1.9		44103	503	0.350	0.360	-2.8	
44069	504	9.020	9.210	-2.1		44072	509	1.570	1.620	-3.1		44103	504	0.380	0.400	-5.0	
44069	505	7.780	7.980	-2.5		44072	510	1.370	1.350	+1.5		44103	505	0.470	0.500	-6.0	
44069	506	4.840	5.000	-3.2		44100	501	0.670	0.690	-2.9		44103	506	0.460	0.500	-8.0	
44069	507	7.350	7.350	0.0		44100	502	0.480	0.500	-4.0		44103	507	0.370	0.390	-5.1	
44069	508	11.600	11.400	+1.8		44100	503	0.490	0.510	-3.9		44103	508	0.700	0.710	-1.4	
44069	509	6.920	7.120	-2.8		44100	504	0.530	0.560	-5.4		44103	509	0.830	0.890	-6.7	
44069	510	6.030	5.940	+1.5		44100	505	0.650	0.700	-7.1		44103	510	0.580	0.600	-3.3	
44070	501	2.810	2.760	+1.8		44100	506	0.640	0.690	-7.2		44104	501	0.202	0.208	-2.9	
44070	502	2.550	2.530	+0.8		44100	507	0.510	0.540	-5.6		44104	502	0.146	0.152	-3.9	
44070	503	2.000	2.000	0.0		44100	508	0.970	0.990	-2.0		44104	503	0.147	0.153	-3.9	
44070	504	2.670	2.730	-2.2		44100	509	1.150	1.240	-7.3		44104	504	0.160	0.170	-5.9	
44070	505	2.300	2.360	-2.5		44100	510	0.810	0.840	-3.6		44104	505	0.196	0.211	-7.1	
44070	506	1.430	1.480	-3.4		44101	501	0.700	0.720	-2.8		44104	506	0.193	0.209	-7.7	
44070	507	2.180	2.180	0.0		44101	502	0.500	0.520	-3.8		44104	507	0.155	0.162	-4.3	
44070	508	3.430	3.370	+1.8		44101	503	0.510	0.530	-3.8		44104	508	0.290	0.300	-3.3	
44070	509	2.050	2.110	-2.8		44101	504	0.550	0.590	-6.8		44104	509	0.350	0.370	-5.4	
44070	510	1.790	1.760	+1.7		44101	505	0.680	0.730	-6.8		44104	510	0.245	0.250	-2.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
44108	501	0.237	0.244	-2.9		44111	506	0.360	0.390	-7.7		44280	501	0.157	0.184	-14.7	
44108	502	0.171	0.178	-3.9		44111	507	0.290	0.300	-3.3		44280	502	0.133	0.156	-14.7	
44108	503	0.172	0.179	-3.9		44111	508	0.540	0.560	-3.6		44280	503	0.153	0.180	-15.0	
44108	504	0.188	0.199	-5.5		44111	509	0.650	0.700	-7.1		44280	504	0.207	0.244	-15.2	
44108	505	0.230	0.247	-6.9		44111	510	0.460	0.470	-2.1		44280	505	0.134	0.157	-14.6	
44108	506	0.227	0.245	-7.3		44112	501	0.223	0.229	-2.6		44280	506	0.137	0.161	-14.9	
44108	507	0.182	0.190	-4.2		44112	502	0.161	0.168	-4.2		44280	507	0.171	0.201	-14.9	
44108	508	0.340	0.350	-2.9		44112	503	0.162	0.169	-4.1		44280	508	0.154	0.181	-14.9	
44108	509	0.410	0.440	-6.8		44112	504	0.177	0.188	-5.9		44280	509	0.159	0.186	-14.5	
44108	510	0.290	0.300	-3.3		44112	505	0.216	0.232	-6.9		44280	510	0.126	0.148	-14.9	
44109	501	0.600	0.620	-3.2		44112	506	0.213	0.230	-7.4		44311	501	5.730	5.630	+1.8	
44109	502	0.430	0.450	-4.4		44112	507	0.171	0.179	-4.5		44311	502	5.210	5.160	+1.0	
44109	503	0.430	0.450	-4.4		44112	508	0.320	0.330	-3.0		44311	503	4.070	4.080	-0.2	
44109	504	0.480	0.500	-4.0		44112	509	0.380	0.410	-7.3		44311	504	5.450	5.560	-2.0	
44109	505	0.580	0.620	-6.5		44112	510	0.270	0.280	-3.6		44311	505	4.700	4.820	-2.5	
44109	506	0.570	0.620	-8.1		44276	501	120.000	118.000	+1.7		44311	506	2.920	3.020	-3.3	
44109	507	0.460	0.480	-4.2		44276	502	48.100	47.500	+1.3		44311	507	4.440	4.440	0.0	
44109	508	0.870	0.890	-2.2		44276	503	48.600	48.700	-0.2		44311	508	7.000	6.880	+1.7	
44109	509	1.030	1.110	-7.2		44276	504	86.600	88.300	-1.9		44311	509	4.180	4.300	-2.8	
44109	510	0.730	0.750	-2.7		44276	505	52.300	53.700	-2.6		44311	510	3.640	3.590	+1.4	
44110	501	0.610	0.630	-3.2		44276	506	44.300	45.700	-3.1		44315	501	3.850	3.780	+1.9	
44110	502	0.440	0.460	-4.3		44276	507	55.600	55.700	-0.2		44315	502	3.500	3.470	+0.9	
44110	503	0.440	0.460	-4.3		44276	508	138.000	135.000	+2.2		44315	503	2.740	2.740	0.0	
44110	504	0.490	0.520	-5.8		44276	509	50.900	52.400	-2.9		44315	504	3.660	3.740	-2.1	
44110	505	0.600	0.640	-6.3		44276	510	44.100	43.400	+1.6		44315	505	3.160	3.240	-2.5	
44110	506	0.590	0.630	-6.3		44277	501	77.700	76.200	+2.0		44315	506	1.960	2.030	-3.4	
44110	507	0.470	0.490	-4.1		44277	502	31.200	30.800	+1.3		44315	507	2.980	2.980	0.0	
44110	508	0.890	0.910	-2.2		44277	503	31.500	31.600	-0.3		44315	508	4.710	4.620	+1.9	
44110	509	1.050	1.140	-7.9		44277	504	56.100	57.300	-2.1		44315	509	2.810	2.890	-2.8	
44110	510	0.740	0.770	-3.9		44277	505	33.900	34.800	-2.6		44315	510	2.450	2.410	+1.7	
44111	501	0.380	0.390	-2.6		44277	506	28.700	29.700	-3.4		44427	501	24.200	23.800	+1.7	
44111	502	0.270	0.280	-3.6		44277	507	36.100	36.100	0.0		44427	502	93.300	92.400	+1.0	
44111	503	0.270	0.280	-3.6		44277	508	89.300	87.600	+1.9		44427	503	30.000	30.000	0.0	
44111	504	0.300	0.320	-6.3		44277	509	33.000	34.000	-2.9		44427	504	51.100	52.100	-1.9	
44111	505	0.370	0.390	-5.1		44277	510	28.600	28.100	+1.8		44427	505	20.600	21.100	-2.4	

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LOSS COST PERCENT CHANGE BY CLASS

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44427	506	21.900	22.600	-3.1		44431	501	0.810	0.800	+1.2		44434	506	14.100	14.600	-3.4	
44427	507	30.200	30.300	-0.3		44431	502	3.120	3.090	+1.0		44434	507	19.600	19.600	0.0	
44427	508	42.100	41.300	+1.9		44431	503	1.000	1.010	-1.0		44434	508	27.200	26.700	+1.9	
44427	509	22.400	23.100	-3.0		44431	504	1.710	1.740	-1.7		44434	509	14.500	14.900	-2.7	
44427	510	31.200	30.700	+1.6		44431	505	0.690	0.710	-2.8		44434	510	20.200	19.900	+1.5	
44428	501	24.300	23.900	+1.7		44431	506	0.730	0.760	-3.9		44435	501	16.200	15.900	+1.9	
44428	502	93.900	92.900	+1.1		44431	507	1.010	1.020	-1.0		44435	502	62.500	61.900	+1.0	
44428	503	30.100	30.200	-0.3		44431	508	1.410	1.380	+2.2		44435	503	20.100	20.100	0.0	
44428	504	51.300	52.400	-2.1		44431	509	0.750	0.770	-2.6		44435	504	34.200	34.900	-2.0	
44428	505	20.700	21.300	-2.8		44431	510	1.050	1.030	+1.9		44435	505	13.800	14.200	-2.8	
44428	506	22.000	22.700	-3.1		44432	501	0.260	0.250	+4.0		44435	506	14.600	15.100	-3.3	
44428	507	30.400	30.500	-0.3		44432	502	0.990	0.980	+1.0		44435	507	20.300	20.300	0.0	
44428	508	42.300	41.500	+1.9		44432	503	0.320	0.320	0.0		44435	508	28.200	27.700	+1.8	
44428	509	22.500	23.200	-3.0		44432	504	0.540	0.550	-1.8		44435	509	15.000	15.400	-2.6	
44428	510	31.400	30.900	+1.6		44432	505	0.218	0.224	-2.7		44435	510	20.900	20.600	+1.5	
44429	501	0.360	0.360	0.0		44432	506	0.232	0.239	-2.9		44436	501	18.900	18.600	+1.6	
44429	502	1.410	1.390	+1.4		44432	507	0.320	0.320	0.0		44436	502	73.000	72.300	+1.0	
44429	503	0.450	0.450	0.0		44432	508	0.450	0.440	+2.3		44436	503	23.400	23.500	-0.4	
44429	504	0.770	0.790	-2.5		44432	509	0.237	0.245	-3.3		44436	504	39.900	40.800	-2.2	
44429	505	0.310	0.320	-3.1		44432	510	0.330	0.330	0.0		44436	505	16.100	16.500	-2.4	
44429	506	0.330	0.340	-2.9		44433	501	8.190	8.030	+2.0		44436	506	17.100	17.600	-2.8	
44429	507	0.460	0.460	0.0		44433	502	31.600	31.200	+1.3		44436	507	23.700	23.700	0.0	
44429	508	0.630	0.620	+1.6		44433	503	10.100	10.200	-1.0		44436	508	32.900	32.300	+1.9	
44429	509	0.340	0.350	-2.9		44433	504	17.300	17.600	-1.7		44436	509	17.500	18.000	-2.8	
44429	510	0.470	0.460	+2.2		44433	505	6.960	7.150	-2.7		44436	510	24.400	24.000	+1.7	
44430	501	0.250	0.249	+0.4		44433	506	7.400	7.630	-3.0		44437	501	15.700	15.400	+1.9	
44430	502	0.980	0.970	+1.0		44433	507	10.200	10.300	-1.0		44437	502	60.500	59.900	+1.0	
44430	503	0.310	0.310	0.0		44433	508	14.200	14.000	+1.4		44437	503	19.400	19.500	-0.5	
44430	504	0.540	0.550	-1.8		44433	509	7.560	7.790	-3.0		44437	504	33.100	33.800	-2.1	
44430	505	0.216	0.222	-2.7		44433	510	10.600	10.400	+1.9		44437	505	13.300	13.700	-2.9	
44430	506	0.229	0.236	-3.0		44434	501	15.700	15.400	+1.9		44437	506	14.200	14.600	-2.7	
44430	507	0.320	0.320	0.0		44434	502	60.400	59.700	+1.2		44437	507	19.600	19.700	-0.5	
44430	508	0.440	0.430	+2.3		44434	503	19.400	19.400	0.0		44437	508	27.300	26.800	+1.9	
44430	509	0.234	0.242	-3.3		44434	504	33.000	33.700	-2.1		44437	509	14.500	14.900	-2.7	
44430	510	0.330	0.320	+3.1		44434	505	13.300	13.700	-2.9		44437	510	20.200	19.900	+1.5	

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44438	501	12.400	12.200	+1.6		45190	506	1.880	2.020	-6.9		45210	501	1.530	1.570	-2.5	
44438	502	47.800	47.300	+1.1		45190	507	1.140	1.180	-3.4		45210	502	0.470	0.480	-2.1	
44438	503	15.300	15.400	-0.6		45190	508	3.560	3.630	-1.9		45210	503	1.650	1.720	-4.1	
44438	504	26.200	26.700	-1.9		45190	509	1.850	1.980	-6.6		45210	504	0.630	0.670	-6.0	
44438	505	10.500	10.800	-2.8		45190	510	2.900	2.960	-2.0		45210	505	0.740	0.790	-6.3	
44438	506	11.200	11.600	-3.4		45191	501	1.750	1.790	-2.2		45210	506	1.160	1.250	-7.2	
44438	507	15.500	15.500	0.0		45191	502	0.530	0.550	-3.6		45210	507	0.700	0.730	-4.1	
44438	508	21.600	21.200	+1.9		45191	503	1.890	1.970	-4.1		45210	508	2.210	2.250	-1.8	
44438	509	11.500	11.800	-2.5		45191	504	0.720	0.770	-6.5		45210	509	1.150	1.230	-6.5	
44438	510	16.000	15.700	+1.9		45191	505	0.840	0.900	-6.7		45210	510	1.800	1.840	-2.2	
44439	501	24.100	23.700	+1.7		45191	506	1.330	1.430	-7.0		45334	501	51.400	50.500	+1.8	
44439	502	93.100	92.100	+1.1		45191	507	0.810	0.840	-3.6		45334	502	20.600	20.400	+1.0	
44439	503	29.900	30.000	-0.3		45191	508	2.530	2.580	-1.9		45334	503	20.900	20.900	0.0	
44439	504	50.900	52.000	-2.1		45191	509	1.310	1.410	-7.1		45334	504	37.200	37.900	-1.8	
44439	505	20.500	21.100	-2.8		45191	510	2.060	2.100	-1.9		45334	505	22.500	23.100	-2.6	
44439	506	21.800	22.500	-3.1		45192	501	2.050	2.100	-2.4		45334	506	19.000	19.600	-3.1	
44439	507	30.200	30.200	0.0		45192	502	0.620	0.640	-3.1		45334	507	23.900	23.900	0.0	
44439	508	42.000	41.200	+1.9		45192	503	2.210	2.300	-3.9		45334	508	59.200	58.000	+2.1	
44439	509	22.300	23.000	-3.0		45192	504	0.850	0.900	-5.6		45334	509	21.900	22.500	-2.7	
44439	510	31.100	30.600	+1.6		45192	505	0.990	1.060	-6.6		45334	510	19.000	18.600	+2.2	
44440	501	20.000	19.600	+2.0		45192	506	1.560	1.670	-6.6		45380	501	0.134	0.154	-13.0	
44440	502	77.000	76.200	+1.0		45192	507	0.940	0.980	-4.1		45380	502	0.102	0.118	-13.6	
44440	503	24.700	24.800	-0.4		45192	508	2.950	3.010	-2.0		45380	503	0.129	0.150	-14.0	
44440	504	42.100	43.000	-2.1		45192	509	1.540	1.640	-6.1		45380	504	0.073	0.085	-14.1	
44440	505	17.000	17.400	-2.3		45192	510	2.400	2.460	-2.4		45380	505	0.106	0.122	-13.1	
44440	506	18.100	18.600	-2.7		45193	501	1.210	1.240	-2.4		45380	506	0.094	0.109	-13.8	
44440	507	25.000	25.000	0.0		45193	502	0.370	0.380	-2.6		45380	507	0.097	0.112	-13.4	
44440	508	34.700	34.100	+1.8		45193	503	1.300	1.360	-4.4		45380	508	0.112	0.130	-13.8	
44440	509	18.500	19.000	-2.6		45193	504	0.500	0.530	-5.7		45380	509	0.115	0.133	-13.5	
44440	510	25.800	25.300	+2.0		45193	505	0.580	0.620	-6.5		45380	510	0.140	0.161	-13.0	
45190	501	2.470	2.530	-2.4		45193	506	0.920	0.990	-7.1		45450	501	15.100	14.800	+2.0	
45190	502	0.750	0.770	-2.6		45193	507	0.560	0.580	-3.4		45450	502	6.070	6.010	+1.0	
45190	503	2.660	2.770	-4.0		45193	508	1.740	1.780	-2.2		45450	503	6.130	6.150	-0.3	
45190	504	1.020	1.080	-5.6		45193	509	0.910	0.970	-6.2		45450	504	10.900	11.200	-2.7	
45190	505	1.190	1.270	-6.3		45193	510	1.420	1.450	-2.1		45450	505	6.610	6.780	-2.5	

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45450	506	5.590	5.780	-3.3		45900	501	0.065	0.063	+3.2		46004	506	8.650	8.880	-2.6	
45450	507	7.030	7.040	-0.1		45900	502	0.131	0.128	+2.3		46004	507	20.300	20.200	+0.5	
45450	508	17.400	17.100	+1.8		45900	503	0.068	0.068	0.0		46004	508	14.400	14.100	+2.1	
45450	509	6.430	6.620	-2.9		45900	504	0.069	0.070	-1.4		46004	509	9.440	9.670	-2.4	
45450	510	5.570	5.480	+1.6		45900	505	0.053	0.053	0.0		46004	510	9.810	9.590	+2.3	
45678	501	0.170	0.199	-14.6		45900	506	0.057	0.058	-1.7		46005	501	16.900	16.500	+2.4	
45678	502	0.143	0.168	-14.9		45900	507	0.038	0.038	0.0		46005	502	9.270	9.100	+1.9	
45678	503	0.165	0.194	-14.9		45900	508	0.079	0.076	+3.9		46005	503	11.600	11.500	+0.9	
45678	504	0.224	0.260	-13.8		45900	509	0.072	0.073	-1.4		46005	504	10.800	11.000	-1.8	
45678	505	0.145	0.170	-14.7		45900	510	0.039	0.038	+2.6		46005	505	7.680	7.850	-2.2	
45678	506	0.148	0.174	-14.9		45901	501	0.056	0.054	+3.7		46005	506	6.920	7.100	-2.5	
45678	507	0.185	0.217	-14.7		45901	502	0.112	0.110	+1.8		46005	507	16.200	16.200	0.0	
45678	508	0.166	0.195	-14.9		45901	503	0.058	0.058	0.0		46005	508	11.500	11.200	+2.7	
45678	509	0.172	0.201	-14.4		45901	504	0.059	0.060	-1.7		46005	509	7.560	7.740	-2.3	
45678	510	0.136	0.160	-15.0		45901	505	0.045	0.046	-2.2		46005	510	7.850	7.670	+2.3	
45771	501	0.204	0.235	-13.2		45901	506	0.049	0.050	-2.0		46112	501	0.026	0.026	0.0	
45771	502	0.156	0.180	-13.3		45901	507	0.033	0.032	+3.1		46112	502	0.102	0.101	+1.0	
45771	503	0.197	0.228	-13.6		45901	508	0.067	0.065	+3.1		46112	503	0.033	0.033	0.0	
45771	504	0.111	0.129	-14.0		45901	509	0.062	0.063	-1.6		46112	504	0.056	0.057	-1.8	
45771	505	0.161	0.186	-13.4		45901	510	0.033	0.032	+3.1		46112	505	0.022	0.023	-4.3	
45771	506	0.143	0.166	-13.9		45937	501	0.202	0.198	+2.0		46112	506	0.024	0.025	-4.0	
45771	507	0.148	0.171	-13.5		45937	502	0.081	0.080	+1.2		46112	507	0.033	0.033	0.0	
45771	508	0.171	0.198	-13.6		45937	503	0.082	0.082	0.0		46112	508	0.046	0.045	+2.2	
45771	509	0.176	0.203	-13.3		45937	504	0.146	0.149	-2.0		46112	509	0.024	0.025	-4.0	
45771	510	0.213	0.246	-13.4		45937	505	0.088	0.090	-2.2		46112	510	0.034	0.033	+3.0	
45819	501	0.066	0.076	-13.2		45937	506	0.075	0.077	-2.6		46202	501	3.140	3.210	-2.2	
45819	502	0.051	0.058	-12.1		45937	507	0.094	0.094	0.0		46202	502	0.950	0.980	-3.1	
45819	503	0.064	0.074	-13.5		45937	508	0.232	0.228	+1.8		46202	503	3.380	3.520	-4.0	
45819	504	0.036	0.042	-14.3		45937	509	0.086	0.088	-2.3		46202	504	1.300	1.380	-5.8	
45819	505	0.052	0.060	-13.3		45937	510	0.074	0.073	+1.4		46202	505	1.510	1.620	-6.8	
45819	506	0.047	0.054	-13.0		46004	501	21.100	20.600	+2.4		46202	506	2.380	2.560	-7.0	
45819	507	0.048	0.055	-12.7		46004	502	11.600	11.400	+1.8		46202	507	1.440	1.500	-4.0	
45819	508	0.055	0.064	-14.1		46004	503	14.500	14.400	+0.7		46202	508	4.520	4.610	-2.0	
45819	509	0.057	0.066	-13.6		46004	504	13.500	13.700	-1.5		46202	509	2.350	2.520	-6.7	
45819	510	0.069	0.080	-13.7		46004	505	9.600	9.810	-2.1		46202	510	3.680	3.770	-2.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
46362	501	200.000	207.000	-3.4		46603	506	1.460	1.580	-7.6		46622	501	6.710	7.870	-14.7	
46362	502	167.000	173.000	-3.5		46603	507	1.180	1.240	-4.8		46622	502	5.670	6.660	-14.9	
46362	503	135.000	142.000	-4.9		46603	508	2.020	2.080	-2.9		46622	503	6.540	7.700	-15.1	
46362	504	116.000	124.000	-6.5		46603	509	1.250	1.350	-7.4		46622	504	8.860	10.400	-14.8	
46362	505	93.100	100.000	-6.9		46603	510	1.420	1.470	-3.4		46622	505	5.730	6.730	-14.9	
46362	506	119.000	129.000	-7.8		46604	501	2.830	2.930	-3.4		46622	506	5.860	6.880	-14.8	
46362	507	96.000	101.000	-5.0		46604	502	2.360	2.450	-3.7		46622	507	7.320	8.600	-14.9	
46362	508	164.000	169.000	-3.0		46604	503	1.910	2.010	-5.0		46622	508	6.590	7.730	-14.7	
46362	509	102.000	110.000	-7.3		46604	504	1.640	1.750	-6.3		46622	509	6.810	7.970	-14.6	
46362	510	116.000	120.000	-3.3		46604	505	1.320	1.420	-7.0		46622	510	5.400	6.320	-14.6	
46426	501	29.300	30.200	-3.0		46604	506	1.690	1.830	-7.7		46700	501	180.000	176.000	+2.3	
46426	502	24.400	25.300	-3.6		46604	507	1.360	1.430	-4.9		46700	502	72.000	71.300	+1.0	
46426	503	19.700	20.700	-4.8		46604	508	2.320	2.390	-2.9		46700	503	72.800	73.000	-0.3	
46426	504	16.900	18.100	-6.6		46604	509	1.440	1.560	-7.7		46700	504	130.000	132.000	-1.5	
46426	505	13.600	14.700	-7.5		46604	510	1.640	1.690	-3.0		46700	505	78.400	80.500	-2.6	
46426	506	17.400	18.900	-7.9		46606	501	7.550	7.800	-3.2		46700	506	66.400	68.600	-3.2	
46426	507	14.000	14.800	-5.4		46606	502	6.290	6.540	-3.8		46700	507	83.400	83.500	-0.1	
46426	508	24.000	24.700	-2.8		46606	503	5.080	5.350	-5.0		46700	508	206.000	203.000	+1.5	
46426	509	14.900	16.100	-7.5		46606	504	4.360	4.670	-6.6		46700	509	76.300	78.500	-2.8	
46426	510	16.900	17.500	-3.4		46606	505	3.510	3.790	-7.4		46700	510	66.100	65.000	+1.7	
46427	501	39.100	40.400	-3.2		46606	506	4.490	4.870	-7.8		46911	501	17.600	17.200	+2.3	
46427	502	32.600	33.800	-3.6		46606	507	3.620	3.810	-5.0		46911	502	16.000	15.800	+1.3	
46427	503	26.300	27.700	-5.1		46606	508	6.190	6.380	-3.0		46911	503	12.500	12.500	0.0	
46427	504	22.600	24.200	-6.6		46606	509	3.850	4.160	-7.5		46911	504	16.700	17.100	-2.3	
46427	505	18.200	19.600	-7.1		46606	510	4.360	4.510	-3.3		46911	505	14.400	14.800	-2.7	
46427	506	23.200	25.200	-7.9		46607	501	10.400	10.700	-2.8		46911	506	8.950	9.250	-3.2	
46427	507	18.700	19.700	-5.1		46607	502	8.650	8.990	-3.8		46911	507	13.600	13.600	0.0	
46427	508	32.100	33.000	-2.7		46607	503	6.980	7.360	-5.2		46911	508	21.500	21.100	+1.9	
46427	509	19.900	21.500	-7.4		46607	504	5.990	6.430	-6.8		46911	509	12.800	13.200	-3.0	
46427	510	22.600	23.300	-3.0		46607	505	4.820	5.210	-7.5		46911	510	11.200	11.000	+1.8	
46603	501	2.460	2.540	-3.1		46607	506	6.180	6.690	-7.6		46912	501	32.100	31.600	+1.6	
46603	502	2.050	2.130	-3.8		46607	507	4.980	5.230	-4.8		46912	502	29.200	29.000	+0.7	
46603	503	1.650	1.740	-5.2		46607	508	8.520	8.770	-2.9		46912	503	22.800	22.900	-0.4	
46603	504	1.420	1.520	-6.6		46607	509	5.290	5.720	-7.5		46912	504	30.600	31.200	-1.9	
46603	505	1.140	1.230	-7.3		46607	510	6.000	6.200	-3.2		46912	505	26.400	27.100	-2.6	

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LOSS COST PERCENT CHANGE BY CLASS

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46912	506	16.400	16.900	-3.0		47367	501	0.157	0.184	-14.7		47471	506	1.180	1.220	-3.3	
46912	507	24.900	24.900	0.0		47367	502	0.133	0.156	-14.7		47471	507	2.780	2.760	+0.7	
46912	508	39.300	38.600	+1.8		47367	503	0.153	0.180	-15.0		47471	508	1.970	1.920	+2.6	
46912	509	23.500	24.100	-2.5		47367	504	0.207	0.244	-15.2		47471	509	1.290	1.320	-2.3	
46912	510	20.500	20.100	+2.0		47367	505	0.134	0.157	-14.6		47471	510	1.340	1.310	+2.3	
47050	501	0.630	0.740	-14.9		47367	506	0.137	0.161	-14.9		47473	501	3.780	3.690	+2.4	
47050	502	0.530	0.620	-14.5		47367	507	0.171	0.201	-14.9		47473	502	2.070	2.040	+1.5	
47050	503	0.610	0.720	-15.3		47367	508	0.154	0.181	-14.9		47473	503	2.590	2.580	+0.4	
47050	504	0.830	0.970	-14.4		47367	509	0.159	0.186	-14.5		47473	504	2.420	2.450	-1.2	
47050	505	0.540	0.630	-14.3		47367	510	0.126	0.148	-14.9		47473	505	1.720	1.760	-2.3	
47050	506	0.550	0.640	-14.1		47420	501	1.580	1.550	+1.9		47473	506	1.550	1.590	-2.5	
47050	507	0.680	0.800	-15.0		47420	502	1.440	1.420	+1.4		47473	507	3.630	3.620	+0.3	
47050	508	0.620	0.720	-13.9		47420	503	1.120	1.130	-0.9		47473	508	2.580	2.520	+2.4	
47050	509	0.640	0.750	-14.7		47420	504	1.500	1.540	-2.6		47473	509	1.690	1.730	-2.3	
47050	510	0.510	0.590	-13.6		47420	505	1.300	1.330	-2.3		47473	510	1.760	1.720	+2.3	
47221	501	197.000	193.000	+2.1		47420	506	0.810	0.830	-2.4		47474	501	4.220	4.130	+2.2	
47221	502	79.000	78.200	+1.0		47420	507	1.220	1.230	-0.8		47474	502	2.320	2.280	+1.8	
47221	503	79.900	80.000	-0.1		47420	508	1.930	1.900	+1.6		47474	503	2.890	2.880	+0.3	
47221	504	142.000	145.000	-2.1		47420	509	1.150	1.190	-3.4		47474	504	2.700	2.740	-1.5	
47221	505	86.000	88.300	-2.6		47420	510	1.010	0.990	+2.0		47474	505	1.920	1.960	-2.0	
47221	506	72.800	75.200	-3.2		47469	501	3.340	3.260	+2.5		47474	506	1.730	1.780	-2.8	
47221	507	91.500	91.600	-0.1		47469	502	1.830	1.800	+1.7		47474	507	4.060	4.040	+0.5	
47221	508	227.000	222.000	+2.3		47469	503	2.280	2.280	0.0		47474	508	2.880	2.810	+2.5	
47221	509	83.700	86.100	-2.8		47469	504	2.130	2.170	-1.8		47474	509	1.890	1.930	-2.1	
47221	510	72.600	71.300	+1.8		47469	505	1.520	1.550	-1.9		47474	510	1.960	1.920	+2.1	
47318	501	7.210	7.090	+1.7		47469	506	1.370	1.400	-2.1		47475	501	3.340	3.260	+2.5	
47318	502	6.560	6.500	+0.9		47469	507	3.210	3.190	+0.6		47475	502	1.830	1.800	+1.7	
47318	503	5.130	5.140	-0.2		47469	508	2.270	2.220	+2.3		47475	503	2.280	2.280	0.0	
47318	504	6.870	7.010	-2.0		47469	509	1.490	1.530	-2.6		47475	504	2.130	2.170	-1.8	
47318	505	5.920	6.070	-2.5		47469	510	1.550	1.510	+2.6		47475	505	1.520	1.550	-1.9	
47318	506	3.680	3.800	-3.2		47471	501	2.890	2.830	+2.1		47475	506	1.370	1.400	-2.1	
47318	507	5.590	5.590	0.0		47471	502	1.590	1.560	+1.9		47475	507	3.210	3.190	+0.6	
47318	508	8.820	8.660	+1.8		47471	503	1.980	1.970	+0.5		47475	508	2.270	2.220	+2.3	
47318	509	5.260	5.420	-3.0		47471	504	1.850	1.880	-1.6		47475	509	1.490	1.530	-2.6	
47318	510	4.590	4.520	+1.5		47471	505	1.310	1.340	-2.2		47475	510	1.550	1.510	+2.6	

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47476	501	3.340	3.260	+2.5		48039	506	23.400	24.200	-3.3		48558	501	8.570	8.420	+1.8	
47476	502	1.830	1.800	+1.7		48039	507	29.400	29.400	0.0		48558	502	7.790	7.720	+0.9	
47476	503	2.280	2.280	0.0		48039	508	72.800	71.400	+2.0		48558	503	6.090	6.110	-0.3	
47476	504	2.130	2.170	-1.8		48039	509	26.900	27.700	-2.9		48558	504	8.160	8.330	-2.0	
47476	505	1.520	1.550	-1.9		48039	510	23.300	22.900	+1.7		48558	505	7.030	7.220	-2.6	
47476	506	1.370	1.400	-2.1		48206	501	23.500	23.100	+1.7		48558	506	4.370	4.520	-3.3	
47476	507	3.210	3.190	+0.6		48206	502	21.300	21.100	+0.9		48558	507	6.640	6.650	-0.2	
47476	508	2.270	2.220	+2.3		48206	503	16.700	16.700	0.0		48558	508	10.500	10.300	+1.9	
47476	509	1.490	1.530	-2.6		48206	504	22.300	22.800	-2.2		48558	509	6.250	6.440	-3.0	
47476	510	1.550	1.510	+2.6		48206	505	19.200	19.800	-3.0		48558	510	5.450	5.370	+1.5	
47477	501	4.450	4.350	+2.3		48206	506	12.000	12.400	-3.2		48600	501	58.500	60.500	-3.3	
47477	502	2.440	2.400	+1.7		48206	507	18.200	18.200	0.0		48600	502	48.800	50.700	-3.7	
47477	503	3.050	3.030	+0.7		48206	508	28.700	28.200	+1.8		48600	503	39.400	41.500	-5.1	
47477	504	2.850	2.890	-1.4		48206	509	17.100	17.600	-2.8		48600	504	33.800	36.200	-6.6	
47477	505	2.020	2.070	-2.4		48206	510	14.900	14.700	+1.4		48600	505	27.200	29.300	-7.2	
47477	506	1.820	1.870	-2.7		48441	501	0.099	0.097	+2.1		48600	506	34.800	37.700	-7.7	
47477	507	4.270	4.250	+0.5		48441	502	0.090	0.089	+1.1		48600	507	28.000	29.500	-5.1	
47477	508	3.030	2.960	+2.4		48441	503	0.070	0.070	0.0		48600	508	48.000	49.400	-2.8	
47477	509	1.990	2.040	-2.5		48441	504	0.094	0.096	-2.1		48600	509	29.800	32.200	-7.5	
47477	510	2.060	2.020	+2.0		48441	505	0.081	0.083	-2.4		48600	510	33.800	34.900	-3.2	
47478	501	4.670	4.560	+2.4		48441	506	0.050	0.052	-3.8		48636	501	0.500	0.590	-15.3	
47478	502	2.560	2.520	+1.6		48441	507	0.076	0.076	0.0		48636	502	0.660	0.770	-14.3	
47478	503	3.200	3.190	+0.3		48441	508	0.121	0.118	+2.5		48636	503	0.490	0.590	-16.9	
47478	504	2.990	3.030	-1.3		48441	509	0.072	0.074	-2.7		48636	504	0.680	0.800	-15.0	
47478	505	2.120	2.170	-2.3		48441	510	0.063	0.062	+1.6		48636	505	0.370	0.440	-15.9	
47478	506	1.910	1.960	-2.6		48557	501	9.860	9.680	+1.9		48636	506	0.800	0.940	-14.9	
47478	507	4.490	4.470	+0.4		48557	502	8.960	8.870	+1.0		48636	507	0.580	0.680	-14.7	
47478	508	3.180	3.110	+2.3		48557	503	7.000	7.030	-0.4		48636	508	0.570	0.680	-16.2	
47478	509	2.090	2.140	-2.3		48557	504	9.380	9.570	-2.0		48636	509	0.620	0.730	-15.1	
47478	510	2.170	2.120	+2.4		48557	505	8.080	8.300	-2.7		48636	510	0.610	0.720	-15.3	
48039	501	63.300	62.100	+1.9		48557	506	5.030	5.190	-3.1		48637	501	7.530	7.400	+1.8	
48039	502	25.400	25.100	+1.2		48557	507	7.640	7.640	0.0		48637	502	6.850	6.780	+1.0	
48039	503	25.700	25.700	0.0		48557	508	12.100	11.800	+2.5		48637	503	5.350	5.370	-0.4	
48039	504	45.700	46.700	-2.1		48557	509	7.190	7.400	-2.8		48637	504	7.170	7.320	-2.0	
48039	505	27.600	28.400	-2.8		48557	510	6.270	6.170	+1.6		48637	505	6.180	6.340	-2.5	

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48637	506	3.840	3.970	-3.3		49005	501	0.107	0.125	-14.4		49183	506	9.320	9.630	-3.2	
48637	507	5.830	5.840	-0.2		49005	502	0.090	0.106	-15.1		49183	507	11.700	11.700	0.0	
48637	508	9.210	9.040	+1.9		49005	503	0.104	0.122	-14.8		49183	508	29.000	28.400	+2.1	
48637	509	5.490	5.650	-2.8		49005	504	0.141	0.166	-15.1		49183	509	10.700	11.000	-2.7	
48637	510	4.790	4.720	+1.5		49005	505	0.091	0.107	-15.0		49183	510	9.290	9.130	+1.8	
48638	501	3.740	3.670	+1.9		49005	506	0.093	0.109	-14.7		49184	501	53.200	52.200	+1.9	
48638	502	3.400	3.370	+0.9		49005	507	0.116	0.137	-15.3		49184	502	21.300	21.100	+0.9	
48638	503	2.660	2.660	0.0		49005	508	0.105	0.123	-14.6		49184	503	21.600	21.600	0.0	
48638	504	3.560	3.630	-1.9		49005	509	0.108	0.127	-15.0		49184	504	38.500	39.200	-1.8	
48638	505	3.070	3.150	-2.5		49005	510	0.086	0.101	-14.9		49184	505	23.200	23.800	-2.5	
48638	506	1.910	1.970	-3.0		49111	501	1.470	1.430	+2.8		49184	506	19.700	20.300	-3.0	
48638	507	2.900	2.900	0.0		49111	502	2.950	2.890	+2.1		49184	507	24.700	24.800	-0.4	
48638	508	4.570	4.490	+1.8		49111	503	1.530	1.520	+0.7		49184	508	61.200	60.000	+2.0	
48638	509	2.730	2.810	-2.8		49111	504	1.560	1.580	-1.3		49184	509	22.600	23.300	-3.0	
48638	510	2.380	2.340	+1.7		49111	505	1.190	1.210	-1.7		49184	510	19.600	19.300	+1.6	
48808	501	0.960	0.940	+2.1		49111	506	1.290	1.310	-1.5		49185	501	48.400	47.500	+1.9	
48808	502	1.930	1.890	+2.1		49111	507	0.860	0.850	+1.2		49185	502	19.400	19.200	+1.0	
48808	503	1.000	1.000	0.0		49111	508	1.780	1.720	+3.5		49185	503	19.600	19.700	-0.5	
48808	504	1.020	1.030	-1.0		49111	509	1.620	1.650	-1.8		49185	504	35.000	35.700	-2.0	
48808	505	0.780	0.790	-1.3		49111	510	0.880	0.850	+3.5		49185	505	21.100	21.700	-2.8	
48808	506	0.840	0.860	-2.3		49181	501	20.700	20.300	+2.0		49185	506	17.900	18.500	-3.2	
48808	507	0.560	0.560	0.0		49181	502	8.300	8.210	+1.1		49185	507	22.500	22.500	0.0	
48808	508	1.160	1.130	+2.7		49181	503	8.380	8.400	-0.2		49185	508	55.700	54.600	+2.0	
48808	509	1.060	1.080	-1.9		49181	504	14.900	15.200	-2.0		49185	509	20.600	21.200	-2.8	
48808	510	0.570	0.560	+1.8		49181	505	9.030	9.270	-2.6		49185	510	17.800	17.500	+1.7	
48925	501	180.000	177.000	+1.7		49181	506	7.650	7.890	-3.0		49239	501	0.100	0.115	-13.0	
48925	502	164.000	162.000	+1.2		49181	507	9.610	9.620	-0.1		49239	502	0.076	0.088	-13.6	
48925	503	128.000	128.000	0.0		49181	508	23.800	23.300	+2.1		49239	503	0.097	0.112	-13.4	
48925	504	171.000	175.000	-2.3		49181	509	8.790	9.040	-2.8		49239	504	0.055	0.063	-12.7	
48925	505	148.000	152.000	-2.6		49181	510	7.620	7.480	+1.9		49239	505	0.079	0.091	-13.2	
48925	506	91.900	95.000	-3.3		49183	501	25.200	24.700	+2.0		49239	506	0.070	0.081	-13.6	
48925	507	140.000	140.000	0.0		49183	502	10.100	10.000	+1.0		49239	507	0.073	0.084	-13.1	
48925	508	220.000	216.000	+1.9		49183	503	10.200	10.200	0.0		49239	508	0.084	0.097	-13.4	
48925	509	131.000	135.000	-3.0		49183	504	18.200	18.600	-2.2		49239	509	0.086	0.100	-14.0	
48925	510	115.000	113.000	+1.8		49183	505	11.000	11.300	-2.7		49239	510	0.105	0.121	-13.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
49292	501	1.510	1.480	+2.0		49618	506	0.109	0.114	-4.4		49802	501	15.400	15.100	+2.0	
49292	502	0.610	0.600	+1.7		49618	507	0.102	0.103	-1.0		49802	502	6.170	6.110	+1.0	
49292	503	0.610	0.610	0.0		49618	508	0.129	0.128	+0.8		49802	503	6.240	6.250	-0.2	
49292	504	1.090	1.120	-2.7		49618	509	0.097	0.101	-4.0		49802	504	11.100	11.300	-1.8	
49292	505	0.660	0.680	-2.9		49618	510	0.146	0.145	+0.7		49802	505	6.720	6.890	-2.5	
49292	506	0.560	0.580	-3.4		49619	501	0.300	0.290	+3.4		49802	506	5.690	5.870	-3.1	
49292	507	0.700	0.700	0.0		49619	502	0.141	0.141	0.0		49802	507	7.150	7.160	-0.1	
49292	508	1.740	1.710	+1.8		49619	503	0.174	0.176	-1.1		49802	508	17.700	17.300	+2.3	
49292	509	0.640	0.660	-3.0		49619	504	0.181	0.187	-3.2		49802	509	6.540	6.730	-2.8	
49292	510	0.560	0.550	+1.8		49619	505	0.149	0.155	-3.9		49802	510	5.670	5.570	+1.8	
49333	501	11.100	10.900	+1.8		49619	506	0.205	0.214	-4.2		49803	501	27.200	26.700	+1.9	
49333	502	4.450	4.400	+1.1		49619	507	0.191	0.193	-1.0		49803	502	10.900	10.800	+0.9	
49333	503	4.500	4.510	-0.2		49619	508	0.243	0.240	+1.2		49803	503	11.000	11.100	-0.9	
49333	504	8.020	8.180	-2.0		49619	509	0.182	0.189	-3.7		49803	504	19.700	20.100	-2.0	
49333	505	4.840	4.970	-2.6		49619	510	0.280	0.270	+3.7		49803	505	11.900	12.200	-2.5	
49333	506	4.100	4.240	-3.3		49763	501	1.920	1.910	+0.5		49803	506	10.100	10.400	-2.9	
49333	507	5.150	5.160	-0.2		49763	502	0.920	0.920	0.0		49803	507	12.700	12.700	0.0	
49333	508	12.800	12.500	+2.4		49763	503	1.130	1.140	-0.9		49803	508	31.300	30.700	+2.0	
49333	509	4.720	4.850	-2.7		49763	504	1.170	1.210	-3.3		49803	509	11.600	11.900	-2.5	
49333	510	4.090	4.020	+1.7		49763	505	0.970	1.000	-3.0		49803	510	10.000	9.860	+1.4	
49617	501	0.188	0.186	+1.1		49763	506	1.330	1.390	-4.3		49840	501	0.650	0.760	-14.5	
49617	502	0.089	0.089	0.0		49763	507	1.240	1.260	-1.6		49840	502	0.550	0.640	-14.1	
49617	503	0.110	0.111	-0.9		49763	508	1.580	1.560	+1.3		49840	503	0.630	0.740	-14.9	
49617	504	0.114	0.118	-3.4		49763	509	1.180	1.230	-4.1		49840	504	0.850	1.000	-15.0	
49617	505	0.094	0.098	-4.1		49763	510	1.790	1.770	+1.1		49840	505	0.550	0.650	-15.4	
49617	506	0.130	0.135	-3.7		49801	501	173.000	170.000	+1.8		49840	506	0.560	0.660	-15.2	
49617	507	0.121	0.122	-0.8		49801	502	69.600	68.900	+1.0		49840	507	0.710	0.830	-14.5	
49617	508	0.154	0.152	+1.3		49801	503	70.300	70.500	-0.3		49840	508	0.630	0.750	-16.0	
49617	509	0.115	0.120	-4.2		49801	504	125.000	128.000	-2.3		49840	509	0.660	0.770	-14.3	
49617	510	0.174	0.173	+0.6		49801	505	75.700	77.700	-2.6		49840	510	0.520	0.610	-14.8	
49618	501	0.158	0.156	+1.3		49801	506	64.100	66.200	-3.2		49870	501	75.300	74.000	+1.8	
49618	502	0.075	0.075	0.0		49801	507	80.600	80.700	-0.1		49870	502	68.500	67.800	+1.0	
49618	503	0.092	0.094	-2.1		49801	508	200.000	196.000	+2.0		49870	503	53.500	53.700	-0.4	
49618	504	0.096	0.099	-3.0		49801	509	73.700	75.900	-2.9		49870	504	71.700	73.200	-2.0	
49618	505	0.079	0.082	-3.7		49801	510	63.900	62.800	+1.8		49870	505	61.800	63.400	-2.5	

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LOSS COST PERCENT CHANGE BY CLASS

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49870	506	38.400	39.700	-3.3		50015	501	0.062	0.074	-16.2		50019	506	0.019	0.023	-17.4	
49870	507	58.400	58.400	0.0		50015	502	0.075	0.089	-15.7		50019	507	0.028	0.034	-17.6	
49870	508	92.100	90.400	+1.9		50015	503	0.077	0.092	-16.3		50019	508	0.027	0.033	-18.2	
49870	509	55.000	56.600	-2.8		50015	504	0.034	0.041	-17.1		50019	509	0.025	0.030	-16.7	
49870	510	47.900	47.200	+1.5		50015	505	0.090	0.107	-15.9		50019	510	0.024	0.029	-17.2	
50010	501	0.095	0.114	-16.7		50015	506	0.047	0.056	-16.1		50045	501	0.108	0.129	-16.3	
50010	502	0.115	0.137	-16.1		50015	507	0.069	0.083	-16.9		50045	502	0.130	0.155	-16.1	
50010	503	0.118	0.141	-16.3		50015	508	0.067	0.080	-16.2		50045	503	0.133	0.160	-16.9	
50010	504	0.053	0.064	-17.2		50015	509	0.062	0.074	-16.2		50045	504	0.060	0.072	-16.7	
50010	505	0.138	0.164	-15.9		50015	510	0.060	0.071	-15.5		50045	505	0.156	0.186	-16.1	
50010	506	0.072	0.086	-16.3		50017	501	0.047	0.056	-16.1		50045	506	0.081	0.097	-16.5	
50010	507	0.106	0.127	-16.5		50017	502	0.057	0.068	-16.2		50045	507	0.120	0.144	-16.7	
50010	508	0.103	0.123	-16.3		50017	503	0.058	0.070	-17.1		50045	508	0.117	0.140	-16.4	
50010	509	0.096	0.114	-15.8		50017	504	0.026	0.031	-16.1		50045	509	0.109	0.129	-15.5	
50010	510	0.092	0.109	-15.6		50017	505	0.068	0.081	-16.0		50045	510	0.104	0.124	-16.1	
50011	501	0.027	0.032	-15.6		50017	506	0.036	0.043	-16.3		50047	501	0.012	0.014	-14.3	
50011	502	0.036	0.043	-16.3		50017	507	0.052	0.063	-17.5		50047	502	0.015	0.017	-11.8	
50011	503	0.027	0.032	-15.6		50017	508	0.051	0.061	-16.4		50047	503	0.015	0.018	-16.7	
50011	504	0.037	0.044	-15.9		50017	509	0.047	0.057	-17.5		50047	504	0.007	0.008	-12.5	
50011	505	0.021	0.024	-12.5		50017	510	0.045	0.054	-16.7		50047	505	0.018	0.021	-14.3	
50011	506	0.044	0.052	-15.4		50018	501	0.025	0.030	-16.7		50047	506	0.009	0.011	-18.2	
50011	507	0.032	0.038	-15.8		50018	502	0.033	0.039	-15.4		50047	507	0.013	0.016	-18.8	
50011	508	0.032	0.037	-13.5		50018	503	0.025	0.030	-16.7		50047	508	0.013	0.016	-18.8	
50011	509	0.034	0.040	-15.0		50018	504	0.034	0.040	-15.0		50047	509	0.012	0.015	-20.0	
50011	510	0.034	0.040	-15.0		50018	505	0.019	0.022	-13.6		50047	510	0.012	0.014	-14.3	
50012	501	0.035	0.042	-16.7		50018	506	0.040	0.048	-16.7		51001	501	0.017	0.020	-15.0	
50012	502	0.043	0.051	-15.7		50018	507	0.029	0.034	-14.7		51001	502	0.022	0.027	-18.5	
50012	503	0.044	0.052	-15.4		50018	508	0.029	0.034	-14.7		51001	503	0.017	0.020	-15.0	
50012	504	0.020	0.023	-13.0		50018	509	0.031	0.037	-16.2		51001	504	0.023	0.027	-14.8	
50012	505	0.051	0.061	-16.4		50018	510	0.031	0.037	-16.2		51001	505	0.013	0.015	-13.3	
50012	506	0.027	0.032	-15.6		50019	501	0.025	0.030	-16.7		51001	506	0.027	0.032	-15.6	
50012	507	0.039	0.047	-17.0		50019	502	0.030	0.036	-16.7		51001	507	0.020	0.023	-13.0	
50012	508	0.038	0.046	-17.4		50019	503	0.031	0.037	-16.2		51001	508	0.020	0.023	-13.0	
50012	509	0.035	0.042	-16.7		50019	504	0.014	0.017	-17.6		51001	509	0.021	0.025	-16.0	
50012	510	0.034	0.040	-15.0		50019	505	0.036	0.043	-16.3		51001	510	0.021	0.025	-16.0	

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LOSS COST PERCENT CHANGE BY CLASS

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51005	501	0.003	0.004	-25.0		51205	506	0.038	0.045	-15.6		51221	501	0.057	0.067	-14.9	
51005	502	0.005	0.005	0.0		51205	507	0.055	0.066	-16.7		51221	502	0.075	0.088	-14.8	
51005	503	0.003	0.004	-25.0		51205	508	0.054	0.064	-15.6		51221	503	0.057	0.067	-14.9	
51005	504	0.005	0.006	-16.7		51205	509	0.050	0.059	-15.3		51221	504	0.077	0.091	-15.4	
51005	505	0.003	0.003	0.0		51205	510	0.048	0.057	-15.8		51221	505	0.043	0.050	-14.0	
51005	506	0.006	0.007	-14.3		51206	501	0.008	0.009	-11.1		51221	506	0.092	0.108	-14.8	
51005	507	0.004	0.005	-20.0		51206	502	0.009	0.011	-18.2		51221	507	0.066	0.078	-15.4	
51005	508	0.004	0.005	-20.0		51206	503	0.010	0.011	-9.1		51221	508	0.066	0.077	-14.3	
51005	509	0.004	0.005	-20.0		51206	504	0.004	0.005	-20.0		51221	509	0.070	0.083	-15.7	
51005	510	0.004	0.005	-20.0		51206	505	0.011	0.013	-15.4		51221	510	0.070	0.083	-15.7	
51116	501	0.043	0.051	-15.7		51206	506	0.006	0.007	-14.3		51222	501	0.069	0.081	-14.8	
51116	502	0.057	0.067	-14.9		51206	507	0.009	0.010	-10.0		51222	502	0.091	0.108	-15.7	
51116	503	0.043	0.051	-15.7		51206	508	0.008	0.010	-20.0		51222	503	0.069	0.082	-15.9	
51116	504	0.059	0.069	-14.5		51206	509	0.008	0.009	-11.1		51222	504	0.094	0.111	-15.3	
51116	505	0.032	0.038	-15.8		51206	510	0.007	0.009	-22.2		51222	505	0.052	0.061	-14.8	
51116	506	0.069	0.082	-15.9		51210	501	0.030	0.035	-14.3		51222	506	0.111	0.131	-15.3	
51116	507	0.050	0.059	-15.3		51210	502	0.039	0.046	-15.2		51222	507	0.080	0.095	-15.8	
51116	508	0.050	0.059	-15.3		51210	503	0.030	0.035	-14.3		51222	508	0.080	0.094	-14.9	
51116	509	0.053	0.063	-15.9		51210	504	0.041	0.048	-14.6		51222	509	0.086	0.101	-14.9	
51116	510	0.053	0.063	-15.9		51210	505	0.022	0.026	-15.4		51222	510	0.086	0.101	-14.9	
51201	501	0.016	0.019	-15.8		51210	506	0.048	0.057	-15.8		51224	501	0.072	0.085	-15.3	
51201	502	0.020	0.023	-13.0		51210	507	0.035	0.041	-14.6		51224	502	0.096	0.113	-15.0	
51201	503	0.020	0.024	-16.7		51210	508	0.034	0.041	-17.1		51224	503	0.072	0.085	-15.3	
51201	504	0.009	0.011	-18.2		51210	509	0.037	0.044	-15.9		51224	504	0.099	0.116	-14.7	
51201	505	0.024	0.028	-14.3		51210	510	0.037	0.043	-14.0		51224	505	0.054	0.064	-15.6	
51201	506	0.012	0.015	-20.0		51220	501	0.102	0.120	-15.0		51224	506	0.117	0.138	-15.2	
51201	507	0.018	0.022	-18.2		51220	502	0.135	0.159	-15.1		51224	507	0.084	0.099	-15.2	
51201	508	0.018	0.021	-14.3		51220	503	0.102	0.121	-15.7		51224	508	0.084	0.099	-15.2	
51201	509	0.016	0.020	-20.0		51220	504	0.139	0.164	-15.2		51224	509	0.090	0.106	-15.1	
51201	510	0.016	0.019	-15.8		51220	505	0.077	0.091	-15.4		51224	510	0.090	0.106	-15.1	
51205	501	0.050	0.059	-15.3		51220	506	0.165	0.194	-14.9		51230	501	0.012	0.015	-20.0	
51205	502	0.060	0.071	-15.5		51220	507	0.119	0.140	-15.0		51230	502	0.016	0.019	-15.8	
51205	503	0.061	0.073	-16.4		51220	508	0.118	0.139	-15.1		51230	503	0.012	0.015	-20.0	
51205	504	0.028	0.033	-15.2		51220	509	0.127	0.149	-14.8		51230	504	0.017	0.020	-15.0	
51205	505	0.072	0.085	-15.3		51220	510	0.127	0.149	-14.8		51230	505	0.009	0.011	-18.2	

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51230	506	0.020	0.023	-13.0		51251	501	0.017	0.020	-15.0		51254	506	0.012	0.014	-14.3	
51230	507	0.014	0.017	-17.6		51251	502	0.020	0.024	-16.7		51254	507	0.017	0.021	-19.0	
51230	508	0.014	0.017	-17.6		51251	503	0.021	0.025	-16.0		51254	508	0.017	0.020	-15.0	
51230	509	0.015	0.018	-16.7		51251	504	0.009	0.011	-18.2		51254	509	0.016	0.019	-15.8	
51230	510	0.015	0.018	-16.7		51251	505	0.024	0.029	-17.2		51254	510	0.015	0.018	-16.7	
51240	501	0.196	0.234	-16.2		51251	506	0.013	0.015	-13.3		51255	501	0.199	0.235	-15.3	
51240	502	0.236	0.280	-15.7		51251	507	0.019	0.022	-13.6		51255	502	0.260	0.310	-16.1	
51240	503	0.242	0.290	-16.6		51251	508	0.018	0.022	-18.2		51255	503	0.199	0.235	-15.3	
51240	504	0.109	0.131	-16.8		51251	509	0.017	0.020	-15.0		51255	504	0.270	0.320	-15.6	
51240	505	0.280	0.340	-17.6		51251	510	0.016	0.019	-15.8		51255	505	0.150	0.177	-15.3	
51240	506	0.148	0.177	-16.4		51252	501	0.059	0.070	-15.7		51255	506	0.320	0.380	-15.8	
51240	507	0.218	0.260	-16.2		51252	502	0.071	0.085	-16.5		51255	507	0.231	0.270	-14.4	
51240	508	0.212	0.250	-15.2		51252	503	0.073	0.087	-16.1		51255	508	0.230	0.270	-14.8	
51240	509	0.197	0.235	-16.2		51252	504	0.033	0.039	-15.4		51255	509	0.247	0.290	-14.8	
51240	510	0.188	0.225	-16.4		51252	505	0.085	0.102	-16.7		51255	510	0.247	0.290	-14.8	
51241	501	0.580	0.690	-15.9		51252	506	0.045	0.053	-15.1		51300	501	0.069	0.081	-14.8	
51241	502	0.700	0.840	-16.7		51252	507	0.066	0.079	-16.5		51300	502	0.037	0.043	-14.0	
51241	503	0.720	0.860	-16.3		51252	508	0.064	0.077	-16.9		51300	503	0.044	0.052	-15.4	
51241	504	0.320	0.390	-17.9		51252	509	0.060	0.071	-15.5		51300	504	0.029	0.034	-14.7	
51241	505	0.840	1.000	-16.0		51252	510	0.057	0.068	-16.2		51300	505	0.032	0.037	-13.5	
51241	506	0.440	0.530	-17.0		51253	501	0.050	0.060	-16.7		51300	506	0.061	0.072	-15.3	
51241	507	0.650	0.780	-16.7		51253	502	0.061	0.072	-15.3		51300	507	0.044	0.052	-15.4	
51241	508	0.630	0.750	-16.0		51253	503	0.062	0.075	-17.3		51300	508	0.053	0.062	-14.5	
51241	509	0.590	0.700	-15.7		51253	504	0.028	0.034	-17.6		51300	509	0.048	0.056	-14.3	
51241	510	0.560	0.670	-16.4		51253	505	0.073	0.087	-16.1		51300	510	0.020	0.024	-16.7	
51250	501	0.078	0.093	-16.1		51253	506	0.038	0.046	-17.4		51305	501	0.069	0.081	-14.8	
51250	502	0.104	0.122	-14.8		51253	507	0.056	0.067	-16.4		51305	502	0.037	0.043	-14.0	
51250	503	0.078	0.093	-16.1		51253	508	0.055	0.065	-15.4		51305	503	0.044	0.052	-15.4	
51250	504	0.107	0.126	-15.1		51253	509	0.051	0.060	-15.0		51305	504	0.029	0.034	-14.7	
51250	505	0.059	0.070	-15.7		51253	510	0.048	0.058	-17.2		51305	505	0.032	0.037	-13.5	
51250	506	0.127	0.149	-14.8		51254	501	0.016	0.019	-15.8		51305	506	0.061	0.072	-15.3	
51250	507	0.091	0.108	-15.7		51254	502	0.019	0.023	-17.4		51305	507	0.044	0.052	-15.4	
51250	508	0.091	0.107	-15.0		51254	503	0.019	0.023	-17.4		51305	508	0.053	0.062	-14.5	
51250	509	0.097	0.115	-15.7		51254	504	0.009	0.010	-10.0		51305	509	0.048	0.056	-14.3	
51250	510	0.097	0.115	-15.7		51254	505	0.023	0.027	-14.8		51305	510	0.020	0.024	-16.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51315	501	0.065	0.075	-13.3		51340	506	0.012	0.015	-20.0		51355	501	0.096	0.113	-15.0	
51315	502	0.050	0.057	-12.3		51340	507	0.018	0.021	-14.3		51355	502	0.052	0.061	-14.8	
51315	503	0.063	0.073	-13.7		51340	508	0.017	0.021	-19.0		51355	503	0.062	0.073	-15.1	
51315	504	0.035	0.041	-14.6		51340	509	0.016	0.019	-15.8		51355	504	0.041	0.048	-14.6	
51315	505	0.051	0.059	-13.6		51340	510	0.015	0.018	-16.7		51355	505	0.045	0.053	-15.1	
51315	506	0.046	0.053	-13.2		51350	501	0.115	0.136	-15.4		51355	506	0.086	0.101	-14.9	
51315	507	0.047	0.054	-13.0		51350	502	0.062	0.073	-15.1		51355	507	0.061	0.073	-16.4	
51315	508	0.054	0.063	-14.3		51350	503	0.074	0.087	-14.9		51355	508	0.074	0.088	-15.9	
51315	509	0.056	0.065	-13.8		51350	504	0.049	0.057	-14.0		51355	509	0.067	0.079	-15.2	
51315	510	0.068	0.078	-12.8		51350	505	0.054	0.063	-14.3		51355	510	0.028	0.034	-17.6	
51330	501	0.030	0.036	-16.7		51350	506	0.102	0.121	-15.7		51356	501	0.104	0.122	-14.8	
51330	502	0.040	0.047	-14.9		51350	507	0.073	0.087	-16.1		51356	502	0.056	0.066	-15.2	
51330	503	0.030	0.036	-16.7		51350	508	0.089	0.105	-15.2		51356	503	0.066	0.079	-16.5	
51330	504	0.041	0.049	-16.3		51350	509	0.080	0.095	-15.8		51356	504	0.044	0.051	-13.7	
51330	505	0.023	0.027	-14.8		51350	510	0.034	0.040	-15.0		51356	505	0.048	0.057	-15.8	
51330	506	0.049	0.058	-15.5		51351	501	0.103	0.121	-14.9		51356	506	0.092	0.109	-15.6	
51330	507	0.035	0.042	-16.7		51351	502	0.056	0.065	-13.8		51356	507	0.066	0.078	-15.4	
51330	508	0.035	0.041	-14.6		51351	503	0.066	0.078	-15.4		51356	508	0.080	0.094	-14.9	
51330	509	0.038	0.044	-13.6		51351	504	0.044	0.051	-13.7		51356	509	0.073	0.085	-14.1	
51330	510	0.037	0.044	-15.9		51351	505	0.048	0.056	-14.3		51356	510	0.031	0.036	-13.9	
51333	501	0.010	0.012	-16.7		51351	506	0.092	0.108	-14.8		51357	501	0.092	0.106	-13.2	
51333	502	0.013	0.015	-13.3		51351	507	0.066	0.078	-15.4		51357	502	0.070	0.081	-13.6	
51333	503	0.010	0.012	-16.7		51351	508	0.080	0.094	-14.9		51357	503	0.089	0.103	-13.6	
51333	504	0.014	0.016	-12.5		51351	509	0.072	0.085	-15.3		51357	504	0.050	0.058	-13.8	
51333	505	0.007	0.009	-22.2		51351	510	0.030	0.036	-16.7		51357	505	0.073	0.084	-13.1	
51333	506	0.016	0.019	-15.8		51352	501	0.142	0.167	-15.0		51357	506	0.065	0.075	-13.3	
51333	507	0.012	0.014	-14.3		51352	502	0.077	0.090	-14.4		51357	507	0.067	0.077	-13.0	
51333	508	0.011	0.014	-21.4		51352	503	0.091	0.107	-15.0		51357	508	0.077	0.089	-13.5	
51333	509	0.012	0.015	-20.0		51352	504	0.060	0.070	-14.3		51357	509	0.080	0.092	-13.0	
51333	510	0.012	0.014	-14.3		51352	505	0.066	0.077	-14.3		51357	510	0.096	0.111	-13.5	
51340	501	0.016	0.019	-15.8		51352	506	0.126	0.149	-15.4		51358	501	0.222	0.260	-14.6	
51340	502	0.019	0.023	-17.4		51352	507	0.090	0.107	-15.9		51358	502	0.170	0.196	-13.3	
51340	503	0.020	0.024	-16.7		51352	508	0.109	0.129	-15.5		51358	503	0.215	0.249	-13.7	
51340	504	0.009	0.011	-18.2		51352	509	0.099	0.116	-14.7		51358	504	0.121	0.140	-13.6	
51340	505	0.023	0.028	-17.9		51352	510	0.042	0.049	-14.3		51358	505	0.176	0.202	-12.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51358	506	0.156	0.181	-13.8		51400	501	0.071	0.084	-15.5		51516	506	0.041	0.048	-14.6	
51358	507	0.161	0.186	-13.4		51400	502	0.094	0.111	-15.3		51516	507	0.051	0.060	-15.0	
51358	508	0.186	0.215	-13.5		51400	503	0.071	0.084	-15.5		51516	508	0.046	0.054	-14.8	
51358	509	0.192	0.221	-13.1		51400	504	0.097	0.114	-14.9		51516	509	0.048	0.056	-14.3	
51358	510	0.232	0.270	-14.1		51400	505	0.053	0.063	-15.9		51516	510	0.038	0.044	-13.6	
51359	501	0.195	0.225	-13.3		51400	506	0.115	0.135	-14.8		51517	501	0.053	0.063	-15.9	
51359	502	0.149	0.172	-13.4		51400	507	0.082	0.098	-16.3		51517	502	0.045	0.053	-15.1	
51359	503	0.188	0.218	-13.8		51400	508	0.082	0.097	-15.5		51517	503	0.052	0.061	-14.8	
51359	504	0.106	0.123	-13.8		51400	509	0.088	0.104	-15.4		51517	504	0.070	0.083	-15.7	
51359	505	0.154	0.177	-13.0		51400	510	0.088	0.103	-14.6		51517	505	0.046	0.054	-14.8	
51359	506	0.137	0.159	-13.8		51401	501	0.104	0.123	-15.4		51517	506	0.047	0.055	-14.5	
51359	507	0.141	0.163	-13.5		51401	502	0.138	0.163	-15.3		51517	507	0.058	0.068	-14.7	
51359	508	0.163	0.189	-13.8		51401	503	0.104	0.123	-15.4		51517	508	0.052	0.061	-14.8	
51359	509	0.168	0.194	-13.4		51401	504	0.143	0.168	-14.9		51517	509	0.054	0.063	-14.3	
51359	510	0.204	0.235	-13.2		51401	505	0.079	0.093	-15.1		51517	510	0.043	0.050	-14.0	
51370	501	0.191	0.228	-16.2		51401	506	0.169	0.199	-15.1		51550	501	0.045	0.053	-15.1	
51370	502	0.231	0.270	-14.4		51401	507	0.121	0.144	-16.0		51550	502	0.054	0.064	-15.6	
51370	503	0.236	0.280	-15.7		51401	508	0.121	0.143	-15.4		51550	503	0.055	0.066	-16.7	
51370	504	0.106	0.128	-17.2		51401	509	0.130	0.153	-15.0		51550	504	0.025	0.030	-16.7	
51370	505	0.280	0.330	-15.2		51401	510	0.129	0.152	-15.1		51550	505	0.065	0.077	-15.6	
51370	506	0.145	0.173	-16.2		51500	501	0.036	0.043	-16.3		51550	506	0.034	0.040	-15.0	
51370	507	0.213	0.260	-18.1		51500	502	0.044	0.052	-15.4		51550	507	0.050	0.060	-16.7	
51370	508	0.207	0.248	-16.5		51500	503	0.045	0.054	-16.7		51550	508	0.048	0.058	-17.2	
51370	509	0.193	0.229	-15.7		51500	504	0.020	0.024	-16.7		51550	509	0.045	0.054	-16.7	
51370	510	0.184	0.220	-16.4		51500	505	0.052	0.062	-16.1		51550	510	0.043	0.051	-15.7	
51380	501	0.019	0.023	-17.4		51500	506	0.027	0.033	-18.2		51551	501	0.016	0.019	-15.8	
51380	502	0.023	0.027	-14.8		51500	507	0.040	0.048	-16.7		51551	502	0.019	0.022	-13.6	
51380	503	0.024	0.028	-14.3		51500	508	0.039	0.047	-17.0		51551	503	0.019	0.023	-17.4	
51380	504	0.011	0.013	-15.4		51500	509	0.036	0.043	-16.3		51551	504	0.009	0.010	-10.0	
51380	505	0.028	0.033	-15.2		51500	510	0.035	0.042	-16.7		51551	505	0.022	0.027	-18.5	
51380	506	0.014	0.017	-17.6		51516	501	0.047	0.055	-14.5		51551	506	0.012	0.014	-14.3	
51380	507	0.021	0.026	-19.2		51516	502	0.040	0.047	-14.9		51551	507	0.017	0.021	-19.0	
51380	508	0.021	0.025	-16.0		51516	503	0.046	0.054	-14.8		51551	508	0.017	0.020	-15.0	
51380	509	0.019	0.023	-17.4		51516	504	0.062	0.073	-15.1		51551	509	0.016	0.019	-15.8	
51380	510	0.018	0.022	-18.2		51516	505	0.040	0.047	-14.9		51551	510	0.015	0.018	-16.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51552	501	0.027	0.032	-15.6		51575	506	0.027	0.032	-15.6		51625	501	0.016	0.018	-11.1	
51552	502	0.032	0.039	-17.9		51575	507	0.020	0.023	-13.0		51625	502	0.021	0.024	-12.5	
51552	503	0.033	0.040	-17.5		51575	508	0.024	0.028	-14.3		51625	503	0.016	0.018	-11.1	
51552	504	0.015	0.018	-16.7		51575	509	0.022	0.025	-12.0		51625	504	0.021	0.025	-16.0	
51552	505	0.039	0.046	-15.2		51575	510	0.009	0.011	-18.2		51625	505	0.012	0.014	-14.3	
51552	506	0.020	0.024	-16.7		51576	501	0.086	0.103	-16.5		51625	506	0.025	0.030	-16.7	
51552	507	0.030	0.036	-16.7		51576	502	0.104	0.124	-16.1		51625	507	0.018	0.021	-14.3	
51552	508	0.029	0.035	-17.1		51576	503	0.106	0.127	-16.5		51625	508	0.018	0.021	-14.3	
51552	509	0.027	0.032	-15.6		51576	504	0.048	0.057	-15.8		51625	509	0.019	0.023	-17.4	
51552	510	0.026	0.031	-16.1		51576	505	0.124	0.148	-16.2		51625	510	0.019	0.023	-17.4	
51553	501	0.048	0.057	-15.8		51576	506	0.065	0.078	-16.7		51666	501	0.049	0.058	-15.5	
51553	502	0.058	0.069	-15.9		51576	507	0.096	0.115	-16.5		51666	502	0.027	0.031	-12.9	
51553	503	0.059	0.071	-16.9		51576	508	0.093	0.111	-16.2		51666	503	0.031	0.037	-16.2	
51553	504	0.027	0.032	-15.6		51576	509	0.087	0.103	-15.5		51666	504	0.021	0.024	-12.5	
51553	505	0.069	0.083	-16.9		51576	510	0.083	0.099	-16.2		51666	505	0.023	0.027	-14.8	
51553	506	0.036	0.043	-16.3		51600	501	0.058	0.070	-17.1		51666	506	0.044	0.051	-13.7	
51553	507	0.053	0.064	-17.2		51600	502	0.071	0.084	-15.5		51666	507	0.031	0.037	-16.2	
51553	508	0.052	0.062	-16.1		51600	503	0.072	0.087	-17.2		51666	508	0.038	0.045	-15.6	
51553	509	0.048	0.057	-15.8		51600	504	0.033	0.039	-15.4		51666	509	0.034	0.040	-15.0	
51553	510	0.046	0.055	-16.4		51600	505	0.085	0.101	-15.8		51666	510	0.014	0.017	-17.6	
51554	501	0.005	0.005	0.0		51600	506	0.044	0.053	-17.0		51702	501	0.047	0.055	-14.5	
51554	502	0.005	0.007	-28.6		51600	507	0.065	0.078	-16.7		51702	502	0.062	0.073	-15.1	
51554	503	0.006	0.007	-14.3		51600	508	0.063	0.076	-17.1		51702	503	0.047	0.055	-14.5	
51554	504	0.003	0.003	0.0		51600	509	0.059	0.070	-15.7		51702	504	0.064	0.075	-14.7	
51554	505	0.007	0.008	-12.5		51600	510	0.056	0.067	-16.4		51702	505	0.035	0.042	-16.7	
51554	506	0.003	0.004	-25.0		51613	501	0.039	0.046	-15.2		51702	506	0.076	0.089	-14.6	
51554	507	0.005	0.006	-16.7		51613	502	0.047	0.056	-16.1		51702	507	0.054	0.064	-15.6	
51554	508	0.005	0.006	-16.7		51613	503	0.048	0.057	-15.8		51702	508	0.054	0.064	-15.6	
51554	509	0.005	0.005	0.0		51613	504	0.021	0.026	-19.2		51702	509	0.058	0.068	-14.7	
51554	510	0.004	0.005	-20.0		51613	505	0.056	0.067	-16.4		51702	510	0.058	0.068	-14.7	
51575	501	0.031	0.036	-13.9		51613	506	0.029	0.035	-17.1		51703	501	0.019	0.023	-17.4	
51575	502	0.017	0.020	-15.0		51613	507	0.043	0.052	-17.3		51703	502	0.026	0.030	-13.3	
51575	503	0.020	0.023	-13.0		51613	508	0.042	0.050	-16.0		51703	503	0.019	0.023	-17.4	
51575	504	0.013	0.015	-13.3		51613	509	0.039	0.046	-15.2		51703	504	0.026	0.031	-16.1	
51575	505	0.014	0.017	-17.6		51613	510	0.037	0.044	-15.9		51703	505	0.015	0.017	-11.8	

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LOSS COST PERCENT CHANGE BY CLASS

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51703	506	0.031	0.037	-16.2		51767	501	0.014	0.017	-17.6		51796	506	0.028	0.034	-17.6	
51703	507	0.023	0.027	-14.8		51767	502	0.008	0.009	-11.1		51796	507	0.041	0.050	-18.0	
51703	508	0.022	0.026	-15.4		51767	503	0.009	0.011	-18.2		51796	508	0.040	0.048	-16.7	
51703	509	0.024	0.028	-14.3		51767	504	0.006	0.007	-14.3		51796	509	0.037	0.045	-17.8	
51703	510	0.024	0.028	-14.3		51767	505	0.007	0.008	-12.5		51796	510	0.036	0.043	-16.3	
51734	501	0.036	0.043	-16.3		51767	506	0.013	0.015	-13.3		51808	501	0.132	0.157	-15.9	
51734	502	0.048	0.057	-15.8		51767	507	0.009	0.011	-18.2		51808	502	0.159	0.190	-16.3	
51734	503	0.036	0.043	-16.3		51767	508	0.011	0.013	-15.4		51808	503	0.163	0.195	-16.4	
51734	504	0.050	0.059	-15.3		51767	509	0.010	0.012	-16.7		51808	504	0.073	0.088	-17.0	
51734	505	0.027	0.032	-15.6		51767	510	0.004	0.005	-20.0		51808	505	0.191	0.227	-15.9	
51734	506	0.059	0.069	-14.5		51777	501	0.050	0.058	-13.8		51808	506	0.100	0.119	-16.0	
51734	507	0.042	0.050	-16.0		51777	502	0.027	0.032	-15.6		51808	507	0.147	0.176	-16.5	
51734	508	0.042	0.050	-16.0		51777	503	0.032	0.038	-15.8		51808	508	0.143	0.171	-16.4	
51734	509	0.045	0.053	-15.1		51777	504	0.021	0.025	-16.0		51808	509	0.133	0.158	-15.8	
51734	510	0.045	0.053	-15.1		51777	505	0.023	0.027	-14.8		51808	510	0.127	0.152	-16.4	
51741	501	0.102	0.122	-16.4		51777	506	0.044	0.052	-15.4		51809	501	0.164	0.195	-15.9	
51741	502	0.123	0.146	-15.8		51777	507	0.032	0.037	-13.5		51809	502	0.198	0.235	-15.7	
51741	503	0.126	0.151	-16.6		51777	508	0.038	0.045	-15.6		51809	503	0.203	0.243	-16.5	
51741	504	0.057	0.068	-16.2		51777	509	0.035	0.041	-14.6		51809	504	0.091	0.109	-16.5	
51741	505	0.147	0.176	-16.5		51777	510	0.015	0.017	-11.8		51809	505	0.237	0.280	-15.4	
51741	506	0.077	0.092	-16.3		51790	501	0.083	0.097	-14.4		51809	506	0.124	0.148	-16.2	
51741	507	0.113	0.136	-16.9		51790	502	0.045	0.053	-15.1		51809	507	0.182	0.219	-16.9	
51741	508	0.110	0.132	-16.7		51790	503	0.053	0.063	-15.9		51809	508	0.178	0.212	-16.0	
51741	509	0.103	0.122	-15.6		51790	504	0.035	0.041	-14.6		51809	509	0.165	0.196	-15.8	
51741	510	0.098	0.117	-16.2		51790	505	0.039	0.045	-13.3		51809	510	0.158	0.188	-16.0	
51752	501	0.086	0.103	-16.5		51790	506	0.074	0.087	-14.9		51833	501	0.075	0.088	-14.8	
51752	502	0.104	0.124	-16.1		51790	507	0.053	0.062	-14.5		51833	502	0.040	0.047	-14.9	
51752	503	0.106	0.127	-16.5		51790	508	0.064	0.075	-14.7		51833	503	0.048	0.056	-14.3	
51752	504	0.048	0.057	-15.8		51790	509	0.058	0.068	-14.7		51833	504	0.031	0.037	-16.2	
51752	505	0.124	0.148	-16.2		51790	510	0.024	0.029	-17.2		51833	505	0.035	0.041	-14.6	
51752	506	0.065	0.078	-16.7		51796	501	0.037	0.044	-15.9		51833	506	0.066	0.078	-15.4	
51752	507	0.096	0.115	-16.5		51796	502	0.045	0.053	-15.1		51833	507	0.048	0.056	-14.3	
51752	508	0.093	0.111	-16.2		51796	503	0.046	0.055	-16.4		51833	508	0.057	0.068	-16.2	
51752	509	0.087	0.103	-15.5		51796	504	0.021	0.025	-16.0		51833	509	0.052	0.061	-14.8	
51752	510	0.083	0.099	-16.2		51796	505	0.054	0.064	-15.6		51833	510	0.022	0.026	-15.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51850	501	0.073	0.086	-15.1		51853	506	0.076	0.089	-14.6		51857	501	0.103	0.122	-15.6	
51850	502	0.097	0.114	-14.9		51853	507	0.054	0.064	-15.6		51857	502	0.137	0.161	-14.9	
51850	503	0.073	0.087	-16.1		51853	508	0.054	0.064	-15.6		51857	503	0.103	0.122	-15.6	
51850	504	0.100	0.118	-15.3		51853	509	0.058	0.068	-14.7		51857	504	0.141	0.167	-15.6	
51850	505	0.055	0.065	-15.4		51853	510	0.058	0.068	-14.7		51857	505	0.078	0.092	-15.2	
51850	506	0.118	0.139	-15.1		51854	501	0.105	0.124	-15.3		51857	506	0.167	0.197	-15.2	
51850	507	0.085	0.101	-15.8		51854	502	0.139	0.164	-15.2		51857	507	0.120	0.142	-15.5	
51850	508	0.085	0.100	-15.0		51854	503	0.105	0.124	-15.3		51857	508	0.120	0.141	-14.9	
51850	509	0.091	0.107	-15.0		51854	504	0.143	0.169	-15.4		51857	509	0.129	0.151	-14.6	
51850	510	0.091	0.107	-15.0		51854	505	0.079	0.093	-15.1		51857	510	0.128	0.151	-15.2	
51851	501	0.050	0.059	-15.3		51854	506	0.169	0.200	-15.5		51869	501	0.044	0.052	-15.4	
51851	502	0.066	0.077	-14.3		51854	507	0.122	0.144	-15.3		51869	502	0.053	0.063	-15.9	
51851	503	0.050	0.059	-15.3		51854	508	0.121	0.143	-15.4		51869	503	0.054	0.065	-16.9	
51851	504	0.068	0.080	-15.0		51854	509	0.130	0.153	-15.0		51869	504	0.024	0.029	-17.2	
51851	505	0.037	0.044	-15.9		51854	510	0.130	0.153	-15.0		51869	505	0.063	0.075	-16.0	
51851	506	0.080	0.094	-14.9		51855	501	0.110	0.130	-15.4		51869	506	0.033	0.040	-17.5	
51851	507	0.058	0.068	-14.7		51855	502	0.146	0.172	-15.1		51869	507	0.049	0.058	-15.5	
51851	508	0.057	0.068	-16.2		51855	503	0.110	0.130	-15.4		51869	508	0.047	0.057	-17.5	
51851	509	0.062	0.073	-15.1		51855	504	0.150	0.177	-15.3		51869	509	0.044	0.052	-15.4	
51851	510	0.062	0.072	-13.9		51855	505	0.083	0.098	-15.3		51869	510	0.042	0.050	-16.0	
51852	501	0.116	0.137	-15.3		51855	506	0.178	0.209	-14.8		51877	501	0.246	0.290	-15.2	
51852	502	0.154	0.181	-14.9		51855	507	0.128	0.151	-15.2		51877	502	0.300	0.350	-14.3	
51852	503	0.116	0.137	-15.3		51855	508	0.127	0.150	-15.3		51877	503	0.300	0.360	-16.7	
51852	504	0.159	0.187	-15.0		51855	509	0.137	0.161	-14.9		51877	504	0.137	0.164	-16.5	
51852	505	0.088	0.103	-14.6		51855	510	0.136	0.161	-15.5		51877	505	0.360	0.420	-14.3	
51852	506	0.188	0.221	-14.9		51856	501	0.060	0.071	-15.5		51877	506	0.186	0.223	-16.6	
51852	507	0.135	0.160	-15.6		51856	502	0.080	0.094	-14.9		51877	507	0.270	0.330	-18.2	
51852	508	0.134	0.159	-15.7		51856	503	0.060	0.071	-15.5		51877	508	0.270	0.320	-15.6	
51852	509	0.144	0.170	-15.3		51856	504	0.083	0.097	-14.4		51877	509	0.248	0.300	-17.3	
51852	510	0.144	0.170	-15.3		51856	505	0.046	0.054	-14.8		51877	510	0.237	0.280	-15.4	
51853	501	0.047	0.055	-14.5		51856	506	0.098	0.115	-14.8		51889	501	0.040	0.048	-16.7	
51853	502	0.062	0.073	-15.1		51856	507	0.070	0.083	-15.7		51889	502	0.049	0.058	-15.5	
51853	503	0.047	0.055	-14.5		51856	508	0.070	0.083	-15.7		51889	503	0.050	0.060	-16.7	
51853	504	0.064	0.075	-14.7		51856	509	0.075	0.088	-14.8		51889	504	0.023	0.027	-14.8	
51853	505	0.035	0.042	-16.7		51856	510	0.075	0.088	-14.8		51889	505	0.059	0.070	-15.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51889	506	0.031	0.037	-16.2		51919	501	0.041	0.049	-16.3		51934	506	0.035	0.041	-14.6	
51889	507	0.045	0.054	-16.7		51919	502	0.049	0.059	-16.9		51934	507	0.051	0.061	-16.4	
51889	508	0.044	0.053	-17.0		51919	503	0.051	0.061	-16.4		51934	508	0.049	0.059	-16.9	
51889	509	0.041	0.049	-16.3		51919	504	0.023	0.027	-14.8		51934	509	0.046	0.055	-16.4	
51889	510	0.039	0.047	-17.0		51919	505	0.059	0.070	-15.7		51934	510	0.044	0.052	-15.4	
51896	501	0.019	0.023	-17.4		51919	506	0.031	0.037	-16.2		51941	501	0.041	0.049	-16.3	
51896	502	0.023	0.027	-14.8		51919	507	0.046	0.055	-16.4		51941	502	0.050	0.060	-16.7	
51896	503	0.023	0.028	-17.9		51919	508	0.044	0.053	-17.0		51941	503	0.051	0.061	-16.4	
51896	504	0.011	0.013	-15.4		51919	509	0.041	0.049	-16.3		51941	504	0.023	0.028	-17.9	
51896	505	0.027	0.033	-18.2		51919	510	0.039	0.047	-17.0		51941	505	0.060	0.071	-15.5	
51896	506	0.014	0.017	-17.6		51926	501	0.042	0.050	-16.0		51941	506	0.031	0.037	-16.2	
51896	507	0.021	0.025	-16.0		51926	502	0.050	0.060	-16.7		51941	507	0.046	0.055	-16.4	
51896	508	0.021	0.025	-16.0		51926	503	0.052	0.062	-16.1		51941	508	0.045	0.054	-16.7	
51896	509	0.019	0.023	-17.4		51926	504	0.023	0.028	-17.9		51941	509	0.042	0.050	-16.0	
51896	510	0.018	0.022	-18.2		51926	505	0.060	0.072	-16.7		51941	510	0.040	0.048	-16.7	
51900	501	0.056	0.066	-15.2		51926	506	0.031	0.038	-18.4		51942	501	0.066	0.079	-16.5	
51900	502	0.030	0.035	-14.3		51926	507	0.046	0.056	-17.9		51942	502	0.080	0.095	-15.8	
51900	503	0.036	0.042	-14.3		51926	508	0.045	0.054	-16.7		51942	503	0.082	0.098	-16.3	
51900	504	0.024	0.028	-14.3		51926	509	0.042	0.050	-16.0		51942	504	0.037	0.044	-15.9	
51900	505	0.026	0.030	-13.3		51926	510	0.040	0.048	-16.7		51942	505	0.096	0.114	-15.8	
51900	506	0.050	0.058	-13.8		51927	501	0.023	0.027	-14.8		51942	506	0.050	0.060	-16.7	
51900	507	0.036	0.042	-14.3		51927	502	0.027	0.032	-15.6		51942	507	0.074	0.088	-15.9	
51900	508	0.043	0.051	-15.7		51927	503	0.028	0.033	-15.2		51942	508	0.072	0.086	-16.3	
51900	509	0.039	0.046	-15.2		51927	504	0.013	0.015	-13.3		51942	509	0.067	0.079	-15.2	
51900	510	0.016	0.019	-15.8		51927	505	0.033	0.039	-15.4		51942	510	0.064	0.076	-15.8	
51909	501	0.066	0.078	-15.4		51927	506	0.017	0.020	-15.0		51956	501	0.179	0.213	-16.0	
51909	502	0.087	0.103	-15.5		51927	507	0.025	0.030	-16.7		51956	502	0.216	0.260	-16.9	
51909	503	0.066	0.078	-15.4		51927	508	0.024	0.029	-17.2		51956	503	0.221	0.260	-15.0	
51909	504	0.090	0.106	-15.1		51927	509	0.023	0.027	-14.8		51956	504	0.100	0.119	-16.0	
51909	505	0.050	0.059	-15.3		51927	510	0.022	0.026	-15.4		51956	505	0.260	0.310	-16.1	
51909	506	0.107	0.126	-15.1		51934	501	0.046	0.054	-14.8		51956	506	0.135	0.162	-16.7	
51909	507	0.077	0.091	-15.4		51934	502	0.055	0.066	-16.7		51956	507	0.199	0.239	-16.7	
51909	508	0.076	0.090	-15.6		51934	503	0.056	0.068	-17.6		51956	508	0.194	0.232	-16.4	
51909	509	0.082	0.097	-15.5		51934	504	0.025	0.030	-16.7		51956	509	0.180	0.215	-16.3	
51909	510	0.082	0.097	-15.5		51934	505	0.066	0.079	-16.5		51956	510	0.172	0.206	-16.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
51957	501	0.158	0.188	-16.0		51960	506	0.014	0.017	-17.6		51986	501	0.095	0.114	-16.7	
51957	502	0.190	0.227	-16.3		51960	507	0.021	0.025	-16.0		51986	502	0.115	0.137	-16.1	
51957	503	0.195	0.234	-16.7		51960	508	0.021	0.025	-16.0		51986	503	0.118	0.141	-16.3	
51957	504	0.088	0.105	-16.2		51960	509	0.019	0.023	-17.4		51986	504	0.053	0.064	-17.2	
51957	505	0.228	0.270	-15.6		51960	510	0.018	0.022	-18.2		51986	505	0.138	0.164	-15.9	
51957	506	0.119	0.143	-16.8		51970	501	0.082	0.098	-16.3		51986	506	0.072	0.086	-16.3	
51957	507	0.176	0.211	-16.6		51970	502	0.099	0.118	-16.1		51986	507	0.106	0.127	-16.5	
51957	508	0.171	0.204	-16.2		51970	503	0.102	0.122	-16.4		51986	508	0.103	0.123	-16.3	
51957	509	0.159	0.189	-15.9		51970	504	0.046	0.055	-16.4		51986	509	0.096	0.114	-15.8	
51957	510	0.152	0.181	-16.0		51970	505	0.119	0.142	-16.2		51986	510	0.092	0.109	-15.6	
51958	501	0.140	0.167	-16.2		51970	506	0.062	0.074	-16.2		51999	501	0.040	0.048	-16.7	
51958	502	0.169	0.201	-15.9		51970	507	0.092	0.110	-16.4		51999	502	0.048	0.058	-17.2	
51958	503	0.173	0.208	-16.8		51970	508	0.089	0.107	-16.8		51999	503	0.050	0.059	-15.3	
51958	504	0.078	0.093	-16.1		51970	509	0.083	0.099	-16.2		51999	504	0.022	0.027	-18.5	
51958	505	0.203	0.241	-15.8		51970	510	0.079	0.095	-16.8		51999	505	0.058	0.069	-15.9	
51958	506	0.106	0.127	-16.5		51982	501	0.024	0.029	-17.2		51999	506	0.030	0.036	-16.7	
51958	507	0.156	0.187	-16.6		51982	502	0.029	0.035	-17.1		51999	507	0.045	0.054	-16.7	
51958	508	0.152	0.182	-16.5		51982	503	0.030	0.036	-16.7		51999	508	0.044	0.052	-15.4	
51958	509	0.141	0.168	-16.1		51982	504	0.013	0.016	-18.8		51999	509	0.040	0.048	-16.7	
51958	510	0.135	0.161	-16.1		51982	505	0.035	0.042	-16.7		51999	510	0.039	0.046	-15.2	
51959	501	0.143	0.171	-16.4		51982	506	0.018	0.022	-18.2		52002	501	0.035	0.042	-16.7	
51959	502	0.173	0.206	-16.0		51982	507	0.027	0.032	-15.6		52002	502	0.043	0.051	-15.7	
51959	503	0.177	0.213	-16.9		51982	508	0.026	0.031	-16.1		52002	503	0.044	0.052	-15.4	
51959	504	0.080	0.096	-16.7		51982	509	0.024	0.029	-17.2		52002	504	0.020	0.023	-13.0	
51959	505	0.208	0.247	-15.8		51982	510	0.023	0.028	-17.9		52002	505	0.051	0.061	-16.4	
51959	506	0.109	0.130	-16.2		51985	501	0.044	0.052	-15.4		52002	506	0.027	0.032	-15.6	
51959	507	0.160	0.192	-16.7		51985	502	0.037	0.044	-15.9		52002	507	0.039	0.047	-17.0	
51959	508	0.156	0.186	-16.1		51985	503	0.043	0.050	-14.0		52002	508	0.038	0.046	-17.4	
51959	509	0.145	0.172	-15.7		51985	504	0.058	0.068	-14.7		52002	509	0.035	0.042	-16.7	
51959	510	0.138	0.165	-16.4		51985	505	0.038	0.044	-13.6		52002	510	0.034	0.040	-15.0	
51960	501	0.019	0.023	-17.4		51985	506	0.038	0.045	-15.6		52075	501	0.058	0.068	-14.7	
51960	502	0.023	0.027	-14.8		51985	507	0.048	0.056	-14.3		52075	502	0.076	0.090	-15.6	
51960	503	0.023	0.028	-17.9		51985	508	0.043	0.051	-15.7		52075	503	0.058	0.068	-14.7	
51960	504	0.011	0.013	-15.4		51985	509	0.045	0.052	-13.5		52075	504	0.079	0.093	-15.1	
51960	505	0.027	0.033	-18.2		51985	510	0.035	0.041	-14.6		52075	505	0.043	0.051	-15.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
52075	506	0.093	0.110	-15.5		52137	501	0.023	0.027	-14.8		52341	506	0.023	0.027	-14.8	
52075	507	0.067	0.079	-15.2		52137	502	0.030	0.035	-14.3		52341	507	0.016	0.020	-20.0	
52075	508	0.067	0.079	-15.2		52137	503	0.023	0.027	-14.8		52341	508	0.016	0.019	-15.8	
52075	509	0.072	0.084	-14.3		52137	504	0.031	0.037	-16.2		52341	509	0.018	0.021	-14.3	
52075	510	0.071	0.084	-15.5		52137	505	0.017	0.020	-15.0		52341	510	0.018	0.021	-14.3	
52076	501	0.069	0.082	-15.9		52137	506	0.037	0.043	-14.0		52342	501	0.041	0.049	-16.3	
52076	502	0.092	0.108	-14.8		52137	507	0.026	0.031	-16.1		52342	502	0.054	0.064	-15.6	
52076	503	0.069	0.082	-15.9		52137	508	0.026	0.031	-16.1		52342	503	0.041	0.049	-16.3	
52076	504	0.095	0.112	-15.2		52137	509	0.028	0.033	-15.2		52342	504	0.056	0.066	-15.2	
52076	505	0.052	0.062	-16.1		52137	510	0.028	0.033	-15.2		52342	505	0.031	0.037	-16.2	
52076	506	0.112	0.132	-15.2		52150	501	0.217	0.260	-16.5		52342	506	0.066	0.078	-15.4	
52076	507	0.081	0.096	-15.6		52150	502	0.260	0.310	-16.1		52342	507	0.048	0.057	-15.8	
52076	508	0.080	0.095	-15.8		52150	503	0.270	0.320	-15.6		52342	508	0.048	0.056	-14.3	
52076	509	0.086	0.102	-15.7		52150	504	0.121	0.145	-16.6		52342	509	0.051	0.060	-15.0	
52076	510	0.086	0.101	-14.9		52150	505	0.310	0.370	-16.2		52342	510	0.051	0.060	-15.0	
52109	501	0.009	0.011	-18.2		52150	506	0.164	0.196	-16.3		52343	501	0.025	0.030	-16.7	
52109	502	0.011	0.013	-15.4		52150	507	0.242	0.290	-16.6		52343	502	0.033	0.039	-15.4	
52109	503	0.011	0.013	-15.4		52150	508	0.235	0.280	-16.1		52343	503	0.025	0.030	-16.7	
52109	504	0.005	0.006	-16.7		52150	509	0.219	0.260	-15.8		52343	504	0.034	0.040	-15.0	
52109	505	0.013	0.015	-13.3		52150	510	0.209	0.250	-16.4		52343	505	0.019	0.022	-13.6	
52109	506	0.007	0.008	-12.5		52315	501	0.065	0.076	-14.5		52343	506	0.040	0.048	-16.7	
52109	507	0.010	0.012	-16.7		52315	502	0.035	0.041	-14.6		52343	507	0.029	0.034	-14.7	
52109	508	0.010	0.012	-16.7		52315	503	0.041	0.049	-16.3		52343	508	0.029	0.034	-14.7	
52109	509	0.009	0.011	-18.2		52315	504	0.027	0.032	-15.6		52343	509	0.031	0.037	-16.2	
52109	510	0.009	0.010	-10.0		52315	505	0.030	0.035	-14.3		52343	510	0.031	0.037	-16.2	
52134	501	0.118	0.141	-16.3		52315	506	0.058	0.068	-14.7		52401	501	0.077	0.091	-15.4	
52134	502	0.142	0.170	-16.5		52315	507	0.041	0.049	-16.3		52401	502	0.102	0.121	-15.7	
52134	503	0.146	0.175	-16.6		52315	508	0.050	0.059	-15.3		52401	503	0.077	0.092	-16.3	
52134	504	0.066	0.079	-16.5		52315	509	0.045	0.053	-15.1		52401	504	0.106	0.125	-15.2	
52134	505	0.171	0.203	-15.8		52315	510	0.019	0.023	-17.4		52401	505	0.058	0.069	-15.9	
52134	506	0.089	0.107	-16.8		52341	501	0.014	0.017	-17.6		52401	506	0.125	0.147	-15.0	
52134	507	0.131	0.157	-16.6		52341	502	0.019	0.022	-13.6		52401	507	0.090	0.107	-15.9	
52134	508	0.128	0.153	-16.3		52341	503	0.014	0.017	-17.6		52401	508	0.090	0.106	-15.1	
52134	509	0.119	0.141	-15.6		52341	504	0.019	0.023	-17.4		52401	509	0.096	0.113	-15.0	
52134	510	0.113	0.136	-16.9		52341	505	0.011	0.013	-15.4		52401	510	0.096	0.113	-15.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
52402	501	0.009	0.011	-18.2		52435	506	0.038	0.046	-17.4		52469	501	0.019	0.022	-13.6	
52402	502	0.011	0.013	-15.4		52435	507	0.056	0.067	-16.4		52469	502	0.022	0.027	-18.5	
52402	503	0.011	0.013	-15.4		52435	508	0.055	0.066	-16.7		52469	503	0.023	0.027	-14.8	
52402	504	0.005	0.006	-16.7		52435	509	0.051	0.061	-16.4		52469	504	0.010	0.012	-16.7	
52402	505	0.013	0.015	-13.3		52435	510	0.049	0.058	-15.5		52469	505	0.027	0.032	-15.6	
52402	506	0.007	0.008	-12.5		52438	501	0.037	0.044	-15.9		52469	506	0.014	0.017	-17.6	
52402	507	0.010	0.012	-16.7		52438	502	0.044	0.053	-17.0		52469	507	0.021	0.025	-16.0	
52402	508	0.010	0.012	-16.7		52438	503	0.045	0.054	-16.7		52469	508	0.020	0.024	-16.7	
52402	509	0.009	0.011	-18.2		52438	504	0.020	0.024	-16.7		52469	509	0.019	0.022	-13.6	
52402	510	0.009	0.010	-10.0		52438	505	0.053	0.063	-15.9		52469	510	0.018	0.021	-14.3	
52432	501	0.044	0.053	-17.0		52438	506	0.028	0.033	-15.2		52505	501	0.092	0.110	-16.4	
52432	502	0.053	0.063	-15.9		52438	507	0.041	0.049	-16.3		52505	502	0.112	0.133	-15.8	
52432	503	0.055	0.065	-15.4		52438	508	0.040	0.047	-14.9		52505	503	0.114	0.137	-16.8	
52432	504	0.025	0.029	-13.8		52438	509	0.037	0.044	-15.9		52505	504	0.051	0.062	-17.7	
52432	505	0.064	0.076	-15.8		52438	510	0.035	0.042	-16.7		52505	505	0.134	0.159	-15.7	
52432	506	0.033	0.040	-17.5		52440	501	0.057	0.068	-16.2		52505	506	0.070	0.084	-16.7	
52432	507	0.049	0.059	-16.9		52440	502	0.069	0.082	-15.9		52505	507	0.103	0.123	-16.3	
52432	508	0.048	0.057	-15.8		52440	503	0.071	0.085	-16.5		52505	508	0.100	0.120	-16.7	
52432	509	0.044	0.053	-17.0		52440	504	0.032	0.038	-15.8		52505	509	0.093	0.111	-16.2	
52432	510	0.042	0.051	-17.6		52440	505	0.083	0.099	-16.2		52505	510	0.089	0.106	-16.0	
52433	501	0.040	0.048	-16.7		52440	506	0.043	0.052	-17.3		52547	501	0.067	0.079	-15.2	
52433	502	0.049	0.058	-15.5		52440	507	0.064	0.077	-16.9		52547	502	0.089	0.105	-15.2	
52433	503	0.050	0.060	-16.7		52440	508	0.062	0.074	-16.2		52547	503	0.067	0.079	-15.2	
52433	504	0.022	0.027	-18.5		52440	509	0.058	0.069	-15.9		52547	504	0.092	0.108	-14.8	
52433	505	0.058	0.070	-17.1		52440	510	0.055	0.066	-16.7		52547	505	0.051	0.060	-15.0	
52433	506	0.030	0.036	-16.7		52467	501	0.053	0.063	-15.9		52547	506	0.108	0.128	-15.6	
52433	507	0.045	0.054	-16.7		52467	502	0.064	0.076	-15.8		52547	507	0.078	0.092	-15.2	
52433	508	0.044	0.052	-15.4		52467	503	0.066	0.079	-16.5		52547	508	0.078	0.092	-15.2	
52433	509	0.041	0.048	-14.6		52467	504	0.030	0.035	-14.3		52547	509	0.083	0.098	-15.3	
52433	510	0.039	0.046	-15.2		52467	505	0.077	0.091	-15.4		52547	510	0.083	0.098	-15.3	
52435	501	0.051	0.060	-15.0		52467	506	0.040	0.048	-16.7		52581	501	0.450	0.540	-16.7	
52435	502	0.061	0.073	-16.4		52467	507	0.059	0.071	-16.9		52581	502	0.540	0.650	-16.9	
52435	503	0.063	0.075	-16.0		52467	508	0.057	0.069	-17.4		52581	503	0.560	0.670	-16.4	
52435	504	0.028	0.034	-17.6		52467	509	0.053	0.064	-17.2		52581	504	0.250	0.300	-16.7	
52435	505	0.073	0.087	-16.1		52467	510	0.051	0.061	-16.4		52581	505	0.650	0.780	-16.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
52581	506	0.340	0.410	-17.1		52767	501	0.061	0.073	-16.4		53001	506	0.070	0.084	-16.7	
52581	507	0.500	0.600	-16.7		52767	502	0.081	0.096	-15.6		53001	507	0.103	0.124	-16.9	
52581	508	0.490	0.580	-15.5		52767	503	0.061	0.073	-16.4		53001	508	0.100	0.120	-16.7	
52581	509	0.450	0.540	-16.7		52767	504	0.084	0.099	-15.2		53001	509	0.093	0.111	-16.2	
52581	510	0.430	0.520	-17.3		52767	505	0.046	0.055	-16.4		53001	510	0.089	0.106	-16.0	
52619	501	0.032	0.038	-15.8		52767	506	0.099	0.117	-15.4		53077	501	0.044	0.053	-17.0	
52619	502	0.038	0.045	-15.6		52767	507	0.071	0.085	-16.5		53077	502	0.054	0.064	-15.6	
52619	503	0.039	0.047	-17.0		52767	508	0.071	0.084	-15.5		53077	503	0.055	0.066	-16.7	
52619	504	0.018	0.021	-14.3		52767	509	0.076	0.090	-15.6		53077	504	0.025	0.030	-16.7	
52619	505	0.046	0.054	-14.8		52767	510	0.076	0.090	-15.6		53077	505	0.064	0.077	-16.9	
52619	506	0.024	0.029	-17.2		52911	501	0.025	0.030	-16.7		53077	506	0.034	0.040	-15.0	
52619	507	0.035	0.042	-16.7		52911	502	0.030	0.036	-16.7		53077	507	0.050	0.059	-15.3	
52619	508	0.034	0.041	-17.1		52911	503	0.031	0.037	-16.2		53077	508	0.048	0.058	-17.2	
52619	509	0.032	0.038	-15.8		52911	504	0.014	0.017	-17.6		53077	509	0.045	0.053	-15.1	
52619	510	0.030	0.036	-16.7		52911	505	0.036	0.043	-16.3		53077	510	0.043	0.051	-15.7	
52660	501	0.056	0.066	-15.2		52911	506	0.019	0.023	-17.4		53095	501	0.030	0.036	-16.7	
52660	502	0.047	0.055	-14.5		52911	507	0.028	0.034	-17.6		53095	502	0.037	0.044	-15.9	
52660	503	0.054	0.064	-15.6		52911	508	0.027	0.033	-18.2		53095	503	0.038	0.045	-15.6	
52660	504	0.074	0.087	-14.9		52911	509	0.025	0.030	-16.7		53095	504	0.017	0.020	-15.0	
52660	505	0.048	0.056	-14.3		52911	510	0.024	0.029	-17.2		53095	505	0.044	0.053	-17.0	
52660	506	0.049	0.057	-14.0		52967	501	0.009	0.011	-18.2		53095	506	0.023	0.028	-17.9	
52660	507	0.061	0.072	-15.3		52967	502	0.011	0.014	-21.4		53095	507	0.034	0.041	-17.1	
52660	508	0.055	0.064	-14.1		52967	503	0.012	0.014	-14.3		53095	508	0.033	0.040	-17.5	
52660	509	0.057	0.066	-13.6		52967	504	0.005	0.006	-16.7		53095	509	0.031	0.037	-16.2	
52660	510	0.045	0.053	-15.1		52967	505	0.014	0.016	-12.5		53095	510	0.029	0.035	-17.1	
52744	501	0.290	0.340	-14.7		52967	506	0.007	0.009	-22.2		53096	501	0.042	0.051	-17.6	
52744	502	0.155	0.181	-14.4		52967	507	0.011	0.013	-15.4		53096	502	0.051	0.061	-16.4	
52744	503	0.183	0.216	-15.3		52967	508	0.010	0.012	-16.7		53096	503	0.052	0.063	-17.5	
52744	504	0.120	0.141	-14.9		52967	509	0.010	0.011	-9.1		53096	504	0.024	0.028	-14.3	
52744	505	0.133	0.156	-14.7		52967	510	0.009	0.011	-18.2		53096	505	0.061	0.073	-16.4	
52744	506	0.250	0.300	-16.7		53001	501	0.093	0.110	-15.5		53096	506	0.032	0.038	-15.8	
52744	507	0.182	0.215	-15.3		53001	502	0.112	0.133	-15.8		53096	507	0.047	0.057	-17.5	
52744	508	0.220	0.260	-15.4		53001	503	0.115	0.137	-16.1		53096	508	0.046	0.055	-16.4	
52744	509	0.199	0.234	-15.0		53001	504	0.052	0.062	-16.1		53096	509	0.043	0.051	-15.7	
52744	510	0.084	0.099	-15.2		53001	505	0.134	0.160	-16.2		53096	510	0.041	0.049	-16.3	

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LOSS COST PERCENT CHANGE BY CLASS

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53121	501	0.121	0.144	-16.0		53271	506	0.017	0.021	-19.0		53376	501	0.064	0.075	-14.7	
53121	502	0.146	0.173	-15.6		53271	507	0.025	0.030	-16.7		53376	502	0.035	0.041	-14.6	
53121	503	0.149	0.179	-16.8		53271	508	0.025	0.029	-13.8		53376	503	0.041	0.048	-14.6	
53121	504	0.067	0.080	-16.2		53271	509	0.023	0.027	-14.8		53376	504	0.027	0.032	-15.6	
53121	505	0.174	0.208	-16.3		53271	510	0.022	0.026	-15.4		53376	505	0.030	0.035	-14.3	
53121	506	0.091	0.109	-16.5		53333	501	0.057	0.067	-14.9		53376	506	0.057	0.067	-14.9	
53121	507	0.134	0.161	-16.8		53333	502	0.076	0.089	-14.6		53376	507	0.041	0.048	-14.6	
53121	508	0.131	0.156	-16.0		53333	503	0.057	0.068	-16.2		53376	508	0.049	0.058	-15.5	
53121	509	0.122	0.145	-15.9		53333	504	0.078	0.092	-15.2		53376	509	0.045	0.053	-15.1	
53121	510	0.116	0.139	-16.5		53333	505	0.043	0.051	-15.7		53376	510	0.019	0.022	-13.6	
53147	501	0.010	0.012	-16.7		53333	506	0.092	0.109	-15.6		53377	501	0.066	0.077	-14.3	
53147	502	0.014	0.016	-12.5		53333	507	0.067	0.079	-15.2		53377	502	0.035	0.042	-16.7	
53147	503	0.010	0.012	-16.7		53333	508	0.066	0.078	-15.4		53377	503	0.042	0.050	-16.0	
53147	504	0.014	0.017	-17.6		53333	509	0.071	0.084	-15.5		53377	504	0.028	0.032	-12.5	
53147	505	0.008	0.009	-11.1		53333	510	0.071	0.083	-14.5		53377	505	0.031	0.036	-13.9	
53147	506	0.017	0.020	-15.0		53374	501	0.075	0.089	-15.7		53377	506	0.058	0.069	-15.9	
53147	507	0.012	0.014	-14.3		53374	502	0.041	0.048	-14.6		53377	507	0.042	0.049	-14.3	
53147	508	0.012	0.014	-14.3		53374	503	0.048	0.057	-15.8		53377	508	0.051	0.060	-15.0	
53147	509	0.013	0.015	-13.3		53374	504	0.032	0.037	-13.5		53377	509	0.046	0.054	-14.8	
53147	510	0.013	0.015	-13.3		53374	505	0.035	0.041	-14.6		53377	510	0.019	0.023	-17.4	
53229	501	0.058	0.069	-15.9		53374	506	0.067	0.079	-15.2		53403	501	0.041	0.049	-16.3	
53229	502	0.077	0.091	-15.4		53374	507	0.048	0.057	-15.8		53403	502	0.022	0.026	-15.4	
53229	503	0.058	0.069	-15.9		53374	508	0.058	0.068	-14.7		53403	503	0.026	0.031	-16.1	
53229	504	0.079	0.094	-16.0		53374	509	0.053	0.062	-14.5		53403	504	0.017	0.020	-15.0	
53229	505	0.044	0.052	-15.4		53374	510	0.022	0.026	-15.4		53403	505	0.019	0.023	-17.4	
53229	506	0.094	0.111	-15.3		53375	501	0.040	0.047	-14.9		53403	506	0.037	0.043	-14.0	
53229	507	0.068	0.080	-15.0		53375	502	0.022	0.025	-12.0		53403	507	0.026	0.031	-16.1	
53229	508	0.067	0.079	-15.2		53375	503	0.026	0.030	-13.3		53403	508	0.032	0.038	-15.8	
53229	509	0.072	0.085	-15.3		53375	504	0.017	0.020	-15.0		53403	509	0.029	0.034	-14.7	
53229	510	0.072	0.085	-15.3		53375	505	0.019	0.022	-13.6		53403	510	0.012	0.014	-14.3	
53271	501	0.023	0.027	-14.8		53375	506	0.035	0.042	-16.7		53425	501	0.054	0.064	-15.6	
53271	502	0.027	0.033	-18.2		53375	507	0.025	0.030	-16.7		53425	502	0.071	0.084	-15.5	
53271	503	0.028	0.034	-17.6		53375	508	0.031	0.036	-13.9		53425	503	0.054	0.064	-15.6	
53271	504	0.013	0.015	-13.3		53375	509	0.028	0.033	-15.2		53425	504	0.074	0.087	-14.9	
53271	505	0.033	0.039	-15.4		53375	510	0.012	0.014	-14.3		53425	505	0.041	0.048	-14.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
53425	506	0.087	0.102	-14.7		53731	501	0.015	0.018	-16.7		53734	506	0.247	0.290	-14.8	
53425	507	0.063	0.074	-14.9		53731	502	0.018	0.021	-14.3		53734	507	0.310	0.360	-13.9	
53425	508	0.062	0.074	-16.2		53731	503	0.018	0.022	-18.2		53734	508	0.280	0.330	-15.2	
53425	509	0.067	0.079	-15.2		53731	504	0.008	0.010	-20.0		53734	509	0.290	0.340	-14.7	
53425	510	0.067	0.079	-15.2		53731	505	0.021	0.025	-16.0		53734	510	0.227	0.270	-15.9	
53565	501	0.048	0.057	-15.8		53731	506	0.011	0.013	-15.4		53803	501	0.128	0.152	-15.8	
53565	502	0.026	0.031	-16.1		53731	507	0.016	0.020	-20.0		53803	502	0.170	0.201	-15.4	
53565	503	0.031	0.036	-13.9		53731	508	0.016	0.019	-15.8		53803	503	0.128	0.152	-15.8	
53565	504	0.020	0.024	-16.7		53731	509	0.015	0.018	-16.7		53803	504	0.175	0.207	-15.5	
53565	505	0.022	0.026	-15.4		53731	510	0.014	0.017	-17.6		53803	505	0.097	0.114	-14.9	
53565	506	0.043	0.051	-15.7		53732	501	0.101	0.120	-15.8		53803	506	0.208	0.245	-15.1	
53565	507	0.031	0.036	-13.9		53732	502	0.122	0.145	-15.9		53803	507	0.150	0.177	-15.3	
53565	508	0.037	0.044	-15.9		53732	503	0.125	0.149	-16.1		53803	508	0.149	0.176	-15.3	
53565	509	0.034	0.040	-15.0		53732	504	0.056	0.067	-16.4		53803	509	0.160	0.188	-14.9	
53565	510	0.014	0.017	-17.6		53732	505	0.146	0.174	-16.1		53803	510	0.159	0.188	-15.4	
53631	501	0.014	0.017	-17.6		53732	506	0.076	0.091	-16.5		53907	501	0.044	0.053	-17.0	
53631	502	0.017	0.020	-15.0		53732	507	0.112	0.134	-16.4		53907	502	0.053	0.064	-17.2	
53631	503	0.017	0.021	-19.0		53732	508	0.109	0.131	-16.8		53907	503	0.055	0.066	-16.7	
53631	504	0.008	0.009	-11.1		53732	509	0.101	0.121	-16.5		53907	504	0.025	0.030	-16.7	
53631	505	0.020	0.024	-16.7		53732	510	0.097	0.116	-16.4		53907	505	0.064	0.076	-15.8	
53631	506	0.011	0.013	-15.4		53733	501	0.065	0.078	-16.7		53907	506	0.033	0.040	-17.5	
53631	507	0.016	0.019	-15.8		53733	502	0.079	0.094	-16.0		53907	507	0.049	0.059	-16.9	
53631	508	0.015	0.018	-16.7		53733	503	0.081	0.097	-16.5		53907	508	0.048	0.057	-15.8	
53631	509	0.014	0.017	-17.6		53733	504	0.036	0.044	-18.2		53907	509	0.045	0.053	-15.1	
53631	510	0.013	0.016	-18.8		53733	505	0.095	0.113	-15.9		53907	510	0.043	0.051	-15.7	
53632	501	0.016	0.019	-15.8		53733	506	0.050	0.059	-15.3		54012	501	0.028	0.033	-15.2	
53632	502	0.019	0.023	-17.4		53733	507	0.073	0.087	-16.1		54012	502	0.024	0.028	-14.3	
53632	503	0.020	0.024	-16.7		53733	508	0.071	0.085	-16.5		54012	503	0.028	0.032	-12.5	
53632	504	0.009	0.011	-18.2		53733	509	0.066	0.079	-16.5		54012	504	0.037	0.044	-15.9	
53632	505	0.023	0.028	-17.9		53733	510	0.063	0.075	-16.0		54012	505	0.024	0.028	-14.3	
53632	506	0.012	0.015	-20.0		53734	501	0.280	0.330	-15.2		54012	506	0.025	0.029	-13.8	
53632	507	0.018	0.021	-14.3		53734	502	0.239	0.280	-14.6		54012	507	0.031	0.036	-13.9	
53632	508	0.017	0.021	-19.0		53734	503	0.280	0.320	-12.5		54012	508	0.028	0.033	-15.2	
53632	509	0.016	0.019	-15.8		53734	504	0.370	0.440	-15.9		54012	509	0.029	0.034	-14.7	
53632	510	0.015	0.018	-16.7		53734	505	0.241	0.280	-13.9		54012	510	0.023	0.027	-14.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
54077	501	0.061	0.072	-15.3		55012	506	0.045	0.053	-15.1		55426	501	0.059	0.070	-15.7	
54077	502	0.073	0.087	-16.1		55012	507	0.066	0.079	-16.5		55426	502	0.078	0.092	-15.2	
54077	503	0.075	0.090	-16.7		55012	508	0.064	0.076	-15.8		55426	503	0.059	0.070	-15.7	
54077	504	0.034	0.040	-15.0		55012	509	0.059	0.071	-16.9		55426	504	0.081	0.095	-14.7	
54077	505	0.088	0.104	-15.4		55012	510	0.057	0.068	-16.2		55426	505	0.045	0.052	-13.5	
54077	506	0.046	0.055	-16.4		55013	501	0.049	0.057	-14.0		55426	506	0.095	0.112	-15.2	
54077	507	0.067	0.081	-17.3		55013	502	0.064	0.076	-15.8		55426	507	0.069	0.081	-14.8	
54077	508	0.066	0.079	-16.5		55013	503	0.049	0.058	-15.5		55426	508	0.068	0.081	-16.0	
54077	509	0.061	0.073	-16.4		55013	504	0.066	0.078	-15.4		55426	509	0.073	0.086	-15.1	
54077	510	0.058	0.070	-17.1		55013	505	0.037	0.043	-14.0		55426	510	0.073	0.086	-15.1	
55010	501	0.183	0.218	-16.1		55013	506	0.079	0.093	-15.1		55597	501	0.012	0.014	-14.3	
55010	502	0.221	0.260	-15.0		55013	507	0.057	0.067	-14.9		55597	502	0.014	0.017	-17.6	
55010	503	0.226	0.270	-16.3		55013	508	0.056	0.066	-15.2		55597	503	0.015	0.018	-16.7	
55010	504	0.102	0.122	-16.4		55013	509	0.060	0.071	-15.5		55597	504	0.007	0.008	-12.5	
55010	505	0.260	0.320	-18.8		55013	510	0.060	0.071	-15.5		55597	505	0.017	0.021	-19.0	
55010	506	0.138	0.165	-16.4		55214	501	0.048	0.057	-15.8		55597	506	0.009	0.011	-18.2	
55010	507	0.204	0.244	-16.4		55214	502	0.058	0.069	-15.9		55597	507	0.013	0.016	-18.8	
55010	508	0.198	0.237	-16.5		55214	503	0.059	0.071	-16.9		55597	508	0.013	0.015	-13.3	
55010	509	0.184	0.219	-16.0		55214	504	0.027	0.032	-15.6		55597	509	0.012	0.014	-14.3	
55010	510	0.176	0.210	-16.2		55214	505	0.069	0.082	-15.9		55597	510	0.011	0.014	-21.4	
55011	501	0.049	0.059	-16.9		55214	506	0.036	0.043	-16.3		55647	501	0.024	0.028	-14.3	
55011	502	0.060	0.071	-15.5		55214	507	0.053	0.064	-17.2		55647	502	0.029	0.034	-14.7	
55011	503	0.061	0.073	-16.4		55214	508	0.052	0.062	-16.1		55647	503	0.030	0.035	-14.3	
55011	504	0.028	0.033	-15.2		55214	509	0.048	0.057	-15.8		55647	504	0.013	0.016	-18.8	
55011	505	0.071	0.085	-16.5		55214	510	0.046	0.055	-16.4		55647	505	0.035	0.041	-14.6	
55011	506	0.037	0.045	-17.8		55371	501	0.192	0.226	-15.0		55647	506	0.018	0.022	-18.2	
55011	507	0.055	0.066	-16.7		55371	502	0.104	0.122	-14.8		55647	507	0.027	0.032	-15.6	
55011	508	0.054	0.064	-15.6		55371	503	0.123	0.145	-15.2		55647	508	0.026	0.031	-16.1	
55011	509	0.050	0.059	-15.3		55371	504	0.081	0.095	-14.7		55647	509	0.024	0.029	-17.2	
55011	510	0.048	0.057	-15.8		55371	505	0.089	0.105	-15.2		55647	510	0.023	0.027	-14.8	
55012	501	0.059	0.070	-15.7		55371	506	0.171	0.201	-14.9		55648	501	0.011	0.013	-15.4	
55012	502	0.071	0.085	-16.5		55371	507	0.122	0.145	-15.9		55648	502	0.013	0.016	-18.8	
55012	503	0.073	0.087	-16.1		55371	508	0.148	0.175	-15.4		55648	503	0.013	0.016	-18.8	
55012	504	0.033	0.039	-15.4		55371	509	0.134	0.158	-15.2		55648	504	0.006	0.007	-14.3	
55012	505	0.085	0.101	-15.8		55371	510	0.057	0.067	-14.9		55648	505	0.016	0.019	-15.8	

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LOSS COST PERCENT CHANGE BY CLASS

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55648	506	0.008	0.010	-20.0		55717	501	0.078	0.092	-15.2		55918	506	0.041	0.049	-16.3	
55648	507	0.012	0.014	-14.3		55717	502	0.103	0.122	-15.6		55918	507	0.060	0.072	-16.7	
55648	508	0.012	0.014	-14.3		55717	503	0.078	0.092	-15.2		55918	508	0.059	0.070	-15.7	
55648	509	0.011	0.013	-15.4		55717	504	0.106	0.126	-15.9		55918	509	0.055	0.065	-15.4	
55648	510	0.010	0.012	-16.7		55717	505	0.059	0.069	-14.5		55918	510	0.052	0.062	-16.1	
55649	501	0.013	0.015	-13.3		55717	506	0.126	0.148	-14.9		55919	501	0.007	0.009	-22.2	
55649	502	0.016	0.019	-15.8		55717	507	0.091	0.107	-15.0		55919	502	0.009	0.011	-18.2	
55649	503	0.016	0.019	-15.8		55717	508	0.090	0.106	-15.1		55919	503	0.009	0.011	-18.2	
55649	504	0.007	0.009	-22.2		55717	509	0.097	0.114	-14.9		55919	504	0.004	0.005	-20.0	
55649	505	0.019	0.022	-13.6		55717	510	0.097	0.114	-14.9		55919	505	0.011	0.013	-15.4	
55649	506	0.010	0.012	-16.7		55718	501	0.076	0.089	-14.6		55919	506	0.006	0.007	-14.3	
55649	507	0.014	0.017	-17.6		55718	502	0.100	0.118	-15.3		55919	507	0.008	0.010	-20.0	
55649	508	0.014	0.017	-17.6		55718	503	0.075	0.089	-15.7		55919	508	0.008	0.010	-20.0	
55649	509	0.013	0.015	-13.3		55718	504	0.103	0.122	-15.6		55919	509	0.007	0.009	-22.2	
55649	510	0.012	0.015	-20.0		55718	505	0.057	0.067	-14.9		55919	510	0.007	0.008	-12.5	
55715	501	0.095	0.113	-15.9		55718	506	0.122	0.144	-15.3		56040	501	0.005	0.006	-16.7	
55715	502	0.114	0.136	-16.2		55718	507	0.088	0.104	-15.4		56040	502	0.006	0.007	-14.3	
55715	503	0.117	0.140	-16.4		55718	508	0.087	0.103	-15.5		56040	503	0.006	0.008	-25.0	
55715	504	0.053	0.063	-15.9		55718	509	0.094	0.111	-15.3		56040	504	0.003	0.003	0.0	
55715	505	0.137	0.163	-16.0		55718	510	0.094	0.110	-14.5		56040	505	0.007	0.009	-22.2	
55715	506	0.072	0.086	-16.3		55802	501	0.050	0.058	-13.8		56040	506	0.004	0.005	-20.0	
55715	507	0.105	0.126	-16.7		55802	502	0.027	0.032	-15.6		56040	507	0.006	0.007	-14.3	
55715	508	0.103	0.123	-16.3		55802	503	0.032	0.038	-15.8		56040	508	0.006	0.007	-14.3	
55715	509	0.095	0.114	-16.7		55802	504	0.021	0.025	-16.0		56040	509	0.005	0.006	-16.7	
55715	510	0.091	0.109	-16.5		55802	505	0.023	0.027	-14.8		56040	510	0.005	0.006	-16.7	
55716	501	0.137	0.163	-16.0		55802	506	0.044	0.052	-15.4		56041	501	0.034	0.040	-15.0	
55716	502	0.165	0.197	-16.2		55802	507	0.032	0.037	-13.5		56041	502	0.041	0.048	-14.6	
55716	503	0.169	0.203	-16.7		55802	508	0.038	0.045	-15.6		56041	503	0.042	0.050	-16.0	
55716	504	0.076	0.091	-16.5		55802	509	0.035	0.041	-14.6		56041	504	0.019	0.022	-13.6	
55716	505	0.198	0.236	-16.1		55802	510	0.015	0.017	-11.8		56041	505	0.049	0.058	-15.5	
55716	506	0.104	0.124	-16.1		55918	501	0.054	0.065	-16.9		56041	506	0.025	0.030	-16.7	
55716	507	0.152	0.183	-16.9		55918	502	0.065	0.078	-16.7		56041	507	0.038	0.045	-15.6	
55716	508	0.148	0.177	-16.4		55918	503	0.067	0.080	-16.2		56041	508	0.037	0.044	-15.9	
55716	509	0.138	0.164	-15.9		55918	504	0.030	0.036	-16.7		56041	509	0.034	0.040	-15.0	
55716	510	0.132	0.157	-15.9		55918	505	0.078	0.093	-16.1		56041	510	0.032	0.039	-17.9	

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LOSS COST PERCENT CHANGE BY CLASS

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56042	501	0.042	0.051	-17.6		56202	506	0.025	0.030	-16.7		56488	501	0.083	0.097	-14.4	
56042	502	0.051	0.061	-16.4		56202	507	0.038	0.045	-15.6		56488	502	0.045	0.053	-15.1	
56042	503	0.052	0.063	-17.5		56202	508	0.037	0.044	-15.9		56488	503	0.053	0.063	-15.9	
56042	504	0.024	0.028	-14.3		56202	509	0.034	0.040	-15.0		56488	504	0.035	0.041	-14.6	
56042	505	0.061	0.073	-16.4		56202	510	0.032	0.039	-17.9		56488	505	0.039	0.045	-13.3	
56042	506	0.032	0.038	-15.8		56390	501	0.059	0.070	-15.7		56488	506	0.074	0.087	-14.9	
56042	507	0.047	0.057	-17.5		56390	502	0.071	0.085	-16.5		56488	507	0.053	0.062	-14.5	
56042	508	0.046	0.055	-16.4		56390	503	0.073	0.087	-16.1		56488	508	0.064	0.075	-14.7	
56042	509	0.043	0.051	-15.7		56390	504	0.033	0.039	-15.4		56488	509	0.058	0.068	-14.7	
56042	510	0.041	0.049	-16.3		56390	505	0.085	0.101	-15.8		56488	510	0.024	0.029	-17.2	
56170	501	0.053	0.062	-14.5		56390	506	0.045	0.053	-15.1		56567	501	0.055	0.065	-15.4	
56170	502	0.070	0.083	-15.7		56390	507	0.066	0.079	-16.5		56567	502	0.072	0.086	-16.3	
56170	503	0.053	0.063	-15.9		56390	508	0.064	0.076	-15.8		56567	503	0.055	0.065	-15.4	
56170	504	0.072	0.085	-15.3		56390	509	0.059	0.071	-16.9		56567	504	0.075	0.088	-14.8	
56170	505	0.040	0.047	-14.9		56390	510	0.057	0.068	-16.2		56567	505	0.041	0.049	-16.3	
56170	506	0.086	0.101	-14.9		56391	501	0.051	0.060	-15.0		56567	506	0.089	0.104	-14.4	
56170	507	0.062	0.073	-15.1		56391	502	0.061	0.073	-16.4		56567	507	0.064	0.075	-14.7	
56170	508	0.061	0.072	-15.3		56391	503	0.063	0.075	-16.0		56567	508	0.063	0.075	-16.0	
56170	509	0.066	0.077	-14.3		56391	504	0.028	0.034	-17.6		56567	509	0.068	0.080	-15.0	
56170	510	0.066	0.077	-14.3		56391	505	0.073	0.087	-16.1		56567	510	0.068	0.080	-15.0	
56171	501	0.026	0.031	-16.1		56391	506	0.038	0.046	-17.4		56650	501	0.168	0.198	-15.2	
56171	502	0.034	0.041	-17.1		56391	507	0.056	0.067	-16.4		56650	502	0.222	0.260	-14.6	
56171	503	0.026	0.031	-16.1		56391	508	0.055	0.066	-16.7		56650	503	0.168	0.198	-15.2	
56171	504	0.035	0.042	-16.7		56391	509	0.051	0.061	-16.4		56650	504	0.229	0.270	-15.2	
56171	505	0.020	0.023	-13.0		56391	510	0.049	0.058	-15.5		56650	505	0.126	0.149	-15.4	
56171	506	0.042	0.049	-14.3		56427	501	0.081	0.097	-16.5		56650	506	0.270	0.320	-15.6	
56171	507	0.030	0.036	-16.7		56427	502	0.098	0.117	-16.2		56650	507	0.195	0.231	-15.6	
56171	508	0.030	0.035	-14.3		56427	503	0.101	0.121	-16.5		56650	508	0.194	0.229	-15.3	
56171	509	0.032	0.038	-15.8		56427	504	0.045	0.054	-16.7		56650	509	0.208	0.245	-15.1	
56171	510	0.032	0.038	-15.8		56427	505	0.118	0.140	-15.7		56650	510	0.208	0.245	-15.1	
56202	501	0.034	0.040	-15.0		56427	506	0.062	0.074	-16.2		56651	501	0.091	0.108	-15.7	
56202	502	0.041	0.048	-14.6		56427	507	0.091	0.109	-16.5		56651	502	0.121	0.142	-14.8	
56202	503	0.042	0.050	-16.0		56427	508	0.088	0.106	-17.0		56651	503	0.091	0.108	-15.7	
56202	504	0.019	0.022	-13.6		56427	509	0.082	0.098	-16.3		56651	504	0.124	0.147	-15.6	
56202	505	0.049	0.058	-15.5		56427	510	0.078	0.094	-17.0		56651	505	0.069	0.081	-14.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
56651	506	0.147	0.173	-15.0		56690	501	0.043	0.050	-14.0		56759	506	0.025	0.029	-13.8	
56651	507	0.106	0.125	-15.2		56690	502	0.023	0.027	-14.8		56759	507	0.036	0.043	-16.3	
56651	508	0.105	0.125	-16.0		56690	503	0.027	0.032	-15.6		56759	508	0.035	0.042	-16.7	
56651	509	0.113	0.133	-15.0		56690	504	0.018	0.021	-14.3		56759	509	0.033	0.039	-15.4	
56651	510	0.113	0.133	-15.0		56690	505	0.020	0.023	-13.0		56759	510	0.031	0.037	-16.2	
56652	501	0.065	0.077	-15.6		56690	506	0.038	0.045	-15.6		56760	501	0.047	0.056	-16.1	
56652	502	0.086	0.102	-15.7		56690	507	0.027	0.032	-15.6		56760	502	0.056	0.067	-16.4	
56652	503	0.065	0.077	-15.6		56690	508	0.033	0.039	-15.4		56760	503	0.058	0.069	-15.9	
56652	504	0.089	0.105	-15.2		56690	509	0.030	0.035	-14.3		56760	504	0.026	0.031	-16.1	
56652	505	0.049	0.058	-15.5		56690	510	0.013	0.015	-13.3		56760	505	0.068	0.081	-16.0	
56652	506	0.105	0.124	-15.3		56699	501	0.037	0.045	-17.8		56760	506	0.035	0.042	-16.7	
56652	507	0.076	0.090	-15.6		56699	502	0.045	0.054	-16.7		56760	507	0.052	0.062	-16.1	
56652	508	0.075	0.089	-15.7		56699	503	0.046	0.056	-17.9		56760	508	0.051	0.061	-16.4	
56652	509	0.081	0.095	-14.7		56699	504	0.021	0.025	-16.0		56760	509	0.047	0.056	-16.1	
56652	510	0.081	0.095	-14.7		56699	505	0.054	0.065	-16.9		56760	510	0.045	0.054	-16.7	
56653	501	0.063	0.074	-14.9		56699	506	0.028	0.034	-17.6		56805	501	0.061	0.073	-16.4	
56653	502	0.083	0.098	-15.3		56699	507	0.042	0.050	-16.0		56805	502	0.074	0.088	-15.9	
56653	503	0.063	0.074	-14.9		56699	508	0.041	0.049	-16.3		56805	503	0.076	0.091	-16.5	
56653	504	0.086	0.101	-14.9		56699	509	0.038	0.045	-15.6		56805	504	0.034	0.041	-17.1	
56653	505	0.047	0.056	-16.1		56699	510	0.036	0.043	-16.3		56805	505	0.089	0.106	-16.0	
56653	506	0.102	0.120	-15.0		56758	501	0.032	0.038	-15.8		56805	506	0.047	0.056	-16.1	
56653	507	0.073	0.086	-15.1		56758	502	0.038	0.046	-17.4		56805	507	0.069	0.082	-15.9	
56653	508	0.073	0.086	-15.1		56758	503	0.039	0.047	-17.0		56805	508	0.067	0.080	-16.2	
56653	509	0.078	0.092	-15.2		56758	504	0.018	0.021	-14.3		56805	509	0.062	0.074	-16.2	
56653	510	0.078	0.092	-15.2		56758	505	0.046	0.055	-16.4		56805	510	0.059	0.071	-16.9	
56654	501	0.032	0.038	-15.8		56758	506	0.024	0.029	-17.2		56806	501	0.044	0.052	-15.4	
56654	502	0.042	0.050	-16.0		56758	507	0.035	0.042	-16.7		56806	502	0.053	0.063	-15.9	
56654	503	0.032	0.038	-15.8		56758	508	0.034	0.041	-17.1		56806	503	0.054	0.064	-15.6	
56654	504	0.044	0.052	-15.4		56758	509	0.032	0.038	-15.8		56806	504	0.024	0.029	-17.2	
56654	505	0.024	0.029	-17.2		56758	510	0.031	0.037	-16.2		56806	505	0.063	0.075	-16.0	
56654	506	0.052	0.061	-14.8		56759	501	0.033	0.039	-15.4		56806	506	0.033	0.039	-15.4	
56654	507	0.037	0.044	-15.9		56759	502	0.039	0.047	-17.0		56806	507	0.048	0.058	-17.2	
56654	508	0.037	0.044	-15.9		56759	503	0.040	0.048	-16.7		56806	508	0.047	0.056	-16.1	
56654	509	0.040	0.047	-14.9		56759	504	0.018	0.022	-18.2		56806	509	0.044	0.052	-15.4	
56654	510	0.040	0.047	-14.9		56759	505	0.047	0.056	-16.1		56806	510	0.042	0.050	-16.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
56807	501	0.043	0.052	-17.3		56910	506	0.020	0.024	-16.7		56915	501	0.185	0.218	-15.1	
56807	502	0.052	0.062	-16.1		56910	507	0.030	0.036	-16.7		56915	502	0.244	0.290	-15.9	
56807	503	0.053	0.064	-17.2		56910	508	0.029	0.035	-17.1		56915	503	0.185	0.218	-15.1	
56807	504	0.024	0.029	-17.2		56910	509	0.027	0.032	-15.6		56915	504	0.250	0.300	-16.7	
56807	505	0.062	0.074	-16.2		56910	510	0.026	0.031	-16.1		56915	505	0.139	0.164	-15.2	
56807	506	0.033	0.039	-15.4		56911	501	0.047	0.056	-16.1		56915	506	0.300	0.350	-14.3	
56807	507	0.048	0.058	-17.2		56911	502	0.062	0.074	-16.2		56915	507	0.215	0.250	-14.0	
56807	508	0.047	0.056	-16.1		56911	503	0.047	0.056	-16.1		56915	508	0.214	0.250	-14.4	
56807	509	0.043	0.052	-17.3		56911	504	0.064	0.076	-15.8		56915	509	0.229	0.270	-15.2	
56807	510	0.042	0.050	-16.0		56911	505	0.036	0.042	-14.3		56915	510	0.229	0.270	-15.2	
56808	501	0.056	0.067	-16.4		56911	506	0.076	0.090	-15.6		56916	501	0.167	0.197	-15.2	
56808	502	0.068	0.081	-16.0		56911	507	0.055	0.065	-15.4		56916	502	0.221	0.260	-15.0	
56808	503	0.070	0.084	-16.7		56911	508	0.055	0.065	-15.4		56916	503	0.167	0.197	-15.2	
56808	504	0.031	0.038	-18.4		56911	509	0.059	0.069	-14.5		56916	504	0.228	0.270	-15.6	
56808	505	0.082	0.097	-15.5		56911	510	0.059	0.069	-14.5		56916	505	0.126	0.148	-14.9	
56808	506	0.043	0.051	-15.7		56912	501	0.038	0.045	-15.6		56916	506	0.270	0.320	-15.6	
56808	507	0.063	0.075	-16.0		56912	502	0.051	0.060	-15.0		56916	507	0.194	0.229	-15.3	
56808	508	0.061	0.073	-16.4		56912	503	0.038	0.045	-15.6		56916	508	0.193	0.228	-15.4	
56808	509	0.057	0.068	-16.2		56912	504	0.052	0.062	-16.1		56916	509	0.207	0.244	-15.2	
56808	510	0.054	0.065	-16.9		56912	505	0.029	0.034	-14.7		56916	510	0.207	0.244	-15.2	
56900	501	0.054	0.065	-16.9		56912	506	0.062	0.073	-15.1		56917	501	0.048	0.057	-15.8	
56900	502	0.065	0.078	-16.7		56912	507	0.045	0.053	-15.1		56917	502	0.064	0.075	-14.7	
56900	503	0.067	0.080	-16.2		56912	508	0.044	0.052	-15.4		56917	503	0.048	0.057	-15.8	
56900	504	0.030	0.036	-16.7		56912	509	0.048	0.056	-14.3		56917	504	0.066	0.078	-15.4	
56900	505	0.078	0.093	-16.1		56912	510	0.047	0.056	-16.1		56917	505	0.036	0.043	-16.3	
56900	506	0.041	0.049	-16.3		56913	501	0.031	0.037	-16.2		56917	506	0.078	0.092	-15.2	
56900	507	0.060	0.072	-16.7		56913	502	0.041	0.049	-16.3		56917	507	0.056	0.066	-15.2	
56900	508	0.059	0.070	-15.7		56913	503	0.031	0.037	-16.2		56917	508	0.056	0.066	-15.2	
56900	509	0.055	0.065	-15.4		56913	504	0.043	0.050	-14.0		56917	509	0.060	0.071	-15.5	
56900	510	0.052	0.062	-16.1		56913	505	0.023	0.028	-17.9		56917	510	0.060	0.070	-14.3	
56910	501	0.027	0.032	-15.6		56913	506	0.050	0.059	-15.3		56918	501	0.023	0.027	-14.8	
56910	502	0.033	0.039	-15.4		56913	507	0.036	0.043	-16.3		56918	502	0.031	0.036	-13.9	
56910	503	0.033	0.040	-17.5		56913	508	0.036	0.043	-16.3		56918	503	0.023	0.027	-14.8	
56910	504	0.015	0.018	-16.7		56913	509	0.039	0.046	-15.2		56918	504	0.032	0.037	-13.5	
56910	505	0.039	0.047	-17.0		56913	510	0.039	0.046	-15.2		56918	505	0.017	0.021	-19.0	

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LOSS COST PERCENT CHANGE BY CLASS

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56918	506	0.037	0.044	-15.9		57001	501	0.016	0.019	-15.8		57146	506	0.089	0.104	-14.4	
56918	507	0.027	0.032	-15.6		57001	502	0.019	0.023	-17.4		57146	507	0.064	0.075	-14.7	
56918	508	0.027	0.032	-15.6		57001	503	0.020	0.024	-16.7		57146	508	0.063	0.075	-16.0	
56918	509	0.029	0.034	-14.7		57001	504	0.009	0.011	-18.2		57146	509	0.068	0.080	-15.0	
56918	510	0.029	0.034	-14.7		57001	505	0.023	0.028	-17.9		57146	510	0.068	0.080	-15.0	
56919	501	0.059	0.070	-15.7		57001	506	0.012	0.015	-20.0		57202	501	0.042	0.050	-16.0	
56919	502	0.078	0.092	-15.2		57001	507	0.018	0.021	-14.3		57202	502	0.050	0.060	-16.7	
56919	503	0.059	0.070	-15.7		57001	508	0.017	0.021	-19.0		57202	503	0.052	0.062	-16.1	
56919	504	0.081	0.095	-14.7		57001	509	0.016	0.019	-15.8		57202	504	0.023	0.028	-17.9	
56919	505	0.045	0.052	-13.5		57001	510	0.015	0.018	-16.7		57202	505	0.060	0.072	-16.7	
56919	506	0.095	0.112	-15.2		57002	501	0.010	0.012	-16.7		57202	506	0.031	0.038	-18.4	
56919	507	0.069	0.081	-14.8		57002	502	0.013	0.015	-13.3		57202	507	0.046	0.056	-17.9	
56919	508	0.068	0.081	-16.0		57002	503	0.013	0.015	-13.3		57202	508	0.045	0.054	-16.7	
56919	509	0.073	0.086	-15.1		57002	504	0.006	0.007	-14.3		57202	509	0.042	0.050	-16.0	
56919	510	0.073	0.086	-15.1		57002	505	0.015	0.018	-16.7		57202	510	0.040	0.048	-16.7	
56920	501	0.054	0.064	-15.6		57002	506	0.008	0.009	-11.1		57257	501	0.052	0.062	-16.1	
56920	502	0.071	0.084	-15.5		57002	507	0.012	0.014	-14.3		57257	502	0.062	0.074	-16.2	
56920	503	0.054	0.064	-15.6		57002	508	0.011	0.014	-21.4		57257	503	0.064	0.077	-16.9	
56920	504	0.074	0.087	-14.9		57002	509	0.010	0.012	-16.7		57257	504	0.029	0.034	-14.7	
56920	505	0.041	0.048	-14.6		57002	510	0.010	0.012	-16.7		57257	505	0.075	0.089	-15.7	
56920	506	0.087	0.102	-14.7		57090	501	0.086	0.102	-15.7		57257	506	0.039	0.047	-17.0	
56920	507	0.063	0.074	-14.9		57090	502	0.114	0.135	-15.6		57257	507	0.058	0.069	-15.9	
56920	508	0.062	0.074	-16.2		57090	503	0.086	0.102	-15.7		57257	508	0.056	0.067	-16.4	
56920	509	0.067	0.079	-15.2		57090	504	0.118	0.139	-15.1		57257	509	0.052	0.062	-16.1	
56920	510	0.067	0.079	-15.2		57090	505	0.065	0.077	-15.6		57257	510	0.050	0.059	-15.3	
56980	501	0.047	0.056	-16.1		57090	506	0.140	0.165	-15.2		57401	501	0.029	0.035	-17.1	
56980	502	0.057	0.068	-16.2		57090	507	0.101	0.119	-15.1		57401	502	0.035	0.042	-16.7	
56980	503	0.058	0.070	-17.1		57090	508	0.100	0.118	-15.3		57401	503	0.036	0.043	-16.3	
56980	504	0.026	0.031	-16.1		57090	509	0.107	0.127	-15.7		57401	504	0.016	0.020	-20.0	
56980	505	0.068	0.081	-16.0		57090	510	0.107	0.126	-15.1		57401	505	0.042	0.051	-17.6	
56980	506	0.036	0.042	-14.3		57146	501	0.055	0.065	-15.4		57401	506	0.022	0.027	-18.5	
56980	507	0.052	0.063	-17.5		57146	502	0.072	0.086	-16.3		57401	507	0.033	0.039	-15.4	
56980	508	0.051	0.061	-16.4		57146	503	0.055	0.065	-15.4		57401	508	0.032	0.038	-15.8	
56980	509	0.047	0.056	-16.1		57146	504	0.075	0.088	-14.8		57401	509	0.030	0.035	-14.3	
56980	510	0.045	0.054	-16.7		57146	505	0.041	0.049	-16.3		57401	510	0.028	0.034	-17.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
57403	501	0.102	0.120	-15.0		57572	506	0.006	0.008	-25.0		57651	501	0.026	0.032	-18.8	
57403	502	0.055	0.064	-14.1		57572	507	0.009	0.011	-18.2		57651	502	0.032	0.038	-15.8	
57403	503	0.065	0.077	-15.6		57572	508	0.009	0.011	-18.2		57651	503	0.033	0.039	-15.4	
57403	504	0.043	0.050	-14.0		57572	509	0.008	0.010	-20.0		57651	504	0.015	0.018	-16.7	
57403	505	0.047	0.056	-16.1		57572	510	0.008	0.010	-20.0		57651	505	0.038	0.046	-17.4	
57403	506	0.090	0.107	-15.9		57600	501	0.025	0.030	-16.7		57651	506	0.020	0.024	-16.7	
57403	507	0.065	0.077	-15.6		57600	502	0.030	0.036	-16.7		57651	507	0.030	0.035	-14.3	
57403	508	0.078	0.092	-15.2		57600	503	0.031	0.037	-16.2		57651	508	0.029	0.034	-14.7	
57403	509	0.071	0.083	-14.5		57600	504	0.014	0.017	-17.6		57651	509	0.027	0.032	-15.6	
57403	510	0.030	0.035	-14.3		57600	505	0.036	0.043	-16.3		57651	510	0.025	0.030	-16.7	
57410	501	0.014	0.017	-17.6		57600	506	0.019	0.022	-13.6		57690	501	0.037	0.044	-15.9	
57410	502	0.017	0.020	-15.0		57600	507	0.028	0.033	-15.2		57690	502	0.049	0.058	-15.5	
57410	503	0.018	0.021	-14.3		57600	508	0.027	0.032	-15.6		57690	503	0.037	0.044	-15.9	
57410	504	0.008	0.009	-11.1		57600	509	0.025	0.030	-16.7		57690	504	0.050	0.059	-15.3	
57410	505	0.021	0.024	-12.5		57600	510	0.024	0.028	-14.3		57690	505	0.028	0.033	-15.2	
57410	506	0.011	0.013	-15.4		57611	501	0.028	0.033	-15.2		57690	506	0.060	0.070	-14.3	
57410	507	0.016	0.019	-15.8		57611	502	0.037	0.044	-15.9		57690	507	0.043	0.051	-15.7	
57410	508	0.015	0.018	-16.7		57611	503	0.028	0.033	-15.2		57690	508	0.043	0.050	-14.0	
57410	509	0.014	0.017	-17.6		57611	504	0.039	0.046	-15.2		57690	509	0.046	0.054	-14.8	
57410	510	0.014	0.016	-12.5		57611	505	0.021	0.025	-16.0		57690	510	0.046	0.054	-14.8	
57411	501	0.013	0.016	-18.8		57611	506	0.046	0.054	-14.8		57716	501	0.017	0.021	-19.0	
57411	502	0.017	0.021	-19.0		57611	507	0.033	0.039	-15.4		57716	502	0.023	0.027	-14.8	
57411	503	0.013	0.016	-18.8		57611	508	0.033	0.039	-15.4		57716	503	0.017	0.021	-19.0	
57411	504	0.018	0.021	-14.3		57611	509	0.035	0.041	-14.6		57716	504	0.024	0.028	-14.3	
57411	505	0.010	0.012	-16.7		57611	510	0.035	0.041	-14.6		57716	505	0.013	0.016	-18.8	
57411	506	0.021	0.025	-16.0		57625	501	0.218	0.260	-16.2		57716	506	0.028	0.033	-15.2	
57411	507	0.015	0.018	-16.7		57625	502	0.260	0.310	-16.1		57716	507	0.020	0.024	-16.7	
57411	508	0.015	0.018	-16.7		57625	503	0.270	0.320	-15.6		57716	508	0.020	0.024	-16.7	
57411	509	0.016	0.019	-15.8		57625	504	0.121	0.145	-16.6		57716	509	0.022	0.026	-15.4	
57411	510	0.016	0.019	-15.8		57625	505	0.320	0.380	-15.8		57716	510	0.022	0.026	-15.4	
57572	501	0.008	0.010	-20.0		57625	506	0.165	0.197	-16.2		57725	501	0.038	0.045	-15.6	
57572	502	0.010	0.012	-16.7		57625	507	0.243	0.290	-16.2		57725	502	0.051	0.060	-15.0	
57572	503	0.010	0.012	-16.7		57625	508	0.236	0.280	-15.7		57725	503	0.038	0.045	-15.6	
57572	504	0.005	0.006	-16.7		57625	509	0.220	0.260	-15.4		57725	504	0.052	0.062	-16.1	
57572	505	0.012	0.014	-14.3		57625	510	0.210	0.250	-16.0		57725	505	0.029	0.034	-14.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
57725	506	0.062	0.073	-15.1		57808	501	0.015	0.017	-11.8		57871	506	0.028	0.033	-15.2	
57725	507	0.045	0.053	-15.1		57808	502	0.019	0.023	-17.4		57871	507	0.020	0.024	-16.7	
57725	508	0.044	0.052	-15.4		57808	503	0.015	0.017	-11.8		57871	508	0.020	0.024	-16.7	
57725	509	0.048	0.056	-14.3		57808	504	0.020	0.024	-16.7		57871	509	0.022	0.026	-15.4	
57725	510	0.047	0.056	-16.1		57808	505	0.011	0.013	-15.4		57871	510	0.022	0.026	-15.4	
57726	501	0.030	0.035	-14.3		57808	506	0.024	0.028	-14.3		57913	501	0.065	0.077	-15.6	
57726	502	0.039	0.046	-15.2		57808	507	0.017	0.020	-15.0		57913	502	0.078	0.093	-16.1	
57726	503	0.030	0.035	-14.3		57808	508	0.017	0.020	-15.0		57913	503	0.080	0.096	-16.7	
57726	504	0.041	0.048	-14.6		57808	509	0.018	0.021	-14.3		57913	504	0.036	0.043	-16.3	
57726	505	0.022	0.026	-15.4		57808	510	0.018	0.021	-14.3		57913	505	0.094	0.112	-16.1	
57726	506	0.048	0.057	-15.8		57809	501	0.015	0.018	-16.7		57913	506	0.049	0.059	-16.9	
57726	507	0.035	0.041	-14.6		57809	502	0.020	0.024	-16.7		57913	507	0.072	0.087	-17.2	
57726	508	0.034	0.041	-17.1		57809	503	0.015	0.018	-16.7		57913	508	0.070	0.084	-16.7	
57726	509	0.037	0.044	-15.9		57809	504	0.021	0.024	-12.5		57913	509	0.065	0.078	-16.7	
57726	510	0.037	0.043	-14.0		57809	505	0.011	0.013	-15.4		57913	510	0.062	0.075	-17.3	
57798	501	0.013	0.016	-18.8		57809	506	0.024	0.029	-17.2		57997	501	0.063	0.074	-14.9	
57798	502	0.016	0.019	-15.8		57809	507	0.018	0.021	-14.3		57997	502	0.053	0.062	-14.5	
57798	503	0.017	0.020	-15.0		57809	508	0.017	0.021	-19.0		57997	503	0.061	0.072	-15.3	
57798	504	0.007	0.009	-22.2		57809	509	0.019	0.022	-13.6		57997	504	0.083	0.097	-14.4	
57798	505	0.019	0.023	-17.4		57809	510	0.019	0.022	-13.6		57997	505	0.054	0.063	-14.3	
57798	506	0.010	0.012	-16.7		57810	501	0.015	0.017	-11.8		57997	506	0.055	0.064	-14.1	
57798	507	0.015	0.018	-16.7		57810	502	0.019	0.023	-17.4		57997	507	0.068	0.080	-15.0	
57798	508	0.015	0.017	-11.8		57810	503	0.015	0.017	-11.8		57997	508	0.062	0.072	-13.9	
57798	509	0.014	0.016	-12.5		57810	504	0.020	0.024	-16.7		57997	509	0.064	0.075	-14.7	
57798	510	0.013	0.015	-13.3		57810	505	0.011	0.013	-15.4		57997	510	0.051	0.059	-13.6	
57800	501	0.050	0.060	-16.7		57810	506	0.024	0.028	-14.3		57998	501	0.029	0.034	-14.7	
57800	502	0.061	0.072	-15.3		57810	507	0.017	0.020	-15.0		57998	502	0.035	0.041	-14.6	
57800	503	0.062	0.074	-16.2		57810	508	0.017	0.020	-15.0		57998	503	0.036	0.043	-16.3	
57800	504	0.028	0.033	-15.2		57810	509	0.018	0.021	-14.3		57998	504	0.016	0.019	-15.8	
57800	505	0.073	0.086	-15.1		57810	510	0.018	0.021	-14.3		57998	505	0.042	0.050	-16.0	
57800	506	0.038	0.045	-15.6		57871	501	0.017	0.021	-19.0		57998	506	0.022	0.026	-15.4	
57800	507	0.056	0.067	-16.4		57871	502	0.023	0.027	-14.8		57998	507	0.032	0.038	-15.8	
57800	508	0.054	0.065	-16.9		57871	503	0.017	0.021	-19.0		57998	508	0.031	0.037	-16.2	
57800	509	0.051	0.060	-15.0		57871	504	0.024	0.028	-14.3		57998	509	0.029	0.035	-17.1	
57800	510	0.048	0.058	-17.2		57871	505	0.013	0.016	-18.8		57998	510	0.028	0.033	-15.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
57999	501	0.024	0.028	-14.3		58020	506	0.097	0.115	-15.7		58095	501	0.063	0.076	-17.1	
57999	502	0.032	0.038	-15.8		58020	507	0.070	0.082	-14.6		58095	502	0.077	0.091	-15.4	
57999	503	0.024	0.028	-14.3		58020	508	0.084	0.099	-15.2		58095	503	0.078	0.094	-17.0	
57999	504	0.033	0.039	-15.4		58020	509	0.076	0.090	-15.6		58095	504	0.035	0.042	-16.7	
57999	505	0.018	0.021	-14.3		58020	510	0.032	0.038	-15.8		58095	505	0.092	0.109	-15.6	
57999	506	0.039	0.046	-15.2		58056	501	0.080	0.095	-15.8		58095	506	0.048	0.057	-15.8	
57999	507	0.028	0.033	-15.2		58056	502	0.096	0.115	-16.5		58095	507	0.071	0.085	-16.5	
57999	508	0.028	0.033	-15.2		58056	503	0.099	0.118	-16.1		58095	508	0.069	0.082	-15.9	
57999	509	0.030	0.035	-14.3		58056	504	0.044	0.053	-17.0		58095	509	0.064	0.076	-15.8	
57999	510	0.030	0.035	-14.3		58056	505	0.115	0.137	-16.1		58095	510	0.061	0.073	-16.4	
58009	501	0.024	0.028	-14.3		58056	506	0.060	0.072	-16.7		58096	501	0.084	0.101	-16.8	
58009	502	0.032	0.038	-15.8		58056	507	0.089	0.106	-16.0		58096	502	0.102	0.121	-15.7	
58009	503	0.024	0.028	-14.3		58056	508	0.086	0.103	-16.5		58096	503	0.104	0.125	-16.8	
58009	504	0.033	0.039	-15.4		58056	509	0.080	0.096	-16.7		58096	504	0.047	0.056	-16.1	
58009	505	0.018	0.021	-14.3		58056	510	0.077	0.092	-16.3		58096	505	0.122	0.145	-15.9	
58009	506	0.039	0.046	-15.2		58057	501	0.050	0.060	-16.7		58096	506	0.064	0.076	-15.8	
58009	507	0.028	0.033	-15.2		58057	502	0.061	0.072	-15.3		58096	507	0.094	0.112	-16.1	
58009	508	0.028	0.033	-15.2		58057	503	0.062	0.074	-16.2		58096	508	0.091	0.109	-16.5	
58009	509	0.030	0.035	-14.3		58057	504	0.028	0.033	-15.2		58096	509	0.085	0.101	-15.8	
58009	510	0.030	0.035	-14.3		58057	505	0.073	0.086	-15.1		58096	510	0.081	0.097	-16.5	
58010	501	0.067	0.080	-16.2		58057	506	0.038	0.045	-15.6		58301	501	0.018	0.022	-18.2	
58010	502	0.081	0.096	-15.6		58057	507	0.056	0.067	-16.4		58301	502	0.024	0.029	-17.2	
58010	503	0.083	0.099	-16.2		58057	508	0.054	0.065	-16.9		58301	503	0.018	0.022	-18.2	
58010	504	0.037	0.045	-17.8		58057	509	0.051	0.060	-15.0		58301	504	0.025	0.030	-16.7	
58010	505	0.097	0.115	-15.7		58057	510	0.048	0.058	-17.2		58301	505	0.014	0.016	-12.5	
58010	506	0.051	0.060	-15.0		58058	501	0.045	0.054	-16.7		58301	506	0.030	0.035	-14.3	
58010	507	0.074	0.089	-16.9		58058	502	0.054	0.065	-16.9		58301	507	0.021	0.025	-16.0	
58010	508	0.072	0.087	-17.2		58058	503	0.056	0.067	-16.4		58301	508	0.021	0.025	-16.0	
58010	509	0.067	0.080	-16.2		58058	504	0.025	0.030	-16.7		58301	509	0.023	0.027	-14.8	
58010	510	0.064	0.077	-16.9		58058	505	0.065	0.078	-16.7		58301	510	0.023	0.027	-14.8	
58020	501	0.109	0.128	-14.8		58058	506	0.034	0.041	-17.1		58302	501	0.023	0.027	-14.8	
58020	502	0.059	0.069	-14.5		58058	507	0.050	0.060	-16.7		58302	502	0.027	0.033	-18.2	
58020	503	0.070	0.083	-15.7		58058	508	0.049	0.058	-15.5		58302	503	0.028	0.034	-17.6	
58020	504	0.046	0.054	-14.8		58058	509	0.045	0.054	-16.7		58302	504	0.013	0.015	-13.3	
58020	505	0.051	0.060	-15.0		58058	510	0.043	0.052	-17.3		58302	505	0.033	0.039	-15.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58302	506	0.017	0.021	-19.0		58456	501	0.025	0.029	-13.8		58459	506	0.049	0.058	-15.5	
58302	507	0.025	0.030	-16.7		58456	502	0.021	0.025	-16.0		58459	507	0.062	0.072	-13.9	
58302	508	0.025	0.029	-13.8		58456	503	0.024	0.029	-17.2		58459	508	0.055	0.065	-15.4	
58302	509	0.023	0.027	-14.8		58456	504	0.033	0.039	-15.4		58459	509	0.057	0.067	-14.9	
58302	510	0.022	0.026	-15.4		58456	505	0.021	0.025	-16.0		58459	510	0.045	0.053	-15.1	
58397	501	0.132	0.157	-15.9		58456	506	0.022	0.026	-15.4		58503	501	0.035	0.042	-16.7	
58397	502	0.159	0.190	-16.3		58456	507	0.027	0.032	-15.6		58503	502	0.043	0.051	-15.7	
58397	503	0.163	0.195	-16.4		58456	508	0.025	0.029	-13.8		58503	503	0.044	0.052	-15.4	
58397	504	0.073	0.088	-17.0		58456	509	0.025	0.030	-16.7		58503	504	0.020	0.023	-13.0	
58397	505	0.191	0.227	-15.9		58456	510	0.020	0.024	-16.7		58503	505	0.051	0.061	-16.4	
58397	506	0.100	0.119	-16.0		58457	501	0.036	0.043	-16.3		58503	506	0.027	0.032	-15.6	
58397	507	0.147	0.176	-16.5		58457	502	0.031	0.036	-13.9		58503	507	0.039	0.047	-17.0	
58397	508	0.143	0.171	-16.4		58457	503	0.036	0.042	-14.3		58503	508	0.038	0.046	-17.4	
58397	509	0.133	0.158	-15.8		58457	504	0.048	0.057	-15.8		58503	509	0.035	0.042	-16.7	
58397	510	0.127	0.152	-16.4		58457	505	0.031	0.037	-16.2		58503	510	0.034	0.040	-15.0	
58408	501	0.037	0.043	-14.0		58457	506	0.032	0.037	-13.5		58532	501	0.045	0.054	-16.7	
58408	502	0.031	0.037	-16.2		58457	507	0.040	0.047	-14.9		58532	502	0.055	0.065	-15.4	
58408	503	0.036	0.042	-14.3		58457	508	0.036	0.042	-14.3		58532	503	0.056	0.067	-16.4	
58408	504	0.049	0.057	-14.0		58457	509	0.037	0.043	-14.0		58532	504	0.025	0.030	-16.7	
58408	505	0.032	0.037	-13.5		58457	510	0.029	0.034	-14.7		58532	505	0.066	0.078	-15.4	
58408	506	0.032	0.038	-15.8		58458	501	0.047	0.055	-14.5		58532	506	0.034	0.041	-17.1	
58408	507	0.040	0.047	-14.9		58458	502	0.040	0.047	-14.9		58532	507	0.051	0.061	-16.4	
58408	508	0.036	0.043	-16.3		58458	503	0.046	0.054	-14.8		58532	508	0.049	0.059	-16.9	
58408	509	0.038	0.044	-13.6		58458	504	0.062	0.073	-15.1		58532	509	0.046	0.054	-14.8	
58408	510	0.030	0.035	-14.3		58458	505	0.040	0.047	-14.9		58532	510	0.044	0.052	-15.4	
58409	501	0.047	0.055	-14.5		58458	506	0.041	0.048	-14.6		58559	501	0.009	0.011	-18.2	
58409	502	0.040	0.047	-14.9		58458	507	0.051	0.060	-15.0		58559	502	0.011	0.013	-15.4	
58409	503	0.046	0.054	-14.8		58458	508	0.046	0.054	-14.8		58559	503	0.011	0.014	-21.4	
58409	504	0.062	0.073	-15.1		58458	509	0.048	0.056	-14.3		58559	504	0.005	0.006	-16.7	
58409	505	0.040	0.047	-14.9		58458	510	0.038	0.044	-13.6		58559	505	0.013	0.016	-18.8	
58409	506	0.041	0.048	-14.6		58459	501	0.057	0.066	-13.6		58559	506	0.007	0.008	-12.5	
58409	507	0.051	0.060	-15.0		58459	502	0.048	0.056	-14.3		58559	507	0.010	0.012	-16.7	
58409	508	0.046	0.054	-14.8		58459	503	0.055	0.065	-15.4		58559	508	0.010	0.012	-16.7	
58409	509	0.048	0.056	-14.3		58459	504	0.075	0.088	-14.8		58559	509	0.009	0.011	-18.2	
58409	510	0.038	0.044	-13.6		58459	505	0.048	0.057	-15.8		58559	510	0.009	0.011	-18.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58560	501	0.022	0.027	-18.5		58663	506	0.196	0.231	-15.2		58756	501	0.023	0.027	-14.8	
58560	502	0.027	0.032	-15.6		58663	507	0.141	0.167	-15.6		58756	502	0.030	0.035	-14.3	
58560	503	0.028	0.033	-15.2		58663	508	0.140	0.166	-15.7		58756	503	0.023	0.027	-14.8	
58560	504	0.012	0.015	-20.0		58663	509	0.151	0.178	-15.2		58756	504	0.031	0.037	-16.2	
58560	505	0.032	0.039	-17.9		58663	510	0.151	0.177	-14.7		58756	505	0.017	0.020	-15.0	
58560	506	0.017	0.020	-15.0		58682	501	0.082	0.098	-16.3		58756	506	0.037	0.043	-14.0	
58560	507	0.025	0.030	-16.7		58682	502	0.099	0.118	-16.1		58756	507	0.026	0.031	-16.1	
58560	508	0.024	0.029	-17.2		58682	503	0.102	0.122	-16.4		58756	508	0.026	0.031	-16.1	
58560	509	0.023	0.027	-14.8		58682	504	0.046	0.055	-16.4		58756	509	0.028	0.033	-15.2	
58560	510	0.021	0.026	-19.2		58682	505	0.119	0.142	-16.2		58756	510	0.028	0.033	-15.2	
58575	501	0.029	0.034	-14.7		58682	506	0.062	0.074	-16.2		58757	501	0.201	0.240	-16.2	
58575	502	0.035	0.041	-14.6		58682	507	0.091	0.110	-17.3		58757	502	0.243	0.290	-16.2	
58575	503	0.036	0.043	-16.3		58682	508	0.089	0.107	-16.8		58757	503	0.249	0.300	-17.0	
58575	504	0.016	0.019	-15.8		58682	509	0.083	0.099	-16.2		58757	504	0.112	0.134	-16.4	
58575	505	0.042	0.050	-16.0		58682	510	0.079	0.094	-16.0		58757	505	0.290	0.350	-17.1	
58575	506	0.022	0.026	-15.4		58713	501	0.032	0.037	-13.5		58757	506	0.152	0.182	-16.5	
58575	507	0.032	0.038	-15.8		58713	502	0.017	0.020	-15.0		58757	507	0.224	0.270	-17.0	
58575	508	0.031	0.037	-16.2		58713	503	0.020	0.024	-16.7		58757	508	0.218	0.260	-16.2	
58575	509	0.029	0.035	-17.1		58713	504	0.013	0.016	-18.8		58757	509	0.203	0.241	-15.8	
58575	510	0.028	0.033	-15.2		58713	505	0.015	0.017	-11.8		58757	510	0.193	0.231	-16.5	
58627	501	0.092	0.110	-16.4		58713	506	0.028	0.033	-15.2		58759	501	0.025	0.030	-16.7	
58627	502	0.112	0.133	-15.8		58713	507	0.020	0.024	-16.7		58759	502	0.030	0.036	-16.7	
58627	503	0.114	0.137	-16.8		58713	508	0.024	0.029	-17.2		58759	503	0.031	0.037	-16.2	
58627	504	0.051	0.062	-17.7		58713	509	0.022	0.026	-15.4		58759	504	0.014	0.017	-17.6	
58627	505	0.134	0.159	-15.7		58713	510	0.009	0.011	-18.2		58759	505	0.036	0.043	-16.3	
58627	506	0.070	0.084	-16.7		58737	501	0.060	0.071	-15.5		58759	506	0.019	0.022	-13.6	
58627	507	0.103	0.123	-16.3		58737	502	0.072	0.086	-16.3		58759	507	0.028	0.033	-15.2	
58627	508	0.100	0.120	-16.7		58737	503	0.074	0.088	-15.9		58759	508	0.027	0.032	-15.6	
58627	509	0.093	0.111	-16.2		58737	504	0.033	0.040	-17.5		58759	509	0.025	0.030	-16.7	
58627	510	0.089	0.106	-16.0		58737	505	0.086	0.103	-16.5		58759	510	0.024	0.028	-14.3	
58663	501	0.121	0.143	-15.4		58737	506	0.045	0.054	-16.7		58802	501	0.028	0.034	-17.6	
58663	502	0.161	0.189	-14.8		58737	507	0.066	0.080	-17.5		58802	502	0.034	0.041	-17.1	
58663	503	0.121	0.143	-15.4		58737	508	0.065	0.077	-15.6		58802	503	0.035	0.042	-16.7	
58663	504	0.166	0.196	-15.3		58737	509	0.060	0.072	-16.7		58802	504	0.016	0.019	-15.8	
58663	505	0.091	0.108	-15.7		58737	510	0.057	0.069	-17.4		58802	505	0.041	0.049	-16.3	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
58802	506	0.021	0.026	-19.2		58840	501	0.034	0.040	-15.0		58904	506	0.010	0.012	-16.7	
58802	507	0.031	0.038	-18.4		58840	502	0.044	0.052	-15.4		58904	507	0.015	0.018	-16.7	
58802	508	0.031	0.037	-16.2		58840	503	0.034	0.040	-15.0		58904	508	0.015	0.018	-16.7	
58802	509	0.028	0.034	-17.6		58840	504	0.046	0.054	-14.8		58904	509	0.014	0.016	-12.5	
58802	510	0.027	0.032	-15.6		58840	505	0.025	0.030	-16.7		58904	510	0.013	0.016	-18.8	
58813	501	0.056	0.066	-15.2		58840	506	0.054	0.064	-15.6		58922	501	0.089	0.105	-15.2	
58813	502	0.074	0.087	-14.9		58840	507	0.039	0.046	-15.2		58922	502	0.117	0.139	-15.8	
58813	503	0.056	0.066	-15.2		58840	508	0.039	0.046	-15.2		58922	503	0.089	0.105	-15.2	
58813	504	0.076	0.090	-15.6		58840	509	0.042	0.049	-14.3		58922	504	0.121	0.143	-15.4	
58813	505	0.042	0.050	-16.0		58840	510	0.042	0.049	-14.3		58922	505	0.067	0.079	-15.2	
58813	506	0.090	0.106	-15.1		58873	501	0.053	0.063	-15.9		58922	506	0.144	0.169	-14.8	
58813	507	0.065	0.077	-15.6		58873	502	0.071	0.083	-14.5		58922	507	0.103	0.122	-15.6	
58813	508	0.064	0.076	-15.8		58873	503	0.053	0.063	-15.9		58922	508	0.103	0.121	-14.9	
58813	509	0.069	0.082	-15.9		58873	504	0.073	0.086	-15.1		58922	509	0.110	0.130	-15.4	
58813	510	0.069	0.081	-14.8		58873	505	0.040	0.047	-14.9		58922	510	0.110	0.130	-15.4	
58822	501	0.078	0.093	-16.1		58873	506	0.086	0.102	-15.7		59005	501	0.034	0.040	-15.0	
58822	502	0.094	0.112	-16.1		58873	507	0.062	0.073	-15.1		59005	502	0.041	0.048	-14.6	
58822	503	0.096	0.115	-16.5		58873	508	0.062	0.073	-15.1		59005	503	0.042	0.050	-16.0	
58822	504	0.043	0.052	-17.3		58873	509	0.066	0.078	-15.4		59005	504	0.019	0.022	-13.6	
58822	505	0.112	0.134	-16.4		58873	510	0.066	0.078	-15.4		59005	505	0.049	0.058	-15.5	
58822	506	0.059	0.070	-15.7		58903	501	0.018	0.021	-14.3		59005	506	0.025	0.030	-16.7	
58822	507	0.086	0.104	-17.3		58903	502	0.021	0.026	-19.2		59005	507	0.038	0.045	-15.6	
58822	508	0.084	0.101	-16.8		58903	503	0.022	0.026	-15.4		59005	508	0.037	0.044	-15.9	
58822	509	0.078	0.093	-16.1		58903	504	0.010	0.012	-16.7		59005	509	0.034	0.040	-15.0	
58822	510	0.075	0.089	-15.7		58903	505	0.026	0.031	-16.1		59005	510	0.032	0.039	-17.9	
58837	501	0.112	0.132	-15.2		58903	506	0.013	0.016	-18.8		59057	501	0.249	0.300	-17.0	
58837	502	0.148	0.175	-15.4		58903	507	0.020	0.024	-16.7		59057	502	0.300	0.360	-16.7	
58837	503	0.112	0.132	-15.2		58903	508	0.019	0.023	-17.4		59057	503	0.310	0.370	-16.2	
58837	504	0.153	0.180	-15.0		58903	509	0.018	0.021	-14.3		59057	504	0.139	0.166	-16.3	
58837	505	0.084	0.099	-15.2		58903	510	0.017	0.020	-15.0		59057	505	0.360	0.430	-16.3	
58837	506	0.181	0.213	-15.0		58904	501	0.014	0.016	-12.5		59057	506	0.189	0.226	-16.4	
58837	507	0.130	0.154	-15.6		58904	502	0.016	0.020	-20.0		59057	507	0.280	0.330	-15.2	
58837	508	0.129	0.153	-15.7		58904	503	0.017	0.020	-15.0		59057	508	0.270	0.320	-15.6	
58837	509	0.139	0.164	-15.2		58904	504	0.008	0.009	-11.1		59057	509	0.250	0.300	-16.7	
58837	510	0.139	0.164	-15.2		58904	505	0.020	0.023	-13.0		59057	510	0.240	0.290	-17.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59058	501	0.161	0.193	-16.6		59223	506	0.089	0.105	-15.2		59481	501	0.153	0.183	-16.4	
59058	502	0.195	0.232	-15.9		59223	507	0.064	0.076	-15.8		59481	502	0.185	0.220	-15.9	
59058	503	0.200	0.239	-16.3		59223	508	0.064	0.075	-14.7		59481	503	0.189	0.227	-16.7	
59058	504	0.090	0.108	-16.7		59223	509	0.069	0.081	-14.8		59481	504	0.085	0.102	-16.7	
59058	505	0.234	0.280	-16.4		59223	510	0.069	0.081	-14.8		59481	505	0.222	0.260	-14.6	
59058	506	0.122	0.146	-16.4		59257	501	0.009	0.011	-18.2		59481	506	0.116	0.138	-15.9	
59058	507	0.180	0.216	-16.7		59257	502	0.011	0.013	-15.4		59481	507	0.171	0.204	-16.2	
59058	508	0.175	0.209	-16.3		59257	503	0.011	0.013	-15.4		59481	508	0.166	0.199	-16.6	
59058	509	0.163	0.194	-16.0		59257	504	0.005	0.006	-16.7		59481	509	0.154	0.184	-16.3	
59058	510	0.155	0.186	-16.7		59257	505	0.013	0.016	-18.8		59481	510	0.147	0.176	-16.5	
59188	501	0.217	0.260	-16.5		59257	506	0.007	0.008	-12.5		59482	501	0.226	0.270	-16.3	
59188	502	0.117	0.137	-14.6		59257	507	0.010	0.012	-16.7		59482	502	0.122	0.143	-14.7	
59188	503	0.139	0.164	-15.2		59257	508	0.010	0.012	-16.7		59482	503	0.144	0.171	-15.8	
59188	504	0.092	0.107	-14.0		59257	509	0.009	0.011	-18.2		59482	504	0.095	0.112	-15.2	
59188	505	0.101	0.119	-15.1		59257	510	0.009	0.010	-10.0		59482	505	0.105	0.123	-14.6	
59188	506	0.193	0.228	-15.4		59306	501	0.057	0.068	-16.2		59482	506	0.201	0.237	-15.2	
59188	507	0.138	0.164	-15.9		59306	502	0.069	0.082	-15.9		59482	507	0.144	0.170	-15.3	
59188	508	0.167	0.197	-15.2		59306	503	0.070	0.084	-16.7		59482	508	0.174	0.205	-15.1	
59188	509	0.151	0.178	-15.2		59306	504	0.032	0.038	-15.8		59482	509	0.158	0.186	-15.1	
59188	510	0.064	0.075	-14.7		59306	505	0.082	0.098	-16.3		59482	510	0.066	0.079	-16.5	
59189	501	0.300	0.350	-14.3		59306	506	0.043	0.052	-17.3		59537	501	0.039	0.046	-15.2	
59189	502	0.161	0.189	-14.8		59306	507	0.063	0.076	-17.1		59537	502	0.051	0.060	-15.0	
59189	503	0.190	0.225	-15.6		59306	508	0.062	0.074	-16.2		59537	503	0.039	0.046	-15.2	
59189	504	0.126	0.147	-14.3		59306	509	0.057	0.068	-16.2		59537	504	0.053	0.062	-14.5	
59189	505	0.139	0.163	-14.7		59306	510	0.055	0.065	-15.4		59537	505	0.029	0.034	-14.7	
59189	506	0.260	0.310	-16.1		59378	501	0.036	0.042	-14.3		59537	506	0.063	0.074	-14.9	
59189	507	0.190	0.224	-15.2		59378	502	0.047	0.056	-16.1		59537	507	0.045	0.053	-15.1	
59189	508	0.229	0.270	-15.2		59378	503	0.036	0.042	-14.3		59537	508	0.045	0.053	-15.1	
59189	509	0.208	0.244	-14.8		59378	504	0.049	0.058	-15.5		59537	509	0.048	0.057	-15.8	
59189	510	0.088	0.103	-14.6		59378	505	0.027	0.032	-15.6		59537	510	0.048	0.057	-15.8	
59223	501	0.055	0.065	-15.4		59378	506	0.058	0.068	-14.7		59601	501	0.058	0.069	-15.9	
59223	502	0.073	0.086	-15.1		59378	507	0.042	0.049	-14.3		59601	502	0.070	0.083	-15.7	
59223	503	0.055	0.065	-15.4		59378	508	0.042	0.049	-14.3		59601	503	0.071	0.086	-17.4	
59223	504	0.075	0.089	-15.7		59378	509	0.045	0.053	-15.1		59601	504	0.032	0.039	-17.9	
59223	505	0.042	0.049	-14.3		59378	510	0.045	0.052	-13.5		59601	505	0.084	0.100	-16.0	

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LOSS COST PERCENT CHANGE BY CLASS

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59601	506	0.044	0.052	-15.4		59693	501	0.009	0.010	-10.0		59722	506	0.037	0.045	-17.8	
59601	507	0.064	0.077	-16.9		59693	502	0.011	0.013	-15.4		59722	507	0.055	0.066	-16.7	
59601	508	0.063	0.075	-16.0		59693	503	0.011	0.013	-15.4		59722	508	0.053	0.064	-17.2	
59601	509	0.058	0.069	-15.9		59693	504	0.005	0.006	-16.7		59722	509	0.050	0.059	-15.3	
59601	510	0.056	0.066	-15.2		59693	505	0.013	0.015	-13.3		59722	510	0.047	0.057	-17.5	
59647	501	0.101	0.119	-15.1		59693	506	0.007	0.008	-12.5		59723	501	0.019	0.022	-13.6	
59647	502	0.055	0.064	-14.1		59693	507	0.010	0.012	-16.7		59723	502	0.022	0.027	-18.5	
59647	503	0.065	0.076	-14.5		59693	508	0.009	0.011	-18.2		59723	503	0.023	0.027	-14.8	
59647	504	0.043	0.050	-14.0		59693	509	0.009	0.010	-10.0		59723	504	0.010	0.012	-16.7	
59647	505	0.047	0.055	-14.5		59693	510	0.008	0.010	-20.0		59723	505	0.027	0.032	-15.6	
59647	506	0.090	0.106	-15.1		59701	501	0.004	0.005	-20.0		59723	506	0.014	0.017	-17.6	
59647	507	0.064	0.076	-15.8		59701	502	0.005	0.006	-16.7		59723	507	0.021	0.025	-16.0	
59647	508	0.078	0.092	-15.2		59701	503	0.005	0.006	-16.7		59723	508	0.020	0.024	-16.7	
59647	509	0.070	0.083	-15.7		59701	504	0.002	0.003	-33.3		59723	509	0.019	0.022	-13.6	
59647	510	0.030	0.035	-14.3		59701	505	0.006	0.007	-14.3		59723	510	0.018	0.021	-14.3	
59660	501	0.106	0.127	-16.5		59701	506	0.003	0.004	-25.0		59724	501	0.028	0.034	-17.6	
59660	502	0.128	0.153	-16.3		59701	507	0.005	0.006	-16.7		59724	502	0.034	0.041	-17.1	
59660	503	0.131	0.157	-16.6		59701	508	0.005	0.005	0.0		59724	503	0.035	0.042	-16.7	
59660	504	0.059	0.071	-16.9		59701	509	0.004	0.005	-20.0		59724	504	0.016	0.019	-15.8	
59660	505	0.154	0.183	-15.8		59701	510	0.004	0.005	-20.0		59724	505	0.041	0.049	-16.3	
59660	506	0.080	0.096	-16.7		59713	501	0.095	0.113	-15.9		59724	506	0.021	0.026	-19.2	
59660	507	0.118	0.142	-16.9		59713	502	0.115	0.137	-16.1		59724	507	0.032	0.038	-15.8	
59660	508	0.115	0.138	-16.7		59713	503	0.118	0.141	-16.3		59724	508	0.031	0.037	-16.2	
59660	509	0.107	0.127	-15.7		59713	504	0.053	0.063	-15.9		59724	509	0.029	0.034	-14.7	
59660	510	0.102	0.122	-16.4		59713	505	0.137	0.164	-16.5		59724	510	0.027	0.033	-18.2	
59661	501	0.052	0.062	-16.1		59713	506	0.072	0.086	-16.3		59725	501	0.035	0.042	-16.7	
59661	502	0.063	0.075	-16.0		59713	507	0.106	0.127	-16.5		59725	502	0.043	0.051	-15.7	
59661	503	0.064	0.077	-16.9		59713	508	0.103	0.123	-16.3		59725	503	0.044	0.052	-15.4	
59661	504	0.029	0.035	-17.1		59713	509	0.096	0.114	-15.8		59725	504	0.020	0.024	-16.7	
59661	505	0.075	0.090	-16.7		59713	510	0.091	0.109	-16.5		59725	505	0.051	0.061	-16.4	
59661	506	0.039	0.047	-17.0		59722	501	0.049	0.059	-16.9		59725	506	0.027	0.032	-15.6	
59661	507	0.058	0.070	-17.1		59722	502	0.059	0.071	-16.9		59725	507	0.039	0.047	-17.0	
59661	508	0.056	0.068	-17.6		59722	503	0.061	0.073	-16.4		59725	508	0.038	0.046	-17.4	
59661	509	0.052	0.062	-16.1		59722	504	0.027	0.033	-18.2		59725	509	0.036	0.042	-14.3	
59661	510	0.050	0.060	-16.7		59722	505	0.071	0.085	-16.5		59725	510	0.034	0.041	-17.1	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59726	501	0.026	0.031	-16.1		59751	506	0.017	0.020	-15.0		59781	501	0.025	0.030	-16.7	
59726	502	0.031	0.037	-16.2		59751	507	0.012	0.014	-14.3		59781	502	0.033	0.039	-15.4	
59726	503	0.032	0.038	-15.8		59751	508	0.012	0.014	-14.3		59781	503	0.025	0.030	-16.7	
59726	504	0.014	0.017	-17.6		59751	509	0.013	0.015	-13.3		59781	504	0.034	0.040	-15.0	
59726	505	0.037	0.044	-15.9		59751	510	0.013	0.015	-13.3		59781	505	0.019	0.022	-13.6	
59726	506	0.019	0.023	-17.4		59773	501	0.013	0.015	-13.3		59781	506	0.040	0.048	-16.7	
59726	507	0.029	0.034	-14.7		59773	502	0.007	0.008	-12.5		59781	507	0.029	0.034	-14.7	
59726	508	0.028	0.033	-15.2		59773	503	0.008	0.010	-20.0		59781	508	0.029	0.034	-14.7	
59726	509	0.026	0.031	-16.1		59773	504	0.005	0.006	-16.7		59781	509	0.031	0.037	-16.2	
59726	510	0.025	0.030	-16.7		59773	505	0.006	0.007	-14.3		59781	510	0.031	0.037	-16.2	
59738	501	0.082	0.098	-16.3		59773	506	0.011	0.013	-15.4		59782	501	0.037	0.044	-15.9	
59738	502	0.099	0.118	-16.1		59773	507	0.008	0.010	-20.0		59782	502	0.049	0.058	-15.5	
59738	503	0.102	0.122	-16.4		59773	508	0.010	0.012	-16.7		59782	503	0.037	0.044	-15.9	
59738	504	0.046	0.055	-16.4		59773	509	0.009	0.011	-18.2		59782	504	0.051	0.060	-15.0	
59738	505	0.119	0.142	-16.2		59773	510	0.004	0.004	0.0		59782	505	0.028	0.033	-15.2	
59738	506	0.062	0.074	-16.2		59774	501	0.011	0.012	-8.3		59782	506	0.060	0.071	-15.5	
59738	507	0.091	0.110	-17.3		59774	502	0.006	0.007	-14.3		59782	507	0.043	0.051	-15.7	
59738	508	0.089	0.107	-16.8		59774	503	0.007	0.008	-12.5		59782	508	0.043	0.051	-15.7	
59738	509	0.083	0.099	-16.2		59774	504	0.004	0.005	-20.0		59782	509	0.046	0.055	-16.4	
59738	510	0.079	0.094	-16.0		59774	505	0.005	0.006	-16.7		59782	510	0.046	0.055	-16.4	
59750	501	0.029	0.034	-14.7		59774	506	0.009	0.011	-18.2		59783	501	0.036	0.043	-16.3	
59750	502	0.038	0.045	-15.6		59774	507	0.007	0.008	-12.5		59783	502	0.048	0.057	-15.8	
59750	503	0.029	0.034	-14.7		59774	508	0.008	0.010	-20.0		59783	503	0.036	0.043	-16.3	
59750	504	0.039	0.046	-15.2		59774	509	0.007	0.009	-22.2		59783	504	0.050	0.059	-15.3	
59750	505	0.022	0.026	-15.4		59774	510	0.003	0.004	-25.0		59783	505	0.027	0.032	-15.6	
59750	506	0.047	0.055	-14.5		59775	501	0.014	0.016	-12.5		59783	506	0.059	0.069	-14.5	
59750	507	0.034	0.040	-15.0		59775	502	0.007	0.009	-22.2		59783	507	0.042	0.050	-16.0	
59750	508	0.033	0.039	-15.4		59775	503	0.009	0.010	-10.0		59783	508	0.042	0.050	-16.0	
59750	509	0.036	0.042	-14.3		59775	504	0.006	0.007	-14.3		59783	509	0.045	0.053	-15.1	
59750	510	0.036	0.042	-14.3		59775	505	0.006	0.007	-14.3		59783	510	0.045	0.053	-15.1	
59751	501	0.010	0.012	-16.7		59775	506	0.012	0.014	-14.3		59784	501	0.028	0.033	-15.2	
59751	502	0.014	0.016	-12.5		59775	507	0.009	0.010	-10.0		59784	502	0.037	0.044	-15.9	
59751	503	0.010	0.012	-16.7		59775	508	0.010	0.012	-16.7		59784	503	0.028	0.033	-15.2	
59751	504	0.014	0.017	-17.6		59775	509	0.009	0.011	-18.2		59784	504	0.038	0.045	-15.6	
59751	505	0.008	0.009	-11.1		59775	510	0.004	0.005	-20.0		59784	505	0.021	0.025	-16.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59784	506	0.045	0.053	-15.1		59867	501	0.071	0.085	-16.5		59892	506	0.059	0.069	-14.5	
59784	507	0.032	0.038	-15.8		59867	502	0.086	0.103	-16.5		59892	507	0.042	0.050	-16.0	
59784	508	0.032	0.038	-15.8		59867	503	0.088	0.106	-17.0		59892	508	0.042	0.050	-16.0	
59784	509	0.035	0.041	-14.6		59867	504	0.040	0.048	-16.7		59892	509	0.045	0.053	-15.1	
59784	510	0.035	0.041	-14.6		59867	505	0.103	0.123	-16.3		59892	510	0.045	0.053	-15.1	
59790	501	0.063	0.076	-17.1		59867	506	0.054	0.065	-16.9		59904	501	0.025	0.029	-13.8	
59790	502	0.077	0.091	-15.4		59867	507	0.079	0.095	-16.8		59904	502	0.032	0.038	-15.8	
59790	503	0.078	0.094	-17.0		59867	508	0.077	0.093	-17.2		59904	503	0.025	0.029	-13.8	
59790	504	0.035	0.042	-16.7		59867	509	0.072	0.086	-16.3		59904	504	0.034	0.040	-15.0	
59790	505	0.092	0.109	-15.6		59867	510	0.069	0.082	-15.9		59904	505	0.019	0.022	-13.6	
59790	506	0.048	0.057	-15.8		59886	501	0.010	0.012	-16.7		59904	506	0.040	0.047	-14.9	
59790	507	0.071	0.085	-16.5		59886	502	0.012	0.014	-14.3		59904	507	0.029	0.034	-14.7	
59790	508	0.069	0.082	-15.9		59886	503	0.012	0.014	-14.3		59904	508	0.028	0.034	-17.6	
59790	509	0.064	0.076	-15.8		59886	504	0.005	0.006	-16.7		59904	509	0.031	0.036	-13.9	
59790	510	0.061	0.073	-16.4		59886	505	0.014	0.017	-17.6		59904	510	0.030	0.036	-16.7	
59798	501	0.095	0.112	-15.2		59886	506	0.007	0.009	-22.2		59905	501	0.045	0.053	-15.1	
59798	502	0.126	0.148	-14.9		59886	507	0.011	0.013	-15.4		59905	502	0.054	0.064	-15.6	
59798	503	0.095	0.112	-15.2		59886	508	0.010	0.013	-23.1		59905	503	0.055	0.066	-16.7	
59798	504	0.130	0.153	-15.0		59886	509	0.010	0.012	-16.7		59905	504	0.025	0.030	-16.7	
59798	505	0.072	0.084	-14.3		59886	510	0.009	0.011	-18.2		59905	505	0.065	0.077	-15.6	
59798	506	0.153	0.181	-15.5		59889	501	0.042	0.050	-16.0		59905	506	0.034	0.040	-15.0	
59798	507	0.110	0.131	-16.0		59889	502	0.023	0.027	-14.8		59905	507	0.050	0.060	-16.7	
59798	508	0.110	0.130	-15.4		59889	503	0.027	0.032	-15.6		59905	508	0.048	0.058	-17.2	
59798	509	0.118	0.139	-15.1		59889	504	0.018	0.021	-14.3		59905	509	0.045	0.054	-16.7	
59798	510	0.118	0.139	-15.1		59889	505	0.020	0.023	-13.0		59905	510	0.043	0.051	-15.7	
59806	501	0.068	0.080	-15.0		59889	506	0.038	0.044	-13.6		59914	501	0.260	0.310	-16.1	
59806	502	0.090	0.106	-15.1		59889	507	0.027	0.032	-15.6		59914	502	0.320	0.380	-15.8	
59806	503	0.068	0.080	-15.0		59889	508	0.033	0.038	-13.2		59914	503	0.320	0.390	-17.9	
59806	504	0.093	0.110	-15.5		59889	509	0.029	0.035	-17.1		59914	504	0.146	0.175	-16.6	
59806	505	0.051	0.060	-15.0		59889	510	0.012	0.015	-20.0		59914	505	0.380	0.450	-15.6	
59806	506	0.110	0.129	-14.7		59892	501	0.036	0.043	-16.3		59914	506	0.198	0.237	-16.5	
59806	507	0.079	0.094	-16.0		59892	502	0.048	0.057	-15.8		59914	507	0.290	0.350	-17.1	
59806	508	0.079	0.093	-15.1		59892	503	0.036	0.043	-16.3		59914	508	0.280	0.340	-17.6	
59806	509	0.084	0.100	-16.0		59892	504	0.050	0.059	-15.3		59914	509	0.260	0.310	-16.1	
59806	510	0.084	0.099	-15.2		59892	505	0.027	0.032	-15.6		59914	510	0.250	0.300	-16.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59915	501	0.082	0.096	-14.6		59925	506	0.141	0.163	-13.5		59932	501	0.127	0.152	-16.4	
59915	502	0.108	0.128	-15.6		59925	507	0.145	0.167	-13.2		59932	502	0.153	0.183	-16.4	
59915	503	0.082	0.097	-15.5		59925	508	0.167	0.194	-13.9		59932	503	0.157	0.188	-16.5	
59915	504	0.112	0.132	-15.2		59925	509	0.173	0.199	-13.1		59932	504	0.071	0.085	-16.5	
59915	505	0.062	0.073	-15.1		59925	510	0.209	0.241	-13.3		59932	505	0.184	0.219	-16.0	
59915	506	0.132	0.156	-15.4		59926	501	0.170	0.196	-13.3		59932	506	0.096	0.115	-16.5	
59915	507	0.095	0.112	-15.2		59926	502	0.130	0.150	-13.3		59932	507	0.141	0.170	-17.1	
59915	508	0.094	0.112	-16.1		59926	503	0.165	0.191	-13.6		59932	508	0.138	0.165	-16.4	
59915	509	0.102	0.120	-15.0		59926	504	0.093	0.108	-13.9		59932	509	0.128	0.152	-15.8	
59915	510	0.101	0.119	-15.1		59926	505	0.134	0.155	-13.5		59932	510	0.122	0.146	-16.4	
59917	501	0.015	0.018	-16.7		59926	506	0.120	0.138	-13.0		59941	501	0.040	0.047	-14.9	
59917	502	0.020	0.024	-16.7		59926	507	0.123	0.142	-13.4		59941	502	0.048	0.057	-15.8	
59917	503	0.015	0.018	-16.7		59926	508	0.142	0.165	-13.9		59941	503	0.049	0.059	-16.9	
59917	504	0.021	0.024	-12.5		59926	509	0.147	0.170	-13.5		59941	504	0.022	0.026	-15.4	
59917	505	0.011	0.013	-15.4		59926	510	0.178	0.205	-13.2		59941	505	0.057	0.068	-16.2	
59917	506	0.024	0.029	-17.2		59927	501	0.114	0.132	-13.6		59941	506	0.030	0.036	-16.7	
59917	507	0.018	0.021	-14.3		59927	502	0.087	0.101	-13.9		59941	507	0.044	0.053	-17.0	
59917	508	0.017	0.021	-19.0		59927	503	0.111	0.128	-13.3		59941	508	0.043	0.051	-15.7	
59917	509	0.019	0.022	-13.6		59927	504	0.062	0.072	-13.9		59941	509	0.040	0.047	-14.9	
59917	510	0.019	0.022	-13.6		59927	505	0.090	0.104	-13.5		59941	510	0.038	0.045	-15.6	
59923	501	0.006	0.008	-25.0		59927	506	0.080	0.093	-14.0		59947	501	0.025	0.029	-13.8	
59923	502	0.008	0.009	-11.1		59927	507	0.083	0.096	-13.5		59947	502	0.032	0.038	-15.8	
59923	503	0.008	0.010	-20.0		59927	508	0.096	0.111	-13.5		59947	503	0.025	0.029	-13.8	
59923	504	0.004	0.004	0.0		59927	509	0.099	0.114	-13.2		59947	504	0.034	0.040	-15.0	
59923	505	0.009	0.011	-18.2		59927	510	0.120	0.138	-13.0		59947	505	0.019	0.022	-13.6	
59923	506	0.005	0.006	-16.7		59931	501	0.118	0.141	-16.3		59947	506	0.040	0.047	-14.9	
59923	507	0.007	0.009	-22.2		59931	502	0.142	0.170	-16.5		59947	507	0.029	0.034	-14.7	
59923	508	0.007	0.008	-12.5		59931	503	0.146	0.175	-16.6		59947	508	0.028	0.034	-17.6	
59923	509	0.006	0.008	-25.0		59931	504	0.066	0.079	-16.5		59947	509	0.031	0.036	-13.9	
59923	510	0.006	0.007	-14.3		59931	505	0.171	0.203	-15.8		59947	510	0.030	0.036	-16.7	
59925	501	0.200	0.231	-13.4		59931	506	0.089	0.107	-16.8		59955	501	0.015	0.018	-16.7	
59925	502	0.153	0.177	-13.6		59931	507	0.131	0.157	-16.6		59955	502	0.018	0.022	-18.2	
59925	503	0.193	0.224	-13.8		59931	508	0.128	0.153	-16.3		59955	503	0.019	0.022	-13.6	
59925	504	0.109	0.126	-13.5		59931	509	0.119	0.141	-15.6		59955	504	0.008	0.010	-20.0	
59925	505	0.158	0.182	-13.2		59931	510	0.113	0.136	-16.9		59955	505	0.022	0.026	-15.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59955	506	0.011	0.014	-21.4		59973	501	0.073	0.087	-16.1		59984	506	0.015	0.018	-16.7	
59955	507	0.017	0.020	-15.0		59973	502	0.088	0.105	-16.2		59984	507	0.022	0.027	-18.5	
59955	508	0.016	0.020	-20.0		59973	503	0.090	0.108	-16.7		59984	508	0.022	0.026	-15.4	
59955	509	0.015	0.018	-16.7		59973	504	0.040	0.048	-16.7		59984	509	0.020	0.024	-16.7	
59955	510	0.015	0.017	-11.8		59973	505	0.105	0.125	-16.0		59984	510	0.019	0.023	-17.4	
59963	501	0.113	0.134	-15.7		59973	506	0.055	0.066	-16.7		59985	501	0.078	0.093	-16.1	
59963	502	0.136	0.162	-16.0		59973	507	0.081	0.097	-16.5		59985	502	0.094	0.112	-16.1	
59963	503	0.139	0.167	-16.8		59973	508	0.079	0.094	-16.0		59985	503	0.096	0.115	-16.5	
59963	504	0.063	0.075	-16.0		59973	509	0.073	0.087	-16.1		59985	504	0.043	0.052	-17.3	
59963	505	0.163	0.194	-16.0		59973	510	0.070	0.084	-16.7		59985	505	0.113	0.134	-15.7	
59963	506	0.085	0.102	-16.7		59975	501	0.046	0.055	-16.4		59985	506	0.059	0.070	-15.7	
59963	507	0.125	0.150	-16.7		59975	502	0.061	0.072	-15.3		59985	507	0.087	0.104	-16.3	
59963	508	0.122	0.146	-16.4		59975	503	0.046	0.055	-16.4		59985	508	0.084	0.101	-16.8	
59963	509	0.113	0.135	-16.3		59975	504	0.063	0.075	-16.0		59985	509	0.078	0.093	-16.1	
59963	510	0.108	0.129	-16.3		59975	505	0.035	0.041	-14.6		59985	510	0.075	0.089	-15.7	
59964	501	0.260	0.310	-16.1		59975	506	0.075	0.088	-14.8		59986	501	0.059	0.071	-16.9	
59964	502	0.320	0.380	-15.8		59975	507	0.054	0.064	-15.6		59986	502	0.072	0.085	-15.3	
59964	503	0.330	0.390	-15.4		59975	508	0.054	0.063	-14.3		59986	503	0.074	0.088	-15.9	
59964	504	0.147	0.176	-16.5		59975	509	0.058	0.068	-14.7		59986	504	0.033	0.040	-17.5	
59964	505	0.380	0.450	-15.6		59975	510	0.057	0.068	-16.2		59986	505	0.086	0.102	-15.7	
59964	506	0.200	0.239	-16.3		59977	501	0.026	0.031	-16.1		59986	506	0.045	0.054	-16.7	
59964	507	0.290	0.350	-17.1		59977	502	0.035	0.041	-14.6		59986	507	0.066	0.079	-16.5	
59964	508	0.290	0.340	-14.7		59977	503	0.026	0.031	-16.1		59986	508	0.064	0.077	-16.9	
59964	509	0.270	0.320	-15.6		59977	504	0.036	0.043	-16.3		59986	509	0.060	0.071	-15.5	
59964	510	0.250	0.300	-16.7		59977	505	0.020	0.023	-13.0		59986	510	0.057	0.068	-16.2	
59970	501	0.033	0.039	-15.4		59977	506	0.043	0.050	-14.0		59988	501	0.012	0.014	-14.3	
59970	502	0.044	0.052	-15.4		59977	507	0.031	0.036	-13.9		59988	502	0.016	0.018	-11.1	
59970	503	0.033	0.039	-15.4		59977	508	0.031	0.036	-13.9		59988	503	0.012	0.014	-14.3	
59970	504	0.045	0.053	-15.1		59977	509	0.033	0.039	-15.4		59988	504	0.016	0.019	-15.8	
59970	505	0.025	0.029	-13.8		59977	510	0.033	0.039	-15.4		59988	505	0.009	0.010	-10.0	
59970	506	0.053	0.063	-15.9		59984	501	0.020	0.024	-16.7		59988	506	0.019	0.022	-13.6	
59970	507	0.038	0.046	-17.4		59984	502	0.024	0.029	-17.2		59988	507	0.014	0.016	-12.5	
59970	508	0.038	0.045	-15.6		59984	503	0.025	0.029	-13.8		59988	508	0.014	0.016	-12.5	
59970	509	0.041	0.048	-14.6		59984	504	0.011	0.013	-15.4		59988	509	0.015	0.017	-11.8	
59970	510	0.041	0.048	-14.6		59984	505	0.029	0.034	-14.7		59988	510	0.015	0.017	-11.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59989	501	0.010	0.012	-16.7		60012	506	20.200	20.100	+0.5		60035	501	35.100	36.300	-3.3	
59989	502	0.013	0.015	-13.3		60012	507	11.900	11.400	+4.4		60035	502	29.300	30.400	-3.6	
59989	503	0.013	0.015	-13.3		60012	508	25.100	23.600	+6.4		60035	503	23.600	24.900	-5.2	
59989	504	0.006	0.007	-14.3		60012	509	14.600	14.400	+1.4		60035	504	20.300	21.700	-6.5	
59989	505	0.015	0.018	-16.7		60012	510	14.000	13.200	+6.1		60035	505	16.300	17.600	-7.4	
59989	506	0.008	0.009	-11.1		60013	501	29.700	28.100	+5.7		60035	506	20.900	22.600	-7.5	
59989	507	0.012	0.014	-14.3		60013	502	18.600	17.600	+5.7		60035	507	16.800	17.700	-5.1	
59989	508	0.011	0.014	-21.4		60013	503	17.800	17.100	+4.1		60035	508	28.800	29.700	-3.0	
59989	509	0.010	0.012	-16.7		60013	504	16.600	16.300	+1.8		60035	509	17.900	19.300	-7.3	
59989	510	0.010	0.012	-16.7		60013	505	14.000	13.800	+1.4		60035	510	20.300	21.000	-3.3	
60010	501	18.400	17.300	+6.4		60013	506	17.300	17.200	+0.6		61000	501	18.200	17.200	+5.8	
60010	502	11.500	10.900	+5.5		60013	507	10.200	9.790	+4.2		61000	502	11.300	10.700	+5.6	
60010	503	11.000	10.600	+3.8		60013	508	21.500	20.300	+5.9		61000	503	10.900	10.500	+3.8	
60010	504	10.200	10.000	+2.0		60013	509	12.500	12.300	+1.6		61000	504	10.100	9.930	+1.7	
60010	505	8.650	8.530	+1.4		60013	510	12.000	11.300	+6.2		61000	505	8.570	8.440	+1.5	
60010	506	10.700	10.600	+0.9		60015	501	22.200	21.000	+5.7		61000	506	10.600	10.500	+1.0	
60010	507	6.290	6.040	+4.1		60015	502	13.900	13.100	+6.1		61000	507	6.230	5.980	+4.2	
60010	508	13.300	12.500	+6.4		60015	503	13.300	12.800	+3.9		61000	508	13.200	12.400	+6.5	
60010	509	7.700	7.610	+1.2		60015	504	12.400	12.100	+2.5		61000	509	7.630	7.540	+1.2	
60010	510	7.420	7.000	+6.0		60015	505	10.500	10.300	+1.9		61000	510	7.350	6.930	+6.1	
60011	501	21.100	19.900	+6.0		60015	506	13.000	12.900	+0.8		61212	501	17.900	18.500	-3.2	
60011	502	13.200	12.500	+5.6		60015	507	7.610	7.310	+4.1		61212	502	14.900	15.500	-3.9	
60011	503	12.700	12.100	+5.0		60015	508	16.100	15.100	+6.6		61212	503	12.100	12.700	-4.7	
60011	504	11.800	11.500	+2.6		60015	509	9.320	9.210	+1.2		61212	504	10.400	11.100	-6.3	
60011	505	9.950	9.810	+1.4		60015	510	8.980	8.470	+6.0		61212	505	8.330	8.990	-7.3	
60011	506	12.300	12.200	+0.8		60016	501	25.000	23.600	+5.9		61212	506	10.700	11.600	-7.8	
60011	507	7.230	6.950	+4.0		60016	502	15.600	14.800	+5.4		61212	507	8.590	9.040	-5.0	
60011	508	15.300	14.400	+6.3		60016	503	15.000	14.400	+4.2		61212	508	14.700	15.200	-3.3	
60011	509	8.860	8.750	+1.3		60016	504	13.900	13.600	+2.2		61212	509	9.140	9.880	-7.5	
60011	510	8.530	8.050	+6.0		60016	505	11.800	11.600	+1.7		61212	510	10.400	10.700	-2.8	
60012	501	34.700	32.700	+6.1		60016	506	14.600	14.500	+0.7		61216	501	19.900	20.600	-3.4	
60012	502	21.700	20.500	+5.9		60016	507	8.560	8.210	+4.3		61216	502	16.600	17.200	-3.5	
60012	503	20.800	20.000	+4.0		60016	508	18.100	17.000	+6.5		61216	503	13.400	14.100	-5.0	
60012	504	19.300	19.000	+1.6		60016	509	10.500	10.400	+1.0		61216	504	11.500	12.300	-6.5	
60012	505	16.400	16.100	+1.9		60016	510	10.100	9.520	+6.1		61216	505	9.250	9.980	-7.3	

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LOSS COST PERCENT CHANGE BY CLASS

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61216	506	11.800	12.800	-7.8		61224	501	28.000	29.000	-3.4		61227	506	35.600	38.600	-7.8	
61216	507	9.540	10.000	-4.6		61224	502	23.400	24.300	-3.7		61227	507	28.700	30.200	-5.0	
61216	508	16.300	16.800	-3.0		61224	503	18.800	19.900	-5.5		61227	508	49.100	50.600	-3.0	
61216	509	10.100	11.000	-8.2		61224	504	16.200	17.400	-6.9		61227	509	30.500	33.000	-7.6	
61216	510	11.500	11.900	-3.4		61224	505	13.000	14.100	-7.8		61227	510	34.600	35.700	-3.1	
61217	501	18.100	18.700	-3.2		61224	506	16.700	18.100	-7.7		62000	501	13.600	14.100	-3.5	
61217	502	15.100	15.700	-3.8		61224	507	13.400	14.100	-5.0		62000	502	11.400	11.800	-3.4	
61217	503	12.200	12.800	-4.7		61224	508	23.000	23.700	-3.0		62000	503	9.170	9.660	-5.1	
61217	504	10.500	11.200	-6.2		61224	509	14.300	15.400	-7.1		62000	504	7.870	8.440	-6.8	
61217	505	8.420	9.080	-7.3		61224	510	16.200	16.700	-3.0		62000	505	6.330	6.830	-7.3	
61217	506	10.800	11.700	-7.7		61225	501	38.900	40.200	-3.2		62000	506	8.110	8.780	-7.6	
61217	507	8.680	9.130	-4.9		61225	502	32.400	33.700	-3.9		62000	507	6.530	6.870	-4.9	
61217	508	14.900	15.300	-2.6		61225	503	26.200	27.600	-5.1		62000	508	11.200	11.500	-2.6	
61217	509	9.230	9.980	-7.5		61225	504	22.500	24.100	-6.6		62000	509	6.940	7.510	-7.6	
61217	510	10.500	10.800	-2.8		61225	505	18.100	19.500	-7.2		62000	510	7.870	8.130	-3.2	
61218	501	12.400	12.800	-3.1		61225	506	23.100	25.100	-8.0		62001	501	10.800	11.100	-2.7	
61218	502	10.300	10.700	-3.7		61225	507	18.600	19.600	-5.1		62001	502	8.970	9.320	-3.8	
61218	503	8.320	8.770	-5.1		61225	508	31.900	32.900	-3.0		62001	503	7.240	7.620	-5.0	
61218	504	7.140	7.660	-6.8		61225	509	19.800	21.400	-7.5		62001	504	6.210	6.660	-6.8	
61218	505	5.750	6.200	-7.3		61225	510	22.500	23.200	-3.0		62001	505	5.000	5.400	-7.4	
61218	506	7.360	7.970	-7.7		61226	501	65.500	67.600	-3.1		62001	506	6.400	6.930	-7.6	
61218	507	5.930	6.240	-5.0		61226	502	54.500	56.700	-3.9		62001	507	5.160	5.420	-4.8	
61218	508	10.200	10.500	-2.9		61226	503	44.000	46.400	-5.2		62001	508	8.830	9.090	-2.9	
61218	509	6.300	6.820	-7.6		61226	504	37.800	40.500	-6.7		62001	509	5.480	5.930	-7.6	
61218	510	7.150	7.390	-3.2		61226	505	30.400	32.800	-7.3		62001	510	6.210	6.420	-3.3	
61223	501	88.000	90.900	-3.2		61226	506	38.900	42.200	-7.8		62002	501	4.920	5.080	-3.1	
61223	502	73.300	76.200	-3.8		61226	507	31.400	33.000	-4.8		62002	502	4.090	4.260	-4.0	
61223	503	59.200	62.300	-5.0		61226	508	53.700	55.300	-2.9		62002	503	3.300	3.480	-5.2	
61223	504	50.800	54.500	-6.8		61226	509	33.300	36.100	-7.8		62002	504	2.840	3.040	-6.6	
61223	505	40.900	44.100	-7.3		61226	510	37.800	39.100	-3.3		62002	505	2.280	2.460	-7.3	
61223	506	52.300	56.700	-7.8		61227	501	59.900	61.900	-3.2		62002	506	2.920	3.170	-7.9	
61223	507	42.100	44.300	-5.0		61227	502	49.900	51.900	-3.9		62002	507	2.350	2.480	-5.2	
61223	508	72.200	74.300	-2.8		61227	503	40.300	42.400	-5.0		62002	508	4.030	4.150	-2.9	
61223	509	44.800	48.500	-7.6		61227	504	34.600	37.100	-6.7		62002	509	2.500	2.710	-7.7	
61223	510	50.800	52.500	-3.2		61227	505	27.800	30.000	-7.3		62002	510	2.840	2.930	-3.1	

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LOSS COST PERCENT CHANGE BY CLASS

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62003	501	15.500	16.000	-3.1		63012	506	34.300	34.000	+0.9		63217	501	34.300	33.700	+1.8	
62003	502	12.900	13.400	-3.7		63012	507	20.100	19.300	+4.1		63217	502	31.200	30.900	+1.0	
62003	503	10.400	11.000	-5.5		63012	508	42.500	40.000	+6.3		63217	503	24.400	24.500	-0.4	
62003	504	8.930	9.580	-6.8		63012	509	24.700	24.400	+1.2		63217	504	32.700	33.400	-2.1	
62003	505	7.190	7.760	-7.3		63012	510	23.700	22.400	+5.8		63217	505	28.200	28.900	-2.4	
62003	506	9.200	9.970	-7.7		63013	501	55.600	52.500	+5.9		63217	506	17.500	18.100	-3.3	
62003	507	7.420	7.800	-4.9		63013	502	34.700	32.900	+5.5		63217	507	26.600	26.600	0.0	
62003	508	12.700	13.100	-3.1		63013	503	33.400	32.000	+4.4		63217	508	42.000	41.200	+1.9	
62003	509	7.890	8.530	-7.5		63013	504	31.000	30.400	+2.0		63217	509	25.100	25.800	-2.7	
62003	510	8.940	9.240	-3.2		63013	505	26.200	25.800	+1.6		63217	510	21.900	21.500	+1.9	
63010	501	33.000	31.200	+5.8		63013	506	32.400	32.200	+0.6		63218	501	11.600	11.400	+1.8	
63010	502	20.600	19.500	+5.6		63013	507	19.100	18.300	+4.4		63218	502	10.500	10.400	+1.0	
63010	503	19.800	19.000	+4.2		63013	508	40.200	37.900	+6.1		63218	503	8.220	8.250	-0.4	
63010	504	18.400	18.100	+1.7		63013	509	23.300	23.100	+0.9		63218	504	11.000	11.200	-1.8	
63010	505	15.600	15.300	+2.0		63013	510	22.500	21.200	+6.1		63218	505	9.490	9.740	-2.6	
63010	506	19.300	19.100	+1.0		63215	501	51.200	52.900	-3.2		63218	506	5.900	6.100	-3.3	
63010	507	11.300	10.900	+3.7		63215	502	42.600	44.300	-3.8		63218	507	8.960	8.970	-0.1	
63010	508	23.900	22.500	+6.2		63215	503	34.400	36.300	-5.2		63218	508	14.100	13.900	+1.4	
63010	509	13.900	13.700	+1.5		63215	504	29.500	31.700	-6.9		63218	509	8.440	8.680	-2.8	
63010	510	13.400	12.600	+6.3		63215	505	23.800	25.700	-7.4		63218	510	7.360	7.240	+1.7	
63011	501	41.300	39.000	+5.9		63215	506	30.400	33.000	-7.9		64074	501	17.400	17.800	-2.2	
63011	502	25.800	24.400	+5.7		63215	507	24.500	25.800	-5.0		64074	502	5.310	5.450	-2.6	
63011	503	24.800	23.800	+4.2		63215	508	42.000	43.200	-2.8		64074	503	18.800	19.500	-3.6	
63011	504	23.000	22.600	+1.8		63215	509	26.100	28.200	-7.4		64074	504	7.210	7.650	-5.8	
63011	505	19.500	19.200	+1.6		63215	510	29.600	30.500	-3.0		64074	505	8.390	8.980	-6.6	
63011	506	24.100	23.900	+0.8		63216	501	35.500	36.700	-3.3		64074	506	13.200	14.200	-7.0	
63011	507	14.200	13.600	+4.4		63216	502	29.600	30.700	-3.6		64074	507	8.020	8.320	-3.6	
63011	508	29.900	28.100	+6.4		63216	503	23.900	25.100	-4.8		64074	508	25.100	25.600	-2.0	
63011	509	17.300	17.100	+1.2		63216	504	20.500	22.000	-6.8		64074	509	13.100	14.000	-6.4	
63011	510	16.700	15.700	+6.4		63216	505	16.500	17.800	-7.3		64074	510	20.500	20.900	-1.9	
63012	501	58.700	55.400	+6.0		63216	506	21.100	22.900	-7.9		64075	501	12.300	12.600	-2.4	
63012	502	36.700	34.700	+5.8		63216	507	17.000	17.900	-5.0		64075	502	3.730	3.840	-2.9	
63012	503	35.200	33.800	+4.1		63216	508	29.100	30.000	-3.0		64075	503	13.200	13.800	-4.3	
63012	504	32.700	32.100	+1.9		63216	509	18.100	19.600	-7.7		64075	504	5.070	5.390	-5.9	
63012	505	27.700	27.300	+1.5		63216	510	20.500	21.200	-3.3		64075	505	5.900	6.320	-6.6	

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LOSS COST PERCENT CHANGE BY CLASS

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64075	506	9.320	10.000	-6.8		66309	501	21.500	22.200	-3.2		67508	506	10.900	11.200	-2.7	
64075	507	5.640	5.850	-3.6		66309	502	17.900	18.600	-3.8		67508	507	25.600	25.500	+0.4	
64075	508	17.700	18.000	-1.7		66309	503	14.500	15.200	-4.6		67508	508	18.200	17.800	+2.2	
64075	509	9.200	9.850	-6.6		66309	504	12.400	13.300	-6.8		67508	509	11.900	12.200	-2.5	
64075	510	14.400	14.700	-2.0		66309	505	10.000	10.800	-7.4		67508	510	12.400	12.100	+2.5	
65007	501	31.200	32.200	-3.1		66309	506	12.800	13.900	-7.9		67509	501	19.600	19.100	+2.6	
65007	502	26.000	27.000	-3.7		66309	507	10.300	10.800	-4.6		67509	502	10.700	10.500	+1.9	
65007	503	20.900	22.100	-5.4		66309	508	17.700	18.200	-2.7		67509	503	13.400	13.400	0.0	
65007	504	18.000	19.300	-6.7		66309	509	11.000	11.900	-7.6		67509	504	12.500	12.700	-1.6	
65007	505	14.500	15.600	-7.1		66309	510	12.400	12.800	-3.1		67509	505	8.890	9.090	-2.2	
65007	506	18.500	20.100	-8.0		66561	501	49.800	51.500	-3.3		67509	506	8.010	8.220	-2.6	
65007	507	14.900	15.700	-5.1		66561	502	41.500	43.200	-3.9		67509	507	18.800	18.700	+0.5	
65007	508	25.600	26.300	-2.7		66561	503	33.500	35.300	-5.1		67509	508	13.300	13.000	+2.3	
65007	509	15.900	17.200	-7.6		66561	504	28.800	30.900	-6.8		67509	509	8.750	8.960	-2.3	
65007	510	18.000	18.600	-3.2		66561	505	23.200	25.000	-7.2		67509	510	9.090	8.880	+2.4	
66122	501	13.400	13.800	-2.9		66561	506	29.600	32.100	-7.8		67510	501	10.900	10.600	+2.8	
66122	502	11.200	11.600	-3.4		66561	507	23.900	25.100	-4.8		67510	502	5.980	5.870	+1.9	
66122	503	9.010	9.490	-5.1		66561	508	40.900	42.100	-2.9		67510	503	7.460	7.440	+0.3	
66122	504	7.730	8.290	-6.8		66561	509	25.400	27.500	-7.6		67510	504	6.970	7.070	-1.4	
66122	505	6.220	6.720	-7.4		66561	510	28.800	29.700	-3.0		67510	505	4.950	5.060	-2.2	
66122	506	7.970	8.630	-7.6		67017	501	46.300	47.800	-3.1		67510	506	4.460	4.580	-2.6	
66122	507	6.420	6.750	-4.9		67017	502	38.500	40.100	-4.0		67510	507	10.500	10.400	+1.0	
66122	508	11.000	11.300	-2.7		67017	503	31.100	32.800	-5.2		67510	508	7.430	7.250	+2.5	
66122	509	6.830	7.380	-7.5		67017	504	26.700	28.600	-6.6		67510	509	4.870	4.990	-2.4	
66122	510	7.740	8.000	-3.2		67017	505	21.500	23.200	-7.3		67510	510	5.060	4.940	+2.4	
66123	501	7.370	7.610	-3.2		67017	506	27.500	29.800	-7.7		67511	501	11.800	11.500	+2.6	
66123	502	6.140	6.380	-3.8		67017	507	22.200	23.300	-4.7		67511	502	6.470	6.350	+1.9	
66123	503	4.960	5.220	-5.0		67017	508	37.900	39.100	-3.1		67511	503	8.070	8.040	+0.4	
66123	504	4.250	4.560	-6.8		67017	509	23.600	25.500	-7.5		67511	504	7.540	7.650	-1.4	
66123	505	3.420	3.700	-7.6		67017	510	26.700	27.600	-3.3		67511	505	5.360	5.470	-2.0	
66123	506	4.380	4.750	-7.8		67508	501	26.700	26.100	+2.3		67511	506	4.830	4.950	-2.4	
66123	507	3.530	3.720	-5.1		67508	502	14.600	14.400	+1.4		67511	507	11.300	11.300	0.0	
66123	508	6.050	6.230	-2.9		67508	503	18.300	18.200	+0.5		67511	508	8.040	7.840	+2.6	
66123	509	3.760	4.060	-7.4		67508	504	17.100	17.300	-1.2		67511	509	5.270	5.390	-2.2	
66123	510	4.260	4.400	-3.2		67508	505	12.100	12.400	-2.4		67511	510	5.470	5.350	+2.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
67512	501	50.500	49.300	+2.4		67635	506	16.800	18.200	-7.7		68604	501	2.080	2.150	-3.3	
67512	502	27.700	27.200	+1.8		67635	507	13.600	14.300	-4.9		68604	502	1.730	1.800	-3.9	
67512	503	34.600	34.400	+0.6		67635	508	23.200	23.900	-2.9		68604	503	1.400	1.470	-4.8	
67512	504	32.300	32.800	-1.5		67635	509	14.400	15.600	-7.7		68604	504	1.200	1.290	-7.0	
67512	505	22.900	23.400	-2.1		67635	510	16.400	16.900	-3.0		68604	505	0.970	1.040	-6.7	
67512	506	20.700	21.200	-2.4		68001	501	86.500	89.300	-3.1		68604	506	1.240	1.340	-7.5	
67512	507	48.500	48.300	+0.4		68001	502	72.000	74.900	-3.9		68604	507	1.000	1.050	-4.8	
67512	508	34.400	33.600	+2.4		68001	503	58.100	61.300	-5.2		68604	508	1.710	1.760	-2.8	
67512	509	22.600	23.100	-2.2		68001	504	49.900	53.500	-6.7		68604	509	1.060	1.150	-7.8	
67512	510	23.400	22.900	+2.2		68001	505	40.200	43.400	-7.4		68604	510	1.200	1.240	-3.2	
67513	501	32.000	31.300	+2.2		68001	506	51.400	55.700	-7.7		68606	501	8.130	8.390	-3.1	
67513	502	17.600	17.300	+1.7		68001	507	41.400	43.600	-5.0		68606	502	6.770	7.040	-3.8	
67513	503	21.900	21.900	0.0		68001	508	70.900	73.000	-2.9		68606	503	5.460	5.760	-5.2	
67513	504	20.500	20.800	-1.4		68001	509	44.000	47.600	-7.6		68606	504	4.690	5.030	-6.8	
67513	505	14.600	14.900	-2.0		68001	510	49.900	51.600	-3.3		68606	505	3.770	4.070	-7.4	
67513	506	13.100	13.500	-3.0		68439	501	111.000	115.000	-3.5		68606	506	4.830	5.240	-7.8	
67513	507	30.800	30.600	+0.7		68439	502	92.600	96.300	-3.8		68606	507	3.890	4.100	-5.1	
67513	508	21.800	21.300	+2.3		68439	503	74.800	78.800	-5.1		68606	508	6.660	6.860	-2.9	
67513	509	14.300	14.700	-2.7		68439	504	64.200	68.800	-6.7		68606	509	4.140	4.480	-7.6	
67513	510	14.900	14.500	+2.8		68439	505	51.700	55.800	-7.3		68606	510	4.690	4.850	-3.3	
67634	501	40.000	41.400	-3.4		68439	506	66.100	71.700	-7.8		68607	501	6.420	6.630	-3.2	
67634	502	33.400	34.700	-3.7		68439	507	53.300	56.000	-4.8		68607	502	5.350	5.560	-3.8	
67634	503	26.900	28.400	-5.3		68439	508	91.200	93.900	-2.9		68607	503	4.320	4.550	-5.1	
67634	504	23.100	24.800	-6.9		68439	509	56.600	61.300	-7.7		68607	504	3.710	3.970	-6.5	
67634	505	18.600	20.100	-7.5		68439	510	64.200	66.400	-3.3		68607	505	2.980	3.220	-7.5	
67634	506	23.800	25.800	-7.8		68500	501	4.040	3.810	+6.0		68607	506	3.820	4.140	-7.7	
67634	507	19.200	20.200	-5.0		68500	502	2.520	2.390	+5.4		68607	507	3.080	3.240	-4.9	
67634	508	32.800	33.800	-3.0		68500	503	2.420	2.320	+4.3		68607	508	5.270	5.420	-2.8	
67634	509	20.400	22.100	-7.7		68500	504	2.250	2.210	+1.8		68607	509	3.270	3.540	-7.6	
67634	510	23.100	23.900	-3.3		68500	505	1.900	1.880	+1.1		68607	510	3.710	3.830	-3.1	
67635	501	28.300	29.300	-3.4		68500	506	2.360	2.340	+0.9		68702	501	5.290	5.470	-3.3	
67635	502	23.600	24.500	-3.7		68500	507	1.380	1.330	+3.8		68702	502	4.410	4.580	-3.7	
67635	503	19.000	20.100	-5.5		68500	508	2.920	2.750	+6.2		68702	503	3.560	3.750	-5.1	
67635	504	16.300	17.500	-6.9		68500	509	1.690	1.670	+1.2		68702	504	3.050	3.280	-7.0	
67635	505	13.200	14.200	-7.0		68500	510	1.630	1.540	+5.8		68702	505	2.460	2.650	-7.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
68702	506	3.150	3.410	-7.6		90089	501	2.520	2.960	-14.9		91127	506	1.370	1.580	-13.3	
68702	507	2.530	2.670	-5.2		90089	502	2.520	2.960	-14.9		91127	507	1.370	1.580	-13.3	
68702	508	4.340	4.470	-2.9		90089	503	2.520	2.960	-14.9		91127	508	1.370	1.580	-13.3	
68702	509	2.700	2.910	-7.2		90089	504	2.520	2.960	-14.9		91127	509	1.370	1.580	-13.3	
68702	510	3.060	3.160	-3.2		90089	505	2.520	2.960	-14.9		91127	510	1.370	1.580	-13.3	
68703	501	3.960	4.090	-3.2		90089	506	2.520	2.960	-14.9		91130	501	0.800	0.930	-14.0	
68703	502	3.300	3.430	-3.8		90089	507	2.520	2.960	-14.9		91130	502	0.800	0.930	-14.0	
68703	503	2.670	2.810	-5.0		90089	508	2.520	2.960	-14.9		91130	503	0.800	0.930	-14.0	
68703	504	2.290	2.450	-6.5		90089	509	2.520	2.960	-14.9		91130	504	0.800	0.930	-14.0	
68703	505	1.840	1.990	-7.5		90089	510	2.520	2.960	-14.9		91130	505	0.800	0.930	-14.0	
68703	506	2.360	2.550	-7.5		91111	501	2.040	2.340	-12.8		91130	506	0.800	0.930	-14.0	
68703	507	1.900	2.000	-5.0		91111	502	2.040	2.340	-12.8		91130	507	0.800	0.930	-14.0	
68703	508	3.250	3.350	-3.0		91111	503	2.040	2.340	-12.8		91130	508	0.800	0.930	-14.0	
68703	509	2.020	2.180	-7.3		91111	504	2.040	2.340	-12.8		91130	509	0.800	0.930	-14.0	
68703	510	2.290	2.370	-3.4		91111	505	2.040	2.340	-12.8		91130	510	0.800	0.930	-14.0	
68706	501	17.000	17.500	-2.9		91111	506	2.040	2.340	-12.8		91135	501	0.224	0.260	-13.8	
68706	502	14.200	14.700	-3.4		91111	507	2.040	2.340	-12.8		91135	502	0.224	0.260	-13.8	
68706	503	11.400	12.000	-5.0		91111	508	2.040	2.340	-12.8		91135	503	0.224	0.260	-13.8	
68706	504	9.800	10.500	-6.7		91111	509	2.040	2.340	-12.8		91135	504	0.224	0.260	-13.8	
68706	505	7.890	8.520	-7.4		91111	510	2.040	2.340	-12.8		91135	505	0.224	0.260	-13.8	
68706	506	10.100	10.900	-7.3		91125	501	1.520	1.780	-14.6		91135	506	0.224	0.260	-13.8	
68706	507	8.140	8.560	-4.9		91125	502	1.520	1.780	-14.6		91135	507	0.224	0.260	-13.8	
68706	508	13.900	14.300	-2.8		91125	503	1.520	1.780	-14.6		91135	508	0.224	0.260	-13.8	
68706	509	8.650	9.360	-7.6		91125	504	1.520	1.780	-14.6		91135	509	0.224	0.260	-13.8	
68706	510	9.810	10.100	-2.9		91125	505	1.520	1.780	-14.6		91135	510	0.224	0.260	-13.8	
68707	501	16.800	17.400	-3.4		91125	506	1.520	1.780	-14.6		91150	501	1.300	1.490	-12.8	
68707	502	14.000	14.600	-4.1		91125	507	1.520	1.780	-14.6		91150	502	1.300	1.490	-12.8	
68707	503	11.300	11.900	-5.0		91125	508	1.520	1.780	-14.6		91150	503	1.300	1.490	-12.8	
68707	504	9.700	10.400	-6.7		91125	509	1.520	1.780	-14.6		91150	504	1.300	1.490	-12.8	
68707	505	7.810	8.430	-7.4		91125	510	1.520	1.780	-14.6		91150	505	1.300	1.490	-12.8	
68707	506	9.990	10.800	-7.5		91127	501	1.370	1.580	-13.3		91150	506	1.300	1.490	-12.8	
68707	507	8.050	8.470	-5.0		91127	502	1.370	1.580	-13.3		91150	507	1.300	1.490	-12.8	
68707	508	13.800	14.200	-2.8		91127	503	1.370	1.580	-13.3		91150	508	1.300	1.490	-12.8	
68707	509	8.560	9.260	-7.6		91127	504	1.370	1.580	-13.3		91150	509	1.300	1.490	-12.8	
68707	510	9.710	10.000	-2.9		91127	505	1.370	1.580	-13.3		91150	510	1.300	1.490	-12.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91155	501	2.880	3.310	-13.0		91177	506	2.300	2.690	-14.5		91235	501	1.580	1.820	-13.2	
91155	502	2.880	3.310	-13.0		91177	507	2.300	2.690	-14.5		91235	502	1.580	1.820	-13.2	
91155	503	2.880	3.310	-13.0		91177	508	2.300	2.690	-14.5		91235	503	1.580	1.820	-13.2	
91155	504	2.880	3.310	-13.0		91177	509	2.300	2.690	-14.5		91235	504	1.580	1.820	-13.2	
91155	505	2.880	3.310	-13.0		91177	510	2.300	2.690	-14.5		91235	505	1.580	1.820	-13.2	
91155	506	2.880	3.310	-13.0		91179	501	2.310	2.700	-14.4		91235	506	1.580	1.820	-13.2	
91155	507	2.880	3.310	-13.0		91179	502	2.310	2.700	-14.4		91235	507	1.580	1.820	-13.2	
91155	508	2.880	3.310	-13.0		91179	503	2.310	2.700	-14.4		91235	508	1.580	1.820	-13.2	
91155	509	2.880	3.310	-13.0		91179	504	2.310	2.700	-14.4		91235	509	1.580	1.820	-13.2	
91155	510	2.880	3.310	-13.0		91179	505	2.310	2.700	-14.4		91235	510	1.580	1.820	-13.2	
91160	501	0.610	0.710	-14.1		91179	506	2.310	2.700	-14.4		91250	501	2.390	2.740	-12.8	
91160	502	0.610	0.710	-14.1		91179	507	2.310	2.700	-14.4		91250	502	2.390	2.740	-12.8	
91160	503	0.610	0.710	-14.1		91179	508	2.310	2.700	-14.4		91250	503	2.390	2.740	-12.8	
91160	504	0.610	0.710	-14.1		91179	509	2.310	2.700	-14.4		91250	504	2.390	2.740	-12.8	
91160	505	0.610	0.710	-14.1		91179	510	2.310	2.700	-14.4		91250	505	2.390	2.740	-12.8	
91160	506	0.610	0.710	-14.1		91190	501	1.240	1.450	-14.5		91250	506	2.390	2.740	-12.8	
91160	507	0.610	0.710	-14.1		91190	502	1.240	1.450	-14.5		91250	507	2.390	2.740	-12.8	
91160	508	0.610	0.710	-14.1		91190	503	1.240	1.450	-14.5		91250	508	2.390	2.740	-12.8	
91160	509	0.610	0.710	-14.1		91190	504	1.240	1.450	-14.5		91250	509	2.390	2.740	-12.8	
91160	510	0.610	0.710	-14.1		91190	505	1.240	1.450	-14.5		91250	510	2.390	2.740	-12.8	
91175	501	0.520	0.620	-16.1		91190	506	1.240	1.450	-14.5		91265	501	9.810	11.400	-13.9	
91175	502	0.520	0.620	-16.1		91190	507	1.240	1.450	-14.5		91265	502	9.810	11.400	-13.9	
91175	503	0.520	0.620	-16.1		91190	508	1.240	1.450	-14.5		91265	503	9.810	11.400	-13.9	
91175	504	0.520	0.620	-16.1		91190	509	1.240	1.450	-14.5		91265	504	9.810	11.400	-13.9	
91175	505	0.520	0.620	-16.1		91190	510	1.240	1.450	-14.5		91265	505	9.810	11.400	-13.9	
91175	506	0.520	0.620	-16.1		91200	501	0.460	0.530	-13.2		91265	506	9.810	11.400	-13.9	
91175	507	0.520	0.620	-16.1		91200	502	0.460	0.530	-13.2		91265	507	9.810	11.400	-13.9	
91175	508	0.520	0.620	-16.1		91200	503	0.460	0.530	-13.2		91265	508	9.810	11.400	-13.9	
91175	509	0.520	0.620	-16.1		91200	504	0.460	0.530	-13.2		91265	509	9.810	11.400	-13.9	
91175	510	0.520	0.620	-16.1		91200	505	0.460	0.530	-13.2		91265	510	9.810	11.400	-13.9	
91177	501	2.300	2.690	-14.5		91200	506	0.460	0.530	-13.2		91266	501	5.190	6.020	-13.8	
91177	502	2.300	2.690	-14.5		91200	507	0.460	0.530	-13.2		91266	502	5.190	6.020	-13.8	
91177	503	2.300	2.690	-14.5		91200	508	0.460	0.530	-13.2		91266	503	5.190	6.020	-13.8	
91177	504	2.300	2.690	-14.5		91200	509	0.460	0.530	-13.2		91266	504	5.190	6.020	-13.8	
91177	505	2.300	2.690	-14.5		91200	510	0.460	0.530	-13.2		91266	505	5.190	6.020	-13.8	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91266	506	5.190	6.020	-13.8		91340	501	3.170	3.710	-14.6		91343	506	0.580	0.680	-14.7	
91266	507	5.190	6.020	-13.8		91340	502	3.170	3.710	-14.6		91343	507	0.580	0.680	-14.7	
91266	508	5.190	6.020	-13.8		91340	503	3.170	3.710	-14.6		91343	508	0.580	0.680	-14.7	
91266	509	5.190	6.020	-13.8		91340	504	3.170	3.710	-14.6		91343	509	0.580	0.680	-14.7	
91266	510	5.190	6.020	-13.8		91340	505	3.170	3.710	-14.6		91343	510	0.580	0.680	-14.7	
91302	501	7.180	8.400	-14.5		91340	506	3.170	3.710	-14.6		91405	501	3.690	4.320	-14.6	
91302	502	7.180	8.400	-14.5		91340	507	3.170	3.710	-14.6		91405	502	3.690	4.320	-14.6	
91302	503	7.180	8.400	-14.5		91340	508	3.170	3.710	-14.6		91405	503	3.690	4.320	-14.6	
91302	504	7.180	8.400	-14.5		91340	509	3.170	3.710	-14.6		91405	504	3.690	4.320	-14.6	
91302	505	7.180	8.400	-14.5		91340	510	3.170	3.710	-14.6		91405	505	3.690	4.320	-14.6	
91302	506	7.180	8.400	-14.5		91341	501	2.630	3.090	-14.9		91405	506	3.690	4.320	-14.6	
91302	507	7.180	8.400	-14.5		91341	502	2.630	3.090	-14.9		91405	507	3.690	4.320	-14.6	
91302	508	7.180	8.400	-14.5		91341	503	2.630	3.090	-14.9		91405	508	3.690	4.320	-14.6	
91302	509	7.180	8.400	-14.5		91341	504	2.630	3.090	-14.9		91405	509	3.690	4.320	-14.6	
91302	510	7.180	8.400	-14.5		91341	505	2.630	3.090	-14.9		91405	510	3.690	4.320	-14.6	
91315	501	2.180	2.550	-14.5		91341	506	2.630	3.090	-14.9		91436	501	2.980	3.490	-14.6	
91315	502	2.180	2.550	-14.5		91341	507	2.630	3.090	-14.9		91436	502	2.980	3.490	-14.6	
91315	503	2.180	2.550	-14.5		91341	508	2.630	3.090	-14.9		91436	503	2.980	3.490	-14.6	
91315	504	2.180	2.550	-14.5		91341	509	2.630	3.090	-14.9		91436	504	2.980	3.490	-14.6	
91315	505	2.180	2.550	-14.5		91341	510	2.630	3.090	-14.9		91436	505	2.980	3.490	-14.6	
91315	506	2.180	2.550	-14.5		91342	501	2.910	3.400	-14.4		91436	506	2.980	3.490	-14.6	
91315	507	2.180	2.550	-14.5		91342	502	2.910	3.400	-14.4		91436	507	2.980	3.490	-14.6	
91315	508	2.180	2.550	-14.5		91342	503	2.910	3.400	-14.4		91436	508	2.980	3.490	-14.6	
91315	509	2.180	2.550	-14.5		91342	504	2.910	3.400	-14.4		91436	509	2.980	3.490	-14.6	
91315	510	2.180	2.550	-14.5		91342	505	2.910	3.400	-14.4		91436	510	2.980	3.490	-14.6	
91324	501	4.860	5.680	-14.4		91342	506	2.910	3.400	-14.4		91481	501	10.900	12.800	-14.8	
91324	502	4.860	5.680	-14.4		91342	507	2.910	3.400	-14.4		91481	502	10.900	12.800	-14.8	
91324	503	4.860	5.680	-14.4		91342	508	2.910	3.400	-14.4		91481	503	10.900	12.800	-14.8	
91324	504	4.860	5.680	-14.4		91342	509	2.910	3.400	-14.4		91481	504	10.900	12.800	-14.8	
91324	505	4.860	5.680	-14.4		91342	510	2.910	3.400	-14.4		91481	505	10.900	12.800	-14.8	
91324	506	4.860	5.680	-14.4		91343	501	0.580	0.680	-14.7		91481	506	10.900	12.800	-14.8	
91324	507	4.860	5.680	-14.4		91343	502	0.580	0.680	-14.7		91481	507	10.900	12.800	-14.8	
91324	508	4.860	5.680	-14.4		91343	503	0.580	0.680	-14.7		91481	508	10.900	12.800	-14.8	
91324	509	4.860	5.680	-14.4		91343	504	0.580	0.680	-14.7		91481	509	10.900	12.800	-14.8	
91324	510	4.860	5.680	-14.4		91343	505	0.580	0.680	-14.7		91481	510	10.900	12.800	-14.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91507	501	1.600	1.880	-14.9		91551	506	0.870	1.020	-14.7		91577	501	6.950	8.140	-14.6	
91507	502	1.600	1.880	-14.9		91551	507	0.870	1.020	-14.7		91577	502	6.950	8.140	-14.6	
91507	503	1.600	1.880	-14.9		91551	508	0.870	1.020	-14.7		91577	503	6.950	8.140	-14.6	
91507	504	1.600	1.880	-14.9		91551	509	0.870	1.020	-14.7		91577	504	6.950	8.140	-14.6	
91507	505	1.600	1.880	-14.9		91551	510	0.870	1.020	-14.7		91577	505	6.950	8.140	-14.6	
91507	506	1.600	1.880	-14.9		91555	501	0.950	1.100	-13.6		91577	506	6.950	8.140	-14.6	
91507	507	1.600	1.880	-14.9		91555	502	0.950	1.100	-13.6		91577	507	6.950	8.140	-14.6	
91507	508	1.600	1.880	-14.9		91555	503	0.950	1.100	-13.6		91577	508	6.950	8.140	-14.6	
91507	509	1.600	1.880	-14.9		91555	504	0.950	1.100	-13.6		91577	509	6.950	8.140	-14.6	
91507	510	1.600	1.880	-14.9		91555	505	0.950	1.100	-13.6		91577	510	6.950	8.140	-14.6	
91523	501	24.700	29.000	-14.8		91555	506	0.950	1.100	-13.6		91580	501	3.790	4.390	-13.7	
91523	502	24.700	29.000	-14.8		91555	507	0.950	1.100	-13.6		91580	502	3.790	4.390	-13.7	
91523	503	24.700	29.000	-14.8		91555	508	0.950	1.100	-13.6		91580	503	3.790	4.390	-13.7	
91523	504	24.700	29.000	-14.8		91555	509	0.950	1.100	-13.6		91580	504	3.790	4.390	-13.7	
91523	505	24.700	29.000	-14.8		91555	510	0.950	1.100	-13.6		91580	505	3.790	4.390	-13.7	
91523	506	24.700	29.000	-14.8		91560	501	2.870	3.330	-13.8		91580	506	3.790	4.390	-13.7	
91523	507	24.700	29.000	-14.8		91560	502	2.870	3.330	-13.8		91580	507	3.790	4.390	-13.7	
91523	508	24.700	29.000	-14.8		91560	503	2.870	3.330	-13.8		91580	508	3.790	4.390	-13.7	
91523	509	24.700	29.000	-14.8		91560	504	2.870	3.330	-13.8		91580	509	3.790	4.390	-13.7	
91523	510	24.700	29.000	-14.8		91560	505	2.870	3.330	-13.8		91580	510	3.790	4.390	-13.7	
91547	501	0.141	0.165	-14.5		91560	506	2.870	3.330	-13.8		91590	501	2.020	2.360	-14.4	
91547	502	0.141	0.165	-14.5		91560	507	2.870	3.330	-13.8		91590	502	2.020	2.360	-14.4	
91547	503	0.141	0.165	-14.5		91560	508	2.870	3.330	-13.8		91590	503	2.020	2.360	-14.4	
91547	504	0.141	0.165	-14.5		91560	509	2.870	3.330	-13.8		91590	504	2.020	2.360	-14.4	
91547	505	0.141	0.165	-14.5		91560	510	2.870	3.330	-13.8		91590	505	2.020	2.360	-14.4	
91547	506	0.141	0.165	-14.5		91562	501	1.940	2.270	-14.5		91590	506	2.020	2.360	-14.4	
91547	507	0.141	0.165	-14.5		91562	502	1.940	2.270	-14.5		91590	507	2.020	2.360	-14.4	
91547	508	0.141	0.165	-14.5		91562	503	1.940	2.270	-14.5		91590	508	2.020	2.360	-14.4	
91547	509	0.141	0.165	-14.5		91562	504	1.940	2.270	-14.5		91590	509	2.020	2.360	-14.4	
91547	510	0.141	0.165	-14.5		91562	505	1.940	2.270	-14.5		91590	510	2.020	2.360	-14.4	
91551	501	0.870	1.020	-14.7		91562	506	1.940	2.270	-14.5		91606	501	7.860	9.120	-13.8	
91551	502	0.870	1.020	-14.7		91562	507	1.940	2.270	-14.5		91606	502	7.860	9.120	-13.8	
91551	503	0.870	1.020	-14.7		91562	508	1.940	2.270	-14.5		91606	503	7.860	9.120	-13.8	
91551	504	0.870	1.020	-14.7		91562	509	1.940	2.270	-14.5		91606	504	7.860	9.120	-13.8	
91551	505	0.870	1.020	-14.7		91562	510	1.940	2.270	-14.5		91606	505	7.860	9.120	-13.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
91606	506	7.860	9.120	-13.8		91666	501	0.540	0.640	-15.6		91805	506	0.122	0.143	-14.7	
91606	507	7.860	9.120	-13.8		91666	502	0.540	0.640	-15.6		91805	507	0.122	0.143	-14.7	
91606	508	7.860	9.120	-13.8		91666	503	0.540	0.640	-15.6		91805	508	0.122	0.143	-14.7	
91606	509	7.860	9.120	-13.8		91666	504	0.540	0.640	-15.6		91805	509	0.122	0.143	-14.7	
91606	510	7.860	9.120	-13.8		91666	505	0.540	0.640	-15.6		91805	510	0.122	0.143	-14.7	
91629	501	1.610	1.860	-13.4		91666	506	0.540	0.640	-15.6		92053	501	0.300	0.350	-14.3	
91629	502	1.610	1.860	-13.4		91666	507	0.540	0.640	-15.6		92053	502	0.300	0.350	-14.3	
91629	503	1.610	1.860	-13.4		91666	508	0.540	0.640	-15.6		92053	503	0.300	0.350	-14.3	
91629	504	1.610	1.860	-13.4		91666	509	0.540	0.640	-15.6		92053	504	0.300	0.350	-14.3	
91629	505	1.610	1.860	-13.4		91666	510	0.540	0.640	-15.6		92053	505	0.300	0.350	-14.3	
91629	506	1.610	1.860	-13.4		91722	501	2.410	2.800	-13.9		92053	506	0.300	0.350	-14.3	
91629	507	1.610	1.860	-13.4		91722	502	2.410	2.800	-13.9		92053	507	0.300	0.350	-14.3	
91629	508	1.610	1.860	-13.4		91722	503	2.410	2.800	-13.9		92053	508	0.300	0.350	-14.3	
91629	509	1.610	1.860	-13.4		91722	504	2.410	2.800	-13.9		92053	509	0.300	0.350	-14.3	
91629	510	1.610	1.860	-13.4		91722	505	2.410	2.800	-13.9		92053	510	0.300	0.350	-14.3	
91636	501	2.750	3.190	-13.8		91722	506	2.410	2.800	-13.9		92054	501	0.103	0.121	-14.9	
91636	502	2.750	3.190	-13.8		91722	507	2.410	2.800	-13.9		92054	502	0.103	0.121	-14.9	
91636	503	2.750	3.190	-13.8		91722	508	2.410	2.800	-13.9		92054	503	0.103	0.121	-14.9	
91636	504	2.750	3.190	-13.8		91722	509	2.410	2.800	-13.9		92054	504	0.103	0.121	-14.9	
91636	505	2.750	3.190	-13.8		91722	510	2.410	2.800	-13.9		92054	505	0.103	0.121	-14.9	
91636	506	2.750	3.190	-13.8		91746	501	1.940	2.270	-14.5		92054	506	0.103	0.121	-14.9	
91636	507	2.750	3.190	-13.8		91746	502	1.940	2.270	-14.5		92054	507	0.103	0.121	-14.9	
91636	508	2.750	3.190	-13.8		91746	503	1.940	2.270	-14.5		92054	508	0.103	0.121	-14.9	
91636	509	2.750	3.190	-13.8		91746	504	1.940	2.270	-14.5		92054	509	0.103	0.121	-14.9	
91636	510	2.750	3.190	-13.8		91746	505	1.940	2.270	-14.5		92054	510	0.103	0.121	-14.9	
91641	501	0.750	0.870	-13.8		91746	506	1.940	2.270	-14.5		92055	501	2.880	3.370	-14.5	
91641	502	0.750	0.870	-13.8		91746	507	1.940	2.270	-14.5		92055	502	2.880	3.370	-14.5	
91641	503	0.750	0.870	-13.8		91746	508	1.940	2.270	-14.5		92055	503	2.880	3.370	-14.5	
91641	504	0.750	0.870	-13.8		91746	509	1.940	2.270	-14.5		92055	504	2.880	3.370	-14.5	
91641	505	0.750	0.870	-13.8		91746	510	1.940	2.270	-14.5		92055	505	2.880	3.370	-14.5	
91641	506	0.750	0.870	-13.8		91805	501	0.122	0.143	-14.7		92055	506	2.880	3.370	-14.5	
91641	507	0.750	0.870	-13.8		91805	502	0.122	0.143	-14.7		92055	507	2.880	3.370	-14.5	
91641	508	0.750	0.870	-13.8		91805	503	0.122	0.143	-14.7		92055	508	2.880	3.370	-14.5	
91641	509	0.750	0.870	-13.8		91805	504	0.122	0.143	-14.7		92055	509	2.880	3.370	-14.5	
91641	510	0.750	0.870	-13.8		91805	505	0.122	0.143	-14.7		92055	510	2.880	3.370	-14.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
92101	501	4.500	5.280	-14.8		92338	506	1.040	1.220	-14.8		92451	501	1.580	1.820	-13.2	
92101	502	4.500	5.280	-14.8		92338	507	1.040	1.220	-14.8		92451	502	1.580	1.820	-13.2	
92101	503	4.500	5.280	-14.8		92338	508	1.040	1.220	-14.8		92451	503	1.580	1.820	-13.2	
92101	504	4.500	5.280	-14.8		92338	509	1.040	1.220	-14.8		92451	504	1.580	1.820	-13.2	
92101	505	4.500	5.280	-14.8		92338	510	1.040	1.220	-14.8		92451	505	1.580	1.820	-13.2	
92101	506	4.500	5.280	-14.8		92445	501	1.580	1.830	-13.7		92451	506	1.580	1.820	-13.2	
92101	507	4.500	5.280	-14.8		92445	502	1.580	1.830	-13.7		92451	507	1.580	1.820	-13.2	
92101	508	4.500	5.280	-14.8		92445	503	1.580	1.830	-13.7		92451	508	1.580	1.820	-13.2	
92101	509	4.500	5.280	-14.8		92445	504	1.580	1.830	-13.7		92451	509	1.580	1.820	-13.2	
92101	510	4.500	5.280	-14.8		92445	505	1.580	1.830	-13.7		92451	510	1.580	1.820	-13.2	
92102	501	2.710	3.180	-14.8		92445	506	1.580	1.830	-13.7		92453	501	1.890	2.220	-14.9	
92102	502	2.710	3.180	-14.8		92445	507	1.580	1.830	-13.7		92453	502	1.890	2.220	-14.9	
92102	503	2.710	3.180	-14.8		92445	508	1.580	1.830	-13.7		92453	503	1.890	2.220	-14.9	
92102	504	2.710	3.180	-14.8		92445	509	1.580	1.830	-13.7		92453	504	1.890	2.220	-14.9	
92102	505	2.710	3.180	-14.8		92445	510	1.580	1.830	-13.7		92453	505	1.890	2.220	-14.9	
92102	506	2.710	3.180	-14.8		92446	501	3.420	4.010	-14.7		92453	506	1.890	2.220	-14.9	
92102	507	2.710	3.180	-14.8		92446	502	3.420	4.010	-14.7		92453	507	1.890	2.220	-14.9	
92102	508	2.710	3.180	-14.8		92446	503	3.420	4.010	-14.7		92453	508	1.890	2.220	-14.9	
92102	509	2.710	3.180	-14.8		92446	504	3.420	4.010	-14.7		92453	509	1.890	2.220	-14.9	
92102	510	2.710	3.180	-14.8		92446	505	3.420	4.010	-14.7		92453	510	1.890	2.220	-14.9	
92215	501	2.270	2.610	-13.0		92446	506	3.420	4.010	-14.7		92478	501	0.940	1.100	-14.5	
92215	502	2.270	2.610	-13.0		92446	507	3.420	4.010	-14.7		92478	502	0.940	1.100	-14.5	
92215	503	2.270	2.610	-13.0		92446	508	3.420	4.010	-14.7		92478	503	0.940	1.100	-14.5	
92215	504	2.270	2.610	-13.0		92446	509	3.420	4.010	-14.7		92478	504	0.940	1.100	-14.5	
92215	505	2.270	2.610	-13.0		92446	510	3.420	4.010	-14.7		92478	505	0.940	1.100	-14.5	
92215	506	2.270	2.610	-13.0		92447	501	2.990	3.510	-14.8		92478	506	0.940	1.100	-14.5	
92215	507	2.270	2.610	-13.0		92447	502	2.990	3.510	-14.8		92478	507	0.940	1.100	-14.5	
92215	508	2.270	2.610	-13.0		92447	503	2.990	3.510	-14.8		92478	508	0.940	1.100	-14.5	
92215	509	2.270	2.610	-13.0		92447	504	2.990	3.510	-14.8		92478	509	0.940	1.100	-14.5	
92215	510	2.270	2.610	-13.0		92447	505	2.990	3.510	-14.8		92478	510	0.940	1.100	-14.5	
92338	501	1.040	1.220	-14.8		92447	506	2.990	3.510	-14.8		92593	501	20.800	23.900	-13.0	
92338	502	1.040	1.220	-14.8		92447	507	2.990	3.510	-14.8		92593	502	20.800	23.900	-13.0	
92338	503	1.040	1.220	-14.8		92447	508	2.990	3.510	-14.8		92593	503	20.800	23.900	-13.0	
92338	504	1.040	1.220	-14.8		92447	509	2.990	3.510	-14.8		92593	504	20.800	23.900	-13.0	
92338	505	1.040	1.220	-14.8		92447	510	2.990	3.510	-14.8		92593	505	20.800	23.900	-13.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
92593	506	20.800	23.900	-13.0		94225	501	5.150	6.030	-14.6		94381	506	3.800	4.360	-12.8	
92593	507	20.800	23.900	-13.0		94225	502	5.150	6.030	-14.6		94381	507	3.800	4.360	-12.8	
92593	508	20.800	23.900	-13.0		94225	503	5.150	6.030	-14.6		94381	508	3.800	4.360	-12.8	
92593	509	20.800	23.900	-13.0		94225	504	5.150	6.030	-14.6		94381	509	3.800	4.360	-12.8	
92593	510	20.800	23.900	-13.0		94225	505	5.150	6.030	-14.6		94381	510	3.800	4.360	-12.8	
92663	501	0.370	0.430	-14.0		94225	506	5.150	6.030	-14.6		94404	501	2.540	2.980	-14.8	
92663	502	0.370	0.430	-14.0		94225	507	5.150	6.030	-14.6		94404	502	2.540	2.980	-14.8	
92663	503	0.370	0.430	-14.0		94225	508	5.150	6.030	-14.6		94404	503	2.540	2.980	-14.8	
92663	504	0.370	0.430	-14.0		94225	509	5.150	6.030	-14.6		94404	504	2.540	2.980	-14.8	
92663	505	0.370	0.430	-14.0		94225	510	5.150	6.030	-14.6		94404	505	2.540	2.980	-14.8	
92663	506	0.370	0.430	-14.0		94276	501	2.680	3.140	-14.6		94404	506	2.540	2.980	-14.8	
92663	507	0.370	0.430	-14.0		94276	502	2.680	3.140	-14.6		94404	507	2.540	2.980	-14.8	
92663	508	0.370	0.430	-14.0		94276	503	2.680	3.140	-14.6		94404	508	2.540	2.980	-14.8	
92663	509	0.370	0.430	-14.0		94276	504	2.680	3.140	-14.6		94404	509	2.540	2.980	-14.8	
92663	510	0.370	0.430	-14.0		94276	505	2.680	3.140	-14.6		94404	510	2.540	2.980	-14.8	
94007	501	6.420	7.530	-14.7		94276	506	2.680	3.140	-14.6		94569	501	1.720	2.010	-14.4	
94007	502	6.420	7.530	-14.7		94276	507	2.680	3.140	-14.6		94569	502	1.720	2.010	-14.4	
94007	503	6.420	7.530	-14.7		94276	508	2.680	3.140	-14.6		94569	503	1.720	2.010	-14.4	
94007	504	6.420	7.530	-14.7		94276	509	2.680	3.140	-14.6		94569	504	1.720	2.010	-14.4	
94007	505	6.420	7.530	-14.7		94276	510	2.680	3.140	-14.6		94569	505	1.720	2.010	-14.4	
94007	506	6.420	7.530	-14.7		94304	501	2.020	2.320	-12.9		94569	506	1.720	2.010	-14.4	
94007	507	6.420	7.530	-14.7		94304	502	2.020	2.320	-12.9		94569	507	1.720	2.010	-14.4	
94007	508	6.420	7.530	-14.7		94304	503	2.020	2.320	-12.9		94569	508	1.720	2.010	-14.4	
94007	509	6.420	7.530	-14.7		94304	504	2.020	2.320	-12.9		94569	509	1.720	2.010	-14.4	
94007	510	6.420	7.530	-14.7		94304	505	2.020	2.320	-12.9		94569	510	1.720	2.010	-14.4	
94099	501	1.460	1.710	-14.6		94304	506	2.020	2.320	-12.9		94590	501	7.400	8.670	-14.6	
94099	502	1.460	1.710	-14.6		94304	507	2.020	2.320	-12.9		94590	502	7.400	8.670	-14.6	
94099	503	1.460	1.710	-14.6		94304	508	2.020	2.320	-12.9		94590	503	7.400	8.670	-14.6	
94099	504	1.460	1.710	-14.6		94304	509	2.020	2.320	-12.9		94590	504	7.400	8.670	-14.6	
94099	505	1.460	1.710	-14.6		94304	510	2.020	2.320	-12.9		94590	505	7.400	8.670	-14.6	
94099	506	1.460	1.710	-14.6		94381	501	3.800	4.360	-12.8		94590	506	7.400	8.670	-14.6	
94099	507	1.460	1.710	-14.6		94381	502	3.800	4.360	-12.8		94590	507	7.400	8.670	-14.6	
94099	508	1.460	1.710	-14.6		94381	503	3.800	4.360	-12.8		94590	508	7.400	8.670	-14.6	
94099	509	1.460	1.710	-14.6		94381	504	3.800	4.360	-12.8		94590	509	7.400	8.670	-14.6	
94099	510	1.460	1.710	-14.6		94381	505	3.800	4.360	-12.8		94590	510	7.400	8.670	-14.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
94617	501	2.330	2.740	-15.0		95305	506	2.010	2.350	-14.5		95410	501	2.590	3.030	-14.5	
94617	502	2.330	2.740	-15.0		95305	507	2.010	2.350	-14.5		95410	502	2.590	3.030	-14.5	
94617	503	2.330	2.740	-15.0		95305	508	2.010	2.350	-14.5		95410	503	2.590	3.030	-14.5	
94617	504	2.330	2.740	-15.0		95305	509	2.010	2.350	-14.5		95410	504	2.590	3.030	-14.5	
94617	505	2.330	2.740	-15.0		95305	510	2.010	2.350	-14.5		95410	505	2.590	3.030	-14.5	
94617	506	2.330	2.740	-15.0		95306	501	3.160	3.660	-13.7		95410	506	2.590	3.030	-14.5	
94617	507	2.330	2.740	-15.0		95306	502	3.160	3.660	-13.7		95410	507	2.590	3.030	-14.5	
94617	508	2.330	2.740	-15.0		95306	503	3.160	3.660	-13.7		95410	508	2.590	3.030	-14.5	
94617	509	2.330	2.740	-15.0		95306	504	3.160	3.660	-13.7		95410	509	2.590	3.030	-14.5	
94617	510	2.330	2.740	-15.0		95306	505	3.160	3.660	-13.7		95410	510	2.590	3.030	-14.5	
95124	501	0.860	1.010	-14.9		95306	506	3.160	3.660	-13.7		95455	501	3.330	3.860	-13.7	
95124	502	0.860	1.010	-14.9		95306	507	3.160	3.660	-13.7		95455	502	3.330	3.860	-13.7	
95124	503	0.860	1.010	-14.9		95306	508	3.160	3.660	-13.7		95455	503	3.330	3.860	-13.7	
95124	504	0.860	1.010	-14.9		95306	509	3.160	3.660	-13.7		95455	504	3.330	3.860	-13.7	
95124	505	0.860	1.010	-14.9		95306	510	3.160	3.660	-13.7		95455	505	3.330	3.860	-13.7	
95124	506	0.860	1.010	-14.9		95310	501	4.790	5.620	-14.8		95455	506	3.330	3.860	-13.7	
95124	507	0.860	1.010	-14.9		95310	502	4.790	5.620	-14.8		95455	507	3.330	3.860	-13.7	
95124	508	0.860	1.010	-14.9		95310	503	4.790	5.620	-14.8		95455	508	3.330	3.860	-13.7	
95124	509	0.860	1.010	-14.9		95310	504	4.790	5.620	-14.8		95455	509	3.330	3.860	-13.7	
95124	510	0.860	1.010	-14.9		95310	505	4.790	5.620	-14.8		95455	510	3.330	3.860	-13.7	
95233	501	1.850	2.160	-14.4		95310	506	4.790	5.620	-14.8		95487	501	1.390	1.630	-14.7	
95233	502	1.850	2.160	-14.4		95310	507	4.790	5.620	-14.8		95487	502	1.390	1.630	-14.7	
95233	503	1.850	2.160	-14.4		95310	508	4.790	5.620	-14.8		95487	503	1.390	1.630	-14.7	
95233	504	1.850	2.160	-14.4		95310	509	4.790	5.620	-14.8		95487	504	1.390	1.630	-14.7	
95233	505	1.850	2.160	-14.4		95310	510	4.790	5.620	-14.8		95487	505	1.390	1.630	-14.7	
95233	506	1.850	2.160	-14.4		95357	501	0.800	0.930	-14.0		95487	506	1.390	1.630	-14.7	
95233	507	1.850	2.160	-14.4		95357	502	0.800	0.930	-14.0		95487	507	1.390	1.630	-14.7	
95233	508	1.850	2.160	-14.4		95357	503	0.800	0.930	-14.0		95487	508	1.390	1.630	-14.7	
95233	509	1.850	2.160	-14.4		95357	504	0.800	0.930	-14.0		95487	509	1.390	1.630	-14.7	
95233	510	1.850	2.160	-14.4		95357	505	0.800	0.930	-14.0		95487	510	1.390	1.630	-14.7	
95305	501	2.010	2.350	-14.5		95357	506	0.800	0.930	-14.0		95505	501	1.550	1.800	-13.9	
95305	502	2.010	2.350	-14.5		95357	507	0.800	0.930	-14.0		95505	502	1.550	1.800	-13.9	
95305	503	2.010	2.350	-14.5		95357	508	0.800	0.930	-14.0		95505	503	1.550	1.800	-13.9	
95305	504	2.010	2.350	-14.5		95357	509	0.800	0.930	-14.0		95505	504	1.550	1.800	-13.9	
95305	505	2.010	2.350	-14.5		95357	510	0.800	0.930	-14.0		95505	505	1.550	1.800	-13.9	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
95505	506	1.550	1.800	-13.9		96053	501	1.450	1.670	-13.2		96409	506	2.070	2.430	-14.8	
95505	507	1.550	1.800	-13.9		96053	502	1.450	1.670	-13.2		96409	507	2.070	2.430	-14.8	
95505	508	1.550	1.800	-13.9		96053	503	1.450	1.670	-13.2		96409	508	2.070	2.430	-14.8	
95505	509	1.550	1.800	-13.9		96053	504	1.450	1.670	-13.2		96409	509	2.070	2.430	-14.8	
95505	510	1.550	1.800	-13.9		96053	505	1.450	1.670	-13.2		96409	510	2.070	2.430	-14.8	
95620	501	1.120	1.320	-15.2		96053	506	1.450	1.670	-13.2		96410	501	1.820	2.130	-14.6	
95620	502	1.120	1.320	-15.2		96053	507	1.450	1.670	-13.2		96410	502	1.820	2.130	-14.6	
95620	503	1.120	1.320	-15.2		96053	508	1.450	1.670	-13.2		96410	503	1.820	2.130	-14.6	
95620	504	1.120	1.320	-15.2		96053	509	1.450	1.670	-13.2		96410	504	1.820	2.130	-14.6	
95620	505	1.120	1.320	-15.2		96053	510	1.450	1.670	-13.2		96410	505	1.820	2.130	-14.6	
95620	506	1.120	1.320	-15.2		96317	501	0.830	0.970	-14.4		96410	506	1.820	2.130	-14.6	
95620	507	1.120	1.320	-15.2		96317	502	0.830	0.970	-14.4		96410	507	1.820	2.130	-14.6	
95620	508	1.120	1.320	-15.2		96317	503	0.830	0.970	-14.4		96410	508	1.820	2.130	-14.6	
95620	509	1.120	1.320	-15.2		96317	504	0.830	0.970	-14.4		96410	509	1.820	2.130	-14.6	
95620	510	1.120	1.320	-15.2		96317	505	0.830	0.970	-14.4		96410	510	1.820	2.130	-14.6	
95625	501	3.430	4.010	-14.5		96317	506	0.830	0.970	-14.4		96611	501	0.730	0.850	-14.1	
95625	502	3.430	4.010	-14.5		96317	507	0.830	0.970	-14.4		96611	502	0.730	0.850	-14.1	
95625	503	3.430	4.010	-14.5		96317	508	0.830	0.970	-14.4		96611	503	0.730	0.850	-14.1	
95625	504	3.430	4.010	-14.5		96317	509	0.830	0.970	-14.4		96611	504	0.730	0.850	-14.1	
95625	505	3.430	4.010	-14.5		96317	510	0.830	0.970	-14.4		96611	505	0.730	0.850	-14.1	
95625	506	3.430	4.010	-14.5		96408	501	2.240	2.630	-14.8		96611	506	0.730	0.850	-14.1	
95625	507	3.430	4.010	-14.5		96408	502	2.240	2.630	-14.8		96611	507	0.730	0.850	-14.1	
95625	508	3.430	4.010	-14.5		96408	503	2.240	2.630	-14.8		96611	508	0.730	0.850	-14.1	
95625	509	3.430	4.010	-14.5		96408	504	2.240	2.630	-14.8		96611	509	0.730	0.850	-14.1	
95625	510	3.430	4.010	-14.5		96408	505	2.240	2.630	-14.8		96611	510	0.730	0.850	-14.1	
95647	501	1.910	2.190	-12.8		96408	506	2.240	2.630	-14.8		96702	501	2.580	3.020	-14.6	
95647	502	1.910	2.190	-12.8		96408	507	2.240	2.630	-14.8		96702	502	2.580	3.020	-14.6	
95647	503	1.910	2.190	-12.8		96408	508	2.240	2.630	-14.8		96702	503	2.580	3.020	-14.6	
95647	504	1.910	2.190	-12.8		96408	509	2.240	2.630	-14.8		96702	504	2.580	3.020	-14.6	
95647	505	1.910	2.190	-12.8		96408	510	2.240	2.630	-14.8		96702	505	2.580	3.020	-14.6	
95647	506	1.910	2.190	-12.8		96409	501	2.070	2.430	-14.8		96702	506	2.580	3.020	-14.6	
95647	507	1.910	2.190	-12.8		96409	502	2.070	2.430	-14.8		96702	507	2.580	3.020	-14.6	
95647	508	1.910	2.190	-12.8		96409	503	2.070	2.430	-14.8		96702	508	2.580	3.020	-14.6	
95647	509	1.910	2.190	-12.8		96409	504	2.070	2.430	-14.8		96702	509	2.580	3.020	-14.6	
95647	510	1.910	2.190	-12.8		96409	505	2.070	2.430	-14.8		96702	510	2.580	3.020	-14.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
96816	501	2.420	2.840	-14.8		97050	506	1.720	2.010	-14.4		97223	501	1.580	1.820	-13.2	
96816	502	2.420	2.840	-14.8		97050	507	1.720	2.010	-14.4		97223	502	1.580	1.820	-13.2	
96816	503	2.420	2.840	-14.8		97050	508	1.720	2.010	-14.4		97223	503	1.580	1.820	-13.2	
96816	504	2.420	2.840	-14.8		97050	509	1.720	2.010	-14.4		97223	504	1.580	1.820	-13.2	
96816	505	2.420	2.840	-14.8		97050	510	1.720	2.010	-14.4		97223	505	1.580	1.820	-13.2	
96816	506	2.420	2.840	-14.8		97111	501	3.090	3.630	-14.9		97223	506	1.580	1.820	-13.2	
96816	507	2.420	2.840	-14.8		97111	502	3.090	3.630	-14.9		97223	507	1.580	1.820	-13.2	
96816	508	2.420	2.840	-14.8		97111	503	3.090	3.630	-14.9		97223	508	1.580	1.820	-13.2	
96816	509	2.420	2.840	-14.8		97111	504	3.090	3.630	-14.9		97223	509	1.580	1.820	-13.2	
96816	510	2.420	2.840	-14.8		97111	505	3.090	3.630	-14.9		97223	510	1.580	1.820	-13.2	
96872	501	2.950	3.430	-14.0		97111	506	3.090	3.630	-14.9		97308	501	0.400	0.470	-14.9	
96872	502	2.950	3.430	-14.0		97111	507	3.090	3.630	-14.9		97308	502	0.400	0.470	-14.9	
96872	503	2.950	3.430	-14.0		97111	508	3.090	3.630	-14.9		97308	503	0.400	0.470	-14.9	
96872	504	2.950	3.430	-14.0		97111	509	3.090	3.630	-14.9		97308	504	0.400	0.470	-14.9	
96872	505	2.950	3.430	-14.0		97111	510	3.090	3.630	-14.9		97308	505	0.400	0.470	-14.9	
96872	506	2.950	3.430	-14.0		97220	501	0.215	0.250	-14.0		97308	506	0.400	0.470	-14.9	
96872	507	2.950	3.430	-14.0		97220	502	0.215	0.250	-14.0		97308	507	0.400	0.470	-14.9	
96872	508	2.950	3.430	-14.0		97220	503	0.215	0.250	-14.0		97308	508	0.400	0.470	-14.9	
96872	509	2.950	3.430	-14.0		97220	504	0.215	0.250	-14.0		97308	509	0.400	0.470	-14.9	
96872	510	2.950	3.430	-14.0		97220	505	0.215	0.250	-14.0		97308	510	0.400	0.470	-14.9	
97047	501	2.210	2.580	-14.3		97220	506	0.215	0.250	-14.0		97447	501	1.320	1.530	-13.7	
97047	502	2.210	2.580	-14.3		97220	507	0.215	0.250	-14.0		97447	502	1.320	1.530	-13.7	
97047	503	2.210	2.580	-14.3		97220	508	0.215	0.250	-14.0		97447	503	1.320	1.530	-13.7	
97047	504	2.210	2.580	-14.3		97220	509	0.215	0.250	-14.0		97447	504	1.320	1.530	-13.7	
97047	505	2.210	2.580	-14.3		97220	510	0.215	0.250	-14.0		97447	505	1.320	1.530	-13.7	
97047	506	2.210	2.580	-14.3		97222	501	1.050	1.210	-13.2		97447	506	1.320	1.530	-13.7	
97047	507	2.210	2.580	-14.3		97222	502	1.050	1.210	-13.2		97447	507	1.320	1.530	-13.7	
97047	508	2.210	2.580	-14.3		97222	503	1.050	1.210	-13.2		97447	508	1.320	1.530	-13.7	
97047	509	2.210	2.580	-14.3		97222	504	1.050	1.210	-13.2		97447	509	1.320	1.530	-13.7	
97047	510	2.210	2.580	-14.3		97222	505	1.050	1.210	-13.2		97447	510	1.320	1.530	-13.7	
97050	501	1.720	2.010	-14.4		97222	506	1.050	1.210	-13.2		97650	501	2.140	2.510	-14.7	
97050	502	1.720	2.010	-14.4		97222	507	1.050	1.210	-13.2		97650	502	2.140	2.510	-14.7	
97050	503	1.720	2.010	-14.4		97222	508	1.050	1.210	-13.2		97650	503	2.140	2.510	-14.7	
97050	504	1.720	2.010	-14.4		97222	509	1.050	1.210	-13.2		97650	504	2.140	2.510	-14.7	
97050	505	1.720	2.010	-14.4		97222	510	1.050	1.210	-13.2		97650	505	2.140	2.510	-14.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
97650	506	2.140	2.510	-14.7		97654	501	3.190	3.740	-14.7		98003	506	0.570	0.670	-14.9	
97650	507	2.140	2.510	-14.7		97654	502	3.190	3.740	-14.7		98003	507	0.570	0.670	-14.9	
97650	508	2.140	2.510	-14.7		97654	503	3.190	3.740	-14.7		98003	508	0.570	0.670	-14.9	
97650	509	2.140	2.510	-14.7		97654	504	3.190	3.740	-14.7		98003	509	0.570	0.670	-14.9	
97650	510	2.140	2.510	-14.7		97654	505	3.190	3.740	-14.7		98003	510	0.570	0.670	-14.9	
97651	501	3.900	4.530	-13.9		97654	506	3.190	3.740	-14.7		98090	501	0.077	0.090	-14.4	
97651	502	3.900	4.530	-13.9		97654	507	3.190	3.740	-14.7		98090	502	0.077	0.090	-14.4	
97651	503	3.900	4.530	-13.9		97654	508	3.190	3.740	-14.7		98090	503	0.077	0.090	-14.4	
97651	504	3.900	4.530	-13.9		97654	509	3.190	3.740	-14.7		98090	504	0.077	0.090	-14.4	
97651	505	3.900	4.530	-13.9		97654	510	3.190	3.740	-14.7		98090	505	0.077	0.090	-14.4	
97651	506	3.900	4.530	-13.9		97655	501	3.010	3.490	-13.8		98090	506	0.077	0.090	-14.4	
97651	507	3.900	4.530	-13.9		97655	502	3.010	3.490	-13.8		98090	507	0.077	0.090	-14.4	
97651	508	3.900	4.530	-13.9		97655	503	3.010	3.490	-13.8		98090	508	0.077	0.090	-14.4	
97651	509	3.900	4.530	-13.9		97655	504	3.010	3.490	-13.8		98090	509	0.077	0.090	-14.4	
97651	510	3.900	4.530	-13.9		97655	505	3.010	3.490	-13.8		98090	510	0.077	0.090	-14.4	
97652	501	3.380	3.930	-14.0		97655	506	3.010	3.490	-13.8		98091	501	0.083	0.098	-15.3	
97652	502	3.380	3.930	-14.0		97655	507	3.010	3.490	-13.8		98091	502	0.083	0.098	-15.3	
97652	503	3.380	3.930	-14.0		97655	508	3.010	3.490	-13.8		98091	503	0.083	0.098	-15.3	
97652	504	3.380	3.930	-14.0		97655	509	3.010	3.490	-13.8		98091	504	0.083	0.098	-15.3	
97652	505	3.380	3.930	-14.0		97655	510	3.010	3.490	-13.8		98091	505	0.083	0.098	-15.3	
97652	506	3.380	3.930	-14.0		98002	501	0.550	0.630	-12.7		98091	506	0.083	0.098	-15.3	
97652	507	3.380	3.930	-14.0		98002	502	0.550	0.630	-12.7		98091	507	0.083	0.098	-15.3	
97652	508	3.380	3.930	-14.0		98002	503	0.550	0.630	-12.7		98091	508	0.083	0.098	-15.3	
97652	509	3.380	3.930	-14.0		98002	504	0.550	0.630	-12.7		98091	509	0.083	0.098	-15.3	
97652	510	3.380	3.930	-14.0		98002	505	0.550	0.630	-12.7		98091	510	0.083	0.098	-15.3	
97653	501	1.830	2.140	-14.5		98002	506	0.550	0.630	-12.7		98092	501	0.250	0.300	-16.7	
97653	502	1.830	2.140	-14.5		98002	507	0.550	0.630	-12.7		98092	502	0.250	0.300	-16.7	
97653	503	1.830	2.140	-14.5		98002	508	0.550	0.630	-12.7		98092	503	0.250	0.300	-16.7	
97653	504	1.830	2.140	-14.5		98002	509	0.550	0.630	-12.7		98092	504	0.250	0.300	-16.7	
97653	505	1.830	2.140	-14.5		98002	510	0.550	0.630	-12.7		98092	505	0.250	0.300	-16.7	
97653	506	1.830	2.140	-14.5		98003	501	0.570	0.670	-14.9		98092	506	0.250	0.300	-16.7	
97653	507	1.830	2.140	-14.5		98003	502	0.570	0.670	-14.9		98092	507	0.250	0.300	-16.7	
97653	508	1.830	2.140	-14.5		98003	503	0.570	0.670	-14.9		98092	508	0.250	0.300	-16.7	
97653	509	1.830	2.140	-14.5		98003	504	0.570	0.670	-14.9		98092	509	0.250	0.300	-16.7	
97653	510	1.830	2.140	-14.5		98003	505	0.570	0.670	-14.9		98092	510	0.250	0.300	-16.7	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98111	501	0.400	0.460	-13.0		98154	506	2.440	2.830	-13.8		98160	501	3.100	3.590	-13.6	
98111	502	0.400	0.460	-13.0		98154	507	2.440	2.830	-13.8		98160	502	3.100	3.590	-13.6	
98111	503	0.400	0.460	-13.0		98154	508	2.440	2.830	-13.8		98160	503	3.100	3.590	-13.6	
98111	504	0.400	0.460	-13.0		98154	509	2.440	2.830	-13.8		98160	504	3.100	3.590	-13.6	
98111	505	0.400	0.460	-13.0		98154	510	2.440	2.830	-13.8		98160	505	3.100	3.590	-13.6	
98111	506	0.400	0.460	-13.0		98155	501	3.410	3.960	-13.9		98160	506	3.100	3.590	-13.6	
98111	507	0.400	0.460	-13.0		98155	502	3.410	3.960	-13.9		98160	507	3.100	3.590	-13.6	
98111	508	0.400	0.460	-13.0		98155	503	3.410	3.960	-13.9		98160	508	3.100	3.590	-13.6	
98111	509	0.400	0.460	-13.0		98155	504	3.410	3.960	-13.9		98160	509	3.100	3.590	-13.6	
98111	510	0.400	0.460	-13.0		98155	505	3.410	3.960	-13.9		98160	510	3.100	3.590	-13.6	
98152	501	1.840	2.130	-13.6		98155	506	3.410	3.960	-13.9		98161	501	3.470	4.030	-13.9	
98152	502	1.840	2.130	-13.6		98155	507	3.410	3.960	-13.9		98161	502	3.470	4.030	-13.9	
98152	503	1.840	2.130	-13.6		98155	508	3.410	3.960	-13.9		98161	503	3.470	4.030	-13.9	
98152	504	1.840	2.130	-13.6		98155	509	3.410	3.960	-13.9		98161	504	3.470	4.030	-13.9	
98152	505	1.840	2.130	-13.6		98155	510	3.410	3.960	-13.9		98161	505	3.470	4.030	-13.9	
98152	506	1.840	2.130	-13.6		98157	501	2.180	2.530	-13.8		98161	506	3.470	4.030	-13.9	
98152	507	1.840	2.130	-13.6		98157	502	2.180	2.530	-13.8		98161	507	3.470	4.030	-13.9	
98152	508	1.840	2.130	-13.6		98157	503	2.180	2.530	-13.8		98161	508	3.470	4.030	-13.9	
98152	509	1.840	2.130	-13.6		98157	504	2.180	2.530	-13.8		98161	509	3.470	4.030	-13.9	
98152	510	1.840	2.130	-13.6		98157	505	2.180	2.530	-13.8		98161	510	3.470	4.030	-13.9	
98153	501	2.070	2.400	-13.8		98157	506	2.180	2.530	-13.8		98163	501	3.640	4.230	-13.9	
98153	502	2.070	2.400	-13.8		98157	507	2.180	2.530	-13.8		98163	502	3.640	4.230	-13.9	
98153	503	2.070	2.400	-13.8		98157	508	2.180	2.530	-13.8		98163	503	3.640	4.230	-13.9	
98153	504	2.070	2.400	-13.8		98157	509	2.180	2.530	-13.8		98163	504	3.640	4.230	-13.9	
98153	505	2.070	2.400	-13.8		98157	510	2.180	2.530	-13.8		98163	505	3.640	4.230	-13.9	
98153	506	2.070	2.400	-13.8		98159	501	1.460	1.700	-14.1		98163	506	3.640	4.230	-13.9	
98153	507	2.070	2.400	-13.8		98159	502	1.460	1.700	-14.1		98163	507	3.640	4.230	-13.9	
98153	508	2.070	2.400	-13.8		98159	503	1.460	1.700	-14.1		98163	508	3.640	4.230	-13.9	
98153	509	2.070	2.400	-13.8		98159	504	1.460	1.700	-14.1		98163	509	3.640	4.230	-13.9	
98153	510	2.070	2.400	-13.8		98159	505	1.460	1.700	-14.1		98163	510	3.640	4.230	-13.9	
98154	501	2.440	2.830	-13.8		98159	506	1.460	1.700	-14.1		98164	501	1.340	1.530	-12.4	
98154	502	2.440	2.830	-13.8		98159	507	1.460	1.700	-14.1		98164	502	1.340	1.530	-12.4	
98154	503	2.440	2.830	-13.8		98159	508	1.460	1.700	-14.1		98164	503	1.340	1.530	-12.4	
98154	504	2.440	2.830	-13.8		98159	509	1.460	1.700	-14.1		98164	504	1.340	1.530	-12.4	
98154	505	2.440	2.830	-13.8		98159	510	1.460	1.700	-14.1		98164	505	1.340	1.530	-12.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98164	506	1.340	1.530	-12.4		98305	501	1.770	2.070	-14.5		98308	506	0.670	0.780	-14.1	
98164	507	1.340	1.530	-12.4		98305	502	1.770	2.070	-14.5		98308	507	0.670	0.780	-14.1	
98164	508	1.340	1.530	-12.4		98305	503	1.770	2.070	-14.5		98308	508	0.670	0.780	-14.1	
98164	509	1.340	1.530	-12.4		98305	504	1.770	2.070	-14.5		98308	509	0.670	0.780	-14.1	
98164	510	1.340	1.530	-12.4		98305	505	1.770	2.070	-14.5		98308	510	0.670	0.780	-14.1	
98257	501	0.860	1.010	-14.9		98305	506	1.770	2.070	-14.5		98309	501	3.440	3.990	-13.8	
98257	502	0.860	1.010	-14.9		98305	507	1.770	2.070	-14.5		98309	502	3.440	3.990	-13.8	
98257	503	0.860	1.010	-14.9		98305	508	1.770	2.070	-14.5		98309	503	3.440	3.990	-13.8	
98257	504	0.860	1.010	-14.9		98305	509	1.770	2.070	-14.5		98309	504	3.440	3.990	-13.8	
98257	505	0.860	1.010	-14.9		98305	510	1.770	2.070	-14.5		98309	505	3.440	3.990	-13.8	
98257	506	0.860	1.010	-14.9		98306	501	4.570	5.340	-14.4		98309	506	3.440	3.990	-13.8	
98257	507	0.860	1.010	-14.9		98306	502	4.570	5.340	-14.4		98309	507	3.440	3.990	-13.8	
98257	508	0.860	1.010	-14.9		98306	503	4.570	5.340	-14.4		98309	508	3.440	3.990	-13.8	
98257	509	0.860	1.010	-14.9		98306	504	4.570	5.340	-14.4		98309	509	3.440	3.990	-13.8	
98257	510	0.860	1.010	-14.9		98306	505	4.570	5.340	-14.4		98309	510	3.440	3.990	-13.8	
98303	501	6.860	7.950	-13.7		98306	506	4.570	5.340	-14.4		98344	501	0.490	0.580	-15.5	
98303	502	6.860	7.950	-13.7		98306	507	4.570	5.340	-14.4		98344	502	0.490	0.580	-15.5	
98303	503	6.860	7.950	-13.7		98306	508	4.570	5.340	-14.4		98344	503	0.490	0.580	-15.5	
98303	504	6.860	7.950	-13.7		98306	509	4.570	5.340	-14.4		98344	504	0.490	0.580	-15.5	
98303	505	6.860	7.950	-13.7		98306	510	4.570	5.340	-14.4		98344	505	0.490	0.580	-15.5	
98303	506	6.860	7.950	-13.7		98307	501	1.010	1.190	-15.1		98344	506	0.490	0.580	-15.5	
98303	507	6.860	7.950	-13.7		98307	502	1.010	1.190	-15.1		98344	507	0.490	0.580	-15.5	
98303	508	6.860	7.950	-13.7		98307	503	1.010	1.190	-15.1		98344	508	0.490	0.580	-15.5	
98303	509	6.860	7.950	-13.7		98307	504	1.010	1.190	-15.1		98344	509	0.490	0.580	-15.5	
98303	510	6.860	7.950	-13.7		98307	505	1.010	1.190	-15.1		98344	510	0.490	0.580	-15.5	
98304	501	3.200	3.750	-14.7		98307	506	1.010	1.190	-15.1		98405	501	0.810	0.950	-14.7	
98304	502	3.200	3.750	-14.7		98307	507	1.010	1.190	-15.1		98405	502	0.810	0.950	-14.7	
98304	503	3.200	3.750	-14.7		98307	508	1.010	1.190	-15.1		98405	503	0.810	0.950	-14.7	
98304	504	3.200	3.750	-14.7		98307	509	1.010	1.190	-15.1		98405	504	0.810	0.950	-14.7	
98304	505	3.200	3.750	-14.7		98307	510	1.010	1.190	-15.1		98405	505	0.810	0.950	-14.7	
98304	506	3.200	3.750	-14.7		98308	501	0.670	0.780	-14.1		98405	506	0.810	0.950	-14.7	
98304	507	3.200	3.750	-14.7		98308	502	0.670	0.780	-14.1		98405	507	0.810	0.950	-14.7	
98304	508	3.200	3.750	-14.7		98308	503	0.670	0.780	-14.1		98405	508	0.810	0.950	-14.7	
98304	509	3.200	3.750	-14.7		98308	504	0.670	0.780	-14.1		98405	509	0.810	0.950	-14.7	
98304	510	3.200	3.750	-14.7		98308	505	0.670	0.780	-14.1		98405	510	0.810	0.950	-14.7	

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 E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98413	501	8.420	9.870	-14.7		98423	506	2.410	2.820	-14.5		98427	501	1.440	1.690	-14.8	
98413	502	8.420	9.870	-14.7		98423	507	2.410	2.820	-14.5		98427	502	1.440	1.690	-14.8	
98413	503	8.420	9.870	-14.7		98423	508	2.410	2.820	-14.5		98427	503	1.440	1.690	-14.8	
98413	504	8.420	9.870	-14.7		98423	509	2.410	2.820	-14.5		98427	504	1.440	1.690	-14.8	
98413	505	8.420	9.870	-14.7		98423	510	2.410	2.820	-14.5		98427	505	1.440	1.690	-14.8	
98413	506	8.420	9.870	-14.7		98424	501	4.090	4.790	-14.6		98427	506	1.440	1.690	-14.8	
98413	507	8.420	9.870	-14.7		98424	502	4.090	4.790	-14.6		98427	507	1.440	1.690	-14.8	
98413	508	8.420	9.870	-14.7		98424	503	4.090	4.790	-14.6		98427	508	1.440	1.690	-14.8	
98413	509	8.420	9.870	-14.7		98424	504	4.090	4.790	-14.6		98427	509	1.440	1.690	-14.8	
98413	510	8.420	9.870	-14.7		98424	505	4.090	4.790	-14.6		98427	510	1.440	1.690	-14.8	
98414	501	7.700	9.030	-14.7		98424	506	4.090	4.790	-14.6		98429	501	0.720	0.830	-13.3	
98414	502	7.700	9.030	-14.7		98424	507	4.090	4.790	-14.6		98429	502	0.720	0.830	-13.3	
98414	503	7.700	9.030	-14.7		98424	508	4.090	4.790	-14.6		98429	503	0.720	0.830	-13.3	
98414	504	7.700	9.030	-14.7		98424	509	4.090	4.790	-14.6		98429	504	0.720	0.830	-13.3	
98414	505	7.700	9.030	-14.7		98424	510	4.090	4.790	-14.6		98429	505	0.720	0.830	-13.3	
98414	506	7.700	9.030	-14.7		98425	501	1.680	1.970	-14.7		98429	506	0.720	0.830	-13.3	
98414	507	7.700	9.030	-14.7		98425	502	1.680	1.970	-14.7		98429	507	0.720	0.830	-13.3	
98414	508	7.700	9.030	-14.7		98425	503	1.680	1.970	-14.7		98429	508	0.720	0.830	-13.3	
98414	509	7.700	9.030	-14.7		98425	504	1.680	1.970	-14.7		98429	509	0.720	0.830	-13.3	
98414	510	7.700	9.030	-14.7		98425	505	1.680	1.970	-14.7		98429	510	0.720	0.830	-13.3	
98415	501	1.010	1.190	-15.1		98425	506	1.680	1.970	-14.7		98449	501	2.070	2.430	-14.8	
98415	502	1.010	1.190	-15.1		98425	507	1.680	1.970	-14.7		98449	502	2.070	2.430	-14.8	
98415	503	1.010	1.190	-15.1		98425	508	1.680	1.970	-14.7		98449	503	2.070	2.430	-14.8	
98415	504	1.010	1.190	-15.1		98425	509	1.680	1.970	-14.7		98449	504	2.070	2.430	-14.8	
98415	505	1.010	1.190	-15.1		98425	510	1.680	1.970	-14.7		98449	505	2.070	2.430	-14.8	
98415	506	1.010	1.190	-15.1		98426	501	1.480	1.740	-14.9		98449	506	2.070	2.430	-14.8	
98415	507	1.010	1.190	-15.1		98426	502	1.480	1.740	-14.9		98449	507	2.070	2.430	-14.8	
98415	508	1.010	1.190	-15.1		98426	503	1.480	1.740	-14.9		98449	508	2.070	2.430	-14.8	
98415	509	1.010	1.190	-15.1		98426	504	1.480	1.740	-14.9		98449	509	2.070	2.430	-14.8	
98415	510	1.010	1.190	-15.1		98426	505	1.480	1.740	-14.9		98449	510	2.070	2.430	-14.8	
98423	501	2.410	2.820	-14.5		98426	506	1.480	1.740	-14.9		98482	501	2.220	2.600	-14.6	
98423	502	2.410	2.820	-14.5		98426	507	1.480	1.740	-14.9		98482	502	2.220	2.600	-14.6	
98423	503	2.410	2.820	-14.5		98426	508	1.480	1.740	-14.9		98482	503	2.220	2.600	-14.6	
98423	504	2.410	2.820	-14.5		98426	509	1.480	1.740	-14.9		98482	504	2.220	2.600	-14.6	
98423	505	2.410	2.820	-14.5		98426	510	1.480	1.740	-14.9		98482	505	2.220	2.600	-14.6	

L - Lower Cap Applied
 U - Upper Cap Applied
 N - Not Subject to Capping
 E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98482	506	2.220	2.600	-14.6		98597	501	0.330	0.380	-13.2		98624	506	0.590	0.690	-14.5	
98482	507	2.220	2.600	-14.6		98597	502	0.330	0.380	-13.2		98624	507	0.590	0.690	-14.5	
98482	508	2.220	2.600	-14.6		98597	503	0.330	0.380	-13.2		98624	508	0.590	0.690	-14.5	
98482	509	2.220	2.600	-14.6		98597	504	0.330	0.380	-13.2		98624	509	0.590	0.690	-14.5	
98482	510	2.220	2.600	-14.6		98597	505	0.330	0.380	-13.2		98624	510	0.590	0.690	-14.5	
98483	501	3.280	3.850	-14.8		98597	506	0.330	0.380	-13.2		98636	501	1.950	2.230	-12.6	
98483	502	3.280	3.850	-14.8		98597	507	0.330	0.380	-13.2		98636	502	1.950	2.230	-12.6	
98483	503	3.280	3.850	-14.8		98597	508	0.330	0.380	-13.2		98636	503	1.950	2.230	-12.6	
98483	504	3.280	3.850	-14.8		98597	509	0.330	0.380	-13.2		98636	504	1.950	2.230	-12.6	
98483	505	3.280	3.850	-14.8		98597	510	0.330	0.380	-13.2		98636	505	1.950	2.230	-12.6	
98483	506	3.280	3.850	-14.8		98598	501	0.112	0.132	-15.2		98636	506	1.950	2.230	-12.6	
98483	507	3.280	3.850	-14.8		98598	502	0.112	0.132	-15.2		98636	507	1.950	2.230	-12.6	
98483	508	3.280	3.850	-14.8		98598	503	0.112	0.132	-15.2		98636	508	1.950	2.230	-12.6	
98483	509	3.280	3.850	-14.8		98598	504	0.112	0.132	-15.2		98636	509	1.950	2.230	-12.6	
98483	510	3.280	3.850	-14.8		98598	505	0.112	0.132	-15.2		98636	510	1.950	2.230	-12.6	
98502	501	3.140	3.680	-14.7		98598	506	0.112	0.132	-15.2		98640	501	64.800	76.000	-14.7	
98502	502	3.140	3.680	-14.7		98598	507	0.112	0.132	-15.2		98640	502	64.800	76.000	-14.7	
98502	503	3.140	3.680	-14.7		98598	508	0.112	0.132	-15.2		98640	503	64.800	76.000	-14.7	
98502	504	3.140	3.680	-14.7		98598	509	0.112	0.132	-15.2		98640	504	64.800	76.000	-14.7	
98502	505	3.140	3.680	-14.7		98598	510	0.112	0.132	-15.2		98640	505	64.800	76.000	-14.7	
98502	506	3.140	3.680	-14.7		98601	501	3.760	4.410	-14.7		98640	506	64.800	76.000	-14.7	
98502	507	3.140	3.680	-14.7		98601	502	3.760	4.410	-14.7		98640	507	64.800	76.000	-14.7	
98502	508	3.140	3.680	-14.7		98601	503	3.760	4.410	-14.7		98640	508	64.800	76.000	-14.7	
98502	509	3.140	3.680	-14.7		98601	504	3.760	4.410	-14.7		98640	509	64.800	76.000	-14.7	
98502	510	3.140	3.680	-14.7		98601	505	3.760	4.410	-14.7		98640	510	64.800	76.000	-14.7	
98555	501	1.460	1.710	-14.6		98601	506	3.760	4.410	-14.7		98658	501	3.530	4.090	-13.7	
98555	502	1.460	1.710	-14.6		98601	507	3.760	4.410	-14.7		98658	502	3.530	4.090	-13.7	
98555	503	1.460	1.710	-14.6		98601	508	3.760	4.410	-14.7		98658	503	3.530	4.090	-13.7	
98555	504	1.460	1.710	-14.6		98601	509	3.760	4.410	-14.7		98658	504	3.530	4.090	-13.7	
98555	505	1.460	1.710	-14.6		98601	510	3.760	4.410	-14.7		98658	505	3.530	4.090	-13.7	
98555	506	1.460	1.710	-14.6		98624	501	0.590	0.690	-14.5		98658	506	3.530	4.090	-13.7	
98555	507	1.460	1.710	-14.6		98624	502	0.590	0.690	-14.5		98658	507	3.530	4.090	-13.7	
98555	508	1.460	1.710	-14.6		98624	503	0.590	0.690	-14.5		98658	508	3.530	4.090	-13.7	
98555	509	1.460	1.710	-14.6		98624	504	0.590	0.690	-14.5		98658	509	3.530	4.090	-13.7	
98555	510	1.460	1.710	-14.6		98624	505	0.590	0.690	-14.5		98658	510	3.530	4.090	-13.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98659	501	0.630	0.730	-13.7		98699	506	2.950	3.460	-14.7		98805	501	2.680	3.140	-14.6	
98659	502	0.630	0.730	-13.7		98699	507	2.950	3.460	-14.7		98805	502	2.680	3.140	-14.6	
98659	503	0.630	0.730	-13.7		98699	508	2.950	3.460	-14.7		98805	503	2.680	3.140	-14.6	
98659	504	0.630	0.730	-13.7		98699	509	2.950	3.460	-14.7		98805	504	2.680	3.140	-14.6	
98659	505	0.630	0.730	-13.7		98699	510	2.950	3.460	-14.7		98805	505	2.680	3.140	-14.6	
98659	506	0.630	0.730	-13.7		98705	501	4.990	5.790	-13.8		98805	506	2.680	3.140	-14.6	
98659	507	0.630	0.730	-13.7		98705	502	4.990	5.790	-13.8		98805	507	2.680	3.140	-14.6	
98659	508	0.630	0.730	-13.7		98705	503	4.990	5.790	-13.8		98805	508	2.680	3.140	-14.6	
98659	509	0.630	0.730	-13.7		98705	504	4.990	5.790	-13.8		98805	509	2.680	3.140	-14.6	
98659	510	0.630	0.730	-13.7		98705	505	4.990	5.790	-13.8		98805	510	2.680	3.140	-14.6	
98677	501	10.200	12.000	-15.0		98705	506	4.990	5.790	-13.8		98806	501	1.810	2.080	-13.0	
98677	502	10.200	12.000	-15.0		98705	507	4.990	5.790	-13.8		98806	502	1.810	2.080	-13.0	
98677	503	10.200	12.000	-15.0		98705	508	4.990	5.790	-13.8		98806	503	1.810	2.080	-13.0	
98677	504	10.200	12.000	-15.0		98705	509	4.990	5.790	-13.8		98806	504	1.810	2.080	-13.0	
98677	505	10.200	12.000	-15.0		98705	510	4.990	5.790	-13.8		98806	505	1.810	2.080	-13.0	
98677	506	10.200	12.000	-15.0		98710	501	2.050	2.410	-14.9		98806	506	1.810	2.080	-13.0	
98677	507	10.200	12.000	-15.0		98710	502	2.050	2.410	-14.9		98806	507	1.810	2.080	-13.0	
98677	508	10.200	12.000	-15.0		98710	503	2.050	2.410	-14.9		98806	508	1.810	2.080	-13.0	
98677	509	10.200	12.000	-15.0		98710	504	2.050	2.410	-14.9		98806	509	1.810	2.080	-13.0	
98677	510	10.200	12.000	-15.0		98710	505	2.050	2.410	-14.9		98806	510	1.810	2.080	-13.0	
98678	501	9.070	10.600	-14.4		98710	506	2.050	2.410	-14.9		98810	501	2.500	2.920	-14.4	
98678	502	9.070	10.600	-14.4		98710	507	2.050	2.410	-14.9		98810	502	2.500	2.920	-14.4	
98678	503	9.070	10.600	-14.4		98710	508	2.050	2.410	-14.9		98810	503	2.500	2.920	-14.4	
98678	504	9.070	10.600	-14.4		98710	509	2.050	2.410	-14.9		98810	504	2.500	2.920	-14.4	
98678	505	9.070	10.600	-14.4		98710	510	2.050	2.410	-14.9		98810	505	2.500	2.920	-14.4	
98678	506	9.070	10.600	-14.4		98751	501	2.670	3.100	-13.9		98810	506	2.500	2.920	-14.4	
98678	507	9.070	10.600	-14.4		98751	502	2.670	3.100	-13.9		98810	507	2.500	2.920	-14.4	
98678	508	9.070	10.600	-14.4		98751	503	2.670	3.100	-13.9		98810	508	2.500	2.920	-14.4	
98678	509	9.070	10.600	-14.4		98751	504	2.670	3.100	-13.9		98810	509	2.500	2.920	-14.4	
98678	510	9.070	10.600	-14.4		98751	505	2.670	3.100	-13.9		98810	510	2.500	2.920	-14.4	
98699	501	2.950	3.460	-14.7		98751	506	2.670	3.100	-13.9		98813	501	2.410	2.820	-14.5	
98699	502	2.950	3.460	-14.7		98751	507	2.670	3.100	-13.9		98813	502	2.410	2.820	-14.5	
98699	503	2.950	3.460	-14.7		98751	508	2.670	3.100	-13.9		98813	503	2.410	2.820	-14.5	
98699	504	2.950	3.460	-14.7		98751	509	2.670	3.100	-13.9		98813	504	2.410	2.820	-14.5	
98699	505	2.950	3.460	-14.7		98751	510	2.670	3.100	-13.9		98813	505	2.410	2.820	-14.5	

L - Lower Cap Applied
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 N - Not Subject to Capping
 E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98813	506	2.410	2.820	-14.5		98949	501	0.600	0.700	-14.3		99003	506	0.990	1.160	-14.7	
98813	507	2.410	2.820	-14.5		98949	502	0.600	0.700	-14.3		99003	507	0.990	1.160	-14.7	
98813	508	2.410	2.820	-14.5		98949	503	0.600	0.700	-14.3		99003	508	0.990	1.160	-14.7	
98813	509	2.410	2.820	-14.5		98949	504	0.600	0.700	-14.3		99003	509	0.990	1.160	-14.7	
98813	510	2.410	2.820	-14.5		98949	505	0.600	0.700	-14.3		99003	510	0.990	1.160	-14.7	
98820	501	5.120	6.000	-14.7		98949	506	0.600	0.700	-14.3		99004	501	2.010	2.350	-14.5	
98820	502	5.120	6.000	-14.7		98949	507	0.600	0.700	-14.3		99004	502	2.010	2.350	-14.5	
98820	503	5.120	6.000	-14.7		98949	508	0.600	0.700	-14.3		99004	503	2.010	2.350	-14.5	
98820	504	5.120	6.000	-14.7		98949	509	0.600	0.700	-14.3		99004	504	2.010	2.350	-14.5	
98820	505	5.120	6.000	-14.7		98949	510	0.600	0.700	-14.3		99004	505	2.010	2.350	-14.5	
98820	506	5.120	6.000	-14.7		98967	501	2.090	2.450	-14.7		99004	506	2.010	2.350	-14.5	
98820	507	5.120	6.000	-14.7		98967	502	2.090	2.450	-14.7		99004	507	2.010	2.350	-14.5	
98820	508	5.120	6.000	-14.7		98967	503	2.090	2.450	-14.7		99004	508	2.010	2.350	-14.5	
98820	509	5.120	6.000	-14.7		98967	504	2.090	2.450	-14.7		99004	509	2.010	2.350	-14.5	
98820	510	5.120	6.000	-14.7		98967	505	2.090	2.450	-14.7		99004	510	2.010	2.350	-14.5	
98884	501	1.330	1.560	-14.7		98967	506	2.090	2.450	-14.7		99080	501	0.700	0.820	-14.6	
98884	502	1.330	1.560	-14.7		98967	507	2.090	2.450	-14.7		99080	502	0.700	0.820	-14.6	
98884	503	1.330	1.560	-14.7		98967	508	2.090	2.450	-14.7		99080	503	0.700	0.820	-14.6	
98884	504	1.330	1.560	-14.7		98967	509	2.090	2.450	-14.7		99080	504	0.700	0.820	-14.6	
98884	505	1.330	1.560	-14.7		98967	510	2.090	2.450	-14.7		99080	505	0.700	0.820	-14.6	
98884	506	1.330	1.560	-14.7		98993	501	3.720	4.270	-12.9		99080	506	0.700	0.820	-14.6	
98884	507	1.330	1.560	-14.7		98993	502	3.720	4.270	-12.9		99080	507	0.700	0.820	-14.6	
98884	508	1.330	1.560	-14.7		98993	503	3.720	4.270	-12.9		99080	508	0.700	0.820	-14.6	
98884	509	1.330	1.560	-14.7		98993	504	3.720	4.270	-12.9		99080	509	0.700	0.820	-14.6	
98884	510	1.330	1.560	-14.7		98993	505	3.720	4.270	-12.9		99080	510	0.700	0.820	-14.6	
98914	501	0.430	0.500	-14.0		98993	506	3.720	4.270	-12.9		99111	501	1.020	1.200	-15.0	
98914	502	0.430	0.500	-14.0		98993	507	3.720	4.270	-12.9		99111	502	1.020	1.200	-15.0	
98914	503	0.430	0.500	-14.0		98993	508	3.720	4.270	-12.9		99111	503	1.020	1.200	-15.0	
98914	504	0.430	0.500	-14.0		98993	509	3.720	4.270	-12.9		99111	504	1.020	1.200	-15.0	
98914	505	0.430	0.500	-14.0		98993	510	3.720	4.270	-12.9		99111	505	1.020	1.200	-15.0	
98914	506	0.430	0.500	-14.0		99003	501	0.990	1.160	-14.7		99111	506	1.020	1.200	-15.0	
98914	507	0.430	0.500	-14.0		99003	502	0.990	1.160	-14.7		99111	507	1.020	1.200	-15.0	
98914	508	0.430	0.500	-14.0		99003	503	0.990	1.160	-14.7		99111	508	1.020	1.200	-15.0	
98914	509	0.430	0.500	-14.0		99003	504	0.990	1.160	-14.7		99111	509	1.020	1.200	-15.0	
98914	510	0.430	0.500	-14.0		99003	505	0.990	1.160	-14.7		99111	510	1.020	1.200	-15.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99163	501	2.440	2.860	-14.7		99222	506	1.780	2.060	-13.6		99315	501	6.010	7.040	-14.6	
99163	502	2.440	2.860	-14.7		99222	507	1.780	2.060	-13.6		99315	502	6.010	7.040	-14.6	
99163	503	2.440	2.860	-14.7		99222	508	1.780	2.060	-13.6		99315	503	6.010	7.040	-14.6	
99163	504	2.440	2.860	-14.7		99222	509	1.780	2.060	-13.6		99315	504	6.010	7.040	-14.6	
99163	505	2.440	2.860	-14.7		99222	510	1.780	2.060	-13.6		99315	505	6.010	7.040	-14.6	
99163	506	2.440	2.860	-14.7		99223	501	0.150	0.176	-14.8		99315	506	6.010	7.040	-14.6	
99163	507	2.440	2.860	-14.7		99223	502	0.150	0.176	-14.8		99315	507	6.010	7.040	-14.6	
99163	508	2.440	2.860	-14.7		99223	503	0.150	0.176	-14.8		99315	508	6.010	7.040	-14.6	
99163	509	2.440	2.860	-14.7		99223	504	0.150	0.176	-14.8		99315	509	6.010	7.040	-14.6	
99163	510	2.440	2.860	-14.7		99223	505	0.150	0.176	-14.8		99315	510	6.010	7.040	-14.6	
99165	501	0.530	0.630	-15.9		99223	506	0.150	0.176	-14.8		99321	501	5.830	6.840	-14.8	
99165	502	0.530	0.630	-15.9		99223	507	0.150	0.176	-14.8		99321	502	5.830	6.840	-14.8	
99165	503	0.530	0.630	-15.9		99223	508	0.150	0.176	-14.8		99321	503	5.830	6.840	-14.8	
99165	504	0.530	0.630	-15.9		99223	509	0.150	0.176	-14.8		99321	504	5.830	6.840	-14.8	
99165	505	0.530	0.630	-15.9		99223	510	0.150	0.176	-14.8		99321	505	5.830	6.840	-14.8	
99165	506	0.530	0.630	-15.9		99303	501	8.170	9.580	-14.7		99321	506	5.830	6.840	-14.8	
99165	507	0.530	0.630	-15.9		99303	502	8.170	9.580	-14.7		99321	507	5.830	6.840	-14.8	
99165	508	0.530	0.630	-15.9		99303	503	8.170	9.580	-14.7		99321	508	5.830	6.840	-14.8	
99165	509	0.530	0.630	-15.9		99303	504	8.170	9.580	-14.7		99321	509	5.830	6.840	-14.8	
99165	510	0.530	0.630	-15.9		99303	505	8.170	9.580	-14.7		99321	510	5.830	6.840	-14.8	
99220	501	0.950	1.100	-13.6		99303	506	8.170	9.580	-14.7		99471	501	0.430	0.500	-14.0	
99220	502	0.950	1.100	-13.6		99303	507	8.170	9.580	-14.7		99471	502	0.430	0.500	-14.0	
99220	503	0.950	1.100	-13.6		99303	508	8.170	9.580	-14.7		99471	503	0.430	0.500	-14.0	
99220	504	0.950	1.100	-13.6		99303	509	8.170	9.580	-14.7		99471	504	0.430	0.500	-14.0	
99220	505	0.950	1.100	-13.6		99303	510	8.170	9.580	-14.7		99471	505	0.430	0.500	-14.0	
99220	506	0.950	1.100	-13.6		99310	501	2.040	2.400	-15.0		99471	506	0.430	0.500	-14.0	
99220	507	0.950	1.100	-13.6		99310	502	2.040	2.400	-15.0		99471	507	0.430	0.500	-14.0	
99220	508	0.950	1.100	-13.6		99310	503	2.040	2.400	-15.0		99471	508	0.430	0.500	-14.0	
99220	509	0.950	1.100	-13.6		99310	504	2.040	2.400	-15.0		99471	509	0.430	0.500	-14.0	
99220	510	0.950	1.100	-13.6		99310	505	2.040	2.400	-15.0		99471	510	0.430	0.500	-14.0	
99222	501	1.780	2.060	-13.6		99310	506	2.040	2.400	-15.0		99505	501	3.150	3.620	-13.0	
99222	502	1.780	2.060	-13.6		99310	507	2.040	2.400	-15.0		99505	502	3.150	3.620	-13.0	
99222	503	1.780	2.060	-13.6		99310	508	2.040	2.400	-15.0		99505	503	3.150	3.620	-13.0	
99222	504	1.780	2.060	-13.6		99310	509	2.040	2.400	-15.0		99505	504	3.150	3.620	-13.0	
99222	505	1.780	2.060	-13.6		99310	510	2.040	2.400	-15.0		99505	505	3.150	3.620	-13.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99505	506	3.150	3.620	-13.0		99571	501	0.440	0.500	-12.0		99600	506	0.870	1.020	-14.7	
99505	507	3.150	3.620	-13.0		99571	502	0.440	0.500	-12.0		99600	507	0.870	1.020	-14.7	
99505	508	3.150	3.620	-13.0		99571	503	0.440	0.500	-12.0		99600	508	0.870	1.020	-14.7	
99505	509	3.150	3.620	-13.0		99571	504	0.440	0.500	-12.0		99600	509	0.870	1.020	-14.7	
99505	510	3.150	3.620	-13.0		99571	505	0.440	0.500	-12.0		99600	510	0.870	1.020	-14.7	
99506	501	3.880	4.450	-12.8		99571	506	0.440	0.500	-12.0		99613	501	5.160	6.060	-14.9	
99506	502	3.880	4.450	-12.8		99571	507	0.440	0.500	-12.0		99613	502	5.160	6.060	-14.9	
99506	503	3.880	4.450	-12.8		99571	508	0.440	0.500	-12.0		99613	503	5.160	6.060	-14.9	
99506	504	3.880	4.450	-12.8		99571	509	0.440	0.500	-12.0		99613	504	5.160	6.060	-14.9	
99506	505	3.880	4.450	-12.8		99571	510	0.440	0.500	-12.0		99613	505	5.160	6.060	-14.9	
99506	506	3.880	4.450	-12.8		99572	501	0.860	0.990	-13.1		99613	506	5.160	6.060	-14.9	
99506	507	3.880	4.450	-12.8		99572	502	0.860	0.990	-13.1		99613	507	5.160	6.060	-14.9	
99506	508	3.880	4.450	-12.8		99572	503	0.860	0.990	-13.1		99613	508	5.160	6.060	-14.9	
99506	509	3.880	4.450	-12.8		99572	504	0.860	0.990	-13.1		99613	509	5.160	6.060	-14.9	
99506	510	3.880	4.450	-12.8		99572	505	0.860	0.990	-13.1		99613	510	5.160	6.060	-14.9	
99507	501	3.380	3.880	-12.9		99572	506	0.860	0.990	-13.1		99614	501	1.950	2.280	-14.5	
99507	502	3.380	3.880	-12.9		99572	507	0.860	0.990	-13.1		99614	502	1.950	2.280	-14.5	
99507	503	3.380	3.880	-12.9		99572	508	0.860	0.990	-13.1		99614	503	1.950	2.280	-14.5	
99507	504	3.380	3.880	-12.9		99572	509	0.860	0.990	-13.1		99614	504	1.950	2.280	-14.5	
99507	505	3.380	3.880	-12.9		99572	510	0.860	0.990	-13.1		99614	505	1.950	2.280	-14.5	
99507	506	3.380	3.880	-12.9		99573	501	0.820	0.940	-12.8		99614	506	1.950	2.280	-14.5	
99507	507	3.380	3.880	-12.9		99573	502	0.820	0.940	-12.8		99614	507	1.950	2.280	-14.5	
99507	508	3.380	3.880	-12.9		99573	503	0.820	0.940	-12.8		99614	508	1.950	2.280	-14.5	
99507	509	3.380	3.880	-12.9		99573	504	0.820	0.940	-12.8		99614	509	1.950	2.280	-14.5	
99507	510	3.380	3.880	-12.9		99573	505	0.820	0.940	-12.8		99614	510	1.950	2.280	-14.5	
99570	501	1.810	2.080	-13.0		99573	506	0.820	0.940	-12.8		99620	501	0.280	0.330	-15.2	
99570	502	1.810	2.080	-13.0		99573	507	0.820	0.940	-12.8		99620	502	0.280	0.330	-15.2	
99570	503	1.810	2.080	-13.0		99573	508	0.820	0.940	-12.8		99620	503	0.280	0.330	-15.2	
99570	504	1.810	2.080	-13.0		99573	509	0.820	0.940	-12.8		99620	504	0.280	0.330	-15.2	
99570	505	1.810	2.080	-13.0		99573	510	0.820	0.940	-12.8		99620	505	0.280	0.330	-15.2	
99570	506	1.810	2.080	-13.0		99600	501	0.870	1.020	-14.7		99620	506	0.280	0.330	-15.2	
99570	507	1.810	2.080	-13.0		99600	502	0.870	1.020	-14.7		99620	507	0.280	0.330	-15.2	
99570	508	1.810	2.080	-13.0		99600	503	0.870	1.020	-14.7		99620	508	0.280	0.330	-15.2	
99570	509	1.810	2.080	-13.0		99600	504	0.870	1.020	-14.7		99620	509	0.280	0.330	-15.2	
99570	510	1.810	2.080	-13.0		99600	505	0.870	1.020	-14.7		99620	510	0.280	0.330	-15.2	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99650	501	0.860	0.990	-13.1		99746	506	1.400	1.640	-14.6		99826	501	0.490	0.580	-15.5	
99650	502	0.860	0.990	-13.1		99746	507	1.400	1.640	-14.6		99826	502	0.490	0.580	-15.5	
99650	503	0.860	0.990	-13.1		99746	508	1.400	1.640	-14.6		99826	503	0.490	0.580	-15.5	
99650	504	0.860	0.990	-13.1		99746	509	1.400	1.640	-14.6		99826	504	0.490	0.580	-15.5	
99650	505	0.860	0.990	-13.1		99746	510	1.400	1.640	-14.6		99826	505	0.490	0.580	-15.5	
99650	506	0.860	0.990	-13.1		99760	501	0.159	0.187	-15.0		99826	506	0.490	0.580	-15.5	
99650	507	0.860	0.990	-13.1		99760	502	0.159	0.187	-15.0		99826	507	0.490	0.580	-15.5	
99650	508	0.860	0.990	-13.1		99760	503	0.159	0.187	-15.0		99826	508	0.490	0.580	-15.5	
99650	509	0.860	0.990	-13.1		99760	504	0.159	0.187	-15.0		99826	509	0.490	0.580	-15.5	
99650	510	0.860	0.990	-13.1		99760	505	0.159	0.187	-15.0		99826	510	0.490	0.580	-15.5	
99709	501	2.120	2.430	-12.8		99760	506	0.159	0.187	-15.0		99827	501	0.250	0.300	-16.7	
99709	502	2.120	2.430	-12.8		99760	507	0.159	0.187	-15.0		99827	502	0.250	0.300	-16.7	
99709	503	2.120	2.430	-12.8		99760	508	0.159	0.187	-15.0		99827	503	0.250	0.300	-16.7	
99709	504	2.120	2.430	-12.8		99760	509	0.159	0.187	-15.0		99827	504	0.250	0.300	-16.7	
99709	505	2.120	2.430	-12.8		99760	510	0.159	0.187	-15.0		99827	505	0.250	0.300	-16.7	
99709	506	2.120	2.430	-12.8		99777	501	4.330	5.060	-14.4		99827	506	0.250	0.300	-16.7	
99709	507	2.120	2.430	-12.8		99777	502	4.330	5.060	-14.4		99827	507	0.250	0.300	-16.7	
99709	508	2.120	2.430	-12.8		99777	503	4.330	5.060	-14.4		99827	508	0.250	0.300	-16.7	
99709	509	2.120	2.430	-12.8		99777	504	4.330	5.060	-14.4		99827	509	0.250	0.300	-16.7	
99709	510	2.120	2.430	-12.8		99777	505	4.330	5.060	-14.4		99827	510	0.250	0.300	-16.7	
99718	501	0.820	0.970	-15.5		99777	506	4.330	5.060	-14.4		99851	501	1.030	1.210	-14.9	
99718	502	0.820	0.970	-15.5		99777	507	4.330	5.060	-14.4		99851	502	1.030	1.210	-14.9	
99718	503	0.820	0.970	-15.5		99777	508	4.330	5.060	-14.4		99851	503	1.030	1.210	-14.9	
99718	504	0.820	0.970	-15.5		99777	509	4.330	5.060	-14.4		99851	504	1.030	1.210	-14.9	
99718	505	0.820	0.970	-15.5		99777	510	4.330	5.060	-14.4		99851	505	1.030	1.210	-14.9	
99718	506	0.820	0.970	-15.5		99793	501	1.770	2.080	-14.9		99851	506	1.030	1.210	-14.9	
99718	507	0.820	0.970	-15.5		99793	502	1.770	2.080	-14.9		99851	507	1.030	1.210	-14.9	
99718	508	0.820	0.970	-15.5		99793	503	1.770	2.080	-14.9		99851	508	1.030	1.210	-14.9	
99718	509	0.820	0.970	-15.5		99793	504	1.770	2.080	-14.9		99851	509	1.030	1.210	-14.9	
99718	510	0.820	0.970	-15.5		99793	505	1.770	2.080	-14.9		99851	510	1.030	1.210	-14.9	
99746	501	1.400	1.640	-14.6		99793	506	1.770	2.080	-14.9		99917	501	1.670	1.960	-14.8	
99746	502	1.400	1.640	-14.6		99793	507	1.770	2.080	-14.9		99917	502	1.670	1.960	-14.8	
99746	503	1.400	1.640	-14.6		99793	508	1.770	2.080	-14.9		99917	503	1.670	1.960	-14.8	
99746	504	1.400	1.640	-14.6		99793	509	1.770	2.080	-14.9		99917	504	1.670	1.960	-14.8	
99746	505	1.400	1.640	-14.6		99793	510	1.770	2.080	-14.9		99917	505	1.670	1.960	-14.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99917	506	1.670	1.960	-14.8		99948	501	4.490	5.150	-12.8		99954	506	2.880	3.370	-14.5	
99917	507	1.670	1.960	-14.8		99948	502	4.490	5.150	-12.8		99954	507	2.880	3.370	-14.5	
99917	508	1.670	1.960	-14.8		99948	503	4.490	5.150	-12.8		99954	508	2.880	3.370	-14.5	
99917	509	1.670	1.960	-14.8		99948	504	4.490	5.150	-12.8		99954	509	2.880	3.370	-14.5	
99917	510	1.670	1.960	-14.8		99948	505	4.490	5.150	-12.8		99954	510	2.880	3.370	-14.5	
99938	501	1.870	2.200	-15.0		99948	506	4.490	5.150	-12.8		99955	501	3.610	4.220	-14.5	
99938	502	1.870	2.200	-15.0		99948	507	4.490	5.150	-12.8		99955	502	3.610	4.220	-14.5	
99938	503	1.870	2.200	-15.0		99948	508	4.490	5.150	-12.8		99955	503	3.610	4.220	-14.5	
99938	504	1.870	2.200	-15.0		99948	509	4.490	5.150	-12.8		99955	504	3.610	4.220	-14.5	
99938	505	1.870	2.200	-15.0		99948	510	4.490	5.150	-12.8		99955	505	3.610	4.220	-14.5	
99938	506	1.870	2.200	-15.0		99952	501	3.660	4.280	-14.5		99955	506	3.610	4.220	-14.5	
99938	507	1.870	2.200	-15.0		99952	502	3.660	4.280	-14.5		99955	507	3.610	4.220	-14.5	
99938	508	1.870	2.200	-15.0		99952	503	3.660	4.280	-14.5		99955	508	3.610	4.220	-14.5	
99938	509	1.870	2.200	-15.0		99952	504	3.660	4.280	-14.5		99955	509	3.610	4.220	-14.5	
99938	510	1.870	2.200	-15.0		99952	505	3.660	4.280	-14.5		99955	510	3.610	4.220	-14.5	
99943	501	5.440	6.370	-14.6		99952	506	3.660	4.280	-14.5		99963	501	0.400	0.470	-14.9	
99943	502	5.440	6.370	-14.6		99952	507	3.660	4.280	-14.5		99963	502	0.400	0.470	-14.9	
99943	503	5.440	6.370	-14.6		99952	508	3.660	4.280	-14.5		99963	503	0.400	0.470	-14.9	
99943	504	5.440	6.370	-14.6		99952	509	3.660	4.280	-14.5		99963	504	0.400	0.470	-14.9	
99943	505	5.440	6.370	-14.6		99952	510	3.660	4.280	-14.5		99963	505	0.400	0.470	-14.9	
99943	506	5.440	6.370	-14.6		99953	501	3.960	4.620	-14.3		99963	506	0.400	0.470	-14.9	
99943	507	5.440	6.370	-14.6		99953	502	3.960	4.620	-14.3		99963	507	0.400	0.470	-14.9	
99943	508	5.440	6.370	-14.6		99953	503	3.960	4.620	-14.3		99963	508	0.400	0.470	-14.9	
99943	509	5.440	6.370	-14.6		99953	504	3.960	4.620	-14.3		99963	509	0.400	0.470	-14.9	
99943	510	5.440	6.370	-14.6		99953	505	3.960	4.620	-14.3		99963	510	0.400	0.470	-14.9	
99946	501	4.050	4.750	-14.7		99953	506	3.960	4.620	-14.3		99969	501	1.720	2.000	-14.0	
99946	502	4.050	4.750	-14.7		99953	507	3.960	4.620	-14.3		99969	502	1.720	2.000	-14.0	
99946	503	4.050	4.750	-14.7		99953	508	3.960	4.620	-14.3		99969	503	1.720	2.000	-14.0	
99946	504	4.050	4.750	-14.7		99953	509	3.960	4.620	-14.3		99969	504	1.720	2.000	-14.0	
99946	505	4.050	4.750	-14.7		99953	510	3.960	4.620	-14.3		99969	505	1.720	2.000	-14.0	
99946	506	4.050	4.750	-14.7		99954	501	2.880	3.370	-14.5		99969	506	1.720	2.000	-14.0	
99946	507	4.050	4.750	-14.7		99954	502	2.880	3.370	-14.5		99969	507	1.720	2.000	-14.0	
99946	508	4.050	4.750	-14.7		99954	503	2.880	3.370	-14.5		99969	508	1.720	2.000	-14.0	
99946	509	4.050	4.750	-14.7		99954	504	2.880	3.370	-14.5		99969	509	1.720	2.000	-14.0	
99946	510	4.050	4.750	-14.7		99954	505	2.880	3.370	-14.5		99969	510	1.720	2.000	-14.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
99975	501	3.200	3.740	-14.4													
99975	502	3.200	3.740	-14.4													
99975	503	3.200	3.740	-14.4													
99975	504	3.200	3.740	-14.4													
99975	505	3.200	3.740	-14.4													
99975	506	3.200	3.740	-14.4													
99975	507	3.200	3.740	-14.4													
99975	508	3.200	3.740	-14.4													
99975	509	3.200	3.740	-14.4													
99975	510	3.200	3.740	-14.4													
99988	501	1.520	1.760	-13.6													
99988	502	1.520	1.760	-13.6													
99988	503	1.520	1.760	-13.6													
99988	504	1.520	1.760	-13.6													
99988	505	1.520	1.760	-13.6													
99988	506	1.520	1.760	-13.6													
99988	507	1.520	1.760	-13.6													
99988	508	1.520	1.760	-13.6													
99988	509	1.520	1.760	-13.6													
99988	510	1.520	1.760	-13.6													

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	0.167	0.189	-11.6		11259	0.116	0.093	+24.7		13759	0.076	0.115	-33.9	L
10026	0.014	0.016	-12.5		11288	0.053	0.078	-32.1		13930	0.147	0.174	-15.5	
10040	0.320	0.320	0.0		12014	0.027	0.034	-20.6		14068	0.010	0.012	-16.7	
10042	0.232	0.310	-25.2		12356	0.020	0.025	-20.0		14101	0.030	0.038	-21.1	
10060	0.042	0.059	-28.8		12361	0.066	0.070	-5.7		14279	0.048	0.072	-33.3	L
10065	0.038	0.034	+11.8		12373	0.022	0.023	-4.4		14401	0.068	0.078	-12.8	
10066	0.041	0.033	+24.2	U	12374	0.044	0.049	-10.2		14527	0.169	0.179	-5.6	
10070	0.134	0.151	-11.3		12375	0.030	0.024	+25.0	U	14855	0.110	0.133	-17.3	
10071	0.071	0.093	-23.7		12391	0.059	0.070	-15.7		14913	0.096	0.116	-17.2	
10073	0.320	0.340	-5.9		12509	0.026	0.031	-16.1		15223	0.039	0.044	-11.4	
10075	0.121	0.182	-33.5	L	12510	0.017	0.021	-19.0		15224	0.045	0.047	-4.3	
10100	0.039	0.050	-22.0		12651	0.450	0.510	-11.8		15406	0.056	0.053	+5.7	
10101	0.160	0.177	-9.6		12707	0.480	0.560	-14.3		15538	0.011	0.014	-21.4	
10107	0.165	0.226	-27.0		12797	0.177	0.194	-8.8		15600	0.062	0.067	-7.5	
10111	0.059	0.067	-11.9		12805	0.110	0.151	-27.2		15608	0.007	0.009	-22.2	
10115	0.053	0.058	-8.6		13049	0.044	0.051	-13.7		15733	0.030	0.034	-11.8	
10140	0.020	0.022	-9.1		13111	0.080	0.092	-13.0		15839	0.018	0.024	-25.0	
10141	0.021	0.023	-8.7		13112	0.054	0.063	-14.3		15991	0.049	0.070	-30.0	
10145	0.008	0.009	-11.1		13201	0.123	0.144	-14.6		15993	0.030	0.038	-21.1	
10146	0.012	0.015	-20.0		13204	0.860	1.140	-24.6		16005	0.030	0.031	-3.2	
10255	0.140	0.151	-7.3		13205	0.340	0.420	-19.1		16009	0.111	0.106	+4.7	
10256	0.198	0.183	+8.2		13314	0.012	0.014	-14.3		16403	0.127	0.191	-33.5	L
10257	0.146	0.148	-1.4		13351	0.037	0.054	-31.5		16527	0.270	0.320	-15.6	
10309	0.011	0.014	-21.4		13352	0.026	0.032	-18.8		16604	0.100	0.122	-18.0	
10352	0.039	0.043	-9.3		13410	1.660	2.350	-29.4		16676	0.010	0.012	-16.7	
11020	0.132	0.124	+6.5		13412	1.190	1.210	-1.7		16705	0.113	0.131	-13.7	
11039	0.047	0.047	0.0		13506	0.046	0.051	-9.8		16750	0.035	0.034	+2.9	
11126	0.023	0.024	-4.2		13507	0.104	0.121	-14.0		16900	0.055	0.059	-6.8	
11127	0.006	0.009	-33.3	L	13590	0.610	0.670	-9.0		16901	0.074	0.065	+13.8	
11128	0.048	0.058	-17.2		13621	0.340	0.330	+3.0		16902	0.041	0.049	-16.3	
11203	0.380	0.460	-17.4		13670	0.018	0.017	+5.9		16905	0.048	0.059	-18.6	
11204	0.950	1.240	-23.4		13673	0.010	0.015	-33.3		16906	0.068	0.065	+4.6	
11234	0.039	0.050	-22.0		13715	0.111	0.145	-23.5		16910	0.035	0.051	-31.4	
11248	0.013	0.016	-18.8		13716	0.070	0.104	-32.7		16911	0.034	0.039	-12.8	
11258	0.097	0.078	+24.4	U	13720	0.039	0.048	-18.8		16915	0.033	0.046	-28.3	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
16916	0.039	0.039	0.0		51116	0.640	0.690	-7.3		51666	0.085	0.089	-4.5	
16920	0.077	0.104	-26.0		51205	0.046	0.059	-22.0		51734	0.430	0.350	+22.9	U
16921	0.031	0.040	-22.5		51206	0.370	0.320	+15.6		51741	0.260	0.243	+7.0	
16930	0.095	0.120	-20.8		51220	1.480	1.900	-22.1		51752	0.141	0.150	-6.0	
16931	0.043	0.064	-32.8	L	51221	1.470	1.760	-16.5		51767	0.007	0.007	0.0	
16940	0.031	0.040	-22.5		51222	4.760	4.530	+5.1		51777	0.058	0.077	-24.7	
16941	0.054	0.064	-15.6		51224	1.170	1.490	-21.5		51808	0.530	0.680	-22.1	
18078	0.096	0.093	+3.2		51230	0.640	0.740	-13.5		51809	0.173	0.146	+18.5	
18109	0.020	0.026	-23.1		51240	0.215	0.196	+9.7		51833	0.051	0.054	-5.6	
18110	0.022	0.032	-31.3		51241	0.240	0.218	+10.1		51869	0.138	0.136	+1.5	
18205	0.390	0.380	+2.6		51252	0.061	0.074	-17.6		51877	0.156	0.191	-18.3	
18206	0.073	0.088	-17.0		51254	0.025	0.032	-21.9		51889	0.010	0.011	-9.1	
18335	0.011	0.016	-31.3		51300	0.127	0.147	-13.6		51896	0.017	0.017	0.0	
18435	0.043	0.051	-15.7		51305	0.760	0.880	-13.6		51900	0.098	0.100	-2.0	
18436	0.093	0.096	-3.1		51315	0.080	0.096	-16.7		51909	0.048	0.053	-9.4	
18501	0.010	0.010	0.0		51330	0.820	0.660	+24.2	U	51926	0.041	0.044	-6.8	
18506	0.004	0.005	-20.0		51333	0.280	0.320	-12.5		51927	0.100	0.132	-24.2	
18507	0.005	0.006	-16.7		51350	0.115	0.127	-9.5		51934	0.082	0.107	-23.4	
18616	0.490	0.590	-17.0		51351	0.045	0.049	-8.2		51941	0.034	0.041	-17.1	
18707	0.006	0.005	+20.0	U	51352	0.090	0.101	-10.9		51956	0.140	0.205	-31.7	L
18708	0.015	0.017	-11.8		51355	0.082	0.091	-9.9		51957	0.370	0.460	-19.6	
18834	0.076	0.112	-32.1		51356	0.470	0.560	-16.1		51958	0.310	0.370	-16.2	
18911	0.012	0.018	-33.3		51357	0.950	0.760	+25.0	U	51960	0.300	0.330	-9.1	
18912	0.020	0.026	-23.1		51358	0.111	0.129	-14.0		51970	0.138	0.177	-22.0	
18920	0.013	0.017	-23.5		51359	0.620	0.710	-12.7		51982	0.068	0.077	-11.7	
45771	0.131	0.139	-5.8		51370	2.690	3.830	-29.8		51986	0.082	0.096	-14.6	
45819	0.046	0.054	-14.8		51380	0.039	0.041	-4.9		51999	0.320	0.400	-20.0	
45900	0.032	0.033	-3.0		51500	0.145	0.116	+25.0	U	52002	0.104	0.114	-8.8	
45901	0.039	0.045	-13.3		51550	0.420	0.400	+5.0		52075	0.197	0.222	-11.3	
49239	0.360	0.460	-21.7		51551	0.830	0.890	-6.7		52134	0.560	0.600	-6.7	
49617	0.101	0.148	-31.8		51552	0.137	0.152	-9.9		52315	0.270	0.270	0.0	
49618	0.038	0.057	-33.3	L	51575	0.023	0.021	+9.5		52433	0.650	0.800	-18.8	
49619	0.081	0.103	-21.4		51576	0.101	0.097	+4.1		52469	0.085	0.096	-11.5	
50010	0.330	0.380	-13.2		51600	0.194	0.172	+12.8		52505	0.195	0.237	-17.7	
51001	0.380	0.420	-9.5		51613	0.141	0.139	+1.4		52547	0.058	0.070	-17.1	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
52581	1.800	2.190	-17.8		56391	0.250	0.300	-16.7		58397	0.450	0.650	-30.8	L
52744	0.052	0.066	-21.2		56427	0.107	0.119	-10.1		58503	0.080	0.077	+3.9	
52911	0.420	0.420	0.0		56488	0.042	0.038	+10.5		58575	0.098	0.111	-11.7	
52967	0.052	0.058	-10.3		56690	0.310	0.330	-6.1		58627	0.011	0.012	-8.3	
53001	0.241	0.300	-19.7		56699	0.078	0.067	+16.4		58663	0.650	0.950	-31.6	L
53077	0.204	0.219	-6.9		56758	0.123	0.140	-12.1		58737	0.490	0.550	-10.9	
53121	0.460	0.400	+15.0		56759	0.070	0.078	-10.3		58802	0.390	0.480	-18.8	
53333	0.249	0.248	+0.4		56760	0.087	0.099	-12.1		58837	0.155	0.161	-3.7	
53374	0.191	0.260	-26.5		56912	0.089	0.084	+6.0		58840	0.110	0.121	-9.1	
53375	0.310	0.270	+14.8		56916	0.260	0.215	+20.9	U	58873	0.021	0.027	-22.2	
53376	0.159	0.183	-13.1		57001	0.016	0.022	-27.3		58904	0.108	0.120	-10.0	
53377	0.172	0.188	-8.5		57002	0.080	0.096	-16.7		58922	0.189	0.179	+5.6	
53565	0.081	0.096	-15.6		57090	0.830	0.680	+22.1		59005	0.063	0.089	-29.2	
53631	0.019	0.021	-9.5		57146	0.640	0.750	-14.7		59188	0.047	0.052	-9.6	
53632	0.029	0.032	-9.4		57257	0.042	0.034	+23.5	U	59189	0.250	0.280	-10.7	
53732	0.450	0.470	-4.3		57401	0.079	0.089	-11.2		59223	0.128	0.103	+24.3	U
53733	0.177	0.228	-22.4		57403	0.030	0.033	-9.1		59257	0.011	0.012	-8.3	
53907	0.078	0.086	-9.3		57410	0.164	0.173	-5.2		59378	0.124	0.141	-12.1	
54077	0.360	0.390	-7.7		57572	0.094	0.099	-5.1		59481	0.096	0.096	0.0	
55010	0.760	0.980	-22.5		57600	0.030	0.033	-9.1		59537	0.219	0.232	-5.6	
55011	2.010	1.750	+14.9		57611	0.044	0.055	-20.0		59601	1.800	2.230	-19.3	
55012	0.920	1.110	-17.1		57651	0.037	0.039	-5.1		59647	0.141	0.158	-10.8	
55013	1.130	1.120	+0.9		57690	0.380	0.450	-15.6		59660	0.830	1.060	-21.7	
55214	0.075	0.083	-9.6		57716	0.080	0.074	+8.1		59701	0.380	0.330	+15.2	
55371	0.096	0.108	-11.1		57725	0.083	0.075	+10.7		59713	0.300	0.330	-9.1	
55597	1.450	1.680	-13.7		57726	0.025	0.023	+8.7		59722	0.023	0.028	-17.9	
55647	0.065	0.065	0.0		57810	0.090	0.100	-10.0		59723	0.030	0.034	-11.8	
55715	0.169	0.203	-16.8		57871	0.091	0.111	-18.0		59724	0.016	0.015	+6.7	
55716	0.410	0.490	-16.3		57913	0.206	0.260	-20.8		59725	0.126	0.145	-13.1	
55802	0.013	0.011	+18.2	U	57998	0.047	0.054	-13.0		59726	0.023	0.023	0.0	
55918	1.760	2.260	-22.1		57999	0.065	0.070	-7.1		59738	0.052	0.059	-11.9	
55919	2.950	3.420	-13.7		58095	1.220	1.790	-31.8	L	59750	0.141	0.181	-22.1	
56040	0.028	0.030	-6.7		58096	1.350	1.490	-9.4		59773	0.023	0.026	-11.5	
56202	0.063	0.078	-19.2		58301	0.086	0.077	+11.7		59774	0.127	0.141	-9.9	
56390	0.640	0.700	-8.6		58302	0.042	0.051	-17.7		59775	0.156	0.178	-12.4	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
59781	0.065	0.085	-23.5		91341	3.010	3.900	-22.8		96409	6.140	8.440	-27.3	
59782	0.620	0.560	+10.7		91342	2.770	2.630	+5.3		96410	6.360	8.310	-23.5	
59798	0.330	0.460	-28.3		91343	1.120	0.940	+19.1		96611	1.070	0.890	+20.2	
59886	0.087	0.100	-13.0		91436	1.620	2.120	-23.6		97221	0.900	1.120	-19.6	
59889	0.192	0.187	+2.7		91507	2.310	2.660	-13.2		97222	1.280	1.180	+8.5	
59904	0.088	0.076	+15.8		91551	0.530	0.550	-3.6		97223	2.020	2.180	-7.3	
59905	0.112	0.120	-6.7		91555	0.750	0.860	-12.8		97447	3.930	4.090	-3.9	
59914	0.650	0.690	-5.8		91560	3.350	3.040	+10.2		97650	2.770	3.340	-17.1	
59915	0.530	0.660	-19.7		91577	2.430	2.930	-17.1		97651	3.350	3.350	0.0	
59917	0.222	0.232	-4.3		91746	4.280	5.650	-24.2		97652	3.580	3.810	-6.0	
59923	0.006	0.005	+20.0	U	92053	0.460	0.370	+24.3	U	97653	2.310	2.140	+7.9	
59925	1.150	1.190	-3.4		92054	0.168	0.135	+24.4	U	97654	2.200	2.550	-13.7	
59926	0.460	0.460	0.0		92055	0.173	0.139	+24.5	U	97655	3.240	3.990	-18.8	
59927	1.100	1.300	-15.4		92101	2.310	2.600	-11.2		98002	0.730	0.800	-8.8	
59931	0.370	0.480	-22.9		92102	2.540	3.220	-21.1		98152	0.370	0.550	-32.7	
59932	0.690	0.800	-13.8		92215	2.310	2.670	-13.5		98157	0.243	0.290	-16.2	
59947	0.260	0.300	-13.3		92338	1.500	1.880	-20.2		98163	0.141	0.160	-11.9	
59955	0.114	0.132	-13.6		92446	1.390	1.370	+1.5		98164	0.049	0.048	+2.1	
59963	0.320	0.370	-13.5		92447	1.140	1.530	-25.5		98303	4.090	4.340	-5.8	
59964	0.059	0.066	-10.6		92451	1.730	1.820	-4.9		98304	2.450	3.100	-21.0	
59970	0.147	0.169	-13.0		92478	1.270	1.430	-11.2		98305	1.230	1.330	-7.5	
59975	0.130	0.190	-31.6	L	94007	3.700	3.890	-4.9		98306	0.670	0.720	-6.9	
59984	0.041	0.049	-16.3		94276	3.240	3.120	+3.8		98307	0.370	0.330	+12.1	
59988	0.050	0.055	-9.1		94381	7.620	11.300	-32.6		98308	0.680	0.810	-16.0	
59989	0.037	0.041	-9.8		94404	3.880	5.870	-33.9	L	98309	1.500	1.450	+3.4	
91111	4.280	4.230	+1.2		94569	3.010	3.920	-23.2		98344	0.520	0.420	+23.8	
91125	1.340	1.480	-9.5		95124	0.900	0.730	+23.3		98449	17.000	13.600	+25.0	U
91127	0.840	1.040	-19.2		95310	0.990	1.500	-34.0	L	98482	4.740	6.690	-29.1	
91150	3.930	4.780	-17.8		95410	2.080	2.280	-8.8		98483	11.600	15.800	-26.6	
91155	20.000	23.600	-15.3		95455	1.270	1.320	-3.8		98502	2.770	2.660	+4.1	
91235	1.650	1.940	-14.9		95505	1.620	1.960	-17.3		98636	2.660	3.000	-11.3	
91265	2.400	2.340	+2.6		95625	2.770	3.830	-27.7		98659	0.280	0.290	-3.4	
91266	0.760	1.140	-33.3	L	95647	4.310	6.530	-34.0	L	98677	7.630	6.610	+15.4	
91280	2.430	3.670	-33.8	L	96053	3.240	3.380	-4.1		98678	10.100	10.400	-2.9	
91340	5.780	5.750	+0.5		96408	8.660	9.120	-5.0		98805	0.940	1.100	-14.5	

L - Lower Cap Applied
 U - Upper Cap Applied
 N - Not Subject to Capping
 E - Subject to Capping Exception

LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98806	2.660	3.020	-11.9											
98813	1.360	1.340	+1.5											
98820	2.660	3.360	-20.8											
98884	1.620	1.910	-15.2											
98914	0.380	0.440	-13.6											
98949	0.217	0.235	-7.7											
98967	6.950	8.890	-21.8											
98993	2.610	3.450	-24.3											
99003	0.830	0.830	0.0											
99004	1.160	1.180	-1.7											
99080	5.430	5.190	+4.6											
99163	0.280	0.360	-22.2											
99315	1.520	2.300	-33.9	L										
99321	1.730	1.770	-2.3											
99613	1.730	2.210	-21.7											
99650	0.770	0.760	+1.3											
99746	2.430	3.000	-19.0											
99803	7.400	11.200	-33.9	L										
99826	0.480	0.460	+4.3											
99827	0.420	0.400	+5.0											
99946	1.710	2.160	-20.8											
99948	13.600	15.700	-13.4											
99952	10.800	14.300	-24.5											
99953	6.540	8.890	-26.4											
99954	7.860	6.290	+25.0	U										
99955	6.950	6.860	+1.3											
99969	1.820	2.370	-23.2											

L - Lower Cap Applied
 U - Upper Cap Applied
 N - Not Subject to Capping
 E - Subject to Capping Exception

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3) / (2)	(6) NUMBER OF INCURRED OCCURRENCES
09/30/2018	\$25,952,397	\$23,406,106	0.25	0.902	1,106
09/30/2019	\$24,690,570	\$24,560,482	0.25	0.995	1,061
09/30/2020	\$23,682,492	\$15,925,249	0.25	0.672	823
09/30/2021	\$23,232,403	\$20,712,386	0.25	0.892	861

(7)	WEIGHTED EXPERIENCE RATIO	0.865
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.002
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)...	0.77
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	0.897
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	- 10.3%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 14.5%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	- 14.5%

(A) THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGE 1 - 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 04/01/2023. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 2 AND 3 - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.002). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.002) TO AN EXPONENT (1.083), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (03/01/2023) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2024).

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

(1) ACCIDENT YEAR ENDING	(2) AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	(3) \$100,000 BASIC LIMIT INCURRED LOSSES (B)	(4) YEAR WEIGHTS	(5) EXPERIENCE RATIO (3) / (2)	(6) NUMBER OF INCURRED OCCURRENCES
09/30/2018	\$29,821,223	\$35,535,603	0.25	1.192	1,720
09/30/2019	\$30,395,686	\$31,634,473	0.25	1.041	1,586
09/30/2020	\$27,991,368	\$22,132,569	0.25	0.791	1,003
09/30/2021	\$27,437,891	\$22,512,478	0.25	0.820	1,042

(7)	WEIGHTED EXPERIENCE RATIO	0.961
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.059
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)...	0.94
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	0.967
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	- 3.3%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 3.0%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	- 3.0%

(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 C, EXHIBIT C1, PAGE 4 - 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 04/01/2023. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 5 AND 6 - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.059). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.054) TO AN EXPONENT (1.083), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (03/01/2023) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2024).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC		RATIO	INCURRED
<u>ENDING</u>	<u>COSTS AT CURRENT</u>	<u>LIMIT INCURRED</u>	<u>YEAR</u>	<u>(3) / (2)</u>	<u>INCURRED</u>
	<u>LEVEL (A)</u>	<u>LOSSES (B)</u>	<u>WEIGHTS</u>		<u>OCCURRENCES</u>
12/31/2017	\$121,492,155	\$125,424,587	0.25	1.032	2,209
12/31/2018	\$119,342,238	\$111,073,386	0.25	0.931	2,055
12/31/2019	\$121,915,968	\$103,364,419	0.25	0.848	1,877
12/31/2020	\$115,353,065	\$84,398,850	0.25	0.732	1,659
(7)	WEIGHTED EXPERIENCE RATIO				0.886
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7) - 1 } X 100%.....				- 11.4%
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 12.1%
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C) (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 11.4%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 11.4%
(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 C, EXHIBIT C9 - 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 07/01/2022.				
(C)	THE INDICATED STATEWIDE PRODUCTS CHANGE IS CALCULATED BY DETERMINING THE EFFECT, ON STATEWIDE LOSS COST LEVELS, OF IMPLEMENTING THE INDICATED MULTISTATE LOSS COSTS. THE DIFFERENCE BETWEEN THE INDICATED MULTISTATE CHANGE AND THE INDICATED STATEWIDE CHANGE IS A RESULT OF A DIFFERENCE IN THE DISTRIBUTION OF RISKS BY CLASS IN THIS JURISDICTION VERSUS THE MULTISTATE. (SEE SECTION A - PRODUCTS CLASS GROUP LOSS COST LEVEL CHANGE).				

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC	YEAR	RATIO	INCURRED
<u>ENDING</u>	<u>COSTS AT CURRENT</u>	<u>LIMIT INCURRED</u>	<u>WEIGHTS</u>	<u>(3) / (2)</u>	<u>OCCURRENCES</u>
	<u>LEVEL (A)</u>	<u>LOSSES (B)</u>			
12/31/2017	\$399,963,256	\$367,138,410	0.25	0.918	6,453
12/31/2018	\$437,497,071	\$391,661,116	0.25	0.895	6,877
12/31/2019	\$439,882,134	\$393,462,239	0.25	0.894	6,731
12/31/2020	\$410,642,320	\$337,041,785	0.25	0.821	5,617
(7)	WEIGHTED EXPERIENCE RATIO				0.882
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE				
	{ (7) - 1 } X 100%.....				- 11.8%
(9)	INDICATED MULTISTATE MONOLINE CHANGE				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 9.4%
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C)				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 14.3%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 14.3%
(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 C, EXHIBIT C16 - 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 07/01/2022.				
(C)	THE INDICATED STATEWIDE MONOLINE CHANGE IS CALCULATED BASED ON THE INDICATED MULTISTATE MONOLINE CHANGE.				

OHIO
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF - 10.3%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	0.845	0.297	0.951	0.953	
33	1.697	0.053	1.028	1.031	
34	0.689	0.106	0.961	0.964	
35	1.278	0.052	1.013	1.015	
36	0.858	0.178	0.973	0.975	
37	1.178	0.138	1.023	1.025	
38	1.128	0.344	1.042	1.045	
CLASS GROUP					(5) INDICATED MONOLINE CHANGE
30	1.168	0.158	1.025	1.023	- 12.6%
31	1.029	0.239	1.007	1.005	- 14.1%
32	1.011	0.331	1.003	1.001	- 14.4%
33	1.116	0.134	1.015	1.013	- 13.4%
34	1.054	0.150	1.008	1.006	- 14.0%
35	0.746	0.044	0.987	0.985	- 15.8%
36	0.794	0.104	0.976	0.974	- 16.7%
37	0.853	0.084	0.987	0.985	- 15.8%
38	0.952	0.147	0.993	0.991	- 15.3%
OVERALL MONOLINE CHANGE *					- 14.5%

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

OHIO
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$637,397	\$3,102,199	0.508	0.577	95	0.975
	31 LIGHT CONTRACTING	\$672,665	\$3,723,566	0.935	1.063	354	0.958
	32 MEDIUM CONTRCTING	\$3,867,656	\$20,702,294	0.803	0.913	827	0.954
	33 HEAVY CONTRACTING	\$822,927	\$4,473,803	0.597	0.678	78	0.965
	34 DEALER OR DISTRIB	\$268,445	\$1,839,514	1.099	1.249	66	0.959
	35 LGT. MANUFACTURER	\$131,047	\$426,480	0.245	0.278	4	0.939
	36 MED. MANUFACTURER	\$592,270	\$2,678,363	0.410	0.466	41	0.928
	37 HVY. MANUFACTURER	\$433,803	\$1,911,811	0.718	0.816	20	0.939
	38 MISC. OPERATION	\$389,781	\$2,272,850	1.046	1.189	98	0.944
	TOTAL *	\$7,815,990	\$41,130,880	0.747		1,583	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$6,443	\$35,126	0.000	0.000	0	1.036
	32 MEDIUM CONTRCTING	\$20,905	\$92,461	0.024	0.027	1	1.032
	33 HEAVY CONTRACTING	\$167,532	\$875,447	2.658	3.020	14	1.044
	38 MISC. OPERATION	\$312,751	\$1,517,770	1.022	1.161	35	1.022
	TOTAL *	\$507,631	\$2,520,805	1.508		50	
34 MULT MERCANTILE	30 SERVICE	\$85,912	\$474,321	0.619	0.703	8	0.986
	32 MEDIUM CONTRCTING	\$193,842	\$1,174,588	1.028	1.168	27	0.965
	34 DEALER OR DISTRIB	\$913,532	\$4,620,331	0.505	0.574	132	0.970
	36 MED. MANUFACTURER	\$1	\$4,541	0.000	0.000	0	0.939
	38 MISC. OPERATION	\$106,733	\$520,191	1.047	1.190	36	0.955
	TOTAL *	\$1,300,019	\$6,793,971	0.635		203	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$25,326	\$107,335	1.121	1.274	4	1.020
	32 MEDIUM CONTRCTING	\$76,281	\$408,174	1.149	1.306	44	1.016
	TOTAL *	\$101,607	\$515,509	1.142		48	
36 MULT SERVICES	30 SERVICE	\$57,517	\$346,279	1.691	1.922	48	0.997
	31 LIGHT CONTRACTING	\$221,064	\$1,299,574	1.109	1.260	70	0.980
	32 MEDIUM CONTRCTING	\$221,762	\$1,208,965	0.361	0.410	23	0.976
	33 HEAVY CONTRACTING	\$60,528	\$470,396	0.724	0.823	11	0.988
	34 DEALER OR DISTRIB	\$748,017	\$3,909,703	0.820	0.932	198	0.981
	36 MED. MANUFACTURER	\$30,796	\$161,632	0.396	0.450	11	0.950
	38 MISC. OPERATION	\$829,629	\$4,107,829	0.676	0.768	212	0.966
	TOTAL *	\$2,169,313	\$11,504,379	0.762		573	

OHIO
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$514	\$2,915	0.000	0.000	0	1.030
	32 MEDIUM CONTRCTING	\$175,912	\$971,898	0.718	0.816	39	1.026
	33 HEAVY CONTRACTING	\$97,415	\$532,625	0.509	0.578	13	1.038
	34 DEALER OR DISTRIB	\$30,841	\$160,975	1.740	1.977	9	1.031
	35 LGT. MANUFACTURER	\$163,920	\$718,989	1.020	1.159	31	1.010
	36 MED. MANUFACTURER	\$1,489,103	\$8,128,466	0.899	1.022	144	0.998
	37 HVY. MANUFACTURER	\$1,228,558	\$6,038,003	0.854	0.970	106	1.010
	38 MISC. OPERATION	\$16,252	\$100,967	0.064	0.073	2	1.016
	TOTAL *	\$3,202,515	\$16,654,839	0.870		344	
38 MULT CONTRACTORS	30 SERVICE	\$950,449	\$5,393,304	1.360	1.545	298	1.069
	31 LIGHT CONTRACTING	\$1,692,421	\$9,425,430	0.917	1.042	603	1.050
	32 MEDIUM CONTRCTING	\$4,350,157	\$24,202,144	0.979	1.113	1,015	1.046
	33 HEAVY CONTRACTING	\$1,114,372	\$5,754,854	1.194	1.357	208	1.059
	38 MISC. OPERATION	\$83,821	\$368,959	0.868	0.986	4	1.036
	TOTAL *	\$8,191,218	\$45,144,691	1.039		2,128	
TOTAL ALL	TOP 30 SERVICE	\$1,731,274	\$9,316,103	1.021		449	
	31 LIGHT CONTRACTING	\$2,618,434	\$14,593,947	0.937		1,031	
	32 MEDIUM CONTRCTING	\$8,906,515	\$48,760,526	0.882		1,976	
	33 HEAVY CONTRACTING	\$2,262,772	\$12,107,124	1.043		324	
	34 DEALER OR DISTRIB	\$1,960,834	\$10,530,523	0.726		405	
	35 LGT. MANUFACTURER	\$294,967	\$1,145,469	0.676		35	
	36 MED. MANUFACTURER	\$2,112,171	\$10,973,002	0.755		196	
	37 HVY. MANUFACTURER	\$1,662,361	\$7,949,814	0.819		126	
	38 MISC. OPERATION	\$1,738,967	\$8,888,566	0.847		387	
	TOTAL *	\$23,288,294	\$124,265,074	0.880		4,929	

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

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF - 3.3%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	0.999	0.293	1.000	1.004	
31	1.156	0.141	1.021	1.025	
32	0.973	0.169	0.995	1.000	
33	1.134	0.262	1.033	1.038	
34	0.876	0.333	0.957	0.961	
35	1.280	0.212	1.054	1.059	
36	0.865	0.181	0.974	0.978	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	1.175	0.171	1.028	1.035	- 0.1%
02	0.936	0.253	0.984	0.991	- 4.1%
03	1.158	0.162	1.024	1.032	- 0.4%
04	1.053	0.045	1.002	1.010	- 2.3%
05	0.536	0.043	0.974	0.981	- 4.1%
06	0.771	0.078	0.980	0.987	- 4.1%
07	1.080	0.149	1.012	1.019	- 1.5%
08	1.175	0.053	1.009	1.016	- 1.5%
09	0.853	0.176	0.972	0.980	- 5.2%
10	1.062	0.199	1.012	1.019	- 0.9%
11	1.304	0.185	1.050	1.058	+ 2.7%
12	0.879	0.346	0.956	0.963	- 6.2%
13	1.103	0.098	1.010	1.017	- 1.4%
16	0.508	0.059	0.961	0.968	- 5.8%

OVERALL MONOLINE CHANGE * - 3.0%

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

OHIO
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TERRITORY	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	(5) INDICATED MONOLINE CHANGE
501	1.142	0.194	1.026	1.033	- 0.2%
502	1.200	0.101	1.019	1.025	- 0.8%
503	1.024	0.194	1.005	1.011	- 2.3%
504	0.888	0.106	0.988	0.994	- 3.6%
505	0.915	0.219	0.981	0.987	- 3.8%
506	0.770	0.093	0.976	0.982	- 4.7%
507	1.085	0.086	1.007	1.014	- 1.9%
508	1.167	0.176	1.028	1.034	- 0.3%
509	0.949	0.428	0.978	0.984	- 4.3%
510	1.206	0.131	1.025	1.031	- 0.0%

OHIO
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$211,004	\$1,450,910	1.795		95	
	02 RESTAURANTS	\$463,326	\$4,380,449	0.575		291	
	03 STORES	\$255,555	\$1,303,206	1.554		109	
	04 VENDING & RENTAL	\$17,187	\$108,500	1.160		6	
	05 FOOD & BEV. DIST.	\$65,420	\$375,463	0.032		4	
	06 NON-FOOD&BEV.DIST	\$135,410	\$715,477	1.059		29	
	07 CLUBS,AMSMT&SPRTS	\$420,101	\$2,363,475	1.700		127	
	08 HEALTH CARE FACIL	\$32,423	\$123,096	1.065		10	
	09 HOTELS AND MOTELS	\$178,113	\$2,477,849	1.166		193	
	10 SCHLS & CHURCHES	\$607,217	\$2,090,467	0.799		64	
	11 APARTMENTS	\$959,595	\$4,952,129	1.328		171	
	12 BUILDINGS&OFFICES	\$2,048,761	\$10,354,398	0.801		379	
	13 MISC. PREMISES	\$80,737	\$1,839,171	0.723		71	
	16 GOVT SUBDIVISIONS	\$33,847	\$88,313	0.004		0	
	TOTAL *	\$5,508,695	\$32,622,902	1.021		1,549	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$748,782	\$5,750,637	0.993		358	
	TOTAL *	\$748,782	\$5,750,637	0.993		358	
32 MULT APARTMENT	11 APARTMENTS	\$2,524,322	\$10,968,509	1.278		443	
	12 BUILDINGS&OFFICES	477,433	1,794,218	0.954		74	
	TOTAL *	\$3,001,754	\$12,762,726	1.227		517	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$5,260,607	\$27,344,167	1.036		1,232	
	13 MISC. PREMISES	48,907	260,937	0.457		6	
	TOTAL *	\$5,309,514	\$27,605,104	1.031		1,238	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,224,021	\$6,585,674	0.924		430	
	02 RESTAURANTS	\$3,280,842	\$15,988,457	0.876		858	
	03 STORES	\$1,075,728	\$5,544,075	0.943		312	
	04 VENDING & RENTAL	\$6,061	\$34,231	0.093		2	
	05 FOOD & BEV. DIST.	\$216,013	\$1,172,874	0.653		29	
	06 NON-FOOD&BEV.DIST	\$691,912	\$3,604,960	0.638		81	
	12 BUILDINGS&OFFICES	\$1,066,597	\$5,919,316	0.832		279	
	13 MISC. PREMISES	\$10	\$45	0.000		0	
	TOTAL *	\$7,561,183	\$38,849,632	0.858		1,991	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$76,080	\$305,646	0.422		15	
	08 HEALTH CARE FACIL	\$215,077	\$973,585	1.557		40	
	10 SCHLS & CHURCHES	\$1,881,392	\$10,745,785	1.452		646	
	12 BUILDINGS&OFFICES	\$115,051	\$516,139	0.868		46	
	13 MISC. PREMISES	\$19,605	\$86,802	0.000		0	
	16 GOVT SUBDIVISIONS	\$291,418	\$1,193,249	0.732		63	
	TOTAL *	\$2,598,623	\$13,821,205	1.313		810	

OHIO
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$201,164	\$1,004,854	0.827		54	
	04 VENDING & RENTAL		\$61,825	\$384,033	0.969		28	
	07 CLUBS, AMSMT & SPRTS		\$1,554,559	\$7,977,670	0.811		260	
	08 HEALTH CARE FACIL		\$2,249	\$12,964	0.000		0	
	09 HOTELS AND MOTELS		\$91,824	\$582,241	0.121		5	
	10 SCHLS & CHURCHES		\$8,093	\$32,456	9.773		2	
	12 BUILDINGS & OFFICES		\$491,104	\$2,354,134	1.019		147	
	13 MISC. PREMISES		\$298,522	\$1,746,568	1.298		95	
	TOTAL *		\$2,709,339	\$14,094,921	0.910		591	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$1,435,025	\$8,036,584	1.052		525	
		02 RESTAURANTS	\$3,744,167	\$20,368,906	0.838		1,149	
		03 STORES	\$1,532,446	\$7,852,136	1.030		475	
		04 VENDING & RENTAL	\$85,072	\$526,764	0.945		36	
		05 FOOD & BEV. DIST.	\$281,433	\$1,548,336	0.509		33	
		06 NON-FOOD & BEV. DIST	\$827,323	\$4,320,438	0.707		110	
		07 CLUBS, AMSMT & SPRTS	\$2,050,740	\$10,646,791	0.979		402	
		08 HEALTH CARE FACIL	\$249,748	\$1,109,644	1.479		50	
		09 HOTELS AND MOTELS	\$1,018,719	\$8,810,727	0.945		556	
		10 SCHLS & CHURCHES	\$2,496,702	\$12,868,707	1.320		712	
		11 APARTMENTS	\$3,483,917	\$15,920,638	1.292		614	
		12 BUILDINGS & OFFICES	\$9,459,554	\$48,282,372	0.955		2,157	
		13 MISC. PREMISES	\$447,780	\$3,933,523	1.045		172	
		16 GOVT SUBDIVISIONS	\$325,264	\$1,281,561	0.656		63	
		TOTAL *	\$27,437,891	\$145,507,127	1.016		7,054	

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OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$830	\$14,942	4.753	4.678	2	1.073
	02 RESTAURANTS	\$33,128	\$244,705	0.353	0.348	6	1.028
	03 STORES	\$30,011	\$87,548	5.914	5.821	21	1.070
	04 VENDING & RENTAL	\$1,526	\$7,273	0.000	0.000	0	1.047
	05 FOOD & BEV. DIST.	\$160	\$954	0.000	0.000	0	1.017
	06 NON-FOOD&BEV.DIST	\$12,521	\$51,703	0.654	0.644	3	1.023
	07 CLUBS, AMSMT&SPRTS	\$24,033	\$113,782	2.098	2.065	6	1.057
	08 HEALTH CARE FACIL	\$2,911	\$8,549	2.768	2.724	3	1.054
	09 HOTELS AND MOTELS	\$18,658	\$166,973	0.380	0.374	9	1.016
	10 SCHLS & CHURCHES	\$90,903	\$325,438	0.078	0.077	3	1.057
	11 APARTMENTS	\$92,444	\$565,315	1.107	1.089	18	1.097
	12 BUILDINGS&OFFICES	\$362,141	\$1,882,569	0.960	0.945	73	0.999
	13 MISC. PREMISES	\$6,047	\$1,291,414	0.587	0.578	44	1.055
	16 GOVT SUBDIVISIONS	\$5,893	\$7,854	0.018	0.018	0	1.004
	TOTAL *	\$681,206	\$4,769,019	1.068		188	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$37,157	\$497,854	0.530	0.522	25	1.037
	TOTAL *	\$37,157	\$497,854	0.530		25	
32 MULT APARTMENT	11 APARTMENTS	\$416,211	\$1,774,986	1.181	1.162	53	1.093
	12 BUILDINGS&OFFICES	\$60,835	\$314,223	2.119	2.086	16	0.995
	TOTAL *	\$477,046	\$2,089,209	1.300		69	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$812,318	\$4,375,814	0.976	0.961	141	1.032
	13 MISC. PREMISES	\$9,772	\$39,323	0.000	0.000	0	1.090
	TOTAL *	\$822,091	\$4,415,137	0.965		141	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$69,569	\$280,029	2.912	2.867	17	1.027
	02 RESTAURANTS	\$241,950	\$1,418,150	1.337	1.316	73	0.984
	03 STORES	\$45,938	\$270,752	1.479	1.456	18	1.024
	04 VENDING & RENTAL	\$894	\$4,776	0.000	0.000	0	1.002
	05 FOOD & BEV. DIST.	\$26,352	\$139,210	0.679	0.669	4	0.974
	06 NON-FOOD&BEV.DIST	\$68,044	\$394,589	0.163	0.161	6	0.980
	12 BUILDINGS&OFFICES	\$96,227	\$452,668	0.946	0.931	22	0.956
	TOTAL *	\$548,973	\$2,960,174	1.301		140	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$19,674	\$89,866	3.044	2.996	7	1.111
	10 SCHLS & CHURCHES	\$205,341	\$1,037,763	1.617	1.591	51	1.115
	12 BUILDINGS&OFFICES	\$19,291	\$80,566	2.409	2.371	1	1.053
	16 GOVT SUBDIVISIONS	\$35,667	\$93,985	0.861	0.847	11	1.059
	TOTAL *	\$279,973	\$1,302,180	1.675		70	

OHIO
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$6,324	\$34,125	1.339	1.318	2	1.042
	04 VENDING & RENTAL		\$6,699	\$34,988	1.570	1.545	1	1.020
	07 CLUBS, AMSMT & SPRTS		\$72,384	\$444,682	1.079	1.062	13	1.029
	08 HEALTH CARE FACIL		\$71	\$681	0.000	0.000	0	1.026
	09 HOTELS AND MOTELS		\$0	\$2,544	0.000	0.000	0	0.990
	10 SCHLS & CHURCHES		\$644	\$3,888	0.000	0.000	0	1.029
	12 BUILDINGS & OFFICES		\$102,727	\$521,630	0.937	0.922	21	0.973
	13 MISC. PREMISES		\$31,782	\$214,269	1.846	1.817	10	1.027
	TOTAL *		\$220,631	\$1,256,808	1.142		47	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$70,398	\$294,971	2.934		19	
		02 RESTAURANTS	\$275,078	\$1,662,855	1.219		79	
		03 STORES	\$82,272	\$392,426	3.086		41	
		04 VENDING & RENTAL	\$9,120	\$47,037	1.153		1	
		05 FOOD & BEV. DIST.	\$26,512	\$140,164	0.675		4	
		06 NON-FOOD & BEV. DIST	\$80,565	\$446,292	0.240		9	
		07 CLUBS, AMSMT & SPRTS	\$96,417	\$558,464	1.333		19	
		08 HEALTH CARE FACIL	\$22,656	\$99,096	2.999		10	
		09 HOTELS AND MOTELS	\$55,816	\$667,372	0.480		34	
		10 SCHLS & CHURCHES	\$296,888	\$1,367,090	1.142		54	
		11 APARTMENTS	\$508,654	\$2,340,300	1.167		71	
		12 BUILDINGS & OFFICES	\$1,453,539	\$7,627,470	1.034		274	
		13 MISC. PREMISES	\$47,601	\$1,545,007	1.307		54	
		16 GOVT SUBDIVISIONS	\$41,560	\$101,839	0.741		11	
		TOTAL *	\$3,067,077	\$17,290,381	1.172		680	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	502	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$25,919	\$135,204	2.109	2.076	3	1.065
	02 RESTAURANTS	\$3,149	\$62,124	0.545	0.536	6	1.020
	03 STORES	\$768	\$7,900	0.211	0.208	1	1.062
	04 VENDING & RENTAL	\$227	\$1,643	0.000	0.000	0	1.040
	05 FOOD & BEV. DIST.	\$8	\$1,687	0.000	0.000	0	1.010
	06 NON-FOOD&BEV.DIST	\$6,958	\$9,513	0.000	0.000	0	1.016
	07 CLUBS, AMSMT&SPRTS	\$3,447	\$16,598	0.000	0.000	0	1.049
	08 HEALTH CARE FACIL	\$2,979	\$9,479	5.566	5.478	2	1.046
	09 HOTELS AND MOTELS	\$1,030	\$20,511	1.454	1.431	9	1.009
	10 SCHLS & CHURCHES	\$9,674	\$34,093	0.235	0.231	3	1.049
	11 APARTMENTS	\$11,744	\$93,711	0.141	0.139	1	1.089
	12 BUILDINGS&OFFICES	\$51,671	\$290,525	1.282	1.261	11	0.991
	13 MISC. PREMISES	\$4,011	\$32,874	0.612	0.602	3	1.047
	TOTAL *	\$121,586	\$715,863	1.211		39	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$2,543	\$30,210	7.248	7.134	8	1.030
	TOTAL *	\$2,543	\$30,210	7.249		8	
32 MULT APARTMENT	11 APARTMENTS	\$38,483	\$147,868	0.448	0.441	5	1.085
	12 BUILDINGS&OFFICES	\$3,160	\$17,332	0.000	0.000	0	0.987
	TOTAL *	\$41,643	\$165,200	0.414		5	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$132,463	\$678,988	1.095	1.077	45	1.025
	13 MISC. PREMISES	\$303	\$1,157	0.000	0.000	0	1.082
	TOTAL *	\$132,765	\$680,145	1.092		45	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$31,556	\$164,723	1.806	1.777	7	1.020
	02 RESTAURANTS	\$73,630	\$351,279	0.813	0.800	13	0.976
	03 STORES	\$22,918	\$161,545	2.030	1.998	10	1.017
	04 VENDING & RENTAL	\$245	\$2,221	0.000	0.000	0	0.995
	05 FOOD & BEV. DIST.	\$9,471	\$27,456	0.039	0.039	1	0.967
	06 NON-FOOD&BEV.DIST	\$15,509	\$64,803	0.000	0.000	0	0.972
	12 BUILDINGS&OFFICES	\$32,674	\$164,560	0.160	0.158	3	0.949
	TOTAL *	\$186,005	\$936,587	0.909		34	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$5,852	\$29,277	0.000	0.000	0	1.103
	10 SCHLS & CHURCHES	\$39,340	\$224,220	3.266	3.215	23	1.106
	12 BUILDINGS&OFFICES	\$4,506	\$24,337	2.851	2.806	11	1.046
	16 GOVT SUBDIVISIONS	\$114	\$598	0.000	0.000	0	1.051
	TOTAL *	\$49,813	\$278,431	2.837		34	

OHIO
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	502		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$2,992	\$32,050	0.487	0.479	3	1.035
	04 VENDING & RENTAL		\$563	\$3,687	0.000	0.000	0	1.013
	07 CLUBS, AMSMT&SPRTS		\$34,022	\$137,774	2.122	2.088	10	1.022
	09 HOTELS AND MOTELS		\$0	\$3	0.000	0.000	0	0.983
	10 SCHLS & CHURCHES		\$0	\$35	0.000	0.000	0	1.022
	12 BUILDINGS&OFFICES		\$19,071	\$77,888	0.158	0.156	4	0.966
	13 MISC. PREMISES		\$3,889	\$24,734	0.204	0.201	3	1.020
	TOTAL *		\$60,536	\$276,170	1.279		20	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$57,475	\$299,927	1.943		10	
		02 RESTAURANTS	\$76,780	\$413,403	0.802		19	
		03 STORES	\$26,678	\$201,494	1.805		14	
		04 VENDING & RENTAL	\$1,035	\$7,552	0.000		0	
		05 FOOD & BEV. DIST.	\$9,479	\$29,143	0.039		1	
		06 NON-FOOD&BEV.DIST	\$22,467	\$74,316	0.000		0	
		07 CLUBS, AMSMT&SPRTS	\$37,469	\$154,372	1.926		10	
		08 HEALTH CARE FACIL	\$8,831	\$38,756	1.878		2	
		09 HOTELS AND MOTELS	\$3,573	\$50,724	5.578		17	
		10 SCHLS & CHURCHES	\$49,015	\$258,348	2.668		26	
		11 APARTMENTS	\$50,227	\$241,579	0.376		6	
		12 BUILDINGS&OFFICES	\$243,545	\$1,253,630	0.954		74	
		13 MISC. PREMISES	\$8,202	\$58,764	0.396		6	
		16 GOVT SUBDIVISIONS	\$114	\$598	0.000		0	
		TOTAL *	\$594,891	\$3,082,606	1.203		185	

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

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	503	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,760	\$22,747	0.000	0.000	0	1.051
	02 RESTAURANTS	\$19,190	\$827,699	1.206	1.187	71	1.006
	03 STORES	\$6,175	\$34,068	2.635	2.593	11	1.048
	04 VENDING & RENTAL	\$1,097	\$7,772	1.875	1.845	2	1.025
	05 FOOD & BEV. DIST.	\$11,559	\$40,201	0.000	0.000	0	0.996
	06 NON-FOOD&BEV.DIST	\$19,114	\$162,608	0.047	0.047	5	1.002
	07 CLUBS,AMSMT&SPRTS	\$29,683	\$202,532	2.130	2.096	14	1.035
	08 HEALTH CARE FACIL	\$260	\$6,739	0.000	0.000	0	1.031
	09 HOTELS AND MOTELS	\$27,869	\$667,264	0.498	0.490	24	0.995
	10 SCHLS & CHURCHES	\$51,001	\$196,816	1.051	1.035	10	1.035
	11 APARTMENTS	\$71,658	\$583,466	2.512	2.473	26	1.074
	12 BUILDINGS&OFFICES	\$334,787	\$1,563,587	0.744	0.732	51	0.978
	13 MISC. PREMISES	\$5,619	\$27,772	0.019	0.019	1	1.033
	TOTAL *	\$579,772	\$4,343,271	1.039		215	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$66,921	\$459,849	0.157	0.155	17	1.016
	TOTAL *	\$66,921	\$459,849	0.157		17	
32 MULT APARTMENT	11 APARTMENTS	\$180,516	\$987,797	1.075	1.058	41	1.070
	12 BUILDINGS&OFFICES	\$58,912	\$354,616	1.740	1.712	20	0.974
	TOTAL *	\$239,428	\$1,342,413	1.239		61	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$532,929	\$2,840,241	1.172	1.153	97	1.011
	13 MISC. PREMISES	\$5,147	\$25,634	0.000	0.000	0	1.067
	TOTAL *	\$538,076	\$2,865,874	1.160		97	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$65,803	\$340,594	1.602	1.577	23	1.006
	02 RESTAURANTS	\$298,969	\$1,556,531	0.970	0.955	74	0.963
	03 STORES	\$151,309	\$785,202	0.704	0.693	25	1.003
	04 VENDING & RENTAL	\$138	\$908	0.000	0.000	0	0.981
	05 FOOD & BEV. DIST.	\$10,481	\$43,932	2.954	2.907	5	0.953
	06 NON-FOOD&BEV.DIST	\$84,141	\$517,263	0.755	0.743	11	0.959
	12 BUILDINGS&OFFICES	\$68,688	\$418,466	1.903	1.873	35	0.936
	TOTAL *	\$679,528	\$3,662,897	1.070		173	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$1,268	\$1,964	0.000	0.000	0	1.091
	08 HEALTH CARE FACIL	\$14,144	\$81,692	0.452	0.445	3	1.088
	10 SCHLS & CHURCHES	\$186,808	\$1,029,383	1.450	1.428	50	1.091
	12 BUILDINGS&OFFICES	\$16,072	\$26,894	0.000	0.000	0	1.031
	13 MISC. PREMISES	\$0	\$55	0.000	0.000	0	1.089
	16 GOVT SUBDIVISIONS	\$8,225	\$33,324	0.000	0.000	0	1.037
	TOTAL *	\$226,517	\$1,173,311	1.224		53	

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	503		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$18,144	\$71,643	1.452	1.429	6	1.021
	04 VENDING & RENTAL		\$7,174	\$47,542	0.330	0.324	2	0.999
	07 CLUBS, AMSMT & SPRTS		\$213,214	\$904,977	0.306	0.301	24	1.008
	08 HEALTH CARE FACIL		\$29	\$315	0.000	0.000	0	1.005
	09 HOTELS AND MOTELS		\$699	\$27,011	7.328	7.212	1	0.969
	10 SCHLS & CHURCHES		\$3,772	\$14,473	0.000	0.000	0	1.008
	12 BUILDINGS & OFFICES		\$55,229	\$276,424	1.036	1.020	18	0.952
	13 MISC. PREMISES		\$31,519	\$232,714	0.936	0.922	13	1.006
	TOTAL *		\$329,780	\$1,575,099	0.563		64	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$67,563	\$363,340	1.560		23	
		02 RESTAURANTS	\$318,159	\$2,384,231	0.984		145	
		03 STORES	\$175,628	\$890,914	0.849		42	
		04 VENDING & RENTAL	\$8,409	\$56,223	0.526		4	
		05 FOOD & BEV. DIST.	\$22,040	\$84,134	1.405		5	
		06 NON-FOOD & BEV. DIST	\$103,255	\$679,872	0.624		16	
		07 CLUBS, AMSMT & SPRTS	\$244,165	\$1,109,473	0.526		38	
		08 HEALTH CARE FACIL	\$14,432	\$88,745	0.443		3	
		09 HOTELS AND MOTELS	\$95,490	\$1,154,124	0.309		42	
		10 SCHLS & CHURCHES	\$241,580	\$1,240,671	1.344		60	
		11 APARTMENTS	\$252,174	\$1,571,263	1.484		67	
		12 BUILDINGS & OFFICES	\$1,066,617	\$5,480,228	1.091		221	
		13 MISC. PREMISES	\$42,286	\$286,174	0.700		14	
		16 GOVT SUBDIVISIONS	\$8,225	\$33,324	0.000		0	
		TOTAL *	\$2,660,023	\$15,422,715	1.024		680	

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OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	504	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$96	\$9,972	0.000	0.000	0	1.033
	02 RESTAURANTS	\$3,237	\$35,293	2.320	2.283	2	0.989
	03 STORES	\$2,772	\$18,614	1.223	1.204	1	1.030
	04 VENDING & RENTAL	\$35	\$528	0.000	0.000	0	1.008
	05 FOOD & BEV. DIST.	\$117	\$622	0.000	0.000	0	0.979
	06 NON-FOOD&BEV.DIST	\$6,092	\$18,629	0.232	0.228	1	0.985
	07 CLUBS, AMSMT&SPRTS	\$5,521	\$28,345	0.000	0.000	0	1.017
	08 HEALTH CARE FACIL	\$2,285	\$8,627	1.835	1.806	2	1.014
	09 HOTELS AND MOTELS	\$493	\$23,187	4.275	4.208	10	0.978
	10 SCHLS & CHURCHES	\$28,976	\$83,780	0.061	0.060	1	1.017
	11 APARTMENTS	\$22,692	\$164,029	0.625	0.615	5	1.056
	12 BUILDINGS&OFFICES	\$43,581	\$206,772	0.094	0.092	5	0.961
	13 MISC. PREMISES	\$7,108	\$54,626	3.017	2.970	3	1.015
	TOTAL *	\$123,005	\$653,024	0.489		30	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$8,871	\$71,083	1.622	1.596	7	0.998
	TOTAL *	\$8,871	\$71,083	1.622		7	
32 MULT APARTMENT	11 APARTMENTS	\$53,150	\$252,722	1.022	1.006	7	1.052
	12 BUILDINGS&OFFICES	\$5,871	\$32,074	0.000	0.000	0	0.957
	TOTAL *	\$59,021	\$284,796	0.921		7	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$120,999	\$605,768	1.443	1.420	27	0.994
	13 MISC. PREMISES	\$1,249	\$7,845	0.000	0.000	0	1.049
	TOTAL *	\$122,248	\$613,613	1.428		27	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$19,142	\$71,504	0.554	0.545	9	0.989
	02 RESTAURANTS	\$89,487	\$512,408	1.074	1.057	63	0.947
	03 STORES	\$19,982	\$70,641	0.030	0.029	3	0.986
	04 VENDING & RENTAL	\$120	\$668	0.000	0.000	0	0.965
	05 FOOD & BEV. DIST.	\$942	\$4,074	1.154	1.136	2	0.937
	06 NON-FOOD&BEV.DIST	\$15,152	\$109,152	0.278	0.274	2	0.943
	12 BUILDINGS&OFFICES	\$32,614	\$180,524	1.336	1.315	16	0.920
	TOTAL *	\$177,436	\$948,973	0.880		95	
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$0	\$608	0.000	0.000	0	1.073
	08 HEALTH CARE FACIL	\$9,460	\$52,059	1.536	1.512	2	1.069
	10 SCHLS & CHURCHES	\$72,414	\$289,405	1.305	1.285	14	1.073
	12 BUILDINGS&OFFICES	\$5,638	\$30,669	0.347	0.342	3	1.014
	16 GOVT SUBDIVISIONS	\$2,116	\$11,069	1.100	1.083	1	1.019
	TOTAL *	\$89,627	\$383,810	1.264		20	

OHIO
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	504		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$2,884	\$18,294	1.364	1.342	6	1.003
	04 VENDING & RENTAL		\$2,062	\$14,928	0.056	0.055	1	0.982
	07 CLUBS, AMSMT&SPRTS		\$23,458	\$147,324	0.034	0.033	3	0.991
	09 HOTELS AND MOTELS		\$608	\$3,041	0.000	0.000	0	0.953
	10 SCHLS & CHURCHES		\$333	\$1,023	0.000	0.000	0	0.991
	12 BUILDINGS&OFFICES		\$14,829	\$68,183	0.033	0.032	2	0.936
	13 MISC. PREMISES		\$8,797	\$55,790	0.643	0.633	4	0.989
	TOTAL *		\$52,971	\$308,583	0.207		16	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$19,238	\$81,477	0.551		9	
		02 RESTAURANTS	\$92,724	\$547,702	1.118		65	
		03 STORES	\$25,637	\$107,549	0.309		10	
		04 VENDING & RENTAL	\$2,217	\$16,124	0.052		1	
		05 FOOD & BEV. DIST.	\$1,059	\$4,696	1.026		2	
		06 NON-FOOD&BEV.DIST	\$21,244	\$127,781	0.265		3	
		07 CLUBS, AMSMT&SPRTS	\$28,979	\$176,276	0.027		3	
		08 HEALTH CARE FACIL	\$11,744	\$60,685	1.594		4	
		09 HOTELS AND MOTELS	\$9,972	\$97,311	1.654		17	
		10 SCHLS & CHURCHES	\$101,723	\$374,208	0.946		15	
		11 APARTMENTS	\$75,842	\$416,751	0.903		12	
		12 BUILDINGS&OFFICES	\$223,531	\$1,123,990	1.005		53	
		13 MISC. PREMISES	\$17,154	\$118,262	1.580		7	
		16 GOVT SUBDIVISIONS	\$2,116	\$11,069	1.100		1	
		TOTAL *	\$633,180	\$3,263,881	0.922		202	

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OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	505	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$2,440	\$80,871	3.090	3.041	17	1.026
	02 RESTAURANTS	165,285	1,083,508	0.487	0.479	73	0.982
	03 STORES	60,181	235,807	1.046	1.030	11	1.023
	04 VENDING & RENTAL	1,803	15,050	0.098	0.096	1	1.001
	05 FOOD & BEV. DIST.	4,458	30,049	0.000	0.000	0	0.972
	06 NON-FOOD&BEV.DIST	25,944	132,719	0.016	0.016	2	0.978
	07 CLUBS, AMSMT&SPRTS	81,984	607,293	1.704	1.677	29	1.010
	08 HEALTH CARE FACIL	553	7,636	0.000	0.000	0	1.007
	09 HOTELS AND MOTELS	26,254	434,694	2.277	2.241	39	0.971
	10 SCHLS & CHURCHES	90,235	350,470	0.900	0.886	5	1.010
	11 APARTMENTS	353,843	1,518,633	0.908	0.894	34	1.049
	12 BUILDINGS&OFFICES	361,334	1,753,506	0.648	0.637	63	0.954
	13 MISC. PREMISES	5,894	35,294	0.000	0.000	0	1.008
	TOTAL *	\$1,180,208	\$6,285,530	0.837		274	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$93,724	\$613,474	0.986	0.970	52	0.992
	TOTAL *	\$93,724	\$613,474	0.986		52	
32 MULT APARTMENT	11 APARTMENTS	\$499,306	\$1,940,865	1.256	1.236	57	1.044
	12 BUILDINGS&OFFICES	111,390	312,005	0.504	0.496	7	0.951
	TOTAL *	\$610,696	\$2,252,870	1.119		64	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$611,928	\$3,212,452	1.126	1.108	149	0.987
	13 MISC. PREMISES	4,122	24,135	5.122	5.042	5	1.042
	TOTAL *	\$616,051	\$3,236,588	1.152		154	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$73,265	\$283,505	0.402	0.395	14	0.982
	02 RESTAURANTS	412,324	1,995,039	0.799	0.786	100	0.940
	03 STORES	108,302	606,310	1.707	1.680	34	0.979
	04 VENDING & RENTAL	854	5,629	0.000	0.000	0	0.958
	05 FOOD & BEV. DIST.	16,818	113,158	1.524	1.500	3	0.931
	06 NON-FOOD&BEV.DIST	85,933	406,692	0.258	0.254	12	0.936
	12 BUILDINGS&OFFICES	102,773	670,562	0.598	0.588	30	0.914
	TOTAL *	\$800,269	\$4,080,895	0.816		193	
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$1,739	\$3,027	0.000	0.000	0	1.065
	08 HEALTH CARE FACIL	13,078	58,077	0.665	0.654	2	1.062
	10 SCHLS & CHURCHES	189,489	1,024,067	1.378	1.356	59	1.065
	12 BUILDINGS&OFFICES	12,675	60,819	0.352	0.346	4	1.007
	13 MISC. PREMISES	11,730	46,850	0.000	0.000	0	1.063
	16 GOVT SUBDIVISIONS	44,804	129,621	0.936	0.921	3	1.012
	TOTAL *	\$273,514	\$1,322,462	1.156		68	

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	505		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$20,193	\$85,259	0.012	0.011	2	0.996
	04 VENDING & RENTAL		2,689	25,533	3.079	3.030	3	0.975
	07 CLUBS, AMSMT & SPRTS		233,897	1,243,404	0.711	0.700	35	0.984
	08 HEALTH CARE FACIL		64	377	0.000	0.000	0	0.981
	09 HOTELS AND MOTELS		3,199	29,560	0.244	0.240	1	0.946
	10 SCHLS & CHURCHES		496	1,615	0.000	0.000	0	0.984
	12 BUILDINGS & OFFICES		51,313	230,564	1.299	1.278	11	0.930
	13 MISC. PREMISES		19,702	101,517	1.316	1.296	6	0.982
	TOTAL *		\$331,552	\$1,717,830	0.809		58	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$75,704	\$364,375	0.488		31	
		02 RESTAURANTS	\$577,609	\$3,078,547	0.709		173	
		03 STORES	\$188,676	\$927,377	1.315		47	
		04 VENDING & RENTAL	\$5,345	\$46,211	1.582		4	
		05 FOOD & BEV. DIST.	\$21,276	\$143,207	1.205		3	
		06 NON-FOOD & BEV. DIST	\$111,877	\$539,411	0.202		14	
		07 CLUBS, AMSMT & SPRTS	\$317,620	\$1,853,724	0.964		64	
		08 HEALTH CARE FACIL	\$13,695	\$66,090	0.635		2	
		09 HOTELS AND MOTELS	\$123,177	\$1,077,729	1.242		92	
		10 SCHLS & CHURCHES	\$280,220	\$1,376,152	1.221		64	
		11 APARTMENTS	\$853,149	\$3,459,498	1.112		91	
		12 BUILDINGS & OFFICES	\$1,251,413	\$6,239,910	0.888		264	
		13 MISC. PREMISES	\$41,448	\$207,796	1.135		11	
		16 GOVT SUBDIVISIONS	\$44,804	\$129,621	0.936		3	
		TOTAL *	\$3,906,014	\$19,509,648	0.950		863	

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OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	506	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$271	\$419,145	1.033	1.017	6	1.021
	02 RESTAURANTS	6,066	73,232	0.675	0.664	13	0.977
	03 STORES	4,908	37,869	0.603	0.593	7	1.018
	04 VENDING & RENTAL	0	114	0.000	0.000	0	0.996
	05 FOOD & BEV. DIST.	8,900	12,672	0.000	0.000	0	0.967
	06 NON-FOOD&BEV.DIST	1,985	13,292	0.183	0.180	1	0.973
	07 CLUBS,AMSMT&SPRTS	9,709	44,368	1.234	1.214	3	1.005
	08 HEALTH CARE FACIL	621	1,383	0.000	0.000	0	1.002
	09 HOTELS AND MOTELS	10,797	66,991	0.241	0.238	4	0.966
	10 SCHLS & CHURCHES	7,519	37,413	0.000	0.000	0	1.005
	11 APARTMENTS	41,785	194,303	0.387	0.381	8	1.043
	12 BUILDINGS&OFFICES	61,234	314,960	0.625	0.615	17	0.950
	13 MISC. PREMISES	172	2,448	0.000	0.000	0	1.003
	TOTAL *	\$153,967	\$1,218,190	0.498		59	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$3,415	\$31,888	0.995	0.980	2	0.987
	TOTAL *	\$3,415	\$31,888	0.995		2	
32 MULT APARTMENT	11 APARTMENTS	\$77,611	\$344,652	1.055	1.039	6	1.039
	12 BUILDINGS&OFFICES	4,639	21,194	0.072	0.071	1	0.946
	TOTAL *	\$82,250	\$365,846	1.000		7	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$120,071	\$659,278	0.475	0.468	20	0.982
	13 MISC. PREMISES	148	766	0.000	0.000	0	1.037
	TOTAL *	\$120,219	\$660,044	0.475		20	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$23,011	\$112,951	2.545	2.505	6	0.977
	02 RESTAURANTS	73,885	365,029	0.547	0.538	27	0.935
	03 STORES	16,115	100,872	0.000	0.000	0	0.974
	04 VENDING & RENTAL	107	541	0.000	0.000	0	0.953
	05 FOOD & BEV. DIST.	8,306	39,308	0.000	0.000	0	0.926
	06 NON-FOOD&BEV.DIST	5,810	31,811	0.401	0.395	3	0.932
	12 BUILDINGS&OFFICES	26,616	191,524	1.510	1.486	5	0.909
	TOTAL *	\$153,851	\$842,036	0.920		41	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$0	\$226	0.000	0.000	0	1.060
	08 HEALTH CARE FACIL	7,811	39,889	2.339	2.303	4	1.057
	10 SCHLS & CHURCHES	20,576	109,142	0.906	0.891	11	1.060
	12 BUILDINGS&OFFICES	6,879	33,856	0.000	0.000	0	1.002
	TOTAL *	\$35,265	\$183,113	1.046		15	

OHIO
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	506		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$1,250	\$5,900	0.000	0.000	0	0.991
	04 VENDING & RENTAL		1,630	8,800	0.434	0.427	0	0.970
	07 CLUBS, AMSMT & SPRTS		24,385	129,309	2.793	2.750	6	0.979
	08 HEALTH CARE FACIL		0	9	0.000	0.000	0	0.976
	09 HOTELS AND MOTELS		1,339	16,743	0.000	0.000	0	0.941
	12 BUILDINGS & OFFICES		18,157	72,622	0.149	0.147	2	0.925
	13 MISC. PREMISES		6,210	32,978	0.399	0.392	5	0.977
	TOTAL *		\$52,970	\$266,360	1.397		13	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$23,282	\$532,096	2.527		12	
		02 RESTAURANTS	\$79,951	\$438,261	0.557		40	
		03 STORES	\$22,272	\$144,641	0.133		7	
		04 VENDING & RENTAL	\$1,737	\$9,456	0.407		0	
		05 FOOD & BEV. DIST.	\$17,206	\$51,980	0.000		0	
		06 NON-FOOD & BEV. DIST.	\$7,795	\$45,103	0.345		4	
		07 CLUBS, AMSMT & SPRTS	\$34,095	\$173,903	2.349		9	
		08 HEALTH CARE FACIL	\$8,432	\$41,282	2.167		4	
		09 HOTELS AND MOTELS	\$15,550	\$115,621	0.386		6	
		10 SCHLS & CHURCHES	\$28,095	\$146,555	0.663		11	
		11 APARTMENTS	\$119,396	\$538,955	0.821		14	
		12 BUILDINGS & OFFICES	\$237,597	\$1,293,434	0.583		45	
		13 MISC. PREMISES	\$6,530	\$36,192	0.379		5	
		TOTAL *	\$601,936	\$3,567,478	0.784		157	

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

OHIO
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	507	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$552	\$2,387	0.000	0.000	0	1.053
	02 RESTAURANTS	\$2,990	\$25,441	0.123	0.121	1	1.009
	03 STORES	\$828	\$2,123	2.645	2.603	1	1.050
	04 VENDING & RENTAL	\$215	\$1,538	0.000	0.000	0	1.028
	05 FOOD & BEV. DIST.	\$442	\$2,184	0.006	0.006	0	0.998
	06 NON-FOOD&BEV.DIST	\$113	\$2,034	0.000	0.000	0	1.004
	07 CLUBS, AMSMT&SPRTS	\$5,517	\$27,556	0.160	0.158	1	1.037
	08 HEALTH CARE FACIL	\$3,547	\$14,469	0.000	0.000	0	1.034
	09 HOTELS AND MOTELS	\$3,777	\$14,465	0.537	0.528	5	0.997
	10 SCHLS & CHURCHES	\$17,139	\$59,083	0.000	0.000	0	1.037
	11 APARTMENTS	\$19,079	\$101,255	1.252	1.232	4	1.077
	12 BUILDINGS&OFFICES	\$70,130	\$298,555	0.296	0.292	10	0.980
	13 MISC. PREMISES	\$239	\$9,157	1.373	1.351	2	1.035
	TOTAL *	\$124,569	\$560,248	0.405		24	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$6,680	\$34,487	8.865	8.725	10	1.018
	TOTAL *	\$6,680	\$34,487	8.865		10	
32 MULT APARTMENT	11 APARTMENTS	\$30,340	\$119,930	2.508	2.468	8	1.072
	12 BUILDINGS&OFFICES	3,194	14,117	0.290	0.285	1	0.976
	TOTAL *	\$33,534	\$134,047	2.297		9	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$90,809	\$486,389	0.868	0.854	23	1.013
	13 MISC. PREMISES	184	1,351	0.000	0.000	0	1.070
	TOTAL *	\$90,993	\$487,740	0.866		23	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$17,231	\$69,299	2.335	2.298	8	1.008
	02 RESTAURANTS	24,978	143,491	1.019	1.003	9	0.965
	03 STORES	6,785	43,256	0.545	0.536	8	1.005
	04 VENDING & RENTAL	695	3,672	0.327	0.322	1	0.984
	05 FOOD & BEV. DIST.	2,339	19,721	0.393	0.387	2	0.956
	06 NON-FOOD&BEV.DIST	4,772	33,865	0.000	0.000	0	0.961
	12 BUILDINGS&OFFICES	19,443	83,814	4.266	4.199	7	0.938
	TOTAL *	\$76,243	\$397,117	2.013		35	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	2,687	16,162	1.699	1.672	3	1.091
	10 SCHLS & CHURCHES	76,893	444,763	1.081	1.064	18	1.094
	12 BUILDINGS&OFFICES	3,815	16,448	0.378	0.372	0	1.034
	16 GOVT SUBDIVISIONS	3	10	0.000	0.000	0	1.039
	TOTAL *	\$83,398	\$477,383	1.069		21	

OHIO
OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	507		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$1,854	\$13,527	0.000	0.000	0	1.023
	04 VENDING & RENTAL		346	3,644	0.540	0.531	1	1.001
	07 CLUBS, AMSMT&SPRTS		15,893	66,327	0.096	0.095	2	1.010
	09 HOTELS AND MOTELS		1,035	5,949	0.000	0.000	0	0.971
	12 BUILDINGS&OFFICES		8,898	44,329	0.741	0.729	7	0.955
	13 MISC. PREMISES		5,532	36,247	0.242	0.238	1	1.008
	TOTAL *		\$33,557	\$170,023	0.287		11	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$17,783	\$71,686	2.263		8	
		02 RESTAURANTS	\$27,968	\$168,932	0.923		10	
		03 STORES	\$9,467	\$58,906	0.622		9	
		04 VENDING & RENTAL	\$1,256	\$8,854	0.330		2	
		05 FOOD & BEV. DIST.	\$2,781	\$21,905	0.331		2	
		06 NON-FOOD&BEV.DIST	\$4,886	\$35,899	0.000		0	
		07 CLUBS, AMSMT&SPRTS	\$21,410	\$93,883	0.113		3	
		08 HEALTH CARE FACIL	\$6,234	\$30,631	0.732		3	
		09 HOTELS AND MOTELS	\$11,492	\$54,900	5.330		15	
		10 SCHLS & CHURCHES	\$94,032	\$503,846	0.884		18	
		11 APARTMENTS	\$49,419	\$221,185	2.023		12	
		12 BUILDINGS&OFFICES	\$196,289	\$943,652	0.975		48	
		13 MISC. PREMISES	\$5,956	\$46,756	0.280		3	
		16 GOVT SUBDIVISIONS	\$3	\$10	0.000		0	
		TOTAL *	\$448,974	\$2,261,045	1.153		133	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	508	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$75	\$16,196	0.187	0.184	1	1.075
	02 RESTAURANTS	\$64,955	\$254,092	0.925	0.911	16	1.029
	03 STORES	\$2,822	\$42,375	0.780	0.768	5	1.072
	04 VENDING & RENTAL	\$434	\$2,134	0.000	0.000	0	1.049
	05 FOOD & BEV. DIST.	\$30,912	\$168,594	0.000	0.000	0	1.019
	06 NON-FOOD&BEV.DIST	\$15,301	\$60,242	3.352	3.300	1	1.025
	07 CLUBS, AMSMT&SPRTS	\$20,230	\$105,474	1.127	1.109	9	1.058
	08 HEALTH CARE FACIL	\$3,250	\$10,317	0.000	0.000	0	1.055
	09 HOTELS AND MOTELS	\$19,040	\$346,244	2.762	2.719	46	1.018
	10 SCHLS & CHURCHES	\$38,564	\$119,914	0.657	0.646	4	1.058
	11 APARTMENTS	\$15,167	\$90,522	3.263	3.212	9	1.099
	12 BUILDINGS&OFFICES	\$120,920	\$523,206	1.312	1.291	14	1.000
	13 MISC. PREMISES	\$9,181	\$92,719	0.121	0.119	2	1.056
	16 GOVT SUBDIVISIONS	\$19,109	\$20,464	0.000	0.000	0	1.005
	TOTAL *	\$359,960	\$1,852,493	1.177		107	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$59,898	\$599,652	0.654	0.644	41	1.039
	TOTAL *	\$59,898	\$599,652	0.654		41	
32 MULT APARTMENT	11 APARTMENTS	\$229,778	\$867,127	1.686	1.659	54	1.094
	12 BUILDINGS&OFFICES	13,257	90,556	6.228	6.130	9	0.996
	TOTAL *	\$243,035	\$957,683	1.934		63	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$523,563	\$2,584,924	1.479	1.456	134	1.034
	13 MISC. PREMISES	7,576	52,736	0.000	0.000	0	1.092
	TOTAL *	\$531,139	\$2,637,659	1.458		134	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$73,610	\$328,135	0.403	0.397	24	1.029
	02 RESTAURANTS	221,000	1,196,222	0.707	0.696	59	0.985
	03 STORES	30,813	154,912	3.465	3.411	14	1.026
	04 VENDING & RENTAL	1,080	1,471	0.000	0.000	0	1.004
	05 FOOD & BEV. DIST.	40,269	220,688	0.230	0.227	3	0.975
	06 NON-FOOD&BEV.DIST	80,633	374,711	0.005	0.005	1	0.981
	12 BUILDINGS&OFFICES	136,914	685,255	0.510	0.502	21	0.957
	TOTAL *	\$584,319	\$2,961,393	0.637		122	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	14,725	53,552	0.119	0.117	2	1.113
	10 SCHLS & CHURCHES	106,636	746,212	1.432	1.410	31	1.116
	12 BUILDINGS&OFFICES	6,940	35,071	0.000	0.000	0	1.055
	16 GOVT SUBDIVISIONS	40,014	130,029	0.229	0.226	12	1.060
	TOTAL *	\$168,314	\$964,864	0.972		45	

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TERRITORY	508		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$14,815	\$78,871	0.229	0.226	3	1.044
	04 VENDING & RENTAL		2,081	12,049	0.000	0.000	0	1.022
	07 CLUBS, AMSMT&SPRTS		86,425	581,940	0.820	0.807	14	1.031
	10 SCHLS & CHURCHES		569	2,293	0.000	0.000	0	1.031
	12 BUILDINGS&OFFICES		37,132	184,599	2.043	2.011	24	0.974
	13 MISC. PREMISES		11,243	73,707	0.369	0.364	3	1.029
	TOTAL *		\$152,265	\$933,458	1.013		44	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$73,686	\$344,331	0.403		25	
		02 RESTAURANTS	\$285,954	\$1,450,313	0.757		75	
		03 STORES	\$48,450	\$276,157	2.319		22	
		04 VENDING & RENTAL	\$3,594	\$15,653	0.000		0	
		05 FOOD & BEV. DIST.	\$71,181	\$389,281	0.130		3	
		06 NON-FOOD&BEV.DIST	\$95,933	\$434,953	0.539		2	
		07 CLUBS, AMSMT&SPRTS	\$106,655	\$687,414	0.878		23	
		08 HEALTH CARE FACIL	\$17,975	\$63,870	0.098		2	
		09 HOTELS AND MOTELS	\$78,938	\$945,896	1.163		87	
		10 SCHLS & CHURCHES	\$145,769	\$868,419	1.222		35	
		11 APARTMENTS	\$244,945	\$957,649	1.783		63	
		12 BUILDINGS&OFFICES	\$838,727	\$4,103,611	1.384		202	
		13 MISC. PREMISES	\$28,000	\$219,162	0.188		5	
		16 GOVT SUBDIVISIONS	\$59,123	\$150,494	0.155		12	
		TOTAL *	\$2,098,930	\$10,907,203	1.142		556	

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OWNERS, LANDLORDS AND TENANTS
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	509	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$178,743	\$713,038	1.747	1.719	65	1.023
	02 RESTAURANTS	\$160,264	\$1,605,443	0.481	0.474	102	0.979
	03 STORES	\$143,317	\$794,025	0.781	0.768	40	1.020
	04 VENDING & RENTAL	\$11,656	\$71,054	1.519	1.495	3	0.998
	05 FOOD & BEV. DIST.	\$8,260	\$115,529	0.251	0.247	4	0.969
	06 NON-FOOD&BEV.DIST	\$46,056	\$256,073	1.753	1.726	16	0.975
	07 CLUBS, AMSMT&SPRTS	\$232,085	\$1,170,440	1.706	1.680	62	1.007
	08 HEALTH CARE FACIL	\$15,178	\$53,678	0.375	0.369	3	1.004
	09 HOTELS AND MOTELS	\$70,048	\$665,173	0.942	0.927	40	0.968
	10 SCHLS & CHURCHES	\$248,355	\$760,077	1.221	1.202	32	1.007
	11 APARTMENTS	\$314,785	\$1,562,395	1.529	1.505	62	1.045
	12 BUILDINGS&OFFICES	\$587,921	\$3,223,031	0.857	0.844	117	0.952
	13 MISC. PREMISES	\$40,583	\$276,248	0.723	0.712	16	1.005
	16 GOVT SUBDIVISIONS	\$8,845	\$59,995	0.001	0.001	0	0.956
	TOTAL *	\$2,066,096	\$11,326,199	1.156		562	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$433,134	\$3,136,005	1.113	1.096	186	0.989
	TOTAL *	\$433,134	\$3,136,005	1.113		186	
32 MULT APARTMENT	11 APARTMENTS	\$929,140	\$4,202,533	1.200	1.181	186	1.041
	12 BUILDINGS&OFFICES	210,053	604,497	0.385	0.379	19	0.948
	TOTAL *	\$1,139,193	\$4,807,030	1.049		205	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$2,139,750	\$10,984,412	0.868	0.854	560	0.984
	13 MISC. PREMISES	19,171	100,651	0.064	0.063	1	1.039
	TOTAL *	\$2,158,921	\$11,085,063	0.861		561	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$817,325	\$4,670,743	0.691	0.681	283	0.979
	02 RESTAURANTS	1,749,673	7,939,420	0.827	0.814	402	0.937
	03 STORES	644,438	3,218,235	0.614	0.604	177	0.976
	04 VENDING & RENTAL	1,928	13,703	0.176	0.173	1	0.955
	05 FOOD & BEV. DIST.	93,112	510,009	0.531	0.523	8	0.928
	06 NON-FOOD&BEV.DIST	318,776	1,602,169	0.949	0.934	44	0.933
	12 BUILDINGS&OFFICES	504,347	2,836,078	0.661	0.650	132	0.911
	13 MISC. PREMISES	10	45	0.000	0.000	0	0.962
	TOTAL *	\$4,129,609	\$20,790,402	0.749		1,047	
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$72,389	\$292,206	0.444	0.437	15	1.062
	08 HEALTH CARE FACIL	117,501	502,274	1.566	1.541	15	1.059
	10 SCHLS & CHURCHES	847,510	5,142,378	1.494	1.471	342	1.062
	12 BUILDINGS&OFFICES	35,798	190,664	0.758	0.746	25	1.004
	13 MISC. PREMISES	6,793	35,284	0.000	0.000	0	1.060
	16 GOVT SUBDIVISIONS	149,514	758,504	0.857	0.843	34	1.009
	TOTAL *	\$1,229,506	\$6,921,310	1.332		431	

OHIO
OWNERS, LANDLORDS AND TENANTS
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TERRITORY	509		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$131,402	\$658,159	0.924	0.909	30	0.993
	04 VENDING & RENTAL		36,910	222,581	1.022	1.006	20	0.972
	07 CLUBS, AMSMT & SPRTS		792,487	4,046,155	0.913	0.899	142	0.981
	08 HEALTH CARE FACIL		2,077	11,559	0.000	0.000	0	0.978
	09 HOTELS AND MOTELS		77,231	459,031	0.067	0.066	3	0.943
	10 SCHLS & CHURCHES		2,241	8,957	35.295	34.740	2	0.981
	12 BUILDINGS & OFFICES		166,590	786,896	1.036	1.020	55	0.927
	13 MISC. PREMISES		170,849	926,182	1.503	1.479	47	0.979
	TOTAL *		\$1,379,787	\$7,119,520	1.012		299	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$996,068	\$5,383,781	0.881		348	
		02 RESTAURANTS	\$1,909,937	\$9,544,863	0.798		504	
		03 STORES	\$919,157	\$4,670,418	0.684		247	
		04 VENDING & RENTAL	\$50,494	\$307,338	1.104		24	
		05 FOOD & BEV. DIST.	\$101,373	\$625,538	0.508		12	
		06 NON-FOOD & BEV. DIST	\$364,832	\$1,858,242	1.051		60	
		07 CLUBS, AMSMT & SPRTS	\$1,096,962	\$5,508,802	1.050		219	
		08 HEALTH CARE FACIL	\$134,756	\$567,511	1.408		18	
		09 HOTELS AND MOTELS	\$580,412	\$4,260,209	0.954		229	
		10 SCHLS & CHURCHES	\$1,098,106	\$5,911,412	1.501		376	
		11 APARTMENTS	\$1,243,925	\$5,764,928	1.283		248	
		12 BUILDINGS & OFFICES	\$3,644,459	\$18,625,577	0.816		908	
		13 MISC. PREMISES	\$237,406	\$1,338,411	1.211		64	
		16 GOVT SUBDIVISIONS	\$158,359	\$818,499	0.809		34	
		TOTAL *	\$12,536,245	\$65,185,529	0.961		3,291	

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

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	510	(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT 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)	\$320	\$36,410	0.017	0.017	1	1.072
	02 RESTAURANTS	\$5,061	\$168,911	0.020	0.019	1	1.026
	03 STORES	\$3,775	\$42,879	4.653	4.580	11	1.069
	04 VENDING & RENTAL	\$193	\$1,393	0.000	0.000	0	1.046
	05 FOOD & BEV. DIST.	\$603	\$2,970	0.000	0.000	0	1.016
	06 NON-FOOD&BEV.DIST	\$1,327	\$8,665	0.000	0.000	0	1.022
	07 CLUBS, AMSMT&SPRTS	\$7,891	\$47,086	3.667	3.609	3	1.055
	08 HEALTH CARE FACIL	\$839	\$2,219	0.000	0.000	0	1.052
	09 HOTELS AND MOTELS	\$147	\$72,347	0.778	0.766	7	1.015
	10 SCHLS & CHURCHES	\$24,851	\$123,383	0.426	0.420	6	1.055
	11 APARTMENTS	\$16,397	\$78,499	5.108	5.027	4	1.096
	12 BUILDINGS&OFFICES	\$55,042	\$297,687	0.317	0.312	18	0.997
	13 MISC. PREMISES	\$1,882	\$16,618	0.000	0.000	0	1.053
	TOTAL *	\$118,326	\$899,065	1.340		51	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$36,439	\$276,134	0.115	0.113	10	1.036
	TOTAL *	\$36,439	\$276,134	0.115		10	
32 MULT APARTMENT	11 APARTMENTS	\$69,788	\$330,030	2.612	2.571	26	1.091
	12 BUILDINGS&OFFICES	6,120	33,602	0.520	0.512	1	0.993
	TOTAL *	\$75,909	\$363,633	2.443		27	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$175,778	\$915,903	1.480	1.457	36	1.031
	13 MISC. PREMISES	1,234	7,339	0.000	0.000	0	1.089
	TOTAL *	\$177,012	\$923,242	1.470		36	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$33,508	\$264,190	0.950	0.935	39	1.026
	02 RESTAURANTS	94,945	510,888	1.106	1.089	38	0.982
	03 STORES	29,129	132,350	3.511	3.455	23	1.023
	04 VENDING & RENTAL	0	642	0.000	0.000	0	1.001
	05 FOOD & BEV. DIST.	7,924	55,319	0.691	0.680	1	0.972
	06 NON-FOOD&BEV.DIST	13,142	69,905	2.655	2.614	2	0.978
	12 BUILDINGS&OFFICES	46,302	235,864	0.620	0.611	8	0.955
	TOTAL *	\$224,950	\$1,269,158	1.370		111	
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$684	\$7,615	0.000	0.000	0	1.113
	08 HEALTH CARE FACIL	10,147	50,737	3.626	3.569	2	1.110
	10 SCHLS & CHURCHES	136,386	698,452	0.901	0.887	47	1.113
	12 BUILDINGS&OFFICES	3,436	16,815	1.638	1.612	2	1.052
	13 MISC. PREMISES	1,082	4,613	0.000	0.000	0	1.111
	16 GOVT SUBDIVISIONS	10,960	36,108	0.109	0.107	2	1.057
	TOTAL *	\$162,694	\$814,340	1.024		53	

OHIO
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	510		(1) FISCAL A.Y.E. 09/30/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2017 - 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
36 MULT SERVICES	03 STORES		\$1,306	\$7,026	0.836	0.823	2	1.041
	04 VENDING & RENTAL		1,671	10,281	0.000	0.000	0	1.019
	07 CLUBS, AMSMT & SPRTS		58,394	275,778	0.251	0.247	11	1.028
	08 HEALTH CARE FACIL		8	23	0.000	0.000	0	1.025
	09 HOTELS AND MOTELS		7,713	38,359	0.000	0.000	0	0.989
	10 SCHLS & CHURCHES		39	172	0.000	0.000	0	1.028
	12 BUILDINGS & OFFICES		17,159	90,999	1.123	1.105	3	0.971
	13 MISC. PREMISES		9,000	48,430	0.229	0.226	3	1.026
	TOTAL *		\$95,290	\$471,069	0.389		19	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$33,828	\$300,599	0.941		40	
		02 RESTAURANTS	\$100,006	\$679,799	1.051		39	
		03 STORES	\$34,209	\$182,254	3.535		36	
		04 VENDING & RENTAL	\$1,865	\$12,317	0.000		0	
		05 FOOD & BEV. DIST.	\$8,527	\$58,289	0.642		1	
		06 NON-FOOD & BEV. DIST	\$14,469	\$78,570	2.412		2	
		07 CLUBS, AMSMT & SPRTS	\$66,969	\$330,479	0.651		14	
		08 HEALTH CARE FACIL	\$10,993	\$52,979	3.347		2	
		09 HOTELS AND MOTELS	\$44,299	\$386,841	0.097		17	
		10 SCHLS & CHURCHES	\$161,275	\$822,007	0.828		53	
		11 APARTMENTS	\$86,185	\$408,529	3.087		30	
		12 BUILDINGS & OFFICES	\$303,838	\$1,590,870	1.101		68	
		13 MISC. PREMISES	\$13,197	\$76,999	0.156		3	
		16 GOVT SUBDIVISIONS	\$10,960	\$36,108	0.109		2	
		TOTAL *	\$890,620	\$5,016,641	1.258		307	

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

OHIO
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 11.4%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
10	0.976	0.341	0.992	0.992			
34	1.049	0.364	1.018	1.018			
36	0.983	0.179	0.997	0.997			
37	0.984	0.460	0.993	0.993			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
3	1.012	0.447	1.005	1.005	- 11.7%	- 12.2%	- 12.2%
4	0.996	0.398	0.998	0.998	- 12.3%	- 12.4%	- 12.4%
5	1.144	0.114	1.015	1.015	- 10.8%	- 6.0%	- 6.0%
6	0.999	0.309	1.000	1.000	- 12.1%	- 10.4%	- 10.4%
7	0.900	0.162	0.983	0.983	- 13.6%	- 11.2%	- 11.2%
OVERALL MONOLINE CHANGE *					- 12.1%	- 11.4%	- 11.4%

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 ALCCL for the latest year was used to weight the monoline change by class group.

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2016 - 2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	3 MAN, DLR, DSTFD/DRG	\$12,556,725	\$66,423,053	0.922	1.008	1,255	0.997
	4 DLR, DST-NOTFD/DRG	\$7,688,324	\$38,643,266	0.891	0.974	458	0.990
	5 MAN.NTFD/DRG (LOW)	\$1,127,449	\$6,900,210	0.923	1.009	67	1.007
	6 MAN.NTFD/DRG (MED)	\$7,775,004	\$42,982,130	0.928	1.014	498	0.992
	7 MAN.NTFD/DRG (HGH)	\$1,872,316	\$11,242,070	0.580	0.634	54	0.975
	TOTAL *	\$31,019,817	\$166,190,729	0.895		2,332	
34 MULT MERCANTILE	3 MAN, DLR, DSTFD/DRG	\$4,602,309	\$24,393,166	0.984	1.075	577	1.023
	4 DLR, DST-NOTFD/DRG	\$27,525,286	\$138,473,870	0.954	1.043	2,074	1.016
	6 MAN.NTFD/DRG (MED)	\$8,390	\$43,116	0.000	0.000	0	1.018
	TOTAL *	\$32,135,984	\$162,910,151	0.958		2,651	
36 MULT SERVICES	4 DLR, DST-NOTFD/DRG	\$3,388,883	\$16,226,505	0.905	0.989	638	0.996
	6 MAN.NTFD/DRG (MED)	\$35,315	\$213,283	0.026	0.028	1	0.997
	TOTAL *	\$3,424,198	\$16,439,788	0.896		639	
37 MULT INDUST/PROC.	3 MAN, DLR, DSTFD/DRG	\$12,812,671	\$63,522,223	0.889	0.972	2,156	0.998
	5 MAN.NTFD/DRG (LOW)	\$3,367,820	\$18,163,931	1.063	1.162	194	1.008
	6 MAN.NTFD/DRG (MED)	\$26,001,249	\$134,342,520	0.891	0.974	1,408	0.993
	7 MAN.NTFD/DRG (HGH)	\$6,453,067	\$33,236,939	0.875	0.956	471	0.976
	TOTAL *	\$48,634,808	\$249,265,613	0.900		4,229	
TOTAL ALL	TOP						
	3 MAN, DLR, DSTFD/DRG	\$29,971,705	\$154,338,442	0.917		3,988	
	4 DLR, DST-NOTFD/DRG	\$38,602,493	\$193,343,640	0.937		3,170	
	5 MAN.NTFD/DRG (LOW)	\$4,495,269	\$25,064,141	1.028		261	
	6 MAN.NTFD/DRG (MED)	\$33,819,957	\$177,581,049	0.898		1,907	
	7 MAN.NTFD/DRG (HGH)	\$8,325,383	\$44,479,009	0.809		525	
	TOTAL *	\$115,214,806	\$594,806,281	0.915		9,851	

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

OHIO
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 11.8%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
10	1.034	0.789	1.027	1.027			
34	0.997	0.501	0.998	0.998			
36	0.991	0.561	0.995	0.995			
37	0.970	0.144	0.996	0.996			
38	0.982	0.980	0.982	0.982			
					(5)	(6)	(7)
					INDICATED MULTISTATE MONOLINE CHANGE	INDICATED STATEWIDE MONOLINE CHANGE #	SELECTED STATEWIDE MONOLINE CHANGE
CLASS GROUP							
1	1.042	0.497	1.021	1.020	- 6.2%	- 11.6%	- 11.8%
2	0.980	0.546	0.989	0.989	- 9.5%	- 13.8%	- 15.1%
11	1.163	0.374	1.058	1.058	- 4.2%	- 9.5%	- 9.9%
12	0.999	1.000	0.999	0.999	- 9.5%	- 14.5%	- 14.4%
13	0.869	0.263	0.964	0.963	- 12.8%	- 17.6%	- 16.4%
OVERALL MONOLINE CHANGE *					- 9.4%	- 14.3%	- 14.3%

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 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 CHANGE**	(6) SELECTED MONOLINE CHANGE
	1.599	0.241	1.120	1.117		
	1.254	0.495	1.118	1.116		
	1.154	0.724	1.109	1.106		
	1.204	0.475	1.092	1.089		
	1.175	0.424	1.071	1.068		
	1.203	0.300	1.057	1.054		
	1.161	0.323	1.049	1.047		
	1.168	0.264	1.042	1.039		
	1.186	0.226	1.039	1.037		
	1.099	0.352	1.034	1.031		
	1.172	0.208	1.034	1.031		
	1.125	0.230	1.027	1.025		
	1.284	0.104	1.026	1.024		
	1.257	0.110	1.026	1.023		
	1.132	0.176	1.022	1.019		
	1.036	0.204	1.007	1.005		
	1.048	0.136	1.006	1.004		
	1.001	0.138	1.000	0.998		
	0.997	0.253	0.999	0.997		
	0.995	0.573	0.997	0.995		
	0.993	0.475	0.997	0.994		
	0.995	0.640	0.997	0.994		
	0.988	0.361	0.996	0.993		
	0.987	0.416	0.995	0.992		
	0.975	0.218	0.995	0.992		
	0.979	0.333	0.993	0.991		
	0.976	0.327	0.992	0.989		
	0.945	0.165	0.991	0.988		
	0.656	0.027	0.989	0.986		
	0.963	0.446	0.983	0.981		
	0.944	0.347	0.980	0.978		
	0.924	0.268	0.979	0.976		
	0.911	0.255	0.976	0.974		
	0.831	0.161	0.971	0.968		
	0.914	0.381	0.967	0.964		
	0.763	0.153	0.959	0.957		
	0.876	0.320	0.958	0.956		
	0.769	0.168	0.957	0.954		
	0.889	0.382	0.956	0.954		
	0.831	0.250	0.955	0.952		
	0.810	0.246	0.949	0.947		
OHIO	0.900	0.499	0.949	0.947	- 14.3%	- 14.3%
	0.900	0.507	0.948	0.946		
	0.724	0.166	0.948	0.946		
	0.804	0.245	0.948	0.945		
	0.852	0.366	0.943	0.941		
	0.856	0.388	0.941	0.939		
	0.738	0.202	0.941	0.938		
	0.123	0.038	0.923	0.921		
	0.830	0.433	0.923	0.920		
	0.731	0.321	0.904	0.902		
	0.736	0.371	0.892	0.890		

* Sorted by balanced relative change.

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

OHIO
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2016 - 2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	1 RET.STRS-FOOD/DRG	\$46,740	\$315,339	0.429	0.473	18	0.992
	2 RET.STRS-NTFD/DRG	\$90,783	\$390,920	1.919	2.117	23	0.961
	11 COMP. OPS. (LOW)	\$167,918	\$780,190	1.204	1.328	30	1.028
	12 COMP. OPS. (MED)	\$2,760,924	\$14,582,972	0.789	0.870	228	0.971
	13 COMP. OPS. (HGH)	\$312,587	\$1,462,277	1.097	1.210	13	0.936
	TOTAL *	\$3,378,952	\$17,531,698	0.864		312	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$316,988	\$1,703,185	0.912	1.006	147	0.965
	2 RET.STRS-NTFD/DRG	\$215,711	\$1,220,955	0.797	0.879	24	0.935
	12 COMP. OPS. (MED)	\$119,028	\$576,687	0.069	0.076	1	0.944
	TOTAL *	\$651,727	\$3,500,826	0.720		172	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$33,226	\$197,106	0.956	1.055	6	0.961
	2 RET.STRS-NTFD/DRG	\$495,749	\$2,371,143	0.984	1.086	130	0.931
	11 COMP. OPS. (LOW)	\$141,186	\$775,194	1.248	1.376	36	0.996
	12 COMP. OPS. (MED)	\$250,404	\$1,272,730	0.811	0.895	36	0.941
	13 COMP. OPS. (HGH)	\$84,717	\$412,019	0.014	0.015	2	0.907
	TOTAL *	\$1,005,282	\$5,028,192	0.896		210	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$64	\$348	0.000	0.000	0	0.962
	11 COMP. OPS. (LOW)	\$1,257	\$10,158	4.084	4.505	1	0.997
	12 COMP. OPS. (MED)	\$160,650	\$912,611	0.808	0.892	11	0.942
	13 COMP. OPS. (HGH)	\$1,855	\$10,844	0.000	0.000	0	0.908
	TOTAL *	\$163,825	\$933,960	0.824		12	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$356,399	\$1,959,039	0.694	0.765	37	0.983
	12 COMP. OPS. (MED)	\$7,092,496	\$39,094,601	0.773	0.852	596	0.929
	13 COMP. OPS. (HGH)	\$474,660	\$2,467,834	1.088	1.200	33	0.896
	TOTAL *	\$7,923,555	\$43,521,474	0.788		666	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$397,018	\$2,215,977	0.859		171	
	2 RET.STRS-NTFD/DRG	\$802,244	\$3,983,018	1.040		177	
	11 COMP. OPS. (LOW)	\$666,759	\$3,524,581	0.946		104	
	12 COMP. OPS. (MED)	\$10,383,502	\$56,439,600	0.770		872	
	13 COMP. OPS. (HGH)	\$873,819	\$4,352,974	0.985		48	
	TOTAL *	\$13,123,342	\$70,516,150	0.813		1,372	

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

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2016 - 2020 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	1 RET.STRS-FOOD/DRG	\$1,898,228	\$12,481,861	0.981		647	
	2 RET.STRS-NTFD/DRG	\$3,344,292	\$16,762,719	0.884		518	
	11 COMP. OPS. (LOW)	\$5,883,755	\$29,371,565	1.472		782	
	12 COMP. OPS. (MED)	\$117,645,252	\$559,862,876	0.951		7,137	
	13 COMP. OPS. (HGH)	\$8,419,898	\$42,615,111	0.717		261	
	TOTAL *	\$137,191,424	\$661,094,131	0.958		9,345	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$7,711,429	\$41,812,920	0.971		2,895	
	2 RET.STRS-NTFD/DRG	\$7,159,271	\$35,958,932	0.879		729	
	12 COMP. OPS. (MED)	\$3,167,854	\$14,726,763	0.870		141	
	TOTAL *	\$18,038,554	\$92,498,614	0.917		3,765	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$815,190	\$5,012,958	0.886		168	
	2 RET.STRS-NTFD/DRG	\$14,456,728	\$69,260,773	0.915		3,225	
	11 COMP. OPS. (LOW)	\$3,323,931	\$17,991,553	0.956		484	
	12 COMP. OPS. (MED)	\$5,401,002	\$29,280,421	0.940		785	
	13 COMP. OPS. (HGH)	\$1,442,694	\$6,937,781	0.631		66	
	TOTAL *	\$25,439,546	\$128,483,487	0.908		4,728	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$25,588	\$130,507	0.000		0	
	11 COMP. OPS. (LOW)	\$116,380	\$619,909	0.342		14	
	12 COMP. OPS. (MED)	\$4,994,518	\$25,541,972	0.889		298	
	13 COMP. OPS. (HGH)	\$25,163	\$201,042	0.000		0	
	TOTAL *	\$5,161,649	\$26,493,430	0.868		312	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$11,355,450	\$60,042,643	0.874		813	
	12 COMP. OPS. (MED)	\$196,365,762	\$1,018,936,241	0.879		12,895	
	13 COMP. OPS. (HGH)	\$16,352,108	\$81,080,004	0.833		712	
	TOTAL *	\$224,073,319	\$1,160,058,888	0.875		14,420	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$10,450,435	\$59,438,246	0.964		3,710	
	2 RET.STRS-NTFD/DRG	\$24,960,291	\$121,982,424	0.900		4,472	
	11 COMP. OPS. (LOW)	\$20,679,516	\$108,025,671	1.054		2,093	
	12 COMP. OPS. (MED)	\$327,574,388	\$1,648,348,273	0.906		21,256	
	13 COMP. OPS. (HGH)	\$26,239,862	\$130,833,937	0.784		1,039	
	TOTAL *	\$409,904,492	\$2,068,628,550	0.907		32,570	

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

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

		\$100,000								TRENDED \$100,000
	ACCIDENT	BASIC LIMIT		EXPOSURE		EXPOSURE		AVERAGE		BASIC LIMIT
TYPE OF	YEAR	AGGREGATE LOSS COSTS		DEVELOPMENT		TREND #		IPMF *	=	AGGREGATE LOSS COSTS
POLICY	ENDING	AT CURRENT LEVEL	X	FACTOR +	X		X			AT CURRENT LEVEL
MONOLINE	09/30/2018	\$7,181,466		1.000		1.212				\$8,703,937
	09/30/2019	\$6,712,789		1.000		1.175				\$7,887,527
	09/30/2020	\$6,769,481		1.001		1.156				\$7,833,346
	09/30/2021	\$6,809,619		1.016		1.127				\$7,797,232
MULTILINE	09/30/2018	\$15,652,088		1.000		1.207		0.913		\$17,248,460
	09/30/2019	\$15,649,838		1.000		1.176		0.913		\$16,803,043
	09/30/2020	\$14,962,962		1.001		1.159		0.913		\$15,849,146
	09/30/2021	\$14,715,549		1.016		1.132		0.912		\$15,435,171
TOTAL	09/30/2018									\$25,952,397
	09/30/2019									\$24,690,570
	09/30/2020									\$23,682,492
	09/30/2021									\$23,232,403

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C3 - 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 04/01/2023 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C7 - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION C, EXHIBIT C2 - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

OHIO
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

			\$100,000		\$100,000						\$100,000	
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED					BASIC LIMIT	
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS					DEVELOPED &	
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	TRENDED LOSSES	
					FACTOR #	FACTOR		TREND		TREND	=	AND ALAE
BI	B/L INDEMNITY	09/30/2018	\$3,215,274		0.990	1.080		1.379		0.970		\$4,598,466
		09/30/2019	\$3,779,053		1.004	1.080		1.307		0.975		\$5,221,805
		09/30/2020	\$1,809,336		1.290	1.080		1.239		0.980		\$3,060,766
		09/30/2021	\$1,716,668		1.923	1.080		1.174		0.985		\$4,122,813
BI	ALAE	09/30/2018	\$1,780,264			1.080		1.379		0.970		\$2,571,842
		09/30/2019	\$2,151,280			1.080		1.307		0.975		\$2,960,744
		09/30/2020	\$1,500,865			1.080		1.239		0.980		\$1,968,171
		09/30/2021	\$1,947,364			1.080		1.174		0.985		\$2,432,065
PD	B/L INDEMNITY	09/30/2018	\$5,993,996		1.009	1.080		1.302		0.970		\$8,249,243
		09/30/2019	\$5,853,162		1.000	1.080		1.246		0.975		\$7,679,571
		09/30/2020	\$4,651,873		1.007	1.080		1.193		0.980		\$5,914,903
		09/30/2021	\$4,674,702		1.058	1.080		1.141		0.985		\$6,003,233
PD	ALAE	09/30/2018	\$1,371,055			1.080		1.302		0.970		\$1,870,084
		09/30/2019	\$1,849,474			1.080		1.246		0.975		\$2,426,581
		09/30/2020	\$987,531			1.080		1.193		0.980		\$1,246,927
		09/30/2021	\$1,514,082			1.080		1.141		0.985		\$1,837,787
MED PAY #	B/L INDEMNITY	09/30/2018	\$120,146			1.080		1.379		0.970		\$173,568
		09/30/2019	\$174,242			1.080		1.307		0.975		\$239,804
		09/30/2020	\$104,501			1.080		1.239		0.980		\$137,038
		09/30/2021	\$106,487			1.080		1.174		0.985		\$132,992
FRINGE	B/L INDEMNITY	09/30/2018	\$705,487		1.054	1.080		1.000		0.970		\$778,978
		09/30/2019	\$352,387		1.106	1.080		1.000		0.975		\$410,396
		09/30/2020	\$356,634		1.212	1.080		1.000		0.980		\$457,483
		09/30/2021	\$867,505		1.505	1.080		1.000		0.985		\$1,388,892
FRINGE	ALAE	09/30/2018	\$275,501			1.080		1.000		0.970		\$288,614
		09/30/2019	\$349,995			1.080		1.000		0.975		\$368,545
		09/30/2020	\$283,563			1.080		1.000		0.980		\$300,123
		09/30/2021	\$881,143			1.080		1.000		0.985		\$937,360
TOTAL												
FULL COVERAGE		09/30/2018										\$18,530,795
		09/30/2019										\$19,307,446
		09/30/2020										\$13,085,411
		09/30/2021										\$16,855,142

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

No development is applied for Medical Payments losses. See Explanatory Page C-5.

OHIO
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #								BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	09/30/2018	\$667,793		1.002		1.080		1.379		0.970		\$966,650
		09/30/2019	\$526,496		1.142		1.080		1.307		0.975		\$827,495
		09/30/2020	\$28,576		1.567		1.080		1.239		0.980		\$58,721
		09/30/2021	\$191,173		2.550		1.080		1.174		0.985		\$608,828
BI	ALAE	09/30/2018	\$466,158				1.080		1.379		0.970		\$673,431
		09/30/2019	\$347,897				1.080		1.307		0.975		\$478,801
		09/30/2020	\$20,769				1.080		1.239		0.980		\$27,235
		09/30/2021	\$189,749				1.080		1.174		0.985		\$236,977
PD	B/L INDEMNITY	09/30/2018	\$1,850,295		1.039		1.080		1.302		0.970		\$2,622,183
		09/30/2019	\$2,289,187		1.056		1.080		1.246		0.975		\$3,171,696
		09/30/2020	\$1,689,306		1.121		1.080		1.193		0.980		\$2,391,136
		09/30/2021	\$1,586,985		1.242		1.080		1.141		0.985		\$2,392,434
PD	ALAE	09/30/2018	\$427,889				1.080		1.302		0.970		\$583,629
		09/30/2019	\$581,842				1.080		1.246		0.975		\$763,399
		09/30/2020	\$276,057				1.080		1.193		0.980		\$348,569
		09/30/2021	\$508,170				1.080		1.141		0.985		\$616,814
MED PAY #	B/L INDEMNITY	09/30/2018	\$20,363				1.080		1.379		0.970		\$29,417
		09/30/2019	\$8,461				1.080		1.307		0.975		\$11,645
		09/30/2020	\$10,812				1.080		1.239		0.980		\$14,178
		09/30/2021	\$1,753				1.080		1.174		0.985		\$2,189
TOTAL DED COVERAGE		09/30/2018											\$4,875,310
		09/30/2019											\$5,253,036
		09/30/2020											\$2,839,839
		09/30/2021											\$3,857,242
TOTAL OCCURRENCE		09/30/2018											\$23,406,106
		09/30/2019											\$24,560,482
		09/30/2020											\$15,925,249
		09/30/2021											\$20,712,386

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

No development is applied for Medical Payments losses. See Explanatory Page C-5.

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000	X	EXPOSURE	X	EXPOSURE	X	AVERAGE	=	TRENDED \$100,000
		BASIC LIMIT		DEVELOPMENT		TREND #		IPMF *		BASIC LIMIT
		AGGREGATE LOSS COSTS								AGGREGATE LOSS COSTS
		AT CURRENT LEVEL		FACTOR +						AT CURRENT LEVEL
MONOLINE	09/30/2018	\$6,608,555		1.000		1.049				\$6,932,374
	09/30/2019	\$7,302,646		1.000		1.035				\$7,558,239
	09/30/2020	\$5,457,732		1.000		1.027				\$5,605,091
	09/30/2021	\$5,405,801		1.002		1.017				\$5,508,695
MULTILINE	09/30/2018	\$24,766,657		1.000		1.055		0.876		\$22,888,849
	09/30/2019	\$24,919,061		1.000		1.045		0.877		\$22,837,447
	09/30/2020	\$24,610,906		1.000		1.036		0.878		\$22,386,277
	09/30/2021	\$24,271,132		1.002		1.027		0.878		\$21,929,196
TOTAL	09/30/2018									\$29,821,223
	09/30/2019									\$30,395,686
	09/30/2020									\$27,991,368
	09/30/2021									\$27,437,891

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C3 - 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 04/01/2023 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C7 - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION C, EXHIBIT C2 - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT		BASIC LIMIT						
					INDEMNITY DEVELOPMENT FACTOR #		LOSS ADJUSTMENT FACTOR						INDEMNITY DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	09/30/2018	\$12,194,605		0.957		1.080		1.459		0.970		\$17,837,355
		09/30/2019	\$11,621,759		0.945		1.080		1.370		0.975		\$15,843,554
		09/30/2020	\$7,589,386		0.994		1.080		1.286		0.980		\$10,267,952
		09/30/2021	\$7,331,453		1.184		1.080		1.208		0.985		\$11,154,977
BI	ALAE	09/30/2018	\$4,379,615				1.080		1.459		0.970		\$6,694,016
		09/30/2019	\$3,644,392				1.080		1.370		0.975		\$5,257,437
		09/30/2020	\$2,935,742				1.080		1.286		0.980		\$3,995,846
		09/30/2021	\$3,019,349				1.080		1.208		0.985		\$3,880,076
PD	B/L INDEMNITY	09/30/2018	\$2,058,761		1.059		1.080		1.543		0.970		\$3,524,222
		09/30/2019	\$2,215,798		1.100		1.080		1.436		0.975		\$3,685,578
		09/30/2020	\$1,741,336		1.156		1.080		1.335		0.980		\$2,844,275
		09/30/2021	\$1,307,909		1.274		1.080		1.242		0.985		\$2,201,550
PD	ALAE	09/30/2018	\$1,233,548				1.080		1.543		0.970		\$1,993,964
		09/30/2019	\$913,693				1.080		1.436		0.975		\$1,381,603
		09/30/2020	\$887,411				1.080		1.335		0.980		\$1,253,880
		09/30/2021	\$689,544				1.080		1.242		0.985		\$911,053
MED PAY #	B/L INDEMNITY	09/30/2018	\$1,648,789				1.080		1.459		0.970		\$2,520,089
		09/30/2019	\$1,647,560				1.080		1.370		0.975		\$2,376,787
		09/30/2020	\$913,921				1.080		1.286		0.980		\$1,243,940
		09/30/2021	\$985,422				1.080		1.208		0.985		\$1,266,337
FRINGE	B/L INDEMNITY	09/30/2018	\$322,099		1.074		1.080		1.030		0.970		\$373,273
		09/30/2019	\$507,417		1.119		1.080		1.025		0.975		\$612,840
		09/30/2020	\$436,761		1.360		1.080		1.020		0.980		\$641,258
		09/30/2021	\$347,556		1.795		1.080		1.015		0.985		\$673,620
FRINGE	ALAE	09/30/2018	\$767,315				1.080		1.030		0.970		\$827,954
		09/30/2019	\$457,150				1.080		1.025		0.975		\$493,413
		09/30/2020	\$465,039				1.080		1.020		0.980		\$502,041
		09/30/2021	\$620,381				1.080		1.015		0.985		\$669,861
TOTAL													
FULL COVERAGE		09/30/2018											\$33,770,873
		09/30/2019											\$29,651,212
		09/30/2020											\$20,749,192
		09/30/2021											\$20,757,474

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

No development is applied for Medical Payments losses. See Explanatory Page C-5.

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

			\$100,000		\$100,000						\$100,000
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED					BASIC LIMIT
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS		SEVERITY	FREQUENCY		DEVELOPED &
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	DEVELOPMENT	ADJUSTMENT	X	TREND	TREND	=	TRENDED LOSSES
					FACTOR #	FACTOR					AND ALAE
BI	B/L INDEMNITY	09/30/2018	\$361,371		1.002	1.080		1.459	0.970		\$553,442
		09/30/2019	\$528,442		1.069	1.080		1.370	0.975		\$814,937
		09/30/2020	\$361,453		1.317	1.080		1.286	0.980		\$647,930
		09/30/2021	\$408,456		1.839	1.080		1.208	0.985		\$965,281
BI	ALAE	09/30/2018	\$161,217			1.080		1.459	0.970		\$246,412
		09/30/2019	\$360,716			1.080		1.370	0.975		\$520,372
		09/30/2020	\$232,661			1.080		1.286	0.980		\$316,675
		09/30/2021	\$301,877			1.080		1.208	0.985		\$387,933
PD	B/L INDEMNITY	09/30/2018	\$375,689		1.051	1.080		1.543	0.970		\$638,253
		09/30/2019	\$221,217		1.137	1.080		1.436	0.975		\$380,331
		09/30/2020	\$174,335		1.208	1.080		1.335	0.980		\$297,566
		09/30/2021	\$145,832		1.407	1.080		1.242	0.985		\$271,099
PD	ALAE	09/30/2018	\$134,557			1.080		1.543	0.970		\$217,505
		09/30/2019	\$129,493			1.080		1.436	0.975		\$195,807
		09/30/2020	\$76,866			1.080		1.335	0.980		\$108,609
		09/30/2021	\$79,644			1.080		1.242	0.985		\$105,228
MED PAY #	B/L INDEMNITY	09/30/2018	\$71,392			1.080		1.459	0.970		\$109,119
		09/30/2019	\$49,780			1.080		1.370	0.975		\$71,813
		09/30/2020	\$9,255			1.080		1.286	0.980		\$12,597
		09/30/2021	\$19,814			1.080		1.208	0.985		\$25,462
TOTAL											
DED COVERAGE		09/30/2018									\$1,764,731
		09/30/2019									\$1,983,260
		09/30/2020									\$1,383,377
		09/30/2021									\$1,755,003
TOTAL											
OCCURRENCE		09/30/2018									\$35,535,603
		09/30/2019									\$31,634,473
		09/30/2020									\$22,132,569
		09/30/2021									\$22,512,478

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

No development is applied for Medical Payments losses. See Explanatory Page C-5.

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

Implicit Package Modification Factors (A) by Type of Policy

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

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for M&C for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.
- (B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section C, Exhibit C1, page 1 - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

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

Implicit Package Modification Factors (A) by Type of Policy

<u>Type of Policy (B)</u>	<u>Description</u>	<u>Implicit Package Modification Factors</u>
31	Motel / Hotel Policy	0.964
32	Apartment House Policy	1.000
33	Office Policy	0.888
34	Mercantile Policy	0.797
35	Institutional Policy	1.037
36	Service Policy	0.837
37	Not Applicable	--
38	Not Applicable	--

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for OL&T for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.
- (B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section C, Exhibit C1, page 4 - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

OHIO

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORSFULL & 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	1.022	1.014	0.8902	1.015	17,000,000
27 to 39 Months	1.000	1.001	0.6773	1.001	70,000,000
Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
6/30/2019			1.000		1.000
6/30/2020		1.001	1.000		1.001
6/30/2021	1.015	1.001	1.000		1.016

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

(c) Credibility is based upon the statewide premium for each evaluation period.
Exposures are assumed to be mature at 39 months.(d) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

OHIO

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTSFULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.002	1.002	0.6256	1.002	90,000,000
27 to 39 Months	1.000	1.000	0.5577	1.000	120,000,000
Accident Year Ending	Exposure Development From <u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
6/30/2019			1.000		1.000
6/30/2020		1.000	1.000		1.000
6/30/2021	1.002	1.000	1.000		1.002

(a) See Section C - Multistate Premium Development.

(b) See Section C - Statewide Premium Development.

(c) Credibility is based upon the statewide premium for each evaluation period.
Exposures are assumed to be mature at 39 months.(d) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

OHIO
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2014	51,035,975	52,328,267	52,343,784	52,390,890	52,399,136	52,389,495	52,389,495	52,389,495
6/30/2015	51,843,278	52,353,077	52,403,175	52,412,832	52,413,908	52,463,853	52,409,156	
6/30/2016	50,836,417	51,400,099	51,397,477	51,415,568	51,482,895	51,405,676		
6/30/2017	50,282,743	51,282,334	51,335,283	51,396,302	51,319,004			
6/30/2018	48,042,230	49,275,127	49,325,868	49,234,320				
6/30/2019	45,856,675	46,379,997	46,291,756					
6/30/2020	43,963,939	44,262,551						
6/30/2021	43,346,497							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2014	1.025	1.000	1.001	1.000	1.000	1.000	1.000
6/30/2015	1.010	1.001	1.000	1.000	1.001	0.999	
6/30/2016	1.011	1.000	1.000	1.001	0.999		
6/30/2017	1.020	1.001	1.001	0.998			
6/30/2018	1.026	1.001	0.998				
6/30/2019	1.011	0.998					
6/30/2020	1.007						

Average Best 3 of 5
27:15
 1.014

39:27
 1.001

OHIO
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2014	50,630,061	50,649,602	50,632,606	50,644,364	50,620,490	50,618,845	50,618,845	50,618,845
6/30/2015	50,915,158	51,073,000	51,074,271	51,070,713	51,068,297	51,068,331	51,068,331	
6/30/2016	51,090,316	51,156,036	51,237,926	51,246,553	51,246,652	51,246,660		
6/30/2017	50,293,492	50,640,112	50,632,591	50,634,460	50,634,500			
6/30/2018	49,734,698	49,847,817	49,866,963	49,866,609				
6/30/2019	50,688,916	50,813,045	50,831,180					
6/30/2020	49,944,328	49,590,030						
6/30/2021	49,718,199							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2015	1.003	1.000	1.000	1.000	1.000	1.000	
6/30/2016	1.001	1.002	1.000	1.000	1.000		
6/30/2017	1.007	1.000	1.000	1.000			
6/30/2018	1.002	1.000	1.000				
6/30/2019	1.002	1.000					
6/30/2020	0.993						

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

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2014	1,595,122,172	1,645,904,135	1,650,400,907	1,651,124,386	1,651,317,007	1,651,339,771	1,651,334,253	1,651,333,321
6/30/2015	1,687,594,121	1,737,021,403	1,737,279,061	1,737,552,671	1,737,543,098	1,737,641,401	1,737,586,229	
6/30/2016	1,701,990,229	1,746,398,099	1,744,264,019	1,744,535,803	1,744,959,817	1,744,878,260		
6/30/2017	1,758,092,973	1,798,354,337	1,800,578,701	1,800,849,708	1,800,907,509			
6/30/2018	1,828,076,522	1,867,084,897	1,866,005,152	1,866,173,374				
6/30/2019	1,914,052,906	1,954,061,865	1,956,428,059					
6/30/2020	1,997,174,080	2,022,298,650						
6/30/2021	2,058,994,436							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2014	1.032	1.003	1.000	1.000	1.000	1.000	1.000
6/30/2015	1.029	1.000	1.000	1.000	1.000	1.000	
6/30/2016	1.026	0.999	1.000	1.000	1.000		
6/30/2017	1.023	1.001	1.000	1.000			
6/30/2018	1.021	0.999	1.000				
6/30/2019	1.021	1.001					
6/30/2020	1.013						

Average Best 3 of 5
27:15 39:27
 1.022 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
6/30/2014	2,061,757,860	2,091,976,749	2,091,675,253	2,092,582,520	2,092,292,172	2,092,276,014	2,092,276,097	2,092,275,991
6/30/2015	2,227,306,004	2,233,749,244	2,233,933,169	2,233,187,779	2,233,147,274	2,233,140,799	2,233,140,258	
6/30/2016	2,330,503,897	2,332,856,383	2,332,497,258	2,332,433,592	2,332,512,238	2,332,515,198		
6/30/2017	2,329,379,890	2,344,427,463	2,343,348,172	2,343,189,836	2,343,189,524			
6/30/2018	2,358,818,608	2,364,348,612	2,362,688,974	2,362,595,145				
6/30/2019	2,404,276,385	2,409,920,557	2,408,398,889					
6/30/2020	2,377,145,929	2,352,035,192						
6/30/2021	2,294,674,090							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2014	1.015	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2015	1.003	1.000	1.000	1.000	1.000	1.000	
6/30/2016	1.001	1.000	1.000	1.000	1.000		
6/30/2017	1.006	1.000	1.000	1.000			
6/30/2018	1.002	0.999	1.000				
6/30/2019	1.002	0.999					
6/30/2020	0.989						

Average Best 3 of 5
27:15
 1.002

39:27
 1.000

OHIO

Premises/Operations

Manufacturers & Contractors
 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	1.607	1.454	0.7591	1.491	1,300,000
27 to 39 Months	1.317	1.277	0.7910	1.285	1,600,000
39 to 51 Months	1.093	0.993	0.7962	1.013	1,900,000
51 to 63 Months	1.017	0.995	0.7732	1.000	2,300,000
63 to 75 Months	0.999	0.985	0.7420	0.989	2,800,000
75 to 87 Months	0.998	1.001	0.7200	1.000	3,400,000
87 to 99 Months	0.999	0.995	0.7059	0.996	4,000,000
99 to 111 Months	1.000	1.000	0.6646	1.000	4,900,000
111 to 123 Months	0.999	1.000	0.6255	1.000	5,900,000
123 to 135 Months	1.001	1.000	0.5462	1.000	7,100,000
135 to 147 Months	1.000	1.002	0.5012	1.001	8,600,000
147 to 159 Months	1.002	1.007	0.4620	1.004	10,300,000
159 to 171 Months	1.000	1.000	0.4627	1.000	12,500,000
171 to 183 Months	1.000	1.000	0.4237	1.000	15,100,000
183 to 195 Months	1.000	1.000	0.3873	1.000	18,200,000
195 to 207 Months	1.000	1.000	0.3671	1.000	22,000,000
207 to 219 Months	1.000	1.000	0.3565	1.000	26,500,000
219 to 231 Months	1.000	1.000	0.2496	1.000	32,000,000
231 to 243 Months	1.000	1.000	0.1186	1.000	38,600,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
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>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2019			1.013	1.000	0.989	1.000	0.996	1.000	1.000	1.000	1.001
6/30/2020		1.285	1.013	1.000	0.989	1.000	0.996	1.000	1.000	1.000	1.001
6/30/2021	1.491	1.285	1.013	1.000	0.989	1.000	0.996	1.000	1.000	1.000	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2019	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.004
6/30/2020	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.290
6/30/2021	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.923

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors
 Bodily Injury
 Full and Deductible Coverage
 ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0667	0.0559	0.7591	0.0585	1,300,000
27 to 39 Months	0.0969	0.0898	0.7910	0.0913	1,600,000
39 to 51 Months	0.0810	0.0824	0.7962	0.0821	1,900,000
51 to 63 Months	0.0483	0.0373	0.7732	0.0398	2,300,000
63 to 75 Months	0.0249	0.0227	0.7420	0.0233	2,800,000
75 to 87 Months	0.0107	0.0064	0.7200	0.0076	3,400,000
87 to 99 Months	0.0043	0.0014	0.7059	0.0023	4,000,000
99 to 111 Months	0.0032	0.0016	0.6646	0.0021	4,900,000
111 to 123 Months	0.0018	-0.0007	0.6255	0.0002	5,900,000
123 to 135 Months	0.0014	0.0001	0.5462	0.0007	7,100,000
135 to 147 Months	0.0002	0.0002	0.5012	0.0002	8,600,000
147 to 159 Months	0.0015	0.0009	0.4620	0.0012	10,300,000
159 to 171 Months	0.0005	0.0000	0.4627	0.0003	12,500,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.310	0.251	0.160	0.078	0.038	0.015	0.007
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.005	0.003	0.002	0.002	0.002	0.000	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	1,183,070	6,058,887	0.160	968,210	2,151,280
9/30/2020	621,251	3,503,042	0.251	879,614	1,500,865
9/30/2021	220,446	5,577,900	0.310	1,726,918	1,947,364

Deductible Coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	193,263	967,673	0.160	154,634	347,897
9/30/2020	9,525	44,778	0.251	11,244	20,769
9/30/2021	38,821	487,492	0.310	150,928	189,749

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors
 Property Damage
 Full Coverage
 Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.126	1.030	0.7851	1.051	2,900,000
27 to 39 Months	1.047	0.996	0.7883	1.007	3,000,000
39 to 51 Months	1.021	0.982	0.7760	0.991	3,100,000
51 to 63 Months	1.012	0.999	0.7756	1.002	3,200,000
63 to 75 Months	1.010	0.995	0.7662	0.999	3,300,000
75 to 87 Months	1.006	1.002	0.7755	1.003	3,400,000
87 to 99 Months	1.004	1.000	0.7804	1.001	3,500,000
99 to 111 Months	1.004	1.000	0.7740	1.001	3,700,000
111 to 123 Months	1.003	1.002	0.7675	1.002	3,800,000
123 to 135 Months	1.001	1.000	0.7632	1.000	3,900,000
135 to 147 Months	1.002	1.000	0.7649	1.000	4,000,000
147 to 159 Months	1.001	1.000	0.7558	1.000	4,200,000
159 to 171 Months	1.000	1.000	0.7415	1.000	4,400,000
171 to 183 Months	1.001	1.000	0.7326	1.000	4,500,000
183 to 195 Months	1.001	1.000	0.7326	1.000	4,700,000
195 to 207 Months	1.001	1.000	0.7452	1.000	4,900,000
207 to 219 Months	1.000	1.000	0.7769	1.000	5,100,000
219 to 231 Months	1.000	1.000	0.7171	1.000	5,300,000
231 to 243 Months	1.000	1.000	0.5812	1.000	5,500,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2019			0.991	1.002	0.999	1.003	1.001	1.001	1.002	1.000	1.000
6/30/2020		1.007	0.991	1.002	0.999	1.003	1.001	1.001	1.002	1.000	1.000
6/30/2021	1.051	1.007	0.991	1.002	0.999	1.003	1.001	1.001	1.002	1.000	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.007
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.058

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors
 Property Damage
 Full and Deductible Coverage
 ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	0.0462	0.0504	0.7851	0.0495	2,900,000
27 to 39 Months	0.0424	0.0278	0.7883	0.0309	3,000,000
39 to 51 Months	0.0356	0.0217	0.7760	0.0248	3,100,000
51 to 63 Months	0.0328	0.0264	0.7756	0.0278	3,200,000
63 to 75 Months	0.0200	0.0087	0.7662	0.0113	3,300,000
75 to 87 Months	0.0119	0.0024	0.7755	0.0045	3,400,000
87 to 99 Months	0.0072	0.0000	0.7804	0.0016	3,500,000
99 to 111 Months	0.0075	0.0010	0.7740	0.0025	3,700,000
111 to 123 Months	0.0038	0.0009	0.7675	0.0016	3,800,000
123 to 135 Months	0.0042	0.0000	0.7632	0.0010	3,900,000
135 to 147 Months	0.0050	0.0005	0.7649	0.0016	4,000,000
147 to 159 Months	0.0037	0.0000	0.7558	0.0009	4,200,000
159 to 171 Months	0.0023	0.0000	0.7415	0.0006	4,400,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.159	0.109	0.078	0.053	0.026	0.014	0.010
<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>
	0.008	0.006	0.004	0.003	0.002	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	1,252,307	7,636,411	0.078	597,167	1,849,474
9/30/2020	329,237	6,033,856	0.109	658,294	987,531
9/30/2021	488,418	6,466,989	0.159	1,025,664	1,514,082

Deductible Coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	347,756	2,993,433	0.078	234,086	581,842
9/30/2020	57,099	2,006,946	0.109	218,958	276,057
9/30/2021	67,551	2,778,175	0.159	440,619	508,170

(A) See Exhibit C4 - Multistate Loss Development.

(B) See Exhibit C4 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1237
27 to 39 Months	0.1119
39 to 51 Months	0.1405
51 to 63 Months	0.1014
63 to 75 Months	0.0316
75 to 87 Months	0.0537
87 to 99 Months	0.0208
99 to 111 Months	0.0173
111 to 123 Months	0.0031
123 to 135 Months	-0.0007
135 to 147 Months	0.0015
147 to 159 Months	0.0011
159 to 171 Months	0.0016
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>
	0.608	0.484	0.372	0.231	0.130	0.098	0.045
<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>
	0.024	0.007	0.004	0.004	0.003	0.002	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	205,051	389,740	0.372	144,944	349,995
9/30/2020	74,446	432,239	0.484	209,117	283,563
9/30/2021	60,564	1,350,748	0.608	820,579	881,143

(A) See Exhibit C4 - Multistate Loss Development.

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

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
OHIO
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<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>
6/30/2002	3,288,624	4,451,534	6,437,793	6,079,705	5,692,400	5,306,994	5,330,163	5,195,888	5,195,888	5,195,888	5,195,888
6/30/2003	4,103,891	5,485,516	6,910,548	6,421,325	6,430,546	5,807,066	5,632,140	5,600,054	5,598,538	5,552,679	5,586,048
6/30/2004	2,478,400	4,329,730	4,940,937	4,728,968	4,365,954	4,253,241	4,291,158	4,164,527	4,121,012	4,121,012	4,136,012
6/30/2005	2,709,165	3,826,794	4,297,783	4,098,392	3,494,513	3,483,521	3,402,452	3,368,951	3,357,525	3,349,524	3,276,168
6/30/2006	3,854,102	4,676,868	4,896,933	4,530,949	4,365,646	4,129,593	4,220,902	4,220,902	4,185,902	4,194,902	4,194,902
6/30/2007	2,911,911	3,966,108	4,629,192	4,096,143	3,624,379	3,577,385	3,677,385	3,645,001	3,545,001	3,542,644	3,528,308
6/30/2008	2,388,334	3,932,475	3,974,993	3,717,847	3,014,257	2,890,257	2,875,257	2,845,257	2,845,257	2,845,257	2,845,266
6/30/2009	1,869,806	2,328,436	2,626,560	2,187,822	2,423,952	2,311,795	2,279,021	2,303,043	2,369,342	2,369,342	2,369,342
6/30/2010	2,048,494	2,572,803	2,887,217	3,251,783	3,401,967	3,475,675	3,475,675	3,425,675	3,425,675	3,425,675	3,425,675
6/30/2011	1,776,141	2,513,718	2,984,399	3,018,090	2,850,290	2,899,234	2,886,375	2,751,375	2,751,375	2,751,375	2,751,375
6/30/2012	2,363,109	3,517,007	3,922,290	3,937,551	3,717,317	3,681,360	3,679,564	3,678,360	3,678,360	3,503,360	
6/30/2013	2,050,948	2,951,032	3,615,432	3,313,330	3,347,646	3,314,738	3,282,994	3,277,994	3,280,994		
6/30/2014	2,032,235	2,216,688	2,758,106	2,782,877	2,686,097	2,620,949	2,636,696	2,636,696			
6/30/2015	1,604,596	2,331,753	3,351,538	3,197,956	2,960,197	2,807,034	2,862,433				
6/30/2016	1,098,263	1,686,557	2,337,549	2,378,377	2,404,889	2,512,517					
6/30/2017	1,465,259	2,282,170	2,892,434	2,265,350	2,630,044						
6/30/2018	1,226,178	1,991,859	2,193,378	2,329,283							
6/30/2019	1,403,188	1,780,829	2,099,831								
6/30/2020	1,466,344	1,816,260									
6/30/2021	1,081,262										

<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>
6/30/2002	5,195,888	5,195,888	5,195,888	5,195,888	5,195,888	5,195,888	5,195,888	5,191,888	5,191,888
6/30/2003	5,502,731	5,502,498	5,447,679	5,447,679	5,447,682	5,447,679	5,447,679	5,447,679	
6/30/2004	4,136,012	4,046,012	4,046,012	4,036,012	4,036,012	4,036,012	4,036,012		
6/30/2005	3,276,008	3,276,008	3,276,008	3,276,005	3,276,005	3,276,005			
6/30/2006	4,194,902	4,194,902	4,194,902	4,194,902	4,194,902				
6/30/2007	3,533,307	3,632,808	3,631,306	3,626,806					
6/30/2008	2,931,057	2,938,857	2,931,057						
6/30/2009	2,379,342	2,419,342							
6/30/2010	3,425,675								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
OHIO
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2002	1.354	1.446	0.944	0.936	0.932	1.004	0.975	1.000	1.000	1.000	1.000
6/30/2003	1.337	1.260	0.929	1.001	0.903	0.970	0.994	1.000	0.992	1.006	0.985
6/30/2004	1.747	1.141	0.957	0.923	0.974	1.009	0.970	0.990	1.000	1.004	1.000
6/30/2005	1.413	1.123	0.954	0.853	0.997	0.977	0.990	0.997	0.998	0.978	1.000
6/30/2006	1.213	1.047	0.925	0.964	0.946	1.022	1.000	0.992	1.002	1.000	1.000
6/30/2007	1.362	1.167	0.885	0.885	0.987	1.028	0.991	0.973	0.999	0.996	1.001
6/30/2008	1.647	1.011	0.935	0.811	0.959	0.995	0.990	1.000	1.000	1.000	1.030
6/30/2009	1.245	1.128	0.833	1.108	0.954	0.986	1.011	1.029	1.000	1.000	1.004
6/30/2010	1.256	1.122	1.126	1.046	1.022	1.000	0.986	1.000	1.000	1.000	1.000
6/30/2011	1.415	1.187	1.011	0.944	1.017	0.996	0.953	1.000	1.000	1.000	
6/30/2012	1.488	1.115	1.004	0.944	0.990	1.000	1.000	1.000	0.952		
6/30/2013	1.439	1.225	0.916	1.010	0.990	0.990	0.998	1.001			
6/30/2014	1.091	1.244	1.009	0.965	0.976	1.006	1.000				
6/30/2015	1.453	1.437	0.954	0.926	0.948	1.020					
6/30/2016	1.536	1.386	1.017	1.011	1.045						
6/30/2017	1.558	1.267	0.783	1.161							
6/30/2018	1.624	1.101	1.062								
6/30/2019	1.269	1.179									
6/30/2020	1.239										

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>			
6/30/2002	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000			
6/30/2003	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	0.978	1.000	0.998	1.000	1.000	1.000	1.000	1.000			
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.028	1.000	0.999								
6/30/2008	1.003	0.997									
6/30/2009	1.017										
3 Yr Mean	1.016	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.007	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>
6/30/2017					0.985	1.001	0.995	1.000	1.000	1.000	1.002
6/30/2018				0.995	0.985	1.001	0.995	1.000	1.000	1.000	1.002
6/30/2019			0.993	0.995	0.985	1.001	0.995	1.000	1.000	1.000	1.002
6/30/2020		1.277	0.993	0.995	0.985	1.001	0.995	1.000	1.000	1.000	1.002
6/30/2021	1.454	1.277	0.993	0.995	0.985	1.001	0.995	1.000	1.000	1.000	1.002

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
6/30/2017	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	
6/30/2018	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	
6/30/2019	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.978	
6/30/2020	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.249	
6/30/2021	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.816	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Manufacturers and Contractors
 Full Coverage
 OHIO
 Bodily Injury - Occurrence
 Incurred Accident Year ALAE Development

<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>
6/30/2002	220,353	649,572	1,799,209	2,753,366	3,226,210	3,444,108	3,558,804	3,582,736	3,583,116	3,583,116	3,583,116
6/30/2003	517,343	1,039,417	2,505,502	3,978,894	4,299,363	4,532,245	4,581,226	4,590,775	4,592,388	4,592,432	4,599,063
6/30/2004	173,951	349,789	1,057,299	1,503,438	1,666,613	1,858,370	1,910,381	1,946,351	1,956,489	1,958,209	1,958,209
6/30/2005	224,756	884,835	1,429,245	1,808,078	2,134,590	2,330,142	2,511,739	2,627,693	2,642,732	2,642,802	2,643,917
6/30/2006	137,905	429,721	1,194,977	1,947,175	2,324,194	2,294,635	2,340,403	2,352,135	2,364,595	2,374,416	2,374,634
6/30/2007	151,030	439,872	1,673,153	2,611,120	2,436,479	2,549,688	2,591,087	2,609,619	2,615,716	2,615,716	2,616,299
6/30/2008	161,212	570,460	1,244,681	1,854,301	2,090,193	2,290,639	2,287,061	2,287,138	2,287,138	2,287,138	2,287,138
6/30/2009	97,809	371,179	1,079,793	1,787,968	2,226,668	2,270,892	2,295,660	2,306,125	2,316,356	2,323,100	2,325,470
6/30/2010	391,559	879,127	2,665,863	2,941,370	3,125,635	4,060,044	4,156,346	4,181,786	4,183,396	4,153,606	4,154,278
6/30/2011	143,942	510,225	1,474,699	2,025,646	2,346,672	2,569,164	2,178,804	2,179,001	2,186,495	2,186,495	2,186,695
6/30/2012	332,059	821,189	1,483,866	1,879,014	1,998,493	2,100,110	2,246,733	2,276,980	2,292,797	2,278,242	
6/30/2013	132,686	389,816	1,101,819	1,532,919	1,729,154	1,752,269	1,784,338	1,784,337	1,791,713		
6/30/2014	110,510	502,153	1,011,726	1,654,238	1,861,761	2,115,602	2,157,055	1,944,076			
6/30/2015	152,316	411,162	968,842	1,250,744	1,333,117	1,438,137	1,465,907				
6/30/2016	71,217	330,267	680,900	1,047,062	1,229,848	1,423,764					
6/30/2017	58,451	1,053,088	2,163,936	2,775,614	3,219,513						
6/30/2018	73,817	360,264	639,112	871,588							
6/30/2019	110,127	365,027	854,201								
6/30/2020	136,668	308,896									
6/30/2021	129,156										

<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>
6/30/2002	3,583,116	3,583,116	3,583,116	3,583,116	3,583,116	3,583,116	3,583,116	3,575,026	3,575,026
6/30/2003	4,599,253	4,599,487	4,599,555	4,599,555	4,599,555	4,599,555	4,599,555	4,599,555	
6/30/2004	1,958,906	1,958,906	1,958,906	1,822,847	1,822,847	1,822,847	1,822,847		
6/30/2005	2,644,287	2,644,287	2,644,419	2,650,562	2,650,562	2,650,562			
6/30/2006	2,374,634	2,374,634	2,374,634	2,374,622	2,374,622				
6/30/2007	2,616,299	2,616,536	2,616,536	2,616,536					
6/30/2008	2,307,006	2,351,592	2,376,770						
6/30/2009	2,327,320	2,336,451							
6/30/2010	4,154,203								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
OHIO
Bodily Injury - Occurrence
Incurred Accident Year Incremental 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>
6/30/2002	429,219	1,149,637	954,157	472,844	217,898	114,696	23,932	380	0	0	0	0	0
6/30/2003	522,074	1,466,085	1,473,392	320,469	232,882	48,981	9,549	1,613	44	6,631	190	234	68
6/30/2004	175,838	707,510	446,139	163,175	191,757	52,011	35,970	10,138	1,720	0	697	0	0
6/30/2005	660,079	544,410	378,833	326,512	195,552	181,597	115,954	15,039	70	1,115	370	0	132
6/30/2006	291,816	765,256	752,198	377,019	-29,559	45,768	11,732	12,460	9,821	218	0	0	0
6/30/2007	288,842	1,233,281	937,967	-174,641	113,209	41,399	18,532	6,097	0	583	0	237	0
6/30/2008	409,248	674,221	609,620	235,892	200,446	-3,578	77	0	0	0	19,868	44,586	25,178
6/30/2009	273,370	708,614	708,175	438,700	44,224	24,768	10,465	10,231	6,744	2,370	1,850	9,131	
6/30/2010	487,568	1,786,736	275,507	184,265	934,409	96,302	25,440	1,610	-29,790	672	-75		
6/30/2011	366,283	964,474	550,947	321,026	222,492	-390,360	197	7,494	0	200			
6/30/2012	489,130	662,677	395,148	119,479	101,617	146,623	30,247	15,817	-14,555				
6/30/2013	257,130	712,003	431,100	196,235	23,115	32,069	-1	7,376					
6/30/2014	391,643	509,573	642,512	207,523	253,841	41,453	-212,979						
6/30/2015	258,846	557,680	281,902	82,373	105,020	27,770							
6/30/2016	259,050	350,633	366,162	182,786	193,916								
6/30/2017	994,637	1,110,848	611,678	443,899									
6/30/2018	286,447	278,848	232,476										
6/30/2019	254,900	489,174											
6/30/2020	172,228												

	Incremental Percentages													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159	
6/30/2002	0.0446	0.1194	0.0991	0.0491	0.0226	0.0119	0.0025	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
6/30/2003	0.0423	0.1188	0.1194	0.0260	0.0189	0.0040	0.0008	0.0001	0.0000	0.0005	0.0000	0.0000	0.0000	
6/30/2004	0.0255	0.1026	0.0647	0.0237	0.0278	0.0075	0.0052	0.0015	0.0002	0.0000	0.0001	0.0000	0.0000	
6/30/2005	0.0931	0.0768	0.0534	0.0460	0.0276	0.0256	0.0163	0.0021	0.0000	0.0002	0.0001	0.0000	0.0000	
6/30/2006	0.0491	0.1288	0.1266	0.0634	-0.0050	0.0077	0.0020	0.0021	0.0017	0.0000	0.0000	0.0000	0.0000	
6/30/2007	0.0419	0.1791	0.1362	-0.0254	0.0164	0.0060	0.0027	0.0009	0.0000	0.0001	0.0000	0.0000	0.0000	
6/30/2008	0.0745	0.1228	0.1110	0.0430	0.0365	-0.0007	0.0000	0.0000	0.0000	0.0000	0.0036	0.0081	0.0046	
6/30/2009	0.0814	0.2109	0.2108	0.1306	0.0132	0.0074	0.0031	0.0030	0.0020	0.0007	0.0006	0.0027		
6/30/2010	0.0821	0.3010	0.0464	0.0310	0.1574	0.0162	0.0043	0.0003	-0.0050	0.0001	0.0000			
6/30/2011	0.0640	0.1685	0.0963	0.0561	0.0389	-0.0682	0.0000	0.0013	0.0000	0.0000				
6/30/2012	0.0680	0.0922	0.0550	0.0166	0.0141	0.0204	0.0042	0.0022	-0.0020					
6/30/2013	0.0404	0.1119	0.0677	0.0308	0.0036	0.0050	0.0000	0.0012						
6/30/2014	0.0895	0.1165	0.1469	0.0474	0.0580	0.0095	-0.0487							
6/30/2015	0.0446	0.0962	0.0486	0.0142	0.0181	0.0048								
6/30/2016	0.0478	0.0648	0.0676	0.0338	0.0358									
6/30/2017	0.2128	0.2377	0.1309	0.0950										
6/30/2018	0.0589	0.0573	0.0478											
6/30/2019	0.0564	0.1083												
6/30/2020	0.0524													

Best 3/5	0.0559	0.0898	0.0824	0.0373	0.0227	0.0064	0.0014	0.0016	-0.0007	0.0001	0.0002	0.0009	0.0000
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
OHIO
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

A.Y.E.	<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>
6/30/2002	6,868,920	7,597,257	7,913,646	7,938,569	7,747,377	7,745,872	7,730,114	7,665,405	7,647,086	7,639,874	7,633,907
6/30/2003	4,874,785	5,437,625	6,074,626	5,795,997	5,799,161	5,799,014	5,743,562	5,799,217	5,812,967	5,806,429	5,806,429
6/30/2004	4,627,409	5,006,878	4,736,267	4,384,714	4,443,627	4,402,429	4,354,575	4,364,644	4,344,921	4,323,693	4,320,531
6/30/2005	4,395,840	4,405,821	4,278,000	3,989,250	4,061,884	4,223,795	4,235,626	4,222,647	4,225,191	4,216,844	4,203,665
6/30/2006	4,239,816	4,548,029	4,493,033	4,459,247	4,443,366	4,416,846	4,388,098	4,386,285	4,355,047	4,355,047	4,355,047
6/30/2007	3,863,416	3,997,223	3,981,062	4,034,896	3,892,073	3,874,733	3,869,202	3,869,082	3,771,110	3,768,852	3,768,792
6/30/2008	4,419,689	4,414,397	4,305,529	4,390,089	4,516,544	4,479,817	4,384,299	4,396,802	4,494,302	4,494,299	4,494,299
6/30/2009	4,211,381	4,402,033	4,701,274	4,574,680	4,647,947	4,706,134	4,651,694	4,571,242	4,621,242	4,671,242	4,671,242
6/30/2010	3,439,248	3,976,841	3,940,071	3,775,067	3,928,318	3,968,818	3,949,818	3,949,818	3,949,818	3,846,951	3,846,951
6/30/2011	3,731,966	3,943,429	3,989,066	3,997,060	4,085,022	4,054,730	4,052,579	4,052,579	4,052,579	4,052,579	4,052,579
6/30/2012	4,482,771	4,505,597	4,632,570	4,518,603	4,661,915	4,577,207	4,600,351	4,590,724	4,542,843	4,567,843	
6/30/2013	3,750,497	4,427,362	4,470,224	4,037,273	4,026,656	4,026,656	4,026,656	4,027,656	4,026,656		
6/30/2014	3,338,939	3,387,686	3,589,081	3,586,112	3,636,715	3,777,066	3,807,566	3,807,566			
6/30/2015	3,609,561	4,113,808	3,986,824	4,019,904	3,961,988	3,939,833	3,941,833				
6/30/2016	3,382,311	3,427,036	3,390,291	3,340,886	3,214,880	3,185,462					
6/30/2017	3,442,309	3,852,159	3,842,018	3,697,015	3,814,195						
6/30/2018	3,345,240	3,389,043	3,509,866	3,352,171							
6/30/2019	3,748,681	3,933,075	3,943,481								
6/30/2020	3,500,683	3,597,596									
6/30/2021	3,827,446										

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>
6/30/2002	7,640,626	7,640,626	7,633,910	7,633,911	7,633,911	7,633,911	7,633,911	7,633,911	7,633,911
6/30/2003	5,806,429	5,806,429	5,806,429	5,806,429	5,806,429	5,806,429	5,803,730	5,803,730	
6/30/2004	4,319,731	4,319,113	4,319,280	4,319,113	4,318,996	4,318,913	4,319,081		
6/30/2005	4,203,665	4,203,663	4,203,663	4,203,663	4,203,663	4,203,665			
6/30/2006	4,355,047	4,355,047	4,355,047	4,355,337	4,355,337				
6/30/2007	3,830,492	3,772,625	3,772,125	3,772,125					
6/30/2008	4,494,299	4,494,299	4,494,299						
6/30/2009	4,671,242	4,671,242							
6/30/2010	3,846,951								

Premises / Operations (Subline Code 334)
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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>
6/30/2002	1.106	1.042	1.003	0.976	1.000	0.998	0.992	0.998	0.999	0.999	1.001
6/30/2003	1.115	1.117	0.954	1.001	1.000	0.990	1.010	1.002	0.999	1.000	1.000
6/30/2004	1.082	0.946	0.926	1.013	0.991	0.989	1.002	0.995	0.995	0.999	1.000
6/30/2005	1.002	0.971	0.933	1.018	1.040	1.003	0.997	1.001	0.998	0.997	1.000
6/30/2006	1.073	0.988	0.992	0.996	0.994	0.993	1.000	0.993	1.000	1.000	1.000
6/30/2007	1.035	0.996	1.014	0.965	0.996	0.999	1.000	0.975	0.999	1.000	1.016
6/30/2008	0.999	0.975	1.020	1.029	0.992	0.979	1.003	1.022	1.000	1.000	1.000
6/30/2009	1.045	1.068	0.973	1.016	1.013	0.988	0.983	1.011	1.011	1.000	1.000
6/30/2010	1.156	0.991	0.958	1.041	1.010	0.995	1.000	1.000	0.974	1.000	1.000
6/30/2011	1.057	1.012	1.002	1.022	0.993	0.999	1.000	1.000	1.000	1.000	
6/30/2012	1.005	1.028	0.975	1.032	0.982	1.005	0.998	0.990	1.006		
6/30/2013	1.180	1.010	0.903	0.997	1.000	1.000	1.000	1.000			
6/30/2014	1.015	1.059	0.999	1.014	1.039	1.008	1.000				
6/30/2015	1.140	0.969	1.008	0.986	0.994	1.001					
6/30/2016	1.013	0.989	0.985	0.962	0.991						
6/30/2017	1.119	0.997	0.962	1.032							
6/30/2018	1.013	1.036	0.955								
6/30/2019	1.049	1.003									
6/30/2020	1.028										
3 Yr Mean	1.030	1.012	0.967	0.993	1.008	1.003	0.999	0.997	0.993	1.000	1.000
Best 3/5	1.030	0.996	0.982	0.999	0.995	1.002	1.000	1.000	1.002	1.000	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>			
6/30/2002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	0.985	1.000	1.000								
6/30/2008	1.000	1.000									
6/30/2009	1.000										
3 Yr Mean	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	Development From										
A.Y.E.	<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>
6/30/2017					0.995	1.002	1.000	1.000	1.002	1.000	1.000
6/30/2018				0.999	0.995	1.002	1.000	1.000	1.002	1.000	1.000
6/30/2019			0.982	0.999	0.995	1.002	1.000	1.000	1.002	1.000	1.000
6/30/2020		0.996	0.982	0.999	0.995	1.002	1.000	1.000	1.002	1.000	1.000
6/30/2021	1.030	0.996	0.982	0.999	0.995	1.002	1.000	1.000	1.002	1.000	1.000
	<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>243/244</u>		FACTORS
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.999
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.998
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.980
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.976
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.005

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
OHIO
Property Damage - Occurrence
Incurred Accident Year ALAE Development

<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>
6/30/2002	310,342	688,641	1,186,729	1,472,505	1,647,422	1,743,479	1,786,671	1,779,045	1,793,129	1,859,624	1,861,202
6/30/2003	190,808	528,950	919,825	1,242,069	1,465,628	1,552,449	1,618,509	1,671,016	1,670,749	1,670,469	1,673,791
6/30/2004	128,269	333,803	684,620	819,983	977,880	1,038,854	1,095,070	1,113,062	1,127,236	1,127,419	1,125,892
6/30/2005	159,177	322,356	625,957	757,410	909,177	1,061,473	1,129,595	1,149,282	1,151,738	1,159,685	1,161,799
6/30/2006	161,778	502,268	1,002,268	1,267,783	1,398,148	1,444,684	1,450,632	1,452,445	1,453,554	1,453,554	1,453,554
6/30/2007	217,717	446,735	725,273	1,138,449	1,353,733	1,481,972	1,544,022	1,569,339	1,576,285	1,576,285	1,576,285
6/30/2008	189,422	337,279	492,471	651,001	805,694	929,049	935,357	945,131	1,109,243	1,183,024	1,183,025
6/30/2009	210,567	402,472	644,647	757,945	893,191	965,176	1,037,367	1,081,799	1,131,322	1,139,375	1,140,673
6/30/2010	225,803	415,386	1,108,517	689,897	733,017	919,091	979,315	979,315	981,893	983,607	983,607
6/30/2011	159,522	328,482	731,579	1,207,689	1,346,036	1,358,104	1,358,104	1,358,104	1,358,104	1,358,104	1,358,104
6/30/2012	284,588	726,907	935,960	1,089,479	1,296,799	1,403,676	1,432,794	1,475,903	1,491,634	1,497,985	
6/30/2013	536,803	874,575	1,284,705	1,341,498	1,483,200	1,508,200	1,503,567	1,503,567	1,503,567		
6/30/2014	98,572	181,217	390,711	415,613	649,666	771,796	852,168	850,545			
6/30/2015	286,165	678,865	730,441	850,460	904,253	929,753	943,180				
6/30/2016	101,979	381,154	477,822	587,892	606,719	613,986					
6/30/2017	146,064	342,060	809,530	1,008,142	1,249,954						
6/30/2018	207,965	328,818	432,206	482,313							
6/30/2019	168,588	369,453	546,866								
6/30/2020	179,093	483,303									
6/30/2021	232,520										

<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>
6/30/2002	1,849,209	1,849,209	1,849,209	1,849,209	1,850,635	1,852,292	1,854,232	1,854,232	1854232
6/30/2003	1,673,791	1,673,791	1,673,791	1,673,791	1,673,791	1,673,791	1,673,791	1673791	
6/30/2004	1,126,042	1,126,209	1,126,392	1,126,559	1,126,676	1,126,926	1127093		
6/30/2005	1,161,799	1,161,798	1,161,798	1,161,798	1,161,798	1161799			
6/30/2006	1,463,916	1,463,916	1,463,916	1,463,916	1463916				
6/30/2007	1,580,905	1,577,582	1,587,547	1581398					
6/30/2008	1,183,025	1,184,531	1184531						
6/30/2009	1,142,334	1142512							
6/30/2010	983,607								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
OHIO
Property Damage - Occurrence
Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2002	378,299	498,088	285,776	174,917	96,057	43,192	-7,626	14,084	66,495	1,578	-11,993	0	0
6/30/2003	338,142	390,875	322,244	223,559	86,821	66,060	52,507	-267	-280	3,322	0	0	0
6/30/2004	205,534	350,817	135,363	157,897	60,974	56,216	17,992	14,174	183	-1,527	150	167	183
6/30/2005	163,179	303,601	131,453	151,767	152,296	68,122	19,687	2,456	7,947	2,114	0	-1	0
6/30/2006	340,490	500,000	265,515	130,365	46,536	5,948	1,813	1,109	0	0	10,362	0	0
6/30/2007	229,018	278,538	413,176	215,284	128,239	62,050	25,317	6,946	0	0	4,620	-3,323	9,965
6/30/2008	147,857	155,192	158,530	154,693	123,355	6,308	9,774	164,112	73,781	1	0	1,506	0
6/30/2009	191,905	242,175	113,298	135,246	71,985	72,191	44,432	49,523	8,053	1,298	1,661	178	
6/30/2010	189,583	693,131	-418,620	43,120	186,074	60,224	0	2,578	1,714	0	0		
6/30/2011	168,960	403,097	476,110	138,347	12,068	0	0	0	0	0			
6/30/2012	442,319	209,053	153,519	207,320	106,877	29,118	43,109	15,731	6,351				
6/30/2013	337,772	410,130	56,793	141,702	25,000	-4,633	0	0					
6/30/2014	82,645	209,494	24,902	234,053	122,130	80,372	-1,623						
6/30/2015	392,700	51,576	120,019	53,793	25,500	13,427							
6/30/2016	279,175	96,668	110,070	18,827	7,267								
6/30/2017	195,996	467,470	198,612	241,812									
6/30/2018	120,853	103,388	50,107										
6/30/2019	200,865	177,413											
6/30/2020	304,210												

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>	
6/30/2002	0.0379	0.0499	0.0286	0.0175	0.0096	0.0043	-0.0008	0.0014	0.0067	0.0002	-0.0012	0.0000	0.0000	
6/30/2003	0.0435	0.0502	0.0414	0.0287	0.0112	0.0085	0.0067	0.0000	0.0000	0.0004	0.0000	0.0000	0.0000	
6/30/2004	0.0379	0.0647	0.0250	0.0291	0.0113	0.0104	0.0033	0.0026	0.0000	-0.0003	0.0000	0.0000	0.0000	
6/30/2005	0.0366	0.0681	0.0295	0.0341	0.0342	0.0153	0.0044	0.0006	0.0018	0.0005	0.0000	0.0000	0.0000	
6/30/2006	0.0578	0.0849	0.0451	0.0221	0.0079	0.0010	0.0003	0.0002	0.0000	0.0000	0.0018	0.0000	0.0000	
6/30/2007	0.0529	0.0644	0.0955	0.0498	0.0296	0.0143	0.0059	0.0016	0.0000	0.0000	0.0011	-0.0008	0.0023	
6/30/2008	0.0282	0.0296	0.0303	0.0295	0.0235	0.0012	0.0019	0.0313	0.0141	0.0000	0.0000	0.0003	0.0000	
6/30/2009	0.0354	0.0447	0.0209	0.0250	0.0133	0.0133	0.0082	0.0091	0.0015	0.0002	0.0003	0.0000		
6/30/2010	0.0363	0.1327	-0.0801	0.0083	0.0356	0.0115	0.0000	0.0005	0.0003	0.0000	0.0000			
6/30/2011	0.0336	0.0802	0.0948	0.0275	0.0024	0.0000	0.0000	0.0000	0.0000	0.0000				
6/30/2012	0.0720	0.0340	0.0250	0.0337	0.0174	0.0047	0.0070	0.0026	0.0010					
6/30/2013	0.0533	0.0647	0.0090	0.0224	0.0039	-0.0007	0.0000	0.0000						
6/30/2014	0.0165	0.0417	0.0050	0.0466	0.0243	0.0160	-0.0003							
6/30/2015	0.0754	0.0099	0.0230	0.0103	0.0049	0.0026								
6/30/2016	0.0752	0.0260	0.0296	0.0051	0.0020									
6/30/2017	0.0406	0.0967	0.0411	0.0500										
6/30/2018	0.0298	0.0255	0.0124											
6/30/2019	0.0360	0.0318												
6/30/2020	0.0745													

Best 3/5	0.0504	0.0278	0.0217	0.0264	0.0087	0.0024	0.0000	0.0010	0.0009	0.0000	0.0005	0.0000	0.0000
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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 :

<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>
6/30/2002	53,237,587	91,571,418	123,389,893	135,606,104	135,751,025	132,756,901	130,969,111	130,161,574	130,498,744	130,446,619	130,696,593
6/30/2003	55,896,116	95,820,009	125,235,862	137,009,766	134,918,327	131,109,030	130,231,557	129,255,750	128,782,997	128,537,315	128,305,407
6/30/2004	56,474,615	90,566,073	119,313,400	127,248,565	124,171,754	122,271,652	120,405,540	119,459,195	118,904,422	119,019,112	119,048,289
6/30/2005	52,853,832	83,097,735	107,918,021	114,960,061	112,392,339	109,406,910	107,566,285	107,290,962	107,050,408	107,214,401	107,261,415
6/30/2006	59,056,010	89,795,471	111,764,762	116,563,945	115,197,524	114,297,933	115,033,921	115,049,550	114,205,650	113,797,899	113,268,942
6/30/2007	58,097,534	85,967,159	109,192,581	114,911,138	114,719,807	114,096,921	113,175,680	113,304,998	113,321,109	113,047,757	113,174,576
6/30/2008	63,917,531	95,652,890	122,797,377	130,072,345	129,499,194	128,630,938	128,725,720	127,818,987	127,415,205	127,465,666	127,624,548
6/30/2009	62,865,813	99,236,355	122,541,652	132,810,445	132,301,521	131,752,455	131,138,194	130,723,405	130,329,136	130,153,004	130,472,429
6/30/2010	68,784,966	97,131,654	124,597,401	130,901,212	133,140,849	131,258,429	130,751,083	130,890,813	131,088,226	130,942,101	131,021,382
6/30/2011	67,510,153	104,686,263	130,608,553	143,718,735	141,986,694	140,014,399	139,707,396	139,483,085	139,273,771	138,810,823	138,687,456
6/30/2012	63,150,319	92,907,006	117,566,880	124,620,578	123,738,773	123,478,165	123,317,387	123,312,130	123,456,200	123,279,779	
6/30/2013	53,711,916	88,841,931	108,699,814	115,578,491	118,919,333	118,552,928	118,412,189	118,319,950	118,330,324		
6/30/2014	66,080,679	98,823,410	129,590,834	142,568,783	142,897,398	142,287,043	141,353,732	141,060,349			
6/30/2015	56,615,031	90,200,321	121,264,170	131,488,601	133,105,998	133,449,362	133,071,968				
6/30/2016	50,354,931	83,227,344	112,662,753	123,398,971	125,044,036	126,416,799					
6/30/2017	56,051,462	87,665,912	116,953,745	125,678,599	128,941,476						
6/30/2018	58,375,224	97,945,283	123,982,525	137,271,975							
6/30/2019	59,930,477	96,158,942	122,503,105								
6/30/2020	56,667,823	83,200,599									
6/30/2021	57,316,144										

<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>
6/30/2002	130,406,055	130,497,144	130,300,543	130,223,842	130,240,233	130,230,799	130,390,899	130,389,299	130,283,649
6/30/2003	128,617,000	128,542,069	128,286,457	128,264,380	128,260,883	128,464,482	128,537,449	128,541,032	
6/30/2004	119,244,119	119,224,562	119,293,676	119,288,890	119,389,490	119,441,641	119,406,304		
6/30/2005	107,406,413	107,379,952	107,374,658	107,378,154	107,385,388	107,355,596			
6/30/2006	113,359,438	113,761,313	113,723,712	113,873,922	113,782,255				
6/30/2007	113,054,920	113,218,268	113,359,003	113,261,786					
6/30/2008	127,716,586	127,923,062	127,843,739						
6/30/2009	130,548,082	131,133,535							
6/30/2010	130,942,563								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
A.Y.E.	<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>
6/30/2002	1.720	1.347	1.099	1.001	0.978	0.987	0.994	1.003	1.000	1.002	0.998
6/30/2003	1.714	1.307	1.094	0.985	0.972	0.993	0.993	0.996	0.998	0.998	1.002
6/30/2004	1.604	1.317	1.067	0.976	0.985	0.985	0.992	0.995	1.001	1.000	1.002
6/30/2005	1.572	1.299	1.065	0.978	0.973	0.983	0.997	0.998	1.002	1.000	1.001
6/30/2006	1.521	1.245	1.043	0.988	0.992	1.006	1.000	0.993	0.996	0.995	1.001
6/30/2007	1.480	1.270	1.052	0.998	0.995	0.992	1.001	1.000	0.998	1.001	0.999
6/30/2008	1.497	1.284	1.059	0.996	0.993	1.001	0.993	0.997	1.000	1.001	1.001
6/30/2009	1.579	1.235	1.084	0.996	0.996	0.995	0.997	0.997	0.999	1.002	1.001
6/30/2010	1.412	1.283	1.051	1.017	0.986	0.996	1.001	1.002	0.999	1.001	0.999
6/30/2011	1.551	1.248	1.100	0.988	0.986	0.998	0.998	0.998	0.997	0.999	
6/30/2012	1.471	1.265	1.060	0.993	0.998	0.999	1.000	1.001	0.999		
6/30/2013	1.654	1.224	1.063	1.029	0.997	0.999	0.999	1.000			
6/30/2014	1.495	1.311	1.100	1.002	0.996	0.993	0.998				
6/30/2015	1.593	1.344	1.084	1.012	1.003	0.997					
6/30/2016	1.653	1.354	1.095	1.013	1.011						
6/30/2017	1.564	1.334	1.075	1.026							
6/30/2018	1.678	1.266	1.107								
6/30/2019	1.605	1.274									
6/30/2020	1.468										
3 Yr Mean	1.584	1.291	1.092	1.017	1.003	0.996	0.999	1.000	0.998	1.001	1.000
Best 3/5	1.607	1.317	1.093	1.017	0.999	0.998	0.999	1.000	0.999	1.001	1.000
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2002	1.001	0.998	0.999	1.000	1.000	1.001	1.000	0.999			
6/30/2003	0.999	0.998	1.000	1.000	1.002	1.001	1.000	1.000			
6/30/2004	1.000	1.001	1.000	1.001	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	0.999	1.000	1.000	1.000	1.000			
6/30/2007	1.001	1.001	0.999								
6/30/2008	1.002	0.999									
6/30/2009	1.004										
3 Yr Mean	1.002	1.000	1.000	1.000	1.001	1.001	1.000	0.999			
Best 3/5	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
6/30/2017					<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>
6/30/2018				1.017	0.999	0.998	0.999	1.000	0.999	1.001	1.000
6/30/2019			1.093	1.017	0.999	0.998	0.999	1.000	0.999	1.001	1.000
6/30/2020		1.317	1.093	1.017	0.999	0.998	0.999	1.000	0.999	1.001	1.000
6/30/2021	1.607	1.317	1.093	1.017	0.999	0.998	0.999	1.000	0.999	1.001	1.000
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS	
6/30/2017	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.998
6/30/2018	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.015
6/30/2019	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.109
6/30/2020	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.461
6/30/2021	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.348

Bold - Calculated Using Modified Bondy Method

Italics - 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 :

<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>
6/30/2002	5,124,022	10,301,544	13,993,853	15,453,140	15,268,271	15,684,356	15,014,325	15,314,045	15,066,174	15,252,783	15,115,076
6/30/2003	7,094,825	10,630,815	14,106,506	16,303,758	16,878,751	15,817,218	15,730,108	15,387,390	15,376,332	15,091,481	15,549,245
6/30/2004	6,595,498	11,585,297	15,076,730	16,830,645	15,638,439	16,048,045	14,896,673	15,158,044	14,743,115	14,912,153	14,768,153
6/30/2005	7,080,404	12,558,687	15,354,962	15,403,682	16,104,769	15,571,079	15,205,952	14,971,551	14,689,742	14,435,981	14,491,089
6/30/2006	9,191,744	13,700,958	18,219,860	19,813,949	18,673,240	18,441,413	18,489,105	18,346,350	18,336,803	18,151,397	18,396,325
6/30/2007	9,328,791	13,897,655	16,707,576	19,124,088	18,576,381	18,613,241	18,258,377	18,540,417	18,681,147	18,778,572	18,767,137
6/30/2008	11,136,210	14,800,036	18,610,592	20,356,143	20,553,165	19,537,939	19,979,572	19,798,236	19,876,300	19,901,636	19,809,146
6/30/2009	6,985,102	13,607,796	16,062,251	16,885,035	17,868,062	17,547,209	17,711,614	17,443,214	17,601,275	17,727,962	17,893,687
6/30/2010	10,537,629	14,203,471	17,006,581	18,812,133	19,413,422	19,911,444	19,592,446	19,275,806	19,301,729	19,174,729	19,070,849
6/30/2011	10,512,495	15,266,559	18,965,099	20,536,888	20,429,360	20,502,915	20,469,717	20,245,866	20,299,753	20,272,654	20,272,653
6/30/2012	8,606,024	15,309,998	19,923,992	21,112,643	21,356,642	21,326,814	21,529,787	21,461,125	21,610,794	21,506,299	
6/30/2013	8,761,851	15,145,161	17,214,564	19,248,318	19,457,395	19,490,698	19,301,324	19,202,485	19,160,634		
6/30/2014	11,628,227	17,837,465	21,659,918	25,493,203	25,928,600	26,173,424	26,138,463	26,243,371			
6/30/2015	9,140,644	16,368,437	22,878,490	26,456,103	26,717,015	27,180,216	26,632,357				
6/30/2016	9,620,886	15,605,945	22,451,300	24,777,944	24,911,954	24,405,673					
6/30/2017	10,515,493	16,447,159	22,237,928	25,806,854	25,709,846						
6/30/2018	12,808,197	21,288,167	29,101,707	31,982,243							
6/30/2019	10,099,234	18,057,230	23,638,837								
6/30/2020	7,970,411	12,725,303									
6/30/2021	7,895,053										

<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>
6/30/2002	15,696,739	15,745,209	15,745,209	15,737,108	15,809,108	15,809,108	15,806,108	15,806,108	15,806,108
6/30/2003	15,731,745	15,626,382	15,627,882	15,626,382	15,626,382	15,626,382	15,620,183	15,620,183	
6/30/2004	14,759,735	14,828,235	14,753,235	14,789,735	14,789,735	14,789,735	14,789,735		
6/30/2005	14,456,262	14,430,629	14,508,129	14,508,129	14,508,129	14,508,129			
6/30/2006	18,461,327	18,402,025	18,402,026	18,407,776	18,407,775				
6/30/2007	19,034,152	19,030,101	19,028,752	19,028,752					
6/30/2008	19,718,646	19,718,730	19,726,063						
6/30/2009	17,750,287	17,757,620							
6/30/2010	19,163,400								

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.	<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>
6/30/2002	2.010	1.358	1.104	0.988	1.027	0.957	1.020	0.984	1.012	0.991	1.038
6/30/2003	1.498	1.327	1.156	1.035	0.937	0.994	0.978	0.999	0.981	1.030	1.012
6/30/2004	1.757	1.301	1.116	0.929	1.026	0.928	1.018	0.973	1.011	0.990	0.999
6/30/2005	1.774	1.223	1.003	1.046	0.967	0.977	0.985	0.981	0.983	1.004	0.998
6/30/2006	1.491	1.330	1.087	0.942	0.988	1.003	0.992	0.999	0.990	1.013	1.004
6/30/2007	1.490	1.202	1.145	0.971	1.002	0.981	1.015	1.008	1.005	0.999	1.014
6/30/2008	1.329	1.257	1.094	1.010	0.951	1.023	0.991	1.004	1.001	0.995	0.995
6/30/2009	1.948	1.180	1.051	1.058	0.982	1.009	0.985	1.009	1.007	1.009	0.992
6/30/2010	1.348	1.197	1.106	1.032	1.026	0.984	0.984	1.001	0.993	0.995	1.005
6/30/2011	1.452	1.242	1.083	0.995	1.004	0.998	0.989	1.003	0.999	1.000	
6/30/2012	1.779	1.301	1.060	1.012	0.999	1.010	0.997	1.007	0.995		
6/30/2013	1.729	1.137	1.118	1.011	1.002	0.990	0.995	0.998			
6/30/2014	1.534	1.214	1.177	1.017	1.009	0.999	1.004				
6/30/2015	1.791	1.398	1.156	1.010	1.017	0.980					
6/30/2016	1.622	1.439	1.104	1.005	0.980						
6/30/2017	1.564	1.352	1.160	0.996							
6/30/2018	1.662	1.367	1.099								
6/30/2019	1.788	1.309									
6/30/2020	1.597										
3 Yr Mean	1.682	1.343	1.121	1.004	1.002	0.990	0.999	1.003	0.996	1.001	0.997
Best 3/5	1.627	1.372	1.140	1.009	1.003	0.996	0.994	1.004	0.998	0.998	1.001
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2002	1.003	1.000	0.999	1.005	1.000	1.000	1.000	1.000			
6/30/2003	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	1.005	0.995	1.002	1.000	1.000	1.000	1.000	1.000			
6/30/2005	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.000	1.000	1.000								
6/30/2008	1.000	1.000									
6/30/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
6/30/2017					<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>
6/30/2018				1.009	1.003	0.996	0.994	1.004	0.998	0.998	1.001
6/30/2019			1.140	1.009	1.003	0.996	0.994	1.004	0.998	0.998	1.001
6/30/2020		1.372	1.140	1.009	1.003	0.996	0.994	1.004	0.998	0.998	1.001
6/30/2021	1.627	1.372	1.140	1.009	1.003	0.996	0.994	1.004	0.998	0.998	1.001
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS	
6/30/2017	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	
6/30/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.142	
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.567	
6/30/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.550	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Manufacturers and Contractors
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year ALAE Development

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2002	9,146,718	23,295,323	46,526,941	66,194,098	77,536,579	82,102,151	88,447,115	89,757,383	91,266,762	92,789,891	92,783,460
6/30/2003	8,425,994	24,355,226	45,610,209	63,978,532	73,411,782	80,308,026	82,746,272	83,777,844	84,823,917	85,464,068	85,554,185
6/30/2004	7,210,844	19,281,772	39,745,524	56,672,358	65,767,588	73,200,953	74,496,243	76,029,697	76,423,557	77,018,926	77,293,958
6/30/2005	7,812,496	20,387,535	37,271,802	51,735,535	61,302,364	64,955,676	66,755,847	67,832,517	69,512,712	69,772,268	70,037,396
6/30/2006	6,537,180	20,891,642	41,143,008	56,392,186	67,402,717	72,554,061	77,796,958	80,631,418	81,506,402	83,373,915	83,558,099
6/30/2007	7,412,764	20,553,641	39,679,216	54,307,098	62,382,043	66,706,186	68,818,592	69,952,333	70,304,950	70,901,599	70,970,192
6/30/2008	8,074,558	21,555,341	45,216,064	65,567,466	78,872,876	84,635,453	89,317,808	90,587,299	91,486,611	92,150,438	92,582,423
6/30/2009	8,212,427	22,555,231	43,822,457	63,799,085	75,245,345	84,542,511	86,768,752	87,818,056	88,421,495	88,910,110	90,050,430
6/30/2010	9,246,428	23,735,187	50,977,809	77,232,096	89,219,733	94,550,363	96,582,817	98,749,138	99,372,208	99,616,951	100,131,197
6/30/2011	9,765,111	31,239,958	54,418,214	77,135,780	88,996,730	101,740,175	103,088,579	104,285,999	105,144,450	105,078,080	105,098,257
6/30/2012	10,191,556	25,684,950	49,738,917	70,498,634	84,421,847	89,621,484	94,873,227	95,935,889	96,859,727	97,952,936	
6/30/2013	9,617,150	26,418,212	49,588,106	71,000,091	82,994,862	89,661,369	92,318,061	92,970,882	94,337,745		
6/30/2014	11,194,267	28,174,967	57,339,490	81,893,796	93,342,401	100,558,073	103,221,817	104,355,023			
6/30/2015	11,668,425	26,368,003	52,722,494	73,184,733	83,568,502	89,226,207	92,249,467				
6/30/2016	9,920,908	27,860,290	49,837,559	71,886,869	85,969,172	94,375,787					
6/30/2017	10,743,836	28,320,684	54,287,498	71,494,951	87,802,598						
6/30/2018	10,631,628	29,008,943	55,305,779	77,401,006							
6/30/2019	10,523,079	29,775,222	58,113,091								
6/30/2020	11,392,186	27,260,541									
6/30/2021	9,545,452										
	<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>		
6/30/2002	92,968,971	93,498,692	93,709,773	93,791,370	93,844,480	93,978,730	94,120,322	94,129,562	94,008,960		
6/30/2003	85,835,216	86,319,177	86,442,136	86,626,908	86,653,356	86,711,493	86,776,952	86,828,829			
6/30/2004	77,315,699	77,273,649	77,317,543	76,921,028	76,922,493	76,921,576	76,922,555				
6/30/2005	70,172,803	70,738,623	70,860,207	71,109,729	71,307,510	71,340,559					
6/30/2006	84,243,937	84,564,946	84,131,936	84,182,702	84,163,985						
6/30/2007	71,123,154	71,124,062	71,279,435	71,223,359							
6/30/2008	92,537,302	93,194,758	93,551,099								
6/30/2009	90,107,279	90,237,691									
6/30/2010	99,962,433										

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	14,148,605	23,231,618	19,667,157	11,342,481	4,565,572	6,344,964	1,310,268	1,509,379	1,523,129	-6,431	185,511	529,721	211,081
6/30/2003	15,929,232	21,254,983	18,368,323	9,433,250	6,896,244	2,438,246	1,031,572	1,046,073	640,151	90,117	281,031	483,961	122,959
6/30/2004	12,070,928	20,463,752	16,926,834	9,095,230	7,433,365	1,295,290	1,533,454	393,860	595,369	275,032	21,741	-42,050	43,894
6/30/2005	12,575,039	16,884,267	14,463,733	9,566,829	3,653,312	1,800,171	1,076,670	1,680,195	259,556	265,128	135,407	565,820	121,584
6/30/2006	14,354,462	20,251,366	15,249,178	11,010,531	5,151,344	5,242,897	2,834,460	874,984	1,867,513	184,184	685,838	321,009	-433,010
6/30/2007	13,140,877	19,125,575	14,627,882	8,074,945	4,324,143	2,112,406	1,133,741	352,617	596,649	68,593	152,962	908	155,373
6/30/2008	13,480,783	23,660,723	20,351,402	13,305,410	5,762,577	4,682,355	1,269,491	899,312	663,827	431,985	-45,121	657,456	356,341
6/30/2009	14,342,804	21,267,226	19,976,628	11,446,260	9,297,166	2,226,241	1,049,304	603,439	488,615	1,140,320	56,849	130,412	
6/30/2010	14,488,759	27,242,622	26,254,287	11,987,637	5,330,630	2,032,454	2,166,321	623,070	244,743	514,246	-168,764		
6/30/2011	21,474,847	23,178,256	22,717,566	11,860,950	12,743,445	1,348,404	1,197,420	858,451	-66,370	20,177			
6/30/2012	15,493,394	24,053,967	20,759,717	13,923,213	5,199,637	5,251,743	1,062,662	923,838	1,093,209				
6/30/2013	16,801,062	23,169,894	21,411,985	11,994,771	6,666,507	2,656,692	652,821	1,366,863					
6/30/2014	16,980,700	29,164,523	24,554,306	11,448,605	7,215,672	2,663,744	1,133,206						
6/30/2015	14,699,578	26,354,491	20,462,239	10,383,769	5,657,705	3,023,260							
6/30/2016	17,939,382	21,977,269	22,049,310	14,082,303	8,406,615								
6/30/2017	17,576,848	25,966,814	17,207,453	16,307,647									
6/30/2018	18,377,315	26,296,836	22,095,227										
6/30/2019	19,252,143	28,337,869											
6/30/2020	15,868,355												

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>	
6/30/2002	0.0595	0.0976	0.0827	0.0477	0.0192	0.0267	0.0055	0.0063	0.0064	0.0000	0.0008	0.0022	0.0009	
6/30/2003	0.0656	0.0875	0.0756	0.0388	0.0284	0.0100	0.0042	0.0043	0.0026	0.0004	0.0012	0.0020	0.0005	
6/30/2004	0.0546	0.0926	0.0766	0.0412	0.0337	0.0059	0.0069	0.0018	0.0027	0.0012	0.0001	-0.0002	0.0002	
6/30/2005	0.0639	0.0858	0.0735	0.0486	0.0186	0.0091	0.0055	0.0085	0.0013	0.0013	0.0007	0.0029	0.0006	
6/30/2006	0.0670	0.0945	0.0711	0.0514	0.0240	0.0245	0.0132	0.0041	0.0087	0.0009	0.0032	0.0015	-0.0020	
6/30/2007	0.0596	0.0868	0.0664	0.0366	0.0196	0.0096	0.0051	0.0016	0.0027	0.0003	0.0007	0.0000	0.0007	
6/30/2008	0.0527	0.0926	0.0796	0.0520	0.0225	0.0183	0.0050	0.0035	0.0026	0.0017	-0.0002	0.0026	0.0014	
6/30/2009	0.0568	0.0843	0.0792	0.0454	0.0368	0.0088	0.0042	0.0024	0.0019	0.0045	0.0002	0.0005		
6/30/2010	0.0600	0.1129	0.1088	0.0497	0.0221	0.0084	0.0090	0.0026	0.0010	0.0021	-0.0007			
6/30/2011	0.0813	0.0878	0.0860	0.0449	0.0483	0.0051	0.0045	0.0033	-0.0003	0.0001				
6/30/2012	0.0638	0.0991	0.0855	0.0574	0.0214	0.0216	0.0044	0.0038	0.0045					
6/30/2013	0.0699	0.0964	0.0891	0.0499	0.0277	0.0111	0.0027	0.0057						
6/30/2014	0.0601	0.1032	0.0869	0.0405	0.0255	0.0094	0.0040							
6/30/2015	0.0561	0.1005	0.0781	0.0396	0.0216	0.0115								
6/30/2016	0.0695	0.0851	0.0854	0.0545	0.0325									
6/30/2017	0.0648	0.0957	0.0634	0.0601										
6/30/2018	0.0661	0.0946	0.0795											
6/30/2019	0.0691	0.1017												
6/30/2020	0.0590													

Best 3/5	0.0667	0.0969	0.0810	0.0483	0.0249	0.0107	0.0043	0.0032	0.0018	0.0014	0.0002	0.0015	0.0005
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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 :

<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>
6/30/2002	100,706,374	115,359,060	120,649,141	122,823,767	122,848,693	123,958,876	123,722,737	123,721,310	123,664,684	124,267,239	124,689,971
6/30/2003	88,177,265	98,253,963	103,127,582	104,527,109	103,982,561	104,451,530	104,837,646	105,773,360	105,930,845	106,083,455	106,443,067
6/30/2004	91,121,865	103,458,484	107,890,977	108,585,374	109,150,885	109,523,515	109,476,320	109,860,867	110,163,349	110,377,073	110,641,526
6/30/2005	95,865,792	102,057,333	103,004,560	105,050,281	105,554,169	105,527,407	105,743,465	106,663,059	107,089,895	107,521,084	107,710,126
6/30/2006	98,801,651	106,195,797	108,068,394	109,487,897	111,199,564	112,103,099	112,569,249	113,168,032	112,993,480	113,562,510	113,430,965
6/30/2007	100,913,223	110,173,190	112,530,538	113,885,615	115,637,806	116,642,170	117,691,375	118,207,058	119,315,551	119,579,494	119,584,022
6/30/2008	108,462,014	116,915,959	119,059,424	120,499,226	122,843,832	123,603,838	124,357,226	125,137,933	125,578,335	126,069,152	126,810,986
6/30/2009	105,817,448	113,225,686	117,526,504	120,303,123	120,221,674	120,824,510	121,068,477	121,682,955	123,108,574	123,573,209	123,738,883
6/30/2010	99,398,851	107,812,246	110,586,082	112,697,036	114,130,966	114,132,736	115,051,821	115,114,108	115,473,095	115,385,573	115,773,098
6/30/2011	110,218,407	119,349,485	122,332,615	122,701,744	123,675,336	124,441,292	125,266,297	126,035,426	126,360,738	126,617,764	126,649,770
6/30/2012	112,562,262	120,330,926	123,321,240	124,445,355	125,537,821	126,280,761	126,918,447	127,451,859	127,893,367	128,350,889	
6/30/2013	104,103,974	114,168,445	118,813,328	120,639,949	121,635,109	122,226,410	123,102,248	123,865,833	124,494,697		
6/30/2014	102,522,118	111,889,294	117,193,973	119,219,413	120,686,126	121,785,217	123,090,467	123,427,121			
6/30/2015	101,129,615	112,042,270	119,063,583	123,286,638	124,314,104	126,145,390	126,595,605				
6/30/2016	104,036,696	117,646,641	122,366,041	125,179,659	127,168,796	129,187,596					
6/30/2017	109,138,313	121,912,014	128,254,631	130,868,008	133,195,563						
6/30/2018	113,739,709	128,544,057	134,396,325	137,090,587							
6/30/2019	112,923,371	128,141,397	133,638,164								
6/30/2020	109,576,115	119,768,973									
6/30/2021	103,799,585										

<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>
6/30/2002	124,630,214	124,869,829	125,350,073	125,679,677	125,757,704	125,780,448	126,075,678	125,981,232	125,835,462
6/30/2003	107,015,788	107,085,512	107,296,329	107,385,718	107,504,347	107,599,536	107,614,001	107,646,735	
6/30/2004	110,904,632	110,929,783	111,248,685	111,415,557	111,431,633	111,789,408	111,821,492		
6/30/2005	107,768,065	108,132,674	108,144,531	108,123,614	107,987,650	107,974,614			
6/30/2006	113,519,400	114,271,502	114,275,744	114,163,580	114,410,648				
6/30/2007	119,728,354	119,760,976	119,668,937	119,887,693					
6/30/2008	127,139,030	127,196,265	127,276,899						
6/30/2009	124,068,711	124,195,511							
6/30/2010	115,871,787								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

Link Ratios											
A.Y.E.	<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>
6/30/2002	1.145	1.046	1.018	1.000	1.009	0.998	1.000	1.000	1.005	1.003	1.000
6/30/2003	1.114	1.050	1.014	0.995	1.005	1.004	1.009	1.001	1.001	1.003	1.005
6/30/2004	1.135	1.043	1.006	1.005	1.003	1.000	1.004	1.003	1.002	1.002	1.002
6/30/2005	1.065	1.009	1.020	1.005	1.000	1.002	1.009	1.004	1.004	1.002	1.001
6/30/2006	1.075	1.018	1.013	1.016	1.008	1.004	1.005	0.998	1.005	0.999	1.001
6/30/2007	1.092	1.021	1.012	1.015	1.009	1.009	1.004	1.009	1.002	1.000	1.001
6/30/2008	1.078	1.018	1.012	1.019	1.006	1.006	1.006	1.004	1.004	1.006	1.003
6/30/2009	1.070	1.038	1.024	0.999	1.005	1.002	1.005	1.012	1.004	1.001	1.003
6/30/2010	1.085	1.026	1.019	1.013	1.000	1.008	1.001	1.003	0.999	1.003	1.001
6/30/2011	1.083	1.025	1.003	1.008	1.006	1.007	1.006	1.003	1.002	1.000	
6/30/2012	1.069	1.025	1.009	1.009	1.006	1.005	1.004	1.003	1.004		
6/30/2013	1.097	1.041	1.015	1.008	1.005	1.007	1.006	1.005			
6/30/2014	1.091	1.047	1.017	1.012	1.009	1.011	1.003				
6/30/2015	1.108	1.063	1.035	1.008	1.015	1.004					
6/30/2016	1.131	1.040	1.023	1.016	1.016						
6/30/2017	1.117	1.052	1.020	1.018							
6/30/2018	1.130	1.046	1.020								
6/30/2019	1.135	1.043									
6/30/2020	1.093										
3 Yr Mean	1.119	1.047	1.021	1.014	1.013	1.007	1.004	1.004	1.002	1.001	1.002
Best 3/5	1.126	1.047	1.021	1.012	1.010	1.006	1.004	1.004	1.003	1.001	1.002
	<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>			
6/30/2002	1.002	1.004	1.003	1.001	1.000	1.002	0.999	0.999			
6/30/2003	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000			
6/30/2004	1.000	1.003	1.001	1.000	1.003	1.000	1.000	1.000			
6/30/2005	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
6/30/2006	1.007	1.000	0.999	1.002	1.001	1.000	1.000	1.000			
6/30/2007	1.000	0.999	1.002								
6/30/2008	1.000	1.001									
6/30/2009	1.001										
3 Yr Mean	1.000	1.000	1.000	1.000	1.001	1.001	1.000	0.999			
Best 3/5	1.001	1.000	1.001	1.001	1.001	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>
6/30/2017					1.010	1.006	1.004	1.004	1.003	1.001	1.002
6/30/2018				1.012	1.010	1.006	1.004	1.004	1.003	1.001	1.002
6/30/2019			1.021	1.012	1.010	1.006	1.004	1.004	1.003	1.001	1.002
6/30/2020		1.047	1.021	1.012	1.010	1.006	1.004	1.004	1.003	1.001	1.002
6/30/2021	1.126	1.047	1.021	1.012	1.010	1.006	1.004	1.004	1.003	1.001	1.002
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		<u>FACTORS</u>
6/30/2017	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000		1.034
6/30/2018	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000		1.047
6/30/2019	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000		1.069
6/30/2020	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000		1.119
6/30/2021	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000		1.260

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Deductible
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<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>
6/30/2002	19,359,270	24,034,117	24,025,915	23,971,728	24,138,680	25,282,237	25,280,374	26,035,779	26,014,591	26,081,903	26,077,042
6/30/2003	19,486,610	21,045,336	20,747,750	21,778,628	22,681,055	22,460,334	22,791,652	23,002,747	23,202,345	23,404,106	23,436,181
6/30/2004	19,109,677	21,846,380	23,527,684	23,598,398	23,606,199	24,085,513	24,156,530	24,114,264	24,043,120	24,040,893	24,005,510
6/30/2005	20,408,564	23,019,217	24,171,248	24,450,936	24,443,925	24,169,865	24,254,253	24,266,696	24,215,147	24,065,755	24,101,417
6/30/2006	20,245,412	23,419,383	24,173,763	24,489,006	24,093,536	24,227,824	24,340,621	24,399,663	24,338,824	24,684,967	24,622,890
6/30/2007	23,604,169	24,845,757	26,011,017	25,775,299	25,600,039	25,437,260	25,749,918	25,596,667	25,501,901	25,625,571	25,623,581
6/30/2008	24,290,743	27,153,948	28,192,592	28,914,909	28,138,740	28,380,569	28,395,316	28,455,404	28,820,645	28,931,179	28,963,580
6/30/2009	25,621,555	25,608,335	26,592,549	26,711,518	26,523,212	26,654,271	26,346,191	26,505,728	26,583,378	26,706,972	26,723,190
6/30/2010	21,310,870	22,830,832	23,408,756	23,734,649	23,842,300	23,864,045	24,351,422	24,321,665	24,551,041	24,552,405	24,580,841
6/30/2011	22,256,758	22,929,890	23,903,915	23,487,668	23,590,649	23,903,949	24,040,492	24,465,560	24,226,096	24,293,303	24,252,328
6/30/2012	21,630,555	23,382,076	23,927,922	24,265,223	24,209,461	24,417,627	24,484,221	24,573,940	24,644,189	24,599,511	
6/30/2013	19,990,172	22,408,366	23,186,330	23,225,008	22,826,021	22,761,015	22,923,440	22,976,658	23,036,242		
6/30/2014	22,827,583	24,677,026	25,412,653	25,765,455	26,041,676	26,308,579	26,317,111	26,556,312			
6/30/2015	25,361,932	27,643,003	28,827,436	29,393,662	29,559,416	29,440,127	29,784,119				
6/30/2016	25,625,594	27,507,170	28,676,193	28,154,027	28,652,563	28,939,092					
6/30/2017	23,864,789	27,328,220	29,558,754	30,080,415	30,753,413						
6/30/2018	26,431,862	28,521,085	30,830,372	31,998,630							
6/30/2019	24,161,079	28,710,115	30,437,430								
6/30/2020	20,212,291	22,244,917									
6/30/2021	16,507,743										

<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>
6/30/2002	26,263,107	26,304,636	26,140,220	26,003,803	25,996,493	25,908,732	25,896,045	25,896,044	25,921,044
6/30/2003	23,483,872	23,447,855	23,390,867	23,484,244	23,443,673	23,450,947	23,450,447	23,470,946	
6/30/2004	24,012,025	23,992,025	24,009,064	23,996,204	24,002,257	24,002,258	24,002,257		
6/30/2005	24,017,881	24,082,800	24,163,480	24,047,322	24,021,324	24,018,498			
6/30/2006	24,744,394	24,659,744	24,659,544	24,696,046	24,675,828				
6/30/2007	25,656,571	25,660,199	25,713,317	25,742,692					
6/30/2008	29,020,882	29,141,284	29,008,330						
6/30/2009	26,756,163	26,880,052							
6/30/2010	24,748,375								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Deductible
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
A.Y.E.	<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>
6/30/2002	1.241	1.000	0.998	1.007	1.047	1.000	1.030	0.999	1.003	1.000	1.007
6/30/2003	1.080	0.986	1.050	1.041	0.990	1.015	1.009	1.009	1.009	1.001	1.002
6/30/2004	1.143	1.077	1.003	1.000	1.020	1.003	0.998	0.997	1.000	0.999	1.000
6/30/2005	1.128	1.050	1.012	1.000	0.989	1.003	1.001	0.998	0.994	1.001	0.997
6/30/2006	1.157	1.032	1.013	0.984	1.006	1.005	1.002	0.998	1.014	0.997	1.005
6/30/2007	1.053	1.047	0.991	0.993	0.994	1.012	0.994	0.996	1.005	1.000	1.001
6/30/2008	1.118	1.038	1.026	0.973	1.009	1.001	1.002	1.013	1.004	1.001	1.002
6/30/2009	0.999	1.038	1.004	0.993	1.005	0.988	1.006	1.003	1.005	1.001	1.001
6/30/2010	1.071	1.025	1.014	1.005	1.001	1.020	0.999	1.009	1.000	1.001	1.007
6/30/2011	1.030	1.042	0.983	1.004	1.013	1.006	1.018	0.990	1.003	0.998	
6/30/2012	1.081	1.023	1.014	0.998	1.009	1.003	1.004	1.003			
6/30/2013	1.121	1.035	1.002	0.983	0.997	1.007	1.002	1.003			
6/30/2014	1.081	1.030	1.014	1.011	1.010	1.000	1.009				
6/30/2015	1.090	1.043	1.020	1.006	0.996	1.012					
6/30/2016	1.073	1.042	0.982	1.018	1.010						
6/30/2017	1.145	1.082	1.018	1.022							
6/30/2018	1.079	1.081	1.038								
6/30/2019	1.188	1.060									
6/30/2020	1.101										
3 Yr Mean	1.123	1.074	1.013	1.015	1.005	1.006	1.005	0.999	1.000	1.000	1.003
Best 3/5	1.108	1.061	1.017	1.012	1.005	1.005	1.005	1.003	1.002	1.001	1.003
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>			
6/30/2002	1.002	0.994	0.995	1.000	0.997	1.000	1.000	1.001			
6/30/2003	0.998	0.998	1.004	0.998	1.000	1.000	1.001	1.000			
6/30/2004	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000			
6/30/2005	1.003	1.003	0.995	0.999	1.000	1.000	1.000	1.000			
6/30/2006	0.997	1.000	1.001	0.999	0.999	1.000	1.000	1.000			
6/30/2007	1.000	1.002	1.001								
6/30/2008	1.004	0.995									
6/30/2009	1.005										
3 Yr Mean	1.003	0.999	0.999	0.999	1.000	1.000	1.001	1.001			
Best 3/5	1.002	1.001	1.000	0.999	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
6/30/2017					<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>
6/30/2018				1.012	1.005	1.005	1.005	1.003	1.002	1.001	1.003
6/30/2019			1.017	1.012	1.005	1.005	1.005	1.003	1.002	1.001	1.003
6/30/2020		1.061	1.017	1.012	1.005	1.005	1.005	1.003	1.002	1.001	1.003
6/30/2021	1.108	1.061	1.017	1.012	1.005	1.005	1.005	1.003	1.002	1.001	1.003
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/U1t</u>	<u>FACTORS</u>	
6/30/2017	1.002	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.026
6/30/2018	1.002	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.039
6/30/2019	1.002	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.056
6/30/2020	1.002	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.121
6/30/2021	1.002	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.242

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Manufacturers and Contractors
 Full Coverage
 Multistate
 Property Damage - Occurrence
 Incurred Accident Year ALAE Development

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2002	7,353,469	14,729,530	21,231,785	28,826,935	34,881,459	39,696,974	42,225,225	43,452,977	44,999,553	45,383,930	45,939,459
6/30/2003	7,184,525	14,338,437	22,910,768	30,156,418	35,240,112	36,350,990	40,458,710	40,837,417	41,761,106	42,738,432	43,900,270
6/30/2004	6,716,394	13,249,691	21,348,125	28,938,031	32,692,247	35,440,747	36,407,937	37,665,379	38,739,985	39,332,216	39,861,189
6/30/2005	7,555,710	12,746,707	18,968,533	25,796,757	30,656,012	33,629,384	35,781,335	37,147,682	38,434,631	39,007,005	39,439,270
6/30/2006	7,615,808	13,989,028	21,845,592	28,141,587	34,121,651	38,068,662	40,363,868	42,320,529	43,772,066	44,673,167	45,351,871
6/30/2007	7,290,002	13,462,376	20,506,324	27,196,984	32,198,181	35,738,948	38,059,111	39,684,622	41,290,575	42,010,460	43,807,536
6/30/2008	7,874,344	15,380,246	24,361,563	31,638,210	37,331,974	39,201,517	41,018,774	43,869,873	45,860,265	46,458,207	47,412,949
6/30/2009	7,733,203	14,509,360	21,982,193	28,977,392	33,881,084	35,957,099	37,736,963	39,216,486	40,274,746	41,325,511	41,966,616
6/30/2010	8,157,461	17,465,802	21,618,450	29,246,972	33,518,505	35,232,606	38,202,013	39,238,321	40,642,534	41,190,553	41,554,409
6/30/2011	8,390,288	14,596,318	22,047,908	27,038,314	30,294,554	32,873,926	35,111,680	36,457,601	38,272,770	38,884,026	39,373,858
6/30/2012	9,783,364	16,185,737	22,255,648	25,210,845	29,110,976	31,116,376	31,999,204	33,138,163	34,239,939	34,898,341	
6/30/2013	10,614,139	18,218,930	27,536,970	38,025,251	42,751,808	45,671,887	47,156,247	48,889,927	49,500,162		
6/30/2014	9,535,808	19,070,350	29,837,298	35,460,814	41,709,688	44,483,515	46,774,276	47,558,490			
6/30/2015	8,194,101	16,340,831	23,867,659	31,151,648	40,268,851	45,203,686	47,628,671				
6/30/2016	12,894,912	61,499,755	68,876,373	75,254,418	81,089,047	85,878,005					
6/30/2017	10,020,852	16,449,640	24,371,431	30,473,546	36,055,566						
6/30/2018	10,039,040	19,025,070	27,587,679	35,566,188							
6/30/2019	10,730,721	18,812,619	27,890,448								
6/30/2020	12,728,929	23,010,293									
6/30/2021	8,554,476										
	<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>		
6/30/2002	46,486,447	46,696,813	47,689,805	47,944,789	47,984,431	48,300,395	49,002,754	49,245,519	49,272,503		
6/30/2003	44,878,863	45,977,133	46,220,710	46,706,616	47,083,927	47,273,010	47,736,045	47,825,688			
6/30/2004	40,259,316	40,584,004	42,076,963	42,580,723	43,337,828	44,224,879	44,353,463				
6/30/2005	39,737,515	40,711,662	41,027,266	41,063,902	41,311,337	40,701,150					
6/30/2006	46,324,596	47,284,797	47,825,655	48,187,528	48,485,110						
6/30/2007	43,850,739	44,167,246	44,099,552	44,205,414							
6/30/2008	48,337,396	48,751,860	48,884,749								
6/30/2009	42,578,206	42,876,876									
6/30/2010	42,398,821										

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Property Damage - Occurrence
Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2002	7,376,061	6,502,255	7,595,150	6,054,524	4,815,515	2,528,251	1,227,752	1,546,576	384,377	555,529	546,988	210,366	992,992
6/30/2003	7,153,912	8,572,331	7,245,650	5,083,694	1,110,878	4,107,720	378,707	923,689	977,326	1,161,838	978,593	1,098,270	243,577
6/30/2004	6,533,297	8,098,434	7,589,906	3,754,216	2,748,500	967,190	1,257,442	1,074,606	592,231	528,973	398,127	324,688	1,492,959
6/30/2005	5,190,997	6,221,826	6,828,224	4,859,255	2,973,372	2,151,951	1,366,347	1,286,949	572,374	432,265	298,245	974,147	315,604
6/30/2006	6,373,220	7,856,564	6,295,995	5,980,064	3,947,011	2,295,206	1,956,661	1,451,537	901,101	678,704	972,725	960,201	540,858
6/30/2007	6,172,374	7,043,948	6,690,660	5,001,197	3,540,767	2,320,163	1,625,511	1,605,953	719,885	1,797,076	43,203	316,507	-67,694
6/30/2008	7,505,902	8,981,317	7,276,647	5,693,764	1,869,543	1,817,257	2,851,099	1,990,392	597,942	954,742	924,447	414,464	132,889
6/30/2009	6,776,157	7,472,833	6,995,199	4,903,692	2,076,015	1,779,864	1,479,523	1,058,260	1,050,765	641,105	611,590	298,670	
6/30/2010	9,308,341	4,152,648	7,628,522	4,271,533	1,714,101	2,969,407	1,036,308	1,404,213	548,019	363,856	844,412		
6/30/2011	6,206,030	7,451,590	4,990,406	3,256,240	2,579,372	2,237,754	1,345,921	1,815,169	611,256	489,832			
6/30/2012	6,402,373	6,069,911	2,955,197	3,900,131	2,005,400	882,828	1,138,959	1,101,776	658,402				
6/30/2013	7,604,791	9,318,040	10,488,281	4,726,557	2,920,079	1,484,360	1,733,680	610,235					
6/30/2014	9,534,542	10,766,948	5,623,516	6,248,874	2,773,827	2,290,761	784,214						
6/30/2015	8,146,730	7,526,828	7,283,989	9,117,203	4,934,835	2,424,985							
6/30/2016	48,604,843	7,376,618	6,378,045	5,834,629	4,788,958								
6/30/2017	6,428,788	7,921,791	6,102,115	5,582,020									
6/30/2018	8,986,030	8,562,609	7,978,509										
6/30/2019	8,081,898	9,077,829											
6/30/2020	10,281,364												

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>
6/30/2002	0.0450	0.0397	0.0464	0.0369	0.0294	0.0154	0.0075	0.0094	0.0023	0.0034	0.0033	0.0013	0.0061
6/30/2003	0.0513	0.0615	0.0520	0.0365	0.0080	0.0295	0.0027	0.0066	0.0070	0.0083	0.0070	0.0079	0.0017
6/30/2004	0.0451	0.0559	0.0524	0.0259	0.0190	0.0067	0.0087	0.0074	0.0041	0.0037	0.0027	0.0022	0.0103
6/30/2005	0.0376	0.0451	0.0495	0.0352	0.0215	0.0156	0.0099	0.0093	0.0041	0.0031	0.0022	0.0071	0.0023
6/30/2006	0.0435	0.0536	0.0430	0.0408	0.0269	0.0157	0.0134	0.0099	0.0061	0.0046	0.0066	0.0066	0.0037
6/30/2007	0.0416	0.0474	0.0451	0.0337	0.0238	0.0156	0.0109	0.0108	0.0048	0.0121	0.0003	0.0021	-0.0005
6/30/2008	0.0450	0.0539	0.0436	0.0341	0.0112	0.0109	0.0171	0.0119	0.0036	0.0057	0.0055	0.0025	0.0008
6/30/2009	0.0419	0.0462	0.0432	0.0303	0.0128	0.0110	0.0091	0.0065	0.0065	0.0040	0.0038	0.0018	
6/30/2010	0.0613	0.0273	0.0502	0.0281	0.0113	0.0196	0.0068	0.0092	0.0036	0.0024	0.0056		
6/30/2011	0.0371	0.0445	0.0298	0.0194	0.0154	0.0134	0.0080	0.0108	0.0037	0.0029			
6/30/2012	0.0389	0.0369	0.0180	0.0237	0.0122	0.0054	0.0069	0.0067	0.0040				
6/30/2013	0.0452	0.0554	0.0623	0.0281	0.0174	0.0088	0.0103	0.0036					
6/30/2014	0.0556	0.0628	0.0328	0.0364	0.0162	0.0134	0.0046						
6/30/2015	0.0468	0.0432	0.0418	0.0524	0.0283	0.0139							
6/30/2016	0.2684	0.0407	0.0352	0.0322	0.0264								
6/30/2017	0.0342	0.0422	0.0325	0.0297									
6/30/2018	0.0438	0.0417	0.0389										
6/30/2019	0.0400	0.0449											
6/30/2020	0.0547												

Best 3/5	0.0462	0.0424	0.0356	0.0328	0.0200	0.0119	0.0072	0.0075	0.0038	0.0042	0.0050	0.0037	0.0023
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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 :

<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>
6/30/2002	20,031,173	27,582,322	30,845,007	32,538,262	32,542,492	32,456,322	32,194,305	31,949,232	31,671,793	31,380,532	31,291,683
6/30/2003	18,965,911	24,302,004	29,320,200	30,698,253	29,685,650	30,355,593	29,333,719	29,740,072	29,850,562	29,606,600	29,646,112
6/30/2004	16,127,607	22,480,114	27,183,709	27,917,083	28,132,073	26,410,066	25,731,559	25,738,855	25,653,416	25,913,283	25,678,447
6/30/2005	16,820,610	21,611,226	24,354,469	25,556,005	24,876,380	24,734,575	24,789,158	24,977,836	25,076,286	24,951,604	25,000,164
6/30/2006	19,317,471	24,684,745	26,760,427	26,059,281	26,066,015	25,952,894	25,921,560	25,913,778	25,544,048	25,855,794	25,831,921
6/30/2007	17,623,416	21,208,294	23,615,447	24,215,919	23,406,853	23,190,721	23,018,337	23,340,681	23,076,233	23,055,073	22,983,904
6/30/2008	15,446,768	18,177,261	19,845,938	20,049,864	20,204,647	19,714,344	19,467,974	19,637,503	19,666,506	19,614,264	19,798,598
6/30/2009	13,489,270	17,605,341	19,485,128	19,757,991	19,939,013	19,929,832	19,555,315	19,358,186	19,181,708	19,194,396	19,149,592
6/30/2010	13,413,990	15,716,382	16,644,824	16,657,049	16,012,796	16,062,263	16,168,808	16,115,536	16,177,072	16,269,419	16,368,168
6/30/2011	12,154,574	13,748,427	14,865,760	13,673,087	13,865,725	13,946,109	14,276,972	14,192,821	14,247,746	14,310,367	14,292,034
6/30/2012	5,564,321	6,840,944	7,424,361	8,331,907	7,968,701	8,318,151	8,449,464	8,673,327	8,652,517	8,621,543	
6/30/2013	6,098,047	7,169,946	7,615,380	8,189,744	8,571,153	8,725,261	8,621,058	8,707,610	8,805,086		
6/30/2014	5,488,950	8,220,536	9,527,313	9,938,518	9,914,158	9,982,322	9,880,868	9,950,421			
6/30/2015	7,198,602	9,780,831	10,266,489	11,565,574	11,533,424	11,456,187	11,402,207				
6/30/2016	6,662,613	8,183,801	9,125,370	9,165,568	9,525,701	9,483,017					
6/30/2017	5,847,946	8,075,296	9,071,889	9,473,340	9,825,855						
6/30/2018	7,800,570	9,392,655	11,439,743	12,116,219							
6/30/2019	5,698,475	6,568,241	6,864,813								
6/30/2020	5,150,826	6,661,430									
6/30/2021	6,467,990										

<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>
6/30/2002	31,319,301	31,267,121	31,296,471	31,297,546	31,284,792	31,284,792	31,284,792	31,492,624	31,541,124
6/30/2003	29,522,849	29,415,053	29,515,053	29,525,554	29,525,553	29,625,553	29,839,114	29,838,840	
6/30/2004	25,750,091	25,766,743	25,749,091	25,749,094	25,759,091	26,031,953	26,056,203		
6/30/2005	24,868,339	24,805,945	24,800,945	24,800,770	24,825,070	24,924,230			
6/30/2006	25,684,031	25,572,865	25,668,419	25,848,091	25,742,875				
6/30/2007	22,979,654	23,003,907	23,140,411	23,140,400					
6/30/2008	19,807,395	19,859,490	19,809,490						
6/30/2009	19,299,593	19,301,986							
6/30/2010	16,390,766								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
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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>
6/30/2002	1.377	1.118	1.055	1.000	0.997	0.992	0.992	0.991	0.991	0.997	1.001
6/30/2003	1.281	1.206	1.047	0.967	1.023	0.966	1.014	1.004	0.992	1.001	0.996
6/30/2004	1.394	1.209	1.027	1.008	0.939	0.974	1.000	0.997	1.010	0.991	1.003
6/30/2005	1.285	1.127	1.049	0.973	0.994	1.002	1.008	1.004	0.995	1.002	0.995
6/30/2006	1.278	1.084	0.974	1.000	0.996	0.999	1.000	0.986	1.012	0.999	0.994
6/30/2007	1.203	1.114	1.025	0.967	0.991	0.993	1.014	0.989	0.999	0.997	1.000
6/30/2008	1.177	1.092	1.010	1.008	0.976	0.988	1.009	1.001	0.997	1.009	1.000
6/30/2009	1.305	1.107	1.014	1.009	1.000	0.981	0.990	0.991	1.001	0.998	1.008
6/30/2010	1.172	1.059	1.001	0.961	1.003	1.007	0.997	1.004	1.006	1.006	1.001
6/30/2011	1.131	1.081	0.920	1.014	1.006	1.024	0.994	1.004	1.004	0.999	
6/30/2012	1.229	1.085	1.122	0.956	1.044	1.016	1.026	0.998	0.996		
6/30/2013	1.176	1.062	1.075	1.047	1.018	0.988	1.010	1.011			
6/30/2014	1.498	1.159	1.043	0.998	1.007	0.990	1.007				
6/30/2015	1.359	1.050	1.127	0.997	0.993	0.995					
6/30/2016	1.228	1.115	1.004	1.039	0.996						
6/30/2017	1.381	1.123	1.044	1.037							
6/30/2018	1.204	1.218	1.059								
6/30/2019	1.153	1.045									
6/30/2020	1.293										
3 Yr Mean	1.217	1.129	1.036	1.024	0.999	0.991	1.014	1.004	1.002	1.001	1.003
Best 3/5	1.242	1.096	1.049	1.025	1.007	1.000	1.005	1.002	1.001	1.001	1.000
6/30/2002	<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>			
6/30/2003	0.998	1.001	1.000	1.000	1.000	1.000	1.007	1.002			
6/30/2004	0.996	1.003	1.000	1.000	1.003	1.007	1.000	1.001			
6/30/2005	1.001	0.999	1.000	1.000	1.011	1.001	1.002	1.001			
6/30/2006	0.997	1.000	1.000	1.001	1.004	1.002	1.002	1.001			
6/30/2007	0.996	1.004	1.007	0.996	1.000	1.002	1.002	1.001			
6/30/2008	1.001	1.006	1.000								
6/30/2009	1.003	0.997									
6/30/2010	1.000										
3 Yr Mean	1.001	1.002	1.002	0.999	<i>1.006</i>	<i>1.003</i>	<i>1.004</i>	<i>1.002</i>			
Best 3/5	0.999	1.001	1.000	1.000	1.002	1.002	1.002	1.001			
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>
6/30/2017					1.007	1.000	1.005	1.002	1.001	1.001	1.000
6/30/2018				1.025	1.007	1.000	1.005	1.002	1.001	1.001	1.000
6/30/2019			1.049	1.025	1.007	1.000	1.005	1.002	1.001	1.001	1.000
6/30/2020		1.096	1.049	1.025	1.007	1.000	1.005	1.002	1.001	1.001	1.000
6/30/2021	1.242	1.096	1.049	1.025	1.007	1.000	1.005	1.002	1.001	1.001	1.000
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/244</u>		FACTORS
6/30/2017	0.999	1.001	1.000	1.000	1.002	1.002	1.002	1.001	1.005		1.028
6/30/2018	0.999	1.001	1.000	1.000	1.002	1.002	1.002	1.001	1.005		1.054
6/30/2019	0.999	1.001	1.000	1.000	1.002	1.002	1.002	1.001	1.005		1.106
6/30/2020	0.999	1.001	1.000	1.000	1.002	1.002	1.002	1.001	1.005		1.212
6/30/2021	0.999	1.001	1.000	1.000	1.002	1.002	1.002	1.001	1.005		1.505

Bold - Calculated Using Modified Bondy Method

Italics - 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

<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>
6/30/2002	4,626,226	8,883,196	13,389,817	14,977,242	16,886,483	18,324,383	20,249,720	19,948,838	20,119,645	20,091,384	20,151,398
6/30/2003	2,493,177	5,106,970	10,088,893	14,827,155	16,102,316	18,638,932	18,320,546	19,087,719	19,956,174	20,421,261	20,635,240
6/30/2004	3,506,923	6,705,403	11,440,684	17,415,763	26,670,110	28,894,162	25,059,632	25,617,718	26,710,185	26,818,397	28,124,998
6/30/2005	2,853,854	7,496,513	13,141,682	17,193,484	18,997,326	21,135,786	22,100,374	22,349,325	22,825,750	24,042,678	24,080,794
6/30/2006	3,739,788	6,796,585	12,878,899	16,684,429	19,301,411	21,222,553	21,351,100	21,857,083	22,045,143	21,918,220	22,182,378
6/30/2007	4,701,453	6,749,197	9,921,433	12,750,075	15,118,318	16,524,906	17,104,591	18,006,474	18,218,778	18,205,194	17,762,420
6/30/2008	3,353,879	8,045,966	13,326,813	15,738,771	17,282,398	18,582,397	18,913,551	19,755,620	20,038,941	20,125,733	20,173,641
6/30/2009	5,226,877	7,964,431	12,320,036	16,249,491	18,539,345	20,975,502	21,454,721	21,611,943	22,489,869	23,083,555	22,948,840
6/30/2010	3,335,068	6,655,440	9,979,330	12,487,231	14,179,162	14,561,707	15,106,955	15,190,269	15,583,308	15,709,987	15,799,522
6/30/2011	2,970,061	5,576,289	12,435,051	16,398,684	19,909,793	20,642,026	22,905,808	22,658,127	22,879,690	22,910,786	22,915,469
6/30/2012	1,073,232	3,970,559	6,989,279	10,440,056	10,737,601	12,035,792	12,844,001	12,791,190	12,877,960	12,438,310	
6/30/2013	1,955,266	3,905,220	7,945,882	9,520,262	10,915,288	11,293,723	12,071,589	12,923,206	13,483,242		
6/30/2014	2,078,305	5,178,246	12,260,825	14,146,249	22,986,407	23,322,581	24,207,658	26,333,996			
6/30/2015	2,726,013	5,117,768	8,440,727	11,944,998	12,629,387	12,896,597	13,070,461				
6/30/2016	1,812,609	5,885,834	8,209,472	11,154,826	12,569,480	13,463,729					
6/30/2017	1,069,869	3,177,902	4,785,732	7,312,612	9,376,567						
6/30/2018	3,520,366	6,019,318	7,552,525	9,369,710							
6/30/2019	1,098,293	1,706,987	3,051,375								
6/30/2020	778,794	2,800,876									
6/30/2021	629,117										
	<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>		
6/30/2002	20,231,418	20,275,238	20,416,283	20,472,580	20,481,292	20,479,580	20,479,580	20,479,580	20,479,580		
6/30/2003	21,043,291	21,072,446	21,072,446	21,086,951	21,086,957	21,292,942	21,292,942	21,292,942			
6/30/2004	27,866,218	27,966,561	28,567,350	28,567,350	28,571,292	28,574,018	28,566,186				
6/30/2005	24,149,081	24,168,408	24,175,746	24,203,297	24,203,745	24,224,792					
6/30/2006	22,749,635	22,148,137	22,286,314	22,400,934	22,066,661						
6/30/2007	17,765,563	17,869,747	17,923,671	17,923,671							
6/30/2008	20,185,937	20,363,349	20,360,164								
6/30/2009	22,967,664	22,973,294									
6/30/2010	15,880,156										

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Fringe Coverage - Occurrence
Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	4,256,970	4,506,621	1,587,425	1,909,241	1,437,900	1,925,337	-300,882	170,807	-28,261	60,014	80,020	43,820	141,045
6/30/2003	2,613,793	4,981,923	4,738,262	1,275,161	2,536,616	-318,386	767,173	868,455	465,087	213,979	408,051	29,155	0
6/30/2004	3,198,480	4,735,281	5,975,079	9,254,347	2,224,052	-3,834,530	558,086	1,092,467	108,212	1,306,601	-258,780	100,343	600,789
6/30/2005	4,642,659	5,645,169	4,051,802	1,803,842	2,138,460	964,588	248,951	476,425	1,216,928	38,116	68,287	19,327	7,338
6/30/2006	3,056,797	6,082,314	3,805,530	2,616,982	1,921,142	128,547	505,983	188,060	-126,923	264,158	567,257	-601,498	138,177
6/30/2007	2,047,744	3,172,236	2,828,642	2,368,243	1,406,588	579,685	901,883	212,304	-13,584	-442,774	3,143	104,184	53,924
6/30/2008	4,692,087	5,280,847	2,411,958	1,543,627	1,299,999	331,154	842,069	283,321	86,792	47,908	12,296	177,412	-3,185
6/30/2009	2,737,554	4,355,605	3,929,455	2,289,854	2,436,157	479,219	157,222	877,926	593,686	-134,715	18,824	5,630	
6/30/2010	3,320,372	3,323,890	2,507,901	1,691,931	382,545	545,248	83,314	393,039	126,679	89,535	80,634		
6/30/2011	2,606,228	6,858,762	3,963,633	3,511,109	732,233	2,263,782	-247,681	221,563	31,096	4,683			
6/30/2012	2,897,327	3,018,720	3,450,777	297,545	1,298,191	808,209	-52,811	86,770	-439,650				
6/30/2013	1,949,954	4,040,662	1,574,380	1,395,026	378,435	777,866	851,617	560,036					
6/30/2014	3,099,941	7,082,579	1,885,424	8,840,158	336,174	885,077	2,126,338						
6/30/2015	2,391,755	3,322,959	3,504,271	684,389	267,210	173,864							
6/30/2016	4,073,225	2,323,638	2,945,354	1,414,654	894,249								
6/30/2017	2,108,033	1,607,830	2,526,880	2,063,955									
6/30/2018	2,498,952	1,533,207	1,817,185										
6/30/2019	608,694	1,344,388											
6/30/2020	2,022,082												

	Incremental Percentages												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	0.0921	0.0975	0.0343	0.0413	0.0311	0.0417	-0.0065	0.0037	-0.0006	0.0013	0.0017	0.0009	0.0031
6/30/2003	0.0573	0.1092	0.1039	0.0280	0.0556	-0.0070	0.0168	0.0190	0.0102	0.0047	0.0089	0.0006	0.0000
6/30/2004	0.0781	0.1156	0.1459	0.2260	0.0543	-0.0936	0.0136	0.0267	0.0026	0.0319	-0.0063	0.0025	0.0147
6/30/2005	0.1174	0.1428	0.1025	0.0456	0.0541	0.0244	0.0063	0.0121	0.0308	0.0010	0.0017	0.0005	0.0002
6/30/2006	0.0691	0.1375	0.0860	0.0592	0.0434	0.0029	0.0114	0.0043	-0.0029	0.0060	0.0128	-0.0136	0.0031
6/30/2007	0.0524	0.0812	0.0724	0.0606	0.0360	0.0148	0.0231	0.0054	-0.0003	-0.0113	0.0001	0.0027	0.0014
6/30/2008	0.1531	0.1723	0.0787	0.0504	0.0424	0.0108	0.0275	0.0092	0.0028	0.0016	0.0004	0.0058	-0.0001
6/30/2009	0.0809	0.1288	0.1162	0.0677	0.0720	0.0142	0.0046	0.0260	0.0176	-0.0040	0.0006	0.0002	
6/30/2010	0.1397	0.1398	0.1055	0.0712	0.0161	0.0229	0.0035	0.0165	0.0053	0.0038	0.0034		
6/30/2011	0.1106	0.2910	0.1682	0.1490	0.0311	0.0960	-0.0105	0.0094	0.0013	0.0002			
6/30/2012	0.1892	0.1971	0.2253	0.0194	0.0848	0.0528	-0.0034	0.0057	-0.0287				
6/30/2013	0.1426	0.2954	0.1151	0.1020	0.0277	0.0569	0.0623	0.0409					
6/30/2014	0.1802	0.4117	0.1096	0.5138	0.0195	0.0514	0.1236						
6/30/2015	0.1071	0.1488	0.1569	0.0306	0.0120	0.0078							
6/30/2016	0.2162	0.1233	0.1563	0.0751	0.0475								
6/30/2017	0.1298	0.0990	0.1556	0.1271									
6/30/2018	0.1163	0.0713	0.0845										
6/30/2019	0.0514	0.1134											
6/30/2020	0.1250												

Best 3/5	0.1237	0.1119	0.1405	0.1014	0.0316	0.0537	0.0208	0.0173	0.0031	-0.0007	0.0015	0.0011	0.0016
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OHIO

Premises/Operations

Owners, Landlords and Tenants
 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	1.425	1.173	0.9267	1.191	1,800,000
27 to 39 Months	1.202	1.041	0.9308	1.052	2,200,000
39 to 51 Months	1.070	0.979	0.9148	0.987	2,700,000
51 to 63 Months	1.008	0.966	0.8856	0.971	3,300,000
63 to 75 Months	0.998	0.991	0.8601	0.992	4,000,000
75 to 87 Months	0.996	0.994	0.8304	0.994	4,900,000
87 to 99 Months	0.997	0.997	0.8025	0.997	6,000,000
99 to 111 Months	0.999	1.001	0.7601	1.001	7,300,000
111 to 123 Months	0.999	1.000	0.7313	1.000	9,000,000
123 to 135 Months	1.000	1.001	0.6969	1.001	11,000,000
135 to 147 Months	1.000	1.000	0.6481	1.000	13,400,000
147 to 159 Months	1.000	1.000	0.5954	1.000	16,400,000
159 to 171 Months	1.001	1.000	0.5412	1.000	20,100,000
171 to 183 Months	1.001	1.000	0.4958	1.001	24,700,000
183 to 195 Months	1.000	1.000	0.4444	1.000	30,300,000
195 to 207 Months	1.000	1.000	0.4051	1.000	37,200,000
207 to 219 Months	1.000	1.000	0.3689	1.000	45,700,000
219 to 231 Months	1.001	1.000	0.2484	1.001	56,300,000
231 to 243 Months	1.000	1.000	0.1177	1.000	69,300,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
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>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2019			0.987	0.971	0.992	0.994	0.997	1.001	1.000	1.001	1.000
6/30/2020		1.052	0.987	0.971	0.992	0.994	0.997	1.001	1.000	1.001	1.000
6/30/2021	1.191	1.052	0.987	0.971	0.992	0.994	0.997	1.001	1.000	1.001	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000		0.945
6/30/2020	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000		0.994
6/30/2021	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000		1.184

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

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

Calculation of Cumulative Incremental 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	0.0586	0.0580	0.9267	0.0580	1,800,000
27 to 39 Months	0.0749	0.0719	0.9308	0.0721	2,200,000
39 to 51 Months	0.0548	0.0463	0.9148	0.0470	2,700,000
51 to 63 Months	0.0276	0.0166	0.8856	0.0179	3,300,000
63 to 75 Months	0.0132	0.0090	0.8601	0.0096	4,000,000
75 to 87 Months	0.0058	0.0065	0.8304	0.0064	4,900,000
87 to 99 Months	0.0025	0.0006	0.8025	0.0010	6,000,000
99 to 111 Months	0.0017	-0.0007	0.7601	-0.0001	7,300,000
111 to 123 Months	0.0015	0.0003	0.7313	0.0006	9,000,000
123 to 135 Months	0.0012	0.0008	0.6969	0.0009	11,000,000
135 to 147 Months	0.0010	0.0001	0.6481	0.0004	13,400,000
147 to 159 Months	0.0007	0.0004	0.5954	0.0005	16,400,000
159 to 171 Months	0.0007	0.0001	0.5412	0.0004	20,100,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.215	0.157	0.085	0.038	0.020	0.010	0.004
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.003	0.003	0.002	0.001	0.001	0.000	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	2,252,034	16,458,135	0.085	1,392,358	3,644,392
9/30/2020	1,189,521	11,143,721	0.157	1,746,221	2,935,742
9/30/2021	589,794	11,316,045	0.215	2,429,555	3,019,349

Deductible Coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	250,297	1,305,189	0.085	110,419	360,716
9/30/2020	75,517	1,002,833	0.157	157,144	232,661
9/30/2021	45,702	1,193,177	0.215	256,175	301,877

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Owners, Landlords and Tenants
Property Damage
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.147	1.085	0.7301	1.102	1,400,000
27 to 39 Months	1.073	1.042	0.7151	1.051	1,600,000
39 to 51 Months	1.040	1.039	0.6744	1.039	1,800,000
51 to 63 Months	1.019	1.064	0.6475	1.048	2,000,000
63 to 75 Months	1.002	0.987	0.6215	0.993	2,300,000
75 to 87 Months	1.011	1.000	0.5606	1.005	2,700,000
87 to 99 Months	1.002	0.996	0.5235	0.999	3,000,000
99 to 111 Months	1.005	1.004	0.5138	1.004	3,500,000
111 to 123 Months	1.004	1.000	0.4974	1.002	3,900,000
123 to 135 Months	1.002	0.991	0.4875	0.997	4,400,000
135 to 147 Months	1.002	1.000	0.4480	1.001	5,100,000
147 to 159 Months	0.999	1.000	0.4137	0.999	5,800,000
159 to 171 Months	1.001	1.000	0.3441	1.001	6,600,000
171 to 183 Months	1.001	1.000	0.2878	1.001	7,500,000
183 to 195 Months	1.001	1.000	0.2929	1.001	8,600,000
195 to 207 Months	1.002	1.000	0.3021	1.001	9,700,000
207 to 219 Months	1.001	1.000	0.2906	1.001	11,100,000
219 to 231 Months	1.001	1.000	0.1925	1.001	12,700,000
231 to 243 Months	1.001	1.000	0.0909	1.001	14,500,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year		Loss Development From									
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
6/30/2019			1.039	1.048	0.993	1.005	0.999	1.004	1.002	0.997	1.001
6/30/2020		1.051	1.039	1.048	0.993	1.005	0.999	1.004	1.002	0.997	1.001
6/30/2021	1.102	1.051	1.039	1.048	0.993	1.005	0.999	1.004	1.002	0.997	1.001
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2019	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.100
6/30/2020	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.156
6/30/2021	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.274

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

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

Calculation of Cumulative Incremental 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	0.0715	0.0565	0.7301	0.0605	1,400,000
27 to 39 Months	0.0828	0.0741	0.7151	0.0766	1,600,000
39 to 51 Months	0.0633	0.1126	0.6744	0.0965	1,800,000
51 to 63 Months	0.0310	0.0714	0.6475	0.0572	2,000,000
63 to 75 Months	0.0252	0.0001	0.6215	0.0096	2,300,000
75 to 87 Months	0.0101	0.0055	0.5606	0.0075	2,700,000
87 to 99 Months	0.0181	0.0021	0.5235	0.0097	3,000,000
99 to 111 Months	0.0148	0.0003	0.5138	0.0073	3,500,000
111 to 123 Months	0.0138	0.0005	0.4974	0.0072	3,900,000
123 to 135 Months	0.0071	0.0000	0.4875	0.0036	4,400,000
135 to 147 Months	0.0065	0.0000	0.4480	0.0036	5,100,000
147 to 159 Months	0.0035	0.0000	0.4137	0.0021	5,800,000
159 to 171 Months	0.0030	0.0000	0.3441	0.0020	6,600,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.343	0.283	0.206	0.110	0.053	0.043	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>
	0.026	0.019	0.011	0.008	0.004	0.002	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	335,921	2,800,642	0.206	577,772	913,693
9/30/2020	221,187	2,354,981	0.283	666,224	887,411
9/30/2021	64,537	1,820,055	0.343	625,007	689,544

Deductible Coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	45,639	406,465	0.206	83,854	129,493
9/30/2020	1,910	264,957	0.283	74,956	76,866
9/30/2021	9,183	205,185	0.343	70,461	79,644

(A) See Exhibit C5 - Multistate Loss Development.

(B) See Exhibit C5 - Statewide Loss Development.

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

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

OHIO

Premises/Operations

Owners, Landlords and Tenants

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1843
27 to 39 Months	0.1734
39 to 51 Months	0.0904
51 to 63 Months	0.1208
63 to 75 Months	0.1174
75 to 87 Months	0.0915
87 to 99 Months	0.0500
99 to 111 Months	0.0238
111 to 123 Months	0.0110
123 to 135 Months	0.0214
135 to 147 Months	0.0036
147 to 159 Months	0.0107
159 to 171 Months	0.0025
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>
	0.901	0.717	0.543	0.453	0.332	0.215	0.123
<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>
	0.073	0.049	0.038	0.017	0.013	0.003	0.000

Full coverage

A.Y.E	Reported ALAE as of 12/31/2021	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2019	133,585	595,774	0.543	323,565	457,150
9/30/2020	39,441	593,996	0.717	425,598	465,039
9/30/2021	58,405	623,863	0.901	561,976	620,381

(A) See Exhibit C5 - Multistate Loss Development.

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

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Bodily Injury - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<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>
6/30/2002	11,090,898	10,255,447	10,290,205	10,354,581	9,743,435	9,545,077	9,366,397	9,367,378	9,259,211	9,259,211	9,258,179
6/30/2003	13,055,954	12,431,921	12,812,419	11,155,039	10,307,249	10,017,841	9,778,350	9,528,541	9,495,674	9,495,512	9,495,570
6/30/2004	10,129,258	10,890,640	10,372,955	9,322,635	8,433,024	8,289,742	8,336,622	8,064,650	8,014,850	8,084,334	8,114,279
6/30/2005	10,148,553	10,323,262	9,997,691	8,943,411	8,615,157	8,090,597	7,788,677	7,773,099	7,773,099	7,803,099	7,823,079
6/30/2006	10,032,912	10,274,589	9,690,830	9,091,324	8,588,046	8,549,184	8,316,796	8,341,074	8,335,271	8,350,600	8,251,957
6/30/2007	9,856,868	10,300,782	10,375,654	9,385,309	8,530,624	8,219,446	8,266,483	8,230,291	8,213,039	8,243,008	8,240,084
6/30/2008	9,770,150	10,052,313	8,769,152	7,695,870	7,436,662	7,265,105	7,241,558	7,255,392	7,214,892	7,214,892	7,214,892
6/30/2009	10,051,219	11,130,468	9,939,376	8,914,536	8,727,646	8,819,407	8,731,439	8,638,439	8,663,439	8,663,439	8,663,439
6/30/2010	9,938,220	10,489,269	9,714,752	9,519,698	9,084,444	8,821,826	8,764,452	8,745,500	8,736,215	8,714,806	8,798,624
6/30/2011	8,928,074	9,375,892	9,114,133	8,589,741	8,195,616	8,105,606	7,970,606	7,910,706	7,910,837	7,910,837	7,939,137
6/30/2012	8,065,844	8,789,642	9,859,338	8,414,709	8,009,799	7,969,836	7,957,436	7,857,336	7,842,336	7,842,436	
6/30/2013	7,330,661	8,269,320	8,445,707	7,840,091	7,556,442	7,476,562	7,363,980	7,360,980	7,406,714		
6/30/2014	8,935,777	9,747,305	10,619,144	9,258,017	9,162,720	9,063,660	9,050,907	9,124,521			
6/30/2015	7,322,344	7,808,802	7,883,489	8,076,839	7,628,191	7,453,761	7,561,767				
6/30/2016	6,364,524	8,123,736	8,703,162	8,508,273	7,810,082	7,864,934					
6/30/2017	7,554,613	9,467,144	9,342,465	8,970,994	9,123,814						
6/30/2018	9,535,452	10,420,174	10,938,655	10,913,971							
6/30/2019	8,356,970	9,683,190	10,290,739								
6/30/2020	4,857,548	5,374,069									
6/30/2021	5,158,421										

<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>
6/30/2002	9,288,491	9,247,179	9,247,179	9,242,179	9,242,179	9,242,179	9,242,179	9,242,179	9,242,179
6/30/2003	9,380,424	9,380,186	9,380,186	9,380,186	9,380,186	9,380,186	9,362,446	9,386,401	
6/30/2004	8,152,779	8,113,362	8,093,384	8,093,383	8,092,195	8,093,383	8,093,383		
6/30/2005	7,785,643	7,775,666	7,775,663	7,871,635	7,857,340	7,863,176			
6/30/2006	8,251,387	8,250,982	8,275,382	8,275,037	8,274,482				
6/30/2007	8,240,084	8,240,084	8,240,084	8,240,084					
6/30/2008	7,214,892	7,214,892	7,214,892						
6/30/2009	8,678,439	8,678,439							
6/30/2010	8,798,624								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
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 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
6/30/2002	0.925	1.003	1.006	0.941	0.980	0.981	1.000	0.988	1.000	1.000	1.003
6/30/2003	0.952	1.031	0.871	0.924	0.972	0.976	0.974	0.997	1.000	1.000	0.988
6/30/2004	1.075	0.952	0.899	0.905	0.983	1.006	0.967	0.994	1.009	1.004	1.005
6/30/2005	1.017	0.968	0.895	0.963	0.939	0.963	0.998	1.000	1.004	1.003	0.995
6/30/2006	1.024	0.943	0.938	0.945	0.995	0.973	1.003	0.999	1.002	0.988	1.000
6/30/2007	1.045	1.007	0.905	0.909	0.964	1.006	0.996	0.998	1.004	1.000	1.000
6/30/2008	1.029	0.872	0.878	0.966	0.977	0.997	1.002	0.994	1.000	1.000	1.000
6/30/2009	1.107	0.893	0.897	0.979	1.011	0.990	0.989	1.003	1.000	1.000	1.002
6/30/2010	1.055	0.926	0.980	0.954	0.971	0.993	0.998	0.999	0.998	1.010	1.000
6/30/2011	1.050	0.972	0.942	0.954	0.989	0.983	0.992	1.000	1.000	1.004	
6/30/2012	1.090	1.122	0.853	0.952	0.995	0.998	0.987	0.998	1.000		
6/30/2013	1.128	1.021	0.928	0.964	0.989	0.985	1.000	1.006			
6/30/2014	1.091	1.089	0.872	0.990	0.989	0.999	1.008				
6/30/2015	1.066	1.010	1.025	0.944	0.977	1.014					
6/30/2016	1.276	1.071	0.978	0.918	1.007						
6/30/2017	1.253	0.987	0.960	1.017							
6/30/2018	1.093	1.050	0.998								
6/30/2019	1.159	1.063									
6/30/2020	1.106										
3 Yr Mean	1.119	1.033	0.979	0.960	0.991	0.999	0.998	1.001	0.999	1.005	1.001
Best 3/5	1.173	1.041	0.979	0.966	0.991	0.994	0.997	1.001	1.000	1.001	1.000
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2002	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000			
6/30/2003	1.000	1.000	1.000	1.000	1.000	0.998	1.003	1.000			
6/30/2004	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	0.999	1.000	1.012	0.998	1.001	1.000	1.000	1.000			
6/30/2006	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.000	1.000	1.000								
6/30/2008	1.000	1.000									
6/30/2009	1.000										
3 Yr Mean	1.000	1.001	1.004	0.999	1.000	0.999	1.002	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
6/30/2017					0.991	0.994	0.997	1.001	1.000	1.001	1.000
6/30/2018				0.966	0.991	0.994	0.997	1.001	1.000	1.001	1.000
6/30/2019			0.979	0.966	0.991	0.994	0.997	1.001	1.000	1.001	1.000
6/30/2020		1.041	0.979	0.966	0.991	0.994	0.997	1.001	1.000	1.001	1.000
6/30/2021	1.173	1.041	0.979	0.966	0.991	0.994	0.997	1.001	1.000	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	
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.984	
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.951	
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.931	
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969	
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.136	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Bodily Injury - Occurrence
 Incurred Accident Year ALAE Development

<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>
6/30/2002	617,648	1,263,762	2,501,703	3,609,770	4,097,152	4,251,550	4,549,734	4,709,860	4,686,799	4,828,107	4,828,107
6/30/2003	657,840	1,638,182	3,466,921	4,390,017	4,676,364	4,628,805	4,698,659	4,718,369	4,735,736	4,735,898	4,736,267
6/30/2004	705,500	1,257,305	2,937,599	3,767,729	4,116,486	4,227,157	4,159,947	4,157,941	4,181,578	4,192,829	4,238,535
6/30/2005	415,317	1,412,129	2,343,817	2,918,438	3,141,686	3,124,722	3,225,066	3,234,080	3,234,080	3,284,280	3,318,151
6/30/2006	576,302	1,401,293	2,426,965	3,041,670	3,205,817	3,310,160	3,351,376	3,400,939	3,494,713	3,551,176	3,555,449
6/30/2007	529,674	1,510,913	2,897,890	3,644,279	3,932,556	4,073,211	4,162,655	4,224,039	4,320,874	4,356,070	4,381,359
6/30/2008	481,758	1,074,990	1,983,948	2,617,517	3,084,680	3,009,539	3,048,949	3,057,023	3,052,154	3,066,189	3,052,583
6/30/2009	675,451	1,588,213	3,169,282	4,329,695	5,409,968	5,542,560	5,775,625	5,782,004	5,621,325	5,621,325	5,622,638
6/30/2010	727,598	1,445,731	2,878,272	3,979,447	4,235,165	4,384,216	4,427,459	4,473,606	4,503,270	4,515,859	4,533,032
6/30/2011	487,613	1,588,532	2,725,057	3,113,265	3,312,818	3,340,509	3,325,035	3,325,261	3,325,261	3,325,261	3,338,488
6/30/2012	617,591	1,418,412	2,477,447	2,919,941	3,152,046	3,268,242	3,296,130	3,318,632	3,318,632	3,318,632	
6/30/2013	579,698	1,374,798	2,245,711	2,806,664	2,937,603	3,040,664	3,214,386	3,183,820	3,159,689		
6/30/2014	725,508	2,139,587	3,355,573	3,990,620	4,022,105	4,115,602	4,132,024	4,128,541			
6/30/2015	558,107	1,124,747	2,348,832	2,767,663	2,969,880	2,989,253	3,188,591				
6/30/2016	547,776	1,353,460	2,307,470	2,931,832	3,161,798	3,328,004					
6/30/2017	562,585	2,145,109	2,813,360	3,915,840	4,216,558						
6/30/2018	692,283	1,393,872	2,745,318	2,972,516							
6/30/2019	493,500	1,257,649	2,194,136								
6/30/2020	398,228	853,651									
6/30/2021	579,370										

<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>
6/30/2002	4,831,569	4,844,578	4,837,324	4,837,324	4,837,324	4,837,324	4,837,324	4,837,324	4,837,324
6/30/2003	4,736,413	4,736,651	4,736,651	4,736,651	4,736,651	4,736,651	4,736,891	4,736,936	
6/30/2004	4,283,873	4,256,288	4,232,522	4,234,364	4,234,352	4,234,364	4,234,364		
6/30/2005	3,277,725	3,266,844	3,268,686	3,272,714	3,287,011	3,297,959			
6/30/2006	3,556,019	3,556,424	3,556,774	3,557,119	3,557,674				
6/30/2007	4,381,359	4,381,359	4,381,359	4,381,359					
6/30/2008	3,054,391	3,195,526	3,592,574						
6/30/2009	5,622,638	5,637,708							
6/30/2010	4,536,924								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Bodily Injury - Occurrence
 Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	646,114	1,237,941	1,108,067	487,382	154,398	298,184	160,126	-23,061	141,308	0	3,462	13,009	-7,254
6/30/2003	980,342	1,828,739	923,096	286,347	-47,559	69,854	19,710	17,367	162	369	146	238	0
6/30/2004	551,805	1,680,294	830,130	348,757	110,671	-67,210	-2,006	23,637	11,251	45,706	45,338	-27,585	-23,766
6/30/2005	996,812	931,688	574,621	223,248	-16,964	100,344	9,014	0	50,200	33,871	-40,426	-10,881	1,842
6/30/2006	824,991	1,025,672	614,705	164,147	104,343	41,216	49,563	93,774	56,463	4,273	570	405	350
6/30/2007	981,239	1,386,977	746,389	288,277	140,655	89,444	61,384	96,835	35,196	25,289	0	0	0
6/30/2008	593,232	908,958	633,569	467,163	-75,141	39,410	8,074	-4,869	14,035	-13,606	1,808	141,135	397,048
6/30/2009	912,762	1,581,069	1,160,413	1,080,273	132,592	233,065	6,379	-160,679	0	1,313	0	15,070	
6/30/2010	718,133	1,432,541	1,101,175	255,718	149,051	43,243	46,147	29,664	12,589	17,173	3,892		
6/30/2011	1,100,919	1,136,525	388,208	199,553	27,691	-15,474	226	0	0	13,227			
6/30/2012	800,821	1,059,035	442,494	232,105	116,196	27,888	22,502	0	0				
6/30/2013	795,100	870,913	560,953	130,939	103,061	173,722	-30,566	-24,131					
6/30/2014	1,414,079	1,215,986	635,047	31,485	93,497	16,422	-3,483						
6/30/2015	566,640	1,224,085	418,831	202,217	19,373	199,338							
6/30/2016	805,684	954,010	624,362	229,966	166,206								
6/30/2017	1,582,524	668,251	1,102,480	300,718									
6/30/2018	701,589	1,351,446	227,198										
6/30/2019	764,149	936,487											
6/30/2020	455,423												

	Incremental Percentages												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	0.0566	0.1085	0.0971	0.0427	0.0135	0.0261	0.0140	-0.0020	0.0124	0.0000	0.0003	0.0011	-0.0006
6/30/2003	0.0844	0.1574	0.0794	0.0246	-0.0041	0.0060	0.0017	0.0015	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2004	0.0491	0.1494	0.0738	0.0310	0.0098	-0.0060	-0.0002	0.0021	0.0010	0.0041	0.0040	-0.0025	-0.0021
6/30/2005	0.0896	0.0838	0.0517	0.0201	-0.0015	0.0090	0.0008	0.0000	0.0045	0.0030	-0.0036	-0.0010	0.0002
6/30/2006	0.0651	0.0810	0.0485	0.0130	-0.0082	0.0033	0.0039	0.0074	0.0045	0.0003	0.0000	-0.0000	0.0000
6/30/2007	0.0875	0.1237	0.0666	0.0257	0.0125	0.0080	0.0055	0.0086	0.0031	0.0023	0.0000	0.0000	0.0000
6/30/2008	0.0528	0.0809	0.0564	0.0416	-0.0067	0.0035	0.0007	-0.0004	0.0012	-0.0012	0.0002	0.0126	0.0354
6/30/2009	0.0763	0.1322	0.0970	0.0903	-0.0111	0.0195	0.0005	-0.0134	0.0000	0.0001	0.0000	0.0013	
6/30/2010	0.0538	0.1073	0.0825	0.0192	0.0112	0.0032	0.0035	0.0022	0.0009	0.0013	0.0003		
6/30/2011	0.0918	0.0948	0.0324	0.0166	0.0023	-0.0013	0.0000	0.0000	0.0000	0.0011			
6/30/2012	0.0719	0.0951	0.0397	0.0208	0.0104	0.0025	0.0020	0.0000	0.0000				
6/30/2013	0.0716	0.0784	0.0505	0.0118	0.0093	0.0156	-0.0028	-0.0022					
6/30/2014	0.1087	0.0935	0.0488	0.0024	0.0072	0.0013	-0.0003						
6/30/2015	0.0572	0.1236	0.0423	0.0204	0.0020	0.0201							
6/30/2016	0.0616	0.0729	0.0477	0.0176	0.0127								
6/30/2017	0.1152	0.0486	0.0803	0.0219									
6/30/2018	0.0404	0.0778	0.0131										
6/30/2019	0.0530	0.0650											
6/30/2020	0.0595												

Best 3/5	0.0580	0.0719	0.0463	0.0166	0.0090	0.0065	0.0006	-0.0007	0.0003	0.0008	0.0001	0.0004	0.0001
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Property Damage - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<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>
6/30/2002	1,478,126	1,514,860	1,643,893	1,618,197	1,574,171	1,456,252	1,458,883	1,499,972	1,499,972	1,449,972	1,449,972
6/30/2003	1,500,423	1,873,247	1,896,446	1,646,901	1,599,739	1,566,878	1,531,421	1,525,909	1,525,909	1,525,659	1,525,659
6/30/2004	1,412,960	1,593,259	1,860,792	1,574,252	1,608,352	1,512,224	1,514,976	1,479,675	1,466,288	1,470,296	1,482,064
6/30/2005	1,247,839	1,010,744	1,086,466	1,024,815	1,005,300	1,004,454	1,053,454	1,006,859	1,001,859	1,156,456	1,137,969
6/30/2006	956,012	900,489	998,532	952,410	953,418	952,219	952,219	950,719	940,719	940,719	940,719
6/30/2007	1,090,822	997,346	1,082,022	1,029,089	1,008,536	1,018,227	997,475	988,026	988,026	988,026	988,026
6/30/2008	1,691,019	1,909,987	1,668,948	1,627,611	1,530,907	1,533,996	1,533,996	1,533,996	1,533,996	1,533,996	1,533,996
6/30/2009	1,460,041	1,484,312	1,473,387	1,396,794	1,475,156	1,568,943	1,570,009	1,570,009	1,570,009	1,570,039	1,570,009
6/30/2010	1,330,046	1,184,042	1,137,610	998,750	1,114,650	1,123,078	1,064,374	1,035,578	1,080,432	1,079,867	1,035,578
6/30/2011	1,188,396	1,316,090	1,515,807	1,511,267	1,633,285	1,563,441	1,564,115	1,544,237	1,538,386	1,535,058	1,495,147
6/30/2012	1,237,509	1,156,708	1,284,630	1,137,922	1,156,025	1,141,025	1,141,025	1,241,025	1,241,025	1,241,025	
6/30/2013	703,701	862,424	828,469	864,944	916,200	915,575	913,700	913,700	925,700		
6/30/2014	1,274,956	1,106,405	1,144,235	1,130,635	1,172,324	1,241,803	1,241,803	1,241,803			
6/30/2015	1,187,121	1,174,551	1,267,711	1,307,477	1,432,396	1,287,396	1,288,896				
6/30/2016	784,362	915,660	1,092,780	1,200,427	1,171,894	1,142,894					
6/30/2017	947,394	950,577	1,026,596	1,165,144	1,287,155						
6/30/2018	1,358,863	1,666,256	1,609,005	1,528,228							
6/30/2019	1,368,594	1,398,359	1,312,539								
6/30/2020	1,060,270	1,129,363									
6/30/2021	1,077,838										

<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>
6/30/2002	1,449,972	1,449,972	1,450,072	1,450,072	1,450,072	1,450,072	1,450,072	1,450,072	1,449,972
6/30/2003	1,525,659	1,576,759	1,576,759	1,576,759	1,576,759	1,576,684	1,576,759	1,576,659	
6/30/2004	1,519,747	1,519,747	1,519,747	1,519,752	1,519,297	1,519,747	1,519,747		
6/30/2005	1,134,094	1,102,565	1,102,565	1,102,460	1,102,566	1,102,566			
6/30/2006	940,719	940,719	940,719	940,719	940,719				
6/30/2007	988,026	988,026	988,026	988,026					
6/30/2008	1,533,996	1,533,996	1,533,996						
6/30/2009	1,570,039	1,570,009							
6/30/2010	1,035,578								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Property Damage - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

Link Ratios											
A.Y.E.	<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>
6/30/2002	1.025	1.085	0.984	0.973	0.925	1.002	1.028	1.000	0.967	1.000	1.000
6/30/2003	1.248	1.012	0.868	0.971	0.979	0.977	0.996	1.000	1.000	1.000	1.000
6/30/2004	1.128	1.168	0.846	1.022	0.940	1.002	0.977	0.991	1.003	1.008	1.025
6/30/2005	0.810	1.075	0.943	0.981	0.999	1.049	0.956	0.995	1.154	0.984	0.997
6/30/2006	0.942	1.109	0.954	1.001	0.999	1.000	0.998	0.989	1.000	1.000	1.000
6/30/2007	0.914	1.085	0.951	0.980	1.010	0.980	0.991	1.000	1.000	1.000	1.000
6/30/2008	1.129	0.874	0.975	0.941	1.002	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.017	0.993	0.948	1.056	1.064	1.001	1.000	1.000	1.000	1.000	1.000
6/30/2010	0.890	0.961	0.878	1.116	1.008	0.948	0.973	1.043	0.999	0.959	1.000
6/30/2011	1.107	1.152	0.997	1.081	0.957	1.000	0.987	0.996	0.998	0.974	
6/30/2012	0.935	1.111	0.886	1.016	0.987	1.000	1.088	1.000	1.000		
6/30/2013	1.226	0.961	1.044	1.059	0.999	0.998	1.000	1.013			
6/30/2014	0.868	1.034	0.988	1.037	1.059	1.000	1.000				
6/30/2015	0.989	1.079	1.031	1.096	0.899	1.001					
6/30/2016	1.167	1.193	1.099	0.976	0.975						
6/30/2017	1.003	1.080	1.135	1.105							
6/30/2018	1.226	0.966	0.950								
6/30/2019	1.022	0.939									
6/30/2020	1.065										
3 Yr Mean	1.104	0.995	1.061	1.059	0.978	1.000	1.029	1.003	0.999	0.978	1.000
Best 3/5	1.085	1.042	1.039	1.064	0.987	1.000	0.996	1.004	1.000	0.991	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>			
6/30/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2003	1.033	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	0.972	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.000	1.000	1.000								
6/30/2008	1.000	1.000									
6/30/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<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>
6/30/2017					0.987	1.000	0.996	1.004	1.000	0.991	1.000
6/30/2018				1.064	0.987	1.000	0.996	1.004	1.000	0.991	1.000
6/30/2019			1.039	1.064	0.987	1.000	0.996	1.004	1.000	0.991	1.000
6/30/2020		1.042	1.039	1.064	0.987	1.000	0.996	1.004	1.000	0.991	1.000
6/30/2021	1.085	1.042	1.039	1.064	0.987	1.000	0.996	1.004	1.000	0.991	1.000
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.978	
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.041	
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.081	
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.127	
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.222	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Property Damage - Occurrence
 Incurred Accident Year ALAE Development

<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>
6/30/2002	43,194	117,659	335,626	403,561	451,847	463,538	469,003	489,180	488,664	458,376	458,376
6/30/2003	45,516	109,613	152,323	973,647	1,000,465	1,002,300	1,003,758	1,003,758	1,003,758	1,003,758	1,003,758
6/30/2004	67,606	209,776	433,282	466,553	526,526	558,176	612,799	639,898	646,314	655,835	662,310
6/30/2005	60,797	170,132	170,202	379,449	459,957	310,117	310,697	320,512	332,703	775,091	925,917
6/30/2006	161,851	235,454	307,793	423,740	477,433	682,574	719,663	722,290	732,973	732,973	732,973
6/30/2007	38,868	115,892	415,792	470,568	507,855	517,903	525,863	525,863	525,863	525,863	525,863
6/30/2008	172,677	309,273	493,370	579,671	676,709	676,485	676,485	676,644	676,644	676,644	676,644
6/30/2009	211,256	348,663	557,432	646,985	697,315	774,355	787,696	787,868	787,897	797,605	801,376
6/30/2010	111,691	227,114	433,476	456,543	526,024	548,127	535,179	535,334	537,044	537,610	537,610
6/30/2011	128,121	182,773	343,695	891,391	1,436,791	1,906,753	1,981,382	1,997,064	1,998,748	2,001,010	2,001,010
6/30/2012	137,818	214,444	297,737	304,947	341,477	345,163	345,163	353,543	353,543	353,543	
6/30/2013	63,159	118,028	267,642	320,893	377,619	391,913	392,014	391,405	389,788		
6/30/2014	205,115	279,153	395,897	462,948	620,638	886,979	899,518	899,518			
6/30/2015	321,698	601,980	1,125,098	1,929,314	2,140,648	2,102,162	2,122,162				
6/30/2016	29,684	118,204	186,367	501,107	599,371	533,630					
6/30/2017	138,795	260,446	377,322	488,586	581,774						
6/30/2018	151,191	325,035	552,071	706,651							
6/30/2019	57,114	104,808	140,180								
6/30/2020	79,911	138,020									
6/30/2021	73,017										

<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>
6/30/2002	458,376	458,376	458,376	458,376	458,376	458,376	458,376	458,376	458376
6/30/2003	1,003,758	1,025,261	1,023,504	1,023,504	1,023,504	1,023,504	1,023,504	1023504	
6/30/2004	663,183	663,183	668,962	668,962	669,562	669,562	669562		
6/30/2005	925,917	925,917	925,917	925,917	925,917	925917			
6/30/2006	732,973	732,973	732,973	732,973	732973				
6/30/2007	525,863	525,863	525,863	525863					
6/30/2008	676,644	676,644	676644						
6/30/2009	808,756	808756							
6/30/2010	537,610								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 OHIO
 Property Damage - Occurrence
 Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	74,465	217,967	67,935	48,286	11,691	5,465	20,177	-516	-30,288	0	0	0	0
6/30/2003	64,097	42,710	821,324	26,818	1,835	1,458	0	0	0	0	0	21,503	-1,757
6/30/2004	142,170	223,506	33,271	59,973	31,650	54,623	27,099	6,416	9,521	6,475	873	0	5,779
6/30/2005	109,335	70	209,247	80,508	-149,840	580	9,815	12,191	442,388	150,826	0	0	0
6/30/2006	73,603	72,339	115,947	53,693	205,141	37,089	2,627	10,683	0	0	0	0	0
6/30/2007	77,024	299,900	54,776	37,287	10,048	7,960	0	0	0	0	0	0	0
6/30/2008	136,596	184,097	86,301	97,038	-224	0	159	0	0	0	0	0	0
6/30/2009	137,407	208,769	89,553	50,330	77,040	13,341	172	29	9,708	3,771	7,380	0	0
6/30/2010	115,423	206,362	23,067	69,481	22,103	-12,948	155	1,710	566	0	0	0	0
6/30/2011	54,652	160,922	547,696	545,400	469,962	74,629	15,682	1,684	2,262	0	0	0	0
6/30/2012	76,626	83,293	7,210	36,530	3,686	0	8,380	0	0	0	0	0	0
6/30/2013	54,869	149,614	53,251	56,726	14,294	101	-609	-1,617	0	0	0	0	0
6/30/2014	74,038	116,744	67,051	157,690	266,341	12,539	0	0	0	0	0	0	0
6/30/2015	280,282	523,118	804,216	211,334	-38,486	20,000	0	0	0	0	0	0	0
6/30/2016	88,520	68,163	314,740	98,264	-65,741	0	0	0	0	0	0	0	0
6/30/2017	121,651	116,876	111,264	93,188	0	0	0	0	0	0	0	0	0
6/30/2018	173,844	227,036	154,580	0	0	0	0	0	0	0	0	0	0
6/30/2019	47,694	35,372	0	0	0	0	0	0	0	0	0	0	0
6/30/2020	58,109	0	0	0	0	0	0	0	0	0	0	0	0

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>
6/30/2002	0.0483	0.1413	0.0440	0.0313	0.0076	0.0035	0.0131	-0.0003	-0.0196	0.0000	0.0000	0.0000	0.0000
6/30/2003	0.0324	0.0216	0.4148	0.0135	0.0009	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000	0.0109	-0.0009
6/30/2004	0.0653	0.1026	0.0153	0.0275	0.0145	0.0251	0.0124	0.0029	0.0044	0.0030	0.0004	0.0000	0.0027
6/30/2005	0.0726	0.0000	0.1390	0.0535	-0.0995	0.0004	0.0065	0.0081	0.2938	0.1002	0.0000	0.0000	0.0000
6/30/2006	0.0760	0.0747	0.1197	0.0554	0.2118	0.0383	0.0027	0.0110	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.0776	0.3023	0.0552	0.0376	0.0101	0.0080	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0711	0.0959	0.0449	0.0505	-0.0001	0.0000	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2009	0.0590	0.0897	0.0385	0.0216	0.0331	0.0057	0.0001	0.0000	0.0042	0.0016	0.0032	0.0000	
6/30/2010	0.0957	0.1711	0.0191	0.0576	0.0183	-0.0107	0.0001	0.0014	0.0005	0.0000	0.0000		
6/30/2011	0.0257	0.0758	0.2578	0.2568	0.2212	0.0351	0.0074	0.0008	0.0011	0.0000			
6/30/2012	0.0556	0.0604	0.0052	0.0265	0.0027	0.0000	0.0061	0.0000	0.0000				
6/30/2013	0.0586	0.1599	0.0569	0.0606	0.0153	0.0001	-0.0007	-0.0017					
6/30/2014	0.0433	0.0682	0.0392	0.0922	0.1557	0.0073	0.0000						
6/30/2015	0.1295	0.2418	0.3717	0.0977	-0.0178	0.0092							
6/30/2016	0.0547	0.0421	0.1944	0.0607	-0.0406								
6/30/2017	0.0801	0.0770	0.0733	0.0614									
6/30/2018	0.0789	0.1031	0.0702										
6/30/2019	0.0314	0.0233											
6/30/2020	0.0360												

Best 3/5	0.0565	0.0741	0.1126	0.0714	0.0001	0.0055	0.0021	0.0003	0.0005	0.0000	0.0000	0.0000	0.0000
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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
6/30/2002	173,727,281	226,364,817	275,036,210	291,565,846	287,928,373	284,451,808	281,969,177	281,200,937	280,337,187	279,561,108	279,883,508
6/30/2003	195,907,306	270,230,865	328,226,478	336,230,394	329,296,645	324,177,649	321,772,055	318,622,236	317,658,618	317,748,847	317,795,802
6/30/2004	213,127,568	296,434,539	321,874,478	330,911,213	329,034,658	326,184,399	323,299,865	321,752,696	321,596,570	320,979,894	320,647,557
6/30/2005	229,239,921	273,923,719	312,352,671	320,340,027	321,347,561	316,008,745	312,832,572	312,090,697	311,000,781	311,490,957	311,698,859
6/30/2006	220,577,084	291,631,104	328,339,404	339,028,722	333,793,991	327,066,737	324,144,240	323,506,315	322,948,500	322,731,215	322,470,270
6/30/2007	251,280,499	322,393,580	352,062,750	356,917,606	349,620,486	343,913,066	341,595,852	339,574,756	338,609,843	338,481,937	338,618,667
6/30/2008	270,075,265	332,386,755	368,588,197	373,402,916	366,871,681	361,327,756	359,274,502	358,049,040	357,866,918	357,230,451	357,086,416
6/30/2009	279,212,870	352,528,505	390,134,617	390,428,701	383,308,863	380,655,483	377,110,143	375,059,537	374,188,252	374,026,725	374,716,232
6/30/2010	297,086,814	376,404,320	417,583,981	419,042,724	412,772,188	408,209,764	405,470,057	404,241,304	403,905,265	403,471,548	403,189,716
6/30/2011	331,554,496	417,514,303	461,540,292	469,616,305	460,661,197	455,501,365	451,595,983	449,749,664	449,387,289	448,897,855	448,891,123
6/30/2012	281,692,812	357,150,592	399,746,284	401,513,046	399,050,210	395,344,963	394,726,470	394,775,073	393,424,340	393,134,843	
6/30/2013	280,635,622	362,080,958	394,978,889	402,622,963	404,175,798	403,687,558	403,135,597	401,907,668	401,709,221		
6/30/2014	316,585,711	403,225,544	460,004,641	493,245,921	495,777,600	495,156,866	491,461,361	490,316,273			
6/30/2015	278,800,064	381,979,670	464,245,245	495,801,413	501,606,666	499,099,726	497,732,269				
6/30/2016	258,521,396	373,564,914	450,386,214	482,647,634	486,173,713	487,074,370					
6/30/2017	281,387,777	409,128,243	498,816,782	530,196,749	540,369,000						
6/30/2018	327,084,849	461,876,351	547,894,596	585,544,310							
6/30/2019	310,739,126	440,907,806	522,508,453								
6/30/2020	240,204,186	335,916,033									
6/30/2021	219,667,076										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2002	279,537,479	279,634,920	279,704,272	279,699,010	279,833,595	279,815,295	279,812,577	279,942,476	280,054,093
6/30/2003	317,700,884	317,873,196	318,157,603	318,009,116	318,009,404	318,373,347	318,744,365	318,893,161	
6/30/2004	320,742,657	320,697,563	320,634,477	320,527,813	320,631,098	320,636,301	320,882,899		
6/30/2005	311,686,872	311,591,824	311,870,276	312,271,954	312,361,395	312,714,252			
6/30/2006	322,403,310	322,186,328	322,230,677	322,696,313	323,250,163				
6/30/2007	338,502,627	338,973,565	339,240,225	339,444,185					
6/30/2008	357,335,111	357,518,337	357,941,382						
6/30/2009	374,669,583	374,755,019							
6/30/2010	403,173,486								

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.	<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>
6/30/2002	1.303	1.215	1.060	0.988	0.988	0.991	0.997	0.997	0.997	1.001	0.999
6/30/2003	1.379	1.215	1.024	0.979	0.984	0.993	0.990	0.997	1.000	1.000	1.000
6/30/2004	1.391	1.086	1.028	0.994	0.991	0.991	0.995	1.000	0.998	0.999	1.000
6/30/2005	1.195	1.140	1.026	1.003	0.983	0.990	0.998	0.997	1.002	1.001	1.000
6/30/2006	1.322	1.126	1.033	0.985	0.980	0.991	0.998	0.998	0.999	0.999	1.000
6/30/2007	1.283	1.092	1.014	0.980	0.984	0.993	0.994	0.997	1.000	1.000	1.000
6/30/2008	1.231	1.109	1.013	0.983	0.985	0.994	0.997	0.999	0.998	1.000	1.001
6/30/2009	1.263	1.107	1.001	0.982	0.993	0.991	0.995	0.998	1.000	1.002	1.000
6/30/2010	1.267	1.109	1.003	0.985	0.989	0.993	0.997	0.999	0.999	0.999	1.000
6/30/2011	1.259	1.105	1.017	0.981	0.989	0.991	0.996	0.999	0.999	1.000	
6/30/2012	1.268	1.119	1.004	0.994	0.991	0.998	1.000	0.997	0.999		
6/30/2013	1.290	1.091	1.019	1.004	0.999	0.999	0.997	1.000			
6/30/2014	1.274	1.141	1.072	1.005	0.999	0.993	0.998				
6/30/2015	1.370	1.215	1.068	1.012	0.995	0.997					
6/30/2016	1.445	1.206	1.072	1.007	1.002						
6/30/2017	1.454	1.219	1.063	1.019							
6/30/2018	1.412	1.186	1.069								
6/30/2019	1.419	1.185									
6/30/2020	1.398										
3 Yr Mean	1.410	1.197	1.068	1.013	0.999	0.996	0.998	0.999	0.999	1.000	1.000
Best 3/5	1.425	1.202	1.070	1.008	0.998	0.996	0.997	0.999	0.999	1.000	1.000
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2003	1.001	1.001	1.000	1.000	1.001	1.001	1.000	1.000			
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000			
6/30/2005	1.000	1.001	1.001	1.000	1.001	1.000	1.001	1.000			
6/30/2006	0.999	1.000	1.001	1.002	1.000	1.000	1.001	1.000			
6/30/2007	1.001	1.001	1.001								
6/30/2008	1.001	1.001									
6/30/2009	1.000										
3 Yr Mean	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000			
Best 3/5	1.000	1.001	1.001	1.000	1.000	1.000	1.001	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>
6/30/2017					0.998	0.996	0.997	0.999	0.999	1.000	1.000
6/30/2018				1.008	0.998	0.996	0.997	0.999	0.999	1.000	1.000
6/30/2019			1.070	1.008	0.998	0.996	0.997	0.999	0.999	1.000	1.000
6/30/2020		1.202	1.070	1.008	0.998	0.996	0.997	0.999	0.999	1.000	1.000
6/30/2021	1.425	1.202	1.070	1.008	0.998	0.996	0.997	0.999	0.999	1.000	1.000
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		<u>FACTORS</u>
6/30/2017	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000		0.992
6/30/2018	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000		1.000
6/30/2019	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000		1.070
6/30/2020	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000		1.286
6/30/2021	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000		1.833

Bold - Calculated Using Modified Bondy Method

Italics - 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 :

<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>
6/30/2002	10,140,539	15,420,550	16,617,261	16,889,230	17,600,101	16,856,454	16,907,474	16,539,265	16,705,790	16,615,577	16,615,576
6/30/2003	13,657,642	18,310,785	20,595,795	21,681,085	20,550,541	20,348,075	19,670,472	19,540,474	19,502,132	19,563,673	19,644,833
6/30/2004	17,300,231	24,948,696	23,315,089	24,458,524	23,363,574	22,644,300	22,006,517	21,788,770	21,618,044	21,779,578	21,811,451
6/30/2005	15,619,580	24,570,285	23,727,288	21,778,469	20,106,333	19,372,436	18,934,403	18,734,969	18,729,969	18,613,995	18,613,992
6/30/2006	15,260,156	17,995,846	20,554,730	20,196,093	19,549,156	19,705,042	19,903,400	19,913,521	20,195,275	20,117,069	20,187,069
6/30/2007	15,121,810	19,912,097	22,972,118	23,536,175	22,871,107	22,276,046	21,989,578	22,099,575	22,089,346	22,085,095	21,940,095
6/30/2008	16,839,720	21,010,020	23,209,198	23,249,229	23,257,495	22,831,830	22,743,659	22,641,278	22,540,278	22,547,079	22,571,329
6/30/2009	16,061,964	19,601,094	19,805,083	21,041,613	21,052,852	20,797,543	20,807,066	20,685,241	20,690,600	20,659,746	20,656,841
6/30/2010	12,715,979	13,197,951	15,759,406	16,356,108	16,914,383	16,531,644	16,605,265	16,410,254	16,251,349	16,362,696	16,321,026
6/30/2011	11,699,767	15,323,273	17,303,823	18,105,748	18,036,537	17,769,979	17,697,410	17,514,545	17,516,812	17,492,385	17,541,394
6/30/2012	11,518,181	14,827,569	16,557,494	16,705,450	16,983,724	16,729,092	16,958,469	17,305,155	17,090,915	17,052,915	
6/30/2013	12,153,927	15,046,099	16,289,394	16,920,685	17,564,476	17,416,598	17,386,528	17,084,109	16,972,125		
6/30/2014	15,500,916	18,487,026	21,085,089	22,780,446	23,648,557	23,812,120	24,049,013	24,319,386			
6/30/2015	14,998,062	20,264,483	25,371,342	28,009,680	28,387,880	28,277,260	28,056,860				
6/30/2016	17,293,961	22,980,966	27,899,760	29,692,764	29,498,741	30,024,692					
6/30/2017	15,616,087	24,226,892	31,855,011	32,634,648	32,214,394						
6/30/2018	19,176,766	28,083,972	34,012,493	35,962,811							
6/30/2019	20,529,883	28,645,337	35,274,625								
6/30/2020	19,337,026	23,054,841									
6/30/2021	18,564,223										

<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>
6/30/2002	16,665,575	16,821,074	16,807,285	16,832,444	16,926,850	16,927,135	16,927,135	16,925,463	16,925,749
6/30/2003	19,545,884	19,535,884	19,535,884	19,535,884	19,551,884	19,552,884	19,551,884	19,552,884	
6/30/2004	21,787,641	21,810,142	21,860,141	21,860,141	21,860,141	21,839,689	21,841,391		
6/30/2005	18,618,992	18,613,992	18,613,992	18,670,437	18,670,437	18,670,437			
6/30/2006	20,187,069	20,087,069	20,087,069	20,089,598	20,089,598				
6/30/2007	21,872,925	21,873,025	21,873,027	21,877,925					
6/30/2008	22,571,229	22,576,475	22,567,475						
6/30/2009	20,656,840	20,651,840							
6/30/2010	16,421,026								

Premises / Operations (Subline Code 334)
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 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>
6/30/2002	1.521	1.078	1.016	1.042	0.958	1.003	0.978	1.010	0.995	1.000	1.003
6/30/2003	1.341	1.125	1.053	0.948	0.990	0.967	0.993	0.998	1.003	1.004	0.995
6/30/2004	1.442	0.935	1.049	0.955	0.969	0.972	0.990	0.992	1.007	1.001	0.999
6/30/2005	1.573	0.966	0.918	0.923	0.963	0.977	0.989	1.000	0.994	1.000	1.000
6/30/2006	1.179	1.142	0.983	0.968	1.008	1.010	1.001	1.014	0.996	1.003	1.000
6/30/2007	1.317	1.154	1.025	0.972	0.974	0.987	1.005	1.000	1.000	0.993	0.997
6/30/2008	1.248	1.105	1.002	1.000	0.982	0.996	0.995	0.996	1.000	1.001	1.000
6/30/2009	1.220	1.010	1.062	1.001	0.988	1.000	0.994	1.000	0.999	1.000	1.000
6/30/2010	1.038	1.194	1.038	1.034	0.977	1.004	0.988	0.990	1.007	0.997	1.006
6/30/2011	1.310	1.129	1.046	0.996	0.985	0.996	0.990	1.000	0.999	1.003	
6/30/2012	1.287	1.117	1.009	1.017	0.985	1.014	1.020	0.988	0.998		
6/30/2013	1.238	1.083	1.039	1.038	0.992	0.998	0.983	0.993			
6/30/2014	1.193	1.141	1.080	1.038	1.007	1.010	1.011				
6/30/2015	1.351	1.252	1.104	1.014	0.996	0.992					
6/30/2016	1.329	1.214	1.064	0.993	1.018						
6/30/2017	1.551	1.315	1.024	0.987							
6/30/2018	1.464	1.211	1.057								
6/30/2019	1.395	1.231									
6/30/2020	1.192										
3 Yr Mean	1.350	1.252	1.048	0.998	1.007	1.000	1.005	0.994	1.001	1.000	1.002
Best 3/5	1.396	1.232	1.067	1.015	0.998	1.001	0.996	0.994	0.999	0.999	1.000
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2002	1.009	0.999	1.001	1.006	1.000	1.000	1.000	1.000			
6/30/2003	0.999	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	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.000	1.000	1.000								
6/30/2008	1.000	1.000									
6/30/2009	1.000										
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	1.000	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>
6/30/2017					0.998	1.001	0.996	0.994	0.999	0.999	1.000
6/30/2018				1.015	0.998	1.001	0.996	0.994	0.999	0.999	1.000
6/30/2019			1.067	1.015	0.998	1.001	0.996	0.994	0.999	0.999	1.000
6/30/2020		1.232	1.067	1.015	0.998	1.001	0.996	0.994	0.999	0.999	1.000
6/30/2021	1.396	1.232	1.067	1.015	0.998	1.001	0.996	0.994	0.999	0.999	1.000
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS	
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.069	
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.317	
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.839	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year ALAE Development

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2002	26,260,014	46,593,243	77,207,122	97,020,264	114,430,046	119,354,725	124,524,508	126,712,211	126,984,031	128,137,599	128,013,191
6/30/2003	26,059,156	56,719,158	92,775,160	122,327,248	137,046,907	141,120,229	144,591,299	145,556,648	147,317,648	148,716,305	149,173,531
6/30/2004	23,856,595	55,928,254	93,694,544	119,144,678	128,101,666	134,251,437	136,250,890	137,700,514	138,496,355	139,616,539	140,485,802
6/30/2005	25,815,305	57,808,566	95,385,374	119,695,055	131,618,733	137,208,236	139,974,395	141,715,033	142,777,283	144,067,506	144,571,155
6/30/2006	24,478,195	60,888,918	95,582,075	120,868,683	131,829,444	138,627,484	141,324,315	141,930,535	143,665,072	144,920,005	145,360,854
6/30/2007	25,372,469	64,012,711	100,661,518	129,528,995	142,446,741	147,644,684	149,152,951	150,251,210	153,232,926	154,036,182	154,647,985
6/30/2008	25,023,022	62,843,045	111,304,981	141,409,052	158,412,298	166,252,721	170,098,045	172,324,973	173,081,341	172,581,404	173,179,848
6/30/2009	30,397,526	69,912,585	115,705,853	152,919,639	167,097,955	174,720,410	177,679,227	180,504,766	182,012,260	182,509,919	188,886,501
6/30/2010	36,458,438	77,420,281	129,991,120	160,997,639	176,973,636	186,139,374	189,642,914	191,158,400	194,360,384	195,487,253	196,366,795
6/30/2011	42,625,336	91,998,368	149,662,359	187,275,350	204,025,308	212,031,999	215,714,003	216,738,909	216,272,641	217,444,766	218,182,815
6/30/2012	37,275,203	83,477,674	138,957,671	176,645,528	196,981,703	206,277,756	210,230,203	212,558,737	212,863,547	214,070,948	
6/30/2013	39,600,981	89,513,069	143,108,605	185,028,257	206,469,669	214,657,515	217,667,084	219,442,600	220,664,377		
6/30/2014	48,057,773	104,745,221	169,510,356	218,234,017	240,526,102	253,137,211	257,866,500	259,758,871			
6/30/2015	42,365,760	99,550,973	166,243,159	212,711,257	234,859,860	241,968,337	247,052,941				
6/30/2016	41,024,398	98,816,126	168,225,308	212,977,561	232,355,666	242,755,291					
6/30/2017	42,163,529	95,994,900	163,402,795	206,253,970	231,469,633						
6/30/2018	45,580,002	104,947,129	174,572,773	229,025,339							
6/30/2019	41,994,760	95,960,632	159,654,440								
6/30/2020	32,070,583	75,523,601									
6/30/2021	31,031,275										
	<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>		
6/30/2002	128,496,866	129,994,143	130,423,339	131,137,073	131,217,903	131,208,853	131,256,383	131,499,770	131,751,875		
6/30/2003	149,980,881	150,569,131	150,909,418	150,902,866	151,106,032	151,066,143	151,301,738	151,493,057			
6/30/2004	140,937,937	141,434,364	141,663,988	142,321,891	142,096,367	142,330,638	142,662,827				
6/30/2005	144,265,124	144,684,821	146,345,211	148,001,702	149,520,546	151,414,784					
6/30/2006	146,173,052	146,227,859	146,532,570	146,773,741	147,234,135						
6/30/2007	154,496,673	154,713,141	154,919,643	155,352,560							
6/30/2008	173,459,187	174,135,846	174,650,670								
6/30/2009	189,345,833	189,806,638									
6/30/2010	197,746,746										

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
6/30/2002	20,333,229	30,613,879	19,813,142	17,409,782	4,924,679	5,169,783	2,187,703	271,820	1,153,568	-124,408	483,675	1,497,277	429,196
6/30/2003	30,660,002	36,056,002	29,552,088	14,719,659	4,073,322	3,471,070	965,349	1,761,000	1,398,657	457,226	807,350	588,250	340,287
6/30/2004	32,071,659	37,766,290	25,450,134	8,956,988	6,149,771	1,999,453	1,449,624	795,841	1,120,184	869,263	452,135	496,427	229,624
6/30/2005	31,993,261	37,576,808	24,309,681	11,923,678	5,589,503	2,766,159	1,740,638	1,062,250	1,290,223	503,649	-306,031	419,697	1,660,390
6/30/2006	36,410,723	34,693,157	25,286,608	10,960,761	6,798,040	2,696,831	606,220	1,734,537	1,254,933	440,849	812,198	54,807	304,711
6/30/2007	38,640,242	36,648,807	28,867,477	12,917,746	5,197,943	1,508,267	1,098,259	2,981,716	803,256	611,803	-151,312	216,468	206,502
6/30/2008	37,820,023	48,461,936	30,104,071	17,003,246	7,840,423	3,845,324	2,226,928	756,368	-499,937	598,444	279,339	676,659	514,824
6/30/2009	39,515,059	45,793,268	37,213,786	14,178,316	7,622,455	2,958,817	2,825,539	1,507,494	497,659	6,376,582	459,332	460,805	
6/30/2010	40,961,843	52,570,839	31,006,519	15,975,997	9,165,738	3,503,540	1,515,486	3,201,984	1,126,869	879,542	1,379,951		
6/30/2011	49,373,032	57,663,991	37,612,991	16,749,958	8,006,691	3,682,004	1,024,906	-466,268	1,172,125	738,049			
6/30/2012	46,202,471	55,479,997	37,687,857	20,336,175	9,296,053	3,952,447	2,328,534	304,810	1,207,401				
6/30/2013	49,912,088	53,595,536	41,919,652	21,441,412	8,187,846	3,009,569	1,775,516	1,221,777					
6/30/2014	56,687,448	64,765,135	48,723,661	22,292,085	12,611,109	4,729,289	1,892,371						
6/30/2015	57,185,213	66,692,186	46,468,098	22,148,603	7,108,477	5,084,604							
6/30/2016	57,791,728	69,409,182	44,752,253	19,378,105	10,399,625								
6/30/2017	53,831,371	67,407,895	42,851,175	25,215,663									
6/30/2018	59,367,127	69,625,644	54,452,566										
6/30/2019	53,965,872	63,693,808											
6/30/2020	43,453,018												

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>
6/30/2002	0.0488	0.0735	0.0476	0.0418	0.0118	0.0124	0.0053	0.0007	0.0028	-0.0003	0.0012	0.0036	0.0010
6/30/2003	0.0648	0.0762	0.0625	0.0311	0.0086	0.0073	0.0020	0.0037	0.0030	0.0010	0.0017	0.0012	0.0007
6/30/2004	0.0689	0.0812	0.0547	0.0193	0.0132	0.0043	0.0031	0.0017	0.0024	0.0019	0.0010	0.0011	0.0005
6/30/2005	0.0689	0.0809	0.0523	0.0257	0.0120	0.0060	0.0037	0.0023	0.0028	0.0011	-0.0007	0.0009	0.0036
6/30/2006	0.0761	0.0725	0.0528	0.0229	0.0142	0.0056	0.0013	0.0036	0.0026	0.0009	0.0017	0.0001	0.0006
6/30/2007	0.0754	0.0715	0.0563	0.0252	0.0101	0.0029	0.0021	0.0058	0.0016	0.0012	-0.0003	0.0004	0.0004
6/30/2008	0.0691	0.0886	0.0550	0.0311	0.0143	0.0070	0.0041	0.0014	-0.0009	0.0011	0.0005	0.0012	0.0009
6/30/2009	0.0694	0.0805	0.0654	0.0249	0.0134	0.0052	0.0050	0.0026	0.0009	0.0112	0.0008	0.0008	
6/30/2010	0.0655	0.0840	0.0495	0.0255	0.0146	0.0056	0.0024	0.0051	0.0018	0.0014	0.0022		
6/30/2011	0.0723	0.0844	0.0551	0.0245	0.0117	0.0054	0.0015	-0.0007	0.0017	0.0011			
6/30/2012	0.0719	0.0864	0.0587	0.0317	0.0145	0.0062	0.0036	0.0005	0.0019				
6/30/2013	0.0764	0.0821	0.0642	0.0328	0.0125	0.0046	0.0027	0.0019					
6/30/2014	0.0707	0.0807	0.0607	0.0278	0.0157	0.0059	0.0024						
6/30/2015	0.0698	0.0814	0.0567	0.0270	0.0087	0.0062							
6/30/2016	0.0698	0.0838	0.0541	0.0234	0.0126								
6/30/2017	0.0595	0.0745	0.0473	0.0279									
6/30/2018	0.0586	0.0687	0.0537										
6/30/2019	0.0549	0.0648											
6/30/2020	0.0576												

Best 3/5	0.0586	0.0749	0.0548	0.0276	0.0132	0.0058	0.0025	0.0017	0.0015	0.0012	0.0010	0.0007	0.0007
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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 :

<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>
6/30/2002	26,463,756	31,613,251	32,723,104	34,170,174	35,037,475	35,389,271	36,171,453	36,359,346	36,985,742	37,147,983	37,465,370
6/30/2003	29,904,090	31,383,928	34,230,206	34,625,410	37,056,443	37,009,118	37,018,905	37,175,852	36,792,723	37,188,129	37,341,000
6/30/2004	26,957,662	31,330,269	32,176,876	33,413,491	35,338,628	35,741,639	35,555,208	35,563,898	35,673,461	35,881,215	36,098,182
6/30/2005	27,147,008	29,020,357	31,834,924	32,672,063	33,300,116	33,519,594	33,586,161	33,847,657	34,194,493	34,684,986	34,577,823
6/30/2006	25,940,059	28,763,533	30,445,357	30,909,688	31,109,557	31,421,354	31,743,416	31,872,694	32,108,116	31,934,422	31,855,348
6/30/2007	26,955,038	29,880,625	32,308,637	32,873,426	33,197,874	33,224,352	33,440,935	33,843,310	34,559,210	34,433,647	34,541,870
6/30/2008	31,957,203	34,899,070	36,054,824	35,853,067	36,597,894	37,272,596	37,598,643	37,443,712	37,675,523	37,933,875	37,891,416
6/30/2009	34,273,571	35,008,474	36,560,446	36,862,068	37,003,949	37,343,940	37,188,403	37,015,132	37,244,496	37,678,836	37,766,391
6/30/2010	34,730,321	38,962,917	41,001,447	41,426,760	42,205,976	42,177,738	42,122,717	42,225,988	42,383,713	42,235,923	42,403,989
6/30/2011	41,877,360	45,403,788	46,302,948	46,614,148	46,788,574	46,809,956	47,133,404	47,718,356	47,753,936	47,959,865	48,018,000
6/30/2012	40,646,393	43,367,134	44,749,630	45,053,549	45,350,910	45,189,502	45,826,800	45,949,831	46,146,459	46,138,171	
6/30/2013	37,881,692	41,033,870	43,057,139	43,747,024	44,584,679	45,325,789	46,106,464	46,074,238	46,348,721		
6/30/2014	43,626,031	47,258,481	48,312,925	50,199,235	50,471,435	50,788,757	51,315,322	51,442,399			
6/30/2015	43,783,809	47,551,842	49,193,298	52,264,260	53,997,850	53,739,723	54,147,040				
6/30/2016	35,853,797	41,629,010	46,086,560	46,540,464	47,631,064	47,791,305					
6/30/2017	39,691,599	44,775,723	48,457,978	50,471,247	51,245,907						
6/30/2018	40,667,199	50,057,687	54,239,644	56,355,731							
6/30/2019	44,683,918	51,449,890	54,186,475								
6/30/2020	38,298,158	42,202,091									
6/30/2021	34,820,082										

<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>
6/30/2002	37,609,034	37,532,868	37,452,446	37,657,912	37,701,861	37,808,296	37,863,836	37,930,295	38,007,945
6/30/2003	37,466,516	37,566,127	37,593,046	37,708,753	37,725,002	37,827,325	37,796,506	37,907,358	
6/30/2004	36,315,984	36,369,591	36,420,007	36,446,210	36,548,879	36,634,893	36,634,370		
6/30/2005	34,430,487	34,436,408	34,257,487	34,258,534	34,319,244	34,365,056			
6/30/2006	31,931,269	31,820,154	31,872,270	31,968,075	31,977,110				
6/30/2007	34,395,912	34,327,867	34,360,805	34,366,556					
6/30/2008	37,905,503	37,871,926	37,875,922						
6/30/2009	38,256,691	38,565,563							
6/30/2010	42,623,987								

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.	<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>
6/30/2002	1.195	1.035	1.044	1.025	1.010	1.022	1.005	1.017	1.004	1.009	1.004
6/30/2003	1.049	1.091	1.012	1.070	0.999	1.000	1.004	0.990	1.011	1.004	1.003
6/30/2004	1.162	1.027	1.038	1.058	1.011	0.995	1.000	1.003	1.006	1.006	1.006
6/30/2005	1.069	1.097	1.026	1.019	1.007	1.002	1.008	1.010	1.014	0.997	0.996
6/30/2006	1.109	1.058	1.015	1.006	1.010	1.010	1.004	1.007	0.995	0.998	1.002
6/30/2007	1.109	1.081	1.017	1.010	1.001	1.007	1.012	1.021	0.996	1.003	0.996
6/30/2008	1.092	1.033	0.994	1.021	1.018	1.009	0.996	1.006	1.007	0.999	1.000
6/30/2009	1.021	1.044	1.008	1.004	1.009	0.996	0.995	1.006	1.012	1.002	1.013
6/30/2010	1.122	1.052	1.010	1.019	0.999	0.999	1.002	1.004	0.997	1.004	1.005
6/30/2011	1.084	1.020	1.007	1.004	1.000	1.007	1.012	1.001	1.004	1.001	
6/30/2012	1.067	1.032	1.007	1.007	0.996	1.014	1.003	1.004	1.000		
6/30/2013	1.083	1.049	1.016	1.019	1.017	1.017	0.999	1.006			
6/30/2014	1.083	1.022	1.039	1.005	1.006	1.010	1.002				
6/30/2015	1.086	1.035	1.062	1.033	0.995	1.008					
6/30/2016	1.161	1.107	1.010	1.023	1.003						
6/30/2017	1.128	1.082	1.042	1.015							
6/30/2018	1.231	1.084	1.039								
6/30/2019	1.151	1.053									
6/30/2020	1.102										
3 Yr Mean	1.161	1.073	1.030	1.024	1.001	1.012	1.001	1.004	1.000	1.002	1.006
Best 3/5	1.147	1.073	1.040	1.019	1.002	1.011	1.002	1.005	1.004	1.002	1.002
	<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>			
6/30/2002	0.998	0.998	1.005	1.001	1.003	1.001	1.002	1.002			
6/30/2003	1.003	1.001	1.003	1.000	1.003	0.999	1.003	1.001			
6/30/2004	1.001	1.001	1.001	1.003	1.002	1.000	1.001	1.001			
6/30/2005	1.000	0.995	1.000	1.002	1.001	1.002	1.001	1.001			
6/30/2006	0.997	1.002	1.003	1.000	1.001	1.002	1.001	1.001			
6/30/2007	0.998	1.001	1.000								
6/30/2008	0.999	1.000									
6/30/2009	1.008										
3 Yr Mean	1.002	1.001	1.001	1.002	<i>1.002</i>	<i>1.000</i>	<i>1.003</i>	<i>1.002</i>			
Best 3/5	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001			
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>
6/30/2017					1.002	1.011	1.002	1.005	1.004	1.002	1.002
6/30/2018				1.019	1.002	1.011	1.002	1.005	1.004	1.002	1.002
6/30/2019			1.040	1.019	1.002	1.011	1.002	1.005	1.004	1.002	1.002
6/30/2020		1.073	1.040	1.019	1.002	1.011	1.002	1.005	1.004	1.002	1.002
6/30/2021	1.147	1.073	1.040	1.019	1.002	1.011	1.002	1.005	1.004	1.002	1.002
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>		<u>FACTORS</u>
6/30/2017	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.040
6/30/2018	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.059
6/30/2019	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.102
6/30/2020	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.182
6/30/2021	0.999	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.004		1.356

Bold - Calculated Using Modified Bondy Method

Italics - 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 :

<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>
6/30/2002	1,656,256	1,532,706	1,639,827	1,807,272	1,907,412	2,045,842	1,981,826	1,914,398	2,019,897	2,019,898	2,026,398
6/30/2003	1,640,783	1,483,947	1,597,699	1,829,728	1,746,367	1,628,817	1,632,085	1,689,312	1,693,312	1,691,312	1,692,312
6/30/2004	1,891,454	2,009,467	2,401,843	2,677,460	2,933,467	2,914,705	2,825,204	2,918,771	2,860,771	2,928,341	2,927,440
6/30/2005	2,209,070	2,279,959	2,207,511	2,594,904	2,538,952	2,707,752	2,557,701	2,676,743	2,638,243	2,649,532	2,645,532
6/30/2006	1,714,871	1,968,182	2,167,464	1,938,953	1,913,679	1,949,279	1,964,278	2,058,853	2,029,456	2,031,679	2,031,513
6/30/2007	1,676,560	2,088,989	2,536,847	2,300,893	2,417,093	2,245,049	2,214,685	2,239,059	2,337,060	2,337,059	2,337,059
6/30/2008	1,289,285	1,650,574	1,217,832	1,245,417	1,171,982	1,171,293	1,189,493	1,182,293	1,184,293	1,184,395	1,205,604
6/30/2009	2,473,985	1,791,766	2,147,567	2,004,554	1,972,015	1,938,677	2,041,599	1,994,178	1,994,177	1,994,177	1,999,177
6/30/2010	1,742,612	1,698,338	1,647,611	1,709,388	1,776,348	1,818,848	1,869,872	1,718,872	1,817,847	1,713,201	1,712,838
6/30/2011	1,531,127	1,643,899	1,934,250	1,837,666	1,923,518	1,938,121	1,910,030	1,931,029	1,906,029	1,906,029	1,906,029
6/30/2012	1,206,026	1,404,425	1,648,508	1,945,740	1,908,479	2,322,837	2,348,691	2,233,009	2,131,053	2,129,333	
6/30/2013	1,714,651	1,785,393	1,855,380	1,844,534	2,110,666	2,077,166	2,077,155	1,993,905	2,068,905		
6/30/2014	1,961,126	1,925,237	1,759,114	1,910,680	1,983,030	1,923,534	2,043,333	2,143,333			
6/30/2015	2,487,174	2,576,079	2,433,660	2,784,177	2,590,675	2,710,879	2,782,529				
6/30/2016	2,058,391	2,291,909	2,776,109	3,048,312	3,461,864	3,553,721					
6/30/2017	2,200,564	2,513,744	2,764,370	2,889,122	2,586,226						
6/30/2018	3,062,076	3,795,979	4,105,028	4,354,379							
6/30/2019	3,327,765	3,691,996	3,706,261								
6/30/2020	3,035,703	3,958,757									
6/30/2021	3,121,929										

<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>
6/30/2002	2,031,397	2,059,398	2,051,397	2,051,397	2,151,397	2,151,397	2,156,397	2,154,348	2,156,397
6/30/2003	1,692,312	1,692,312	1,692,312	1,892,312	1,893,921	1,898,921	1,897,921	1,898,921	
6/30/2004	3,025,341	3,027,216	3,027,216	3,027,316	3,027,216	3,027,216	3,027,216		
6/30/2005	2,645,532	2,644,532	2,644,532	2,650,560	2,650,560	2,650,560			
6/30/2006	2,035,278	2,130,468	2,139,615	2,134,075	2,133,769				
6/30/2007	2,337,060	2,347,059	2,345,953	2,345,953					
6/30/2008	1,200,604	1,194,758	1,194,758						
6/30/2009	2,001,384	2,001,384							
6/30/2010	1,713,088								

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.	<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>
6/30/2002	0.925	1.070	1.102	1.055	1.073	0.969	0.966	1.055	1.000	1.003	1.002
6/30/2003	0.904	1.077	1.145	0.954	0.933	1.002	1.035	1.002	0.999	1.001	1.000
6/30/2004	1.062	1.195	1.115	1.096	0.994	0.969	1.033	0.980	1.024	1.000	1.033
6/30/2005	1.032	0.968	1.175	0.978	1.066	0.945	1.047	0.986	1.004	0.998	1.000
6/30/2006	1.148	1.101	0.895	0.987	1.019	1.008	1.048	0.986	1.001	1.000	1.002
6/30/2007	1.246	1.214	0.907	1.051	0.929	0.986	1.011	1.044	1.000	1.000	1.000
6/30/2008	1.280	0.738	1.023	0.941	0.999	1.016	0.994	1.002	1.000	1.018	0.996
6/30/2009	0.724	1.199	0.933	0.984	0.983	1.053	0.977	1.000	1.000	1.003	1.001
6/30/2010	0.975	0.970	1.037	1.039	1.024	1.028	0.919	1.058	0.942	1.000	1.000
6/30/2011	1.074	1.177	0.950	1.047	1.008	0.986	1.011	0.987	1.000	1.000	
6/30/2012	1.165	1.174	1.180	0.981	1.217	1.011	0.951	0.954	0.999		
6/30/2013	1.041	1.039	0.994	1.144	0.984	1.000	0.960	1.038			
6/30/2014	0.982	0.914	1.086	1.038	0.970	1.062	1.049				
6/30/2015	1.036	0.945	1.144	0.930	1.046	1.026					
6/30/2016	1.113	1.211	1.098	1.136	1.027						
6/30/2017	1.142	1.100	1.045	0.895							
6/30/2018	1.240	1.081	1.061								
6/30/2019	1.109	1.004									
6/30/2020	1.304										
3 Yr Mean	1.218	1.062	1.068	0.987	1.014	1.029	0.987	0.993	0.980	1.001	0.999
Best 3/5	1.165	1.062	1.082	1.035	1.019	1.012	0.974	1.008	1.000	1.001	1.000
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2002	1.014	0.996	1.000	1.049	1.000	1.002	0.999	1.001			
6/30/2003	1.000	1.000	1.118	1.001	1.003	0.999	1.001	1.000			
6/30/2004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.047	1.004	0.997	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.004	1.000	1.000								
6/30/2008	0.995	1.000									
6/30/2009	1.000										
3 Yr Mean	1.000	1.001	1.000	1.000	<i>1.001</i>	<i>1.000</i>	<i>1.000</i>	<i>1.001</i>			
Best 3/5	1.001	1.000	1.001	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>
6/30/2017					1.019	1.012	0.974	1.008	1.000	1.001	1.000
6/30/2018				1.035	1.019	1.012	0.974	1.008	1.000	1.001	1.000
6/30/2019			1.082	1.035	1.019	1.012	0.974	1.008	1.000	1.001	1.000
6/30/2020		1.062	1.082	1.035	1.019	1.012	0.974	1.008	1.000	1.001	1.000
6/30/2021	1.165	1.062	1.082	1.035	1.019	1.012	0.974	1.008	1.000	1.001	1.000
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>	
6/30/2017	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.015	
6/30/2018	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.051	
6/30/2019	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.137	
6/30/2020	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.208	
6/30/2021	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.407	

Bold - Calculated Using Modified Bondy Method

Italics - 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>
6/30/2002	2,667,549	6,910,857	9,079,712	13,842,420	18,159,291	25,875,494	29,522,508	32,731,556	34,678,694	35,334,848	36,263,618
6/30/2003	3,117,580	5,508,575	8,719,011	12,557,978	16,277,158	18,060,217	19,386,474	20,137,816	20,544,465	21,062,112	21,253,696
6/30/2004	2,587,790	6,349,144	10,220,322	13,579,178	17,516,856	20,468,682	22,346,675	23,035,114	24,353,206	25,128,452	25,124,086
6/30/2005	3,448,578	6,994,546	12,424,673	15,920,131	18,813,118	20,742,492	21,721,264	22,561,069	23,475,017	25,250,598	25,516,088
6/30/2006	2,609,412	6,384,830	10,350,058	13,830,715	15,523,531	18,172,913	20,223,958	20,893,461	20,990,877	21,357,446	24,265,448
6/30/2007	3,569,957	7,969,941	12,506,051	16,940,926	18,850,807	20,819,017	23,316,777	23,865,527	25,635,526	25,988,773	26,187,027
6/30/2008	4,204,034	8,546,640	13,778,102	18,247,953	22,011,173	24,080,513	24,888,220	25,946,128	27,106,043	27,954,611	28,976,415
6/30/2009	4,099,901	7,465,224	12,523,744	14,817,633	18,160,021	19,876,039	20,898,613	22,096,616	22,837,873	23,690,038	24,018,862
6/30/2010	4,583,377	9,451,476	14,739,603	19,433,275	22,982,135	25,035,186	27,534,659	28,634,117	29,378,641	29,524,617	30,103,031
6/30/2011	5,132,926	12,118,696	17,037,332	22,073,577	26,047,802	28,317,032	28,706,217	29,306,800	29,465,680	29,957,979	30,090,600
6/30/2012	5,986,180	9,725,959	14,045,899	18,305,122	21,552,683	23,729,435	25,649,664	26,952,889	28,481,715	29,660,907	
6/30/2013	5,538,031	10,033,151	16,508,704	21,988,750	22,922,930	24,055,966	24,098,606	25,349,668	26,369,762		
6/30/2014	5,496,918	11,514,489	15,150,451	17,748,941	19,309,913	23,880,437	24,678,405	25,775,684			
6/30/2015	6,305,659	12,016,952	18,747,060	23,325,549	27,579,412	29,349,871	30,400,498				
6/30/2016	5,541,981	10,286,238	17,077,977	22,637,744	25,708,276	26,730,391					
6/30/2017	6,217,330	12,014,784	17,661,985	22,251,502	24,226,679						
6/30/2018	6,597,132	14,763,375	21,607,591	27,148,495							
6/30/2019	5,405,548	10,688,871	16,726,402								
6/30/2020	6,861,258	11,186,229									
6/30/2021	5,866,990										

<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>
6/30/2002	37,034,866	37,115,120	37,090,654	37,430,487	37,543,039	37,833,306	37,873,200	38,081,142	38,397,894
6/30/2003	21,187,164	21,235,264	21,144,033	21,291,953	21,314,224	21,346,111	21,378,597	21,494,420	
6/30/2004	25,943,716	26,009,807	26,068,478	25,969,556	26,113,700	26,199,966	26,219,477		
6/30/2005	25,448,285	25,814,770	25,950,125	26,067,166	26,144,219	26,179,555			
6/30/2006	24,586,685	24,458,791	24,663,356	24,886,903	25,045,922				
6/30/2007	26,316,754	26,465,093	26,455,955	26,536,230					
6/30/2008	29,335,791	29,439,267	29,867,291						
6/30/2009	24,236,426	24,491,960							
6/30/2010	30,769,110								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Property Damage - Occurrence
 Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	4,243,308	2,168,855	4,762,708	4,316,871	7,716,203	3,647,014	3,209,048	1,947,138	656,154	928,770	771,248	80,254	-24,466
6/30/2003	2,390,995	3,210,436	3,838,967	3,719,180	1,783,059	1,326,257	751,342	406,649	517,647	191,584	-66,532	48,100	-91,231
6/30/2004	3,761,354	3,871,178	3,358,856	3,937,678	2,951,826	1,877,993	688,439	1,318,092	775,246	-4,366	819,630	66,091	58,671
6/30/2005	3,545,968	5,430,127	3,495,458	2,892,987	1,929,374	978,772	839,805	913,948	1,775,581	265,490	-67,803	366,485	135,355
6/30/2006	3,775,418	3,965,228	3,480,657	1,692,816	2,649,382	2,051,045	669,503	97,416	366,569	2,908,002	321,237	-127,894	204,565
6/30/2007	4,399,984	4,536,110	4,434,875	1,909,881	1,968,210	2,497,760	548,750	1,769,999	353,247	198,254	129,727	148,339	-9,138
6/30/2008	4,342,606	5,231,462	4,469,851	3,763,220	2,069,340	807,707	1,057,908	1,159,915	848,568	1,021,804	359,376	103,476	428,024
6/30/2009	3,365,323	5,058,520	2,293,889	3,342,388	1,716,018	1,022,574	1,198,003	741,257	852,165	328,824	217,564	255,534	
6/30/2010	4,868,099	5,288,127	4,693,672	3,548,860	2,053,051	2,499,473	1,099,458	744,524	145,976	578,414	666,079		
6/30/2011	6,985,770	4,918,636	5,036,245	3,974,225	2,269,230	389,185	600,583	158,880	492,299	132,621			
6/30/2012	3,739,779	4,319,940	4,259,223	3,247,561	2,176,752	1,920,229	1,303,225	1,528,826	1,179,192				
6/30/2013	4,495,120	6,475,553	5,480,046	934,180	1,133,036	42,640	1,251,062	1,020,094					
6/30/2014	6,017,571	3,635,962	2,598,490	1,560,972	4,570,524	797,968	1,097,279						
6/30/2015	5,711,293	6,730,108	4,578,489	4,253,863	1,770,459	1,050,627							
6/30/2016	4,744,257	6,791,739	5,559,767	3,070,532	1,022,115								
6/30/2017	5,797,454	5,647,201	4,589,517	1,975,177									
6/30/2018	8,166,243	6,844,216	5,540,904										
6/30/2019	5,283,323	6,037,531											
6/30/2020	4,324,971												

	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>
6/30/2002	0.0757	0.0387	0.0850	0.0770	0.1377	0.0651	0.0573	0.0347	0.0117	0.0166	0.0138	0.0014	-0.0004
6/30/2003	0.0472	0.0634	0.0758	0.0734	0.0352	0.0262	0.0148	0.0080	0.0102	0.0038	-0.0013	0.0009	-0.0018
6/30/2004	0.0733	0.0755	0.0655	0.0768	0.0575	0.0366	0.0134	0.0257	0.0151	-0.0001	0.0160	0.0013	0.0011
6/30/2005	0.0786	0.1204	0.0775	0.0641	0.0428	0.0217	0.0186	0.0203	0.0394	0.0059	-0.0015	0.0081	0.0030
6/30/2006	0.0924	0.0971	0.0852	0.0415	0.0649	0.0502	0.0164	0.0024	0.0090	0.0712	0.0079	-0.0031	0.0050
6/30/2007	0.0971	0.1001	0.0978	0.0421	0.0434	0.0551	0.0121	0.0390	0.0078	0.0044	0.0029	0.0033	-0.0002
6/30/2008	0.0885	0.1066	0.0911	0.0767	0.0422	0.0165	0.0216	0.0236	0.0173	0.0208	0.0073	0.0021	0.0087
6/30/2009	0.0670	0.1007	0.0456	0.0665	0.0341	0.0203	0.0238	0.0148	0.0170	0.0065	0.0043	0.0051	
6/30/2010	0.0873	0.0949	0.0842	0.0637	0.0368	0.0448	0.0197	0.0134	0.0026	0.0104	0.0119		
6/30/2011	0.1020	0.0718	0.0736	0.0581	0.0331	0.0057	0.0088	0.0023	0.0072	0.0019			
6/30/2012	0.0592	0.0684	0.0674	0.0514	0.0345	0.0304	0.0206	0.0242	0.0187				
6/30/2013	0.0710	0.1023	0.0866	0.0148	0.0179	0.0007	0.0198	0.0161					
6/30/2014	0.0816	0.0493	0.0352	0.0212	0.0620	0.0108	0.0149						
6/30/2015	0.0747	0.0881	0.0599	0.0557	0.0232	0.0137							
6/30/2016	0.0692	0.0991	0.0811	0.0448	0.0149								
6/30/2017	0.0791	0.0770	0.0626	0.0269									
6/30/2018	0.0995	0.0834	0.0675										
6/30/2019	0.0663	0.0758											
6/30/2020	0.0654												

Best 3/5	0.0715	0.0828	0.0633	0.0310	0.0252	0.0101	0.0181	0.0148	0.0138	0.0071	0.0065	0.0035	0.0030
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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 :

<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>
6/30/2002	16,469,199	20,087,187	24,314,611	27,232,221	25,978,135	25,340,379	25,207,152	25,162,555	25,256,956	25,285,543	25,177,995
6/30/2003	12,447,595	15,785,256	20,210,779	19,560,967	19,257,446	19,278,460	18,517,561	18,207,401	18,436,333	18,264,202	18,463,869
6/30/2004	15,187,229	19,742,762	17,500,188	18,283,363	17,763,433	17,453,262	17,613,662	17,520,113	17,506,503	17,733,160	17,702,815
6/30/2005	13,309,031	17,952,161	20,145,460	19,667,247	19,351,390	19,450,889	19,049,236	19,148,159	19,244,192	19,517,948	19,461,867
6/30/2006	19,053,135	22,930,271	24,052,035	23,296,948	22,607,510	22,406,004	22,220,995	22,320,273	22,113,337	21,934,993	21,949,990
6/30/2007	18,299,583	22,295,998	22,843,760	23,075,340	22,769,419	22,270,476	22,175,876	22,310,932	22,378,490	22,619,438	22,642,288
6/30/2008	16,949,728	18,709,179	18,608,843	18,579,932	18,562,774	18,711,346	19,010,838	19,220,730	19,156,862	19,201,830	19,093,486
6/30/2009	14,131,858	16,237,627	16,037,233	16,187,951	17,017,577	17,094,068	17,116,622	16,945,795	16,680,201	16,850,200	16,894,296
6/30/2010	11,819,329	15,127,023	15,848,101	15,660,302	15,932,463	15,699,658	15,474,353	15,438,239	15,640,394	15,973,322	15,813,183
6/30/2011	9,964,229	11,627,928	12,528,102	13,522,759	13,548,569	13,209,684	13,089,177	12,897,119	13,234,413	13,280,406	13,225,405
6/30/2012	8,775,094	11,241,200	11,412,200	11,632,849	12,142,683	11,564,789	11,664,043	11,795,556	11,698,195	11,645,401	
6/30/2013	9,106,940	10,718,977	11,933,024	11,973,391	12,344,488	12,383,476	12,392,363	12,454,893	12,664,871		
6/30/2014	7,980,424	11,116,799	14,114,961	14,476,108	14,769,388	15,194,098	15,127,975	15,474,699			
6/30/2015	8,797,043	11,174,007	14,502,090	16,449,773	17,396,618	17,325,829	17,862,130				
6/30/2016	10,002,868	12,845,116	16,912,134	17,210,931	16,980,763	17,502,662					
6/30/2017	9,932,346	13,481,354	14,799,035	15,174,315	15,742,309						
6/30/2018	11,294,840	14,894,672	15,937,447	17,125,643							
6/30/2019	8,593,449	10,549,161	13,183,355								
6/30/2020	7,696,049	11,840,704									
6/30/2021	8,839,068										

<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>
6/30/2002	25,334,453	25,417,928	25,517,928	25,470,928	25,463,428	25,594,029	25,694,028	25,769,030	25,744,030
6/30/2003	18,419,579	18,484,480	18,488,777	18,566,277	18,608,775	18,608,775	18,608,775	18,608,810	
6/30/2004	17,473,701	17,473,812	17,518,612	17,631,006	17,631,006	17,631,006	17,694,006		
6/30/2005	19,209,119	19,334,116	19,406,511	19,306,511	19,406,514	19,371,511			
6/30/2006	22,158,740	22,020,240	22,120,239	22,020,738	22,019,738				
6/30/2007	22,592,118	22,653,014	22,641,882	22,767,036					
6/30/2008	18,993,486	19,013,486	19,087,213						
6/30/2009	16,820,523	16,911,703							
6/30/2010	15,904,681								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Fringe Coverage - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2002	1.220	1.210	1.120	0.954	0.975	0.995	0.998	1.004	1.001	0.996	1.006
6/30/2003	1.268	1.280	0.968	0.984	1.001	0.961	0.983	1.013	0.991	1.011	0.998
6/30/2004	1.300	0.886	1.045	0.972	0.983	1.009	0.995	0.999	1.013	0.998	0.987
6/30/2005	1.349	1.122	0.976	0.984	1.005	0.979	1.005	1.005	1.014	0.997	0.987
6/30/2006	1.203	1.049	0.969	0.970	0.991	0.992	1.004	0.991	0.992	1.001	1.010
6/30/2007	1.218	1.025	1.010	0.987	0.978	0.996	1.006	1.003	1.011	1.001	0.998
6/30/2008	1.104	0.995	0.998	0.999	1.008	1.016	1.011	0.997	1.002	0.994	0.995
6/30/2009	1.149	0.988	1.009	1.051	1.004	1.001	0.990	0.984	1.010	1.003	0.996
6/30/2010	1.280	1.048	0.988	1.017	0.985	0.986	0.998	1.013	1.021	0.990	1.006
6/30/2011	1.167	1.077	1.079	1.002	0.975	0.991	0.985	1.026	1.003	0.996	
6/30/2012	1.281	1.015	1.019	1.044	0.952	1.009	1.011	0.992	0.995		
6/30/2013	1.177	1.113	1.003	1.031	1.003	1.001	1.005	1.017			
6/30/2014	1.393	1.270	1.026	1.020	1.029	0.996	1.023				
6/30/2015	1.270	1.298	1.134	1.058	0.996	1.031					
6/30/2016	1.284	1.317	1.018	0.987	1.031						
6/30/2017	1.357	1.098	1.025	1.037							
6/30/2018	1.319	1.070	1.075								
6/30/2019	1.228	1.250									
6/30/2020	1.539										
3 Yr Mean	1.362	1.139	1.039	1.027	1.019	1.009	1.013	1.012	1.006	0.996	0.999
Best 3/5	1.320	1.215	1.042	1.029	1.009	1.002	1.005	1.007	1.005	0.997	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
6/30/2002	1.003	1.004	0.998	1.000	1.005	1.004	1.003	0.999			
6/30/2003	1.004	1.000	1.004	1.002	1.000	1.000	1.000	1.001			
6/30/2004	1.000	1.003	1.006	1.000	1.000	1.004	1.001	1.001			
6/30/2005	1.007	1.004	0.995	1.005	0.998	1.000	1.001	1.001			
6/30/2006	0.994	1.005	0.996	1.000	1.000	1.000	1.001	1.001			
6/30/2007	1.003	1.000	1.006								
6/30/2008	1.001	1.004									
6/30/2009	1.005										
3 Yr Mean	1.003	1.003	0.999	1.002	0.999	1.003	1.002	0.999			
Best 3/5	1.003	1.004	1.002	1.001	1.000	1.001	1.001	1.001			

	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>
6/30/2017					1.009	1.002	1.005	1.007	1.005	0.997	1.000
6/30/2018				1.029	1.009	1.002	1.005	1.007	1.005	0.997	1.000
6/30/2019			1.042	1.029	1.009	1.002	1.005	1.007	1.005	0.997	1.000
6/30/2020		1.215	1.042	1.029	1.009	1.002	1.005	1.007	1.005	0.997	1.000
6/30/2021	1.320	1.215	1.042	1.029	1.009	1.002	1.005	1.007	1.005	0.997	1.000

A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
6/30/2017	1.003	1.004	1.002	1.001	1.000	1.001	1.001	1.001	1.005		1.044
6/30/2018	1.003	1.004	1.002	1.001	1.000	1.001	1.001	1.001	1.005		1.074
6/30/2019	1.003	1.004	1.002	1.001	1.000	1.001	1.001	1.001	1.005		1.119
6/30/2020	1.003	1.004	1.002	1.001	1.000	1.001	1.001	1.001	1.005		1.360
6/30/2021	1.003	1.004	1.002	1.001	1.000	1.001	1.001	1.001	1.005		1.795

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Fringe Coverage - Occurrence
 Incurred Accident Year ALAE Development

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2002	4,179,538	8,564,144	13,425,188	17,849,522	18,454,493	20,955,282	22,199,560	22,121,921	22,199,468	22,440,655	22,574,312
6/30/2003	2,981,749	8,122,050	10,659,512	14,636,088	16,604,593	18,469,441	26,905,849	28,862,834	32,654,810	33,605,973	34,039,511
6/30/2004	2,896,007	6,184,238	10,703,994	15,685,399	18,688,335	19,081,344	19,225,158	20,144,405	20,583,453	20,853,760	21,038,634
6/30/2005	1,562,242	6,915,124	11,482,982	14,482,277	16,072,883	18,124,088	18,072,209	18,069,237	19,008,932	20,025,364	20,437,020
6/30/2006	2,326,049	7,659,725	12,202,859	15,370,286	16,863,262	18,047,766	21,686,431	22,943,969	25,325,549	27,954,844	28,082,587
6/30/2007	2,589,550	7,761,509	16,560,782	20,525,182	22,720,001	23,167,860	19,215,270	22,277,320	22,312,117	22,288,301	22,357,728
6/30/2008	1,998,349	6,933,703	12,278,693	16,137,369	16,569,233	17,415,237	18,092,593	18,723,618	18,863,730	19,088,391	19,391,585
6/30/2009	3,190,997	8,246,700	12,042,879	17,492,268	23,580,621	26,208,129	26,907,943	27,376,930	27,772,628	28,090,192	23,388,100
6/30/2010	3,249,912	11,756,204	19,258,205	21,425,943	26,383,866	29,732,261	31,711,287	33,457,780	33,701,312	34,093,779	40,209,333
6/30/2011	4,611,434	13,494,821	20,158,656	25,243,912	29,948,918	32,158,276	33,925,917	34,395,083	34,819,873	35,697,104	36,934,746
6/30/2012	3,359,499	9,902,126	12,803,415	22,882,172	23,997,039	27,408,978	29,568,360	31,160,359	31,935,966	32,034,212	
6/30/2013	2,974,841	9,164,926	12,442,484	17,682,943	22,062,097	24,228,320	28,793,607	25,136,671	26,399,041		
6/30/2014	4,396,263	12,868,793	19,580,072	20,908,870	26,283,061	31,636,983	34,136,137	36,087,799			
6/30/2015	4,757,709	9,798,604	16,719,621	24,680,593	27,272,994	29,757,771	30,637,389				
6/30/2016	4,980,340	10,964,201	15,465,706	17,337,763	19,285,838	21,481,803					
6/30/2017	3,996,675	10,387,857	14,630,818	18,791,985	20,988,304						
6/30/2018	5,017,785	16,141,580	23,460,177	25,551,217							
6/30/2019	4,288,938	7,542,700	11,414,920								
6/30/2020	2,945,415	6,223,839									
6/30/2021	2,297,465										

<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>
6/30/2002	22,663,091	22,708,075	22,772,453	22,775,654	22,775,237	22,926,364	22,971,669	22,984,242	22,994,071
6/30/2003	34,279,150	37,094,640	37,113,153	36,824,637	37,200,562	37,189,976	37,189,976	37,193,296	
6/30/2004	20,992,213	21,155,304	21,170,856	21,217,701	21,253,570	21,256,882	21,259,085		
6/30/2005	20,759,394	22,162,617	22,463,279	23,332,765	23,608,941	23,618,873			
6/30/2006	28,334,895	28,423,201	28,662,822	27,048,522	27,050,342				
6/30/2007	22,389,836	22,484,659	22,243,817	24,021,841					
6/30/2008	19,434,585	19,641,127	19,615,304						
6/30/2009	27,338,507	27,917,063							
6/30/2010	40,244,623								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Fringe Coverage - Occurrence
 Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	4,384,606	4,861,044	4,424,334	604,971	2,500,789	1,244,278	-77,639	77,547	241,187	133,657	88,779	44,984	64,378
6/30/2003	5,140,301	2,537,462	3,976,576	1,968,505	1,864,848	8,436,408	1,956,985	3,791,976	951,163	433,538	239,639	2,815,490	18,513
6/30/2004	3,288,231	4,519,756	4,981,405	3,002,936	393,009	143,814	919,247	439,048	270,307	184,874	-46,421	163,091	15,552
6/30/2005	5,352,882	4,567,858	2,999,295	1,590,606	2,051,205	-51,879	-2,972	939,695	1,016,432	411,656	322,374	1,403,223	300,662
6/30/2006	5,333,676	4,543,134	3,167,427	1,492,976	1,184,504	3,638,665	1,257,538	2,381,580	2,629,295	127,743	252,308	88,306	239,621
6/30/2007	5,171,959	8,799,273	3,964,400	2,194,819	447,859	-3,952,590	3,062,050	34,797	-23,816	69,427	32,108	94,823	-240,842
6/30/2008	4,935,354	5,344,990	3,858,676	431,864	846,004	677,356	631,025	140,112	224,661	303,194	43,000	206,542	-25,823
6/30/2009	5,055,703	3,796,179	5,449,389	6,088,353	2,627,508	699,814	468,987	395,698	317,564	-4,702,092	3,950,407	578,556	
6/30/2010	8,506,292	7,502,001	2,167,738	4,957,923	3,348,395	1,979,026	1,746,493	243,532	392,467	6,115,554	35,290		
6/30/2011	8,883,387	6,663,835	5,085,256	4,705,006	2,209,358	1,767,641	469,166	424,790	877,231	1,237,642			
6/30/2012	6,542,627	2,901,289	10,078,757	1,114,867	3,411,939	2,159,382	1,591,999	775,607	98,246				
6/30/2013	6,190,085	3,277,558	5,240,459	4,379,154	2,166,223	4,565,287	-3,656,936	1,262,370					
6/30/2014	8,472,530	6,711,279	1,328,798	5,374,191	5,353,922	2,499,154	1,951,662						
6/30/2015	5,040,895	6,921,017	7,960,972	2,592,401	2,484,777	879,618							
6/30/2016	5,983,861	4,501,505	1,872,057	1,948,075	2,195,965								
6/30/2017	6,391,182	4,242,961	4,161,167	2,196,319									
6/30/2018	11,123,795	7,318,597	2,091,040										
6/30/2019	3,253,762	3,872,220											
6/30/2020	3,278,424												

	Incremental Percentages												
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2002	0.1094	0.1213	0.1104	0.0151	0.0624	0.0311	-0.0019	0.0019	0.0060	0.0033	0.0022	0.0011	0.0016
6/30/2003	0.1714	0.0846	0.1326	0.0657	0.0622	0.2814	0.0653	0.1265	0.0317	0.0145	0.0080	0.0939	0.0006
6/30/2004	0.1161	0.1596	0.1759	0.1060	0.0139	0.0051	0.0325	0.0155	0.0095	0.0065	-0.0016	0.0058	0.0005
6/30/2005	0.1642	0.1401	0.0920	0.0488	0.0629	-0.0016	-0.0001	0.0288	0.0312	0.0126	0.0099	0.0430	0.0092
6/30/2006	0.1728	0.1472	0.1026	0.0484	0.0384	0.1179	0.0407	0.0772	0.0852	0.0041	0.0082	0.0029	0.0078
6/30/2007	0.1506	0.2562	0.1154	0.0639	0.0130	-0.1151	0.0892	0.0010	-0.0007	0.0020	0.0009	0.0028	-0.0070
6/30/2008	0.1756	0.1901	0.1373	0.0154	0.0301	0.0241	0.0224	0.0050	0.0080	0.0108	0.0015	0.0073	-0.0009
6/30/2009	0.1902	0.1428	0.2050	0.2290	0.0988	0.0263	0.0176	0.0149	0.0119	-0.1769	0.1486	0.0218	
6/30/2010	0.2814	0.2481	0.0717	0.1640	0.1108	0.0655	0.0578	0.0081	0.0130	0.2023	0.0012		
6/30/2011	0.3687	0.2766	0.2111	0.1953	0.0917	0.0734	0.0195	0.0176	0.0364	0.0514			
6/30/2012	0.3275	0.1452	0.5045	0.0558	0.1708	0.1081	0.0797	0.0388	0.0049				
6/30/2013	0.2880	0.1525	0.2438	0.2037	0.1008	0.2124	-0.1701	0.0587					
6/30/2014	0.3154	0.2498	0.0495	0.2001	0.1993	0.0930	0.0727						
6/30/2015	0.1632	0.2241	0.2578	0.0839	0.0805	0.0285							
6/30/2016	0.1954	0.1470	0.0611	0.0636	0.0717								
6/30/2017	0.2284	0.1516	0.1487	0.0785									
6/30/2018	0.3264	0.2148	0.0614										
6/30/2019	0.1292	0.1537											
6/30/2020	0.1195												

Best 3/5	0.1843	0.1734	0.0904	0.1208	0.1174	0.0915	0.0500	0.0238	0.0110	0.0214	0.0036	0.0107	0.0025
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Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2016 - 2020

<u>Item *</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2016 - 2020 Mean</u>
1. Direct Losses Incurred	\$25,294,920	\$22,482,130	\$26,488,833	\$28,457,912	\$27,645,568	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$4,918,135	\$5,837,815	\$5,788,203	\$5,769,832	\$6,283,679	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,517,590	\$2,283,529	\$2,272,533	\$2,770,296	\$2,176,729	
4. Incurred Losses + ALAE [(1) + (2)]	\$30,213,055	\$28,319,945	\$32,277,036	\$34,227,744	\$33,929,247	
<u>Incurred Percentage</u>						
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	8.3%	8.1%	7.0%	8.1%	6.4%	7.6%
6. Selected	8.0% **					

Notes: All dollar amounts are displayed in thousands.

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

** 8.0% was selected due to consideration of the impact of Covid-19 in the most recent year.

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1)	<u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T CLASS</u> <u>GROUPS 1-13 *</u>	<u>OL&T CLASS</u> <u>GROUP 16</u>	<u>PREMISES/</u> <u>OPERATIONS</u>
	a) 1/1/2019 to 1/1/2024 AYE 6/30/2019	+ 3.1%	+ 3.5%	+ 2.0%	+ 3.3%	+ 1.8%
	b) 1/1/2020 to 1/1/2024 AYE 6/30/2020	+ 3.9%	+ 3.8%	+ 2.0%	+ 3.8%	+ 1.9%
	c) 1/1/2021 to 1/1/2024 AYE 6/30/2021	+ 4.6%	+ 4.1%	+ 2.0%	+ 4.2%	+ 2.1%

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 6/30/2019, 6/30/2020 & 6/30/2021

(1)		(2)		(3)		(1)		(2)		(3)	
		MANUFACTURERS		CONTRACTORS				MANUFACTURERS		CONTRACTORS	
YEAR ENDING		CLASS GROUP		CLASS GROUP		YEAR ENDING		CLASS GROUP		CLASS GROUP	
QUARTER *		SALES EXPOSURE		PAYROLL EXPOSURE		QUARTER *		SALES EXPOSURE		PAYROLL EXPOSURE	
		INDICES		INDICES				INDICES		INDICES	
2011	1	0.969	23.312	2018	1	1.042	26.945				
	2	0.974	23.427		2	1.046	27.194				
	3	0.979	23.556		3	1.050	27.433				
	4	0.982	23.638		4	1.054	27.719				
2012	1	0.987	23.715	2019	1	1.058	27.943				
	2	0.990	23.794		2	1.061	28.173				
	3	0.995	23.873		3	1.063	28.348				
	4	1.000	23.965		4	1.065	28.500				
2013	1	1.004	24.062	2020	1	1.066	28.710				
	2	1.007	24.140		2	1.060	28.831				
	3	1.008	24.167		3	1.059	29.016				
	4	1.010	24.208		4	1.059	29.196				
2014	1	1.012	24.299	2021	1	1.063	29.373				
	2	1.016	24.405		2	1.079	29.708				
	3	1.019	24.538		3	1.098	30.063				
	4	1.022	24.663		4	1.122	30.463				
2015	1	1.023	24.759	2022	1P	1.148	30.899				
	2	1.026	24.909		2P	1.171	31.306				
	3	1.027	25.013		3P	1.189	31.676				
	4	1.029	25.172		4P	1.200	32.016				
2016	1	1.030	25.313	2023	1P	1.208	32.300				
	2	1.030	25.480		2P	1.216	32.549				
	3	1.029	25.731		3P	1.222	32.785				
	4	1.030	25.938		4P	1.227	33.015				
2017	1	1.032	26.160	2024	1P	1.231	33.246				
	2	1.034	26.322		2P	1.235	33.478				
	3	1.037	26.517		3P	1.239	33.712				
	4	1.040	26.704		4P	1.243	33.947				
<u>CHANGE IN EXPOSURES</u>				<u>MANUFACTURERS</u>				<u>CONTRACTORS</u>			
1/1/2019 to 1/1/2024				(2024:2/2019:2)				1.164			
1/1/2020 to 1/1/2024				(2024:2/2020:2)				1.165			
1/1/2021 to 1/1/2024				(2024:2/2021:2)				1.145			
<u>AVERAGE ANNUAL TREND FACTOR</u>											
1/1/2019 to 1/1/2024				(5.0 YEARS)				1.031			
1/1/2020 to 1/1/2024				(4.0 YEARS)				1.039			
1/1/2021 to 1/1/2024				(3.0 YEARS)				1.046			

* 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	11.1%	+ 2.6%
OTHER DURABLES	6.8%	- 0.2%
CLOTHING	10.3%	- 0.1%
FOOD	40.8%	+ 2.9%
OTHER NON-DURABLES	28.1%	+ 1.6%
RECREATION SERVICES	2.9%	+ 3.0%
TOTAL	100.0%	+ 2.0% 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 6/30/2021. 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 2024.

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
2011	1	1.006	0.987	0.947	0.948	0.973	0.960	2018	1	0.868	0.885	0.991	1.078	1.052	1.114
	2	1.001	0.994	0.949	0.955	0.977	0.964		2	0.866	0.882	0.994	1.082	1.054	1.120
	3	1.000	1.002	0.955	0.965	0.981	0.968		3	0.864	0.879	0.993	1.086	1.055	1.126
	4	1.000	1.008	0.965	0.975	0.985	0.973		4	0.865	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	0.990	1.095	1.056	1.137
	2	1.001	1.009	0.988	0.991	0.993	0.986		2	0.869	0.857	0.984	1.100	1.056	1.142
	3	1.000	1.005	0.994	0.996	0.997	0.993		3	0.872	0.853	0.984	1.105	1.057	1.147
	4	1.000	1.000	1.000	1.000	1.000	1.000		4	0.872	0.852	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	0.850	0.975	1.113	1.064	1.160
	2	0.994	0.989	1.006	1.008	1.001	1.009		2	0.869	0.843	0.960	1.117	1.067	1.165
	3	0.988	0.985	1.009	1.012	1.001	1.013		3	0.872	0.837	0.942	1.123	1.071	1.171
	4	0.981	0.979	1.010	1.015	1.002	1.017		4	0.878	0.828	0.929	1.129	1.071	1.178
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1	0.885	0.825	0.922	1.136	1.071	1.185
	2	0.962	0.959	1.012	1.024	1.006	1.028		2	0.896	0.828	0.930	1.145	1.072	1.194
	3	0.954	0.950	1.013	1.030	1.009	1.032		3	0.908	0.832	0.938	1.158	1.073	1.206
	4	0.947	0.940	1.013	1.038	1.013	1.036		4	0.924	0.838	0.948	1.176	1.077	1.219
2015	1	0.940	0.931	1.011	1.045	1.017	1.038	2022	1P	0.947	0.846	0.959	1.195	1.085	1.235
	2	0.936	0.923	1.007	1.050	1.021	1.042		2P	0.966	0.851	0.968	1.213	1.093	1.250
	3	0.930	0.914	1.004	1.054	1.023	1.047		3P	0.982	0.857	0.976	1.227	1.103	1.265
	4	0.924	0.906	1.001	1.058	1.025	1.052		4P	0.994	0.863	0.983	1.238	1.113	1.279
2016	1	0.920	0.902	0.999	1.061	1.028	1.058	2023	1P	0.999	0.866	0.984	1.247	1.121	1.292
	2	0.914	0.901	0.998	1.063	1.030	1.064		2P	1.004	0.868	0.986	1.255	1.129	1.303
	3	0.907	0.899	0.997	1.064	1.034	1.071		3P	1.007	0.869	0.986	1.264	1.137	1.312
	4	0.900	0.899	0.998	1.065	1.038	1.078		4P	1.009	0.870	0.987	1.271	1.145	1.320
2017	1	0.895	0.898	0.998	1.066	1.042	1.086	2024	1P	1.010	0.870	0.988	1.278	1.152	1.327
	2	0.888	0.894	0.997	1.068	1.046	1.092		2P	1.009	0.870	0.988	1.285	1.160	1.335
	3	0.882	0.890	0.995	1.071	1.048	1.100		3P	1.008	0.869	0.989	1.292	1.168	1.342
	4	0.875	0.887	0.992	1.075	1.050	1.108		4P	1.005	0.869	0.990	1.299	1.176	1.350
Change In Exposures *								Average Annual Trend Factor							
1/1/2018 to 1/1/2024								1/1/2018 to 1/1/2024							
(2024:2/2018:2)								(6.0 YEARS)							
1.165								+ 2.6%							
0.986								- 0.2%							
0.994								- 0.1%							
1.188								+ 2.9%							
1.100								+ 1.6%							
1.192								+ 3.0%							

PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 6/30/2019, 6/30/2020 & 6/30/2021

(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 @	
2011	1	0.954		2018	1	1.095	
	2	0.962			2	1.107	
	3	0.971			3	1.119	
	4	0.977			4	1.130	
2012	1	0.984		2019	1	1.136	
	2	0.988			2	1.142	
	3	0.992			3	1.146	
	4	1.000			4	1.149	
2013	1	1.007		2020	1	1.155	
	2	1.016			2	1.158	
	3	1.026			3	1.162	
	4	1.033			4	1.167	
2014	1	1.040		2021	1	1.174	
	2	1.047			2	1.188	
	3	1.053			3	1.205	
	4	1.057			4	1.227	
2015	1	1.057		2022	1P	1.247	
	2	1.058			2P	1.265	
	3	1.058			3P	1.281	
	4	1.057			4P	1.294	
2016	1	1.056		2023	1P	1.305	
	2	1.055			2P	1.316	
	3	1.055			3P	1.324	
	4	1.057			4P	1.332	
2017	1	1.064		2024	1P	1.338	
	2	1.069			2P	1.344	
	3	1.076			3P	1.351	
	4	1.085			4P	1.357	
CHANGE IN EXPOSURES				AVERAGE ANNUAL TREND FACTOR			
1/1/2019 to 1/1/2024	(2024:2/2019:2)	1.177		1/1/2019 to 1/1/2024	(5.0 YEARS)	1.033	
1/1/2020 to 1/1/2024	(2024:2/2020:2)	1.161		1/1/2020 to 1/1/2024	(4.0 YEARS)	1.038	
1/1/2021 to 1/1/2024	(2024:2/2021:2)	1.132		1/1/2021 to 1/1/2024	(3.0 YEARS)	1.042	

* 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
12/31/2011	\$244,720,605	4,360	\$56,133	\$54,442		
6/30/2012	\$219,138,676	3,820	\$57,373	\$55,761		
12/31/2012	\$209,792,549	3,587	\$58,479	\$57,112		
6/30/2013	\$210,782,981	3,615	\$58,302	\$58,496		
12/31/2013	\$216,033,861	3,685	\$58,621	\$59,913	\$58,512	
6/30/2014	\$243,656,896	3,940	\$61,834	\$61,365	\$60,080	
12/31/2014	\$238,957,876	3,718	\$64,278	\$62,851	\$61,689	
6/30/2015	\$220,064,351	3,513	\$62,644	\$64,374	\$63,341	
12/31/2015	\$217,672,366	3,411	\$63,822	\$65,933	\$65,037	\$63,480
6/30/2016	\$215,447,393	3,114	\$69,186	\$67,531	\$66,779	\$65,408
12/31/2016	\$216,725,984	3,109	\$69,704	\$69,167	\$68,568	\$67,394
6/30/2017	\$213,272,077	3,089	\$69,033	\$70,842	\$70,404	\$69,441
12/31/2017	\$216,834,234	3,043	\$71,266	\$72,559	\$72,290	\$71,550
6/30/2018	\$221,791,448	3,087	\$71,850	\$74,317	\$74,226	\$73,723
12/31/2018	\$220,559,335	3,061	\$72,051	\$76,117	\$76,214	\$75,961
6/30/2019	\$215,644,329	2,965	\$72,726	\$77,961	\$78,255	\$78,268
12/31/2019	\$224,449,119	2,968	\$75,617	\$79,850	\$80,351	\$80,645
6/30/2020	\$216,274,059	2,598	\$83,259	\$81,784	\$82,503	\$83,095
12/31/2020	\$195,593,556	2,168	\$90,225	\$83,766	\$84,712	\$85,618
6/30/2021	\$228,494,492	2,399	\$95,245	\$85,795	\$86,981	\$88,218
Goodness of Fit Statistic, R-Squared:				0.896	0.871	0.829
Average Annual Severity Trend (10 yr)				+ 4.9%		
Average Annual Severity Trend (8 yr)				+ 5.4%		
Average Annual Severity Trend (6 yr)				+ 6.2%		
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 Explanatory Pages C-11 to C-12- 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
12/31/2011	\$171,376,201	16,029	\$10,692	\$11,640		
6/30/2012	\$165,447,197	15,415	\$10,733	\$11,919		
12/31/2012	\$173,838,951	14,443	\$12,036	\$12,205		
6/30/2013	\$178,233,525	13,809	\$12,907	\$12,497		
12/31/2013	\$166,648,792	12,961	\$12,858	\$12,796	\$13,499	
6/30/2014	\$176,375,134	12,647	\$13,946	\$13,103	\$13,743	
12/31/2014	\$178,164,142	12,529	\$14,220	\$13,417	\$13,993	
6/30/2015	\$180,732,296	12,303	\$14,690	\$13,738	\$14,246	
12/31/2015	\$184,378,148	12,298	\$14,993	\$14,067	\$14,505	\$14,499
6/30/2016	\$182,374,430	12,338	\$14,782	\$14,404	\$14,768	\$14,760
12/31/2016	\$182,768,126	12,468	\$14,658	\$14,749	\$15,036	\$15,026
6/30/2017	\$183,782,841	12,465	\$14,744	\$15,102	\$15,308	\$15,296
12/31/2017	\$189,828,859	12,138	\$15,639	\$15,464	\$15,586	\$15,572
6/30/2018	\$194,634,935	12,174	\$15,988	\$15,834	\$15,868	\$15,852
12/31/2018	\$199,127,100	12,197	\$16,327	\$16,213	\$16,156	\$16,138
6/30/2019	\$196,074,974	12,084	\$16,226	\$16,601	\$16,449	\$16,429
12/31/2019	\$199,762,148	12,002	\$16,644	\$16,999	\$16,748	\$16,725
6/30/2020	\$193,360,498	11,050	\$17,499	\$17,406	\$17,051	\$17,026
12/31/2020	\$179,964,639	10,347	\$17,393	\$17,823	\$17,360	\$17,333
6/30/2021	\$184,153,979	10,558	\$17,442	\$18,250	\$17,675	\$17,645
Goodness of Fit Statistic, R-Squared:				0.902	0.931	0.912
Average Annual Severity Trend (10 yr)				+ 4.8%		
Average Annual Severity Trend (8 yr)				+ 3.7%		
Average Annual Severity Trend (6 yr)				+ 3.6%		
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 Explanatory Pages C-11 to C-12- 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
12/31/2011	\$19,951,586	590	\$33,816	\$42,099		
6/30/2012	\$17,730,636	470	\$37,703	\$41,706		
12/31/2012	\$16,156,417	446	\$36,253	\$41,317		
6/30/2013	\$18,715,418	417	\$44,867	\$40,932		
12/31/2013	\$26,264,689	461	\$57,016	\$40,550	\$45,336	
6/30/2014	\$24,169,968	504	\$47,911	\$40,172	\$44,383	
12/31/2014	\$19,054,105	498	\$38,269	\$39,797	\$43,449	
6/30/2015	\$21,513,041	513	\$41,930	\$39,426	\$42,535	
12/31/2015	\$18,844,285	519	\$36,296	\$39,058	\$41,641	\$38,352
6/30/2016	\$20,998,296	505	\$41,561	\$38,694	\$40,765	\$38,017
12/31/2016	\$19,836,124	475	\$41,765	\$38,333	\$39,907	\$37,684
6/30/2017	\$18,688,114	512	\$36,477	\$37,975	\$39,068	\$37,354
12/31/2017	\$22,240,703	555	\$40,044	\$37,621	\$38,246	\$37,027
6/30/2018	\$22,441,882	562	\$39,942	\$37,270	\$37,442	\$36,703
12/31/2018	\$17,947,517	517	\$34,729	\$36,922	\$36,654	\$36,382
6/30/2019	\$13,454,011	456	\$29,512	\$36,578	\$35,883	\$36,063
12/31/2019	\$10,897,059	456	\$23,877	\$36,237	\$35,129	\$35,747
6/30/2020	\$16,436,624	453	\$36,313	\$35,899	\$34,390	\$35,435
12/31/2020	\$17,671,511	446	\$39,587	\$35,564	\$33,667	\$35,124
6/30/2021	\$25,509,112	582	\$43,839	\$35,232	\$32,958	\$34,817
Goodness of Fit Statistic, R-Squared:				0.096	0.274	0.035
Average Annual Severity Trend (10 yr)				- 1.9%		
Average Annual Severity Trend (8 yr)				- 4.2%		
Average Annual Severity Trend (6 yr)				- 1.7%		
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 Explanatory Pages C-11 to C-12- 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
12/31/2011	\$635,108,675	18,461	\$34,404	\$33,030		
6/30/2012	\$583,746,912	16,392	\$35,612	\$33,947		
12/31/2012	\$560,322,320	15,782	\$35,504	\$34,889		
6/30/2013	\$594,239,353	16,522	\$35,966	\$35,858		
12/31/2013	\$643,739,971	17,577	\$36,624	\$36,853	\$35,676	
6/30/2014	\$719,135,620	18,910	\$38,030	\$37,876	\$36,792	
12/31/2014	\$710,131,415	18,204	\$39,009	\$38,928	\$37,943	
6/30/2015	\$713,446,776	17,741	\$40,216	\$40,008	\$39,129	
12/31/2015	\$735,016,262	17,877	\$41,115	\$41,119	\$40,354	\$38,586
6/30/2016	\$698,907,138	16,577	\$42,162	\$42,261	\$41,616	\$40,049
12/31/2016	\$708,374,266	16,721	\$42,365	\$43,434	\$42,918	\$41,567
6/30/2017	\$735,265,210	17,242	\$42,645	\$44,639	\$44,260	\$43,143
12/31/2017	\$753,341,267	17,614	\$42,770	\$45,879	\$45,645	\$44,779
6/30/2018	\$799,252,944	18,106	\$44,143	\$47,152	\$47,073	\$46,477
12/31/2018	\$787,490,015	17,403	\$45,249	\$48,461	\$48,545	\$48,239
6/30/2019	\$767,051,532	16,249	\$47,207	\$49,807	\$50,064	\$50,068
12/31/2019	\$759,155,965	15,348	\$49,462	\$51,189	\$51,630	\$51,966
6/30/2020	\$620,042,655	11,417	\$54,311	\$52,610	\$53,245	\$53,936
12/31/2020	\$438,703,926	7,610	\$57,647	\$54,071	\$54,911	\$55,981
6/30/2021	\$484,243,973	7,458	\$64,929	\$55,572	\$56,628	\$58,103
Goodness of Fit Statistic, R-Squared:				0.874	0.857	0.847
Average Annual Severity Trend (10 yr)				+ 5.6%		
Average Annual Severity Trend (8 yr)				+ 6.4%		
Average Annual Severity Trend (6 yr)				+ 7.7%		
Selected Annual Severity Trend				+ 6.5%		

* 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 Explanatory Pages C-11 to C-12- 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
12/31/2011	\$75,617,314	8,590	\$8,803	\$7,836		
6/30/2012	\$68,451,600	7,939	\$8,623	\$8,091		
12/31/2012	\$63,378,121	7,538	\$8,408	\$8,354		
6/30/2013	\$65,459,406	7,652	\$8,554	\$8,626		
12/31/2013	\$69,942,555	7,660	\$9,131	\$8,906	\$8,428	
6/30/2014	\$69,187,623	7,921	\$8,734	\$9,195	\$8,753	
12/31/2014	\$68,260,450	7,920	\$8,618	\$9,494	\$9,091	
6/30/2015	\$77,515,295	7,662	\$10,116	\$9,803	\$9,442	
12/31/2015	\$77,837,742	7,678	\$10,137	\$10,122	\$9,806	\$9,439
6/30/2016	\$75,390,436	7,586	\$9,938	\$10,450	\$10,184	\$9,857
12/31/2016	\$79,895,477	7,656	\$10,435	\$10,790	\$10,577	\$10,294
6/30/2017	\$82,697,076	8,139	\$10,161	\$11,141	\$10,985	\$10,750
12/31/2017	\$88,533,097	8,129	\$10,891	\$11,503	\$11,409	\$11,227
6/30/2018	\$92,338,027	7,893	\$11,699	\$11,877	\$11,849	\$11,725
12/31/2018	\$89,454,426	7,621	\$11,738	\$12,263	\$12,306	\$12,245
6/30/2019	\$90,483,924	7,365	\$12,286	\$12,661	\$12,781	\$12,788
12/31/2019	\$92,639,726	7,007	\$13,221	\$13,073	\$13,274	\$13,355
6/30/2020	\$80,655,950	5,656	\$14,261	\$13,498	\$13,787	\$13,947
12/31/2020	\$73,486,551	4,826	\$15,228	\$13,937	\$14,318	\$14,565
6/30/2021	\$76,005,446	4,891	\$15,539	\$14,389	\$14,871	\$15,211
Goodness of Fit Statistic, R-Squared:				0.917	0.939	0.952
Average Annual Severity Trend (10 yr)				+ 6.6%		
Average Annual Severity Trend (8 yr)				+ 7.9%		
Average Annual Severity Trend (6 yr)				+ 9.1%		
Selected Annual Severity Trend				+ 7.5%		

* 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 Explanatory Pages C-11 to C-12- 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
12/31/2011	\$51,178,326	430	\$119,099	\$82,161		
6/30/2012	\$38,111,431	350	\$108,862	\$81,337		
12/31/2012	\$27,589,427	339	\$81,379	\$80,522		
6/30/2013	\$28,478,128	380	\$75,041	\$79,715		
12/31/2013	\$32,665,357	394	\$82,863	\$78,916	\$65,202	
6/30/2014	\$38,060,569	460	\$82,737	\$78,125	\$65,875	
12/31/2014	\$34,076,594	521	\$65,380	\$77,342	\$66,555	
6/30/2015	\$37,047,411	600	\$61,709	\$76,567	\$67,242	
12/31/2015	\$42,742,160	684	\$62,494	\$75,799	\$67,936	\$57,556
6/30/2016	\$39,563,317	693	\$57,068	\$75,039	\$68,638	\$59,601
12/31/2016	\$36,080,461	651	\$55,436	\$74,287	\$69,347	\$61,718
6/30/2017	\$35,885,937	562	\$63,856	\$73,543	\$70,062	\$63,910
12/31/2017	\$43,886,801	538	\$81,547	\$72,806	\$70,786	\$66,180
6/30/2018	\$44,916,191	553	\$81,230	\$72,076	\$71,517	\$68,531
12/31/2018	\$35,770,466	540	\$66,228	\$71,354	\$72,255	\$70,965
6/30/2019	\$25,659,235	439	\$58,444	\$70,638	\$73,001	\$73,486
12/31/2019	\$25,045,607	432	\$57,914	\$69,930	\$73,755	\$76,096
6/30/2020	\$33,252,723	441	\$75,359	\$69,230	\$74,516	\$78,800
12/31/2020	\$34,552,919	350	\$98,675	\$68,536	\$75,286	\$81,599
6/30/2021	\$27,452,226	289	\$94,917	\$67,849	\$76,063	\$84,497
Goodness of Fit Statistic, R-Squared:				0.080	0.083	0.413
Average Annual Severity Trend (10 yr)				- 2.0%		
Average Annual Severity Trend (8 yr)				+ 2.1%		
Average Annual Severity Trend (6 yr)				+ 7.2%		
Selected Annual Severity Trend				+ 0.5%		

* 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 Explanatory Pages C-11 to C-12- 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 <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>
6/30/2008	\$ 925,822,673	28,401	30.68
6/30/2009	\$ 950,840,408	29,210	30.72
6/30/2010	\$ 879,266,372	28,573	32.50
6/30/2011	\$ 896,801,872	29,149	32.50
6/30/2012	\$ 908,893,068	27,301	30.04
6/30/2013	\$ 900,793,788	26,502	29.42
6/30/2014	\$ 960,599,434	27,712	28.85
6/30/2015	\$ 991,547,126	27,388	27.62
6/30/2016	\$ 1,013,509,252	27,502	27.14
6/30/2017	\$ 1,034,351,867	28,520	27.57
6/30/2018	\$ 1,062,410,728	28,700	27.01
6/30/2019	\$ 1,082,152,230	28,053	25.92
6/30/2020	\$ 1,100,343,798	23,964	21.78
6/30/2021	\$ 1,067,782,550	23,345	21.86

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
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>
6/30/2008	\$ 1,184,044,656	31,943	26.98
6/30/2009	\$ 1,337,016,566	33,372	24.96
6/30/2010	\$ 1,404,527,388	33,148	23.60
6/30/2011	\$ 1,447,502,978	33,347	23.04
6/30/2012	\$ 1,444,012,580	28,752	19.91
6/30/2013	\$ 1,421,279,803	28,568	20.10
6/30/2014	\$ 1,488,516,237	32,034	21.52
6/30/2015	\$ 1,592,407,554	31,166	19.57
6/30/2016	\$ 1,606,674,636	30,192	18.79
6/30/2017	\$ 1,626,057,534	31,624	19.45
6/30/2018	\$ 1,636,734,430	32,665	19.96
6/30/2019	\$ 1,601,822,992	30,529	19.06
6/30/2020	\$ 1,493,460,692	22,578	15.12
6/30/2021	\$ 1,359,013,984	18,562	13.66

Selected Annual Frequency Trend: - 0.5%

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

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

CLASS GROUP 32

(cont'd)

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

99321 6.22

99613 5.51

99620 0.30

99718 0.88

99746 1.49

99760 0.17

99793 1.89

99827 0.27

99851 1.10

99917 1.78

99938 2.00

99943 5.80

99946 4.32

99963 0.43

CLASS GROUP 33

91130 0.28

91135 0.08

91200 0.16

91265 3.42

91266 1.81

91560 1.00 *

91580 1.32

91606 2.74

91629 0.56

91636 0.96

91641 0.26

91722 0.84

92445 0.55

92663 0.13

95306 1.10

95357 0.28

95455 1.16

95505 0.54

96317 0.29

96872 1.03

97220 0.075

97308 0.14

97447 0.46

97651 1.36

97652 1.18

97655 1.05

98002 0.19

98152 0.64

98153 0.72

98154 0.85

98155 1.19

98157 0.76

98159 0.51

98160 1.08

98161 1.21

98163 1.27

98303 2.39

98309 1.20

98429 0.25

98658 1.23

98659 0.22

98705 1.74

98751 0.93

98914 0.15

98949 0.21

99220 0.33

99222 0.62

99471 0.15

99969 0.60

99988 0.53

CLASS GROUP 34

10036 2.70

10073 4.20

10075 31.17

10107 12.84

10255 1.00 *

10256 3.66

10257 0.69

11039 3.65

11248 0.19

12014 0.41

12509 0.25

12510 3.17

12583 1.41

12651 4.11

12683 1.88

13201 3.63

13204 4.11

13205 1.58

13410 5.75

13412 1.94

13453 2.24

13454 2.62

13455 2.66

13590 1.98

13621 0.50

14279 1.91

14855 0.88

15062 0.79

15063 0.92

15188 1.39

15404 0.36

15405 0.53

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

CLASS GROUP 34 (cont'd)		CLASS GROUP 35		59773 0.17		51741 5.38	
15406	1.35	51300	0.91	59774	0.14	51752	4.54
15488	3.37	51305	0.91	59775	0.18	51796	1.96
15733	0.88	51350	1.53	59889	0.56	51808	6.97
16009	1.08	51351	1.37			51809	8.65
16588	0.50	51352	1.88	CLASS GROUP 36		51869	2.31
16604	0.84	51355	1.28	50010	5.03	51877	13.01
16694	1.66	51356	1.38	50012	1.86	51889	2.14
16819	4.78	51575	0.41	50015	3.27	51896	1.00 *
16820	3.70	51666	0.65	50017	2.49	51919	2.16
16890	0.56	51767	0.19	50019	1.33	51926	2.20
16891	0.61	51777	0.66	50045	5.69	51927	1.19
16892	1.11	51790	1.10	50047	0.64	51934	2.41
18506	1.76	51833	0.99	51201	0.86	51941	2.19
18616	1.34	51900	0.74	51205	2.62	51942	3.50
45380	1.03	52315	0.86	51206	0.41	51956	9.45
45771	1.57	52744	3.79	51240	10.34	51957	8.33
45819	0.51	53374	1.00 *	51241	30.72	51958	7.40
49239	0.77	53375	0.53	51251	0.89	51959	7.58
51315	0.50	53376	0.85	51252	3.12	51960	1.00
51357	0.71	53377	0.87	51253	2.66	51970	4.35
51358	1.71	53403	0.55	51254	0.83	51982	1.28
51359	1.50	53565	0.64	51340	0.85	51986	5.03
59925	1.54	55371	2.55	51370	10.10	51999	2.12
59926	1.31	55802	0.66	51380	1.01	52002	1.86
59927	0.88	56488	1.10	51500	1.91	52109	0.47
		56690	0.57	51550	2.36	52134	6.23
		57403	1.35	51551	0.82	52150	11.47
		58020	1.45	51552	1.42	52402	0.47
		58713	0.42	51553	2.53	52432	2.33
		59188	2.88	51554	0.24	52433	2.13
		59189	3.95	51576	4.54	52435	2.67
		59482	3.00	51600	3.09	52438	1.93
		59647	1.34	51613	2.04	52440	3.03
						52467	2.80

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

CLASS GROUP 36	56041	1.78	58058	2.38	59725	1.87
(cont'd)	56042	2.24	58095	3.35	59726	1.36
52469	56202	1.78	58096	4.45	59738	4.34
52505	56390	3.11	58302	1.20	59790	3.35
52581	56391	2.67	58397	6.97	59867	3.77
52619	56427	4.30	58503	1.86	59886	0.51
52911	56699	1.98	58532	2.40	59905	2.36
52967	56758	1.68	58559	0.49	59914	13.86
53001	56759	1.72	58560	1.18	59923	0.34
53077	56760	2.47	58575	1.52	59931	6.23
53095	56805	3.25	58627	4.88	59932	6.71
53096	56806	2.30	58682	4.34	59941	2.09
53121	56807	2.28	58737	3.15	59955	0.80
53271	56808	2.98	58757	10.62	59963	5.95
53631	56900	2.86	58759	1.31	59964	13.94
53632	56910	1.43	58802	1.49	59973	3.84
53731	56980	2.48	58822	4.10	59984	1.05
53732	57001	0.85	58903	0.94	59985	4.11
53733	57002	0.55	58904	0.72	59986	3.14
53907	57202	2.20	59005	1.78	59989	0.55
54077	57257	2.73	59057	13.18		
55010	57401	1.55	59058	8.53		
55011	57410	0.75	59257	0.48		
55012	57572	0.44	59306	3.01		
55214	57600	1.31	59481	8.09		
55597	57625	11.52	59601	3.05		
55647	57651	1.40	59660	5.61		
55648	57798	0.71	59661	2.75		
55649	57800	2.65	59693	0.46		
55715	57913	3.43	59701	0.22		
55716	57998	1.52	59713	5.02		
55918	58010	3.53	59722	2.60		
55919	58056	4.21	59723	0.98		
56040	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
48636	10.49	52137	0.48	57146	1.16	59915	1.73
50011	0.58	52341	0.30	57411	0.28	59917	0.32
50018	0.53	52342	0.87	57611	0.60	59947	0.52
51001	0.36	52343	0.53	57690	0.78	59970	0.70
51005	0.074	52401	1.64	57716	0.37	59975	0.98
51116	0.91	52547	1.42	57725	0.81	59977	0.56
51210	0.63	52767	1.30	57726	0.63	59988	0.25
51220	2.16	53147	0.22	57808	0.31		
51221	1.20	53229	1.23	57809	0.32		
51222	1.46	53333	1.21	57810	0.31		
51224	1.53	53425	1.14	57871	0.37		
51230	0.26	53803	2.72	57999	0.51		
51250	1.66	55013	1.03	58009	0.51		
51255	4.21	55426	1.25	58301	0.39		
51330	0.64	55717	1.65	58663	2.57		
51333	0.21	55718	1.60	58756	0.48		
51400	1.50	56170	1.12	58813	1.18		
51401	2.21	56171	0.55	58837	2.37		
51625	0.33	56567	1.16	58840	0.71		
51702	0.99	56650	3.55	58873	1.13		
51703	0.41	56651	1.93	58922	1.88		
51734	0.77	56652	1.38	59223	1.17		
51850	1.55	56653	1.33	59378	0.76		
51851	1.05	56654	0.68	59537	0.82		
51852	2.46	56911	1.00	59750	0.61		
51853	0.99	56912	0.81	59751	0.22		
51854	2.22	56913	0.66	59781	0.53		
51855	2.33	56915	3.91	59782	0.79		
51856	1.28	56916	3.53	59783	0.77		
51857	2.19	56917	1.02	59784	0.59		
51909	1.40	56918	0.49	59798	2.01		
52075	1.22	56919	1.25	59806	1.44		
		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	<u>CLASS GROUP 39</u>		91587	(a)	99986	(a)
15070	0.13	11205	(a)	91588	(a)	99987	(a)
15607	0.17	13206	(a)	91589	(a)		
15699	0.42	13207	(a)	91591	(a)		
16471	0.24	13411	(a)	91618	(a)		
41620	1.21	15060	(a)	94444	(a)		
41677	0.25	15061	(a)	94638	(a)		
41696	0.79	18575	(a)	95358	(a)		
41697	0.55	41675	(a)	95630	(a)		
43470	4.60	41679	(a)	95648	(a)		
43822	3.66	44010	(a)	96703	(a)		
43840	0.045	51211	(a)	96930	(a)		
43860	2.88	52876	(a)	97002	(a)		
43889	1.03	53901	(a)	97003	(a)		
44280	0.25	53902	(a)	97221	(a)		
45678	0.27	53903	(a)	98150	(a)		
		53904	(a)	98151	(a)		
				98156	(a)		

MULTISTATE
PRODUCTS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL
COMBINED SINGLE LIMIT

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000					TRENDED \$100,000			
		BASIC LIMIT			EXPOSURE			BASIC LIMIT		
		AGGREGATE LOSS COSTS AT CURRENT LEVEL	X	DEVELOPMENT FACTOR +@	X	EXPOSURE TREND #	X	AVERAGE IPMF *	=	AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2017	\$31,814,688		1.000		1.108				\$35,250,674
	12/31/2018	\$29,747,068		1.000		1.095				\$32,573,040
	12/31/2019	\$31,192,982		0.999		1.083				\$33,748,217
	12/31/2020	\$29,792,841		0.959		1.087				\$31,057,041
MULTILINE	12/31/2017	\$88,015,163		1.000		1.116		0.878		\$86,241,481
	12/31/2018	\$89,841,787		1.000		1.100		0.878		\$86,769,198
	12/31/2019	\$92,474,122		0.999		1.087		0.878		\$88,167,751
	12/31/2020	\$91,679,309		0.959		1.092		0.878		\$84,296,024
TOTAL	12/31/2017									\$121,492,155
	12/31/2018									\$119,342,238
	12/31/2019									\$121,915,968
	12/31/2020									\$115,353,065

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C11 - CALCULATION OF EXPOSURE DEVELOPMENT FACTORS.

@ THE EXPOSURE DEVELOPMENT FACTOR FOR THE LATEST YEAR HAS BEEN ADJUSTED BY APPLYING A FACTOR OF 0.960 TO REFLECT THE REDUCED EXPECTED EXPOSURE FOR PRODUCTS DUE TO THE COVID-19 PANDEMIC AND THE ECONOMIC RECESSION IN 2020. THE DERIVATION OF THE ADJUSTMENT IS EXPLAINED IN SECTION D.

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2022 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C14 - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION C, EXHIBIT C10 - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

MULTISTATE
PRODUCTS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000	X	\$100,000	X	X	X	X	=	\$100,000		
			BASIC LIMIT LOSSES		BASIC LIMIT INDEMNITY DEVELOPMENT						UNALLOCATED LOSS ADJUSTMENT	BASIC LIMIT DEVELOPED & TRENDED LOSSES	
			AND ALAE *		FACTOR						FACTOR	TREND	TREND
BI	B/L INDEMNITY	12/31/2017	\$14,414,487		1.024		1.080		1.194		0.913		\$17,377,929
		12/31/2018	\$14,035,898		1.108		1.080		1.159		0.927		\$18,045,416
		12/31/2019	\$9,312,243		1.478		1.080		1.126		0.941		\$15,749,998
		12/31/2020	\$6,982,948		2.120		1.080		1.093		0.956		\$16,706,154
BI	ALAE	12/31/2017	\$19,047,802				1.080		1.194		0.913		\$22,425,582
		12/31/2018	\$21,563,036				1.080		1.159		0.927		\$25,020,549
		12/31/2019	\$14,061,730				1.080		1.126		0.941		\$16,091,277
		12/31/2020	\$13,749,165				1.080		1.093		0.956		\$15,515,941
PD	B/L INDEMNITY	12/31/2017	\$21,642,806		1.120		1.080		1.302		0.913		\$31,119,822
		12/31/2018	\$18,214,771		1.148		1.080		1.246		0.927		\$26,084,777
		12/31/2019	\$18,737,036		1.241		1.080		1.193		0.941		\$28,192,040
		12/31/2020	\$13,216,491		1.419		1.080		1.141		0.956		\$22,093,568
PD	ALAE	12/31/2017	\$27,938,485				1.080		1.302		0.913		\$35,868,100
		12/31/2018	\$21,021,492				1.080		1.246		0.927		\$26,223,163
		12/31/2019	\$23,738,824				1.080		1.193		0.941		\$28,781,473
		12/31/2020	\$16,653,694				1.080		1.141		0.956		\$19,619,045
TOTAL													
FULL COVERAGE		12/31/2017											\$106,791,433
		12/31/2018											\$95,373,905
		12/31/2019											\$88,814,788
		12/31/2020											\$73,934,708

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

MULTISTATE
PRODUCTS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000	\$100,000					\$100,000
			BASIC LIMIT LOSSES	BASIC LIMIT INDEMNITY DEVELOPMENT	UNALLOCATED LOSS ADJUSTMENT	SEVERITY	FREQUENCY	BASIC LIMIT DEVELOPED & TRENDED LOSSES	
			AND ALAE *	X FACTOR	X FACTOR	X TREND	X TREND	= AND ALAE	
BI	B/L INDEMNITY	12/31/2017	\$2,242,389	1.022	1.080	1.194	0.913	\$2,698,117	
		12/31/2018	\$1,794,683	1.149	1.080	1.159	0.927	\$2,392,736	
		12/31/2019	\$1,558,093	1.499	1.080	1.126	0.941	\$2,672,679	
		12/31/2020	\$645,485	1.845	1.080	1.093	0.956	\$1,343,954	
BI	ALAE	12/31/2017	\$2,916,131		1.080	1.194	0.913	\$3,433,254	
		12/31/2018	\$2,028,138		1.080	1.159	0.927	\$2,353,339	
		12/31/2019	\$2,523,848		1.080	1.126	0.941	\$2,888,118	
		12/31/2020	\$1,196,613		1.080	1.093	0.956	\$1,350,378	
PD	B/L INDEMNITY	12/31/2017	\$4,093,457	1.073	1.080	1.302	0.913	\$5,638,914	
		12/31/2018	\$4,044,711	1.127	1.080	1.246	0.927	\$5,686,342	
		12/31/2019	\$2,934,375	1.232	1.080	1.193	0.941	\$4,383,088	
		12/31/2020	\$2,489,873	1.422	1.080	1.141	0.956	\$4,171,037	
PD	ALAE	12/31/2017	\$5,345,645		1.080	1.302	0.913	\$6,862,868	
		12/31/2018	\$4,222,281		1.080	1.246	0.927	\$5,267,065	
		12/31/2019	\$3,798,798		1.080	1.193	0.941	\$4,605,746	
		12/31/2020	\$3,054,830		1.080	1.141	0.956	\$3,598,772	
TOTAL DED COVERAGE		12/31/2017						\$18,633,153	
		12/31/2018						\$15,699,482	
		12/31/2019						\$14,549,631	
		12/31/2020						\$10,464,141	
TOTAL OCCURRENCE		12/31/2017						\$125,424,587	
		12/31/2018						\$111,073,386	
		12/31/2019						\$103,364,419	
		12/31/2020						\$84,398,850	

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

Multistate

Products

Subline Code 336

Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

<u>Type of Policy (B)</u>	<u>Description</u>	<u>Implicit Package Modification Factors</u>
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.857
35	Not Applicable	--
36	Service Policy	0.932
37	Industrial / Processing Policy	0.888
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 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 C, Exhibit C9, page 1 - 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
12/31/2013	296,572,888	299,206,758	298,956,535	298,941,437	298,911,484	298,912,053	298,906,089	298,906,089
12/31/2014	305,713,706	312,412,678	312,251,959	312,191,473	312,112,712	312,106,587	312,106,587	
12/31/2015	309,562,694	310,299,067	310,132,450	310,017,678	309,888,281	309,888,200		
12/31/2016	297,277,031	296,717,575	296,686,387	296,745,015	296,750,284			
12/31/2017	291,422,431	292,586,850	292,439,530	292,421,815				
12/31/2018	287,235,105	287,373,471	287,373,310					
12/31/2019	285,048,561	282,849,767						
12/31/2020	267,744,800							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2013	1.009	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2014	1.022	0.999	1.000	1.000	1.000	1.000	
12/31/2015	1.002	0.999	1.000	1.000	1.000		
12/31/2016	0.998	1.000	1.000	1.000			
12/31/2017	1.004	0.999	1.000				
12/31/2018	1.000	1.000					
12/31/2019	0.992						

Average Best 3 of 5
27:15 39:27
1.000 0.999

Accident Year Ending	Exposure Development From			Factor @
	27:15	39:27	ULT:39	
12/31/2018			1.000	1.000
12/31/2019		0.999	1.000	0.999
12/31/2020	1.000	0.999	1.000	0.999

@ An adjustment of 0.960 has been subsequently applied to the exposure development factor for the latest year to reflect the reduced expected exposure for Products due to the COVID-19 pandemic and economic recession in 2020. The resulting exposure development factor is displayed on Exhibit C9, page 1 and is reflected in the calculation of the ALCCL for the latest year. The derivation of this adjustment is explained in Section D.

Products (Subline Code 336)
Full Coverage
Multistate

Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	7,565,837	11,532,284	14,894,427	15,674,403	15,972,792	15,929,495	16,307,484	16,690,599	16,537,105	16,362,727	16,632,938
12/31/2002	6,250,966	9,698,193	13,280,836	15,660,109	14,735,734	14,074,593	13,702,499	13,464,568	13,457,546	13,453,262	13,626,380
12/31/2003	6,455,713	10,911,297	14,049,820	14,698,875	13,971,053	13,270,350	12,976,376	13,399,924	13,748,994	13,918,308	13,865,287
12/31/2004	7,060,647	10,642,076	13,968,766	15,547,580	14,855,875	13,875,430	13,939,740	13,817,927	14,171,291	14,263,691	14,286,013
12/31/2005	8,476,387	9,976,434	12,862,127	12,782,393	13,043,055	12,914,529	12,740,155	12,949,741	12,727,113	12,750,098	12,676,141
12/31/2006	7,833,992	12,426,464	16,279,881	16,130,951	15,517,590	15,612,691	15,605,657	15,798,763	16,044,535	15,977,284	15,729,756
12/31/2007	9,277,627	14,202,261	17,426,328	18,117,071	18,187,422	18,162,162	17,650,912	17,641,740	17,421,332	17,314,582	17,442,065
12/31/2008	9,406,302	13,570,417	16,180,182	17,122,773	18,874,445	17,584,239	17,407,115	17,348,358	17,378,817	17,460,506	17,663,882
12/31/2009	10,246,216	13,057,336	15,578,201	16,054,370	15,798,741	15,890,914	15,668,419	15,684,194	15,691,462	15,921,055	16,222,005
12/31/2010	10,796,890	15,136,629	16,567,757	17,121,863	17,103,374	15,811,784	15,561,982	15,572,771	15,593,815	15,471,591	15,570,599
12/31/2011	8,512,981	11,389,068	14,582,836	14,880,906	14,316,564	14,102,882	14,023,557	14,161,798	14,621,709	14,508,116	
12/31/2012	8,565,692	12,503,598	16,209,343	16,440,398	16,656,227	16,192,429	16,106,420	16,786,478	16,554,768		
12/31/2013	6,292,601	9,341,808	12,815,315	13,675,599	14,018,267	13,907,732	14,353,922	14,093,589			
12/31/2014	6,916,560	9,546,568	12,971,496	14,735,733	14,164,171	14,799,587	14,897,876				
12/31/2015	6,512,815	8,964,348	11,836,910	12,980,824	12,800,106	12,734,600					
12/31/2016	5,821,748	8,223,125	10,872,908	11,577,861	11,977,370						
12/31/2017	6,062,903	9,415,767	12,858,464	13,918,829							
12/31/2018	6,816,744	9,881,875	12,459,790								
12/31/2019	5,744,709	8,274,523									
12/31/2020	6,231,237										

<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>
12/31/2001	17,012,802	17,100,918	17,351,267	17,647,251	17,548,725	17,776,426	17,759,880	17,757,986	17,746,422
12/31/2002	14,103,087	13,842,988	13,857,707	13,522,883	13,775,505	13,763,646	13,762,729	13,793,796	
12/31/2003	13,912,976	13,996,988	13,780,995	13,843,864	13,976,737	13,949,931	14,019,542		
12/31/2004	14,151,073	14,035,217	14,207,377	14,260,536	14,151,863	14,123,811			
12/31/2005	12,556,685	12,574,847	12,578,066	12,525,233	12,563,180				
12/31/2006	16,022,788	16,232,535	16,129,757	16,129,860					
12/31/2007	17,419,091	17,885,580	18,147,537						
12/31/2008	17,691,153	17,689,503							
12/31/2009	18,030,255								

Products (Subline Code 336)
Full Coverage
Multistate

Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.524	1.292	1.052	1.019	0.997	1.024	1.023	0.991	0.989	1.017	1.023
12/31/2002	1.551	1.369	1.179	0.941	0.955	0.974	0.983	0.999	1.000	1.013	1.035
12/31/2003	1.690	1.288	1.046	0.950	0.950	0.978	1.033	1.026	1.012	0.996	1.003
12/31/2004	1.507	1.313	1.113	0.956	0.934	1.005	0.991	1.026	1.007	1.002	0.991
12/31/2005	1.177	1.289	0.994	1.020	0.990	0.986	1.016	0.983	1.002	0.994	0.991
12/31/2006	1.586	1.310	0.991	0.962	1.006	1.000	1.012	1.016	0.996	0.985	1.019
12/31/2007	1.531	1.227	1.040	1.004	0.999	0.972	0.999	0.988	0.994	1.007	0.999
12/31/2008	1.443	1.192	1.058	1.102	0.932	0.990	0.997	1.002	1.005	1.012	1.002
12/31/2009	1.274	1.193	1.031	0.984	1.006	0.986	1.001	1.000	1.015	1.019	1.111
12/31/2010	1.402	1.095	1.033	0.999	0.924	0.984	1.001	1.001	0.992	1.006	
12/31/2011	1.338	1.280	1.020	0.962	0.985	0.994	1.010	1.032	0.992		
12/31/2012	1.460	1.296	1.014	1.013	0.972	0.995	1.042	0.986			
12/31/2013	1.485	1.372	1.067	1.025	0.992	1.032	0.982				
12/31/2014	1.380	1.359	1.136	0.961	1.045	1.007					
12/31/2015	1.376	1.320	1.097	0.986	0.995						
12/31/2016	1.412	1.322	1.065	1.035							
12/31/2017	1.553	1.366	1.082								
12/31/2018	1.450	1.261									
12/31/2019	1.440										
3 Yr Mean	1.481	1.316	1.081	0.994	1.011	1.011	1.011	1.006	1.000	1.012	1.037
Best 3/5	1.434	1.334	1.082	1.008	0.991	0.999	1.004	1.001	0.997	1.008	1.007
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	1.005	1.015	1.017	0.994	1.013	0.999	1.000	0.999			
12/31/2002	0.982	1.001	0.976	1.019	0.999	1.000	1.002	1.000			
12/31/2003	1.006	0.985	1.005	1.010	0.998	1.005	1.000	1.000			
12/31/2004	0.992	1.012	1.004	0.992	0.998	1.000	1.000	1.000			
12/31/2005	1.001	1.000	0.996	1.003	1.002	1.000	1.000	1.000			
12/31/2006	1.013	0.994	1.000								
12/31/2007	1.027	1.015									
12/31/2008	1.000										
3 Yr Mean	1.013	1.003	1.000	1.002	0.998	1.001	1.001	0.999			
Best 3/5	1.005	1.002	1.000	1.002	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>
12/31/2016					0.991	0.999	1.004	1.001	0.997	1.008	1.007
12/31/2017				1.008	0.991	0.999	1.004	1.001	0.997	1.008	1.007
12/31/2018			1.082	1.008	0.991	0.999	1.004	1.001	0.997	1.008	1.007
12/31/2019		1.334	1.082	1.008	0.991	0.999	1.004	1.001	0.997	1.008	1.007
12/31/2020	1.434	1.334	1.082	1.008	0.991	0.999	1.004	1.001	0.997	1.008	1.007
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2016	1.005	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.016	
12/31/2017	1.005	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.024	
12/31/2018	1.005	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.108	
12/31/2019	1.005	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.478	
12/31/2020	1.005	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	2.120	

Bold - Calculated Using Modified Bondy Method

Italics - 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 :											
<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>
12/31/2001	466,881	955,054	1,347,676	1,745,986	1,520,822	1,406,122	1,605,191	1,575,051	1,613,422	1,530,487	1,551,486
12/31/2002	467,959	1,076,039	1,549,613	1,477,701	1,714,419	1,710,652	1,780,327	1,608,378	1,581,451	1,583,846	1,581,501
12/31/2003	629,311	907,066	948,324	1,450,260	1,189,619	1,171,082	1,290,531	1,282,199	1,284,674	1,290,423	1,292,534
12/31/2004	1,258,610	1,527,766	1,937,490	2,217,268	2,161,024	2,124,548	2,087,537	2,157,976	2,156,781	2,158,245	2,158,449
12/31/2005	884,122	1,158,130	1,868,268	1,875,598	1,295,577	1,295,611	1,335,361	1,266,520	1,165,384	1,161,618	1,166,118
12/31/2006	1,338,134	1,847,729	2,193,955	1,934,916	1,674,474	1,606,230	1,540,979	1,588,428	1,488,511	1,493,011	1,520,569
12/31/2007	1,684,108	2,251,357	2,091,769	2,255,984	2,321,204	1,951,657	1,958,756	2,069,133	2,073,533	2,098,533	2,108,808
12/31/2008	1,135,792	1,533,206	1,936,711	1,984,123	2,050,342	2,100,969	2,216,483	2,184,750	2,109,751	2,097,401	2,195,175
12/31/2009	907,444	1,159,006	1,355,320	1,419,126	1,653,640	1,800,181	1,744,942	1,739,943	1,832,169	1,929,942	1,930,342
12/31/2010	1,027,500	1,738,516	1,635,305	1,763,205	1,847,142	1,945,049	1,898,380	1,800,604	2,389,523	2,035,471	2,000,471
12/31/2011	1,212,733	1,745,976	2,008,813	1,721,345	1,697,374	1,702,123	1,800,124	1,807,222	1,777,122	1,778,122	
12/31/2012	959,232	1,255,525	1,662,545	1,386,787	1,260,935	1,482,870	1,503,444	1,440,149	1,430,149		
12/31/2013	743,389	1,164,532	1,333,962	1,554,424	1,636,437	1,696,686	1,738,135	1,660,135			
12/31/2014	592,767	1,205,729	1,509,544	1,687,940	1,751,715	1,674,637	1,670,637				
12/31/2015	866,547	1,281,265	1,269,836	1,481,847	1,727,966	1,707,768					
12/31/2016	862,177	934,064	1,285,332	1,400,626	1,319,743						
12/31/2017	419,615	1,321,622	1,697,224	1,853,799							
12/31/2018	841,713	793,494	1,482,182								
12/31/2019	1,098,916	1,243,452									
12/31/2020	583,842										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2001	1,573,861	1,535,611	1,545,465	1,542,703	1,538,704	1,545,303	1,538,703	1,542,003	1,542,003
12/31/2002	1,581,501	1,582,131	1,606,230	1,608,931	1,608,930	1,633,930	1,614,100	1,614,100	
12/31/2003	1,292,550	1,292,649	1,295,350	1,295,349	1,295,349	1,295,394	1,295,394		
12/31/2004	2,157,552	2,160,253	2,160,252	2,160,252	2,161,197	2,164,938			
12/31/2005	1,168,827	1,168,919	1,168,818	1,168,863	1,168,963				
12/31/2006	1,495,368	1,495,368	1,495,413	1,495,413					
12/31/2007	2,126,033	2,136,078	2,091,078						
12/31/2008	2,195,475	2,196,475							
12/31/2009	1,932,842								

Products (Subline Code 336)
Deductible
Multistate

Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	2.046	1.411	1.296	0.871	0.925	1.142	0.981	1.024	0.949	1.014	1.014
12/31/2002	2.299	1.440	0.954	1.160	0.998	1.142	0.903	0.983	1.002	0.999	1.000
12/31/2003	1.441	1.045	1.529	0.820	0.984	1.102	0.994	1.002	1.004	1.002	1.000
12/31/2004	1.214	1.268	1.144	0.975	0.983	1.142	1.034	0.999	1.001	1.000	1.000
12/31/2005	1.310	1.613	1.004	0.691	1.000	1.031	0.948	0.920	0.997	1.004	1.002
12/31/2006	1.381	1.187	0.882	0.865	0.959	0.959	1.031	0.937	1.003	1.018	0.983
12/31/2007	1.337	0.929	1.079	1.029	0.841	1.004	1.056	1.002	1.012	1.005	1.008
12/31/2008	1.350	1.263	1.024	1.033	1.025	1.055	0.986	0.966	0.994	1.047	1.000
12/31/2009	1.277	1.169	1.047	1.165	1.089	0.969	0.997	1.053	1.053	1.000	1.001
12/31/2010	1.692	0.941	1.078	1.048	1.053	0.976	0.948	1.327	0.852	0.983	
12/31/2011	1.440	1.151	0.857	0.986	1.003	1.058	1.004	0.983	1.001		
12/31/2012	1.309	1.324	0.834	0.909	1.176	1.014	0.958	0.993			
12/31/2013	1.567	1.145	1.165	1.053	1.037	1.024	0.955				
12/31/2014	2.034	1.252	1.118	1.038	0.956	0.998					
12/31/2015	1.479	0.991	1.167	1.166	0.988						
12/31/2016	1.083	1.376	1.090	0.942							
12/31/2017	3.150	1.284	1.092								
12/31/2018	0.943	1.868									
12/31/2019	1.132										
3 Yr Mean	1.742	1.509	1.116	1.049	0.994	1.012	0.972	1.101	0.969	1.010	1.003
Best 3/5	1.231	1.304	1.125	1.011	1.009	1.012	0.970	1.010	1.002	1.008	1.001

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	0.976	1.006	0.998	0.997	1.004	0.996	1.002	1.000			
12/31/2002	1.000	1.015	1.002	1.000	1.016	0.988	1.000	1.000			
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.000	0.999	1.000			
12/31/2004	1.001	1.000	1.000	1.000	1.002	1.002	0.999	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.002	0.999	1.000			
12/31/2006	1.000	1.000	1.000								
12/31/2007	1.005	0.979									
12/31/2008	1.000										
3 Yr Mean	1.002	0.993	1.000	1.000	1.006	0.995	1.001	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.002	0.999	0.999	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>
12/31/2016					1.009	1.012	0.970	1.010	1.002	1.008	1.001
12/31/2017				1.011	1.009	1.012	0.970	1.010	1.002	1.008	1.001
12/31/2018			1.125	1.011	1.009	1.012	0.970	1.010	1.002	1.008	1.001
12/31/2019		1.304	1.125	1.011	1.009	1.012	0.970	1.010	1.002	1.008	1.001
12/31/2020	1.231	1.304	1.125	1.011	1.009	1.012	0.970	1.010	1.002	1.008	1.001
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2016	1.000	1.000	1.000	1.000	1.002	0.999	0.999	1.000	0.999		1.010
12/31/2017	1.000	1.000	1.000	1.000	1.002	0.999	0.999	1.000	0.999		1.022
12/31/2018	1.000	1.000	1.000	1.000	1.002	0.999	0.999	1.000	0.999		1.149
12/31/2019	1.000	1.000	1.000	1.000	1.002	0.999	0.999	1.000	0.999		1.499
12/31/2020	1.000	1.000	1.000	1.000	1.002	0.999	0.999	1.000	0.999		1.845

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline Code 336)
Full Coverage
Multistate

Bodily Injury - Occurrence
Incurred Accident Year ALAE Development

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	1,888,192	5,188,885	8,005,033	9,932,916	12,910,820	14,372,356	16,121,407	17,693,117	18,013,821	17,970,847	18,253,072
12/31/2002	1,252,503	3,323,891	7,518,848	11,824,013	15,029,171	18,065,862	18,032,904	18,729,828	19,140,723	19,524,989	19,628,503
12/31/2003	1,327,084	4,057,802	8,522,769	14,428,918	18,997,777	20,955,523	21,588,557	22,970,932	22,702,728	23,776,282	24,859,403
12/31/2004	1,155,256	2,905,921	6,285,165	10,426,227	13,020,260	12,747,859	14,042,816	14,867,455	15,754,503	15,901,902	16,429,829
12/31/2005	1,511,095	3,385,395	5,978,795	8,342,092	10,613,154	11,738,476	11,777,273	12,106,776	12,314,855	12,744,351	12,681,683
12/31/2006	1,896,772	6,444,399	8,725,491	11,476,951	13,475,057	15,201,037	17,811,235	19,047,317	18,133,236	18,189,808	18,182,982
12/31/2007	2,267,832	6,207,455	9,444,460	12,776,350	15,659,939	17,238,578	18,347,111	18,557,973	18,683,105	23,009,664	23,016,887
12/31/2008	1,678,203	4,310,266	8,305,645	13,838,977	18,055,357	20,179,365	20,195,795	20,556,599	20,896,038	21,053,910	21,174,939
12/31/2009	3,160,956	5,432,240	9,747,898	12,370,553	14,721,380	15,758,485	15,795,817	16,060,479	16,085,872	16,227,549	16,430,913
12/31/2010	2,033,192	5,575,013	9,606,549	14,746,727	16,969,102	17,721,048	17,909,802	18,075,589	18,196,350	18,474,670	18,433,458
12/31/2011	2,336,245	5,154,182	9,286,512	12,745,461	14,544,015	16,106,937	17,198,478	17,034,726	17,562,230	17,718,922	
12/31/2012	2,619,423	7,532,391	15,461,014	20,282,209	23,908,298	26,761,828	27,393,058	28,322,369	27,900,937		
12/31/2013	1,524,272	4,845,934	8,367,384	10,962,122	13,120,939	14,088,483	14,867,800	15,366,756			
12/31/2014	1,430,946	3,948,620	7,941,203	11,959,609	14,665,914	15,961,759	17,075,659				
12/31/2015	2,026,886	4,205,854	7,165,837	11,344,266	14,316,601	17,113,469					
12/31/2016	1,450,415	3,313,353	7,450,421	10,560,009	12,015,876						
12/31/2017	1,186,413	3,391,926	8,086,123	11,706,208							
12/31/2018	2,086,712	5,295,869	9,241,930								
12/31/2019	1,037,480	3,036,476									
12/31/2020	1,023,651										

<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>
12/31/2001	18,453,174	18,704,029	18,920,128	19,218,370	19,346,104	19,574,992	19,642,623	19,758,263	20,024,800
12/31/2002	21,744,172	21,885,696	21,798,782	21,099,552	21,148,447	21,578,592	21,841,436	21,833,021	
12/31/2003	24,858,451	25,161,175	24,175,366	24,337,820	24,371,972	24,433,936	24,473,161		
12/31/2004	16,656,840	17,301,487	17,424,646	17,682,102	17,574,094	17,730,952			
12/31/2005	12,799,368	12,886,694	12,939,289	12,994,348	13,053,603				
12/31/2006	18,121,175	18,297,053	18,375,054	18,459,953					
12/31/2007	23,118,068	23,533,784	24,064,852						
12/31/2008	21,449,500	21,904,329							
12/31/2009	16,648,623								

Products (Subline Code 336)

Full Coverage
MultistateBodily Injury - Occurrence
Incurred Accident Year Incremental ALAE Development

		Increments											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	3,300,693	2,816,148	1,927,883	2,977,904	1,461,536	1,749,051	1,571,710	320,704	-42,974	282,225	200,102	250,855	216,099
12/31/2002	2,071,388	4,194,957	4,305,165	3,205,158	3,036,691	-32,958	696,924	410,895	384,266	103,514	2,115,669	141,524	-86,914
12/31/2003	2,730,718	4,464,967	5,906,149	4,568,859	1,957,746	633,034	1,382,375	-268,204	1,073,554	1,083,121	-952	302,724	-985,809
12/31/2004	1,750,665	3,379,244	4,141,062	2,594,033	-272,401	1,294,957	824,639	887,048	147,399	527,927	227,011	644,647	123,159
12/31/2005	1,874,300	2,593,400	2,363,297	2,271,062	1,125,322	38,797	329,503	208,079	429,496	-62,668	117,685	87,326	52,595
12/31/2006	4,547,627	2,281,092	2,751,460	1,998,106	1,725,980	2,610,198	1,236,082	-914,081	56,572	-6,826	-61,807	175,878	78,001
12/31/2007	3,939,623	3,237,005	3,331,890	2,883,589	1,578,639	1,108,533	210,862	125,132	4,326,559	7,223	101,181	415,716	531,068
12/31/2008	2,632,063	3,995,379	5,533,332	4,216,380	2,124,008	16,430	360,804	339,439	157,872	121,029	274,561	454,829	
12/31/2009	2,271,284	4,315,658	2,622,655	2,350,827	1,037,105	37,332	264,662	25,393	141,677	203,364	217,710		
12/31/2010	3,541,821	4,031,536	5,140,178	2,222,375	751,946	188,754	165,787	120,761	278,320	-41,212			
12/31/2011	2,817,937	4,132,330	3,458,949	1,798,554	1,562,922	1,091,541	-163,752	527,504	156,692				
12/31/2012	4,912,968	7,928,623	4,821,195	3,626,089	2,853,530	631,230	929,311	-421,432					
12/31/2013	3,321,662	3,521,450	2,594,738	2,158,817	967,544	779,317	498,956						
12/31/2014	2,517,674	3,992,583	4,018,406	2,706,305	1,295,845	1,113,900							
12/31/2015	2,178,968	2,959,983	4,178,429	2,972,335	2,796,868								
12/31/2016	1,862,938	4,137,068	3,109,588	1,455,867									
12/31/2017	2,205,513	4,694,197	3,620,085										
12/31/2018	3,209,157	3,946,061											
12/31/2019	1,998,996												

		Incremental Percentages											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	0.1009	0.0861	0.0589	0.0911	0.0447	0.0535	0.0481	0.0098	-0.0013	0.0086	0.0061	0.0077	0.0066
12/31/2002	0.0766	0.1551	0.1592	0.1185	0.1123	-0.0012	0.0258	0.0152	0.0142	0.0038	0.0782	0.0052	-0.0032
12/31/2003	0.0965	0.1577	0.2086	0.1614	0.0692	0.0224	0.0488	-0.0095	0.0379	0.0383	0.0000	0.0107	-0.0348
12/31/2004	0.0697	0.1346	0.1649	0.1033	-0.0108	0.0516	0.0328	0.0353	0.0059	0.0210	0.0090	0.0257	0.0049
12/31/2005	0.0661	0.0914	0.0833	0.0801	0.0397	0.0014	0.0116	0.0073	0.0151	-0.0022	0.0041	0.0031	0.0019
12/31/2006	0.1401	0.0703	0.0848	0.0616	0.0532	0.0804	0.0381	-0.0282	0.0017	-0.0002	-0.0019	0.0054	0.0024
12/31/2007	0.1080	0.0887	0.0913	0.0791	0.0433	0.0304	0.0058	0.0034	0.1186	0.0002	0.0028	0.0114	0.0146
12/31/2008	0.0776	0.1177	0.1631	0.1243	0.0626	0.0005	0.0106	0.0100	0.0047	0.0036	0.0081	0.0134	
12/31/2009	0.0641	0.1218	0.0740	0.0663	0.0293	0.0011	0.0075	0.0007	0.0040	0.0057	0.0061		
12/31/2010	0.1112	0.1266	0.1614	0.0698	0.0236	0.0059	0.0052	0.0038	0.0087	-0.0013			
12/31/2011	0.1052	0.1543	0.1292	0.0672	0.0584	0.0408	-0.0061	0.0197	0.0059				
12/31/2012	0.1488	0.2402	0.1460	0.1098	0.0864	0.0191	0.0282	-0.0128					
12/31/2013	0.1191	0.1262	0.0930	0.0774	0.0347	0.0279	0.0179						
12/31/2014	0.0765	0.1214	0.1221	0.0823	0.0394	0.0339							
12/31/2015	0.0894	0.1214	0.1714	0.1219	0.1147								
12/31/2016	0.0767	0.1703	0.1280	0.0599									
12/31/2017	0.0720	0.1533	0.1182										
12/31/2018	0.0985	0.1211											
12/31/2019	0.0871												

Best 3/5	0.0844	0.1320	0.1228	0.0898	0.0614	0.0270	0.0102	0.0048	0.0064	0.0012	0.0043	0.0101	0.0031
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Products (Subline Code 336)

Full Coverage

Multistate

Bodily Injury - Occurrence
Incurred Accident Year ALAE Development

Link Ratios

<u>A.Y.E.</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>
12/31/2001	1.016	1.007	1.012	1.003	1.006	1.013	1.016
12/31/2002	0.968	1.002	1.020	1.012	1.000	1.004	1.016
12/31/2003	1.007	1.001	1.003	1.002	1.005	1.004	1.016
12/31/2004	1.015	0.994	1.009	1.008	1.005	1.004	1.016
12/31/2005	1.004	1.005	1.002	1.008	1.005	1.004	1.016
12/31/2006	1.005						
Best 3/5	1.005	1.003	1.008	1.006	1.005	1.004	1.016
171 to Ultimate Factors :		1.048					

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>
	0.558	0.473	0.341	0.218	0.129	0.067	0.040
<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	0.025	0.019	0.018	0.013	0.003	0.000

<u>A.Y.E.</u>	<u>Reported ALAE as of 3/31/2021</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>
12/31/2018	9,913,169	31,258,420	0.341	10,662,247	20,575,416	1.048	21,563,036
12/31/2019	3,364,812	21,248,931	0.473	10,052,869	13,417,681	1.048	14,061,730
12/31/2020	1,216,259	21,350,983	0.558	11,903,173	13,119,432	1.048	13,749,165

Bold - Calculated Using Modified Bondy Method

Products (Subline Code 336)
Full Coverage
Multistate

Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	10,484,169	13,439,556	17,411,342	18,521,740	18,357,841	18,939,583	20,038,360	19,769,353	20,133,519	20,395,654	20,561,632
12/31/2002	8,958,446	13,753,799	16,589,275	16,210,935	16,033,400	17,161,653	17,354,195	17,648,919	17,790,403	18,059,368	18,556,236
12/31/2003	10,606,112	12,329,144	14,427,267	15,649,573	16,964,549	18,240,131	18,539,611	19,129,299	19,792,506	20,093,891	20,179,574
12/31/2004	9,731,164	11,991,183	13,368,941	13,590,018	15,103,685	15,171,777	15,635,711	15,872,511	15,963,294	16,317,655	16,482,926
12/31/2005	11,244,169	13,396,207	13,309,530	13,958,786	14,322,543	14,816,851	14,774,414	15,766,602	15,758,649	16,388,359	16,534,725
12/31/2006	12,084,985	13,657,481	14,743,350	14,977,044	16,221,369	16,725,031	17,278,003	18,941,126	19,421,250	19,247,318	19,388,287
12/31/2007	16,872,223	19,266,379	20,093,723	20,252,371	21,375,678	21,983,570	23,213,035	23,821,431	24,085,980	24,923,056	25,461,096
12/31/2008	16,587,864	19,230,902	20,612,198	21,585,628	22,604,827	23,759,747	24,369,252	24,815,239	25,357,760	25,957,959	26,176,769
12/31/2009	18,572,467	21,321,943	23,145,778	23,074,060	23,274,712	24,142,743	23,759,219	24,420,595	24,874,691	24,767,015	25,073,759
12/31/2010	17,894,193	20,442,095	21,769,896	22,206,822	22,232,285	22,884,066	22,951,062	23,507,193	23,917,745	24,121,002	24,035,379
12/31/2011	14,579,951	16,137,815	16,922,777	18,078,014	18,467,561	18,993,136	19,540,034	20,208,979	20,405,795	20,528,178	
12/31/2012	15,141,051	16,384,667	18,126,415	20,331,739	20,702,553	21,029,146	21,341,877	21,554,148	21,675,242		
12/31/2013	13,729,979	16,333,181	17,746,033	17,975,632	18,744,616	19,170,140	19,430,193	18,838,016			
12/31/2014	13,201,449	15,348,488	16,761,410	16,817,773	17,106,060	17,077,977	17,295,923				
12/31/2015	13,604,844	14,539,148	14,807,176	15,405,779	16,770,346	15,873,146					
12/31/2016	13,676,731	16,381,745	17,983,581	18,631,494	18,709,530						
12/31/2017	13,227,586	16,963,644	18,049,338	18,504,595							
12/31/2018	12,755,097	14,486,626	15,765,494								
12/31/2019	14,750,424	16,206,519									
12/31/2020	10,007,753										

<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>
12/31/2001	20,667,087	20,453,920	20,312,800	20,262,473	20,212,813	20,209,651	20,209,351	20,209,349	20,209,348
12/31/2002	18,600,526	18,629,509	18,730,231	18,835,328	18,876,117	18,818,105	18,829,605	18,890,155	
12/31/2003	20,658,739	20,444,730	20,414,567	20,604,803	20,436,841	20,475,516	20,497,147		
12/31/2004	16,700,072	16,660,038	16,813,732	16,574,408	16,469,420	16,469,409			
12/31/2005	16,672,165	16,565,624	16,861,914	16,663,132	16,681,308				
12/31/2006	19,480,004	19,829,579	19,789,062	19,751,553					
12/31/2007	25,637,500	25,542,106	25,372,160						
12/31/2008	26,231,464	26,358,870							
12/31/2009	25,371,912								

Products (Subline Code 336)
Full Coverage
Multistate

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>
12/31/2001	1.282	1.296	1.064	0.991	1.032	1.058	0.987	1.018	1.013	1.008	1.005
12/31/2002	1.535	1.206	0.977	0.989	1.070	1.058	1.017	1.008	1.015	1.028	1.002
12/31/2003	1.162	1.170	1.085	1.084	1.075	1.016	1.032	1.035	1.015	1.004	1.024
12/31/2004	1.232	1.115	1.017	1.111	1.005	1.016	1.015	1.006	1.022	1.010	1.013
12/31/2005	1.191	0.994	1.049	1.026	1.035	0.997	1.067	0.999	1.040	1.009	1.008
12/31/2006	1.130	1.080	1.016	1.083	1.031	1.033	1.096	1.025	0.991	1.007	1.005
12/31/2007	1.142	1.043	1.008	1.055	1.028	1.056	1.026	1.011	1.035	1.022	1.007
12/31/2008	1.159	1.072	1.047	1.047	1.051	1.026	1.018	1.022	1.024	1.008	1.002
12/31/2009	1.148	1.086	0.997	1.009	1.037	0.984	1.028	1.019	0.996	1.012	1.012
12/31/2010	1.142	1.065	1.020	1.001	1.029	1.003	1.024	1.017	1.008	0.996	
12/31/2011	1.107	1.049	1.068	1.022	1.028	1.029	1.034	1.010	1.006		
12/31/2012	1.082	1.106	1.122	1.018	1.016	1.015	1.010	1.006			
12/31/2013	1.190	1.087	1.013	1.043	1.023	1.014	0.970				
12/31/2014	1.163	1.092	1.003	1.017	0.998	1.013					
12/31/2015	1.069	1.018	1.040	1.089	0.947						
12/31/2016	1.198	1.098	1.036	1.004							
12/31/2017	1.282	1.064	1.025								
12/31/2018	1.136	1.088									
12/31/2019	1.099										
3 Yr Mean	1.172	1.083	1.034	1.037	0.989	1.014	1.005	1.011	1.003	1.005	1.007
Best 3/5	1.144	1.081	1.025	1.026	1.012	1.014	1.021	1.015	1.013	1.009	1.007
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	0.990	0.993	0.998	0.998	1.000	1.000	1.000	1.000			
12/31/2002	1.002	1.005	1.006	1.002	0.997	1.000	1.003	1.000			
12/31/2003	0.990	0.999	1.009	0.992	1.002	1.001	1.000	1.000			
12/31/2004	0.998	1.009	0.986	0.994	1.000	1.001	1.000	1.000			
12/31/2005	0.994	1.018	0.988	1.001	0.998	1.000	1.000	1.000			
12/31/2006	1.018	0.998	0.998								
12/31/2007	0.996	0.993									
12/31/2008	1.005										
3 Yr Mean	1.006	1.003	0.991	0.996	1.000	1.000	1.002	1.000			
Best 3/5	1.000	1.002	0.997	0.998	0.999	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>
12/31/2016					1.012	1.014	1.021	1.015	1.013	1.009	1.007
12/31/2017				1.026	1.012	1.014	1.021	1.015	1.013	1.009	1.007
12/31/2018			1.025	1.026	1.012	1.014	1.021	1.015	1.013	1.009	1.007
12/31/2019		1.081	1.025	1.026	1.012	1.014	1.021	1.015	1.013	1.009	1.007
12/31/2020	1.144	1.081	1.025	1.026	1.012	1.014	1.021	1.015	1.013	1.009	1.007
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2016	1.000	1.002	0.997	0.998	0.999	1.000	1.000	1.000	1.001	1.091	
12/31/2017	1.000	1.002	0.997	0.998	0.999	1.000	1.000	1.000	1.001	1.120	
12/31/2018	1.000	1.002	0.997	0.998	0.999	1.000	1.000	1.000	1.001	1.148	
12/31/2019	1.000	1.002	0.997	0.998	0.999	1.000	1.000	1.000	1.001	1.241	
12/31/2020	1.000	1.002	0.997	0.998	0.999	1.000	1.000	1.000	1.001	1.419	

Bold - Calculated Using Modified Bondy Method

Italics - 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.	<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>
12/31/2001	1,366,432	1,675,828	2,293,400	2,543,357	2,469,115	2,783,390	3,211,303	3,777,116	3,985,757	4,032,038	4,176,433
12/31/2002	779,522	1,307,175	1,538,822	1,804,621	2,384,574	2,527,744	2,620,769	2,731,211	3,196,494	3,191,785	3,230,763
12/31/2003	1,026,684	1,034,027	955,302	1,103,797	1,141,948	1,281,815	1,632,347	1,643,422	1,672,984	1,835,342	2,048,661
12/31/2004	696,110	1,281,192	1,585,834	1,326,016	1,094,795	1,146,543	1,132,094	1,107,623	1,185,272	1,282,610	1,307,803
12/31/2005	1,635,000	2,721,317	2,668,072	2,882,609	2,769,769	2,636,045	2,997,964	3,008,654	3,083,529	3,008,846	2,964,038
12/31/2006	2,607,136	3,711,160	4,257,634	4,007,261	3,946,398	4,083,877	4,521,731	4,593,014	4,719,713	4,848,662	4,882,746
12/31/2007	3,049,332	2,837,584	2,698,276	2,799,238	3,016,337	3,052,688	3,046,919	3,298,095	3,414,070	3,429,980	3,550,516
12/31/2008	2,282,797	2,499,125	2,972,871	3,089,883	2,883,559	2,941,865	3,108,757	3,196,896	3,207,092	3,127,305	3,234,304
12/31/2009	3,163,222	3,137,127	2,806,174	2,865,749	3,034,094	3,254,704	3,163,657	3,289,765	3,338,514	3,525,894	3,589,263
12/31/2010	1,807,548	2,646,790	2,717,236	2,510,106	2,430,373	2,468,903	2,453,913	2,390,847	2,440,860	2,675,760	2,555,598
12/31/2011	3,159,329	3,157,679	2,988,663	2,994,360	3,172,231	3,085,236	3,047,399	3,046,922	3,051,898	3,066,897	
12/31/2012	2,559,222	2,723,442	2,788,834	2,696,719	2,808,751	2,586,517	2,599,872	2,632,528	2,632,528		
12/31/2013	3,175,746	3,218,089	3,110,378	3,149,197	3,128,615	3,202,816	3,214,639	3,264,639			
12/31/2014	2,597,652	2,870,798	3,043,160	3,240,228	3,239,709	3,243,042	3,387,126				
12/31/2015	2,275,911	2,231,603	2,705,933	2,762,694	2,850,759	2,894,753					
12/31/2016	2,053,376	2,429,634	2,280,561	2,435,631	2,586,328						
12/31/2017	1,826,649	2,313,112	2,793,835	3,079,113							
12/31/2018	2,253,276	3,213,073	3,249,645								
12/31/2019	2,092,797	2,117,837									
12/31/2020	1,683,859										

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>
12/31/2001	4,026,259	3,992,167	3,944,007	3,924,678	3,852,150	3,857,153	3,850,149	3,850,149	3,850,149
12/31/2002	2,960,936	2,926,145	2,875,045	2,865,045	2,867,379	2,865,543	2,865,443	2,850,443	
12/31/2003	2,131,790	2,160,027	2,102,480	2,100,604	2,099,102	2,099,102	2,099,102		
12/31/2004	1,278,002	1,330,003	1,325,002	1,324,902	1,332,902	1,339,570			
12/31/2005	2,974,038	3,012,402	3,071,870	3,032,870	3,032,870				
12/31/2006	4,897,461	4,880,058	4,772,674	4,774,173					
12/31/2007	3,429,477	3,404,756	3,404,728						
12/31/2008	3,200,204	3,191,204							
12/31/2009	3,608,683								

Products (Subline Code 336)
Deductible
Multistate

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>
12/31/2001	1.226	1.369	1.109	0.971	1.127	1.154	1.176	1.055	1.012	1.036	0.964
12/31/2002	1.677	1.177	1.173	1.321	1.060	1.015	1.042	1.170	0.999	1.012	0.916
12/31/2003	1.007	0.924	1.155	1.035	1.122	1.273	1.007	1.018	1.097	1.116	1.041
12/31/2004	1.841	1.238	0.836	0.826	1.047	1.015	0.978	1.070	1.082	1.020	0.977
12/31/2005	1.664	0.980	1.080	0.961	0.952	1.137	1.004	1.025	0.976	0.985	1.003
12/31/2006	1.423	1.147	0.941	0.985	1.035	1.107	1.016	1.028	1.027	1.007	1.003
12/31/2007	0.931	0.951	1.037	1.078	1.012	0.998	1.082	1.035	1.005	1.035	0.966
12/31/2008	1.095	1.190	1.039	0.933	1.020	1.057	1.028	1.003	0.975	1.034	0.989
12/31/2009	0.992	0.895	1.021	1.059	1.073	0.972	1.040	1.015	1.056	1.018	1.005
12/31/2010	1.464	1.027	0.924	0.968	1.016	0.994	0.974	1.021	1.096	0.955	
12/31/2011	0.999	0.946	1.002	1.059	0.973	0.988	1.000	1.002	1.005		
12/31/2012	1.064	1.024	0.967	1.042	0.921	1.005	1.013	1.000			
12/31/2013	1.013	0.967	1.012	0.993	1.024	1.004	1.016				
12/31/2014	1.105	1.060	1.065	1.000	1.001	1.044					
12/31/2015	0.981	1.213	1.021	1.032	1.015						
12/31/2016	1.183	0.939	1.068	1.062							
12/31/2017	1.266	1.208	1.102								
12/31/2018	1.426	1.011									
12/31/2019	1.012										
3 Yr Mean	1.235	1.053	1.064	1.031	1.013	1.018	1.010	1.008	1.052	1.002	0.987
Best 3/5	1.154	1.093	1.051	1.025	0.996	1.001	1.010	1.007	1.022	1.020	0.998
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	0.992	0.988	0.995	0.982	1.001	0.998	1.000	1.000			
12/31/2002	0.988	0.983	0.997	1.001	0.999	1.000	0.995	1.000			
12/31/2003	1.013	0.973	0.999	0.999	1.000	1.000	1.000	1.000			
12/31/2004	1.041	0.996	1.000	1.006	1.005	1.000	1.000	1.000			
12/31/2005	1.013	1.020	0.987	1.000	1.000	1.000	1.000	1.000			
12/31/2006	0.996	0.978	1.000								
12/31/2007	0.993	1.000									
12/31/2008	0.997										
3 Yr Mean	0.995	0.999	0.996	1.002	1.001	0.999	0.998	1.000			
Best 3/5	1.002	0.991	0.999	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>
12/31/2016					0.996	1.001	1.010	1.007	1.022	1.020	0.998
12/31/2017				1.025	0.996	1.001	1.010	1.007	1.022	1.020	0.998
12/31/2018			1.051	1.025	0.996	1.001	1.010	1.007	1.022	1.020	0.998
12/31/2019		1.093	1.051	1.025	0.996	1.001	1.010	1.007	1.022	1.020	0.998
12/31/2020	1.154	1.093	1.051	1.025	0.996	1.001	1.010	1.007	1.022	1.020	0.998
A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2016	1.002	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.046	
12/31/2017	1.002	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.073	
12/31/2018	1.002	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.127	
12/31/2019	1.002	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.232	
12/31/2020	1.002	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.422	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Products (Subline code 336)
Full Coverage
Multistate

Property Damage - Occurrence
Incurred Accident Year ALAE Development

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	1,870,905	3,330,287	5,607,833	8,836,915	12,180,921	14,365,745	16,754,201	17,710,125	18,257,007	18,847,207	18,891,311
12/31/2002	1,086,574	2,977,301	5,922,986	7,586,137	9,536,494	10,787,687	11,478,647	13,390,390	12,955,206	12,917,461	13,409,709
12/31/2003	1,545,837	3,776,739	6,332,824	10,331,513	12,208,241	14,110,385	15,852,535	16,914,534	19,493,193	20,824,334	21,682,636
12/31/2004	1,191,654	2,575,981	5,257,376	7,522,720	9,865,658	11,869,438	13,593,054	14,173,703	15,372,143	16,396,767	17,064,049
12/31/2005	1,977,102	4,310,346	7,424,579	7,514,793	8,976,563	10,294,639	12,643,919	14,179,630	15,249,917	16,346,078	17,418,745
12/31/2006	1,430,665	3,431,162	6,531,173	9,379,909	11,284,699	13,174,465	14,147,601	16,124,014	18,802,005	19,292,213	20,033,003
12/31/2007	1,941,501	3,898,480	5,921,586	9,136,147	11,332,849	13,209,223	14,555,603	16,713,543	17,733,702	19,141,716	20,452,785
12/31/2008	1,646,401	4,568,045	8,377,346	11,596,192	14,513,589	16,841,884	18,157,434	18,931,057	19,496,476	20,442,425	21,112,381
12/31/2009	4,257,808	9,311,113	15,522,500	18,803,488	22,106,070	25,967,575	27,159,307	28,617,049	30,155,187	30,844,210	31,151,695
12/31/2010	2,402,677	5,359,614	10,096,516	14,977,346	19,252,889	21,034,438	22,196,532	22,930,811	23,369,806	23,746,911	24,096,919
12/31/2011	2,476,069	4,520,136	8,121,651	11,251,509	14,164,424	16,809,502	18,201,831	19,763,508	20,425,589	20,717,161	
12/31/2012	3,065,270	7,730,596	12,947,530	19,770,948	21,692,383	24,079,757	28,144,477	33,867,378	38,759,879		
12/31/2013	2,815,014	6,132,874	9,587,563	13,400,981	15,983,890	18,045,979	21,345,455	21,694,141			
12/31/2014	3,290,997	5,856,537	8,836,623	11,396,292	13,559,390	14,502,694	15,903,099				
12/31/2015	2,490,793	5,087,253	8,134,204	10,482,511	13,134,854	14,037,615					
12/31/2016	4,333,614	9,929,930	16,200,594	19,123,692	22,803,127						
12/31/2017	2,686,162	4,743,970	8,097,713	10,938,951							
12/31/2018	2,429,571	4,383,046	7,249,184								
12/31/2019	2,722,196	5,470,666									
12/31/2020	1,873,868										

<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>
12/31/2001	19,088,440	19,467,141	19,979,790	20,012,421	19,996,754	20,009,920	20,013,111	20,018,065	20,031,776
12/31/2002	13,728,266	13,997,916	14,201,172	14,288,003	14,326,297	14,326,146	14,374,335	14,414,537	
12/31/2003	22,907,696	23,095,259	23,744,849	23,792,092	23,698,512	23,733,446	23,755,417		
12/31/2004	17,917,814	18,175,585	18,188,664	18,306,946	18,289,035				
12/31/2005	18,425,808	19,580,588	19,898,158	19,758,749	19,755,687				
12/31/2006	20,268,034	20,821,299	20,988,683	21,126,148					
12/31/2007	21,114,797	21,954,116	21,873,334						
12/31/2008	21,774,402	21,562,802							
12/31/2009	31,659,990								

Products (Subline code 336)

Full Coverage

Multistate

Property Damage - Occurrence

Incurred Accident Year Incremental ALAE Development

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	1,459,382	2,277,546	3,229,082	3,344,006	2,184,824	2,388,456	955,924	546,882	590,200	44,104	197,129	378,701	512,649
12/31/2002	1,890,727	2,945,685	1,663,151	1,950,357	1,251,193	690,960	1,911,743	-435,184	-37,745	492,248	318,557	269,650	203,256
12/31/2003	2,230,902	2,556,085	3,998,689	1,876,728	1,902,144	1,742,150	1,061,999	2,578,659	1,331,141	858,302	1,225,060	187,563	649,590
12/31/2004	1,384,327	2,681,395	2,265,344	2,342,938	2,003,780	1,723,616	580,649	1,198,440	1,024,624	667,282	853,765	257,771	13,079
12/31/2005	2,333,244	3,114,233	90,214	1,461,770	1,318,076	2,349,280	1,535,711	1,070,287	1,096,161	1,072,667	1,007,063	1,154,780	317,570
12/31/2006	2,000,497	3,100,011	2,848,736	1,904,790	1,889,766	973,136	1,976,413	438,995	490,208	740,790	235,031	553,265	167,384
12/31/2007	1,956,979	2,023,106	3,214,561	2,196,702	1,876,374	1,346,380	2,157,940	1,020,159	1,408,014	1,311,069	662,012	839,319	-80,782
12/31/2008	2,921,644	3,809,301	3,218,846	2,917,397	2,328,295	1,315,550	773,623	438,995	945,949	669,956	662,021	-211,600	
12/31/2009	5,053,305	6,211,387	3,280,988	3,302,582	3,861,505	1,191,732	1,457,742	1,538,138	689,023	307,485	508,295		
12/31/2010	2,956,937	4,736,902	4,880,830	4,275,543	1,781,549	1,162,094	734,279	438,995	377,105	350,008			
12/31/2011	2,044,067	3,601,515	3,129,858	2,912,915	2,645,078	1,392,329	1,561,677	662,081	291,572				
12/31/2012	4,665,326	5,216,934	6,823,418	1,921,435	2,387,374	4,064,720	5,722,901	4,892,501					
12/31/2013	3,317,860	3,454,689	3,813,418	2,582,909	2,062,089	3,299,476	348,686						
12/31/2014	2,565,540	2,980,086	2,559,669	2,163,098	943,304	1,400,405							
12/31/2015	2,596,460	3,046,951	2,348,307	2,652,343	902,761								
12/31/2016	5,596,316	6,270,664	2,923,098	3,679,435									
12/31/2017	2,057,808	3,353,743	2,841,238										
12/31/2018	1,953,475	2,866,138											
12/31/2019	2,748,470												

Incremental Percentages													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	0.0487	0.0761	0.1078	0.1117	0.0730	0.0798	0.0319	0.0183	0.0197	0.0015	0.0066	0.0126	0.0171
12/31/2002	0.0707	0.1101	0.0622	0.0729	0.0468	0.0258	0.0714	-0.0163	-0.0014	0.0184	0.0119	0.0101	0.0076
12/31/2003	0.0726	0.0832	0.1302	0.0611	0.0619	0.0567	0.0346	0.0840	0.0433	0.0279	0.0399	0.0061	0.0212
12/31/2004	0.0630	0.1220	0.1031	0.1066	0.0912	0.0784	0.0264	0.0545	0.0466	0.0304	0.0388	0.0117	0.0006
12/31/2005	0.0977	0.1304	0.0038	0.0612	0.0552	0.0983	0.0643	0.0448	0.0459	0.0449	0.0422	0.0483	0.0133
12/31/2006	0.0676	0.1047	0.0962	0.0643	0.0638	0.0329	0.0668	0.0905	0.0166	0.0250	0.0079	0.0187	0.0057
12/31/2007	0.0545	0.0563	0.0895	0.0611	0.0522	0.0375	0.0601	0.0284	0.0392	0.0365	0.0184	0.0234	-0.0022
12/31/2008	0.0716	0.0934	0.0789	0.0715	0.0571	0.0322	0.0190	0.0139	0.0232	0.0164	0.0162	-0.0052	
12/31/2009	0.1232	0.1514	0.0800	0.0805	0.0942	0.0291	0.0355	0.0375	0.0168	0.0075	0.0124		
12/31/2010	0.0818	0.1311	0.1351	0.1183	0.0493	0.0322	0.0203	0.0122	0.0104	0.0097			
12/31/2011	0.0634	0.1117	0.0971	0.0904	0.0821	0.0432	0.0485	0.0205	0.0090				
12/31/2012	0.1237	0.1383	0.1809	0.0509	0.0633	0.1078	0.1517	0.1297					
12/31/2013	0.1015	0.1057	0.1167	0.0791	0.0631	0.1010	0.0107						
12/31/2014	0.0744	0.0864	0.0742	0.0627	0.0274	0.0406							
12/31/2015	0.0928	0.1089	0.0840	0.0948	0.0323								
12/31/2016	0.1546	0.1732	0.0807	0.1016									
12/31/2017	0.0507	0.0826	0.0700										
12/31/2018	0.0675	0.0991											
12/31/2019	0.0779												

Best 3/5	0.0794	0.0981	0.0796	0.0789	0.0529	0.0616	0.0348	0.0240	0.0168	0.0170	0.0157	0.0179	0.0065
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Products (Subline code 336)
Full Coverage
Multistate

Property Damage - Occurrence
Incurred Accident Year ALAE Development

Link Ratios

A.Y.E.	<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>
12/31/2001	1.002	0.999	1.001	1.000	1.000	1.001	1.000
12/31/2002	1.006	1.003	1.000	1.003	1.003	1.000	1.000
12/31/2003	1.002	0.996	1.001	1.001	1.000	1.000	1.000
12/31/2004	1.007	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2005	0.993	1.000	0.999	1.000	1.000	1.000	1.000
12/31/2006	1.007						

Best 3/5 1.005 0.999 **1.000** **1.000** **1.000** **1.000** **1.000**

171 to Ultimate Factors : 1.004

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>
	0.583	0.504	0.406	0.326	0.247	0.194	0.133

<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>125</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.098	0.074	0.057	0.040	0.024	0.007	0.000

A.Y.E.	Reported ALAE as of <u>3/31/2021</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2018	8,300,798	31,148,492	0.406	12,636,943	20,937,741	1.004	21,021,492
12/31/2019	6,084,491	34,854,616	0.504	17,559,756	23,644,247	1.004	23,738,824
12/31/2020	2,190,934	24,685,203	0.583	14,396,410	16,587,344	1.004	16,653,694

Bold - Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2016 - 2020

<u>Item *</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2016 - 2020 Mean</u>
1. Direct Losses Incurred	\$25,294,920	\$22,482,130	\$26,488,833	\$28,457,912	\$27,645,568	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$4,918,135	\$5,837,815	\$5,788,203	\$5,769,832	\$6,283,679	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,517,590	\$2,283,529	\$2,272,533	\$2,770,296	\$2,176,729	
4. Incurred Losses + ALAE [(1) + (2)]	\$30,213,055	\$28,319,945	\$32,277,036	\$34,227,744	\$33,929,247	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	8.3%	8.1%	7.0%	8.1%	6.4%	7.6%
6. Selected	8.0% **					

Notes: All dollar amounts are displayed in thousands.

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

** 8.0% was selected due to consideration of the impact of Covid-19 in the most recent year.

PRODUCTS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>		<u>PRODUCTS</u>	
Average Annual Percent Change			
a)	7/1/2018 to 7/1/2023 AYE 12/31/2018	+ 2.0%	
b)	7/1/2019 to 7/1/2023 AYE 12/31/2019	+ 2.2%	
c)	7/1/2020 to 7/1/2023 AYE 12/31/2020	+ 3.1%	
(2) <u>OCCURRENCE SEVERITY</u>		<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
a)	Fitted		
	All Years	+ 5.5%	+ 3.3%
	Eight Years	+ 5.6%	+ 3.1%
	Six Years	+ 4.2%	+ 4.2%
b)	Selected	+ 3.0%	+ 4.5%
(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 12/31/2018, 12/31/2019 & 12/31/2020

(1)		(2)	(1)		(2)
YEAR ENDING		PRODUCTS	YEAR ENDING		PRODUCTS
<u>QUARTER *</u>		CLASS GROUP	<u>QUARTER *</u>		CLASS GROUP
		SALES EXPOSURE			SALES EXPOSURE
		<u>INDICES</u>			<u>INDICES</u>
2010	1	0.964	2017	1	1.032
	2	0.962		2	1.034
	3	0.962		3	1.037
	4	0.965		4	1.040
2011	1	0.969	2018	1	1.042
	2	0.974		2	1.046
	3	0.979		3	1.050
	4	0.982		4	1.054
2012	1	0.987	2019	1	1.058
	2	0.990		2	1.061
	3	0.995		3	1.063
	4	1.000		4	1.065
2013	1	1.004	2020	1	1.066
	2	1.007		2	1.060
	3	1.008		3	1.059
	4	1.010		4	1.059
2014	1	1.012	2021	1	1.063
	2	1.016		2	1.079
	3	1.019		3P	1.094
	4	1.022		4P	1.108
2015	1	1.023	2022	1P	1.121
	2	1.026		2P	1.130
	3	1.027		3P	1.136
	4	1.029		4P	1.142
2016	1	1.030	2023	1P	1.148
	2	1.030		2P	1.153
	3	1.029		3P	1.158
	4	1.030		4P	1.162
CHANGE IN EXPOSURES			PRODUCTS		
7/1/2018 to 7/1/2023		(2023:4/2018:4)			1.102
7/1/2019 to 7/1/2023		(2023:4/2019:4)			1.091
7/1/2020 to 7/1/2023		(2023:4/2020:4)			1.097
AVERAGE ANNUAL TREND FACTOR					
7/1/2018 to 7/1/2023		(5.0 YEARS)			1.020
7/1/2019 to 7/1/2023		(4.0 YEARS)			1.022
7/1/2020 to 7/1/2023		(3.0 YEARS)			1.031

* 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
12/31/2011	\$25,567,441	1,024	\$24,979	\$27,199		
12/31/2012	\$30,228,534	936	\$32,295	\$28,693		
12/31/2013	\$21,801,736	779	\$28,004	\$30,269	\$29,991	
12/31/2014	\$19,600,131	605	\$32,392	\$31,931	\$31,685	
12/31/2015	\$18,032,275	520	\$34,709	\$33,685	\$33,474	\$34,881
12/31/2016	\$19,207,980	543	\$35,380	\$35,535	\$35,364	\$36,363
12/31/2017	\$19,139,199	495	\$38,688	\$37,487	\$37,361	\$37,907
12/31/2018	\$16,614,720	428	\$38,814	\$39,546	\$39,471	\$39,517
12/31/2019	\$20,444,368	442	\$46,256	\$41,718	\$41,700	\$41,195
12/31/2020	\$14,208,971	360	\$39,448	\$44,009	\$44,055	\$42,944
Goodness of Fit Statistic, R-Squared:				0.818	0.804	0.579
Average Annual Severity Trend (10 yr)				+ 5.5%		
Average Annual Severity Trend (8 yr)				+ 5.6%		
Average Annual Severity Trend (6 yr)				+ 4.2%		
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 Explanatory Pages C-11 to C-12- 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
12/31/2011	\$43,845,999	1,300	\$33,721	\$40,279		
12/31/2012	\$57,678,817	1,132	\$50,953	\$41,596		
12/31/2013	\$45,655,569	986	\$46,291	\$42,955	\$43,046	
12/31/2014	\$39,957,092	939	\$42,546	\$44,359	\$44,386	
12/31/2015	\$34,459,795	864	\$39,884	\$45,809	\$45,767	\$44,372
12/31/2016	\$47,960,734	925	\$51,849	\$47,306	\$47,192	\$46,229
12/31/2017	\$46,506,226	879	\$52,936	\$48,853	\$48,661	\$48,163
12/31/2018	\$36,479,557	825	\$44,227	\$50,449	\$50,176	\$50,177
12/31/2019	\$44,192,163	808	\$54,693	\$52,098	\$51,738	\$52,277
12/31/2020	\$32,698,009	613	\$53,337	\$53,801	\$53,348	\$54,464
Goodness of Fit Statistic, R-Squared:				0.389	0.393	0.362
Average Annual Severity Trend (10 yr)				+ 3.3%		
Average Annual Severity Trend (8 yr)				+ 3.1%		
Average Annual Severity Trend (6 yr)				+ 4.2%		
Selected Annual Severity Trend				+ 4.5%		

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors (See Explanatory Pages C-11 to C-12 - Explanation of Trend Calculation).

PRODUCTS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3) / (2)</u> ²
12/31/2007	\$ 92,380,295	3,254	35.23
12/31/2008	\$ 98,395,881	3,139	31.91
12/31/2009	\$ 108,116,496	3,587	33.18
12/31/2010	\$ 114,328,504	3,655	31.97
12/31/2011	\$ 115,607,217	3,381	29.25
12/31/2012	\$ 117,119,861	3,108	26.54
12/31/2013	\$ 116,622,163	2,959	25.37
12/31/2014	\$ 118,157,101	2,605	22.04
12/31/2015	\$ 124,823,644	2,368	18.97
12/31/2016	\$ 129,040,336	2,345	18.17
12/31/2017	\$ 133,262,962	2,272	17.05
12/31/2018	\$ 131,177,854	2,060	15.70
12/31/2019	\$ 134,297,739	2,107	15.69
12/31/2020	\$ 132,388,226	1,714	12.95

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.

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 * 1.005 * 0.878

CLASS	AYE 2020	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	STATEWIDE	STATEWIDE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
10140	312110	1507139	0.75710	0.1557	0.939	1.009	0.890	0.022	0.020	-9.1	0.022	0.020
10141	576933	3036695	0.94281	0.2308	0.966	1.038	0.915	0.023	0.021	-8.7	0.023	0.021
12361	1919646	10157475	1.02903	0.4587	0.999	1.073	0.946	0.070	0.066	-5.7	0.070	0.066
12373	55433	467650	1.24702	0.0942	0.999	1.073	0.946	0.023	0.022	-4.4	0.023	0.022
13049	214723	1177578	0.48375	0.1353	0.907	0.974	0.859	0.051	0.044	-13.7	0.051	0.044
13111	44054	258985	0.29043	0.0795	0.918	0.987	0.870	0.092	0.080	-13.0	0.092	0.080
13112	1814831	9582065	0.81592	0.4446	0.903	0.970	0.856	0.063	0.054	-14.3	0.063	0.054
13621	381736	1779698	1.57997	0.1765	1.080	1.160	1.023	0.330	0.340	3.0	0.330	0.340
13670	337783	2009916	1.67225	0.1804	1.099	1.181	1.041	0.017	0.018	5.9	0.017	0.018
15223	1228471	6779847	0.88645	0.3694	0.941	1.011	0.892	0.044	0.039	-11.4	0.044	0.039
15406	284552	1701380	1.79951	0.1645	1.109	1.191	1.051	0.053	0.056	5.7	0.053	0.056
16604	1101229	5785883	0.64008	0.3372	0.861	0.925	0.816	0.122	0.100	-18.0	0.122	0.100
51300	0	28609	0.00000	0.0649	0.910	0.977	0.862	0.147	0.127	-13.6	0.147	0.127
51305	15883	75266	0.04171	0.0676	0.910	0.977	0.862	0.880	0.760	-13.6	0.880	0.760
51315	806813	4163443	0.63008	0.2781	0.877	0.943	0.832	0.096	0.080	-16.7	0.096	0.080
51350	135131	839558	0.81286	0.1155	0.954	1.025	0.904	0.127	0.115	-9.5	0.127	0.115
51351	71314	234087	0.89136	0.0781	0.966	1.038	0.916	0.049	0.045	-8.2	0.049	0.045
51352	116492	540048	0.67935	0.0973	0.944	1.014	0.895	0.101	0.090	-10.9	0.101	0.090
51355	156365	847061	0.79866	0.1160	0.953	1.023	0.903	0.091	0.082	-9.9	0.091	0.082
51356	72297	343582	0.00586	0.0849	0.891	0.957	0.844	0.560	0.470	-16.1	0.560	0.470
51357	9031	39321	10.80000	0.0651	1.613	1.733	1.529	0.760	0.950	25.0	0.760	0.950
51358	30866	102917	0.00000	0.0694	0.905	0.973	0.858	0.129	0.111	-14.0	0.129	0.111
51359	82539	312270	0.27509	0.0829	0.915	0.983	0.867	0.710	0.620	-12.7	0.710	0.620
51752	419000	2822811	1.05191	0.2200	0.990	1.064	0.938	0.150	0.141	-6.0	0.150	0.141
52002	1377910	7629573	0.94254	0.3965	0.961	1.032	0.911	0.114	0.104	-8.8	0.114	0.104
53001	2200414	11105082	0.71795	0.4885	0.848	0.911	0.804	0.300	0.241	-19.7	0.300	0.241
53374	6177178	28087978	0.68675	0.6966	0.774	0.831	0.733	0.260	0.191	-26.5	0.260	0.191
53375	2699377	12564462	1.45204	0.5104	1.217	1.308	1.154	0.270	0.310	14.8	0.270	0.310
53376	624096	2813779	0.73164	0.2205	0.920	0.988	0.872	0.183	0.159	-13.1	0.183	0.159
53377	2509062	12024404	0.96231	0.4980	0.968	1.040	0.917	0.188	0.172	-8.5	0.188	0.172
53565	149513	798930	0.25386	0.1133	0.891	0.958	0.845	0.096	0.081	-15.6	0.096	0.081
55371	28065	162577	0.47689	0.0733	0.936	1.006	0.887	0.108	0.096	-11.1	0.108	0.096
56488	195518	494039	2.96849	0.0977	1.168	1.255	1.107	0.038	0.042	10.5	0.038	0.042
56758	110880	553090	0.48477	0.0983	0.925	0.994	0.876	0.140	0.123	-12.1	0.140	0.123
56759	683755	3770846	0.86936	0.2650	0.945	1.016	0.896	0.078	0.070	-10.3	0.078	0.070
56760	1529057	8292264	0.87150	0.4202	0.930	0.999	0.882	0.099	0.087	-12.1	0.099	0.087
57002	199130	989867	0.18477	0.1245	0.875	0.940	0.829	0.096	0.080	-16.7	0.096	0.080

U

X-TILDE: 0.897

X-TILDE (MONOLINE): 0.931

PI-TILDE 0.0038790

TAU SQUARE: 0.03000

SIGMA SQUARED: 420436.541

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 * 1.005 * 0.878

CLASS	AYE 2020	5 YEAR	5 YEAR	CRED.	FORMULA ER	INDEX	CHANGE FACTOR	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL (1)	ALCCL (2)	RATIO (3)					STATE OCCUR (8)	STATE OCCUR (9)	% CHANGE (10)		
---	---	---	---	---	---	---	---	---	---	---	---	---
57651	149906	794401	1.10515	0.1173	0.988	1.062	0.937	0.039	0.037	-5.1	0.039	0.037
57913	663080	3629375	0.44518	0.2567	0.837	0.900	0.794	0.260	0.206	-20.8	0.260	0.206
59537	360426	1825497	1.11140	0.1718	0.997	1.071	0.944	0.232	0.219	-5.6	0.232	0.219
59647	67119	306195	0.56999	0.0826	0.939	1.009	0.890	0.158	0.141	-10.8	0.158	0.141
59904	12172	65670	4.66938	0.0672	1.221	1.312	1.157	0.076	0.088	15.8	0.076	0.088
59905	168317	754850	1.06987	0.1126	0.984	1.057	0.932	0.120	0.112	-6.7	0.120	0.112
59925	793	6534	1.66949	0.0629	1.017	1.092	0.963	1.190	1.150	-3.4	1.190	1.150
59926	270162	1405115	1.57717	0.1504	1.064	1.143	1.008	0.460	0.460	0.0	0.460	0.460
59927	18928	394051	0.04146	0.0881	0.891	0.957	0.844	1.300	1.100	-15.4	1.300	1.100
59963	55999	184022	0.00000	0.0747	0.900	0.967	0.853	0.370	0.320	-13.5	0.370	0.320
59964	226470	1092557	0.79463	0.1303	0.950	1.020	0.900	0.066	0.059	-10.6	0.066	0.059

X-TILDE: 0.897

TAU SQUARE: 0.03000

X-TILDE (MONOLINE):

0.931

SIGMA SQUARED:

420436.541

PI-TILDE 0.0038790

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 * 0.999 * 0.878

CLASS	AYE 2020	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO					STATE	STATE	%		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
								(8)	(9)	(10)	(11)	(12)
10010	130380	791029	0.77583	0.1336	0.951	1.005	0.881	0.189	0.167	-11.6	0.189	0.167
10040	1062035	5550190	1.22462	0.3697	1.069	1.130	0.991	0.320	0.320	0.0	0.320	0.320
10070	2260544	10797201	0.93840	0.5147	0.957	1.012	0.888	0.151	0.134	-11.3	0.151	0.134
10101	318814	1510591	0.95226	0.1798	0.973	1.028	0.902	0.177	0.160	-9.6	0.177	0.160
10111	157210	779940	0.75996	0.1328	0.949	1.003	0.880	0.067	0.059	-11.9	0.067	0.059
10255	3356278	16436703	1.01096	0.6091	0.998	1.055	0.925	0.151	0.140	-7.3	0.151	0.140
10256	17610	77726	3.23485	0.0828	1.165	1.231	1.080	0.183	0.198	8.2	0.183	0.198
10257	3030608	15191370	1.12953	0.5920	1.068	1.128	0.990	0.148	0.146	-1.4	0.148	0.146
11126	186235	1173233	1.41026	0.1589	1.046	1.106	0.970	0.024	0.023	-4.2	0.024	0.023
11203	29893	60296	0.00000	0.0820	0.897	0.949	0.832	0.460	0.380	-17.4	0.460	0.380
11248	6163	38345	0.00000	0.0799	0.899	0.951	0.834	0.016	0.013	-18.8	0.016	0.013
12391	1480828	7238696	0.80444	0.4228	0.904	0.956	0.838	0.070	0.059	-15.7	0.070	0.059
12509	36831	205780	0.02367	0.0924	0.889	0.940	0.825	0.031	0.026	-16.1	0.031	0.026
12651	837935	4024097	0.91306	0.3081	0.958	1.012	0.888	0.510	0.450	-11.8	0.510	0.450
12707	396206	1481797	0.68546	0.1819	0.924	0.977	0.857	0.560	0.480	-14.3	0.560	0.480
12797	1253210	6525319	1.00005	0.4006	0.987	1.043	0.915	0.194	0.177	-8.8	0.194	0.177
13201	20484	118570	0.34633	0.0862	0.923	0.976	0.856	0.144	0.123	-14.6	0.144	0.123
13204	1194613	5458133	0.52061	0.3679	0.809	0.855	0.750	1.140	0.860	-24.6	1.140	0.860
13205	304763	1665235	0.38158	0.1896	0.865	0.914	0.802	0.420	0.340	-19.1	0.420	0.340
13314	246	1407	0.00000	0.0770	0.902	0.954	0.837	0.014	0.012	-14.3	0.014	0.012
13410	2613149	12235524	0.58201	0.5441	0.762	0.806	0.707	2.350	1.660	-29.4	2.350	1.660
13412	493960	2607647	1.30379	0.2460	1.058	1.118	0.981	1.210	1.190	-1.7	1.210	1.190
13590	4566221	22339993	0.98236	0.6765	0.981	1.037	0.909	0.670	0.610	-9.0	0.670	0.610
13715	1884487	9847413	0.66706	0.4914	0.825	0.872	0.765	0.145	0.111	-23.5	0.145	0.111
13930	1047825	5283930	0.78387	0.3578	0.908	0.960	0.842	0.174	0.147	-15.5	0.174	0.147
14068	2400	25444	0.00000	0.0789	0.900	0.952	0.835	0.012	0.010	-16.7	0.012	0.010
14527	452205	2128090	1.16555	0.2151	1.018	1.076	0.944	0.179	0.169	-5.6	0.179	0.169
14855	40171	192739	0.00702	0.0915	0.889	0.939	0.824	0.133	0.110	-17.3	0.133	0.110
16005	330806	1828308	1.36348	0.1982	1.054	1.114	0.977	0.031	0.030	-3.2	0.031	0.030
16009	40813	218404	2.59855	0.0933	1.129	1.193	1.047	0.106	0.111	4.7	0.106	0.111
16527	4543683	23998387	0.90035	0.6911	0.924	0.977	0.857	0.320	0.270	-15.6	0.320	0.270
16705	165141	1003665	0.64246	0.1479	0.928	0.981	0.860	0.131	0.113	-13.7	0.131	0.113
16750	385030	2211491	1.53423	0.2216	1.101	1.164	1.021	0.034	0.035	2.9	0.034	0.035
18205	728521	3476584	1.38066	0.2855	1.093	1.155	1.013	0.380	0.390	2.6	0.380	0.390
18616	3576905	16851369	0.84851	0.6159	0.898	0.949	0.833	0.590	0.490	-17.0	0.590	0.490
18707	18074	110393	8.35255	0.0853	1.606	1.698	1.489	0.005	0.006	20.0	0.005	0.006
45771	99782	648674	1.29724	0.1259	1.018	1.076	0.944	0.139	0.131	-5.8	0.139	0.131

U

X-TILDE: 0.928

X-TILDE (MONOLINE): 0.946

PI-TILDE 0.0048092

TAU SQUARE: 0.03000

SIGMA SQUARED: 363142.008

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 * 0.999 * 0.878

CLASS	AYE 2020 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	581550	2325471	0.74730	0.2258	0.926	0.978	0.858	0.045	0.039	-13.3	0.045	0.039
53907	1365499	6884455	0.96694	0.4280	0.973	1.028	0.902	0.086	0.078	-9.3	0.086	0.078

X-TILDE: 0.92816
TAU SQUARE: 0.03

X-TILDE (MONOLINE): 0.94615
SIGMA SQUARED: 363142.008

PI-TILDE 0.0048092

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 05

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.015 * 0.878

CLASS	AYE 2020	5 YEAR	5 YEAR	CRED.	FORMULA ER	INDEX	CHANGE FACTOR	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL (1)	ALCCL (2)	RATIO (3)					STATE OCCUR (8)	STATE OCCUR (9)	% CHANGE (10)		
---	---	---	---	---	---	---	---	---	---	---	---	---
51380	1397	7573	0.00000	0.1506	1.357	1.060	0.945	0.041	0.039	-4.9	0.041	0.039
51575	212282	1092698	1.48733	0.2318	1.572	1.228	1.095	0.021	0.023	9.5	0.021	0.023
51576	211580	1230943	1.15109	0.2410	1.490	1.164	1.038	0.097	0.101	4.1	0.097	0.101
51613	57680	393803	0.83600	0.1814	1.459	1.140	1.016	0.139	0.141	1.4	0.139	0.141
51666	36459	228862	0.27299	0.1687	1.374	1.074	0.957	0.089	0.085	-4.5	0.089	0.085
51767	501	2987	0.00000	0.1502	1.357	1.061	0.946	0.007	0.007	0.0	0.007	0.007
51833	925	7448	0.00000	0.1506	1.357	1.060	0.945	0.054	0.051	-5.6	0.054	0.051
51869	83202	680139	0.91638	0.2028	1.459	1.140	1.016	0.136	0.138	1.5	0.136	0.138
51889	738	3788	0.00000	0.1503	1.357	1.061	0.945	0.011	0.010	-9.1	0.011	0.010
51941	1827895	9225881	0.83065	0.5523	1.174	0.917	0.818	0.041	0.034	-17.1	0.041	0.034
52469	1782918	9763211	1.01802	0.5750	1.264	0.988	0.881	0.096	0.085	-11.5	0.096	0.085
55647	280405	1796873	1.01880	0.2778	1.437	1.123	1.001	0.065	0.065	0.0	0.065	0.065
55802	14040	123212	5.02913	0.1603	2.148	1.678	1.496	0.011	0.013	18.2	0.011	0.013
56040	352	2541	0.00000	0.1502	1.357	1.061	0.946	0.030	0.028	-6.7	0.030	0.028
57257	23175	136358	4.12941	0.1611	2.005	1.567	1.397	0.034	0.042	23.5	0.034	0.042
57410	14121	141282	0.13101	0.1615	1.360	1.063	0.948	0.173	0.164	-5.2	0.173	0.164
58503	37292	205593	0.96279	0.1668	1.491	1.166	1.039	0.077	0.080	3.9	0.077	0.080
58627	1454	9596	0.00000	0.1508	1.356	1.060	0.945	0.012	0.011	-8.3	0.012	0.011
59257	20	980	0.00000	0.1501	1.358	1.061	0.946	0.012	0.011	-8.3	0.012	0.011
59923	852	10374	18.93775	0.1509	4.213	3.293	2.935	0.005	0.006	20.0	0.005	0.006

U

U

U

X-TILDE: 1.002

TAU SQUARE: 0.03547

X-TILDE (MONOLINE):

1.279

SIGMA SQUARED:

364751.651

PI-TILDE 0.0070587

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 * 0.999 * 0.878

CLASS	AYE 2020 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	9163	48815	0.00000	0.0470	0.894	1.010	0.886	0.034	0.030	-11.8	0.034	0.030	
51001	509	7344	0.00000	0.0293	0.910	1.028	0.902	0.420	0.380	-9.5	0.420	0.380	
51116	1381676	5491568	0.93149	0.7202	0.933	1.054	0.925	0.690	0.640	-7.3	0.690	0.640	
51240	46505	311305	2.08333	0.1462	1.105	1.249	1.095	0.196	0.215	9.7	0.196	0.215	
51241	301128	1637002	1.33524	0.4411	1.113	1.258	1.103	0.218	0.240	10.1	0.218	0.240	
51330	244085	1243777	3.90632	0.3780	2.060	2.327	2.042	0.660	0.820	24.2	0.660	0.820	U
51370	395627	623799	0.00000	0.2445	0.709	0.800	0.702	3.830	2.690	-29.8	3.830	2.690	
51500	277651	1706924	1.66536	0.4517	1.266	1.431	1.255	0.116	0.145	25.0	0.116	0.145	U
51550	28518	107189	2.54528	0.0711	1.052	1.189	1.043	0.400	0.420	5.0	0.400	0.420	
51551	2082	42809	1.03774	0.0445	0.942	1.065	0.934	0.890	0.830	-6.7	0.890	0.830	
51552	0	11265	0.00000	0.0310	0.909	1.027	0.901	0.152	0.137	-9.9	0.152	0.137	
51600	147737	683992	1.72690	0.2551	1.139	1.287	1.129	0.172	0.194	12.8	0.172	0.194	
51734	17859	87294	9.21581	0.0643	1.470	1.661	1.457	0.350	0.430	22.9	0.350	0.430	U
51741	117301	641968	1.45449	0.2451	1.064	1.203	1.055	0.243	0.260	7.0	0.243	0.260	
51777	175389	751993	0.28750	0.2723	0.761	0.859	0.754	0.077	0.058	-24.7	0.077	0.058	
51808	215936	905930	0.46475	0.3080	0.792	0.895	0.785	0.680	0.530	-22.1	0.680	0.530	
51809	37749	166439	3.59988	0.0974	1.197	1.352	1.186	0.146	0.173	18.5	0.146	0.173	
51877	60594	389165	0.26473	0.1725	0.822	0.928	0.814	0.191	0.156	-18.3	0.191	0.156	
51896	691530	3606004	1.07400	0.6285	1.023	1.156	1.014	0.017	0.017	0.0	0.017	0.017	
51900	10566	62706	1.86914	0.0528	0.987	1.115	0.978	0.100	0.098	-2.0	0.100	0.098	
51909	0	11	0.00000	0.0261	0.913	1.032	0.905	0.053	0.048	-9.4	0.053	0.048	
51926	392964	1611315	0.94283	0.4361	0.940	1.062	0.932	0.044	0.041	-6.8	0.044	0.041	
51927	337412	2148795	0.59952	0.5066	0.766	0.866	0.760	0.132	0.100	-24.2	0.132	0.100	
51934	26593	495984	0.15017	0.2036	0.777	0.878	0.770	0.107	0.082	-23.4	0.107	0.082	
51956	1593297	7913507	0.57710	0.7871	0.654	0.739	0.648	0.205	0.140	-31.7	0.205	0.140	L
51957	1678967	8539034	0.78110	0.7993	0.813	0.918	0.805	0.460	0.370	-19.6	0.460	0.370	
51960	3899	23798	0.00000	0.0364	0.904	1.021	0.896	0.330	0.300	-9.1	0.330	0.300	
51982	12658	60163	0.00000	0.0520	0.889	1.004	0.881	0.077	0.068	-11.7	0.077	0.068	
51986	27978	223977	0.25047	0.1158	0.858	0.970	0.851	0.096	0.082	-14.6	0.096	0.082	
51999	157931	694190	0.45828	0.2576	0.814	0.920	0.807	0.400	0.320	-20.0	0.400	0.320	
52075	46881	269157	0.62499	0.1313	0.897	1.013	0.889	0.222	0.197	-11.3	0.222	0.197	
52134	2221315	11536650	0.94286	0.8438	0.942	1.064	0.934	0.600	0.560	-6.7	0.600	0.560	
52315	562855	2806920	1.08120	0.5694	1.019	1.152	1.010	0.270	0.270	0.0	0.270	0.270	
52505	58650	238623	0.05885	0.1204	0.832	0.940	0.825	0.237	0.195	-17.7	0.237	0.195	
52547	194289	1053406	0.64637	0.3392	0.839	0.948	0.831	0.070	0.058	-17.1	0.070	0.058	
52911	790982	4805991	1.04053	0.6953	1.009	1.140	1.000	0.420	0.420	0.0	0.420	0.420	
52967	19459	119497	0.52533	0.0769	0.906	1.024	0.898	0.058	0.052	-10.3	0.058	0.052	

X-TILDE: 0.890 X-TILDE (MONOLINE): 0.885 PI-TILDE 0.0016742
 TAU SQUARE: 0.11174 SIGMA SQUARED: 248731.944

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 * 0.999 * 0.878

CLASS	AYE 2020 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	47804	198244	3.04691	0.1059	1.161	1.312	1.151	0.400	0.460	15.0	0.400	0.460
53333	81793	423431	1.36248	0.1817	1.015	1.147	1.006	0.248	0.249	0.4	0.248	0.249
53631	402	1851	0.00000	0.0269	0.913	1.031	0.904	0.021	0.019	-9.5	0.021	0.019
53632	320	3694	0.00000	0.0278	0.912	1.030	0.904	0.032	0.029	-9.4	0.032	0.029
53732	1277691	7669937	0.96475	0.7835	0.959	1.083	0.950	0.470	0.450	-4.3	0.470	0.450
53733	3621355	20100024	0.76504	0.9035	0.782	0.883	0.775	0.228	0.177	-22.4	0.228	0.177
54077	707222	3606459	0.94390	0.6298	0.942	1.064	0.933	0.390	0.360	-7.7	0.390	0.360
55010	85373	392333	0.05700	0.1781	0.781	0.882	0.774	0.980	0.760	-22.5	0.980	0.760
55011	417923	2301748	1.35403	0.5245	1.156	1.306	1.146	1.750	2.010	14.9	1.750	2.010
55012	38256	252981	0.13777	0.1265	0.837	0.945	0.829	1.110	0.920	-17.1	1.110	0.920
55013	276003	1878821	1.09787	0.4751	1.014	1.145	1.005	1.120	1.130	0.9	1.120	1.130
55214	1260	6182	0.00000	0.0288	0.911	1.029	0.903	0.083	0.075	-9.6	0.083	0.075
55715	33096	219113	0.07974	0.1153	0.839	0.948	0.831	0.203	0.169	-16.8	0.203	0.169
55716	51505	207115	0.00000	0.1093	0.835	0.944	0.828	0.49	0.410	-16.3	0.490	0.410
56202	81073	681043	0.46795	0.2550	0.818	0.924	0.811	0.078	0.063	-19.2	0.078	0.063
56390	416863	1801255	0.89546	0.4758	0.918	1.037	0.909	0.7	0.640	-8.6	0.700	0.640
56391	480486	3389641	0.79204	0.6152	0.848	0.958	0.841	0.3	0.250	-16.7	0.300	0.250
56427	17636	81944	0.48283	0.0608	0.910	1.028	0.902	0.119	0.107	-10.1	0.119	0.107
56690	3387	15816	1.32303	0.0330	0.951	1.074	0.942	0.33	0.310	-6.1	0.330	0.310
56699	222572	1281046	1.55219	0.3827	1.173	1.325	1.162	0.067	0.078	16.4	0.067	0.078
56916	972476	4579633	1.50753	0.6828	1.327	1.499	1.315	0.215	0.260	20.9	0.215	0.260
57090	76540	526425	2.27643	0.2194	1.232	1.391	1.221	0.68	0.830	22.1	0.680	0.830
57401	15113	55341	0.00000	0.0497	0.891	1.007	0.883	0.089	0.079	-11.2	0.089	0.079
57403	729	3456	0.00000	0.0276	0.912	1.030	0.904	0.033	0.030	-9.1	0.033	0.030
57572	68350	388941	1.08464	0.1710	0.963	1.088	0.954	0.099	0.094	-5.1	0.099	0.094
57600	45993	261959	0.73191	0.1313	0.911	1.029	0.903	0.033	0.030	-9.1	0.033	0.030
57611	34620	243043	0.00000	0.1305	0.816	0.921	0.808	0.055	0.044	-20.0	0.055	0.044
57690	268315	1445629	0.71138	0.4111	0.845	0.954	0.837	0.45	0.380	-15.6	0.450	0.380
57716	244309	1207418	1.36697	0.3706	1.097	1.239	1.087	0.074	0.080	8.1	0.074	0.080
57725	909907	4075159	1.19867	0.6665	1.112	1.256	1.102	0.075	0.083	10.7	0.075	0.083
57726	68323	361745	1.98891	0.1635	1.110	1.254	1.100	0.023	0.025	8.7	0.023	0.025
57810	2888	20530	0.00000	0.0350	0.905	1.022	0.897	0.1	0.090	-10.0	0.100	0.090
57871	41402	392343	0.27697	0.1720	0.824	0.931	0.817	0.111	0.091	-18.0	0.111	0.091
57998	21102	128564	0.16824	0.0797	0.877	0.990	0.869	0.054	0.047	-13.0	0.054	0.047
57999	5627	27551	0.89633	0.0380	0.936	1.058	0.928	0.07	0.065	-7.1	0.070	0.065
58095	1412380	8082867	0.55211	0.7906	0.633	0.715	0.627	1.79	1.220	-31.8	1.790	1.220
58096	1328284	9531414	0.90684	0.8177	0.913	1.031	0.904	1.49	1.350	-9.4	1.490	1.350

X-TILDE: 0.890 X-TILDE (MONOLINE): 0.885 PI-TILDE 0.0016742
 TAU SQUARE: 0.11174 SIGMA SQUARED: 248731.944

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 * 0.999 * 0.878

CLASS	5 YEAR						PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED		
	AYE 2020	5 YEAR	MONO/MULTI	CRED.	ER	INDEX	CHANGE	MULTI- STATE	MULTI- STATE			WIDE %	STATEWIDE
	MONO/MULTI	MONO/MULTI	EXPERIENCE										
	ALCCL (1)	ALCCL (2)	RATIO (3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
58301	94698	399713	2.01027	0.1788	1.130	1.276	1.119	0.077	0.086	11.7	0.077	0.086	
58302	61125	256087	0.15876	0.1271	0.839	0.948	0.831	0.051	0.042	-17.7	0.051	0.042	
58397	1423747	6399704	0.49736	0.7494	0.608	0.687	0.602	0.65	0.450	-30.8	0.650	0.450	
58575	5128	55967	0.00000	0.0501	0.891	1.006	0.883	0.111	0.098	-11.7	0.111	0.098	
58663	1084205	5239044	0.26262	0.7100	0.458	0.518	0.454	0.95	0.650	-31.6	0.950	0.650	
58802	51278	222628	0.00000	0.1162	0.829	0.936	0.821	0.48	0.390	-18.8	0.480	0.390	
58837	6151	40015	1.66158	0.0435	0.969	1.095	0.961	0.161	0.155	-3.7	0.161	0.155	
58840	3596	21377	0.33755	0.0354	0.917	1.036	0.908	0.121	0.110	-9.1	0.121	0.110	
58873	283673	1166829	0.54671	0.3658	0.795	0.898	0.788	0.027	0.021	-22.2	0.027	0.021	
58904	2	15336	0.00000	0.0327	0.907	1.025	0.899	0.12	0.108	-10.0	0.120	0.108	
58922	1422175	6529067	1.11047	0.7528	1.068	1.206	1.058	0.179	0.189	5.6	0.179	0.189	
59005	207136	1353897	0.38515	0.3948	0.720	0.813	0.713	0.089	0.063	-29.2	0.089	0.063	
59188	277	1225	0.00000	0.0266	0.913	1.031	0.905	0.052	0.047	-9.6	0.052	0.047	
59189	4460	19243	0.00000	0.0344	0.906	1.023	0.897	0.28	0.250	-10.7	0.280	0.250	
59223	152906	876089	3.23378	0.3016	1.630	1.842	1.616	0.103	0.128	24.3	0.103	0.128	
59378	0	0	0.00000	0.0000	0.938	1.000	0.877	0.141	0.124	-12.1	0.141	0.124	
59481	77791	460371	1.32865	0.1951	1.014	1.146	1.005	0.096	0.096	0.0	0.096	0.096	
59701	705	51829	5.57456	0.0482	1.162	1.312	1.151	0.33	0.380	15.2	0.330	0.380	
59713	379216	1923900	0.88118	0.4784	0.911	1.029	0.903	0.33	0.300	-9.1	0.330	0.300	
59722	46195	275150	0.18758	0.1332	0.838	0.947	0.830	0.028	0.023	-17.9	0.028	0.023	
59723	10000	71962	0.00000	0.0568	0.885	0.999	0.877	0.034	0.030	-11.8	0.034	0.030	
59726	77580	549257	1.34202	0.2189	1.026	1.159	1.017	0.023	0.023	0.0	0.023	0.023	
59738	15426	75447	0.00000	0.0582	0.883	0.998	0.875	0.059	0.052	-11.9	0.059	0.052	
59773	0	0	0.00000	0.0000	0.938	1.000	0.877	0.026	0.023	-11.5	0.026	0.023	
59774	524	2526	0.00000	0.0272	0.912	1.031	0.904	0.141	0.127	-9.9	0.141	0.127	
59775	0	0	0.00000	0.0000	0.938	1.000	0.877	0.178	0.156	-12.4	0.178	0.156	
59798	1027219	4257536	0.61905	0.6679	0.725	0.819	0.718	0.46	0.330	-28.3	0.460	0.330	
59886	13102	91407	0.00000	0.0645	0.877	0.991	0.870	0.1	0.087	-13.0	0.100	0.087	
59889	16463	96961	2.38815	0.0667	1.035	1.169	1.025	0.187	0.192	2.7	0.187	0.192	
59914	936170	4860879	0.95504	0.6945	0.950	1.073	0.941	0.69	0.650	-5.8	0.690	0.650	
59915	171484	804416	0.49300	0.2870	0.810	0.915	0.803	0.66	0.530	-19.7	0.660	0.530	
59917	124344	588018	1.05464	0.2300	0.965	1.090	0.956	0.232	0.222	-4.3	0.232	0.222	
59931	146048	740763	0.37382	0.2694	0.786	0.888	0.779	0.48	0.370	-22.9	0.480	0.370	
59932	2725	125369	0.00000	0.0780	0.865	0.977	0.857	0.8	0.690	-13.8	0.800	0.690	
59947	13568	77515	0.00000	0.0589	0.883	0.997	0.875	0.3	0.260	-13.3	0.300	0.260	
59955	22118	111506	0.00794	0.0725	0.870	0.983	0.863	0.132	0.114	-13.6	0.132	0.114	
59970	16046	95806	0.00000	0.0663	0.876	0.989	0.868	0.169	0.147	-13.0	0.169	0.147	

X-TILDE: 0.890

X-TILDE (MONOLINE): 0.885

PI-TILDE 0.0016742

TAU SQUARE: 0.11174

SIGMA SQUARED: 248731.944

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 * 0.999 * 0.878

CLASS	AYE 2020 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	473789	2618905	0.37365	0.5533	0.626	0.707	0.620	0.19	0.130	-31.6	0.190	0.130	L
59984	61212	184642	0.00000	0.1024	0.842	0.951	0.834	0.049	0.041	-16.3	0.049	0.041	
59988	1130	7576	0.00000	0.0294	0.910	1.028	0.902	0.055	0.050	-9.1	0.055	0.050	
59989	14	86	0.00000	0.0261	0.913	1.032	0.905	0.041	0.037	-9.8	0.041	0.037	

X-TILDE: 0.890

TAU SQUARE: 0.11174

X-TILDE (MONOLINE):

0.885

SIGMA SQUARED:

248731.944

PI-TILDE 0.0016742

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 * 0.982 * 0.878

CLASS	AYE 2020	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		
	ALCCL	ALCCL	RATIO		ER		FACTOR	STATE	STATE	%	STATEWIDE	STATEWIDE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	OCCUR	OCCUR	CHANGE	OCCUR	OCCUR
49239	54348	310465	0.25033	0.1442	0.710	0.905	0.781	0.460	0.360	-21.7	0.460	0.360
50010	40963	188418	0.74807	0.1259	0.782	0.998	0.861	0.380	0.330	-13.2	0.380	0.330
51205	1759	7466	0.00000	0.0980	0.710	0.906	0.781	0.059	0.046	-22.0	0.059	0.046
51206	1843	18981	3.44852	0.0999	1.053	1.343	1.159	0.320	0.370	15.6	0.320	0.370
51220	63410	397315	0.28890	0.1568	0.709	0.904	0.780	1.900	1.480	-22.1	1.900	1.480
51221	562129	3035908	0.72388	0.4138	0.761	0.971	0.837	1.760	1.470	-16.5	1.760	1.470
51222	240707	1339403	1.40386	0.2719	0.955	1.218	1.051	4.530	4.760	5.1	4.530	4.760
51224	1435348	7707686	0.66595	0.6238	0.712	0.908	0.783	1.490	1.170	-21.5	1.490	1.170
51230	0	0	0.00000	0.0000	0.787	1.000	0.863	0.740	0.640	-13.5	0.740	0.640
51252	910124	5433184	0.71106	0.5454	0.746	0.951	0.820	0.074	0.061	-17.6	0.074	0.061
51254	14804	41685	0.00000	0.1035	0.706	0.900	0.777	0.032	0.025	-21.9	0.032	0.025
51333	40824	452350	0.88354	0.1799	0.805	1.026	0.885	0.320	0.280	-12.5	0.320	0.280
51958	257314	1477204	0.69544	0.2850	0.761	0.971	0.837	0.370	0.310	-16.2	0.370	0.310
51970	767997	3342438	0.60740	0.4339	0.709	0.905	0.780	0.177	0.138	-22.0	0.177	0.138
52433	32802	242525	0.43999	0.1341	0.741	0.945	0.815	0.800	0.650	-18.8	0.800	0.650
52581	0	303303	0.50983	0.1429	0.748	0.954	0.823	2.190	1.800	-17.8	2.190	1.800
52744	1465	5618	0.00000	0.0977	0.710	0.906	0.782	0.066	0.052	-21.2	0.066	0.052
53077	148612	937637	1.04265	0.2279	0.845	1.078	0.930	0.219	0.204	-6.9	0.219	0.204
55597	0	0	0.00000	0.0000	0.787	1.000	0.863	1.680	1.450	-13.7	1.680	1.450
55918	2556	10515	0.00000	0.0985	0.710	0.905	0.781	2.260	1.760	-22.1	2.260	1.760
55919	0	0	0.00000	0.0000	0.787	1.000	0.863	3.420	2.950	-13.7	3.420	2.950
56912	833290	4115746	1.16396	0.4788	0.968	1.234	1.065	0.084	0.089	6.0	0.084	0.089
57146	486048	2154340	0.76003	0.3472	0.778	0.992	0.856	0.750	0.640	-14.7	0.750	0.640
58737	20369	201075	0.99740	0.1281	0.814	1.038	0.896	0.550	0.490	-10.9	0.550	0.490
59601	211389	854947	0.54462	0.2204	0.734	0.936	0.807	2.230	1.800	-19.3	2.230	1.800
59660	533534	2570058	0.58513	0.3797	0.711	0.906	0.782	1.060	0.830	-21.7	1.060	0.830
59724	24858	130212	2.33417	0.1175	0.969	1.236	1.066	0.015	0.016	6.7	0.015	0.016
59725	902401	4101320	0.78899	0.4773	0.788	1.005	0.867	0.145	0.126	-13.1	0.145	0.126
59750	5938	27421	0.00000	0.1011	0.708	0.903	0.779	0.181	0.141	-22.1	0.181	0.141
59781	411695	2782419	0.55589	0.3953	0.696	0.887	0.766	0.085	0.065	-23.5	0.085	0.065
59782	465282	2289374	1.39564	0.3607	1.007	1.284	1.108	0.560	0.620	10.7	0.560	0.620

X-TILDE: 0.788 X-TILDE (MONOLINE): 0.784 PI-TILDE 0.0059227
 TAU SQUARE: 0.03000 SIGMA SQUARED: 169355.831

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

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000					TRENDED \$100,000			
		BASIC LIMIT			EXPOSURE			BASIC LIMIT		
		AGGREGATE LOSS COSTS		DEVELOPMENT		EXPOSURE	AVERAGE	AGGREGATE LOSS COSTS		
		AT CURRENT LEVEL	X	FACTOR +@	X	TREND #	X	IPMF *	=	AT CURRENT LEVEL
MONOLINE	12/31/2017	\$104,100,214		1.000		1.182				\$123,046,453
	12/31/2018	\$122,730,073		1.000		1.144				\$140,403,203
	12/31/2019	\$129,329,062		1.000		1.114				\$144,072,575
	12/31/2020	\$130,228,896		0.970		1.088				\$137,438,368
MULTILINE	12/31/2017	\$237,285,396		1.000		1.180		0.989		\$276,916,803
	12/31/2018	\$261,791,771		1.000		1.144		0.992		\$297,093,868
	12/31/2019	\$267,141,050		1.000		1.114		0.994		\$295,809,559
	12/31/2020	\$259,957,505		0.970		1.090		0.994		\$273,203,952
TOTAL	12/31/2017									\$399,963,256
	12/31/2018									\$437,497,071
	12/31/2019									\$439,882,134
	12/31/2020									\$410,642,320

+ THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION C, EXHIBIT C18 - CALCULATION OF EXPOSURE DEVELOPMENT FACTORS.

@ THE EXPOSURE DEVELOPMENT FACTOR FOR THE LATEST YEAR HAS BEEN ADJUSTED BY APPLYING A FACTOR OF 0.950 TO REFLECT THE REDUCED EXPECTED EXPOSURE FOR LPCO DUE TO THE COVID-19 PANDEMIC AND THE ECONOMIC RECESSION IN 2020. THE DERIVATION OF THE ADJUSTMENT IS EXPLAINED IN SECTION D.

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2022 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT C21 - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION C, EXHIBIT C17 - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

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	\$100,000	X	X	X	X	X	=	\$100,000	
			BASIC LIMIT LOSSES	BASIC LIMIT INDEMNITY DEVELOPMENT							UNALLOCATED LOSS ADJUSTMENT	BASIC LIMIT DEVELOPED & TRENDED LOSSES
			AND ALAE *	FACTOR #							FACTOR	AND ALAE
BI	B/L INDEMNITY	12/31/2017	\$21,078,162	0.981		1.080		1.379	0.970		\$29,863,335	
		12/31/2018	\$23,036,907	1.063		1.080		1.307	0.975		\$33,711,154	
		12/31/2019	\$19,028,324	1.469		1.080		1.239	0.980		\$36,658,043	
		12/31/2020	\$10,378,387	2.597		1.080		1.174	0.985		\$33,664,491	
BI	ALAE	12/31/2017	\$17,315,074			1.080		1.379	0.970		\$25,014,056	
		12/31/2018	\$19,011,983			1.080		1.307	0.975		\$26,165,640	
		12/31/2019	\$21,123,802			1.080		1.239	0.980		\$27,700,859	
		12/31/2020	\$20,082,424			1.080		1.174	0.985		\$25,080,963	
PD	B/L INDEMNITY	12/31/2017	\$74,379,789	1.357		1.080		1.265	0.970		\$133,745,273	
		12/31/2018	\$77,511,216	1.403		1.080		1.217	0.975		\$139,351,937	
		12/31/2019	\$72,770,543	1.610		1.080		1.170	0.980		\$145,061,453	
		12/31/2020	\$56,956,984	1.877		1.080		1.125	0.985		\$127,933,808	
PD	ALAE	12/31/2017	\$74,827,527			1.080		1.265	0.970		\$99,162,487	
		12/31/2018	\$83,868,774			1.080		1.217	0.975		\$107,477,918	
		12/31/2019	\$86,759,119			1.080		1.170	0.980		\$107,436,246	
		12/31/2020	\$75,799,258			1.080		1.125	0.985		\$90,714,657	
TOTAL												
FULL COVERAGE		12/31/2017									\$287,785,151	
		12/31/2018									\$306,706,649	
		12/31/2019									\$316,856,601	
		12/31/2020									\$277,393,919	

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

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	\$100,000	X	X	X	X	X	=	\$100,000			
			BASIC LIMIT LOSSES AND ALAE *	BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #							UNALLOCATED LOSS ADJUSTMENT FACTOR	SEVERITY TREND	FREQUENCY TREND	BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	12/31/2017	\$3,645,547	1.029		1.080	1.379	0.970			\$5,420,277			
		12/31/2018	\$3,158,864	1.146		1.080	1.307	0.975			\$4,983,852			
		12/31/2019	\$2,770,839	1.332		1.080	1.239	0.980			\$4,839,504			
		12/31/2020	\$1,073,470	2.496		1.080	1.174	0.985			\$3,346,193			
BI	ALAE	12/31/2017	\$3,405,079			1.080	1.379	0.970			\$4,919,115			
		12/31/2018	\$2,827,876			1.080	1.307	0.975			\$3,891,924			
		12/31/2019	\$3,437,030			1.080	1.239	0.980			\$4,507,175			
		12/31/2020	\$2,219,410			1.080	1.174	0.985			\$2,771,823			
PD	B/L INDEMNITY	12/31/2017	\$22,298,594	1.323		1.080	1.265	0.970			\$39,081,385			
		12/31/2018	\$23,648,670	1.429		1.080	1.217	0.975			\$43,298,322			
		12/31/2019	\$18,121,530	1.654		1.080	1.170	0.980			\$37,122,494			
		12/31/2020	\$13,179,811	2.020		1.080	1.125	0.985			\$31,868,752			
PD	ALAE	12/31/2017	\$22,586,904			1.080	1.265	0.970			\$29,932,481			
		12/31/2018	\$25,579,666			1.080	1.217	0.975			\$32,780,367			
		12/31/2019	\$24,336,416			1.080	1.170	0.980			\$30,136,466			
		12/31/2020	\$18,099,556			1.080	1.125	0.985			\$21,661,096			
TOTAL DED COVERAGE		12/31/2017									\$79,353,258			
		12/31/2018									\$84,954,465			
		12/31/2019									\$76,605,639			
		12/31/2020									\$59,647,864			
TOTAL OCCURRENCE		12/31/2017									\$367,138,410			
		12/31/2018									\$391,661,116			
		12/31/2019									\$393,462,239			
		12/31/2020									\$337,041,785			

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Explanatory Pages C-6 to C-8.

The indemnity development factors shown are weighted averages over all states and all Local Products/Completed Operations class groups.

Ohio

Local Products / Completed Operations

Subline Code 336

Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

<u>Type of Policy (B)</u>	<u>Description</u>	<u>Implicit Package Modification Factors</u>
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	1.024
35	Not Applicable	--
36	Service Policy	1.331
37	Industrial / Processing Policy	0.683
38	Contractors Policy	0.826

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for Local Product / 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 C, Exhibit C16, page 1 - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

OHIO

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.020	1.022	0.9676	1.022	3,000,000
27 to 39 Months	1.000	1.000	0.7204	1.000	35,000,000
Accident Year Ending	Exposure Development From				Factor @
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2018			1.000		1.000
12/31/2019		1.000	1.000		1.000
12/31/2020	1.022	1.000	1.000		1.022

(a) See Section C - Multistate Premium Development.

(b) See Section C - 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 0.950 has been subsequently applied to the exposure development factor for the latest year to reflect the reduced expected exposure for LPCO due to the COVID-19 pandemic and economic recession in 2020. The resulting exposure development factor is displayed on Exhibit C16, page 1 and is reflected in the calculation of the ALCCCL for the latest year. The derivation of this adjustment is explained in Section D.

OHIO
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2013	24,109,347	24,401,493	24,396,641	24,399,373	24,399,533	24,399,533	24,399,533	24,399,533
12/31/2014	25,720,516	26,470,538	26,469,390	26,479,473	26,479,040	26,486,390	26,485,680	
12/31/2015	27,727,648	28,304,085	28,338,414	28,335,709	28,338,303	28,337,593		
12/31/2016	28,860,741	29,696,453	29,751,463	29,749,384	29,749,384			
12/31/2017	29,575,235	30,308,356	30,282,173	30,280,148				
12/31/2018	29,680,800	30,152,607	30,134,204					
12/31/2019	30,225,845	30,790,684						
12/31/2020	28,670,674							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2013	1.012	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2014	1.029	1.000	1.000	1.000	1.000	1.000	
12/31/2015	1.021	1.001	1.000	1.000	1.000		
12/31/2016	1.029	1.002	1.000	1.000			
12/31/2017	1.025	0.999	1.000				
12/31/2018	1.016	0.999					
12/31/2019	1.019						

Average Best 3 of 5
27:15
 1.022 39:27
 1.000

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2013	569,620,424	582,769,479	581,838,886	581,761,292	581,778,229	581,773,854	581,787,617	581,787,927
12/31/2014	633,661,240	650,236,924	649,732,134	649,829,615	649,745,518	649,730,829	649,734,929	
12/31/2015	672,293,788	688,502,113	688,234,176	688,247,008	688,205,780	688,201,994		
12/31/2016	695,664,736	713,882,174	713,920,075	714,386,398	714,385,307			
12/31/2017	711,436,924	724,832,761	724,611,925	724,563,433				
12/31/2018	735,694,108	747,778,860	747,276,949					
12/31/2019	746,494,743	757,723,412						
12/31/2020	732,713,772							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2013	1.023	0.998	1.000	1.000	1.000	1.000	1.000
12/31/2014	1.026	0.999	1.000	1.000	1.000	1.000	
12/31/2015	1.024	1.000	1.000	1.000	1.000		
12/31/2016	1.026	1.000	1.001	1.000			
12/31/2017	1.019	1.000	1.000				
12/31/2018	1.016	0.999					
12/31/2019	1.015						

Average Best 3 of 5
27:15 39:27
 1.020 1.000

OHIO

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	1.937	1.370	0.6503	1.568	310,000
27 to 39 Months	1.483	1.248	0.6694	1.326	350,000
39 to 51 Months	1.096	1.109	0.6484	1.104	380,000
51 to 63 Months	1.006	0.900	0.6729	0.935	420,000
63 to 75 Months	0.976	0.887	0.7103	0.913	470,000
75 to 87 Months	1.000	0.980	0.7237	0.986	520,000
87 to 99 Months	0.996	0.998	0.6448	0.997	580,000
99 to 111 Months	0.997	1.000	0.5141	0.999	640,000
111 to 123 Months	0.991	1.000	0.3922	0.995	710,000
123 to 135 Months	0.997	1.000	0.3529	0.998	790,000
135 to 147 Months	0.998	1.000	0.2473	0.998	880,000
147 to 159 Months	0.999	1.000	0.2760	0.999	980,000
159 to 171 Months	0.998	1.000	0.4578	0.999	1,100,000
171 to 183 Months	1.000	1.000	0.4412	1.000	1,200,000
183 to 195 Months	0.999	1.000	0.4801	0.999	1,400,000
195 to 207 Months	0.998	1.000	0.3791	0.999	1,500,000
207 to 219 Months	0.999	1.000	0.4481	0.999	1,700,000
219 to 231 Months	1.000	1.000	0.3081	1.000	1,900,000
231 to 243 Months	1.000	1.000	0.2389	1.000	2,100,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2018			1.104	0.935	0.913	0.986	0.997	0.999	0.995	0.998	0.998
12/31/2019		1.326	1.104	0.935	0.913	0.986	0.997	0.999	0.995	0.998	0.998
12/31/2020	1.568	1.326	1.104	0.935	0.913	0.986	0.997	0.999	0.995	0.998	0.998
	<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>
12/31/2018	0.999	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000		0.913
12/31/2019	0.999	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000		1.210
12/31/2020	0.999	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000		1.898

(A) See Exhibit C19 - Multistate Loss Development.

(B) See Exhibit C19 - Statewide Loss Development.

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

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

OHIO

Completed Operations
 Bodily Injury
 Full Coverage
 ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0607
27 to 39 Months	0.1355
39 to 51 Months	0.1029
51 to 63 Months	0.0794
63 to 75 Months	0.0445
75 to 87 Months	0.0332
87 to 99 Months	0.0053
99 to 111 Months	0.0073
111 to 123 Months	0.0112
123 to 135 Months	0.0003
135 to 147 Months	0.0041
147 to 159 Months	0.0030
159 to 171 Months	0.0020
171 to Ultimate	A multistate ratio of 1.009 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>
	0.489	0.429	0.293	0.190	0.111	0.066	0.033
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.028	0.021	0.009	0.009	0.005	0.002	0.000
<u>Full coverage</u>	Reported	\$500,000					
A.Y.E	ALAE as of 3/31/2021	Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2018	120,881	683,110	0.293	200,288	321,169	1.009	324,059
12/31/2019	23,317	899,684	0.429	385,695	409,012	1.009	412,693
12/31/2020	39,525	435,655	0.489	213,210	252,735	1.009	255,009

(A) See Exhibit C19 - Multistate Loss Development.

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

OHIO

Completed Operations

Property Damage
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.235	1.144	0.8586	1.157	860,000
27 to 39 Months	1.117	1.063	0.8470	1.071	940,000
39 to 51 Months	1.076	0.941	0.8604	0.960	980,000
51 to 63 Months	1.051	1.010	0.8184	1.017	1,100,000
63 to 75 Months	1.044	0.987	0.7975	0.999	1,200,000
75 to 87 Months	1.040	1.008	0.8030	1.014	1,300,000
87 to 99 Months	1.026	1.004	0.8225	1.008	1,400,000
99 to 111 Months	1.047	1.004	0.8291	1.011	1,500,000
111 to 123 Months	1.017	1.008	0.8123	1.010	1,600,000
123 to 135 Months	1.014	1.011	0.7918	1.012	1,700,000
135 to 147 Months	1.004	1.028	0.7708	1.022	1,900,000
147 to 159 Months	1.008	0.998	0.7852	1.000	2,000,000
159 to 171 Months	1.008	1.005	0.7613	1.006	2,200,000
171 to 183 Months	1.006	1.000	0.7315	1.002	2,400,000
183 to 195 Months	1.005	1.000	0.7161	1.001	2,600,000
195 to 207 Months	1.002	1.000	0.7445	1.001	2,800,000
207 to 219 Months	1.003	1.000	0.7616	1.001	3,000,000
219 to 231 Months	1.002	1.000	0.6903	1.001	3,200,000
231 to 243 Months	1.001	1.000	0.5091	1.000	3,400,000
243 to Ultimate	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2018			0.960	1.017	0.999	1.014	1.008	1.011	1.010	1.012	1.022
12/31/2019		1.071	0.960	1.017	0.999	1.014	1.008	1.011	1.010	1.012	1.022
12/31/2020	1.157	1.071	0.960	1.017	0.999	1.014	1.008	1.011	1.010	1.012	1.022
	<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>
12/31/2018	1.000	1.006	1.002	1.001	1.001	1.001	1.001	1.000	1.002		1.067
12/31/2019	1.000	1.006	1.002	1.001	1.001	1.001	1.001	1.000	1.002		1.143
12/31/2020	1.000	1.006	1.002	1.001	1.001	1.001	1.001	1.000	1.002		1.322

(A) See Exhibit C19 - Multistate Loss Development.

(B) See Exhibit C19 - Statewide Loss Development.

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

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

OHIO

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0603
27 to 39 Months	0.0814
39 to 51 Months	0.0781
51 to 63 Months	0.0610
63 to 75 Months	0.0466
75 to 87 Months	0.0338
87 to 99 Months	0.0242
99 to 111 Months	0.0292
111 to 123 Months	0.0270
123 to 135 Months	0.0266
135 to 147 Months	0.0180
147 to 159 Months	0.0161
159 to 171 Months	0.0084
171 to Ultimate	A multistate ratio of 1.045 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>
	0.511	0.450	0.369	0.291	0.230	0.183	0.150
<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>
	0.125	0.096	0.069	0.043	0.025	0.008	0.000
<u>Full coverage</u>	Reported	\$500,000					
A.Y.E	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	<u>3/31/2021</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2018	455,141	3,620,447	0.369	1,335,945	1,791,086	1.045	1,871,685
12/31/2019	462,798	4,164,315	0.450	1,875,607	2,338,405	1.045	2,443,634
12/31/2020	229,343	5,003,411	0.511	2,555,242	2,784,585	1.045	2,909,891

(A) See Exhibit C19 - Multistate Loss Development.

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

Completed Operations (Subline Code 336)
 Full Coverage
 OHIO
 Bodily Injury - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	306,307	535,298	677,998	591,196	566,896	671,896	676,896	659,148	659,148	659,148	659,148
12/31/2002	279,638	338,328	453,078	254,328	191,328	186,828	186,828	186,828	186,828	186,828	186,828
12/31/2003	215,623	429,273	497,023	559,778	598,177	536,278	534,278	534,278	534,278	534,278	534,278
12/31/2004	93,198	177,280	267,743	256,242	249,242	191,742	191,742	191,742	191,742	191,742	191,742
12/31/2005	106,997	239,937	314,178	461,313	501,998	566,997	566,997	566,997	566,997	566,997	566,997
12/31/2006	246,691	203,350	450,350	253,575	213,575	188,575	188,575	188,575	188,575	188,575	188,575
12/31/2007	121,264	192,425	225,457	183,207	173,207	173,207	173,207	173,207	173,207	173,207	173,207
12/31/2008	13,681	26,980	131,881	116,881	16,881	16,881	16,881	16,881	16,881	11,881	11,881
12/31/2009	167,552	127,602	72,052	98,052	48,052	58,151	137,806	134,090	104,052	104,052	104,052
12/31/2010	318,000	343,237	465,500	302,900	314,098	338,554	314,881	314,881	314,881	314,881	314,881
12/31/2011	121,935	144,435	138,110	245,735	91,685	39,745	39,185	39,185	39,185	39,185	
12/31/2012	136,725	231,505	385,169	408,581	428,335	328,335	322,973	322,973	325,973		
12/31/2013	153,159	656,355	645,558	675,270	640,581	711,236	690,901	687,197			
12/31/2014	328,667	261,422	414,665	463,822	360,858	322,214	322,214				
12/31/2015	241,042	178,795	180,905	212,979	150,795						
12/31/2016	137,762	299,632	252,897	187,059	181,854						
12/31/2017	88,062	93,124	266,818	309,682							
12/31/2018	111,038	315,788	362,150								
12/31/2019	377,410	331,612									
12/31/2020	194,534										

<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>
12/31/2001	659,148	659,148	659,148	659,148	659,148	659,148	659,148	659,148	659,148
12/31/2002	186,828	190,037	190,740	189,700	189,700	186,828	186,828	186,828	
12/31/2003	534,278	534,278	534,278	534,278	534,278	534,278	534,278		
12/31/2004	191,742	191,742	191,742	191,742	191,742	191,742			
12/31/2005	566,997	566,997	566,997	566,997	566,997				
12/31/2006	188,575	188,575	188,575	188,575					
12/31/2007	173,207	173,207	173,207						
12/31/2008	11,881	11,881							
12/31/2009	104,052								

Completed Operations (Subline Code 336)
Full Coverage
OHIO
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.748	1.267	0.872	0.959	1.185	1.007	0.974	1.000	1.000	1.000	1.000
12/31/2002	1.210	1.339	0.561	0.752	0.976	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.991	1.158	1.126	1.069	0.897	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2004	1.902	1.510	0.957	0.973	0.769	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	2.242	1.309	1.468	1.088	1.129	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2006	0.824	2.215	0.563	0.842	0.883	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.587	1.172	0.813	0.945	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.972	4.888	0.886	0.144	1.000	1.000	1.000	1.000	0.704	1.000	1.000
12/31/2009	0.762	0.565	1.361	0.490	1.210	2.370	0.973	0.776	1.000	1.000	1.000
12/31/2010	1.079	1.356	0.651	1.037	1.078	0.930	1.000	1.000	1.000	1.000	
12/31/2011	1.185	0.956	1.779	0.373	0.433	0.986	1.000	1.000	1.000		
12/31/2012	1.693	1.664	1.061	1.048	0.767	0.984	1.000	1.009			
12/31/2013	4.285	0.984	1.046	0.949	1.110	0.971	0.995				
12/31/2014	0.795	1.586	1.119	0.778	0.893	1.000					
12/31/2015	0.742	1.012	1.177	0.708	1.000						
12/31/2016	2.175	0.844	0.740	0.972							
12/31/2017	1.057	2.865	1.161								
12/31/2018	2.844	1.147									
12/31/2019	0.879										
3 Yr Mean	1.593	1.619	1.026	0.819	1.001	0.985	0.998	1.003	1.000	1.000	1.000
Best 3/5	1.370	1.248	1.109	0.900	0.887	0.980	0.998	1.000	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2002	1.017	1.004	0.995	1.000	0.985	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	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000								
12/31/2007	1.000	1.000									
12/31/2008	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
					<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2016					0.887	0.980	0.998	1.000	1.000	1.000	1.000
12/31/2017				0.900	0.887	0.980	0.998	1.000	1.000	1.000	1.000
12/31/2018			1.109	0.900	0.887	0.980	0.998	1.000	1.000	1.000	1.000
12/31/2019		1.248	1.109	0.900	0.887	0.980	0.998	1.000	1.000	1.000	1.000
12/31/2020	1.370	1.248	1.109	0.900	0.887	0.980	0.998	1.000	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>	
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.868	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.781	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.866	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.081	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.480	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
OHIO
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>
12/31/2001	2,699	26,332	77,958	239,268	339,986	353,386	390,613	390,613	390,613	390,613	390,613
12/31/2002	10,807	171,366	238,626	311,471	328,500	312,593	312,673	312,673	312,673	312,673	312,673
12/31/2003	6,785	32,200	110,914	215,925	221,243	245,253	265,321	265,321	265,321	266,331	266,331
12/31/2004	6,070	39,750	78,858	160,188	227,172	250,033	250,599	250,599	250,881	250,881	250,881
12/31/2005	815	40,359	159,176	286,125	351,516	396,028	386,746	388,854	384,722	384,722	384,722
12/31/2006	13,066	72,047	384,145	533,607	534,291	542,843	542,843	542,843	542,843	542,843	542,843
12/31/2007	7	24,106	96,016	204,789	205,528	205,528	205,528	205,528	205,528	205,528	205,528
12/31/2008	0	2	11,134	15,701	15,701	15,885	15,885	15,885	15,885	15,885	16,985
12/31/2009	1,498	41,371	55,821	92,081	112,541	162,882	216,378	249,513	258,363	258,848	258,848
12/31/2010	19,705	100,033	240,519	464,806	528,921	535,490	555,243	555,245	555,245	555,245	555,245
12/31/2011	28,432	39,368	68,101	159,464	176,965	177,856	177,914	177,914	177,914	177,914	
12/31/2012	3	6,012	88,088	173,638	239,671	691,993	711,857	711,857	711,857		
12/31/2013	14,736	80,297	215,178	536,482	602,864	636,447	656,737	670,004			
12/31/2014	10,444	13,775	117,621	194,792	223,047	222,380	245,104				
12/31/2015	5,182	9,198	47,914	78,493	93,094	93,094					
12/31/2016	25,939	109,823	133,714	150,741	156,975						
12/31/2017	4,971	33,522	96,673	141,503							
12/31/2018	635	35,532	104,012								
12/31/2019	4,131	23,317									
12/31/2020	39,525										

<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>
12/31/2001	390,613	390,613	390,613	390,613	390,613	390,613	390,613	390,613	390,613
12/31/2002	312,673	313,187	314,275	315,315	315,315	315,315	315,315	315,315	
12/31/2003	266,331	266,331	266,331	266,331	266,331	266,331	266,331		
12/31/2004	250,881	250,881	250,881	250,881	250,881	250,881			
12/31/2005	384,722	384,722	384,722	384,722	384,722				
12/31/2006	542,843	542,843	542,843	542,843					
12/31/2007	205,528	205,528	205,528						
12/31/2008	16,985	16,985							
12/31/2009	258,848								

Completed Operations (Subline Code 336)
Full Coverage
OHIO
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	2,502,974	3,234,978	3,247,702	3,414,997	3,502,178	3,464,735	3,478,682	3,549,583	3,627,954	3,595,259	3,553,539
12/31/2002	2,375,539	3,133,087	3,256,123	3,233,445	3,325,394	3,235,111	3,313,020	3,531,647	3,719,879	3,702,964	3,692,467
12/31/2003	1,687,647	2,109,991	2,352,100	2,318,326	2,245,586	2,217,503	2,307,369	2,326,891	2,498,672	2,450,895	2,464,017
12/31/2004	1,411,779	1,902,349	2,224,343	2,149,245	2,045,728	2,064,730	2,150,265	2,037,420	2,104,158	2,134,340	2,074,476
12/31/2005	1,422,809	1,738,566	1,829,430	1,858,924	1,939,770	2,164,479	2,039,477	2,095,499	2,054,121	2,025,363	2,020,363
12/31/2006	1,973,379	1,946,771	2,261,566	2,346,069	2,424,569	2,258,859	2,178,697	2,306,919	2,274,174	2,357,411	2,431,675
12/31/2007	1,274,435	1,420,973	1,865,430	1,855,781	2,063,582	2,009,939	2,025,558	2,350,887	2,254,122	2,259,814	2,287,837
12/31/2008	1,799,806	1,680,203	1,938,724	1,863,991	1,871,664	1,916,737	2,012,730	2,174,025	2,160,161	2,184,161	2,169,594
12/31/2009	1,852,377	2,025,417	1,927,641	1,991,210	1,929,164	1,867,656	1,864,557	1,859,443	1,854,443	1,931,943	1,931,943
12/31/2010	1,859,248	2,403,571	2,753,489	2,833,632	2,540,047	2,492,454	2,430,887	2,317,159	2,327,366	2,350,706	2,402,590
12/31/2011	2,541,070	2,887,492	3,155,997	3,042,365	2,782,162	2,709,064	2,610,239	2,600,239	2,740,334	2,705,239	
12/31/2012	1,969,292	2,198,080	2,082,383	2,207,915	2,352,615	2,206,745	2,306,048	2,357,430	2,382,123		
12/31/2013	1,639,532	1,612,744	1,919,211	1,681,460	1,566,282	1,518,618	1,569,795	1,597,531			
12/31/2014	1,194,129	1,486,650	1,411,198	1,409,160	1,474,817	1,572,686	1,596,563				
12/31/2015	1,784,371	2,000,230	2,108,454	1,692,312	1,683,384	1,710,477					
12/31/2016	1,248,600	1,732,817	1,959,012	1,855,333	1,832,712						
12/31/2017	1,670,518	1,799,212	1,974,603	2,070,249							
12/31/2018	1,494,130	1,672,720	1,734,755								
12/31/2019	2,058,301	2,453,101									
12/31/2020	2,433,321										
<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>		
12/31/2001	3,667,126	3,549,460	3,527,278	3,526,319	3,526,319	3,526,319	3,526,319	3,526,319	3,526,319		
12/31/2002	3,687,467	3,717,467	3,637,064	3,605,721	3,605,721	3,605,721	3,605,721	3,605,721	3,605,721		
12/31/2003	2,439,017	2,439,017	2,454,017	2,454,017	2,469,017	2,454,017	2,454,017				
12/31/2004	2,099,479	2,084,476	2,084,476	2,084,476	2,084,476	2,084,476					
12/31/2005	2,020,363	2,020,363	2,020,363	2,020,363	2,020,363						
12/31/2006	2,412,510	2,412,510	2,432,510	2,432,510							
12/31/2007	2,549,337	2,582,785	2,641,864								
12/31/2008	2,349,549	2,293,653									
12/31/2009	1,931,943										

Completed Operations (Subline Code 336)
Full Coverage
OHIO
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

A.Y.E.	Link Ratios										
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.292	1.004	1.052	1.026	0.989	1.004	1.020	1.022	0.991	0.988	1.032
12/31/2002	1.319	1.039	0.993	1.028	0.973	1.024	1.066	1.053	0.995	0.997	0.999
12/31/2003	1.250	1.115	0.986	0.969	0.987	1.041	1.008	1.074	0.981	1.005	0.990
12/31/2004	1.347	1.169	0.966	0.952	1.009	1.041	0.948	1.033	1.014	0.972	1.012
12/31/2005	1.222	1.052	1.016	1.043	1.116	0.942	1.027	0.980	0.986	0.998	1.000
12/31/2006	0.987	1.162	1.037	1.033	0.932	0.965	1.059	0.986	1.037	1.032	0.992
12/31/2007	1.115	1.313	0.995	1.112	0.974	1.008	1.161	0.959	1.003	1.012	1.114
12/31/2008	0.934	1.154	0.961	1.004	1.024	1.050	1.080	0.994	1.011	0.993	1.083
12/31/2009	1.093	0.952	1.033	0.969	0.968	0.998	0.997	0.997	1.042	1.000	1.000
12/31/2010	1.293	1.146	1.029	0.896	0.981	0.975	0.953	1.004	1.010	1.022	
12/31/2011	1.136	1.093	0.964	0.914	0.974	0.964	0.996	1.054	0.987		
12/31/2012	1.116	0.947	1.060	1.066	0.938	1.045	1.022	1.010			
12/31/2013	0.984	1.190	0.876	0.932	0.970	1.034	1.018				
12/31/2014	1.245	0.949	0.999	1.047	1.066	1.015					
12/31/2015	1.121	1.054	0.803	0.995	1.016						
12/31/2016	1.388	1.131	0.947	0.988							
12/31/2017	1.077	1.097	1.048								
12/31/2018	1.120	1.037									
12/31/2019	1.192										
3 Yr Mean	1.130	1.088	0.933	1.010	1.017	1.031	1.012	1.023	1.013	1.005	1.066
Best 3/5	1.144	1.063	0.941	1.010	0.987	1.008	1.004	1.004	1.008	1.011	1.028
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	0.968	0.994	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2002	1.008	0.978	0.991	1.000	1.000	1.000	1.000	1.000			
12/31/2003	1.000	1.006	1.000	1.006	0.994	1.000	1.000	1.000			
12/31/2004	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.008	1.000								
12/31/2007	1.013	1.023									
12/31/2008	0.976										
3 Yr Mean	0.996	1.010	1.000	1.002	0.998	1.000	1.000	1.000			
Best 3/5	0.998	1.005	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>
12/31/2016					0.987	1.008	1.004	1.004	1.008	1.011	1.028
12/31/2017				1.010	0.987	1.008	1.004	1.004	1.008	1.011	1.028
12/31/2018			0.941	1.010	0.987	1.008	1.004	1.004	1.008	1.011	1.028
12/31/2019		1.063	0.941	1.010	0.987	1.008	1.004	1.004	1.008	1.011	1.028
12/31/2020	1.144	1.063	0.941	1.010	0.987	1.008	1.004	1.004	1.008	1.011	1.028
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
12/31/2016	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.054
12/31/2017	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.064
12/31/2018	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.002
12/31/2019	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.065
12/31/2020	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.218

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
OHIO
Property Damage - Occurrence
Incurred Accident Year ALAE Development

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	80,260	416,893	920,891	1,429,958	1,726,296	1,834,947	1,870,973	1,901,856	1,910,931	1,947,867	1,968,916
12/31/2002	90,327	208,945	541,467	812,088	1,059,824	1,148,181	1,197,339	1,410,625	1,944,051	2,169,360	2,172,858
12/31/2003	65,023	223,724	655,483	808,593	1,043,402	1,096,320	1,159,290	1,282,371	1,413,236	1,423,271	1,525,152
12/31/2004	64,855	122,922	327,436	564,117	742,987	893,591	964,968	1,095,984	1,110,383	1,166,138	1,174,031
12/31/2005	95,774	188,880	335,626	411,329	501,064	640,497	761,604	884,397	981,905	1,000,597	1,000,709
12/31/2006	104,639	238,610	608,569	963,290	1,501,476	1,995,261	2,058,335	2,093,477	2,135,244	2,209,965	2,236,201
12/31/2007	62,392	170,149	510,510	917,740	1,209,163	1,300,695	1,316,543	1,378,894	1,444,961	1,492,380	1,667,090
12/31/2008	108,302	257,787	375,624	517,898	668,259	774,239	825,335	909,985	1,036,060	1,103,409	1,119,758
12/31/2009	246,087	1,019,460	4,244,277	5,037,644	5,733,488	5,795,890	5,832,637	5,843,699	5,851,088	5,898,267	5,898,267
12/31/2010	148,771	457,735	881,478	1,160,380	1,651,771	2,106,531	2,138,917	2,166,634	2,167,034	2,173,728	2,415,487
12/31/2011	224,363	474,324	796,431	1,109,140	1,416,675	1,444,369	1,447,407	1,444,331	1,499,236	1,515,731	
12/31/2012	163,898	419,896	578,924	677,936	800,051	846,842	857,556	932,201	976,097		
12/31/2013	131,528	349,139	523,175	545,147	598,986	640,257	675,707	694,681			
12/31/2014	81,423	108,690	284,326	327,340	368,614	411,889	477,153				
12/31/2015	127,665	445,057	954,768	1,105,371	1,162,772	1,230,609					
12/31/2016	81,570	140,929	421,969	619,679	759,930						
12/31/2017	178,669	460,248	775,342	724,394							
12/31/2018	168,129	261,796	314,382								
12/31/2019	101,987	279,957									
12/31/2020	210,652										

<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>
12/31/2001	2,018,346	2,049,453	2,060,603	2,060,603	2,060,603	2,060,603	2,060,603	2,060,603	2,060,603
12/31/2002	2,112,725	2,112,600	1,988,421	1,988,445	1,988,445	1,988,445	1,988,445	1,988,445	
12/31/2003	1,542,089	1,542,089	1,561,289	1,563,675	1,563,675	1,563,675	1,563,675		
12/31/2004	1,204,031	1,222,006	1,222,006	1,222,006	1,222,006	1,222,006			
12/31/2005	1,000,709	1,000,709	1,000,709	1,000,709	1,000,709				
12/31/2006	2,242,278	2,260,067	2,277,248	2,277,248					
12/31/2007	1,855,892	1,733,795	1,946,732						
12/31/2008	1,260,598	1,294,417							
12/31/2009	5,898,267								

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 :

<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>
12/31/2001	3,147,078	6,896,988	8,875,281	10,046,243	10,620,531	10,703,951	10,537,468	10,264,845	10,160,243	10,055,790	10,073,660
12/31/2002	3,349,953	7,504,472	9,980,311	10,739,114	11,413,833	11,434,178	11,751,055	11,912,776	12,182,408	12,243,705	12,289,423
12/31/2003	3,649,739	6,374,007	9,855,117	10,643,030	10,242,425	10,113,158	9,882,735	9,868,429	9,834,268	9,874,169	9,925,179
12/31/2004	4,757,435	7,076,456	10,018,649	11,038,981	10,911,750	10,393,111	10,691,625	10,728,349	10,632,689	10,647,852	10,752,710
12/31/2005	4,388,186	7,349,450	10,380,236	11,465,857	11,224,487	11,436,013	11,806,649	11,841,938	11,764,344	11,856,280	11,811,195
12/31/2006	4,372,298	8,089,789	12,492,545	12,978,217	13,081,177	13,131,237	13,054,276	13,267,905	13,295,194	13,209,873	13,136,763
12/31/2007	4,250,969	8,135,511	11,041,182	12,209,314	12,449,290	12,387,300	12,262,055	12,457,694	12,654,602	12,440,127	12,420,714
12/31/2008	4,477,051	8,264,530	11,488,937	12,110,190	11,987,286	11,962,581	12,556,381	12,168,790	12,203,692	12,176,916	12,347,240
12/31/2009	4,907,998	7,752,213	10,808,572	11,576,578	11,824,807	12,292,444	11,997,164	11,984,581	11,870,178	11,711,846	11,647,048
12/31/2010	4,721,679	9,336,500	11,545,716	13,188,578	14,357,791	14,498,891	14,053,221	14,009,560	13,901,793	13,754,381	13,741,641
12/31/2011	4,620,940	7,448,310	11,185,270	13,258,681	13,188,819	12,167,277	12,217,175	12,158,853	12,121,262	12,249,695	
12/31/2012	3,302,219	7,262,096	12,634,510	12,536,192	12,812,144	12,943,715	12,617,561	12,462,532	12,485,530		
12/31/2013	4,009,181	9,369,084	11,434,028	12,651,725	13,042,877	12,917,785	13,175,334	13,140,939			
12/31/2014	5,251,712	8,139,870	11,970,780	12,429,496	12,296,522	11,667,914	12,184,968				
12/31/2015	4,203,829	7,522,589	11,691,801	12,434,112	12,525,633	12,383,350					
12/31/2016	2,785,029	7,659,646	11,294,119	12,635,136	12,508,438						
12/31/2017	3,924,898	7,829,465	11,188,746	12,973,593							
12/31/2018	4,458,937	8,768,380	13,200,319								
12/31/2019	5,322,602	9,847,022									
12/31/2020	4,903,960										

<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>
12/31/2001	10,144,561	10,148,345	10,185,387	10,228,594	10,205,230	10,175,029	10,270,074	10,275,530	10,275,531
12/31/2002	12,227,628	12,258,161	12,402,395	12,403,105	12,390,567	12,434,695	12,434,695	12,405,696	
12/31/2003	9,960,683	9,973,730	10,012,480	9,992,481	9,992,981	9,965,981	9,961,119		
12/31/2004	10,813,480	11,009,940	10,949,224	10,956,225	10,982,059	10,953,548			
12/31/2005	11,704,456	11,661,548	11,600,207	11,585,072	11,571,475				
12/31/2006	13,138,757	13,131,204	13,128,204	13,156,954					
12/31/2007	12,445,209	12,358,881	12,354,882						
12/31/2008	12,269,716	12,290,022							
12/31/2009	11,646,625								

Completed Operations (Subline Code 336)
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

Link Ratios											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2001	2.192	1.287	1.132	1.057	1.008	0.984	0.974	0.990	0.990	1.002	1.007
12/31/2002	2.240	1.330	1.076	1.063	1.002	1.028	1.014	1.023	1.005	1.004	0.995
12/31/2003	1.746	1.546	1.080	0.962	0.987	0.977	0.999	0.997	1.004	1.005	1.004
12/31/2004	1.487	1.416	1.102	0.988	0.952	1.029	1.003	0.991	1.001	1.010	1.006
12/31/2005	1.675	1.412	1.105	0.979	1.019	1.032	1.003	0.993	1.008	0.996	0.991
12/31/2006	1.850	1.544	1.039	1.008	1.004	0.994	1.016	1.002	0.994	0.994	1.000
12/31/2007	1.914	1.357	1.106	1.020	0.995	0.990	1.016	1.016	0.983	0.998	1.002
12/31/2008	1.846	1.390	1.054	0.990	0.998	1.050	0.969	1.003	0.998	1.014	0.994
12/31/2009	1.580	1.394	1.071	1.021	1.040	0.976	0.999	0.990	0.987	0.994	1.000
12/31/2010	1.977	1.237	1.142	1.089	1.010	0.969	0.997	0.992	0.989	0.999	
12/31/2011	1.612	1.502	1.185	0.995	0.923	1.004	0.995	0.997	1.011		
12/31/2012	2.199	1.740	0.992	1.022	1.010	0.975	0.988	1.002			
12/31/2013	2.337	1.220	1.106	1.031	0.990	1.020	0.997				
12/31/2014	1.550	1.471	1.038	0.989	0.949	1.044					
12/31/2015	1.789	1.554	1.063	1.007	0.989						
12/31/2016	2.750	1.474	1.119	0.990							
12/31/2017	1.995	1.429	1.160								
12/31/2018	1.966	1.505									
12/31/2019	1.850										
3 Yr Mean	1.937	1.469	1.114	0.995	0.976	1.013	0.993	0.997	0.996	1.002	0.999
Best 3/5	1.937	1.483	1.096	1.006	0.976	1.000	0.996	0.997	0.991	0.997	0.998
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2001	1.000	1.004	1.004	0.998	0.997	1.009	1.001	1.000			
12/31/2002	1.002	1.012	1.000	0.999	1.004	1.000	0.998	1.000			
12/31/2003	1.001	1.004	0.998	1.000	0.997	1.000	1.000	1.000			
12/31/2004	1.018	0.994	1.001	1.002	0.997	0.998	1.000	1.000			
12/31/2005	0.996	0.995	0.999	0.999	0.999	0.998	1.000	1.000			
12/31/2006	0.999	1.000	1.002								
12/31/2007	0.993	1.000									
12/31/2008	1.002										
3 Yr Mean	0.998	0.998	1.001	1.000	0.999	1.003	1.000	1.000			
Best 3/5	0.999	0.998	1.000	0.999	0.998	0.999	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
12/31/2016					0.976	1.000	0.996	0.997	0.991	0.997	0.998
12/31/2017				1.006	0.976	1.000	0.996	0.997	0.991	0.997	0.998
12/31/2018			1.096	1.006	0.976	1.000	0.996	0.997	0.991	0.997	0.998
12/31/2019		1.483	1.096	1.006	0.976	1.000	0.996	0.997	0.991	0.997	0.998
12/31/2020	1.937	1.483	1.096	1.006	0.976	1.000	0.996	0.997	0.991	0.997	0.998
A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
12/31/2016	0.999	0.998	1.000	0.999	0.998	0.999	1.000	1.000	1.000	0.949	
12/31/2017	0.999	0.998	1.000	0.999	0.998	0.999	1.000	1.000	1.000	0.955	
12/31/2018	0.999	0.998	1.000	0.999	0.998	0.999	1.000	1.000	1.000	1.046	
12/31/2019	0.999	0.998	1.000	0.999	0.998	0.999	1.000	1.000	1.000	1.552	
12/31/2020	0.999	0.998	1.000	0.999	0.998	0.999	1.000	1.000	1.000	3.006	

Bold - Calculated Using Modified Bondy Method

Italics - 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 :

<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>
12/31/2001	331,894	642,993	891,446	943,561	882,283	963,065	1,220,418	1,318,635	1,270,385	1,257,585	1,164,385
12/31/2002	225,354	646,851	1,121,880	1,161,679	1,371,028	1,358,582	1,669,785	1,719,785	1,543,703	1,465,428	1,394,929
12/31/2003	319,688	867,685	1,374,084	1,263,628	1,219,547	1,322,289	1,324,395	1,348,895	1,328,895	1,328,895	1,352,495
12/31/2004	284,812	636,773	1,044,764	1,067,600	1,106,950	1,026,146	861,035	872,832	906,232	884,332	837,232
12/31/2005	665,915	1,017,993	968,996	915,985	1,102,338	946,460	1,048,014	1,050,014	1,013,114	1,152,023	1,097,448
12/31/2006	817,591	1,004,431	1,254,396	1,371,221	1,366,873	1,198,455	1,173,454	1,394,054	1,533,505	1,479,003	1,380,004
12/31/2007	288,668	836,360	809,251	945,480	1,038,731	1,151,931	1,091,573	1,084,398	1,060,094	1,059,595	1,107,645
12/31/2008	265,445	613,754	655,194	751,041	790,573	969,521	1,005,477	1,143,224	1,156,271	1,093,813	1,092,813
12/31/2009	469,799	950,400	1,066,692	1,261,251	1,154,740	1,304,076	1,245,109	1,194,244	1,135,243	1,250,243	1,234,992
12/31/2010	605,422	724,803	1,278,524	1,684,083	1,425,178	1,358,704	1,283,414	1,329,915	1,424,986	1,424,976	1,424,876
12/31/2011	269,705	719,252	1,177,704	1,637,063	1,670,108	1,554,490	1,554,490	1,553,490	1,553,490	1,553,490	
12/31/2012	375,511	1,139,347	1,248,916	1,495,270	1,496,600	1,542,453	1,539,953	1,559,951	1,559,953		
12/31/2013	1,675,399	2,417,513	2,509,315	2,520,332	2,566,081	2,666,580	2,780,580	2,744,447			
12/31/2014	1,846,961	2,365,649	2,733,796	3,042,055	3,126,374	3,079,274	3,024,274				
12/31/2015	979,370	1,452,033	1,836,642	2,324,453	2,231,757	2,134,218					
12/31/2016	1,105,680	2,275,257	2,744,185	2,914,915	3,438,469						
12/31/2017	576,754	1,929,511	2,434,708	2,835,370							
12/31/2018	867,279	1,817,140	2,006,443								
12/31/2019	1,145,940	1,987,525									
12/31/2020	675,886										

<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>
12/31/2001	1,164,386	1,164,389	1,207,386	1,167,385	1,167,386	1,192,386	1,192,385	1,192,385	1,250,225
12/31/2002	1,354,028	1,358,930	1,357,862	1,357,861	1,357,861	1,457,860	1,457,860	1,457,860	
12/31/2003	1,350,395	1,327,895	1,327,396	1,327,396	1,427,395	1,427,395	1,427,395		
12/31/2004	836,133	836,034	836,033	936,032	936,032	936,032			
12/31/2005	1,137,449	1,137,448	1,197,697	1,197,447	1,197,447				
12/31/2006	1,338,754	1,438,751	1,438,751	1,438,751					
12/31/2007	1,316,644	1,216,644	1,316,183						
12/31/2008	1,087,813	1,087,902							
12/31/2009	1,234,992								

Completed Operations (Subline Code 336)
Deductible
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

A.Y.E.	Link Ratios										
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.937	1.386	1.058	0.935	1.092	1.267	1.080	0.963	0.990	0.926	1.000
12/31/2002	2.870	1.734	1.035	1.180	0.991	1.229	1.030	0.898	0.949	0.952	0.971
12/31/2003	2.714	1.584	0.920	0.965	1.084	1.002	1.018	0.985	1.000	1.018	0.998
12/31/2004	2.236	1.641	1.022	1.037	0.927	0.839	1.014	1.038	0.976	0.947	0.999
12/31/2005	1.529	0.952	0.945	1.203	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	0.964	0.933	0.970
12/31/2007	2.897	0.968	1.168	1.099	1.109	0.948	0.993	0.978	1.000	1.045	1.189
12/31/2008	2.312	1.068	1.146	1.053	1.226	1.037	1.137	1.011	0.946	0.999	0.995
12/31/2009	2.023	1.122	1.182	0.916	1.129	0.955	0.959	0.951	1.101	0.988	1.000
12/31/2010	1.197	1.764	1.317	0.846	0.953	0.945	1.036	1.071	1.000	1.000	
12/31/2011	2.667	1.637	1.390	1.020	0.931	1.000	0.999	1.000	1.000		
12/31/2012	3.034	1.096	1.197	1.001	1.031	0.998	1.013	1.000			
12/31/2013	1.443	1.038	1.004	1.018	1.039	1.043	0.987				
12/31/2014	1.281	1.156	1.113	1.028	0.985	0.982					
12/31/2015	1.483	1.265	1.266	0.960	0.956						
12/31/2016	2.058	1.206	1.062	1.180							
12/31/2017	3.345	1.262	1.165								
12/31/2018	2.095	1.104									
12/31/2019	1.734										
3 Yr Mean	2.391	1.191	1.164	1.056	0.993	1.008	1.000	1.024	1.034	0.996	1.061
Best 3/5	1.962	1.208	1.113	1.016	0.991	0.993	1.000	1.004	1.000	0.996	1.010
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	1.000	1.037	0.967	1.000	1.021	1.000	1.000	1.049			
12/31/2002	1.004	0.999	1.000	1.000	1.074	1.000	1.000	1.000			
12/31/2003	0.983	1.000	1.000	1.075	1.000	1.000	1.001	1.000			
12/31/2004	1.000	1.000	1.120	1.000	1.000	1.007	1.001	1.000			
12/31/2005	1.000	1.053	1.000	1.000	1.000	1.007	1.001	1.000			
12/31/2006	1.075	1.000	1.000								
12/31/2007	0.924	1.082									
12/31/2008	1.000										
3 Yr Mean	1.000	1.045	1.040	1.025	1.025	1.000	1.000	1.049			
Best 3/5	1.000	1.018	1.000	1.000	1.007	1.002	1.001	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From		<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2016					<u>63/ 75</u>	<u>75/ 87</u>					
12/31/2017				1.016	0.991	0.993	1.000	1.004	1.000	0.996	1.010
12/31/2018			1.113	1.016	0.991	0.993	1.000	1.004	1.000	0.996	1.010
12/31/2019		1.208	1.113	1.016	0.991	0.993	1.000	1.004	1.000	0.996	1.010
12/31/2020	1.962	1.208	1.113	1.016	0.991	0.993	1.000	1.004	1.000	0.996	1.010
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>
12/31/2016	1.000	1.018	1.000	1.000	1.007	1.002	1.001	1.000	1.000		1.022
12/31/2017	1.000	1.018	1.000	1.000	1.007	1.002	1.001	1.000	1.000		1.038
12/31/2018	1.000	1.018	1.000	1.000	1.007	1.002	1.001	1.000	1.000		1.156
12/31/2019	1.000	1.018	1.000	1.000	1.007	1.002	1.001	1.000	1.000		1.396
12/31/2020	1.000	1.018	1.000	1.000	1.007	1.002	1.001	1.000	1.000		2.739

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year ALAE Development

Allocated Expenses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2001	587,008	1,889,146	3,550,668	5,856,381	7,168,728	7,903,785	8,368,970	8,430,480	8,476,824	8,486,021	8,455,250
12/31/2002	1,169,551	2,994,987	5,043,148	8,627,618	9,206,538	10,741,552	11,085,391	11,348,295	11,550,940	11,510,641	11,589,123
12/31/2003	978,713	1,670,549	4,225,724	7,429,308	8,065,784	8,930,285	9,513,063	9,515,524	9,374,718	9,429,364	9,477,574
12/31/2004	605,893	1,765,678	4,948,425	7,044,470	8,755,722	9,738,470	10,829,488	10,640,917	10,721,914	10,765,369	11,088,647
12/31/2005	795,291	1,453,009	4,113,092	6,629,594	7,613,765	8,253,091	8,823,310	9,056,687	9,374,800	9,666,002	9,836,541
12/31/2006	753,264	3,271,051	6,642,171	8,422,745	10,008,218	11,121,786	11,745,290	12,140,359	12,550,559	12,481,640	12,461,226
12/31/2007	892,664	2,555,953	5,739,182	9,440,489	10,542,338	11,144,031	11,497,744	11,758,365	11,936,352	12,049,063	12,077,817
12/31/2008	905,373	2,341,590	4,945,922	6,895,236	8,759,533	9,970,868	10,696,605	11,106,782	11,817,706	15,072,696	14,865,306
12/31/2009	791,142	1,992,556	4,472,318	6,773,904	9,080,901	9,746,049	9,978,384	10,200,048	10,211,487	10,329,205	10,368,802
12/31/2010	828,815	2,796,424	5,490,319	8,295,620	10,683,400	11,725,172	12,584,338	12,717,929	13,101,614	13,166,352	13,173,837
12/31/2011	716,332	2,098,880	4,612,803	7,645,738	9,949,610	11,147,764	11,875,095	11,958,145	12,066,049	12,572,129	
12/31/2012	407,386	1,642,911	5,104,377	7,590,458	9,544,260	11,433,682	12,294,249	11,621,812	11,651,021		
12/31/2013	524,675	2,161,161	4,864,877	7,745,661	9,704,425	10,461,433	10,796,101	10,948,967			
12/31/2014	687,276	2,414,313	5,632,907	7,184,609	8,199,932	9,181,840	9,857,251				
12/31/2015	423,936	1,637,552	4,856,165	6,758,926	8,613,541	9,190,026					
12/31/2016	343,497	1,789,881	3,829,589	7,637,296	9,333,591						
12/31/2017	767,321	2,286,794	5,082,918	7,343,880							
12/31/2018	499,146	2,128,982	5,902,446								
12/31/2019	343,873	1,974,215									
12/31/2020	787,916										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2001	8,490,025	8,506,709	8,518,640	8,589,087	8,595,632	8,606,713	8,610,431	8,611,204	8,613,030
12/31/2002	11,658,074	11,845,145	11,933,595	12,047,508	12,061,447	12,320,222	12,365,952	12,400,714	
12/31/2003	9,588,860	9,626,494	9,703,795	9,677,192	9,692,609	9,707,134	9,707,260		
12/31/2004	11,269,026	11,378,607	11,423,036	11,467,881	11,422,482	11,439,868			
12/31/2005	9,976,851	10,204,331	10,281,292	10,156,135	10,131,900				
12/31/2006	12,568,087	12,556,168	12,565,616	12,581,947					
12/31/2007	12,075,337	12,131,961	12,119,116						
12/31/2008	15,085,073	15,099,176							
12/31/2009	10,413,826								

Link Ratios: 171 to Ultimate							
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2001	1.008	1.001	1.001	1.000	1.000	1.000	1.004
12/31/2002	1.010	1.001	1.021	1.004	1.003	1.001	1.004
12/31/2003	0.997	1.002	1.001	1.000	1.001	1.001	1.004
12/31/2004	1.004	0.996	1.002	1.001	1.001	1.001	1.004
12/31/2005	0.988	0.998	1.000	1.001	1.001	1.001	1.004
12/31/2006	1.001						
Best 3/5	1.001	1.000	1.001	1.001	1.001	1.001	1.004
171 to Ultimate Factor:			1.009				

Bold - Calculated Using Modified Bondy Method

Completed Operations (Subline Code 336)
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Incremental ALAE Development

Increments													
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2001	1,302,138	1,661,522	2,305,713	1,312,347	735,057	465,185	61,510	46,344	9,197	-30,771	34,775	16,684	11,931
12/31/2002	1,825,436	2,048,161	3,584,470	578,920	1,535,014	343,839	262,904	202,645	-40,299	78,482	68,951	187,071	88,450
12/31/2003	691,836	2,555,175	3,203,584	636,476	864,501	582,778	2,461	-140,806	54,646	48,210	111,286	37,634	77,301
12/31/2004	1,159,785	3,182,747	2,096,045	1,711,252	982,748	1,091,018	-188,571	80,997	43,455	323,278	180,379	109,581	44,429
12/31/2005	657,718	2,660,083	2,516,502	984,171	639,326	570,219	233,377	318,113	291,202	170,539	140,310	227,480	76,961
12/31/2006	2,517,787	3,371,120	1,780,574	1,585,473	1,113,568	623,504	395,069	410,200	-68,919	-20,414	106,861	-11,919	9,448
12/31/2007	1,663,289	3,183,229	3,701,307	1,101,849	601,693	353,713	260,621	177,987	112,711	28,754	-2,480	56,624	-12,845
12/31/2008	1,436,217	2,604,332	1,949,314	1,864,297	1,211,335	725,737	410,177	710,924	3,254,990	-207,390	219,767	14,103	
12/31/2009	1,201,414	2,479,762	2,301,586	2,306,997	665,148	232,335	221,664	11,439	117,718	39,597	45,024		
12/31/2010	1,967,609	2,693,895	2,805,301	2,387,780	1,041,772	859,166	133,591	383,685	64,738	7,485			
12/31/2011	1,382,548	2,513,923	3,032,935	2,303,872	1,198,154	727,331	83,050	107,904	506,080				
12/31/2012	1,235,525	3,461,466	2,486,081	1,953,802	1,889,422	860,567	-672,437	29,209					
12/31/2013	1,636,486	2,703,716	2,880,784	1,958,764	757,008	334,668	152,866						
12/31/2014	1,727,037	3,218,594	1,551,702	1,015,323	981,908	675,411							
12/31/2015	1,213,616	3,218,613	1,902,761	1,854,615	576,485								
12/31/2016	1,446,384	2,039,708	3,807,707	1,696,295									
12/31/2017	1,519,473	2,796,124	2,260,962										
12/31/2018	1,629,836	3,773,464											
12/31/2019	1,630,342												

Incremental Percentages													
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2001	0.0731	0.0932	0.1294	0.0736	0.0412	0.0261	0.0035	0.0026	0.0005	-0.0017	0.0020	0.0009	0.0007
12/31/2002	0.0765	0.0858	0.1501	0.0243	0.0643	0.0144	0.0110	0.0085	-0.0017	0.0033	0.0029	0.0078	0.0037
12/31/2003	0.0401	0.1481	0.1857	0.0369	0.0501	0.0338	0.0001	-0.0082	0.0032	0.0028	0.0065	0.0022	0.0045
12/31/2004	0.0618	0.1695	0.1117	0.0912	0.0523	0.0581	-0.0100	0.0043	0.0023	0.0172	0.0096	0.0058	0.0024
12/31/2005	0.0280	0.1131	0.1070	0.0418	0.0272	0.0242	0.0099	0.0135	0.0124	0.0072	0.0060	0.0097	0.0033
12/31/2006	0.0978	0.1310	0.0692	0.0616	0.0433	0.0242	0.0154	0.0159	-0.0027	-0.0008	0.0042	-0.0005	0.0004
12/31/2007	0.0742	0.1421	0.1652	0.0492	0.0269	0.0158	0.0116	0.0079	0.0050	0.0013	-0.0001	0.0025	-0.0006
12/31/2008	0.0628	0.1138	0.0852	0.0815	0.0530	0.0317	0.0179	0.0311	0.1423	-0.0091	0.0096	0.0006	
12/31/2009	0.0528	0.1089	0.1011	0.1014	0.0292	0.0102	0.0097	0.0005	0.0052	0.0017	0.0020		
12/31/2010	0.0812	0.1112	0.1158	0.0986	0.0430	0.0355	0.0055	0.0158	0.0027	0.0003			
12/31/2011	0.0639	0.1162	0.1402	0.1065	0.0554	0.0336	0.0038	0.0050	0.0234				
12/31/2012	0.0502	0.1405	0.1009	0.0793	0.0767	0.0349	-0.0273	0.0012					
12/31/2013	0.0715	0.1181	0.1258	0.0855	0.0331	0.0146	0.0067						
12/31/2014	0.0794	0.1479	0.0713	0.0467	0.0451	0.0310							
12/31/2015	0.0575	0.1525	0.0902	0.0879	0.0273								
12/31/2016	0.0625	0.0882	0.1646	0.0733									
12/31/2017	0.0624	0.1148	0.0928										
12/31/2018	0.0621	0.1437											
12/31/2019	0.0551												

Best 3/5	0.0607	0.1355	0.1029	0.0794	0.0445	0.0332	0.0053	0.0073	0.0112	0.0003	0.0041	0.0030	0.0020
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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 :

<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>
12/31/2001	21,694,271	29,470,592	35,236,486	38,919,728	42,004,485	43,339,835	44,204,722	46,355,777	47,816,254	48,364,736	48,426,101
12/31/2002	23,637,624	31,121,739	34,846,238	39,483,093	40,004,694	40,604,716	42,862,894	44,983,999	45,975,996	45,795,168	46,214,900
12/31/2003	26,201,749	31,695,126	35,906,881	36,030,601	38,652,969	39,606,598	40,014,622	41,241,749	42,269,864	42,637,585	43,070,463
12/31/2004	27,384,419	33,738,819	37,142,156	40,712,115	42,675,406	44,996,525	47,198,175	48,323,145	50,022,357	50,869,911	52,212,795
12/31/2005	24,750,857	29,764,556	33,684,105	37,339,202	39,880,547	42,171,213	45,096,318	46,184,771	47,668,344	47,673,908	48,812,846
12/31/2006	31,546,804	37,542,733	43,522,899	48,436,290	53,685,739	55,079,412	56,352,523	56,074,945	56,975,101	57,885,315	59,807,457
12/31/2007	34,852,740	41,736,363	49,917,455	52,387,923	55,073,863	57,285,043	58,383,743	60,435,706	62,257,231	64,140,055	67,147,406
12/31/2008	45,367,350	52,451,927	58,241,620	61,200,600	62,466,988	64,159,032	66,160,860	67,542,596	75,790,432	84,138,435	79,183,267
12/31/2009	48,758,220	57,024,859	63,452,548	64,767,967	66,272,838	67,400,228	68,380,876	71,749,869	77,981,450	78,797,706	78,948,264
12/31/2010	48,144,654	57,184,103	60,770,797	62,719,875	64,866,587	66,667,089	68,576,409	71,159,136	72,652,956	73,266,775	73,711,795
12/31/2011	48,360,698	53,356,466	55,497,542	56,267,929	57,487,719	59,939,140	62,597,155	64,013,113	65,302,529	65,956,455	
12/31/2012	39,575,034	45,103,656	46,491,558	48,858,633	51,816,439	54,523,145	56,449,585	57,263,744	59,145,290		
12/31/2013	35,885,245	40,447,891	44,841,820	47,022,728	49,463,451	51,223,050	53,468,764	54,350,519			
12/31/2014	35,905,762	41,845,234	45,136,747	47,915,694	48,657,190	50,905,721	52,973,437				
12/31/2015	32,673,673	39,066,658	44,551,269	47,868,519	49,826,505	51,938,569					
12/31/2016	32,257,687	42,147,782	46,544,758	50,881,422	54,194,979						
12/31/2017	35,719,050	42,993,798		50,008,075							
12/31/2018	39,011,214	50,179,084	55,600,475								
12/31/2019	42,523,369	51,685,638									
12/31/2020	37,637,809										

<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>
12/31/2001	48,861,292	48,755,670	49,055,620	49,278,862	49,245,437	49,384,046	49,682,439	49,569,521	49,586,742
12/31/2002	46,568,881	46,707,132	46,781,057	46,842,730	47,238,597	47,357,134	47,630,469	47,625,009	
12/31/2003	43,278,514	43,760,313	44,221,706	44,770,694	45,192,045	45,257,900	45,240,498		
12/31/2004	53,128,127	53,710,667	53,910,379	54,181,082	54,345,726	54,083,231			
12/31/2005	49,457,752	49,856,737	50,410,412	51,274,391	51,526,944				
12/31/2006	61,227,274	61,847,664	62,489,873	62,480,134					
12/31/2007	67,772,935	68,272,115	68,533,834						
12/31/2008	77,409,921	77,410,597							
12/31/2009	78,221,590								

Completed Operations (Subline Code 336)
Full Coverage
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

A.Y.E.	Link Ratios										
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.358	1.196	1.105	1.079	1.032	1.020	1.049	1.032	1.011	1.001	1.009
12/31/2002	1.317	1.120	1.133	1.013	1.015	1.056	1.049	1.022	0.996	1.009	1.008
12/31/2003	1.210	1.133	1.003	1.073	1.025	1.010	1.031	1.025	1.009	1.010	1.005
12/31/2004	1.232	1.101	1.096	1.048	1.054	1.049	1.024	1.035	1.017	1.026	1.018
12/31/2005	1.203	1.132	1.109	1.068	1.057	1.069	1.024	1.032	1.000	1.024	1.013
12/31/2006	1.190	1.159	1.113	1.108	1.026	1.023	0.995	1.016	1.016	1.033	1.024
12/31/2007	1.198	1.196	1.049	1.051	1.040	1.019	1.035	1.030	1.030	1.047	1.009
12/31/2008	1.156	1.110	1.051	1.021	1.027	1.031	1.021	1.122	1.110	0.941	0.978
12/31/2009	1.170	1.113	1.021	1.023	1.017	1.015	1.049	1.087	1.010	1.002	0.991
12/31/2010	1.188	1.063	1.032	1.034	1.028	1.029	1.038	1.021	1.008	1.006	
12/31/2011	1.103	1.040	1.014	1.022	1.043	1.044	1.023	1.020	1.010		
12/31/2012	1.140	1.031	1.051	1.061	1.052	1.035	1.014	1.033			
12/31/2013	1.127	1.109	1.049	1.052	1.036	1.044	1.016				
12/31/2014	1.165	1.079	1.062	1.015	1.046	1.041					
12/31/2015	1.196	1.140	1.074	1.041	1.042						
12/31/2016	1.307	1.104	1.093	1.065							
12/31/2017	1.204	1.163	1.098								
12/31/2018	1.286	1.108									
12/31/2019	1.215										
3 Yr Mean	1.235	1.125	1.088	1.040	1.041	1.040	1.018	1.025	1.009	0.983	0.993
Best 3/5	1.235	1.117	1.076	1.051	1.044	1.040	1.026	1.047	1.017	1.014	1.004
A.Y.E.	Development From										
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	0.998	1.006	1.005	0.999	1.003	1.006	0.998	1.000			
12/31/2002	1.003	1.002	1.001	1.008	1.003	1.006	1.000	1.001			
12/31/2003	1.011	1.011	1.012	1.009	1.001	1.000	1.003	1.001			
12/31/2004	1.011	1.004	1.005	1.003	0.995	1.001	1.003	1.001			
12/31/2005	1.008	1.011	1.017	1.005	1.005	1.001	1.003	1.001			
12/31/2006	1.010	1.010	1.000								
12/31/2007	1.007	1.004									
12/31/2008	1.000										
3 Yr Mean	1.006	1.008	1.007	1.006	1.000	1.004	0.999	1.000			
Best 3/5	1.008	1.008	1.006	1.005	1.002	1.003	1.002	1.001			
A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2016					1.044	1.040	1.026	1.047	1.017	1.014	1.004
12/31/2017				1.051	1.044	1.040	1.026	1.047	1.017	1.014	1.004
12/31/2018			1.076	1.051	1.044	1.040	1.026	1.047	1.017	1.014	1.004
12/31/2019		1.117	1.076	1.051	1.044	1.040	1.026	1.047	1.017	1.014	1.004
12/31/2020	1.235	1.117	1.076	1.051	1.044	1.040	1.026	1.047	1.017	1.014	1.004
A.Y.E	Development From										
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2016	1.008	1.008	1.006	1.005	1.002	1.003	1.002	1.001	1.002	1.253	
12/31/2017	1.008	1.008	1.006	1.005	1.002	1.003	1.002	1.001	1.002	1.317	
12/31/2018	1.008	1.008	1.006	1.005	1.002	1.003	1.002	1.001	1.002	1.417	
12/31/2019	1.008	1.008	1.006	1.005	1.002	1.003	1.002	1.001	1.002	1.583	
12/31/2020	1.008	1.008	1.006	1.005	1.002	1.003	1.002	1.001	1.002	1.955	

Bold - Calculated Using Modified Bondy Method

Italics - 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 :

<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>
12/31/2001	3,365,915	5,389,121	7,367,580	10,071,047	13,342,921	16,562,164	21,295,801	22,675,702	25,144,800	25,215,873	26,734,003
12/31/2002	3,676,805	5,032,831	7,393,673	9,199,457	10,894,346	13,406,561	15,135,132	16,998,291	19,222,603	19,163,282	19,141,988
12/31/2003	4,139,071	5,996,345	7,577,894	8,315,101	9,628,599	10,242,686	11,222,184	11,909,571	12,610,424	13,475,443	13,403,727
12/31/2004	5,531,945	7,013,325	8,822,457	9,339,923	10,129,281	11,139,148	11,675,449	12,825,957	13,186,713	13,600,259	13,619,149
12/31/2005	6,243,231	8,613,646	9,251,326	9,862,337	11,167,316	11,601,076	11,990,413	12,660,562	13,269,106	13,033,195	13,352,821
12/31/2006	7,443,038	8,885,680	9,852,037	10,388,774	10,467,206	11,301,333	12,002,709	12,471,128	12,732,558	13,524,428	14,174,454
12/31/2007	9,263,565	11,325,441	11,711,109	12,118,200	12,546,034	13,040,706	14,141,714	14,836,898	15,490,285	16,738,878	16,796,707
12/31/2008	8,630,846	11,474,394	13,627,323	13,769,236	14,623,105	15,468,541	16,438,727	16,929,475	17,818,799	17,869,591	18,405,339
12/31/2009	7,758,903	10,000,228	11,347,289	12,076,299	13,034,983	14,275,279	15,206,568	15,642,102	16,209,001	16,760,269	17,111,924
12/31/2010	8,667,708	10,215,270	10,497,232	11,355,205	12,108,370	12,322,170	12,737,910	13,609,270	13,866,609	14,054,347	14,156,797
12/31/2011	8,161,142	9,986,059	10,967,778	11,060,068	11,803,259	12,498,410	12,978,802	13,419,266	13,331,522	13,434,913	
12/31/2012	7,642,572	8,989,149	9,728,923	10,152,337	11,548,065	12,207,963	12,478,795	13,541,902	13,590,252		
12/31/2013	10,233,846	12,061,338	12,734,079	13,564,759	14,180,554	14,855,246	15,535,915	15,831,738			
12/31/2014	10,258,090	12,071,350	13,798,425	15,331,225	16,104,533	16,992,936	17,777,822				
12/31/2015	12,325,124	15,287,294	16,231,829	16,887,946	18,285,651	19,501,878					
12/31/2016	13,135,079	15,174,420	17,563,956	19,010,219	20,767,980						
12/31/2017	11,835,384	14,246,477	17,148,263	19,197,866							
12/31/2018	12,949,411	15,971,064	19,287,764								
12/31/2019	10,437,734	14,018,654									
12/31/2020	8,747,976										

<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>
12/31/2001	26,893,100	27,001,945	26,614,387	26,523,762	26,350,855	26,414,102	26,346,552	26,328,552	26,328,552
12/31/2002	19,451,097	19,252,890	18,957,054	18,726,926	18,805,818	18,801,614	18,836,615	18,816,614	
12/31/2003	13,250,211	13,450,781	13,104,289	13,055,595	13,000,589	13,000,589	13,001,589		
12/31/2004	13,544,652	13,714,136	13,719,381	13,707,775	13,638,848	13,627,849			
12/31/2005	13,901,423	14,105,739	14,284,371	14,317,252	14,312,150				
12/31/2006	14,272,138	14,398,165	14,677,540	14,498,537					
12/31/2007	16,943,918	17,173,941	17,355,676						
12/31/2008	18,602,924	19,107,648							
12/31/2009	17,335,779								

Completed Operations (Subline Code 336)
Deductible
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

A.Y.E.	Link Ratios										
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.601	1.367	1.367	1.325	1.241	1.286	1.065	1.109	1.003	1.060	1.006
12/31/2002	1.369	1.469	1.244	1.184	1.231	1.129	1.123	1.131	0.997	0.999	1.016
12/31/2003	1.449	1.264	1.097	1.158	1.064	1.096	1.061	1.059	1.069	0.995	0.989
12/31/2004	1.268	1.258	1.059	1.085	1.100	1.048	1.099	1.028	1.031	1.001	0.995
12/31/2005	1.380	1.074	1.066	1.132	1.039	1.034	1.056	1.048	0.982	1.025	1.041
12/31/2006	1.194	1.109	1.054	1.008	1.080	1.062	1.039	1.021	1.062	1.048	1.007
12/31/2007	1.223	1.034	1.035	1.035	1.039	1.084	1.049	1.044	1.081	1.003	1.009
12/31/2008	1.329	1.188	1.010	1.062	1.058	1.063	1.030	1.053	1.003	1.030	1.011
12/31/2009	1.289	1.135	1.064	1.079	1.095	1.065	1.029	1.036	1.034	1.021	1.013
12/31/2010	1.179	1.028	1.082	1.066	1.018	1.034	1.068	1.019	1.014	1.007	
12/31/2011	1.224	1.098	1.008	1.067	1.059	1.038	1.034	0.993	1.008		
12/31/2012	1.176	1.082	1.044	1.137	1.057	1.022	1.085	1.004			
12/31/2013	1.179	1.056	1.065	1.045	1.048	1.046	1.019				
12/31/2014	1.177	1.143	1.111	1.050	1.055	1.046					
12/31/2015	1.240	1.062	1.040	1.083	1.067						
12/31/2016	1.155	1.157	1.082	1.092							
12/31/2017	1.204	1.204	1.120								
12/31/2018	1.233	1.208									
12/31/2019	1.343										
3 Yr Mean	1.260	1.190	1.081	1.075	1.057	1.038	1.046	1.005	1.019	1.019	1.011
Best 3/5	1.226	1.168	1.086	1.075	1.057	1.039	1.044	1.020	1.019	1.019	1.011

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	1.004	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	0.999	1.000			
12/31/2003	1.015	0.974	0.996	0.996	1.000	1.000	1.000	1.000			
12/31/2004	1.013	1.000	0.999	0.995	0.999	1.000	1.000	1.000			
12/31/2005	1.015	1.013	1.002	1.000	0.998	1.000	1.000	1.000			
12/31/2006	1.009	1.019	0.988								
12/31/2007	1.014	1.011									
12/31/2008	1.027										
3 Yr Mean	1.017	1.014	0.996	0.997	1.000	1.000	0.999	1.000			
Best 3/5	1.014	1.008	0.994	0.997	1.000	1.000	1.000	1.000			

A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2016					1.057	1.039	1.044	1.020	1.019	1.019	1.011
12/31/2017				1.075	1.057	1.039	1.044	1.020	1.019	1.019	1.011
12/31/2018			1.086	1.075	1.057	1.039	1.044	1.020	1.019	1.019	1.011
12/31/2019		1.168	1.086	1.075	1.057	1.039	1.044	1.020	1.019	1.019	1.011
12/31/2020	1.226	1.168	1.086	1.075	1.057	1.039	1.044	1.020	1.019	1.019	1.011

A.Y.E	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2016	1.014	1.008	0.994	0.997	1.000	1.000	1.000	1.000	0.999	1.242	
12/31/2017	1.014	1.008	0.994	0.997	1.000	1.000	1.000	1.000	0.999	1.336	
12/31/2018	1.014	1.008	0.994	0.997	1.000	1.000	1.000	1.000	0.999	1.450	
12/31/2019	1.014	1.008	0.994	0.997	1.000	1.000	1.000	1.000	0.999	1.694	
12/31/2020	1.014	1.008	0.994	0.997	1.000	1.000	1.000	1.000	0.999	2.077	

Bold - Calculated Using Modified Bondy Method

Italics - 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
12/31/2001	3,358,272	6,842,015	12,409,962	17,980,219	22,940,217	28,964,795	35,159,431	40,176,934	44,084,558	46,131,926	47,113,008
12/31/2002	2,740,834	6,154,695	12,229,276	17,426,828	21,139,242	24,115,543	27,844,067	31,235,814	34,335,555	36,046,222	36,974,365
12/31/2003	3,498,017	6,923,098	12,164,508	17,399,135	21,429,416	25,804,680	28,273,383	30,835,977	32,623,350	35,660,042	37,692,746
12/31/2004	3,029,219	6,333,761	12,520,261	18,602,924	23,016,177	27,492,211	33,448,727	38,061,920	43,116,631	46,698,138	50,993,158
12/31/2005	2,444,392	6,068,023	11,219,125	16,653,435	22,256,770	27,131,926	30,956,398	34,894,580	39,450,349	43,066,192	45,318,169
12/31/2006	3,863,618	7,449,616	15,067,535	22,125,041	29,068,461	34,483,990	40,204,674	43,927,237	50,818,935	53,344,031	56,637,205
12/31/2007	4,345,760	8,083,121	15,612,865	21,825,564	28,417,270	33,813,253	38,788,325	44,301,583	48,469,786	52,366,708	56,068,254
12/31/2008	5,277,458	11,397,571	19,661,879	30,229,882	38,556,829	44,836,185	49,092,882	51,734,763	55,758,315	58,957,119	61,671,419
12/31/2009	7,580,084	15,252,231	26,653,980	38,212,715	47,209,324	53,011,656	58,010,648	63,538,476	66,403,078	69,804,607	72,264,249
12/31/2010	6,070,744	14,022,386	24,820,620	36,089,197	42,774,677	48,465,486	53,417,248	55,784,234	58,885,237	59,869,341	60,859,047
12/31/2011	7,259,141	13,891,235	21,042,175	27,473,801	32,420,121	38,078,534	42,940,120	45,034,698	46,694,116	49,091,903	
12/31/2012	5,244,975	11,171,285	18,998,518	26,381,576	34,735,065	38,021,420	40,218,621	42,275,437	45,790,079		
12/31/2013	4,893,341	11,191,326	17,729,264	26,629,535	32,971,771	35,629,039	37,422,274	39,912,605			
12/31/2014	4,583,108	10,427,938	17,747,916	24,166,611	28,358,941	32,775,569	35,592,315				
12/31/2015	4,779,698	10,624,401	18,013,602	24,379,436	30,160,736	35,200,721					
12/31/2016	5,400,779	11,947,730	19,954,768	28,992,199	33,772,660						
12/31/2017	4,108,367	9,553,084	18,203,467	25,018,989							
12/31/2018	3,937,503	11,419,148	19,891,427								
12/31/2019	5,481,368	12,301,948									
12/31/2020	4,815,908										

	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2001	48,001,672	48,503,740	48,690,052	49,127,955	49,674,292	49,832,670	50,138,006	49,925,176	49,990,675
12/31/2002	38,273,601	39,660,495	40,194,432	40,942,575	41,623,025	42,006,578	41,945,441	41,963,322	
12/31/2003	39,045,666	39,642,150	40,566,310	41,334,714	41,524,852	42,137,734	42,384,458		
12/31/2004	54,920,521	57,348,604	58,476,094	58,787,152	59,050,230	59,202,988			
12/31/2005	46,566,782	47,867,350	48,638,840	49,383,047	50,021,227				
12/31/2006	58,655,373	60,233,394	60,189,787	60,657,851					
12/31/2007	57,654,066	59,002,386	59,080,465						
12/31/2008	64,085,245	65,665,913							
12/31/2009	73,744,161								

Link Ratios: 171 to Ultimate

A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2001	1.009	1.011	1.003	1.006	0.996	1.001	1.004
12/31/2002	1.019	1.017	1.009	0.999	1.000	1.002	1.004
12/31/2003	1.019	1.005	1.015	1.006	1.004	1.002	1.004
12/31/2004	1.005	1.004	1.003	1.004	1.004	1.002	1.004
12/31/2005	1.015	1.013	1.007	1.004	1.004	1.002	1.004
12/31/2006	1.008						

Best 3/5	1.014	1.010	1.006	1.005	1.003	1.002	1.004
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171 to Ultimate Factor: 1.045

Bold - Calculated Using Modified Bondy Method

Completed Operations (Subline Code 336)
Full Coverage
Multistate
Property Damage - Occurrence
Incurred Accident Year Incremental ALAE Development

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	3,483,743	5,567,947	5,570,257	4,959,998	6,024,578	6,194,636	5,017,503	3,907,624	2,047,368	981,082	888,664	502,068	186,312
12/31/2002	3,413,861	6,074,581	5,197,552	3,712,414	2,976,301	3,728,524	3,391,747	3,099,741	1,710,667	928,143	1,299,236	1,386,894	533,937
12/31/2003	3,425,081	5,241,410	5,234,627	4,030,281	4,375,264	2,468,703	2,562,594	1,787,373	3,036,692	2,032,704	1,352,920	596,484	924,160
12/31/2004	3,304,542	6,186,500	6,082,663	4,413,253	4,476,034	5,956,516	4,613,193	5,054,711	3,581,507	4,295,020	3,927,363	2,428,083	1,127,490
12/31/2005	3,623,631	5,151,102	5,434,310	5,603,335	4,875,156	3,824,472	3,938,182	4,555,769	3,615,843	2,251,977	1,248,613	1,300,568	771,490
12/31/2006	3,585,998	7,617,919	7,057,506	6,943,420	5,415,529	5,720,684	3,722,563	6,891,698	2,525,096	3,293,174	2,018,168	1,578,021	-43,607
12/31/2007	3,737,361	7,529,744	6,212,699	6,591,706	5,395,983	4,975,072	5,513,258	4,168,203	3,896,922	3,701,546	1,585,812	1,348,320	78,079
12/31/2008	6,120,113	8,264,308	10,568,003	8,326,947	6,279,356	4,256,697	2,641,881	4,023,552	3,198,804	2,714,300	2,413,826	1,580,668	
12/31/2009	7,672,147	11,401,749	11,558,735	8,996,609	5,802,332	4,998,992	5,527,828	2,864,602	3,401,529	2,459,642	1,479,912		
12/31/2010	7,951,642	10,798,234	11,268,577	6,685,480	5,690,809	4,951,762	2,366,986	3,101,003	984,104	989,706			
12/31/2011	6,632,094	7,150,940	6,431,626	4,946,320	5,658,413	4,861,586	2,094,578	1,659,418	2,397,787				
12/31/2012	5,926,310	7,827,233	7,383,058	8,353,489	3,286,355	2,197,201	2,056,816	3,514,642					
12/31/2013	6,297,985	6,537,938	8,900,271	6,342,236	2,657,268	1,793,235	2,490,331						
12/31/2014	5,844,830	7,319,978	6,418,695	4,192,330	4,416,628	2,816,746							
12/31/2015	5,844,703	7,389,201	6,365,834	5,781,300	5,039,985								
12/31/2016	6,546,951	8,007,038	9,037,431	4,780,461									
12/31/2017	5,444,717	8,650,383	6,815,522										
12/31/2018	7,481,645	8,472,279											
12/31/2019	6,820,580												

Incremental Percentages													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	0.0488	0.0779	0.0780	0.0694	0.0843	0.0867	0.0702	0.0547	0.0287	0.0137	0.0124	0.0070	0.0026
12/31/2002	0.0490	0.0872	0.0746	0.0533	0.0427	0.0535	0.0487	0.0445	0.0246	0.0133	0.0186	0.0199	0.0077
12/31/2003	0.0529	0.0810	0.0809	0.0623	0.0676	0.0381	0.0396	0.0276	0.0469	0.0314	0.0209	0.0092	0.0143
12/31/2004	0.0407	0.0761	0.0748	0.0543	0.0551	0.0733	0.0568	0.0622	0.0441	0.0528	0.0483	0.0299	0.0139
12/31/2005	0.0489	0.0695	0.0733	0.0756	0.0658	0.0516	0.0531	0.0615	0.0488	0.0304	0.0168	0.0175	0.0104
12/31/2006	0.0388	0.0823	0.0763	0.0750	0.0585	0.0618	0.0402	0.0745	0.0273	0.0356	0.0218	0.0171	-0.0005
12/31/2007	0.0381	0.0767	0.0633	0.0671	0.0550	0.0507	0.0562	0.0425	0.0397	0.0377	0.0162	0.0137	0.0008
12/31/2008	0.0532	0.0718	0.0918	0.0724	0.0546	0.0370	0.0230	0.0350	0.0278	0.0236	0.0210	0.0137	
12/31/2009	0.0647	0.0961	0.0975	0.0759	0.0489	0.0422	0.0466	0.0242	0.0287	0.0207	0.0125		
12/31/2010	0.0727	0.0988	0.1031	0.0612	0.0521	0.0453	0.0217	0.0284	0.0090	0.0091			
12/31/2011	0.0678	0.0731	0.0657	0.0506	0.0578	0.0497	0.0214	0.0170	0.0245				
12/31/2012	0.0663	0.0875	0.0826	0.0934	0.0368	0.0246	0.0230	0.0393					
12/31/2013	0.0706	0.0733	0.0997	0.0711	0.0298	0.0201	0.0279						
12/31/2014	0.0651	0.0815	0.0715	0.0467	0.0492	0.0314							
12/31/2015	0.0624	0.0788	0.0679	0.0617	0.0538								
12/31/2016	0.0687	0.0840	0.0948	0.0501									
12/31/2017	0.0541	0.0859	0.0677										
12/31/2018	0.0635	0.0720											
12/31/2019	0.0551												

Best 3/5	0.0603	0.0814	0.0781	0.0610	0.0466	0.0338	0.0242	0.0292	0.0270	0.0266	0.0180	0.0161	0.0084
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Local Products (Subline Code 336)
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	5,941,987	7,466,431	8,490,025	8,885,440	8,770,733	8,941,854	9,042,228	8,986,841	9,031,902	8,960,082	9,008,502
12/31/2002	6,310,455	7,659,113	9,148,926	10,254,755	10,358,149	10,260,676	10,057,780	10,027,762	10,027,962	10,027,640	10,130,141
12/31/2003	4,443,504	6,565,451	9,083,895	9,493,087	9,855,636	9,887,887	9,671,288	9,565,105	9,578,282	9,663,319	9,545,309
12/31/2004	5,198,797	6,553,459	7,915,913	8,542,668	8,341,018	8,090,404	8,156,566	7,999,394	8,047,361	8,068,362	8,039,797
12/31/2005	5,886,133	6,328,061	7,715,091	7,995,950	7,802,764	7,744,478	7,731,992	7,777,443	7,670,006	7,649,005	7,649,005
12/31/2006	5,109,004	6,178,644	7,561,117	7,492,478	7,376,246	7,252,189	7,065,367	7,091,205	7,152,705	7,152,705	7,152,705
12/31/2007	5,010,776	5,619,278	6,952,699	6,944,328	7,180,763	7,066,252	6,913,796	6,691,408	6,581,799	6,596,796	6,596,796
12/31/2008	5,733,899	6,843,792	7,697,791	7,577,473	7,318,031	7,334,850	7,357,767	7,239,016	7,239,016	7,233,016	7,233,016
12/31/2009	6,324,048	7,014,552	8,582,260	8,590,031	8,488,017	8,494,867	8,423,270	8,447,026	8,450,585	8,450,585	8,445,585
12/31/2010	7,034,396	8,333,938	10,024,444	10,144,631	10,436,273	10,272,827	10,227,461	10,225,517	10,225,517	10,220,127	10,224,630
12/31/2011	6,646,493	7,634,335	8,472,635	8,978,314	8,811,831	8,664,823	8,603,014	8,475,341	8,513,345	8,513,245	
12/31/2012	4,732,181	6,064,887	7,176,443	7,427,762	7,482,435	7,432,895	7,380,278	7,330,878	7,330,778		
12/31/2013	5,249,928	6,275,250	7,003,759	6,998,239	6,916,994	6,929,068	7,070,328	7,173,690			
12/31/2014	4,801,456	5,730,169	6,090,861	6,414,414	6,471,973	6,602,122	6,605,394				
12/31/2015	4,993,029	5,243,324	5,973,401	6,441,985	6,369,134	6,220,192					
12/31/2016	3,896,131	5,088,211	6,711,414	6,624,154	6,648,189						
12/31/2017	4,151,898	5,703,872	6,635,165	6,969,710							
12/31/2018	3,939,756	5,412,405	5,997,568								
12/31/2019	4,342,373	5,445,609									
12/31/2020	3,499,361										

<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>
12/31/2001	9,004,261	9,003,261	9,025,161	8,983,661	8,964,026	8,939,786	8,946,786	8,942,926	8,976,534
12/31/2002	10,090,203	10,094,202	10,084,202	10,104,201	10,104,202	10,104,202	10,104,202	10,104,203	
12/31/2003	9,534,309	9,524,309	9,524,309	9,534,309	9,527,114	9,527,114	9,527,115		
12/31/2004	8,041,296	8,039,796	8,039,796	8,039,796	8,039,796	8,039,798			
12/31/2005	7,656,795	7,649,005	7,651,005	7,651,445	7,654,824				
12/31/2006	7,152,705	7,152,705	7,152,705	7,152,705					
12/31/2007	6,596,796	6,596,795	6,596,795						
12/31/2008	7,233,016	7,253,003							
12/31/2009	8,445,585								

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										
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.257	1.137	1.047	0.987	1.020	1.011	0.994	1.005	0.992	1.005	1.000
12/31/2002	1.214	1.195	1.121	1.010	0.991	0.980	0.997	1.000	1.000	1.010	0.996
12/31/2003	1.478	1.384	1.045	1.038	1.003	0.978	0.989	1.001	1.009	0.988	0.999
12/31/2004	1.261	1.208	1.079	0.976	0.970	1.008	0.981	1.006	1.003	0.996	1.000
12/31/2005	1.075	1.219	1.036	0.976	0.993	0.998	1.006	0.986	0.997	1.000	1.001
12/31/2006	1.209	1.224	0.991	0.984	0.983	0.974	1.004	1.009	1.000	1.000	1.000
12/31/2007	1.121	1.237	0.999	1.034	0.984	0.978	0.968	0.984	1.002	1.000	1.000
12/31/2008	1.194	1.125	0.984	0.966	1.002	1.003	0.984	1.000	0.999	1.000	1.000
12/31/2009	1.109	1.223	1.001	0.988	1.001	0.992	1.003	1.000	1.000	0.999	1.000
12/31/2010	1.185	1.203	1.012	1.029	0.984	0.996	1.000	1.000	0.999	1.000	
12/31/2011	1.149	1.110	1.060	0.981	0.983	0.993	0.985	1.004	1.000		
12/31/2012	1.282	1.183	1.035	1.007	0.993	0.993	0.993	1.000			
12/31/2013	1.195	1.116	0.999	0.988	1.002	1.020	1.015				
12/31/2014	1.193	1.063	1.053	1.009	1.020	1.000					
12/31/2015	1.050	1.139	1.078	0.989	0.977						
12/31/2016	1.306	1.319	0.987	1.004							
12/31/2017	1.374	1.163	1.050								
12/31/2018	1.374	1.108									
12/31/2019	1.254										
3 Yr Mean	1.334	1.197	1.038	1.001	1.000	1.004	0.998	1.001	1.000	1.000	1.000
Best 3/5	1.311	1.137	1.034	1.000	0.993	0.996	0.999	1.000	1.000	1.000	1.000
A.Y.E.	Development From										
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	1.000	1.002	0.995	0.998	0.997	1.001	1.000	1.004			
12/31/2002	1.000	0.999	1.002	1.000	1.000	1.000	1.000	1.000			
12/31/2003	0.999	1.000	1.001	0.999	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	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000								
12/31/2007	1.000	1.000									
12/31/2008	1.003										
3 Yr Mean	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.004			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2016					0.993	0.996	0.999	1.000	1.000	1.000	1.000
12/31/2017				1.000	0.993	0.996	0.999	1.000	1.000	1.000	1.000
12/31/2018			1.034	1.000	0.993	0.996	0.999	1.000	1.000	1.000	1.000
12/31/2019		1.137	1.034	1.000	0.993	0.996	0.999	1.000	1.000	1.000	1.000
12/31/2020	1.311	1.137	1.034	1.000	0.993	0.996	0.999	1.000	1.000	1.000	1.000
A.Y.E	Development From										FACTORS
	<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>		
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.988
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.988
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.022
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.162
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.523

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Local Products (Subline Code 336)
Deductible
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	223,397	250,386	321,536	394,928	360,928	360,928	350,928	350,928	350,928	364,332	364,332
12/31/2002	338,196	409,774	364,366	472,857	463,103	424,364	424,363	424,363	424,363	424,363	424,363
12/31/2003	116,528	244,915	205,040	259,754	177,361	111,576	110,076	84,975	84,975	84,975	84,975
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	641,903	761,351	1,110,820	1,006,327	901,359	984,776	984,775	984,825	984,825	985,454	985,454
12/31/2006	419,639	866,466	845,510	721,656	744,439	743,882	743,882	743,882	743,882	743,882	743,882
12/31/2007	356,556	468,073	750,142	791,851	741,682	731,782	731,782	762,782	762,782	762,782	756,782
12/31/2008	526,684	424,649	539,111	421,590	352,812	346,242	345,742	345,742	345,742	345,742	345,742
12/31/2009	280,949	292,020	305,963	243,979	437,219	438,219	438,219	438,219	438,219	438,219	438,219
12/31/2010	430,140	332,606	294,229	281,729	287,729	287,729	287,729	281,729	281,729	281,729	281,729
12/31/2011	423,952	633,662	867,478	857,128	864,628	848,229	934,729	934,729	934,774	949,774	
12/31/2012	326,481	435,311	376,201	400,369	485,565	489,369	489,369	489,369	489,369		
12/31/2013	380,760	640,789	672,182	828,320	844,087	843,635	843,635	843,635			
12/31/2014	912,269	926,758	881,910	1,152,673	1,102,673	1,086,673	1,086,673				
12/31/2015	406,162	569,654	628,440	741,804	724,134	740,840					
12/31/2016	303,321	438,584	584,760	572,780	548,305						
12/31/2017	371,004	930,605	852,221	802,692							
12/31/2018	382,102	499,796	463,354								
12/31/2019	326,583	527,796									
12/31/2020	224,494										

<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>
12/31/2001	364,332	349,933	396,275	396,275	371,275	367,074	450,928	505,828	506,828
12/31/2002	424,363	424,363	424,363	416,863	416,863	416,863	416,863	416,863	
12/31/2003	84,975	84,975	84,975	84,975	84,975	84,975	84,975		
12/31/2004	823,890	823,890	823,890	823,890	823,890	823,890			
12/31/2005	985,454	985,454	985,454	985,454	985,454				
12/31/2006	743,882	743,882	743,882	743,882					
12/31/2007	756,782	756,782	756,782						
12/31/2008	345,742	345,742							
12/31/2009	438,219								

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
12/31/2001	1.121	1.284	1.228	0.914	1.000	0.972	1.000	1.000	1.038	1.000	1.000
12/31/2002	1.212	0.889	1.298	0.979	0.916	0.974	1.000	1.000	1.000	1.000	1.000
12/31/2003	2.102	0.837	1.267	0.683	0.629	0.987	0.772	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	1.186	1.459	0.906	0.896	1.093	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	2.065	0.976	0.854	1.032	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.313	1.603	1.056	0.937	0.987	1.000	1.042	1.000	1.000	0.992	1.000
12/31/2008	0.806	1.270	0.782	0.837	0.981	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.039	1.048	0.797	1.792	1.002	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.773	0.885	0.958	1.021	1.000	1.000	0.979	1.000	1.000	1.000	
12/31/2011	1.495	1.369	0.988	1.009	0.981	1.102	1.000	1.000	1.016		
12/31/2012	1.333	0.864	1.064	1.213	1.008	1.000	1.000	1.000			
12/31/2013	1.683	1.049	1.232	1.019	0.999	1.000	1.000				
12/31/2014	1.016	0.952	1.307	0.957	0.985	1.000					
12/31/2015	1.403	1.103	1.180	0.976	1.023						
12/31/2016	1.446	1.333	0.980	0.957							
12/31/2017	2.508	0.916	0.942								
12/31/2018	1.308	0.927									
12/31/2019	1.616										
3 Yr Mean	1.811	1.059	1.034	0.963	1.002	1.000	1.000	1.000	1.005	1.000	1.000
Best 3/5	1.488	0.994	1.131	0.984	0.997	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			
12/31/2001	0.960	1.132	1.000	0.937	0.989	1.228	1.122	1.002			
12/31/2002	1.000	1.000	0.982	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	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000								
12/31/2007	1.000	1.000									
12/31/2008	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.076	1.061	1.002			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2016					0.997	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2017				0.984	0.997	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2018			1.131	0.984	0.997	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2019		0.994	1.131	0.984	0.997	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2020	1.488	0.994	1.131	0.984	0.997	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	
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.110	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.103	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.641	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Local Products (Subline Code 336)
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year ALAE Development

Allocated Expenses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2001	984,954	1,833,027	2,622,276	3,159,998	3,625,803	3,980,315	4,611,013	4,680,495	4,797,709	5,081,833	5,162,970
12/31/2002	1,616,219	2,417,425	3,764,901	4,488,428	5,499,743	5,822,779	5,918,429	6,054,363	6,110,418	6,122,105	6,216,055
12/31/2003	666,695	1,367,098	2,212,168	3,049,688	3,561,468	3,894,150	4,036,684	4,014,340	4,023,588	4,058,835	4,132,802
12/31/2004	660,629	1,335,789	2,271,675	2,902,071	3,426,898	3,646,486	3,784,653	3,926,261	3,936,468	3,935,683	3,936,428
12/31/2005	530,908	1,194,618	2,011,984	2,593,208	3,082,284	2,991,913	3,073,264	3,066,565	3,057,751	3,038,564	3,038,594
12/31/2006	586,774	1,486,848	2,471,427	3,670,163	4,531,814	4,846,914	4,991,766	4,963,139	4,996,262	4,991,583	4,991,583
12/31/2007	645,707	1,136,513	2,336,138	2,867,571	3,583,612	3,839,549	4,062,726	3,901,779	3,939,707	3,935,586	3,937,722
12/31/2008	639,311	1,309,090	2,425,710	3,183,749	3,482,394	3,546,322	3,588,086	3,599,248	3,599,248	3,598,591	3,598,591
12/31/2009	614,946	1,375,840	2,491,774	3,194,169	3,705,947	4,445,876	3,896,747	3,907,956	3,906,111	3,916,441	3,915,767
12/31/2010	842,247	1,807,794	3,180,116	4,517,573	5,675,957	5,789,305	5,720,332	5,724,589	5,728,478	5,739,565	5,740,616
12/31/2011	604,720	1,262,901	2,529,891	3,702,579	4,264,560	4,609,256	4,760,119	4,772,195	4,801,903	4,838,376	
12/31/2012	576,488	1,512,489	3,354,987	4,281,751	4,794,028	5,229,437	5,352,856	5,397,090	5,472,176		
12/31/2013	951,080	2,045,103	3,368,442	4,429,543	5,092,149	5,524,340	5,815,908	5,961,238			
12/31/2014	699,459	1,408,333	2,230,038	2,780,019	3,079,402	3,232,507	3,267,117				
12/31/2015	436,442	899,384	1,693,602	2,448,815	2,711,905	2,799,126					
12/31/2016	459,112	1,176,860	2,187,418	2,448,698	2,864,676						
12/31/2017	530,916	1,525,971	2,588,261	3,652,791							
12/31/2018	655,910	986,835	1,924,225								
12/31/2019	496,154	2,367,516									
12/31/2020	495,783										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2001	5,183,472	5,183,162	5,201,810	5,237,899	5,270,715	5,303,322	5,350,522	5,344,228	5,390,254
12/31/2002	6,266,999	6,323,000	6,318,607	6,332,778	6,354,225	6,363,875	6,366,324	6,366,356	
12/31/2003	4,113,092	4,113,092	4,110,985	4,160,985	4,153,222	4,149,552	4,149,594		
12/31/2004	3,933,628	3,933,617	3,930,478	3,930,806	3,930,806	3,931,277			
12/31/2005	3,038,594	3,069,041	3,069,176	3,069,564	3,071,235				
12/31/2006	4,991,583	4,991,583	4,991,583	4,992,054					
12/31/2007	3,936,789	3,941,128	3,941,767						
12/31/2008	3,598,591	3,599,075							
12/31/2009	3,916,902								

Local Products (Subline Code 336)
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	848,073	789,249	537,722	465,805	354,512	630,698	69,482	117,214	284,124	81,137	20,502	-310	18,648
12/31/2002	801,206	1,347,476	723,527	1,011,315	323,036	95,650	135,934	56,055	11,687	93,950	50,944	56,001	-4,393
12/31/2003	700,403	845,070	837,520	511,780	332,682	142,534	-22,344	9,248	35,247	73,967	-19,710	0	-2,107
12/31/2004	675,160	935,886	630,396	524,827	219,588	138,167	141,608	10,207	-785	745	-2,800	-11	-3,139
12/31/2005	663,710	817,366	581,224	489,076	-90,371	81,351	-6,699	-8,814	-19,187	30	0	30,447	135
12/31/2006	900,074	984,579	1,198,736	861,651	315,100	144,852	-28,627	33,123	-4,679	0	0	0	0
12/31/2007	490,806	1,199,625	531,433	716,041	255,937	223,177	-160,947	37,928	-4,121	2,136	-933	4,339	639
12/31/2008	669,779	1,116,620	758,039	298,645	63,928	41,764	11,162	0	-657	0	0	484	
12/31/2009	760,894	1,115,934	702,395	511,778	739,929	-549,129	11,209	-1,845	10,330	-674	1,135		
12/31/2010	965,547	1,372,322	1,337,457	1,158,384	113,348	-68,973	4,257	3,889	11,087	1,051			
12/31/2011	658,181	1,266,990	1,172,688	561,981	344,696	150,863	12,076	29,708	36,473				
12/31/2012	936,001	1,842,498	926,764	512,277	435,409	123,419	44,234	75,086					
12/31/2013	1,094,023	1,323,339	1,061,101	662,606	432,191	291,568	145,330						
12/31/2014	708,874	821,705	549,981	299,383	153,105	34,610							
12/31/2015	462,942	794,218	755,213	263,090	87,221								
12/31/2016	717,748	1,010,558	261,280	415,978									
12/31/2017	995,055	1,062,290	1,064,530										
12/31/2018	330,925	937,390											
12/31/2019	1,871,362												

	Incremental Percentages												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	0.0664	0.0618	0.0421	0.0365	0.0278	0.0494	0.0054	0.0092	0.0222	0.0064	0.0016	0.0000	0.0015
12/31/2002	0.0482	0.0810	0.0435	0.0608	0.0194	0.0057	0.0082	0.0034	0.0007	0.0056	0.0031	0.0034	-0.0003
12/31/2003	0.0446	0.0539	0.0534	0.0326	0.0212	0.0091	-0.0014	0.0006	0.0022	0.0047	-0.0013	0.0000	-0.0001
12/31/2004	0.0587	0.0814	0.0548	0.0456	0.0191	0.0120	0.0123	0.0009	-0.0001	0.0001	-0.0002	0.0000	-0.0003
12/31/2005	0.0559	0.0688	0.0489	0.0412	-0.0076	0.0069	-0.0006	-0.0007	-0.0016	0.0000	0.0000	0.0026	0.0000
12/31/2006	0.0791	0.0865	0.1053	0.0757	0.0277	0.0127	-0.0025	0.0029	-0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0424	0.1036	0.0459	0.0618	0.0221	0.0193	-0.0139	0.0033	-0.0004	0.0002	-0.0001	0.0004	0.0001
12/31/2008	0.0550	0.0916	0.0622	0.0245	0.0052	0.0034	0.0009	0.0000	-0.0001	0.0000	0.0000	0.0000	
12/31/2009	0.0604	0.0885	0.0557	0.0406	0.0587	-0.0436	0.0009	-0.0001	0.0008	-0.0001	0.0001		
12/31/2010	0.0646	0.0919	0.0895	0.0775	0.0076	-0.0046	0.0003	0.0003	0.0007	0.0001			
12/31/2011	0.0482	0.0928	0.0859	0.0412	0.0253	0.0111	0.0009	0.0022	0.0027				
12/31/2012	0.0783	0.1541	0.0775	0.0429	0.0364	0.0103	0.0037	0.0063					
12/31/2013	0.0983	0.1189	0.0954	0.0595	0.0388	0.0262	0.0131						
12/31/2014	0.0662	0.0767	0.0514	0.0280	0.0143	0.0032							
12/31/2015	0.0426	0.0731	0.0695	0.0242	0.0080								
12/31/2016	0.0629	0.0886	0.0229	0.0365									
12/31/2017	0.0688	0.0734	0.0736										
12/31/2018	0.0347	0.0982											
12/31/2019	0.1381												

Best 3/5	0.0581	0.0796	0.0648	0.0358	0.0253	0.0082	0.0018	0.0008	0.0005	0.0000	0.0000	0.0001	0.0000
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Local Products (Subline Code 336)
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Incremental ALAE Development

	Link Ratios						
A.Y.E	<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>
12/31/2001	1.007	1.006	1.006	1.009	0.999	1.009	1.004
12/31/2002	1.002	1.003	1.002	1.000	1.000	1.001	1.004
12/31/2003	1.012	0.998	0.999	1.000	1.001	1.001	1.004
12/31/2004	1.000	1.000	1.000	1.001	1.001	1.001	1.004
12/31/2005	1.000	1.001	1.001	1.001	1.001	1.001	1.004
12/31/2006	1.000						
Best 3/5	1.001	1.001	1.001	1.001	1.001	1.001	1.004
171 to Ultimate Factor:			1.010				

	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>
	0.275	0.217	0.137	0.073	0.037	0.011	0.003
<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>
	0.001	0.001	0.000	0.000	0.000	0.000	0.000

	Reported	\$500,000					
A.Y.E	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	<u>3/31/2021</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2018	2,071,920	9,884,781	0.137	1,357,180	3,429,100	1.010	3,463,391
12/31/2019	2,517,493	13,224,597	0.217	2,868,415	5,385,908	1.010	5,439,767
12/31/2020	514,346	9,357,697	0.275	2,573,367	3,087,713	1.010	3,118,590

Bold - 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 :

<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>
12/31/2001	1,592,860	1,597,199	1,737,732	1,690,682	1,681,289	1,758,546	1,920,196	2,093,397	2,104,195	2,156,851	2,164,997
12/31/2002	1,472,673	1,694,278	1,819,003	1,838,645	1,778,709	1,802,483	1,861,231	1,884,170	1,934,789	1,944,911	2,012,796
12/31/2003	1,253,460	1,803,588	2,044,920	2,059,131	2,260,776	2,269,368	2,301,177	2,301,847	2,316,619	2,358,120	2,366,975
12/31/2004	2,109,668	2,210,766	2,238,026	2,243,550	2,301,111	2,277,677	2,229,367	2,260,827	2,281,134	2,284,384	2,277,584
12/31/2005	2,786,493	3,039,401	3,227,095	3,289,649	3,338,926	3,224,776	3,241,236	3,287,182	3,293,341	3,284,562	3,283,340
12/31/2006	2,889,218	3,259,528	3,306,883	3,459,688	3,478,076	3,630,651	3,640,676	3,815,159	3,862,032	3,927,958	3,942,958
12/31/2007	2,726,424	2,586,857	2,596,824	2,994,186	3,270,105	3,239,408	3,454,653	3,432,254	3,424,514	3,397,725	3,406,437
12/31/2008	3,271,365	3,521,307	3,437,631	3,595,105	3,797,295	4,039,344	4,295,300	4,575,038	4,817,180	4,873,872	4,841,370
12/31/2009	3,401,672	3,553,586	3,551,508	3,608,321	3,571,793	3,798,270	3,786,550	3,872,172	3,919,672	3,949,763	3,983,524
12/31/2010	4,372,489	4,511,725	4,778,304	4,754,114	4,357,754	4,599,972	4,568,936	4,503,896	4,522,915	4,453,773	4,463,461
12/31/2011	4,116,392	4,327,505	4,630,185	4,574,977	4,682,787	4,732,854	4,689,955	4,766,672	4,776,090	4,785,609	
12/31/2012	3,826,706	3,862,687	3,743,528	3,661,355	3,818,719	3,835,951	3,867,566	3,908,321	3,857,818		
12/31/2013	3,447,028	3,466,423	4,018,282	3,882,067	3,908,055	3,987,695	4,004,783	3,979,783			
12/31/2014	3,253,297	3,557,714	3,462,660	3,563,501	3,552,575	3,616,569	3,593,069				
12/31/2015	4,429,545	4,617,731	5,350,006	5,370,123	5,322,025	5,438,583					
12/31/2016	4,244,676	4,278,361	4,630,900	4,768,001	4,720,219						
12/31/2017	4,142,942	4,292,664	4,567,592	4,430,938							
12/31/2018	4,794,221	4,581,023	4,499,677								
12/31/2019	4,718,099	4,818,384									
12/31/2020	5,690,901										

<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>
12/31/2001	2,152,386	2,109,715	2,115,209	2,116,388	2,128,395	2,128,395	2,128,394	2,128,394	2,128,394
12/31/2002	1,994,692	2,060,334	2,067,209	2,075,809	2,093,102	2,091,852	2,091,852	2,091,852	
12/31/2003	2,405,309	2,387,595	2,373,845	2,396,340	2,396,340	2,396,340	2,396,340		
12/31/2004	2,257,584	2,264,584	2,377,076	2,362,076	2,462,076	2,387,076			
12/31/2005	3,283,740	3,269,499	3,269,499	3,369,499	3,387,499				
12/31/2006	3,996,090	3,950,114	4,043,622	4,062,765					
12/31/2007	3,404,272	3,416,772	3,416,770						
12/31/2008	4,889,697	4,794,311							
12/31/2009	3,895,092								

Local Products (Subline Code 336)
Full Coverage
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

	Link Ratios										
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	1.003	1.088	0.973	0.994	1.046	1.092	1.090	1.005	1.025	1.004	0.994
12/31/2002	1.150	1.074	1.011	0.967	1.013	1.033	1.012	1.027	1.005	1.035	0.991
12/31/2003	1.439	1.134	1.007	1.098	1.004	1.014	1.000	1.006	1.018	1.004	1.016
12/31/2004	1.048	1.012	1.002	1.026	0.990	0.979	1.014	1.009	1.001	0.997	0.991
12/31/2005	1.091	1.062	1.019	1.015	0.966	1.005	1.014	1.002	0.997	1.000	1.000
12/31/2006	1.128	1.015	1.046	1.005	1.044	1.003	1.048	1.012	1.017	1.004	1.013
12/31/2007	0.949	1.004	1.153	1.092	0.991	1.066	0.994	0.998	0.992	1.003	0.999
12/31/2008	1.076	0.976	1.046	1.056	1.064	1.063	1.065	1.053	1.012	0.993	1.010
12/31/2009	1.045	0.999	1.016	0.990	1.063	0.997	1.023	1.012	1.008	1.009	0.978
12/31/2010	1.032	1.059	0.995	0.917	1.056	0.993	0.986	1.004	0.985	1.002	
12/31/2011	1.051	1.070	0.988	1.024	1.011	0.991	1.016	1.002			
12/31/2012	1.009	0.969	0.978	1.043	1.005	1.008	1.011	0.987			
12/31/2013	1.006	1.159	0.966	1.007	1.020	1.004	0.994				
12/31/2014	1.094	0.973	1.029	0.997	1.018	0.994					
12/31/2015	1.042	1.159	1.004	0.991	1.022						
12/31/2016	1.008	1.082	1.030	0.990							
12/31/2017	1.036	1.064	0.970								
12/31/2018	0.956	0.982									
12/31/2019	1.021										
3 Yr Mean	1.004	1.043	1.001	0.993	1.020	1.002	1.007	0.998	0.998	1.001	0.996
Best 3/5	1.022	1.043	1.001	0.998	1.016	0.997	1.007	1.006	1.001	1.003	1.003
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	0.980	1.003	1.001	1.006	1.000	1.000	1.000	1.000			
12/31/2002	1.033	1.003	1.004	1.008	0.999	1.000	1.000	1.000			
12/31/2003	0.993	0.994	1.009	1.000	1.000	1.000	1.000	1.000			
12/31/2004	1.003	1.050	0.994	1.042	0.970	1.000	1.000	1.000			
12/31/2005	0.996	1.000	1.031	1.005	1.006	1.000	1.000	1.000			
12/31/2006	0.988	1.024	1.005								
12/31/2007	1.004	1.000									
12/31/2008	0.980										
3 Yr Mean	0.991	1.008	1.010	1.016	0.990	1.000	1.000	1.000			
Best 3/5	0.996	1.008	1.006	1.006	1.000	1.000	1.000	1.000			
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From				<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2016					63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2017					1.016	0.997	1.007	1.006	1.001	1.003	1.003
12/31/2018				0.998	1.016	0.997	1.007	1.006	1.001	1.003	1.003
12/31/2019		1.043	1.001	0.998	1.016	0.997	1.007	1.006	1.001	1.003	1.003
12/31/2020	1.022	1.043	1.001	0.998	1.016	0.997	1.007	1.006	1.001	1.003	1.003
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2016	0.996	1.008	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.050	
12/31/2017	0.996	1.008	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.048	
12/31/2018	0.996	1.008	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.049	
12/31/2019	0.996	1.008	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.094	
12/31/2020	0.996	1.008	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.118	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Local Products (Subline Code 336)
Deductible
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	196,950	171,777	171,776	186,006	186,006	176,908	225,908	230,908	225,909	227,908	325,908
12/31/2002	96,798	103,314	131,370	153,722	200,722	270,722	270,722	270,722	270,722	270,722	270,722
12/31/2003	240,651	185,667	160,024	174,025	181,024	158,026	172,903	199,404	190,310	225,461	213,954
12/31/2004	246,668	129,314	132,294	179,776	245,076	305,375	295,344	391,079	422,580	387,579	387,579
12/31/2005	162,608	228,326	212,716	267,850	270,050	310,851	314,208	323,814	354,504	774,045	898,913
12/31/2006	274,664	229,162	294,191	287,481	304,475	340,486	340,484	332,531	345,548	423,863	405,576
12/31/2007	229,278	441,042	467,990	409,124	378,557	362,557	366,057	463,057	463,057	463,057	463,057
12/31/2008	294,367	208,042	336,788	335,305	346,805	343,795	443,795	443,795	437,296	457,296	527,296
12/31/2009	177,301	176,935	144,535	143,435	142,195	249,008	250,198	350,198	350,198	350,198	350,198
12/31/2010	261,555	263,224	260,679	264,775	358,775	358,775	358,775	358,775	358,775	358,775	358,775
12/31/2011	279,718	308,639	282,138	296,138	274,227	284,227	276,227	276,227	286,227	276,477	
12/31/2012	218,667	225,556	232,721	240,618	226,978	251,978	256,992	260,027	260,027		
12/31/2013	362,731	391,760	385,395	549,395	552,495	602,495	607,496	602,495			
12/31/2014	279,766	411,762	396,630	500,830	475,830	516,830	516,830				
12/31/2015	637,381	580,572	568,948	590,847	591,559	627,918					
12/31/2016	876,519	1,011,714	1,042,797	1,098,637	1,216,637						
12/31/2017	788,977	981,934	1,073,603	1,029,001							
12/31/2018	1,166,853	1,485,841	1,545,488								
12/31/2019	1,134,910	1,326,454									
12/31/2020	1,036,106										
<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>		
12/31/2001	325,909	325,908	325,908	325,908	325,908	325,908	325,908	325,908	325,908		
12/31/2002	270,723	270,871	270,870	270,870	270,870	283,370	283,370	283,370	283,370		
12/31/2003	254,454	245,453	242,703	242,703	235,902	235,902	223,402				
12/31/2004	403,580	403,579	403,579	403,579	403,579	403,579					
12/31/2005	892,186	901,187	864,839	865,589	865,339						
12/31/2006	424,443	380,306	380,205	378,587							
12/31/2007	463,057	463,057	463,057								
12/31/2008	527,296	527,296									
12/31/2009	353,198										

Local Products (Subline Code 336)
Deductible
Multistate
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

A.Y.E.	Link Ratios										
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2001	0.872	1.000	1.083	1.000	0.951	1.277	1.022	0.978	1.009	1.430	1.000
12/31/2002	1.067	1.272	1.170	1.306	1.349	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	0.772	0.862	1.087	1.040	0.873	1.094	1.153	0.954	1.185	0.949	1.189
12/31/2004	0.524	1.023	1.359	1.363	1.246	0.967	1.324	1.081	0.917	1.000	1.041
12/31/2005	1.404	0.932	1.259	1.008	1.151	1.011	1.031	1.095	2.183	1.161	0.993
12/31/2006	0.834	1.284	0.977	1.059	1.118	1.000	0.977	1.039	1.227	0.957	1.047
12/31/2007	1.924	1.061	0.874	0.925	0.958	1.010	1.265	1.000	1.000	1.000	1.000
12/31/2008	0.707	1.619	0.996	1.034	0.991	1.291	1.000	0.985	1.046	1.153	1.000
12/31/2009	0.998	0.817	0.992	0.991	1.751	1.005	1.400	1.000	1.000	1.000	1.009
12/31/2010	1.006	0.990	1.016	1.355	1.000	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	0.966		
12/31/2012	1.032	1.032	1.034	0.943	1.110	1.020	1.012	1.000			
12/31/2013	1.080	0.984	1.426	1.006	1.090	1.008	0.992				
12/31/2014	1.472	0.963	1.263	0.950	1.086	1.000					
12/31/2015	0.911	0.980	1.038	1.001	1.061						
12/31/2016	1.154	1.031	1.054	1.107							
12/31/2017	1.245	1.093	0.958								
12/31/2018	1.273	1.040									
12/31/2019	1.169										
3 Yr Mean	1.229	1.055	1.017	1.019	1.079	1.009	1.001	1.012	0.989	1.051	1.003
Best 3/5	1.189	1.017	1.118	0.986	1.079	1.003	1.004	1.000	1.000	1.000	1.003
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2002	1.001	1.000	1.000	1.000	1.046	1.000	1.000	1.000			
12/31/2003	0.965	0.989	1.000	0.972	1.000	0.947	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	1.010	0.960	1.001	1.000	1.000	1.000	1.000	1.000			
12/31/2006	0.896	1.000	0.996								
12/31/2007	1.000	1.000									
12/31/2008	1.000										
3 Yr Mean	0.965	0.987	0.999	0.991	1.015	0.982	1.000	1.000			
Best 3/5	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2016					1.079	1.003	1.004	1.000	1.000	1.000	1.003
12/31/2017				0.986	1.079	1.003	1.004	1.000	1.000	1.000	1.003
12/31/2018			1.118	0.986	1.079	1.003	1.004	1.000	1.000	1.000	1.003
12/31/2019		1.017	1.118	0.986	1.079	1.003	1.004	1.000	1.000	1.000	1.003
12/31/2020	1.189	1.017	1.118	0.986	1.079	1.003	1.004	1.000	1.000	1.000	1.003
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>
12/31/2016	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.085
12/31/2017	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.070
12/31/2018	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.197
12/31/2019	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.217
12/31/2020	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.447

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Local Products (Subline Code 336)
 Full Coverage
 Multistate
 Property Damage - Occurrence
 Incurred Accident Year ALAE Development

Allocated Expenses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	193,203	270,228	408,142	578,656	710,300	947,844	1,367,992	1,679,953	1,629,259	1,832,502	1,948,421
12/31/2002	172,994	297,692	436,931	715,080	785,722	870,809	922,712	891,204	891,208	1,089,879	1,284,616
12/31/2003	55,696	660,257	924,821	1,040,414	1,169,016	1,197,287	1,203,244	1,280,844	1,316,682	1,407,856	1,485,615
12/31/2004	159,786	298,247	421,614	580,050	662,541	776,128	780,488	797,162	828,421	836,602	861,605
12/31/2005	254,314	331,874	590,609	703,027	742,246	830,701	895,666	1,019,374	1,013,889	1,013,199	1,017,508
12/31/2006	139,337	322,142	539,444	865,083	1,155,830	1,496,293	1,566,801	1,878,458	1,926,334	2,008,534	1,988,250
12/31/2007	378,170	779,928	981,115	1,427,086	1,792,987	2,295,585	2,480,873	2,844,118	3,038,315	3,269,836	3,044,512
12/31/2008	346,594	835,131	1,100,626	1,382,937	2,157,180	4,313,412	6,760,389	8,143,634	8,124,377	7,528,389	7,030,420
12/31/2009	604,146	925,587	1,150,741	1,184,616	1,320,493	1,385,101	1,693,432	1,862,145	1,907,982	1,910,327	1,941,604
12/31/2010	220,566	412,570	732,995	1,091,391	1,197,544	1,366,567	1,557,785	1,709,727	1,735,025	2,021,454	2,065,636
12/31/2011	393,767	739,725	1,085,454	1,477,145	1,796,602	1,807,355	1,834,947	1,955,088	2,065,970	2,097,756	
12/31/2012	240,987	528,077	884,681	1,009,766	1,197,912	1,376,827	1,478,197	1,575,373	1,579,333		
12/31/2013	360,815	525,596	751,432	967,496	1,190,645	1,383,487	1,540,322	1,929,796			
12/31/2014	194,770	509,570	699,538	867,338	1,060,533	1,075,478	1,079,008				
12/31/2015	402,328	826,866	1,200,916	1,476,846	1,642,027	1,770,074					
12/31/2016	307,027	591,994	898,223	1,447,671	1,553,199						
12/31/2017	425,270	719,502	2,001,783	2,511,859							
12/31/2018	445,005	793,371	2,169,022								
12/31/2019	314,583	609,325									
12/31/2020	421,011										

<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>
12/31/2001	2,060,004	2,147,196	2,175,066	2,264,677	2,491,166	2,491,166	2,491,166	2,497,416	2,497,416
12/31/2002	1,376,507	1,649,129	1,807,971	1,838,958	1,838,683	1,838,683	1,851,183	1,851,183	
12/31/2003	1,545,895	1,565,162	1,588,444	1,632,385	1,632,385	1,615,757	1,615,757		
12/31/2004	856,624	863,566	893,294	893,294	908,294	893,294			
12/31/2005	1,194,509	1,070,341	1,081,933	1,374,307	1,325,161				
12/31/2006	2,142,375	2,183,113	2,116,761	2,123,437					
12/31/2007	3,045,356	2,886,033	2,983,012						
12/31/2008	6,396,987	5,923,278							
12/31/2009	1,926,143								

Local Products (Subline Code 336)
Full Coverage
Multistate
Property Damage - Occurrence
Incurred Accident Year Incremental ALAE Development

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	77,025	137,914	170,514	131,644	237,544	420,148	311,961	-50,694	203,243	115,919	111,583	87,192	27,870
12/31/2002	124,698	139,239	278,149	70,642	85,087	51,903	-31,508	4	198,671	194,737	91,891	272,622	158,842
12/31/2003	604,561	264,564	115,593	128,602	28,271	5,957	77,600	35,838	91,174	77,759	60,280	19,267	23,282
12/31/2004	138,461	123,367	158,436	82,491	113,587	4,360	16,674	31,259	8,181	25,003	-4,981	6,942	29,728
12/31/2005	77,560	258,735	112,418	39,219	88,455	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	182,805	217,302	325,639	290,747	340,463	70,508	311,657	47,876	82,200	-20,284	154,125	40,738	-66,352
12/31/2007	401,758	201,187	445,971	365,901	502,598	185,288	363,245	194,197	231,521	-225,324	844	-159,323	96,979
12/31/2008	488,537	265,495	282,311	774,243	2,156,232	2,446,977	1,383,245	-19,257	-595,988	-497,969	-633,433	-473,709	
12/31/2009	321,441	225,154	33,875	135,877	64,608	308,331	168,713	45,837	2,345	31,277	-15,461		
12/31/2010	192,004	320,425	358,396	106,153	169,023	191,218	151,942	25,298	286,429	44,182			
12/31/2011	345,958	345,729	391,691	319,457	10,753	27,592	120,141	110,882	31,786				
12/31/2012	287,090	356,604	125,085	188,146	178,915	101,370	97,176	3,960					
12/31/2013	164,781	225,836	216,064	223,149	192,842	156,835	389,474						
12/31/2014	314,800	189,968	167,800	193,195	14,945	3,530							
12/31/2015	424,538	374,050	275,930	165,181	128,047								
12/31/2016	284,967	306,229	549,448	105,528									
12/31/2017	294,232	1,282,281	510,076										
12/31/2018	348,366	1,375,651											
12/31/2019	294,742												

	Incremental Percentages												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	0.0261	0.0468	0.0579	0.0447	0.0806	0.1426	0.1059	-0.0172	0.0690	0.0393	0.0379	0.0296	0.0095
12/31/2002	0.0585	0.0653	0.1305	0.0331	0.0399	0.0243	-0.0148	0.0000	0.0932	0.0913	0.0431	0.1279	0.0745
12/31/2003	0.2378	0.1041	0.0455	0.0506	0.0111	0.0023	0.0305	0.0141	0.0359	0.0306	0.0237	0.0076	0.0092
12/31/2004	0.0527	0.0469	0.0603	0.0314	0.0432	0.0017	0.0063	0.0119	0.0031	0.0095	-0.0019	0.0026	0.0113
12/31/2005	0.0219	0.0729	0.0317	0.0110	0.0249	0.0183	0.0349	-0.0015	-0.0002	0.0012	0.0499	-0.0350	0.0033
12/31/2006	0.0377	0.0448	0.0671	0.0599	0.0702	0.0145	0.0642	0.0099	0.0169	-0.0042	0.0318	0.0084	-0.0137
12/31/2007	0.0803	0.0402	0.0891	0.0731	0.1005	0.0370	0.0726	0.0388	0.0463	-0.0450	0.0002	-0.0318	0.0194
12/31/2008	0.0906	0.0492	0.0524	0.1436	0.4000	0.4539	0.2566	-0.0036	-0.1106	-0.0924	-0.1175	-0.0879	
12/31/2009	0.0776	0.0544	0.0082	0.0328	0.0156	0.0745	0.0408	0.0111	0.0006	0.0076	-0.0037		
12/31/2010	0.0392	0.0654	0.0731	0.0217	0.0345	0.0390	0.0310	0.0052	0.0584	0.0090			
12/31/2011	0.0655	0.0654	0.0741	0.0604	0.0020	0.0052	0.0227	0.0210	0.0060				
12/31/2012	0.0650	0.0807	0.0283	0.0426	0.0405	0.0230	0.0220	0.0009					
12/31/2013	0.0358	0.0490	0.0469	0.0484	0.0419	0.0340	0.0845						
12/31/2014	0.0645	0.0389	0.0344	0.0396	0.0031	0.0007							
12/31/2015	0.0569	0.0501	0.0370	0.0221	0.0172								
12/31/2016	0.0541	0.0582	0.1043	0.0200									
12/31/2017	0.0490	0.2134	0.0849										
12/31/2018	0.0615	0.2430											
12/31/2019	0.0461												

Best 3/5	0.0533	0.1072	0.0563	0.0348	0.0203	0.0207	0.0315	0.0057	0.0176	-0.0139	0.0094	-0.0214	0.0079
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Local Products (Subline Code 336)
 Full Coverage
 Multistate
 Property Damage - Occurrence
 Incurred Accident Year Incremental ALAE Development

Link Ratios							
A.Y.E	<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>
12/31/2001	1.041	1.100	1.000	1.000	1.003	1.000	1.000
12/31/2002	1.017	1.000	1.000	1.007	1.000	1.000	1.000
12/31/2003	1.028	1.000	0.990	1.000	1.000	1.000	1.000
12/31/2004	1.000	1.017	0.983	0.997	1.000	1.000	1.000
12/31/2005	1.270	0.964	1.002	0.997	1.000	1.000	1.000
12/31/2006	1.003						
Best 3/5	1.016	1.006	0.997	0.999	1.000	1.000	1.000
171 to Ultimate Factor:			1.018				

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>
	0.329	0.276	0.169	0.113	0.078	0.058	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>
	0.005	0.000	-0.018	-0.004	-0.014	0.008	0.000

Reported		\$500,000					
ALAE as of		Ultimate		ALAE	Additional	ALAE at	171-Ultimate
A.Y.E	<u>3/31/2021</u>	<u>Indemnity</u>		<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>
12/31/2018	2,404,887	6,735,599		0.169	1,137,643	3,542,530	1.018
12/31/2019	771,019	7,830,386		0.276	2,161,970	2,932,989	1.018
12/31/2020	575,519	8,782,043		0.329	2,892,805	3,468,324	1.018
							3,530,754

Bold - Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2016 - 2020

<u>Item *</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2016 - 2020 Mean</u>
1. Direct Losses Incurred	\$25,294,920	\$22,482,130	\$26,488,833	\$28,457,912	\$27,645,568	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$4,918,135	\$5,837,815	\$5,788,203	\$5,769,832	\$6,283,679	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,517,590	\$2,283,529	\$2,272,533	\$2,770,296	\$2,176,729	
4. Incurred Losses + ALAE [(1) + (2)]	\$30,213,055	\$28,319,945	\$32,277,036	\$34,227,744	\$33,929,247	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	8.3%	8.1%	7.0%	8.1%	6.4%	7.6%
6. Selected	8.0% **					

Notes: All dollar amounts are displayed in thousands.

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

** 8.0% was selected due to consideration of the impact of Covid-19 in the most recent year.

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	LOCAL PRODUCTS /
			<u>COMPLETED OPERATIONS</u> <u>COMBINED</u>
Average Annual Percent Change			
a) 7/1/2018 to 7/1/2023 AYE 12/31/2018	+ 2.0%	+ 2.9%	+ 2.8%
b) 7/1/2019 to 7/1/2023 AYE 12/31/2019	+ 2.2%	+ 2.9%	+ 2.8%
c) 7/1/2020 to 7/1/2023 AYE 12/31/2020	+ 3.1%	+ 3.0%	+ 3.0%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 6.7%	+ 4.1%	
Eight Years	+ 8.9%	+ 2.8%	
Six Years	+ 8.5%	+ 1.7%	
b) Selected	+ 5.5%	+ 4.0%	
(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 12/31/2018, 12/31/2019 & 12/31/2020

(1)		(2)	(3)	(1)		(2)	(3)
YEAR		LOCAL PRODUCTS	COMPLETED OPERATIONS	YEAR		LOCAL PRODUCTS	COMPLETED OPERATIONS
ENDING		CLASS GROUP	CLASS GROUP	ENDING		CLASS GROUP	CLASS GROUP
QUARTER *		SALES EXPOSURE	PAYROLL EXPOSURE	QUARTER *		SALES EXPOSURE	PAYROLL EXPOSURE
		INDICES	INDICES			INDICES	INDICES
2010	1	0.964	22.806	2017	1	1.032	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	0.969	23.312	2018	1	1.042	26.955
	2	0.974	23.427		2	1.046	27.203
	3	0.979	23.556		3	1.050	27.440
	4	0.982	23.638		4	1.054	27.728
2012	1	0.987	23.715	2019	1	1.058	27.950
	2	0.990	23.794		2	1.061	28.185
	3	0.995	23.873		3	1.063	28.361
	4	1.000	23.965		4	1.065	28.515
2013	1	1.004	24.062	2020	1	1.066	28.703
	2	1.007	24.140		2	1.060	28.830
	3	1.008	24.167		3	1.059	29.003
	4	1.010	24.208		4	1.059	29.191
2014	1	1.012	24.299	2021	1	1.063	29.378
	2	1.016	24.405		2	1.079	29.713
	3	1.019	24.538		3P	1.094	30.086
	4	1.022	24.663		4P	1.108	30.424
2015	1	1.023	24.759	2022	1P	1.121	30.737
	2	1.026	24.909		2P	1.130	30.931
	3	1.027	25.013		3P	1.136	31.064
	4	1.029	25.172		4P	1.142	31.208
2016	1	1.030	25.313	2023	1P	1.148	31.375
	2	1.030	25.480		2P	1.153	31.556
	3	1.029	25.731		3P	1.158	31.742
	4	1.030	25.938		4P	1.162	31.933
CHANGE IN EXPOSURES				LOCAL PRODUCTS			
7/1/2018 to 7/1/2023		(2023:4/2018:4)	1.102	COMPLETED OPERATIONS			
7/1/2019 to 7/1/2023		(2023:4/2019:4)	1.091			1.152	1.120
7/1/2020 to 7/1/2023		(2023:4/2020:4)	1.097			1.094	
AVERAGE ANNUAL TREND FACTOR							
7/1/2018 to 7/1/2023		(5.0 YEARS)	1.020			1.029	
7/1/2019 to 7/1/2023		(4.0 YEARS)	1.022			1.029	
7/1/2020 to 7/1/2023		(3.0 YEARS)	1.031			1.030	

* 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
12/31/2011	\$38,274,746	1,473	\$25,988	\$23,585		
12/31/2012	\$37,478,100	1,383	\$27,092	\$25,163		
12/31/2013	\$37,722,684	1,484	\$25,419	\$26,846	\$24,449	
12/31/2014	\$31,693,339	1,277	\$24,822	\$28,642	\$26,628	
12/31/2015	\$31,475,093	1,089	\$28,909	\$30,557	\$29,001	\$29,448
12/31/2016	\$31,698,582	944	\$33,563	\$32,601	\$31,585	\$31,943
12/31/2017	\$32,009,475	912	\$35,115	\$34,782	\$34,400	\$34,650
12/31/2018	\$31,256,504	843	\$37,084	\$37,109	\$37,465	\$37,585
12/31/2019	\$34,534,265	954	\$36,206	\$39,591	\$40,804	\$40,770
12/31/2020	\$29,629,729	614	\$48,283	\$42,239	\$44,440	\$44,224
Goodness of Fit Statistic, R-Squared:				0.839	0.889	0.804
Average Annual Severity Trend (10 yr)				+ 6.7%		
Average Annual Severity Trend (8 yr)				+ 8.9%		
Average Annual Severity Trend (6 yr)				+ 8.5%		
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 Explanatory Pages C-11 to C-12 - 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
12/31/2011	\$135,648,102	5,195	\$26,113	\$28,040		
12/31/2012	\$127,399,301	4,508	\$28,263	\$29,195		
12/31/2013	\$118,816,238	3,845	\$30,899	\$30,397	\$32,204	
12/31/2014	\$116,222,788	3,520	\$33,022	\$31,649	\$33,104	
12/31/2015	\$121,674,475	3,458	\$35,188	\$32,953	\$34,029	\$35,247
12/31/2016	\$126,281,447	3,627	\$34,817	\$34,310	\$34,981	\$35,831
12/31/2017	\$129,113,911	3,501	\$36,876	\$35,724	\$35,958	\$36,424
12/31/2018	\$147,515,610	3,782	\$39,005	\$37,195	\$36,964	\$37,028
12/31/2019	\$152,435,218	4,123	\$36,974	\$38,727	\$37,997	\$37,642
12/31/2020	\$144,376,737	3,834	\$37,655	\$40,322	\$39,059	\$38,265
Goodness of Fit Statistic, R-Squared:				0.836	0.773	0.509
Average Annual Severity Trend (10 yr)				+ 4.1%		
Average Annual Severity Trend (8 yr)				+ 2.8%		
Average Annual Severity Trend (6 yr)				+ 1.7%		
Selected Annual Severity Trend				+ 4.0%		

* 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 Explanatory Pages C-11 to C-12 - Explanation of Trend Calculation).

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATEManual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies OnlyBodily 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
12/31/2007	\$ 403,918,008	8,420	20.85
12/31/2008	\$ 391,708,370	8,906	22.74
12/31/2009	\$ 374,753,781	8,932	23.84
12/31/2010	\$ 360,437,043	9,535	26.45
12/31/2011	\$ 358,565,633	8,896	24.81
12/31/2012	\$ 361,325,483	8,268	22.88
12/31/2013	\$ 374,839,259	8,078	21.55
12/31/2014	\$ 387,696,275	7,398	19.08
12/31/2015	\$ 401,491,335	7,118	17.73
12/31/2016	\$ 388,124,210	7,278	18.75
12/31/2017	\$ 401,175,492	6,902	17.21
12/31/2018	\$ 438,019,096	7,617	17.39
12/31/2019	\$ 440,495,015	8,053	18.28
12/31/2020	\$ 424,537,750	7,105	16.73

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.

LOCAL PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
 CLASS GROUPS AND DIFFERENTIALS
 *Base Class

<u>CLASS GROUP 01</u>	45900	0.43	15538	0.29	98308	0.050
	49617	1.36	15600	1.68	98309	0.11
10100	57001	0.22	15608	0.18	98344	0.04
10145	<u>CLASS GROUP 02</u>		15839	0.48	98449	1.28
10146			15991	1.31	98805	0.069
10352	10026	0.37	15993	0.82	98813	0.100
11039	10042	6.25	16403	2.84	98967	0.51
11258	10060	1.13	16676	0.26	99003	0.06
11259	10065	1.02	18078	2.59	99826	0.035
11288	10066	1.28	18109	0.54	99827	0.031
12374	10071	1.92	18110	0.58	99948	1.00 *
12375	10073	8.77	18206	1.98	99952	0.79
13673	10075	3.09	18335	0.29	99953	0.48
13720	10107	4.44	18506	0.110	99954	0.62
14401	10115	1.42	18507	0.14	99955	0.510
15224	10309	0.31	18708	0.40		
16900	11020	3.55	18834	2.04		
16901	11127	0.16	18911	0.33		
16902	11128	1.29	18912	0.54		
16905	11204	25.54	18920	0.34		
16906	11234	1.06	45819	1.23		
16910	12014	0.73	49618	0.94		
16911	12356	0.54	49619	2.19		
16915	12510	0.45	<u>CLASS GROUP 11</u>			
16916	12805	2.96				
16920	13351	1.00 *	92053	0.034		
16921	13352	0.71	92054	0.013		
16930	13506	1.23	92055	0.013		
16931	13507	2.82	95124	0.066		
16940	13716	1.89	98303	0.30		
16941	13759	2.01	98304	0.18		
18435	14101	0.80	98305	0.09		
18436	14279	1.26	98306	0.049		
18501	14913	2.58	98307	0.03		

LOCAL PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

<u>CLASS GROUP 12</u>	96611	0.093	94404	2.32
91111	97447	0.34	95310	0.67
91150	97650	0.24	96408	6.77
91155	97651	0.29	96409	4.80
91340	97652	0.31	97221	0.70
91341	97653	0.20	97222	1.00 *
91342	97654	0.19	97223	1.58
91343	97655	0.28	98152	0.29
91436	98002	0.063	98157	0.19
91507	98482	0.41	98163	0.110
91551	98483	1.00 *	98164	0.038
91555	98502	0.24	98659	0.22
91560	98636	0.23	98914	0.30
91577	98677	0.66	98949	0.17
91746	98678	0.87	98993	2.04
92101	98806	0.23	99163	0.220
92102	98820	0.23	99803	4.76
92215	98884	0.14	99946	1.34
92338	99004	0.100	99969	1.42
92446	99080	0.47		
92447	99315	0.13		
92451	99321	0.15		
92478	99613	0.15		
94007	99650	0.067		
94276	99746	0.21		
94569				
95410	<u>CLASS GROUP 13</u>			
95455	91125	1.05		
95505	91127	0.66		
95625	91235	1.29		
95647	91265	1.88		
96053	91266	0.50		
96410	91280	1.49		
	94381	5.96		

LOCAL PRODUCTS/COMPLETED OPERATIONS CREDIBILITY-WEIGHTED DIFFERENTIAL REVIEW - 2022

LOCAL PRODUCTS
CLASS GROUP: 01

RETAIL STORES - FOOD OR DRUG

CLASS GROUP EXPERIENCE RATIO = (1)
1.27

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	CURRENT	10 YEAR	10 YEAR		FORMULA	NORM.	INDICATED			
	IMPLIED CLASS	MONO/MULTI	EXPERIENCE		EXPERIENCE	INDIC. CHG.	DIFF	INDICATED	SELECTED	SELECTED
CLASS	DIFFERENTIAL	ALCCL	RATIO	CREDIBILITY	RATIO @	TO DIFF #	(2) x (7)	CHANGE	CHANGE	DIFF
10100	0.494	1,447,426	1.60	0.2242	1.34	1.05	0.52	5%	5%	0.52
10145	0.104	920,986	1.47	0.1790	1.31	1.02	0.11	2%	6%	0.11
10146	0.168	97,147	0.55	0.0965	1.20	0.94	0.16	-6%	-5%	0.16
10352	0.557	277,285	0.72	0.1159	1.21	0.95	0.53	-5%	-5%	0.53
11039	0.608	4,173,616	1.40	0.3964	1.32	1.03	0.63	3%	4%	0.63
11258	1.585	199,562	2.96	0.1077	1.45	1.13	1.79	13%	13%	1.79
11259	1.277	3,752	0.00	0.0861	1.16	0.91	1.16	-9%	40%	1.79
11288	0.765	816,817	0.78	0.1694	1.19	0.93	0.71	-7%	-7%	0.71
12374	0.582	2,047,023	1.43	0.2700	1.31	1.02	0.59	2%	1%	0.59
12375	0.414	1,234,702	1.26	0.2065	1.27	0.99	0.41	-1%	-1%	0.41
13673	0.141	3,913,340	1.23	0.3833	1.25	0.98	0.14	-2%	-1%	0.14
13720	0.539	370,910	0.98	0.1257	1.23	0.96	0.52	-4%	-4%	0.52
14401	0.986	387,469	0.65	0.1274	1.19	0.93	0.92	-7%	-7%	0.92
15224	0.565	1,038,437	1.86	0.1895	1.38	1.08	0.61	8%	8%	0.61
16900	0.708	5,816,046	1.41	0.4676	1.34	1.05	0.74	5%	5%	0.74
16901 *	1.000	26,076,032	1.28	0.7831	1.28	1.00	1.00	0%	0%	1.00
16902	0.603	1,210,192	0.83	0.2044	1.18	0.92	0.55	-8%	-9%	0.55
16905	0.708	8,004	0.00	0.0866	1.16	0.91	0.64	-9%	-10%	0.64
16906	1.000	7,302	0.00	0.0865	1.16	0.91	0.91	-9%	-9%	0.91
16910	0.509	27,180,762	1.17	0.7899	1.19	0.93	0.47	-7%	-8%	0.47
16911	0.516	1,959,555	0.83	0.2637	1.15	0.90	0.46	-10%	-11%	0.46
16915	0.468	960,060	1.05	0.1825	1.23	0.96	0.45	-4%	-4%	0.45
16916	0.484	9,579,611	1.51	0.5809	1.41	1.10	0.53	10%	10%	0.53
16920	0.952	168,935	2.34	0.1044	1.38	1.08	1.03	8%	8%	1.03
16921	0.447	12,212	0.00	0.0871	1.16	0.91	0.41	-9%	-8%	0.41
16930	1.292	621,073	1.30	0.1508	1.27	0.99	1.28	-1%	-1%	1.28
16931	0.597	193,905	0.28	0.1071	1.16	0.91	0.54	-9%	-10%	0.54
16940	0.449	7,890	0.00	0.0866	1.16	0.91	0.41	-9%	-9%	0.41
16941	0.797	150,168	0.25	0.1023	1.17	0.91	0.73	-9%	-8%	0.73
18435	0.607	3,273,530	1.10	0.3487	1.21	0.95	0.58	-5%	-4%	0.58
18436	1.377	191,744	0.30	0.1068	1.17	0.91	1.25	-9%	-9%	1.25
18501	0.132	3,941,780	1.18	0.3848	1.24	0.97	0.13	-3%	-2%	0.13
45900	0.448	648,149	0.89	0.1534	1.21	0.95	0.43	-5%	-4%	0.43
49617	1.293	5,148,068	1.46	0.4408	1.35	1.05	1.36	5%	5%	1.36
57001	0.222	368,284	1.10	0.1254	1.25	0.98	0.22	-2%	-1%	0.22

* - Base class

@ - (5)x(4) + (100%-(5))x(1)

- (6) for class / (6) for base class

U - Upper cap

L - Lower cap

Note: Due to low data volume for class 11259, the class differential was selected to be the same as class 11258.

LOCAL PRODUCTS/COMPLETED OPERATIONS CREDIBILITY-WEIGHTED DIFFERENTIAL REVIEW - 2022

LOCAL PRODUCTS
CLASS GROUP: 02

RETAIL STORES - NOT FOOD OR DRUG

(1)
CLASS GROUP EXPERIENCE RATIO = 1.29

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	CURRENT	10 YEAR	10 YEAR		FORMULA	NORM.	INDICATED			
	IMPLIED CLASS	MONO/MULTI	EXPERIENCE		EXPERIENCE	INDIC. CHG.	DIFF	INDICATED	SELECTED	SELECTED
CLASS	DIFFERENTIAL	ALCCL	RATIO	CREDIBILITY	RATIO @	TO DIFF #	(2) x (7)	CHANGE	CHANGE	DIFF
10026	0.439	89,002	1.13	0.0800	1.28	0.84	0.37	-16%	-16%	0.37
10042	7.443	13,763,051	1.27	0.8013	1.27	0.84	6.25	-16%	-16%	6.25
10060	1.411	31,392	0.00	0.0657	1.21	0.80	1.13	-20%	-20%	1.13
10065	0.680	320,400	9.68	0.1332	2.41	1.59	1.08	59%	50%	U 1.02
10066	1.211	37,445	6.00	0.0672	1.61	1.06	1.28	6%	6%	1.28
10071	2.202	6,459,607	1.33	0.6581	1.32	0.87	1.92	-13%	-13%	1.92
10073	11.243	90,594,040	1.18	0.9632	1.18	0.78	8.77	-22%	-22%	8.77
10075	3.513	33,124	1.87	0.0661	1.33	0.88	3.09	-12%	-12%	3.09
10107	5.694	457,579	0.67	0.1620	1.19	0.78	4.44	-22%	-22%	4.44
10115	1.731	615,554	1.08	0.1928	1.25	0.82	1.42	-18%	-18%	1.42
10309	0.409	255,299	0.19	0.1189	1.16	0.76	0.31	-24%	-24%	0.31
11020	2.955	148,529	6.93	0.0943	1.82	1.20	3.55	20%	20%	3.55
11127	0.197	995,219	1.18	0.2584	1.26	0.83	0.16	-17%	-19%	0.16
11128	1.462	403,486	1.53	0.1508	1.33	0.88	1.29	-12%	-12%	1.29
11204	33.609	224,715	0.01	0.1119	1.15	0.76	25.54	-24%	-24%	25.54
11234	1.259	318,732	1.21	0.1328	1.28	0.84	1.06	-16%	-16%	1.06
12014	0.886	318,344	1.00	0.1328	1.25	0.82	0.73	-18%	-18%	0.73
12356	0.611	110,822	2.00	0.0853	1.35	0.89	0.54	-11%	-12%	0.54
12510	0.576	76,829	0.01	0.0770	1.19	0.78	0.45	-22%	-22%	0.45
12805	2.691	10,961,327	1.79	0.7633	1.67	1.10	2.96	10%	10%	2.96
13351	* 1.000	9,810,037	1.60	0.7430	1.52	1.00	1.00	0%	0%	1.00
13352	0.879	91,231	0.50	0.0805	1.23	0.81	0.71	-19%	-19%	0.71
13506	1.463	1,066,055	1.27	0.2694	1.28	0.84	1.23	-16%	-16%	1.23
13507	3.320	537,428	1.30	0.1778	1.29	0.85	2.82	-15%	-15%	2.82
13716	2.417	7,502,947	1.14	0.6900	1.19	0.78	1.89	-22%	-22%	1.89
13759	2.651	217,143	0.01	0.1102	1.15	0.76	2.01	-24%	-24%	2.01
14101	0.964	169,185	0.97	0.0991	1.26	0.83	0.80	-17%	-17%	0.80
14279	1.417	1,521,714	1.47	0.3335	1.35	0.89	1.26	-11%	-11%	1.26
14913	3.068	771,275	1.24	0.2210	1.28	0.84	2.58	-16%	-16%	2.58
15538	0.373	196,237	0.37	0.1054	1.19	0.78	0.29	-22%	-22%	0.29
15600	1.958	71,575	1.61	0.0757	1.31	0.86	1.68	-14%	-14%	1.68
15608	0.227	38,158	0.00	0.0674	1.20	0.79	0.18	-21%	-21%	0.18
15839	0.631	323,076	0.13	0.1338	1.13	0.74	0.47	-26%	-24%	L 0.48
15991	1.616	513,088	0.92	0.1731	1.23	0.81	1.31	-19%	-19%	1.31
15993	0.974	110,861	1.10	0.0853	1.27	0.84	0.82	-16%	-16%	0.82
16403	3.191	763,017	1.55	0.2196	1.35	0.89	2.84	-11%	-11%	2.84
16676	0.324	17,440	0.38	0.0621	1.23	0.81	0.26	-19%	-20%	0.26

* - Base class
U - Upper cap

@ - (5)x(4) + (100%-(5))x(1)
L - Lower cap

- (6) for class / (6) for base class

LOCAL PRODUCTS/COMPLETED OPERATIONS CREDIBILITY-WEIGHTED DIFFERENTIAL REVIEW - 2022

LOCAL PRODUCTS (1)
 CLASS GROUP: 02 RETAIL STORES - NOT FOOD OR DRUG CLASS GROUP EXPERIENCE RATIO = 1.29

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	CURRENT	10 YEAR	10 YEAR		FORMULA	NORM.	INDICATED			
	IMPLIED CLASS	MONO/MULTI	EXPERIENCE		EXPERIENCE	INDIC. CHG.	DIFF	INDICATED	SELECTED	SELECTED
CLASS	DIFFERENTIAL	ALCCL	RATIO	CREDIBILITY	RATIO @	TO DIFF #	(2) x (7)	CHANGE	CHANGE	DIFF
18078	2.912	1,081,072	1.52	0.2717	1.35	0.89	2.59	-11%	-11%	2.59
18109	0.662	6,364	0.40	0.0593	1.24	0.82	0.54	-18%	-18%	0.54
18110	0.747	627,307	0.74	0.1950	1.18	0.78	0.58	-22%	-22%	0.58
18206	2.304	5,720,692	1.32	0.6312	1.31	0.86	1.98	-14%	-14%	1.98
18335	0.376	119,109	0.06	0.0873	1.18	0.78	0.29	-22%	-23%	0.29
18506	0.136	493	0.00	0.0578	1.22	0.80	0.11	-20%	-19%	0.11
18507	0.176	18,814	0.23	0.0625	1.22	0.80	0.14	-20%	-20%	0.14
18708	0.368	110,520	5.42	0.0852	1.64	1.08	0.40	8%	9%	0.40
18834	2.611	80,313	0.00	0.0778	1.19	0.78	2.04	-22%	-22%	2.04
18911	0.418	143,475	0.39	0.0931	1.21	0.80	0.33	-20%	-21%	0.33
18912	0.661	12,455	0.62	0.0609	1.25	0.82	0.54	-18%	-18%	0.54
18920	0.419	30,236	0.00	0.0654	1.21	0.80	0.34	-20%	-19%	0.34
45819	1.397	5,937,407	1.35	0.6396	1.33	0.88	1.23	-12%	-12%	1.23
49618	1.138	7,503	0.73	0.0596	1.26	0.83	0.94	-17%	-17%	0.94
49619	2.436	2,131,273	1.48	0.4034	1.37	0.90	2.19	-10%	-10%	2.19

* - Base class
 U - Upper cap

@ - (5)x(4) + (100%-(5))x(1)
 L - Lower cap

- (6) for class / (6) for base class

LOCAL PRODUCTS/COMPLETED OPERATIONS CREDIBILITY-WEIGHTED DIFFERENTIAL REVIEW - 2022

COMPLETED OPERATIONS

CLASS GROUP: 11

COMPLETED OPERATIONS - LOW

 CLASS GROUP EXPERIENCE RATIO = (1)
1.40

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	CURRENT	10 YEAR	10 YEAR		FORMULA	NORM.	INDICATED			
	IMPLIED CLASS	MONO/MULTI	EXPERIENCE		EXPERIENCE	INDIC. CHG.	DIFF	INDICATED	SELECTED	SELECTED
CLASS	DIFFERENTIAL	ALCCL	RATIO	CREDIBILITY	RATIO @	TO DIFF #	(2) x (7)	CHANGE	CHANGE	DIFF
92053	0.025	-	0.00	-	1.40	1.36	0.034	36%	36%	0.034
92054	0.011	15	0.00	0.1250	1.23	1.19	0.013	19%	18%	0.013
92055	0.011	7,837	0.00	0.1266	1.22	1.18	0.013	18%	18%	0.013
95124	0.044	8,884,207	1.81	0.7162	1.69	1.64	0.072	64%	50%	U 0.066
98303	0.280	981,509	0.40	0.2887	1.11	1.08	0.30	8%	7%	0.30
98304	0.135	25,904,034	1.37	0.8763	1.37	1.33	0.18	33%	33%	0.18
98305	0.070	29,665,709	1.32	0.8900	1.33	1.29	0.09	29%	29%	0.09
98306	0.039	125,805	0.67	0.1501	1.29	1.25	0.049	25%	26%	0.049
98307	0.023	16,544	0.00	0.1284	1.22	1.18	0.027	18%	17%	0.027
98308	0.044	5,004,940	0.99	0.5974	1.16	1.13	0.05	13%	14%	0.05
98309	0.087	322,147	1.19	0.1864	1.36	1.32	0.11	32%	26%	0.11
98344	0.031	582,706	0.88	0.2302	1.28	1.24	0.038	24%	23%	0.038
98449	0.858	27,172,083	1.97	0.8813	1.90	1.84	1.58	84%	49%	U 1.28
98805	0.053	2,393,883	1.28	0.4396	1.35	1.31	0.069	31%	30%	0.069
98813	0.087	4,295,542	1.07	0.5641	1.21	1.17	0.10	17%	15%	0.10
98967	0.340	15,579,539	1.68	0.8119	1.63	1.58	0.54	58%	50%	U 0.51
99003	0.053	495,769	0.45	0.2161	1.19	1.16	0.061	16%	15%	0.061
99826	0.027	385,201	1.13	0.1975	1.35	1.31	0.035	31%	30%	0.035
99827	0.028	974,376	0.48	0.2877	1.14	1.11	0.031	11%	11%	0.031
99948	* 1.000	27,038,824	0.98	0.8808	1.03	1.00	1.00	0%	0%	1.00
99952	0.731	4,164,557	0.88	0.5573	1.11	1.08	0.79	8%	8%	0.79
99953	0.430	2,473,187	0.83	0.4462	1.15	1.12	0.48	12%	12%	0.48
99954	0.459	1,595,998	1.35	0.3633	1.38	1.34	0.62	34%	35%	0.62
99955	0.346	8,786,554	1.63	0.7141	1.56	1.51	0.52	51%	47%	U 0.51

* - Base class

U - Upper cap

@ - (5)x(4) + (100%-(5))x(1)

L - Lower cap

- (6) for class / (6) for base class

LOCAL PRODUCTS/COMPLETED OPERATIONS CREDIBILITY-WEIGHTED DIFFERENTIAL REVIEW - 2022

COMPLETED OPERATIONS (1)
 CLASS GROUP: 12 COMPLETED OPERATIONS - MEDIUM CLASS GROUP EXPERIENCE RATIO = 1.16

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	CURRENT	10 YEAR	10 YEAR		FORMULA	NORM.	INDICATED			
	IMPLIED CLASS	MONO/MULTI	EXPERIENCE		EXPERIENCE	INDIC. CHG.	DIFF	INDICATED	SELECTED	SELECTED
CLASS	DIFFERENTIAL	ALCCL	RATIO	CREDIBILITY	RATIO @	TO DIFF #	(2) x (7)	CHANGE	CHANGE	DIFF
91111	0.359	33,911,899	1.05	0.6332	1.09	1.03	0.37	3%	3%	0.37
91150	0.307	11,444,475	1.23	0.3825	1.19	1.12	0.34	12%	11%	0.34
91155	1.730	49,854,479	1.02	0.7153	1.06	1.00	1.73	0%	0%	1.73
91340	0.459	235,397,961	1.17	0.9210	1.17	1.10	0.50	10%	9%	0.50
91341	0.245	100,505,663	1.14	0.8335	1.14	1.08	0.26	8%	6%	0.26
91342	0.202	109,826,539	1.25	0.8454	1.24	1.17	0.24	17%	19%	0.24
91343	0.091	4,333,898	1.04	0.2120	1.13	1.07	0.097	7%	7%	0.097
91436	0.135	2,745,359	1.00	0.1602	1.13	1.07	0.14	7%	4%	0.14
91507	0.194	424,401	0.32	0.0710	1.10	1.04	0.20	4%	3%	0.20
91551	0.042	8,891,558	1.16	0.3305	1.16	1.09	0.046	9%	10%	0.046
91555	0.065	1,830,694	0.35	0.1272	1.06	1.00	0.065	0%	0%	0.065
91560	0.234	132,042,419	1.34	0.8677	1.32	1.25	0.29	25%	24%	0.29
91577	0.181	17,739,212	1.28	0.4818	1.22	1.15	0.21	15%	16%	0.21
91746	0.305	30,482,258	1.36	0.6090	1.28	1.21	0.37	21%	21%	0.37
92101	0.181	5,081,564	1.17	0.2343	1.16	1.09	0.20	9%	10%	0.20
92102	0.185	6,403,054	1.44	0.2706	1.24	1.17	0.22	17%	19%	0.22
92215	0.177	95,255,137	1.23	0.8261	1.22	1.15	0.20	15%	13%	0.20
92338	0.106	44,217,141	1.38	0.6908	1.31	1.24	0.13	24%	23%	0.13
92446	0.120	3,450,122	0.62	0.1840	1.06	1.00	0.12	0%	0%	0.12
92447	0.095	445,287	0.39	0.0719	1.10	1.04	0.099	4%	4%	0.099
92451	0.146	28,643,227	1.07	0.5946	1.11	1.05	0.15	5%	3%	0.15
92478	0.105	183,522,268	1.06	0.9010	1.07	1.01	0.11	1%	5%	0.11
94007	0.276	89,044,557	1.25	0.8163	1.23	1.16	0.32	16%	16%	0.32
94276	0.267	16,826,989	1.04	0.4694	1.10	1.04	0.28	4%	5%	0.28
94569	0.234	29,067,832	1.23	0.5980	1.20	1.13	0.26	13%	11%	0.26
95410	0.164	67,050,859	1.20	0.7706	1.19	1.12	0.18	12%	10%	0.18
95455	0.092	7,098,355	1.36	0.2884	1.22	1.15	0.11	15%	20%	0.11
95505	0.126	1,004,195	1.52	0.0950	1.19	1.12	0.14	12%	11%	0.14
95625	0.212	14,221,852	1.30	0.4306	1.22	1.15	0.24	15%	13%	0.24
95647	0.367	310,872,443	1.08	0.9389	1.08	1.02	0.37	2%	1%	0.37
96053	0.248	4,683,757	1.25	0.2226	1.18	1.11	0.28	11%	13%	0.28
96410	0.495	18,551,443	1.20	0.4923	1.18	1.11	0.55	11%	11%	0.55
96611	0.089	2,973,837	0.84	0.1681	1.11	1.05	0.093	5%	4%	0.093
97447	0.273	79,138,832	1.38	0.7982	1.34	1.26	0.34	26%	25%	0.34
97650	0.217	4,123,944	1.15	0.2056	1.16	1.09	0.24	9%	11%	0.24

* - Base class
 U - Upper cap

@ - (5)x(4) + (100%-(5))x(1)
 L - Lower cap

- (6) for class / (6) for base class

LOCAL PRODUCTS/COMPLETED OPERATIONS CREDIBILITY-WEIGHTED DIFFERENTIAL REVIEW - 2022

COMPLETED OPERATIONS (1)
 CLASS GROUP: 12 COMPLETED OPERATIONS - MEDIUM CLASS GROUP EXPERIENCE RATIO = 1.16

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	CURRENT	10 YEAR	10 YEAR		FORMULA	NORM.	INDICATED			
	IMPLIED CLASS	MONO/MULTI	EXPERIENCE		EXPERIENCE	INDIC. CHG.	DIFF	INDICATED	SELECTED	SELECTED
CLASS	DIFFERENTIAL	ALCCL	RATIO	CREDIBILITY	RATIO @	TO DIFF #	(2) x (7)	CHANGE	CHANGE	DIFF
97651	0.248	2,540,651	1.59	0.1531	1.23	1.16	0.29	16%	17%	0.29
97652	0.238	549,585	6.55	0.0711	1.54	1.45	0.35	45%	30%	0.31
97653	0.179	7,043,146	1.15	0.2870	1.16	1.09	0.20	9%	12%	0.20
97654	0.192	1,074,971	0.24	0.0979	1.07	1.01	0.19	1%	-1%	0.19
97655	0.263	12,855,693	1.03	0.4079	1.11	1.05	0.28	5%	6%	0.28
98002	0.062	674,025	0.05	0.0815	1.07	1.01	0.063	1%	2%	0.063
98482	0.382	245,792,705	1.14	0.9240	1.14	1.08	0.41	8%	7%	0.41
98483 *	1.000	302,537,594	1.05	0.9374	1.06	1.00	1.00	0%	0%	1.00
98502	0.217	4,085,411	1.31	0.2044	1.19	1.12	0.24	12%	11%	0.24
98636	0.223	20,983,233	0.98	0.5214	1.07	1.01	0.23	1%	3%	0.23
98677	0.587	42,921,017	1.22	0.6846	1.20	1.13	0.66	13%	12%	0.66
98678	0.780	28,394,073	1.19	0.5926	1.18	1.11	0.87	11%	12%	0.87
98806	0.216	6,866,498	1.11	0.2826	1.15	1.08	0.23	8%	6%	0.23
98820	0.196	32,817,374	1.25	0.6258	1.22	1.15	0.23	15%	17%	0.23
98884	0.112	23,282,289	1.38	0.5460	1.28	1.21	0.14	21%	25%	0.14
99004	0.098	363,791	0.47	0.0685	1.11	1.05	0.10	5%	2%	0.10
99080	0.494	10,919,348	0.76	0.3725	1.01	0.95	0.47	-5%	-5%	0.47
99315	0.114	11,152,970	1.41	0.3770	1.25	1.18	0.13	18%	14%	0.13
99321	0.147	22,006,276	1.07	0.5327	1.11	1.05	0.15	5%	2%	0.15
99613	0.138	12,896,439	1.21	0.4086	1.18	1.11	0.15	11%	9%	0.15
99650	0.061	6,149,645	1.21	0.2639	1.17	1.10	0.067	10%	10%	0.067
99746	0.179	34,156,132	1.34	0.6348	1.27	1.20	0.21	20%	17%	0.21

* - Base class

@ - (5)x(4) + (100%-(5))x(1)

- (6) for class / (6) for base class

U - Upper cap

L - Lower cap

Note: A selected differential (0.31) was made for class 97652 to temper the impact of one large occurrence.

LOCAL PRODUCTS/COMPLETED OPERATIONS CREDIBILITY-WEIGHTED DIFFERENTIAL REVIEW - 2022

COMPLETED OPERATIONS (1)
 CLASS GROUP: 13 COMPLETED OPERATIONS - HIGH CLASS GROUP EXPERIENCE RATIO = 0.99

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	CURRENT	10 YEAR	10 YEAR		FORMULA	NORM.	INDICATED			
	IMPLIED CLASS	MONO/MULTI	EXPERIENCE		EXPERIENCE	INDIC. CHG.	DIFF	INDICATED	SELECTED	SELECTED
CLASS	DIFFERENTIAL	ALCCL	RATIO	CREDIBILITY	RATIO @	TO DIFF #	(2) x (7)	CHANGE	CHANGE	DIFF
91125	1.030	296,371	1.23	0.1434	1.02	1.02	1.05	2%	2%	1.05
91127	0.651	9,827,785	1.05	0.5753	1.02	1.02	0.66	2%	1%	0.66
91235	1.505	5,549,238	0.71	0.4510	0.86	0.86	1.29	-14%	-14%	1.29
91265	1.493	301,740	2.87	0.1438	1.26	1.26	1.88	26%	26%	1.88
91266	0.498	1,844,075	1.07	0.2648	1.01	1.01	0.50	1%	0%	0.50
91280	1.389	153,263	1.59	0.1301	1.07	1.07	1.49	7%	7%	1.49
94381	5.321	17,550,091	1.17	0.6984	1.12	1.12	5.96	12%	12%	5.96
94404	2.437	1,269,245	0.83	0.2239	0.95	0.95	2.32	-5%	-5%	2.32
95310	0.673	3,462,626	1.02	0.3597	1.00	1.00	0.67	0%	0%	0.67
96408	5.503	12,109,419	1.37	0.6210	1.23	1.23	6.77	23%	23%	6.77
96409	4.797	22,963,132	1.00	0.7494	1.00	1.00	4.80	0%	0%	4.80
97221	0.630	8,827,922	1.20	0.5515	1.11	1.11	0.70	11%	11%	0.70
97222	1.000	40,640,901	1.00	0.8385	1.00	1.00	1.00	0%	0%	1.00
97223	1.932	37,269,441	0.79	0.8267	0.82	0.82	1.58	-18%	-18%	1.58
98152	0.294	5,694,225	0.94	0.4564	0.97	0.97	0.29	-3%	-1%	0.29
98157	0.207	882,606	0.60	0.1938	0.91	0.91	0.19	-9%	-8%	0.19
98163	0.123	17,367	0.00	0.1171	0.87	0.87	0.11	-13%	-11%	0.11
98164	0.044	58,032	0.00	0.1210	0.87	0.87	0.038	-13%	-14%	0.038
98659	0.249	1,511	0.00	0.1155	0.88	0.88	0.22	-12%	-12%	0.22
98914	0.341	2,898	0.00	0.1157	0.88	0.88	0.30	-12%	-12%	0.30
98949	0.197	35,790	0.00	0.1189	0.87	0.87	0.17	-13%	-14%	0.17
98993	2.405	16,067,872	0.78	0.6807	0.85	0.85	2.04	-15%	-15%	2.04
99163	0.250	15,300	0.00	0.1169	0.87	0.87	0.22	-13%	-12%	0.22
99803	5.294	527,899	0.42	0.1640	0.90	0.90	4.76	-10%	-10%	4.76
99946	1.313	29,690,813	1.03	0.7929	1.02	1.02	1.34	2%	2%	1.34
99969	1.393	8,685,978	1.05	0.5480	1.02	1.02	1.42	2%	2%	1.42

* - Base class
 U - Upper cap

@ - (5)x(4) + (100%-(5))x(1)
 L - Lower cap

- (6) for class / (6) for base class

OHIO GL-2022-BGL1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS
ACTUARIAL ANALYSIS SUPPLEMENT

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

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-14.5%	-14.5%
OL&T	-3.0%	-3.0%
Premises/Operations	-8.3%	-8.3%
Products	-11.4%	-11.4%
Local Products/Completed Operations	-14.3%	-14.3%
Products/Completed Operations	-13.4%	-13.4%
GL Overall	-9.7%	-9.7%

INDICATED Indicated changes are based on standard ISO methodology. The selected changes are
VS. SELECTED equal to the indicated changes for all sublines.

HISTORICAL The sources of the data underlying this loss cost review are:
SOURCE DATA

ISO reporting companies' voluntary experience.
Fiscal- accident year data through year ended 9/30/2021 for Premises/Operations.
Calendar - accident year data through year ended 12/31/2020 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) increased by an average of 1.0%, 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:

- Implemented loss cost level change (-7.5%);
- A change in exposure trend plus an additional year of trending (+8.9%).

The Basic Limit Experience Ratios (BLERs) varied within reasonable limits.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 2.7%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused an 3.1% increase in ALCCL;
- Implemented loss cost level change (-2.5%);
- A change in exposure trend plus an additional year of trending (+2.5%).

The BLERs increased in 2017 (+26.3%), 2018 (+13.3%), 2019 (+13.0%) and 2020 (+12.7%). This is mainly due to unfavorable experience across several class groups.

Products

Multistate ALCCL increased by an average of 3.8% 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 1.3% increase in ALCCL;
- Implemented an average loss cost level change of approximately -6.1% in most states;
- A change in exposure trend plus an additional year of trending of +6.6%;
- The effect on ALCCL due to a change in average IPMFs (+0.9%).

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 21.3% 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 4.1% increase in ALCCL;
- Implemented an average loss cost level change of approximately +9.3% in most states;
- A change in exposure trend plus an additional year of trending of +9.4%;
- The effect on ALCCL due to a change in average IPMFs (-0.1%).

The BLERs changed due to the various effects listed above.

LATEST CALL
YEAR TO YEAR
COMPARISON

Manufacturers and
Contractors

The ALCCL decreased steadily from 2017 to 2021.

The low BLERs for 2020 (0.672) and 2021 (0.892) are attributable to favorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL decreased from 2017 to 2018, increased in 2019 and then decreased thereafter.

The high BLERs for 2017 (1.259) and 2018 (1.192) are attributable to unfavorable experience in several class groups. The low BLERs for 2020 (0.791) and 2021 (0.820) are attributable to favorable experience in several class groups.

Products

The ALCCL increased from 2016 to 2017, decreased in 2018, increased in 2019 and then decreased thereafter.

The BLER decreased from 2016 to 2020.

Local Products/
Completed Ops

The ALCCL increased steadily from 2016 to 2019 and then decreased thereafter.

The BLER decreased from 2016 to 2020.

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

The BI and PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review.

The multistate full coverage BI indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review. The multistate full coverage PD indemnity loss development factors for the 2022 review have decreased compared to those in the 2021 review.

The multistate deductible coverage BI indemnity loss development factors for the 2022 review have decreased compared to the 2021 review. The multistate deductible coverage PD indemnity loss development factors for the 2022 review remained stable compared to the 2021 review.

The multistate Fringe indemnity loss development factors for the 2022 review remained stable compared to the 2021 review.

Owners, Landlords
and Tenants

The BI and PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review.

The multistate full coverage BI indemnity loss development factors for the 2022 review have increased compared to those in the 2021 review. The multistate full coverage PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review.

The multistate deductible coverage BI indemnity loss development factors for the 2022 review have increased compared to those in the 2021 review. The multistate deductible coverage PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review.

The multistate Fringe indemnity loss development factors for the 2022 review have increased compared to the 2021 review.

Products

The multistate full coverage BI indemnity loss development factors for the 2022 review have increased compared to those in the 2021 review. The multistate full coverage PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review.

The multistate deductible coverage BI indemnity loss development factors for the 2022 review have decreased compared to the 2021 review. The multistate deductible coverage PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review, with a decrease 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 indemnity loss development factors for the 2022 review have increased compared to those in the 2021 review. The multistate full coverage PD indemnity loss development factors for the 2022 review have decreased compared to those in the 2021 review. The multistate deductible coverage BI and PD indemnity loss development factors for the 2022 review remained stable compared to the 2021 review.

For Completed Operations, the full coverage BI and PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review.

The Completed Operations multistate full coverage BI and PD indemnity loss development factors for the 2022 review have increased compared to those in the 2021 review. The multistate deductible coverage BI indemnity loss development factors for the 2022 review have increased compared to those in the 2021 review. The multistate deductible coverage PD indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 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	<p>The BI severity trend selection is +5.5%, up from +4.5% in the previous Fiscal review.</p> <p>The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Fiscal review.</p> <p>The Fringe severity trend selection is 0.0%, unchanged from 0.0% in the previous Fiscal review.</p>
	Owners, Landlords and Tenants	<p>The BI severity trend selection is +6.5%, up from +4.5% in the previous Fiscal review.</p> <p>The PD severity trend selection is +7.5%, up from +5.5% in the previous Fiscal review.</p> <p>The Fringe severity trend selection is 0.5%, up from 0.0% in the previous Fiscal review.</p>
	Products	<p>The BI severity trend selection is +3.0%, unchanged from +3.0% in the previous review.</p> <p>The PD severity trend selection is +4.5%, down from +5.5% in the previous review.</p>
	Local Products/ Completed Ops	<p>The BI severity trend selection is +5.5%, up from +5.0% in the previous review.</p> <p>The PD selected severity trend is +4.0%, down from +4.5% in the previous review.</p>

FREQUENCY
TREND
COMPARISON

We have selected a frequency trend of -0.5% 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 higher 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 lower 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 higher than that used in the previous review for all three years.

Local Products/
Completed Ops

The exposure trend factors for Local Products are higher than that used in the previous review for all three years. The exposure trend factors for Completed Operations are higher 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 0.912. In the 2021 review the weighted average IPMF was 0.913.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.878. In the 2021 review the weighted average IPMF was 0.879.
	Products	The current multistate weighted average IPMF is 0.878. In the 2021 review the multistate weighted average IPMF was 0.865.
	Local Products/ Completed Ops	The current multistate weighted average IPMF is 0.994. In the Group 4, 2021 review the multistate weighted average IPMF was 1.000.
The IPMF's are applied to the multiline ALCCL.		
CLASS GROUP/ TERRITORY/ STATE RELATIVE CHANGE	The class group relative changes for Manufacturers and Contractors vary within reasonable limits.	
	The class group and territory relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, Ohio's state balanced relative change (0.947) ranks 11th lowest overall. In last year's review, Ohio's state balanced relative change (0.994) ranked 28th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average change of 0.0% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average increase of 3.1% in the total statewide ALCCL.	
	For Products, the change in company mix results in a 1.3% increase in the total multistate ALCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 4.1% 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	.123	.167	10150	.29	(a)	11204	.186	.95	13111	.43	.08
10011	.029	(a)	10151	7.41	—	11205	(a)	—	13112	.092	.054
10012	.034	(a)	10160	1.32	—	11206	.42	—	13201	.47	.123
10015	5.49	—	10204	.133	—	11207	5.31	—	13204	.53	.86
10020	(a)	(a)	10205	.149	—	11208	.91	—	13205	.205	.34
10025	.029	(a)	10210	.238	(a)	11209	4.28	—	13206	(a)	(a)
10026	.38	.014	10211	.238	(a)	11210	1.82	—	13207	(a)	(a)
10027	.029	(a)	10220	2.80	—	11211	9.47	—	13208	(a)	(a)
10036	.35	(a)	10255	.13	.14	11212	1.43	—	13314	.071	.012
10040	.094	.32	10256	.47	.198	11213	1.17	—	13351	.173	.037
10042	.22	.232	10257	.09	.146	11214	2.88	—	13352	.176	.026
10052	3.79	—	10309	.096	.011	11222	.048	—	13410	.75	1.66
10054	3.37	—	10315	.226	(a)	11234	.167	.039	13411	(a)	(a)
10060	.105	.042	10331	7.44	—	11248	.025	.013	13412	.25	1.19
10065	.158	.038	10332	12.80	—	11258	.46	.097	13453	.29	(a)
10066	.161	.041	10352	.223	.039	11259	.49	.116	13454	.34	(a)
10070	.071	.134	10367	2.44	—	11273	8.29	—	13455	.35	(a)
10071	.189	.071	10368	3.56	—	11274	7.95	—	13461	(a)	(a)
10072	2.76	—	10375	(a)	—	11288	.57	.053	13506	.54	.046
10073	.55	.32	10378	7.53	—	12014	.053	.027	13507	.66	.104
10075	4.05	.121	10379	3.50	—	12356	.70	.02	13590	.26	.61
10100	.38	.039	10380	5.97	—	12361	.109	.066	13621	.065	.34
10101	.142	.16	10381	5.17	—	12362	.078	(a)	13670	.061	.018
10105	1.54	—	11007	1.04	—	12373	.029	.022	13673	.35	.01
10107	1.67	.165	11020	.18	.132	12374	.37	.044	13715	.078	.111
10110	18.70	—	11039	.47	.047	12375	.18	.03	13716	.27	.07
10111	.154	.059	11052	2.38	—	12391	.058	.059	13720	.197	.039
10113	.214	—	11101	(a)	(a)	12393	.238	(a)	13759	.105	.076
10115	.42	.053	11120	(a)	—	12467	.099	(a)	13930	.165	.147
10117	5.45	—	11126	.037	.023	12509	.032	.026	14068	.023	.01
10119	(a)	—	11127	.39	.006	12510	.41	.017	14101	.27	.03
10120	12.20	—	11128	.53	.048	12583	.183	(a)	14279	.248	.048
10130	2.10	—	11138	1.86	—	12651	.53	.45	14401	.46	.068
10132	1.81	—	11155	.127	—	12683	.244	(a)	14405	.61	—
10133	2.28	—	11160	(a)	(a)	12707	.51	.48	14527	.32	.169
10135	(a)	—	11167	.55	—	12797	.107	.177	14655	.053	—
10140	.05	.02	11168	2.84	—	12805	.192	.11	14731	2.36	—
10141	.10	.021	11201	9.07	—	12841	.32	—	14732	.174	—
10145	.48	.008	11202	2.68	—	12927	.056	—	14733	.37	—
10146	.171	.012	11203	.91	.38	13049	.056	.044	14734	.158	—

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	.114	.11	16670	3.09	—	18501	.37	.01	40072	(a)	—
14913	.198	.096	16676	.176	.01	18506	.228	.004	40075	47.20	—
15060	(a)	(a)	16694	.215	(a)	18507	.111	.005	40101	6.70	—
15061	(a)	(a)	16705	.247	.113	18570	1.16	—	40102	5.92	—
15062	.103	(a)	16722	(a)	—	18575	(a)	(a)	40111	6.06	—
15063	.119	(a)	16723	(a)	—	18616	.174	.49	40115	(a)	—
15070	.082	—	16750	.062	.035	18707	.012	.006	40117	(a)	—
15119	(a)	—	16751	.062	—	18708	.068	.015	40140	(a)	—
15120	(a)	—	16819	.62	(a)	18833	.139	(a)	41001	.205	—
15123	2.28	—	16820	.48	(a)	18834	.176	.076	41210	(a)	—
15124	.80	—	16881	.97	(a)	18911	.56	.012	41421	.33	—
15188	.18	(a)	16890	.073	(a)	18912	1.05	.02	41422	.178	—
15223	.072	.039	16891	.079	(a)	18920	.27	.013	41510	28.00	—
15224	.208	.045	16892	.144	(a)	18991	(a)	—	41603	15.80	—
15300	(a)	—	16900	1.86	.055	19007	.89	—	41604	8.67	—
15314	.127	(a)	16901	1.19	.074	19051	1.98	—	41620	.76	—
15404	.047	(a)	16902	1.01	.041	19061	(a)	—	41650	22.20	—
15405	.069	(a)	16905	1.96	.048	19795	.183	(a)	41664	25.90	—
15406	.175	.056	16906	1.25	.068	19796	.214	—	41665	3.03	—
15488	.44	(a)	16910	1.12	.035	40005	(a)	—	41666	(a)	—
15538	.226	.011	16911	1.01	.034	40006	(a)	—	41667	70.80	—
15600	.57	.062	16915	1.15	.033	40010	(a)	—	41668	66.30	—
15607	.107	—	16916	.96	.039	40015	(a)	—	41669	.46	—
15608	.127	.007	16920	2.54	.077	40020	(a)	—	41670	.78	—
15656	3.75	—	16921	2.32	.031	40026	(a)	—	41672	(a)	—
15699	.26	—	16930	1.46	.095	40031	(a)	—	41673	(a)	—
15733	.114	.03	16931	1.58	.043	40032	(a)	—	41675	(a)	—
15839	.17	.018	16940	3.17	.031	40040	(a)	—	41677	.157	—
15991	.139	.049	16941	1.27	.054	40041	(a)	—	41678	57.40	—
15993	.118	.03	18078	.14	.096	40042	(a)	—	41679	(a)	(a)
16005	.041	.03	18109	.232	.02	40045	171.00	—	41680	11.60	—
16009	.14	.111	18110	.186	.022	40046	33.80	—	41696	.50	—
16402	.84	—	18200	(a)	—	40047	12.00	—	41697	.35	—
16403	.53	.127	18205	.216	.39	40059	4.31	—	41700	(a)	—
16404	.67	—	18206	.30	.073	40061	2.29	—	41715	7.34	—
16471	.151	—	18335	.217	.011	40063	76.50	—	41716	4.67	—
16501	.087	(a)	18435	.41	.043	40064	22.50	—	43007	(a)	—
16527	.133	.27	18436	.33	.093	40066	(a)	—	43117	(a)	—
16588	.065	(a)	18437	.31	(a)	40067	(a)	—	43151	23.40	—
16604	.109	.10	18438	.59	(a)	40069	(a)	—	43152	17.20	—

\$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	89.30	—	44112	.223	—	45771	.204	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.066	.046	47318	7.21	—
43421	24.50	—	44193	(a)	—	45900	.065	.032	47367	.157	—
43422	128.00	—	44194	(a)	—	45901	.056	.039	47420	1.58	—
43424	(a)	—	44222	(a)	—	45937	.202	—	47468	(a)	—
43470	2.89	—	44276	120.00	—	45993	(a)	(a)	47469	3.34	—
43517	(a)	—	44277	77.70	—	46004	21.10	—	47471	2.89	—
43518	11.10	—	44280	.157	—	46005	16.90	—	47473	3.78	—
43550	87.20	—	44311	5.73	—	46112	.026	—	47474	4.22	—
43551	48.40	—	44315	3.85	—	46202	3.14	—	47475	3.34	—
43626	8.87	—	44427	24.20	—	46362	200.00	—	47476	3.34	—
43628	115.00	—	44428	24.30	—	46426	29.30	—	47477	4.45	—
43629	97.70	—	44429	.36	—	46427	39.10	—	47478	4.67	—
43754	(a)	—	44430	.25	—	46510	(a)	—	47600	(a)	—
43760	3.25	—	44431	.81	—	46590	(a)	—	47610	(a)	—
43822	2.30	—	44432	.26	—	46603	2.46	—	48039	63.30	—
43840	.028	—	44433	8.19	—	46604	2.83	—	48177	(a)	—
43860	1.81	—	44434	15.70	—	46606	7.55	—	48178	(a)	—
43889	.65	—	44435	16.20	—	46607	10.40	—	48206	23.50	—
43945	(a)	—	44436	18.90	—	46622	6.71	—	48252	(a)	—
43946	(a)	—	44437	15.70	—	46671	(a)	—	48441	.099	—
43990	(a)	(a)	44438	12.40	—	46700	180.00	—	48557	9.86	—
43991	(a)	—	44439	24.10	—	46773	(a)	—	48558	8.57	—
44009	2.78	—	44440	20.00	—	46822	(a)	—	48600	58.50	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	9.48	—	44501	(a)	—	46882	(a)	—	48636	.50	(a)
44070	2.81	—	45190	2.47	—	46911	17.60	—	48637	7.53	—
44071	3.12	—	45191	1.75	—	46912	32.10	—	48638	3.74	—
44072	2.16	—	45192	2.05	—	46913	(a)	—	48727	(a)	—
44100	.67	—	45193	1.21	—	46914	(a)	—	48808	.96	—
44101	.70	—	45210	1.53	—	46915	(a)	—	48924	(a)	—
44102	.54	—	45224	(a)	—	46916	(a)	—	48925	180.00	—
44103	.48	—	45225	(a)	—	47050	.63	—	49005	.107	—
44104	.202	—	45334	51.40	—	47051	(a)	—	49111	1.47	—
44105	(a)	—	45380	.134	(a)	47052	(a)	—	49181	20.70	—
44106	(a)	—	45450	15.10	—	47103	(a)	—	49183	25.20	—
44108	.237	—	45523	(a)	—	47146	(a)	—	49184	53.20	—
44109	.60	—	45524	(a)	—	47147	(a)	—	49185	48.40	—
44110	.61	—	45539	(a)	—	47221	197.00	—	49239	.10	.36
44111	.38	—	45678	.17	—	47253	(a)	—	49292	1.51	—

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
49305	(a)	—	51240	.196	.215	51702	.047	(a)	51986	.095	.082
49333	11.10	—	51241	.58	.24	51703	.019	(a)	51999	.04	.32
49451	(a)	—	51250	.078	(a)	51734	.036	.43	52002	.035	.104
49452	(a)	—	51251	.017	(a)	51741	.102	.26	52075	.058	.197
49617	.188	.101	51252	.059	.061	51752	.086	.141	52076	.069	(a)
49618	.158	.038	51253	.05	(a)	51767	.014	.007	52109	.009	(a)
49619	.30	.081	51254	.016	.025	51777	.05	.058	52134	.118	.56
49763	1.92	—	51255	.199	(a)	51790	.083	(a)	52137	.023	(a)
49800	(a)	—	51300	.069	.127	51796	.037	(a)	52150	.217	(a)
49801	173.00	—	51305	.069	.76	51808	.132	.53	52315	.065	.27
49802	15.40	—	51315	.065	.08	51809	.164	.173	52341	.014	(a)
49803	27.20	—	51330	.03	.82	51833	.075	.051	52342	.041	(a)
49840	.65	—	51333	.01	.28	51850	.073	(a)	52343	.025	(a)
49870	75.30	—	51340	.016	(a)	51851	.05	(a)	52401	.077	(a)
49890	(a)	—	51350	.115	.115	51852	.116	(a)	52402	.009	(a)
49891	(a)	—	51351	.103	.045	51853	.047	(a)	52432	.044	(a)
49902	(a)	—	51352	.142	.09	51854	.105	(a)	52433	.04	.65
49903	(a)	—	51355	.096	.082	51855	.11	(a)	52435	.051	(a)
50010	.095	.33	51356	.104	.47	51856	.06	(a)	52438	.037	(a)
50011	.027	(a)	51357	.092	.95	51857	.103	(a)	52440	.057	(a)
50012	.035	(a)	51358	.222	.111	51869	.044	.138	52467	.053	(a)
50015	.062	(a)	51359	.195	.62	51877	.246	.156	52469	.019	.085
50017	.047	(a)	51370	.191	2.69	51889	.04	.01	52505	.092	.195
50018	.025	(a)	51380	.019	.039	51896	.019	.017	52547	.067	.058
50019	.025	(a)	51400	.071	(a)	51900	.056	.098	52581	.45	1.80
50045	.108	(a)	51401	.104	(a)	51909	.066	.048	52619	.032	(a)
50047	.012	(a)	51500	.036	.145	51919	.041	(a)	52660	.056	—
51001	.017	.38	51516	.047	—	51926	.042	.041	52744	.29	.052
51005	.003	(a)	51517	.053	—	51927	.023	.10	52767	.061	(a)
51116	.043	.64	51550	.045	.42	51934	.046	.082	52876	(a)	(a)
51201	.016	(a)	51551	.016	.83	51941	.041	.034	52911	.025	.42
51205	.05	.046	51552	.027	.137	51942	.066	—	52967	.009	.052
51206	.008	.37	51553	.048	(a)	51956	.179	.14	53001	.093	.241
51210	.03	(a)	51554	.005	(a)	51957	.158	.37	53077	.044	.204
51211	(a)	(a)	51575	.031	.023	51958	.14	.31	53095	.03	(a)
51220	.102	1.48	51576	.086	.101	51959	.143	(a)	53096	.042	(a)
51221	.057	1.47	51600	.058	.194	51960	.019	.30	53121	.121	.46
51222	.069	4.76	51613	.039	.141	51970	.082	.138	53147	.01	(a)
51224	.072	1.17	51625	.016	(a)	51982	.024	.068	53229	.058	(a)
51230	.012	.64	51666	.049	.085	51985	.044	—	53271	.023	(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	.057	.249	55715	.095	.169	56918	.023	(a)	58096	.084	1.35
53374	.075	.191	55716	.137	.41	56919	.059	(a)	58301	.018	.086
53375	.04	.31	55717	.078	(a)	56920	.054	(a)	58302	.023	.042
53376	.064	.159	55718	.076	(a)	56980	.047	(a)	58397	.132	.45
53377	.066	.172	55802	.05	.013	57001	.016	.016	58408	.037	—
53403	.041	(a)	55918	.054	1.76	57002	.01	.08	58409	.047	—
53425	.054	(a)	55919	.007	2.95	57090	.086	.83	58456	.025	—
53565	.048	.081	56040	.005	.028	57146	.055	.64	58457	.036	—
53631	.014	.019	56041	.034	(a)	57202	.042	(a)	58458	.047	—
53632	.016	.029	56042	.042	(a)	57257	.052	.042	58459	.057	—
53731	.015	(a)	56170	.053	(a)	57401	.029	.079	58503	.035	.08
53732	.101	.45	56171	.026	(a)	57403	.102	.03	58532	.045	(a)
53733	.065	.177	56202	.034	.063	57410	.014	.164	58559	.009	(a)
53734	.28	—	56390	.059	.64	57411	.013	(a)	58560	.022	(a)
53803	.128	(a)	56391	.051	.25	57572	.008	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.081	.107	57600	.025	.03	58575	.029	.098
53902	(a)	(a)	56488	.083	.042	57611	.028	.044	58627	.092	.011
53903	(a)	(a)	56567	.055	(a)	57625	.218	(a)	58663	.121	.65
53904	(a)	(a)	56650	.168	(a)	57651	.026	.037	58682	.082	(a)
53905	(a)	(a)	56651	.091	(a)	57690	.037	.38	58713	.032	(a)
53907	.044	.078	56652	.065	(a)	57716	.017	.08	58737	.06	.49
53951	(a)	(a)	56653	.063	(a)	57725	.038	.083	58756	.023	(a)
53952	(a)	(a)	56654	.032	(a)	57726	.03	.025	58757	.201	(a)
53953	(a)	(a)	56690	.043	.31	57798	.013	(a)	58759	.025	(a)
54012	.028	—	56699	.037	.078	57800	.05	(a)	58802	.028	.39
54077	.061	.36	56758	.032	.123	57808	.015	(a)	58813	.056	(a)
54444	(a)	(a)	56759	.033	.07	57809	.015	(a)	58822	.078	(a)
55010	.183	.76	56760	.047	.087	57810	.015	.09	58837	.112	.155
55011	.049	2.01	56805	.061	(a)	57871	.017	.091	58840	.034	.11
55012	.059	.92	56806	.044	(a)	57913	.065	.206	58873	.053	.021
55013	.049	1.13	56807	.043	(a)	57997	.063	—	58903	.018	(a)
55014	(a)	(a)	56808	.056	(a)	57998	.029	.047	58904	.014	.108
55214	.048	.075	56900	.054	(a)	57999	.024	.065	58922	.089	.189
55371	.192	.096	56910	.027	(a)	58009	.024	(a)	59005	.034	.063
55410	(a)	(a)	56911	.047	(a)	58010	.067	(a)	59057	.249	(a)
55426	.059	(a)	56912	.038	.089	58020	.109	(a)	59058	.161	(a)
55597	.012	1.45	56913	.031	(a)	58056	.08	(a)	59188	.217	.047
55647	.024	.065	56915	.185	(a)	58057	.05	(a)	59189	.30	.25
55648	.011	(a)	56916	.167	.26	58058	.045	(a)	59223	.055	.128
55649	.013	(a)	56917	.048	(a)	58095	.063	1.22	59257	.009	.011

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
59306	.057	(a)	59923	.006	.006	62003	15.50	—	91125	1.52	1.34
59378	.036	.124	59925	.20	1.15	63010	33.00	—	91127	1.37	.84
59481	.153	.096	59926	.17	.46	63011	41.30	—	91130	.80	—
59482	.226	(a)	59927	.114	1.10	63012	58.70	—	91135	.224	(a)
59537	.039	.219	59931	.118	.37	63013	55.60	—	91150	1.30	3.93
59601	.058	1.80	59932	.127	.69	63215	51.20	—	91155	2.88	20.00
59647	.101	.141	59941	.04	(a)	63216	35.50	—	91160	.61	—
59660	.106	.83	59947	.025	.26	63217	34.30	—	91175	.52	—
59661	.052	(a)	59955	.015	.114	63218	11.60	—	91177	2.30	—
59693	.009	—	59963	.113	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.26	.059	63220	(a)	—	91190	1.24	(a)
59701	.004	.38	59970	.033	.147	64074	17.40	—	91200	.46	—
59713	.095	.30	59973	.073	(a)	64075	12.30	—	91210	(a)	—
59722	.049	.023	59975	.046	.13	64500	(a)	—	91235	1.58	1.65
59723	.019	.03	59977	.026	(a)	65007	31.20	—	91250	2.39	(a)
59724	.028	.016	59984	.02	.041	66122	13.40	—	91265	9.81	2.40
59725	.035	.126	59985	.078	(a)	66123	7.37	—	91266	5.19	.76
59726	.026	.023	59986	.059	(a)	66309	21.50	—	91280	(a)	2.43
59738	.082	.052	59988	.012	.05	66561	49.80	—	91302	7.18	(a)
59750	.029	.141	59989	.01	.037	67017	46.30	—	91315	2.18	—
59751	.01	(a)	60010	18.40	—	67508	26.70	—	91324	4.86	(a)
59773	.013	.023	60011	21.10	—	67509	19.60	—	91325	(a)	(a)
59774	.011	.127	60012	34.70	—	67510	10.90	—	91340	3.17	5.78
59775	.014	.156	60013	29.70	—	67511	11.80	—	91341	2.63	3.01
59781	.025	.065	60015	22.20	—	67512	50.50	—	91342	2.91	2.77
59782	.037	.62	60016	25.00	—	67513	32.00	—	91343	.58	1.12
59783	.036	(a)	60035	35.10	—	67634	40.00	—	91405	3.69	—
59784	.028	(a)	61000	18.20	—	67635	28.30	—	91436	2.98	1.62
59790	.063	(a)	61212	17.90	—	68001	86.50	—	91481	10.90	—
59798	.095	.33	61216	19.90	—	68439	111.00	—	91507	1.60	2.31
59806	.068	(a)	61217	18.10	—	68500	4.04	—	91523	24.70	—
59867	.071	(a)	61218	12.40	—	68604	2.08	—	91547	.141	—
59886	.01	.087	61223	88.00	—	68606	8.13	—	91551	.87	.53
59889	.042	.192	61224	28.00	—	68607	6.42	—	91555	.95	.75
59892	.036	(a)	61225	38.90	—	68702	5.29	—	91560	2.87	3.35
59904	.025	.088	61226	65.50	—	68703	3.96	—	91562	1.94	—
59905	.045	.112	61227	59.90	—	68706	17.00	—	91577	6.95	2.43
59914	.26	.65	62000	13.60	—	68707	16.80	—	91580	3.79	—
59915	.082	.53	62001	10.80	—	90089	2.52	—	91581	(a)	(a)
59917	.015	.222	62002	4.92	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

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
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.119	.167	10150	.59	(a)	11204	.37	.95	13111	.64	.08
10011	.028	(a)	10151	14.90	—	11205	(a)	—	13112	.047	.054
10012	.033	(a)	10160	2.65	—	11206	.36	—	13201	.36	.123
10015	4.99	—	10204	.27	—	11207	4.49	—	13204	.41	.86
10020	(a)	(a)	10205	.30	—	11208	.77	—	13205	.157	.34
10025	.028	(a)	10210	.48	(a)	11209	3.61	—	13206	(a)	(a)
10026	.77	.014	10211	.48	(a)	11210	1.54	—	13207	(a)	(a)
10027	.028	(a)	10220	5.62	—	11211	7.99	—	13208	(a)	(a)
10036	.27	(a)	10255	.099	.14	11212	1.21	—	13314	.143	.012
10040	.09	.32	10256	.36	.198	11213	.99	—	13351	.35	.037
10042	.44	.232	10257	.068	.146	11214	2.43	—	13352	.35	.026
10052	3.45	—	10309	.193	.011	11222	.041	—	13410	.57	1.66
10054	3.06	—	10315	.45	(a)	11234	.34	.039	13411	(a)	(a)
10060	.211	.042	10331	6.76	—	11248	.019	.013	13412	.192	1.19
10065	.32	.038	10332	11.70	—	11258	.69	.097	13453	.222	(a)
10066	.32	.041	10352	.33	.039	11259	.74	.116	13454	.26	(a)
10070	.068	.134	10367	2.06	—	11273	16.60	—	13455	.26	(a)
10071	.38	.071	10368	3.01	—	11274	16.00	—	13461	(a)	(a)
10072	2.33	—	10375	(a)	—	11288	.84	.053	13506	1.09	.046
10073	.42	.32	10378	6.85	—	12014	.041	.027	13507	1.32	.104
10075	3.09	.121	10379	3.18	—	12356	1.41	.02	13590	.196	.61
10100	.57	.039	10380	5.43	—	12361	.055	.066	13621	.05	.34
10101	.29	.16	10381	4.70	—	12362	.075	(a)	13670	.031	.018
10105	3.10	—	11007	.88	—	12373	.028	.022	13673	.52	.01
10107	1.27	.165	11020	.36	.132	12374	.73	.044	13715	.075	.111
10110	17.00	—	11039	.36	.047	12375	.36	.03	13716	.54	.07
10111	.149	.059	11052	1.13	—	12391	.056	.059	13720	.29	.039
10113	.43	—	11101	(a)	(a)	12393	.48	(a)	13759	.211	.076
10115	.85	.053	11120	(a)	—	12467	.199	(a)	13930	.159	.147
10117	4.95	—	11126	.075	.023	12509	.025	.026	14068	.047	.01
10119	(a)	—	11127	.38	.006	12510	.31	.017	14101	.55	.03
10120	11.10	—	11128	.51	.048	12583	.14	(a)	14279	.189	.048
10130	4.22	—	11138	1.69	—	12651	.41	.45	14401	.69	.068
10132	3.64	—	11155	.25	—	12683	.186	(a)	14405	.51	—
10133	1.09	—	11160	(a)	(a)	12707	.49	.48	14527	.30	.169
10135	(a)	—	11167	.26	—	12797	.103	.177	14655	.106	—
10140	.025	.02	11168	1.35	—	12805	.39	.11	14731	1.12	—
10141	.051	.021	11201	7.66	—	12841	.64	—	14732	.083	—
10145	.243	.008	11202	2.26	—	12927	.112	—	14733	.74	—
10146	.26	.012	11203	.88	.38	13049	.029	.044	14734	.32	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.087	.11	16670	2.81	—	18501	.55	.01	40072	(a)	—
14913	.40	.096	16676	.35	.01	18506	.174	.004	40075	18.90	—
15060	(a)	(a)	16694	.165	(a)	18507	.224	.005	40101	25.80	—
15061	(a)	(a)	16705	.239	.113	18570	2.34	—	40102	22.80	—
15062	.078	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.51	—
15063	.091	(a)	16723	(a)	—	18616	.133	.49	40115	(a)	—
15070	.069	—	16750	.124	.035	18707	.011	.006	40117	(a)	—
15119	(a)	—	16751	.124	—	18708	.137	.015	40140	(a)	—
15120	(a)	—	16819	.47	(a)	18833	.134	(a)	41001	.186	—
15123	1.09	—	16820	.37	(a)	18834	.35	.076	41210	(a)	—
15124	.38	—	16881	1.95	(a)	18911	1.12	.012	41421	.183	—
15188	.138	(a)	16890	.056	(a)	18912	2.11	.02	41422	.098	—
15223	.036	.039	16891	.06	(a)	18920	.55	.013	41510	56.30	—
15224	.31	.045	16892	.11	(a)	18991	(a)	—	41603	8.66	—
15300	(a)	—	16900	1.87	.055	19007	.42	—	41604	4.76	—
15314	.25	(a)	16901	1.20	.074	19051	.94	—	41620	.64	—
15404	.036	(a)	16902	1.02	.041	19061	(a)	—	41650	12.20	—
15405	.053	(a)	16905	1.96	.048	19795	.37	(a)	41664	23.50	—
15406	.134	.056	16906	1.26	.068	19796	.43	—	41665	2.76	—
15488	.33	(a)	16910	1.12	.035	40005	(a)	—	41666	(a)	—
15538	.45	.011	16911	1.02	.034	40006	(a)	—	41667	64.30	—
15600	1.14	.062	16915	1.15	.033	40010	(a)	—	41668	60.30	—
15607	.09	—	16916	.96	.039	40015	(a)	—	41669	.42	—
15608	.25	.007	16920	2.55	.077	40020	(a)	—	41670	.71	—
15656	7.53	—	16921	2.33	.031	40026	(a)	—	41672	(a)	—
15699	.223	—	16930	1.47	.095	40031	(a)	—	41673	(a)	—
15733	.087	.03	16931	1.58	.043	40032	(a)	—	41675	(a)	—
15839	.34	.018	16940	3.18	.031	40040	(a)	—	41677	.133	—
15991	.28	.049	16941	1.27	.054	40041	(a)	—	41678	47.80	—
15993	.236	.03	18078	.135	.096	40042	(a)	—	41679	(a)	(a)
16005	.04	.03	18109	.47	.02	40045	155.00	—	41680	6.35	—
16009	.107	.111	18110	.37	.022	40046	30.70	—	41696	.42	—
16402	1.69	—	18200	(a)	—	40047	11.00	—	41697	.29	—
16403	1.07	.127	18205	.209	.39	40059	3.92	—	41700	(a)	—
16404	1.35	—	18206	.60	.073	40061	2.08	—	41715	4.03	—
16471	.127	—	18335	.44	.011	40063	69.60	—	41716	2.56	—
16501	.084	(a)	18435	.60	.043	40064	20.50	—	43007	(a)	—
16527	.129	.27	18436	.49	.093	40066	(a)	—	43117	(a)	—
16588	.05	(a)	18437	.62	(a)	40067	(a)	—	43151	9.41	—
16604	.083	.10	18438	1.19	(a)	40069	(a)	—	43152	14.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	35.80	—	44112	.161	—	45771	.156	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.051	.046	47318	6.56	—
43421	9.81	—	44193	(a)	—	45900	.131	.032	47367	.133	—
43422	51.50	—	44194	(a)	—	45901	.112	.039	47420	1.44	—
43424	(a)	—	44222	(a)	—	45937	.081	—	47468	(a)	—
43470	2.44	—	44276	48.10	—	45993	(a)	(a)	47469	1.83	—
43517	(a)	—	44277	31.20	—	46004	11.60	—	47471	1.59	—
43518	10.10	—	44280	.133	—	46005	9.27	—	47473	2.07	—
43550	35.00	—	44311	5.21	—	46112	.102	—	47474	2.32	—
43551	19.40	—	44315	3.50	—	46202	.95	—	47475	1.83	—
43626	8.06	—	44427	93.30	—	46362	167.00	—	47476	1.83	—
43628	105.00	—	44428	93.90	—	46426	24.40	—	47477	2.44	—
43629	88.80	—	44429	1.41	—	46427	32.60	—	47478	2.56	—
43754	(a)	—	44430	.98	—	46510	(a)	—	47600	(a)	—
43760	2.96	—	44431	3.12	—	46590	(a)	—	47610	(a)	—
43822	1.94	—	44432	.99	—	46603	2.05	—	48039	25.40	—
43840	.024	—	44433	31.60	—	46604	2.36	—	48177	(a)	—
43860	1.53	—	44434	60.40	—	46606	6.29	—	48178	(a)	—
43889	.55	—	44435	62.50	—	46607	8.65	—	48206	21.30	—
43945	(a)	—	44436	73.00	—	46622	5.67	—	48252	(a)	—
43946	(a)	—	44437	60.50	—	46671	(a)	—	48441	.09	—
43990	(a)	(a)	44438	47.80	—	46700	72.00	—	48557	8.96	—
43991	(a)	—	44439	93.10	—	46773	(a)	—	48558	7.79	—
44009	1.32	—	44440	77.00	—	46822	(a)	—	48600	48.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.62	—	44501	(a)	—	46882	(a)	—	48636	.66	(a)
44070	2.55	—	45190	.75	—	46911	16.00	—	48637	6.85	—
44071	2.84	—	45191	.53	—	46912	29.20	—	48638	3.40	—
44072	1.96	—	45192	.62	—	46913	(a)	—	48727	(a)	—
44100	.48	—	45193	.37	—	46914	(a)	—	48808	1.93	—
44101	.50	—	45210	.47	—	46915	(a)	—	48924	(a)	—
44102	.39	—	45224	(a)	—	46916	(a)	—	48925	164.00	—
44103	.35	—	45225	(a)	—	47050	.53	—	49005	.09	—
44104	.146	—	45334	20.60	—	47051	(a)	—	49111	2.95	—
44105	(a)	—	45380	.102	(a)	47052	(a)	—	49181	8.30	—
44106	(a)	—	45450	6.07	—	47103	(a)	—	49183	10.10	—
44108	.171	—	45523	(a)	—	47146	(a)	—	49184	21.30	—
44109	.43	—	45524	(a)	—	47147	(a)	—	49185	19.40	—
44110	.44	—	45539	(a)	—	47221	79.00	—	49239	.076	.36
44111	.27	—	45678	.143	—	47253	(a)	—	49292	.61	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.236	.215	51702	.062	(a)	51986	.115	.082
49333	4.45	—	51241	.70	.24	51703	.026	(a)	51999	.048	.32
49451	(a)	—	51250	.104	(a)	51734	.048	.43	52002	.043	.104
49452	(a)	—	51251	.02	(a)	51741	.123	.26	52075	.076	.197
49617	.089	.101	51252	.071	.061	51752	.104	.141	52076	.092	(a)
49618	.075	.038	51253	.061	(a)	51767	.008	.007	52109	.011	(a)
49619	.141	.081	51254	.019	.025	51777	.027	.058	52134	.142	.56
49763	.92	—	51255	.26	(a)	51790	.045	(a)	52137	.03	(a)
49800	(a)	—	51300	.037	.127	51796	.045	(a)	52150	.26	(a)
49801	69.60	—	51305	.037	.76	51808	.159	.53	52315	.035	.27
49802	6.17	—	51315	.05	.08	51809	.198	.173	52341	.019	(a)
49803	10.90	—	51330	.04	.82	51833	.04	.051	52342	.054	(a)
49840	.55	—	51333	.013	.28	51850	.097	(a)	52343	.033	(a)
49870	68.50	—	51340	.019	(a)	51851	.066	(a)	52401	.102	(a)
49890	(a)	—	51350	.062	.115	51852	.154	(a)	52402	.011	(a)
49891	(a)	—	51351	.056	.045	51853	.062	(a)	52432	.053	(a)
49902	(a)	—	51352	.077	.09	51854	.139	(a)	52433	.049	.65
49903	(a)	—	51355	.052	.082	51855	.146	(a)	52435	.061	(a)
50010	.115	.33	51356	.056	.47	51856	.08	(a)	52438	.044	(a)
50011	.036	(a)	51357	.07	.95	51857	.137	(a)	52440	.069	(a)
50012	.043	(a)	51358	.17	.111	51869	.053	.138	52467	.064	(a)
50015	.075	(a)	51359	.149	.62	51877	.30	.156	52469	.022	.085
50017	.057	(a)	51370	.231	2.69	51889	.049	.01	52505	.112	.195
50018	.033	(a)	51380	.023	.039	51896	.023	.017	52547	.089	.058
50019	.03	(a)	51400	.094	(a)	51900	.03	.098	52581	.54	1.80
50045	.13	(a)	51401	.138	(a)	51909	.087	.048	52619	.038	(a)
50047	.015	(a)	51500	.044	.145	51919	.049	(a)	52660	.047	—
51001	.022	.38	51516	.04	—	51926	.05	.041	52744	.155	.052
51005	.005	(a)	51517	.045	—	51927	.027	.10	52767	.081	(a)
51116	.057	.64	51550	.054	.42	51934	.055	.082	52876	(a)	(a)
51201	.02	(a)	51551	.019	.83	51941	.05	.034	52911	.03	.42
51205	.06	.046	51552	.032	.137	51942	.08	—	52967	.011	.052
51206	.009	.37	51553	.058	(a)	51956	.216	.14	53001	.112	.241
51210	.039	(a)	51554	.005	(a)	51957	.19	.37	53077	.054	.204
51211	(a)	(a)	51575	.017	.023	51958	.169	.31	53095	.037	(a)
51220	.135	1.48	51576	.104	.101	51959	.173	(a)	53096	.051	(a)
51221	.075	1.47	51600	.071	.194	51960	.023	.30	53121	.146	.46
51222	.091	4.76	51613	.047	.141	51970	.099	.138	53147	.014	(a)
51224	.096	1.17	51625	.021	(a)	51982	.029	.068	53229	.077	(a)
51230	.016	.64	51666	.027	.085	51985	.037	—	53271	.027	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.076	.249	55715	.114	.169	56918	.031	(a)	58096	.102	1.35
53374	.041	.191	55716	.165	.41	56919	.078	(a)	58301	.024	.086
53375	.022	.31	55717	.103	(a)	56920	.071	(a)	58302	.027	.042
53376	.035	.159	55718	.10	(a)	56980	.057	(a)	58397	.159	.45
53377	.035	.172	55802	.027	.013	57001	.019	.016	58408	.031	—
53403	.022	(a)	55918	.065	1.76	57002	.013	.08	58409	.04	—
53425	.071	(a)	55919	.009	2.95	57090	.114	.83	58456	.021	—
53565	.026	.081	56040	.006	.028	57146	.072	.64	58457	.031	—
53631	.017	.019	56041	.041	(a)	57202	.05	(a)	58458	.04	—
53632	.019	.029	56042	.051	(a)	57257	.062	.042	58459	.048	—
53731	.018	(a)	56170	.07	(a)	57401	.035	.079	58503	.043	.08
53732	.122	.45	56171	.034	(a)	57403	.055	.03	58532	.055	(a)
53733	.079	.177	56202	.041	.063	57410	.017	.164	58559	.011	(a)
53734	.239	—	56390	.071	.64	57411	.017	(a)	58560	.027	(a)
53803	.17	(a)	56391	.061	.25	57572	.01	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.098	.107	57600	.03	.03	58575	.035	.098
53902	(a)	(a)	56488	.045	.042	57611	.037	.044	58627	.112	.011
53903	(a)	(a)	56567	.072	(a)	57625	.26	(a)	58663	.161	.65
53904	(a)	(a)	56650	.222	(a)	57651	.032	.037	58682	.099	(a)
53905	(a)	(a)	56651	.121	(a)	57690	.049	.38	58713	.017	(a)
53907	.053	.078	56652	.086	(a)	57716	.023	.08	58737	.072	.49
53951	(a)	(a)	56653	.083	(a)	57725	.051	.083	58756	.03	(a)
53952	(a)	(a)	56654	.042	(a)	57726	.039	.025	58757	.243	(a)
53953	(a)	(a)	56690	.023	.31	57798	.016	(a)	58759	.03	(a)
54012	.024	—	56699	.045	.078	57800	.061	(a)	58802	.034	.39
54077	.073	.36	56758	.038	.123	57808	.019	(a)	58813	.074	(a)
54444	(a)	(a)	56759	.039	.07	57809	.02	(a)	58822	.094	(a)
55010	.221	.76	56760	.056	.087	57810	.019	.09	58837	.148	.155
55011	.06	2.01	56805	.074	(a)	57871	.023	.091	58840	.044	.11
55012	.071	.92	56806	.053	(a)	57913	.078	.206	58873	.071	.021
55013	.064	1.13	56807	.052	(a)	57997	.053	—	58903	.021	(a)
55014	(a)	(a)	56808	.068	(a)	57998	.035	.047	58904	.016	.108
55214	.058	.075	56900	.065	(a)	57999	.032	.065	58922	.117	.189
55371	.104	.096	56910	.033	(a)	58009	.032	(a)	59005	.041	.063
55410	(a)	(a)	56911	.062	(a)	58010	.081	(a)	59057	.30	(a)
55426	.078	(a)	56912	.051	.089	58020	.059	(a)	59058	.195	(a)
55597	.014	1.45	56913	.041	(a)	58056	.096	(a)	59188	.117	.047
55647	.029	.065	56915	.244	(a)	58057	.061	(a)	59189	.161	.25
55648	.013	(a)	56916	.221	.26	58058	.054	(a)	59223	.073	.128
55649	.016	(a)	56917	.064	(a)	58095	.077	1.22	59257	.011	.011

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
59306	.069	(a)	59923	.008	.006	62003	12.90	—	91125	1.52	1.34
59378	.047	.124	59925	.153	1.15	63010	20.60	—	91127	1.37	.84
59481	.185	.096	59926	.13	.46	63011	25.80	—	91130	.80	—
59482	.122	(a)	59927	.087	1.10	63012	36.70	—	91135	.224	(a)
59537	.051	.219	59931	.142	.37	63013	34.70	—	91150	1.30	3.93
59601	.07	1.80	59932	.153	.69	63215	42.60	—	91155	2.88	20.00
59647	.055	.141	59941	.048	(a)	63216	29.60	—	91160	.61	—
59660	.128	.83	59947	.032	.26	63217	31.20	—	91175	.52	—
59661	.063	(a)	59955	.018	.114	63218	10.50	—	91177	2.30	—
59693	.011	—	59963	.136	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.32	.059	63220	(a)	—	91190	1.24	(a)
59701	.005	.38	59970	.044	.147	64074	5.31	—	91200	.46	—
59713	.115	.30	59973	.088	(a)	64075	3.73	—	91210	(a)	—
59722	.059	.023	59975	.061	.13	64500	(a)	—	91235	1.58	1.65
59723	.022	.03	59977	.035	(a)	65007	26.00	—	91250	2.39	(a)
59724	.034	.016	59984	.024	.041	66122	11.20	—	91265	9.81	2.40
59725	.043	.126	59985	.094	(a)	66123	6.14	—	91266	5.19	.76
59726	.031	.023	59986	.072	(a)	66309	17.90	—	91280	(a)	2.43
59738	.099	.052	59988	.016	.05	66561	41.50	—	91302	7.18	(a)
59750	.038	.141	59989	.013	.037	67017	38.50	—	91315	2.18	—
59751	.014	(a)	60010	11.50	—	67508	14.60	—	91324	4.86	(a)
59773	.007	.023	60011	13.20	—	67509	10.70	—	91325	(a)	(a)
59774	.006	.127	60012	21.70	—	67510	5.98	—	91340	3.17	5.78
59775	.007	.156	60013	18.60	—	67511	6.47	—	91341	2.63	3.01
59781	.033	.065	60015	13.90	—	67512	27.70	—	91342	2.91	2.77
59782	.049	.62	60016	15.60	—	67513	17.60	—	91343	.58	1.12
59783	.048	(a)	60035	29.30	—	67634	33.40	—	91405	3.69	—
59784	.037	(a)	61000	11.30	—	67635	23.60	—	91436	2.98	1.62
59790	.077	(a)	61212	14.90	—	68001	72.00	—	91481	10.90	—
59798	.126	.33	61216	16.60	—	68439	92.60	—	91507	1.60	2.31
59806	.09	(a)	61217	15.10	—	68500	2.52	—	91523	24.70	—
59867	.086	(a)	61218	10.30	—	68604	1.73	—	91547	.141	—
59886	.012	.087	61223	73.30	—	68606	6.77	—	91551	.87	.53
59889	.023	.192	61224	23.40	—	68607	5.35	—	91555	.95	.75
59892	.048	(a)	61225	32.40	—	68702	4.41	—	91560	2.87	3.35
59904	.032	.088	61226	54.50	—	68703	3.30	—	91562	1.94	—
59905	.054	.112	61227	49.90	—	68706	14.20	—	91577	6.95	2.43
59914	.32	.65	62000	11.40	—	68707	14.00	—	91580	3.79	—
59915	.108	.53	62001	8.97	—	90089	2.52	—	91581	(a)	(a)
59917	.02	.222	62002	4.09	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.105	.167	10150	.31	(a)	11204	.194	.95	13111	.50	.08
10011	.025	(a)	10151	7.75	—	11205	(a)	—	13112	.044	.054
10012	.029	(a)	10160	1.38	—	11206	.41	—	13201	.46	.123
10015	3.90	—	10204	.139	—	11207	5.18	—	13204	.52	.86
10020	(a)	(a)	10205	.155	—	11208	.89	—	13205	.198	.34
10025	.025	(a)	10210	.249	(a)	11209	4.17	—	13206	(a)	(a)
10026	.40	.014	10211	.249	(a)	11210	1.78	—	13207	(a)	(a)
10027	.025	(a)	10220	2.93	—	11211	9.22	—	13208	(a)	(a)
10036	.34	(a)	10255	.126	.14	11212	1.40	—	13314	.074	.012
10040	.08	.32	10256	.46	.198	11213	1.14	—	13351	.181	.037
10042	.23	.232	10257	.087	.146	11214	2.80	—	13352	.185	.026
10052	2.70	—	10309	.10	.011	11222	.047	—	13410	.72	1.66
10054	2.39	—	10315	.236	(a)	11234	.175	.039	13411	(a)	(a)
10060	.11	.042	10331	5.29	—	11248	.024	.013	13412	.244	1.19
10065	.165	.038	10332	9.12	—	11258	.54	.097	13453	.28	(a)
10066	.168	.041	10352	.26	.039	11259	.58	.116	13454	.33	(a)
10070	.06	.134	10367	2.37	—	11273	8.67	—	13455	.33	(a)
10071	.198	.071	10368	3.47	—	11274	8.32	—	13461	(a)	(a)
10072	2.69	—	10375	(a)	—	11288	.66	.053	13506	.57	.046
10073	.53	.32	10378	5.35	—	12014	.052	.027	13507	.69	.104
10075	3.92	.121	10379	2.48	—	12356	.74	.02	13590	.249	.61
10100	.45	.039	10380	4.24	—	12361	.052	.066	13621	.063	.34
10101	.149	.16	10381	3.67	—	12362	.066	(a)	13670	.029	.018
10105	1.61	—	11007	1.01	—	12373	.025	.022	13673	.41	.01
10107	1.61	.165	11020	.188	.132	12374	.38	.044	13715	.066	.111
10110	13.30	—	11039	.46	.047	12375	.188	.03	13716	.28	.07
10111	.131	.059	11052	1.39	—	12391	.049	.059	13720	.232	.039
10113	.223	—	11101	(a)	(a)	12393	.249	(a)	13759	.11	.076
10115	.44	.053	11120	(a)	—	12467	.104	(a)	13930	.14	.147
10117	3.87	—	11126	.039	.023	12509	.031	.026	14068	.024	.01
10119	(a)	—	11127	.33	.006	12510	.40	.017	14101	.28	.03
10120	8.68	—	11128	.45	.048	12583	.177	(a)	14279	.24	.048
10130	2.20	—	11138	1.32	—	12651	.52	.45	14401	.55	.068
10132	1.89	—	11155	.133	—	12683	.236	(a)	14405	.59	—
10133	1.34	—	11160	(a)	(a)	12707	.43	.48	14527	.27	.169
10135	(a)	—	11167	.32	—	12797	.091	.177	14655	.055	—
10140	.024	.02	11168	1.67	—	12805	.201	.11	14731	1.38	—
10141	.047	.021	11201	8.84	—	12841	.33	—	14732	.102	—
10145	.228	.008	11202	2.61	—	12927	.058	—	14733	.39	—
10146	.201	.012	11203	.78	.38	13049	.027	.044	14734	.165	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.111	.11	16670	2.19	—	18501	.44	.01	40072	(a)	—
14913	.207	.096	16676	.185	.01	18506	.221	.004	40075	19.10	—
15060	(a)	(a)	16694	.209	(a)	18507	.117	.005	40101	8.29	—
15061	(a)	(a)	16705	.21	.113	18570	1.22	—	40102	7.32	—
15062	.099	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.31	—
15063	.116	(a)	16723	(a)	—	18616	.168	.49	40115	(a)	—
15070	.08	—	16750	.065	.035	18707	.01	.006	40117	(a)	—
15119	(a)	—	16751	.065	—	18708	.071	.015	40140	(a)	—
15120	(a)	—	16819	.60	(a)	18833	.118	(a)	41001	.145	—
15123	1.34	—	16820	.46	(a)	18834	.185	.076	41210	(a)	—
15124	.47	—	16881	1.01	(a)	18911	.58	.012	41421	.228	—
15188	.175	(a)	16890	.07	(a)	18912	1.10	.02	41422	.122	—
15223	.034	.039	16891	.077	(a)	18920	.28	.013	41510	29.30	—
15224	.245	.045	16892	.139	(a)	18991	(a)	—	41603	10.80	—
15300	(a)	—	16900	1.39	.055	19007	.52	—	41604	5.94	—
15314	.133	(a)	16901	.89	.074	19051	1.16	—	41620	.74	—
15404	.045	(a)	16902	.76	.041	19061	(a)	—	41650	15.20	—
15405	.067	(a)	16905	1.47	.048	19795	.191	(a)	41664	18.40	—
15406	.17	.056	16906	.94	.068	19796	.223	—	41665	2.15	—
15488	.42	(a)	16910	.84	.035	40005	(a)	—	41666	(a)	—
15538	.236	.011	16911	.76	.034	40006	(a)	—	41667	50.30	—
15600	.60	.062	16915	.86	.033	40010	(a)	—	41668	47.10	—
15607	.104	—	16916	.71	.039	40015	(a)	—	41669	.33	—
15608	.133	.007	16920	1.90	.077	40020	(a)	—	41670	.55	—
15656	3.92	—	16921	1.74	.031	40026	(a)	—	41672	(a)	—
15699	.26	—	16930	1.09	.095	40031	(a)	—	41673	(a)	—
15733	.111	.03	16931	1.18	.043	40032	(a)	—	41675	(a)	—
15839	.178	.018	16940	2.37	.031	40040	(a)	—	41677	.153	—
15991	.146	.049	16941	.95	.054	40041	(a)	—	41678	38.60	—
15993	.123	.03	18078	.119	.096	40042	(a)	—	41679	(a)	(a)
16005	.035	.03	18109	.243	.02	40045	121.00	—	41680	7.92	—
16009	.136	.111	18110	.194	.022	40046	24.00	—	41696	.48	—
16402	.88	—	18200	(a)	—	40047	8.56	—	41697	.34	—
16403	.56	.127	18205	.184	.39	40059	3.07	—	41700	(a)	—
16404	.70	—	18206	.31	.073	40061	1.63	—	41715	5.03	—
16471	.147	—	18335	.227	.011	40063	54.40	—	41716	3.20	—
16501	.074	(a)	18435	.48	.043	40064	16.00	—	43007	(a)	—
16527	.113	.27	18436	.38	.093	40066	(a)	—	43117	(a)	—
16588	.063	(a)	18437	.32	(a)	40067	(a)	—	43151	9.51	—
16604	.106	.10	18438	.62	(a)	40069	(a)	—	43152	11.60	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	36.20	—	44112	.162	—	45771	.197	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.064	.046	47318	5.13	—
43421	9.92	—	44193	(a)	—	45900	.068	.032	47367	.153	—
43422	52.00	—	44194	(a)	—	45901	.058	.039	47420	1.12	—
43424	(a)	—	44222	(a)	—	45937	.082	—	47468	(a)	—
43470	2.82	—	44276	48.60	—	45993	(a)	(a)	47469	2.28	—
43517	(a)	—	44277	31.50	—	46004	14.50	—	47471	1.98	—
43518	7.89	—	44280	.153	—	46005	11.60	—	47473	2.59	—
43550	35.40	—	44311	4.07	—	46112	.033	—	47474	2.89	—
43551	19.60	—	44315	2.74	—	46202	3.38	—	47475	2.28	—
43626	6.30	—	44427	30.00	—	46362	135.00	—	47476	2.28	—
43628	81.90	—	44428	30.10	—	46426	19.70	—	47477	3.05	—
43629	69.40	—	44429	.45	—	46427	26.30	—	47478	3.20	—
43754	(a)	—	44430	.31	—	46510	(a)	—	47600	(a)	—
43760	2.31	—	44431	1.00	—	46590	(a)	—	47610	(a)	—
43822	2.24	—	44432	.32	—	46603	1.65	—	48039	25.70	—
43840	.028	—	44433	10.10	—	46604	1.91	—	48177	(a)	—
43860	1.76	—	44434	19.40	—	46606	5.08	—	48178	(a)	—
43889	.63	—	44435	20.10	—	46607	6.98	—	48206	16.70	—
43945	(a)	—	44436	23.40	—	46622	6.54	—	48252	(a)	—
43946	(a)	—	44437	19.40	—	46671	(a)	—	48441	.07	—
43990	(a)	(a)	44438	15.30	—	46700	72.80	—	48557	7.00	—
43991	(a)	—	44439	29.90	—	46773	(a)	—	48558	6.09	—
44009	1.63	—	44440	24.70	—	46822	(a)	—	48600	39.40	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	6.74	—	44501	(a)	—	46882	(a)	—	48636	.49	(a)
44070	2.00	—	45190	2.66	—	46911	12.50	—	48637	5.35	—
44071	2.22	—	45191	1.89	—	46912	22.80	—	48638	2.66	—
44072	1.53	—	45192	2.21	—	46913	(a)	—	48727	(a)	—
44100	.49	—	45193	1.30	—	46914	(a)	—	48808	1.00	—
44101	.51	—	45210	1.65	—	46915	(a)	—	48924	(a)	—
44102	.39	—	45224	(a)	—	46916	(a)	—	48925	128.00	—
44103	.35	—	45225	(a)	—	47050	.61	—	49005	.104	—
44104	.147	—	45334	20.90	—	47051	(a)	—	49111	1.53	—
44105	(a)	—	45380	.129	(a)	47052	(a)	—	49181	8.38	—
44106	(a)	—	45450	6.13	—	47103	(a)	—	49183	10.20	—
44108	.172	—	45523	(a)	—	47146	(a)	—	49184	21.60	—
44109	.43	—	45524	(a)	—	47147	(a)	—	49185	19.60	—
44110	.44	—	45539	(a)	—	47221	79.90	—	49239	.097	.36
44111	.27	—	45678	.165	—	47253	(a)	—	49292	.61	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.242	.215	51702	.047	(a)	51986	.118	.082
49333	4.50	—	51241	.72	.24	51703	.019	(a)	51999	.05	.32
49451	(a)	—	51250	.078	(a)	51734	.036	.43	52002	.044	.104
49452	(a)	—	51251	.021	(a)	51741	.126	.26	52075	.058	.197
49617	.11	.101	51252	.073	.061	51752	.106	.141	52076	.069	(a)
49618	.092	.038	51253	.062	(a)	51767	.009	.007	52109	.011	(a)
49619	.174	.081	51254	.019	.025	51777	.032	.058	52134	.146	.56
49763	1.13	—	51255	.199	(a)	51790	.053	(a)	52137	.023	(a)
49800	(a)	—	51300	.044	.127	51796	.046	(a)	52150	.27	(a)
49801	70.30	—	51305	.044	.76	51808	.163	.53	52315	.041	.27
49802	6.24	—	51315	.063	.08	51809	.203	.173	52341	.014	(a)
49803	11.00	—	51330	.03	.82	51833	.048	.051	52342	.041	(a)
49840	.63	—	51333	.01	.28	51850	.073	(a)	52343	.025	(a)
49870	53.50	—	51340	.02	(a)	51851	.05	(a)	52401	.077	(a)
49890	(a)	—	51350	.074	.115	51852	.116	(a)	52402	.011	(a)
49891	(a)	—	51351	.066	.045	51853	.047	(a)	52432	.055	(a)
49902	(a)	—	51352	.091	.09	51854	.105	(a)	52433	.05	.65
49903	(a)	—	51355	.062	.082	51855	.11	(a)	52435	.063	(a)
50010	.118	.33	51356	.066	.47	51856	.06	(a)	52438	.045	(a)
50011	.027	(a)	51357	.089	.95	51857	.103	(a)	52440	.071	(a)
50012	.044	(a)	51358	.215	.111	51869	.054	.138	52467	.066	(a)
50015	.077	(a)	51359	.188	.62	51877	.30	.156	52469	.023	.085
50017	.058	(a)	51370	.236	2.69	51889	.05	.01	52505	.114	.195
50018	.025	(a)	51380	.024	.039	51896	.023	.017	52547	.067	.058
50019	.031	(a)	51400	.071	(a)	51900	.036	.098	52581	.56	1.80
50045	.133	(a)	51401	.104	(a)	51909	.066	.048	52619	.039	(a)
50047	.015	(a)	51500	.045	.145	51919	.051	(a)	52660	.054	—
51001	.017	.38	51516	.046	—	51926	.052	.041	52744	.183	.052
51005	.003	(a)	51517	.052	—	51927	.028	.10	52767	.061	(a)
51116	.043	.64	51550	.055	.42	51934	.056	.082	52876	(a)	(a)
51201	.02	(a)	51551	.019	.83	51941	.051	.034	52911	.031	.42
51205	.061	.046	51552	.033	.137	51942	.082	—	52967	.012	.052
51206	.01	.37	51553	.059	(a)	51956	.221	.14	53001	.115	.241
51210	.03	(a)	51554	.006	(a)	51957	.195	.37	53077	.055	.204
51211	(a)	(a)	51575	.02	.023	51958	.173	.31	53095	.038	(a)
51220	.102	1.48	51576	.106	.101	51959	.177	(a)	53096	.052	(a)
51221	.057	1.47	51600	.072	.194	51960	.023	.30	53121	.149	.46
51222	.069	4.76	51613	.048	.141	51970	.102	.138	53147	.01	(a)
51224	.072	1.17	51625	.016	(a)	51982	.03	.068	53229	.058	(a)
51230	.012	.64	51666	.031	.085	51985	.043	—	53271	.028	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53333	.057	.249	55715	.117	.169	56918	.023	(a)	58096	.104	1.35
53374	.048	.191	55716	.169	.41	56919	.059	(a)	58301	.018	.086
53375	.026	.31	55717	.078	(a)	56920	.054	(a)	58302	.028	.042
53376	.041	.159	55718	.075	(a)	56980	.058	(a)	58397	.163	.45
53377	.042	.172	55802	.032	.013	57001	.02	.016	58408	.036	—
53403	.026	(a)	55918	.067	1.76	57002	.013	.08	58409	.046	—
53425	.054	(a)	55919	.009	2.95	57090	.086	.83	58456	.024	—
53565	.031	.081	56040	.006	.028	57146	.055	.64	58457	.036	—
53631	.017	.019	56041	.042	(a)	57202	.052	(a)	58458	.046	—
53632	.02	.029	56042	.052	(a)	57257	.064	.042	58459	.055	—
53731	.018	(a)	56170	.053	(a)	57401	.036	.079	58503	.044	.08
53732	.125	.45	56171	.026	(a)	57403	.065	.03	58532	.056	(a)
53733	.081	.177	56202	.042	.063	57410	.018	.164	58559	.011	(a)
53734	.28	—	56390	.073	.64	57411	.013	(a)	58560	.028	(a)
53803	.128	(a)	56391	.063	.25	57572	.01	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.101	.107	57600	.031	.03	58575	.036	.098
53902	(a)	(a)	56488	.053	.042	57611	.028	.044	58627	.114	.011
53903	(a)	(a)	56567	.055	(a)	57625	.27	(a)	58663	.121	.65
53904	(a)	(a)	56650	.168	(a)	57651	.033	.037	58682	.102	(a)
53905	(a)	(a)	56651	.091	(a)	57690	.037	.38	58713	.02	(a)
53907	.055	.078	56652	.065	(a)	57716	.017	.08	58737	.074	.49
53951	(a)	(a)	56653	.063	(a)	57725	.038	.083	58756	.023	(a)
53952	(a)	(a)	56654	.032	(a)	57726	.03	.025	58757	.249	(a)
53953	(a)	(a)	56690	.027	.31	57798	.017	(a)	58759	.031	(a)
54012	.028	—	56699	.046	.078	57800	.062	(a)	58802	.035	.39
54077	.075	.36	56758	.039	.123	57808	.015	(a)	58813	.056	(a)
54444	(a)	(a)	56759	.04	.07	57809	.015	(a)	58822	.096	(a)
55010	.226	.76	56760	.058	.087	57810	.015	.09	58837	.112	.155
55011	.061	2.01	56805	.076	(a)	57871	.017	.091	58840	.034	.11
55012	.073	.92	56806	.054	(a)	57913	.08	.206	58873	.053	.021
55013	.049	1.13	56807	.053	(a)	57997	.061	—	58903	.022	(a)
55014	(a)	(a)	56808	.07	(a)	57998	.036	.047	58904	.017	.108
55214	.059	.075	56900	.067	(a)	57999	.024	.065	58922	.089	.189
55371	.123	.096	56910	.033	(a)	58009	.024	(a)	59005	.042	.063
55410	(a)	(a)	56911	.047	(a)	58010	.083	(a)	59057	.31	(a)
55426	.059	(a)	56912	.038	.089	58020	.07	(a)	59058	.20	(a)
55597	.015	1.45	56913	.031	(a)	58056	.099	(a)	59188	.139	.047
55647	.03	.065	56915	.185	(a)	58057	.062	(a)	59189	.19	.25
55648	.013	(a)	56916	.167	.26	58058	.056	(a)	59223	.055	.128
55649	.016	(a)	56917	.048	(a)	58095	.078	1.22	59257	.011	.011

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.07	(a)	59923	.008	.006	62003	10.40	—	91125	1.52	1.34
59378	.036	.124	59925	.193	1.15	63010	19.80	—	91127	1.37	.84
59481	.189	.096	59926	.165	.46	63011	24.80	—	91130	.80	—
59482	.144	(a)	59927	.111	1.10	63012	35.20	—	91135	.224	(a)
59537	.039	.219	59931	.146	.37	63013	33.40	—	91150	1.30	3.93
59601	.071	1.80	59932	.157	.69	63215	34.40	—	91155	2.88	20.00
59647	.065	.141	59941	.049	(a)	63216	23.90	—	91160	.61	—
59660	.131	.83	59947	.025	.26	63217	24.40	—	91175	.52	—
59661	.064	(a)	59955	.019	.114	63218	8.22	—	91177	2.30	—
59693	.011	—	59963	.139	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.33	.059	63220	(a)	—	91190	1.24	(a)
59701	.005	.38	59970	.033	.147	64074	18.80	—	91200	.46	—
59713	.118	.30	59973	.09	(a)	64075	13.20	—	91210	(a)	—
59722	.061	.023	59975	.046	.13	64500	(a)	—	91235	1.58	1.65
59723	.023	.03	59977	.026	(a)	65007	20.90	—	91250	2.39	(a)
59724	.035	.016	59984	.025	.041	66122	9.01	—	91265	9.81	2.40
59725	.044	.126	59985	.096	(a)	66123	4.96	—	91266	5.19	.76
59726	.032	.023	59986	.074	(a)	66309	14.50	—	91280	(a)	2.43
59738	.102	.052	59988	.012	.05	66561	33.50	—	91302	7.18	(a)
59750	.029	.141	59989	.013	.037	67017	31.10	—	91315	2.18	—
59751	.01	(a)	60010	11.00	—	67508	18.30	—	91324	4.86	(a)
59773	.008	.023	60011	12.70	—	67509	13.40	—	91325	(a)	(a)
59774	.007	.127	60012	20.80	—	67510	7.46	—	91340	3.17	5.78
59775	.009	.156	60013	17.80	—	67511	8.07	—	91341	2.63	3.01
59781	.025	.065	60015	13.30	—	67512	34.60	—	91342	2.91	2.77
59782	.037	.62	60016	15.00	—	67513	21.90	—	91343	.58	1.12
59783	.036	(a)	60035	23.60	—	67634	26.90	—	91405	3.69	—
59784	.028	(a)	61000	10.90	—	67635	19.00	—	91436	2.98	1.62
59790	.078	(a)	61212	12.10	—	68001	58.10	—	91481	10.90	—
59798	.095	.33	61216	13.40	—	68439	74.80	—	91507	1.60	2.31
59806	.068	(a)	61217	12.20	—	68500	2.42	—	91523	24.70	—
59867	.088	(a)	61218	8.32	—	68604	1.40	—	91547	.141	—
59886	.012	.087	61223	59.20	—	68606	5.46	—	91551	.87	.53
59889	.027	.192	61224	18.80	—	68607	4.32	—	91555	.95	.75
59892	.036	(a)	61225	26.20	—	68702	3.56	—	91560	2.87	3.35
59904	.025	.088	61226	44.00	—	68703	2.67	—	91562	1.94	—
59905	.055	.112	61227	40.30	—	68706	11.40	—	91577	6.95	2.43
59914	.32	.65	62000	9.17	—	68707	11.30	—	91580	3.79	—
59915	.082	.53	62001	7.24	—	90089	2.52	—	91581	(a)	(a)
59917	.015	.222	62002	3.30	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$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	.117	.167	10150	.31	(a)	11204	.198	.95	13111	.43	.08
10011	.028	(a)	10151	7.88	—	11205	(a)	—	13112	.042	.054
10012	.032	(a)	10160	1.40	—	11206	.56	—	13201	.26	.123
10015	5.22	—	10204	.142	—	11207	7.01	—	13204	.29	.86
10020	(a)	(a)	10205	.158	—	11208	1.20	—	13205	.112	.34
10025	.028	(a)	10210	.25	(a)	11209	5.65	—	13206	(a)	(a)
10026	.41	.014	10211	.25	(a)	11210	2.40	—	13207	(a)	(a)
10027	.028	(a)	10220	2.98	—	11211	12.50	—	13208	(a)	(a)
10036	.191	(a)	10255	.071	.14	11212	1.89	—	13314	.076	.012
10040	.089	.32	10256	.26	.198	11213	1.54	—	13351	.184	.037
10042	.234	.232	10257	.049	.146	11214	3.80	—	13352	.188	.026
10052	3.61	—	10309	.102	.011	11222	.064	—	13410	.41	1.66
10054	3.20	—	10315	.24	(a)	11234	.178	.039	13411	(a)	(a)
10060	.112	.042	10331	7.08	—	11248	.013	.013	13412	.137	1.19
10065	.168	.038	10332	12.20	—	11258	.47	.097	13453	.159	(a)
10066	.171	.041	10352	.227	.039	11259	.50	.116	13454	.186	(a)
10070	.067	.134	10367	3.22	—	11273	8.82	—	13455	.188	(a)
10071	.201	.071	10368	4.70	—	11274	8.46	—	13461	(a)	(a)
10072	3.64	—	10375	(a)	—	11288	.57	.053	13506	.58	.046
10073	.30	.32	10378	7.17	—	12014	.029	.027	13507	.70	.104
10075	2.21	.121	10379	3.33	—	12356	.75	.02	13590	.14	.61
10100	.39	.039	10380	5.68	—	12361	.05	.066	13621	.035	.34
10101	.152	.16	10381	4.92	—	12362	.073	(a)	13670	.028	.018
10105	1.64	—	11007	1.37	—	12373	.028	.022	13673	.36	.01
10107	.91	.165	11020	.191	.132	12374	.39	.044	13715	.073	.111
10110	17.80	—	11039	.26	.047	12375	.191	.03	13716	.29	.07
10111	.146	.059	11052	1.45	—	12391	.055	.059	13720	.20	.039
10113	.227	—	11101	(a)	(a)	12393	.25	(a)	13759	.112	.076
10115	.45	.053	11120	(a)	—	12467	.105	(a)	13930	.156	.147
10117	5.18	—	11126	.04	.023	12509	.018	.026	14068	.025	.01
10119	(a)	—	11127	.37	.006	12510	.224	.017	14101	.29	.03
10120	11.60	—	11128	.50	.048	12583	.10	(a)	14279	.135	.048
10130	2.24	—	11138	1.77	—	12651	.29	.45	14401	.47	.068
10132	1.93	—	11155	.135	—	12683	.133	(a)	14405	.80	—
10133	1.39	—	11160	(a)	(a)	12707	.48	.48	14527	.30	.169
10135	(a)	—	11167	.33	—	12797	.101	.177	14655	.056	—
10140	.023	.02	11168	1.73	—	12805	.204	.11	14731	1.44	—
10141	.046	.021	11201	12.00	—	12841	.34	—	14732	.106	—
10145	.221	.008	11202	3.54	—	12927	.059	—	14733	.39	—
10146	.174	.012	11203	.87	.38	13049	.026	.044	14734	.168	—

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
14855	.062	.11	16670	2.94	—	18501	.38	.01	40072	(a)	—
14913	.211	.096	16676	.188	.01	18506	.125	.004	40075	34.10	—
15060	(a)	(a)	16694	.118	(a)	18507	.119	.005	40101	14.10	—
15061	(a)	(a)	16705	.234	.113	18570	1.24	—	40102	12.50	—
15062	.056	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.77	—
15063	.065	(a)	16723	(a)	—	18616	.095	.49	40115	(a)	—
15070	.108	—	16750	.066	.035	18707	.011	.006	40117	(a)	—
15119	(a)	—	16751	.066	—	18708	.072	.015	40140	(a)	—
15120	(a)	—	16819	.34	(a)	18833	.131	(a)	41001	.195	—
15123	1.39	—	16820	.26	(a)	18834	.188	.076	41210	(a)	—
15124	.49	—	16881	1.03	(a)	18911	.59	.012	41421	.213	—
15188	.098	(a)	16890	.04	(a)	18912	1.12	.02	41422	.114	—
15223	.033	.039	16891	.043	(a)	18920	.29	.013	41510	29.80	—
15224	.212	.045	16892	.079	(a)	18991	(a)	—	41603	10.10	—
15300	(a)	—	16900	1.58	.055	19007	.54	—	41604	5.55	—
15314	.135	(a)	16901	1.01	.074	19051	1.21	—	41620	1.00	—
15404	.025	(a)	16902	.86	.041	19061	(a)	—	41650	14.20	—
15405	.038	(a)	16905	1.66	.048	19795	.194	(a)	41664	24.60	—
15406	.096	.056	16906	1.06	.068	19796	.227	—	41665	2.88	—
15488	.239	(a)	16910	.95	.035	40005	(a)	—	41666	(a)	—
15538	.24	.011	16911	.86	.034	40006	(a)	—	41667	67.30	—
15600	.61	.062	16915	.97	.033	40010	(a)	—	41668	63.10	—
15607	.141	—	16916	.81	.039	40015	(a)	—	41669	.44	—
15608	.135	.007	16920	2.15	.077	40020	(a)	—	41670	.74	—
15656	3.99	—	16921	1.96	.031	40026	(a)	—	41672	(a)	—
15699	.35	—	16930	1.24	.095	40031	(a)	—	41673	(a)	—
15733	.062	.03	16931	1.33	.043	40032	(a)	—	41675	(a)	—
15839	.181	.018	16940	2.68	.031	40040	(a)	—	41677	.207	—
15991	.148	.049	16941	1.07	.054	40041	(a)	—	41678	33.10	—
15993	.125	.03	18078	.133	.096	40042	(a)	—	41679	(a)	(a)
16005	.039	.03	18109	.247	.02	40045	163.00	—	41680	7.40	—
16009	.076	.111	18110	.198	.022	40046	32.20	—	41696	.65	—
16402	.90	—	18200	(a)	—	40047	11.50	—	41697	.46	—
16403	.57	.127	18205	.205	.39	40059	4.11	—	41700	(a)	—
16404	.71	—	18206	.32	.073	40061	2.18	—	41715	4.70	—
16471	.199	—	18335	.231	.011	40063	72.80	—	41716	2.99	—
16501	.082	(a)	18435	.41	.043	40064	21.40	—	43007	(a)	—
16527	.126	.27	18436	.33	.093	40066	(a)	—	43117	(a)	—
16588	.035	(a)	18437	.33	(a)	40067	(a)	—	43151	17.00	—
16604	.059	.10	18438	.63	(a)	40069	(a)	—	43152	9.92	—

\$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	64.50	—	44112	.177	—	45771	.111	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.036	.046	47318	6.87	—
43421	17.70	—	44193	(a)	—	45900	.069	.032	47367	.207	—
43422	92.80	—	44194	(a)	—	45901	.059	.039	47420	1.50	—
43424	(a)	—	44222	(a)	—	45937	.146	—	47468	(a)	—
43470	3.81	—	44276	86.60	—	45993	(a)	(a)	47469	2.13	—
43517	(a)	—	44277	56.10	—	46004	13.50	—	47471	1.85	—
43518	10.60	—	44280	.207	—	46005	10.80	—	47473	2.42	—
43550	63.10	—	44311	5.45	—	46112	.056	—	47474	2.70	—
43551	35.00	—	44315	3.66	—	46202	1.30	—	47475	2.13	—
43626	8.44	—	44427	51.10	—	46362	116.00	—	47476	2.13	—
43628	110.00	—	44428	51.30	—	46426	16.90	—	47477	2.85	—
43629	92.90	—	44429	.77	—	46427	22.60	—	47478	2.99	—
43754	(a)	—	44430	.54	—	46510	(a)	—	47600	(a)	—
43760	3.10	—	44431	1.71	—	46590	(a)	—	47610	(a)	—
43822	3.03	—	44432	.54	—	46603	1.42	—	48039	45.70	—
43840	.037	—	44433	17.30	—	46604	1.64	—	48177	(a)	—
43860	2.39	—	44434	33.00	—	46606	4.36	—	48178	(a)	—
43889	.85	—	44435	34.20	—	46607	5.99	—	48206	22.30	—
43945	(a)	—	44436	39.90	—	46622	8.86	—	48252	(a)	—
43946	(a)	—	44437	33.10	—	46671	(a)	—	48441	.094	—
43990	(a)	(a)	44438	26.20	—	46700	130.00	—	48557	9.38	—
43991	(a)	—	44439	50.90	—	46773	(a)	—	48558	8.16	—
44009	1.70	—	44440	42.10	—	46822	(a)	—	48600	33.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	9.02	—	44501	(a)	—	46882	(a)	—	48636	.68	(a)
44070	2.67	—	45190	1.02	—	46911	16.70	—	48637	7.17	—
44071	2.97	—	45191	.72	—	46912	30.60	—	48638	3.56	—
44072	2.05	—	45192	.85	—	46913	(a)	—	48727	(a)	—
44100	.53	—	45193	.50	—	46914	(a)	—	48808	1.02	—
44101	.55	—	45210	.63	—	46915	(a)	—	48924	(a)	—
44102	.43	—	45224	(a)	—	46916	(a)	—	48925	171.00	—
44103	.38	—	45225	(a)	—	47050	.83	—	49005	.141	—
44104	.16	—	45334	37.20	—	47051	(a)	—	49111	1.56	—
44105	(a)	—	45380	.073	(a)	47052	(a)	—	49181	14.90	—
44106	(a)	—	45450	10.90	—	47103	(a)	—	49183	18.20	—
44108	.188	—	45523	(a)	—	47146	(a)	—	49184	38.50	—
44109	.48	—	45524	(a)	—	47147	(a)	—	49185	35.00	—
44110	.49	—	45539	(a)	—	47221	142.00	—	49239	.055	.36
44111	.30	—	45678	.224	—	47253	(a)	—	49292	1.09	—

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.109	.215	51702	.064	(a)	51986	.053	.082
49333	8.02	—	51241	.32	.24	51703	.026	(a)	51999	.022	.32
49451	(a)	—	51250	.107	(a)	51734	.05	.43	52002	.02	.104
49452	(a)	—	51251	.009	(a)	51741	.057	.26	52075	.079	.197
49617	.114	.101	51252	.033	.061	51752	.048	.141	52076	.095	(a)
49618	.096	.038	51253	.028	(a)	51767	.006	.007	52109	.005	(a)
49619	.181	.081	51254	.009	.025	51777	.021	.058	52134	.066	.56
49763	1.17	—	51255	.27	(a)	51790	.035	(a)	52137	.031	(a)
49800	(a)	—	51300	.029	.127	51796	.021	(a)	52150	.121	(a)
49801	125.00	—	51305	.029	.76	51808	.073	.53	52315	.027	.27
49802	11.10	—	51315	.035	.08	51809	.091	.173	52341	.019	(a)
49803	19.70	—	51330	.041	.82	51833	.031	.051	52342	.056	(a)
49840	.85	—	51333	.014	.28	51850	.10	(a)	52343	.034	(a)
49870	71.70	—	51340	.009	(a)	51851	.068	(a)	52401	.106	(a)
49890	(a)	—	51350	.049	.115	51852	.159	(a)	52402	.005	(a)
49891	(a)	—	51351	.044	.045	51853	.064	(a)	52432	.025	(a)
49902	(a)	—	51352	.06	.09	51854	.143	(a)	52433	.022	.65
49903	(a)	—	51355	.041	.082	51855	.15	(a)	52435	.028	(a)
50010	.053	.33	51356	.044	.47	51856	.083	(a)	52438	.02	(a)
50011	.037	(a)	51357	.05	.95	51857	.141	(a)	52440	.032	(a)
50012	.02	(a)	51358	.121	.111	51869	.024	.138	52467	.03	(a)
50015	.034	(a)	51359	.106	.62	51877	.137	.156	52469	.01	.085
50017	.026	(a)	51370	.106	2.69	51889	.023	.01	52505	.051	.195
50018	.034	(a)	51380	.011	.039	51896	.011	.017	52547	.092	.058
50019	.014	(a)	51400	.097	(a)	51900	.024	.098	52581	.25	1.80
50045	.06	(a)	51401	.143	(a)	51909	.09	.048	52619	.018	(a)
50047	.007	(a)	51500	.02	.145	51919	.023	(a)	52660	.074	—
51001	.023	.38	51516	.062	—	51926	.023	.041	52744	.12	.052
51005	.005	(a)	51517	.07	—	51927	.013	.10	52767	.084	(a)
51116	.059	.64	51550	.025	.42	51934	.025	.082	52876	(a)	(a)
51201	.009	(a)	51551	.009	.83	51941	.023	.034	52911	.014	.42
51205	.028	.046	51552	.015	.137	51942	.037	—	52967	.005	.052
51206	.004	.37	51553	.027	(a)	51956	.10	.14	53001	.052	.241
51210	.041	(a)	51554	.003	(a)	51957	.088	.37	53077	.025	.204
51211	(a)	(a)	51575	.013	.023	51958	.078	.31	53095	.017	(a)
51220	.139	1.48	51576	.048	.101	51959	.08	(a)	53096	.024	(a)
51221	.077	1.47	51600	.033	.194	51960	.011	.30	53121	.067	.46
51222	.094	4.76	51613	.021	.141	51970	.046	.138	53147	.014	(a)
51224	.099	1.17	51625	.021	(a)	51982	.013	.068	53229	.079	(a)
51230	.017	.64	51666	.021	.085	51985	.058	—	53271	.013	(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	.078	.249	55715	.053	.169	56918	.032	(a)	58096	.047	1.35
53374	.032	.191	55716	.076	.41	56919	.081	(a)	58301	.025	.086
53375	.017	.31	55717	.106	(a)	56920	.074	(a)	58302	.013	.042
53376	.027	.159	55718	.103	(a)	56980	.026	(a)	58397	.073	.45
53377	.028	.172	55802	.021	.013	57001	.009	.016	58408	.049	—
53403	.017	(a)	55918	.03	1.76	57002	.006	.08	58409	.062	—
53425	.074	(a)	55919	.004	2.95	57090	.118	.83	58456	.033	—
53565	.02	.081	56040	.003	.028	57146	.075	.64	58457	.048	—
53631	.008	.019	56041	.019	(a)	57202	.023	(a)	58458	.062	—
53632	.009	.029	56042	.024	(a)	57257	.029	.042	58459	.075	—
53731	.008	(a)	56170	.072	(a)	57401	.016	.079	58503	.02	.08
53732	.056	.45	56171	.035	(a)	57403	.043	.03	58532	.025	(a)
53733	.036	.177	56202	.019	.063	57410	.008	.164	58559	.005	(a)
53734	.37	—	56390	.033	.64	57411	.018	(a)	58560	.012	(a)
53803	.175	(a)	56391	.028	.25	57572	.005	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.045	.107	57600	.014	.03	58575	.016	.098
53902	(a)	(a)	56488	.035	.042	57611	.039	.044	58627	.051	.011
53903	(a)	(a)	56567	.075	(a)	57625	.121	(a)	58663	.166	.65
53904	(a)	(a)	56650	.229	(a)	57651	.015	.037	58682	.046	(a)
53905	(a)	(a)	56651	.124	(a)	57690	.05	.38	58713	.013	(a)
53907	.025	.078	56652	.089	(a)	57716	.024	.08	58737	.033	.49
53951	(a)	(a)	56653	.086	(a)	57725	.052	.083	58756	.031	(a)
53952	(a)	(a)	56654	.044	(a)	57726	.041	.025	58757	.112	(a)
53953	(a)	(a)	56690	.018	.31	57798	.007	(a)	58759	.014	(a)
54012	.037	—	56699	.021	.078	57800	.028	(a)	58802	.016	.39
54077	.034	.36	56758	.018	.123	57808	.02	(a)	58813	.076	(a)
54444	(a)	(a)	56759	.018	.07	57809	.021	(a)	58822	.043	(a)
55010	.102	.76	56760	.026	.087	57810	.02	.09	58837	.153	.155
55011	.028	2.01	56805	.034	(a)	57871	.024	.091	58840	.046	.11
55012	.033	.92	56806	.024	(a)	57913	.036	.206	58873	.073	.021
55013	.066	1.13	56807	.024	(a)	57997	.083	—	58903	.01	(a)
55014	(a)	(a)	56808	.031	(a)	57998	.016	.047	58904	.008	.108
55214	.027	.075	56900	.03	(a)	57999	.033	.065	58922	.121	.189
55371	.081	.096	56910	.015	(a)	58009	.033	(a)	59005	.019	.063
55410	(a)	(a)	56911	.064	(a)	58010	.037	(a)	59057	.139	(a)
55426	.081	(a)	56912	.052	.089	58020	.046	(a)	59058	.09	(a)
55597	.007	1.45	56913	.043	(a)	58056	.044	(a)	59188	.092	.047
55647	.013	.065	56915	.25	(a)	58057	.028	(a)	59189	.126	.25
55648	.006	(a)	56916	.228	.26	58058	.025	(a)	59223	.075	.128
55649	.007	(a)	56917	.066	(a)	58095	.035	1.22	59257	.005	.011

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
59306	.032	(a)	59923	.004	.006	62003	8.93	—	91125	1.52	1.34
59378	.049	.124	59925	.109	1.15	63010	18.40	—	91127	1.37	.84
59481	.085	.096	59926	.093	.46	63011	23.00	—	91130	.80	—
59482	.095	(a)	59927	.062	1.10	63012	32.70	—	91135	.224	(a)
59537	.053	.219	59931	.066	.37	63013	31.00	—	91150	1.30	3.93
59601	.032	1.80	59932	.071	.69	63215	29.50	—	91155	2.88	20.00
59647	.043	.141	59941	.022	(a)	63216	20.50	—	91160	.61	—
59660	.059	.83	59947	.034	.26	63217	32.70	—	91175	.52	—
59661	.029	(a)	59955	.008	.114	63218	11.00	—	91177	2.30	—
59693	.005	—	59963	.063	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.147	.059	63220	(a)	—	91190	1.24	(a)
59701	.002	.38	59970	.045	.147	64074	7.21	—	91200	.46	—
59713	.053	.30	59973	.04	(a)	64075	5.07	—	91210	(a)	—
59722	.027	.023	59975	.063	.13	64500	(a)	—	91235	1.58	1.65
59723	.01	.03	59977	.036	(a)	65007	18.00	—	91250	2.39	(a)
59724	.016	.016	59984	.011	.041	66122	7.73	—	91265	9.81	2.40
59725	.02	.126	59985	.043	(a)	66123	4.25	—	91266	5.19	.76
59726	.014	.023	59986	.033	(a)	66309	12.40	—	91280	(a)	2.43
59738	.046	.052	59988	.016	.05	66561	28.80	—	91302	7.18	(a)
59750	.039	.141	59989	.006	.037	67017	26.70	—	91315	2.18	—
59751	.014	(a)	60010	10.20	—	67508	17.10	—	91324	4.86	(a)
59773	.005	.023	60011	11.80	—	67509	12.50	—	91325	(a)	(a)
59774	.004	.127	60012	19.30	—	67510	6.97	—	91340	3.17	5.78
59775	.006	.156	60013	16.60	—	67511	7.54	—	91341	2.63	3.01
59781	.034	.065	60015	12.40	—	67512	32.30	—	91342	2.91	2.77
59782	.051	.62	60016	13.90	—	67513	20.50	—	91343	.58	1.12
59783	.05	(a)	60035	20.30	—	67634	23.10	—	91405	3.69	—
59784	.038	(a)	61000	10.10	—	67635	16.30	—	91436	2.98	1.62
59790	.035	(a)	61212	10.40	—	68001	49.90	—	91481	10.90	—
59798	.13	.33	61216	11.50	—	68439	64.20	—	91507	1.60	2.31
59806	.093	(a)	61217	10.50	—	68500	2.25	—	91523	24.70	—
59867	.04	(a)	61218	7.14	—	68604	1.20	—	91547	.141	—
59886	.005	.087	61223	50.80	—	68606	4.69	—	91551	.87	.53
59889	.018	.192	61224	16.20	—	68607	3.71	—	91555	.95	.75
59892	.05	(a)	61225	22.50	—	68702	3.05	—	91560	2.87	3.35
59904	.034	.088	61226	37.80	—	68703	2.29	—	91562	1.94	—
59905	.025	.112	61227	34.60	—	68706	9.80	—	91577	6.95	2.43
59914	.146	.65	62000	7.87	—	68707	9.70	—	91580	3.79	—
59915	.112	.53	62001	6.21	—	90089	2.52	—	91581	(a)	(a)
59917	.021	.222	62002	2.84	—	91111	2.04	4.28	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	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

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
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.067	.167	10150	.238	(a)	11204	.15	.95	13111	.27	.08
10011	.016	(a)	10151	5.99	—	11205	(a)	—	13112	.038	.054
10012	.019	(a)	10160	1.07	—	11206	.36	—	13201	.37	.123
10015	4.50	—	10204	.108	—	11207	4.54	—	13204	.42	.86
10020	(a)	(a)	10205	.12	—	11208	.78	—	13205	.162	.34
10025	.016	(a)	10210	.193	(a)	11209	3.65	—	13206	(a)	(a)
10026	.31	.014	10211	.193	(a)	11210	1.56	—	13207	(a)	(a)
10027	.016	(a)	10220	2.26	—	11211	8.08	—	13208	(a)	(a)
10036	.28	(a)	10255	.103	.14	11212	1.22	—	13314	.058	.012
10040	.051	.32	10256	.38	.198	11213	1.00	—	13351	.14	.037
10042	.178	.232	10257	.071	.146	11214	2.46	—	13352	.143	.026
10052	3.11	—	10309	.078	.011	11222	.041	—	13410	.59	1.66
10054	2.76	—	10315	.183	(a)	11234	.135	.039	13411	(a)	(a)
10060	.085	.042	10331	6.10	—	11248	.02	.013	13412	.199	1.19
10065	.128	.038	10332	10.50	—	11258	.29	.097	13453	.23	(a)
10066	.13	.041	10352	.14	.039	11259	.31	.116	13454	.27	(a)
10070	.038	.134	10367	2.08	—	11273	6.70	—	13455	.27	(a)
10071	.153	.071	10368	3.04	—	11274	6.43	—	13461	(a)	(a)
10072	2.35	—	10375	(a)	—	11288	.35	.053	13506	.44	.046
10073	.43	.32	10378	6.18	—	12014	.042	.027	13507	.53	.104
10075	3.20	.121	10379	2.87	—	12356	.57	.02	13590	.203	.61
10100	.24	.039	10380	4.90	—	12361	.044	.066	13621	.051	.34
10101	.115	.16	10381	4.24	—	12362	.042	(a)	13670	.025	.018
10105	1.25	—	11007	.88	—	12373	.016	.022	13673	.219	.01
10107	1.32	.165	11020	.145	.132	12374	.30	.044	13715	.042	.111
10110	15.30	—	11039	.37	.047	12375	.145	.03	13716	.218	.07
10111	.084	.059	11052	1.20	—	12391	.032	.059	13720	.124	.039
10113	.173	—	11101	(a)	(a)	12393	.193	(a)	13759	.085	.076
10115	.34	.053	11120	(a)	—	12467	.08	(a)	13930	.09	.147
10117	4.47	—	11126	.03	.023	12509	.026	.026	14068	.019	.01
10119	(a)	—	11127	.214	.006	12510	.33	.017	14101	.22	.03
10120	10.00	—	11128	.29	.048	12583	.145	(a)	14279	.196	.048
10130	1.70	—	11138	1.53	—	12651	.42	.45	14401	.29	.068
10132	1.46	—	11155	.103	—	12683	.193	(a)	14405	.52	—
10133	1.15	—	11160	(a)	(a)	12707	.28	.48	14527	.172	.169
10135	(a)	—	11167	.28	—	12797	.058	.177	14655	.043	—
10140	.02	.02	11168	1.43	—	12805	.155	.11	14731	1.19	—
10141	.041	.021	11201	7.74	—	12841	.26	—	14732	.088	—
10145	.197	.008	11202	2.29	—	12927	.045	—	14733	.30	—
10146	.107	.012	11203	.50	.38	13049	.023	.044	14734	.128	—

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.09	.11	16670	2.53	—	18501	.233	.01	40072	(a)	—
14913	.16	.096	16676	.143	.01	18506	.181	.004	40075	20.60	—
15060	(a)	(a)	16694	.17	(a)	18507	.09	.005	40101	5.69	—
15061	(a)	(a)	16705	.135	.113	18570	.94	—	40102	5.03	—
15062	.081	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.97	—
15063	.094	(a)	16723	(a)	—	18616	.138	.49	40115	(a)	—
15070	.07	—	16750	.05	.035	18707	.006	.006	40117	(a)	—
15119	(a)	—	16751	.05	—	18708	.055	.015	40140	(a)	—
15120	(a)	—	16819	.49	(a)	18833	.076	(a)	41001	.168	—
15123	1.15	—	16820	.38	(a)	18834	.143	.076	41210	(a)	—
15124	.40	—	16881	.78	(a)	18911	.45	.012	41421	.152	—
15188	.143	(a)	16890	.057	(a)	18912	.85	.02	41422	.081	—
15223	.029	.039	16891	.063	(a)	18920	.22	.013	41510	22.70	—
15224	.131	.045	16892	.114	(a)	18991	(a)	—	41603	7.17	—
15300	(a)	—	16900	1.24	.055	19007	.45	—	41604	3.94	—
15314	.103	(a)	16901	.80	.074	19051	1.00	—	41620	.65	—
15404	.037	(a)	16902	.68	.041	19061	(a)	—	41650	10.10	—
15405	.054	(a)	16905	1.31	.048	19795	.148	(a)	41664	21.20	—
15406	.139	.056	16906	.84	.068	19796	.173	—	41665	2.49	—
15488	.35	(a)	16910	.75	.035	40005	(a)	—	41666	(a)	—
15538	.183	.011	16911	.68	.034	40006	(a)	—	41667	58.00	—
15600	.46	.062	16915	.77	.033	40010	(a)	—	41668	54.40	—
15607	.091	—	16916	.64	.039	40015	(a)	—	41669	.38	—
15608	.103	.007	16920	1.70	.077	40020	(a)	—	41670	.64	—
15656	3.03	—	16921	1.55	.031	40026	(a)	—	41672	(a)	—
15699	.225	—	16930	.98	.095	40031	(a)	—	41673	(a)	—
15733	.09	.03	16931	1.05	.043	40032	(a)	—	41675	(a)	—
15839	.138	.018	16940	2.12	.031	40040	(a)	—	41677	.134	—
15991	.113	.049	16941	.85	.054	40041	(a)	—	41678	26.70	—
15993	.095	.03	18078	.076	.096	40042	(a)	—	41679	(a)	(a)
16005	.022	.03	18109	.188	.02	40045	140.00	—	41680	5.25	—
16009	.111	.111	18110	.15	.022	40046	27.70	—	41696	.42	—
16402	.68	—	18200	(a)	—	40047	9.88	—	41697	.29	—
16403	.43	.127	18205	.118	.39	40059	3.54	—	41700	(a)	—
16404	.54	—	18206	.243	.073	40061	1.88	—	41715	3.33	—
16471	.129	—	18335	.175	.011	40063	62.80	—	41716	2.12	—
16501	.047	(a)	18435	.25	.043	40064	18.50	—	43007	(a)	—
16527	.073	.27	18436	.205	.093	40066	(a)	—	43117	(a)	—
16588	.051	(a)	18437	.25	(a)	40067	(a)	—	43151	10.20	—
16604	.086	.10	18438	.48	(a)	40069	(a)	—	43152	7.98	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	39.00	—	44112	.216	—	45771	.161	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.052	.046	47318	5.92	—
43421	10.70	—	44193	(a)	—	45900	.053	.032	47367	.134	—
43422	56.00	—	44194	(a)	—	45901	.045	.039	47420	1.30	—
43424	(a)	—	44222	(a)	—	45937	.088	—	47468	(a)	—
43470	2.47	—	44276	52.30	—	45993	(a)	(a)	47469	1.52	—
43517	(a)	—	44277	33.90	—	46004	9.60	—	47471	1.31	—
43518	9.10	—	44280	.134	—	46005	7.68	—	47473	1.72	—
43550	38.10	—	44311	4.70	—	46112	.022	—	47474	1.92	—
43551	21.10	—	44315	3.16	—	46202	1.51	—	47475	1.52	—
43626	7.27	—	44427	20.60	—	46362	93.10	—	47476	1.52	—
43628	94.50	—	44428	20.70	—	46426	13.60	—	47477	2.02	—
43629	80.10	—	44429	.31	—	46427	18.20	—	47478	2.12	—
43754	(a)	—	44430	.216	—	46510	(a)	—	47600	(a)	—
43760	2.67	—	44431	.69	—	46590	(a)	—	47610	(a)	—
43822	1.96	—	44432	.218	—	46603	1.14	—	48039	27.60	—
43840	.024	—	44433	6.96	—	46604	1.32	—	48177	(a)	—
43860	1.54	—	44434	13.30	—	46606	3.51	—	48178	(a)	—
43889	.55	—	44435	13.80	—	46607	4.82	—	48206	19.20	—
43945	(a)	—	44436	16.10	—	46622	5.73	—	48252	(a)	—
43946	(a)	—	44437	13.30	—	46671	(a)	—	48441	.081	—
43990	(a)	(a)	44438	10.50	—	46700	78.40	—	48557	8.08	—
43991	(a)	—	44439	20.50	—	46773	(a)	—	48558	7.03	—
44009	1.40	—	44440	17.00	—	46822	(a)	—	48600	27.20	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.78	—	44501	(a)	—	46882	(a)	—	48636	.37	(a)
44070	2.30	—	45190	1.19	—	46911	14.40	—	48637	6.18	—
44071	2.56	—	45191	.84	—	46912	26.40	—	48638	3.07	—
44072	1.77	—	45192	.99	—	46913	(a)	—	48727	(a)	—
44100	.65	—	45193	.58	—	46914	(a)	—	48808	.78	—
44101	.68	—	45210	.74	—	46915	(a)	—	48924	(a)	—
44102	.53	—	45224	(a)	—	46916	(a)	—	48925	148.00	—
44103	.47	—	45225	(a)	—	47050	.54	—	49005	.091	—
44104	.196	—	45334	22.50	—	47051	(a)	—	49111	1.19	—
44105	(a)	—	45380	.106	(a)	47052	(a)	—	49181	9.03	—
44106	(a)	—	45450	6.61	—	47103	(a)	—	49183	11.00	—
44108	.23	—	45523	(a)	—	47146	(a)	—	49184	23.20	—
44109	.58	—	45524	(a)	—	47147	(a)	—	49185	21.10	—
44110	.60	—	45539	(a)	—	47221	86.00	—	49239	.079	.36
44111	.37	—	45678	.145	—	47253	(a)	—	49292	.66	—

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.28	.215	51702	.035	(a)	51986	.138	.082
49333	4.84	—	51241	.84	.24	51703	.015	(a)	51999	.058	.32
49451	(a)	—	51250	.059	(a)	51734	.027	.43	52002	.051	.104
49452	(a)	—	51251	.024	(a)	51741	.147	.26	52075	.043	.197
49617	.094	.101	51252	.085	.061	51752	.124	.141	52076	.052	(a)
49618	.079	.038	51253	.073	(a)	51767	.007	.007	52109	.013	(a)
49619	.149	.081	51254	.023	.025	51777	.023	.058	52134	.171	.56
49763	.97	—	51255	.15	(a)	51790	.039	(a)	52137	.017	(a)
49800	(a)	—	51300	.032	.127	51796	.054	(a)	52150	.31	(a)
49801	75.70	—	51305	.032	.76	51808	.191	.53	52315	.03	.27
49802	6.72	—	51315	.051	.08	51809	.237	.173	52341	.011	(a)
49803	11.90	—	51330	.023	.82	51833	.035	.051	52342	.031	(a)
49840	.55	—	51333	.007	.28	51850	.055	(a)	52343	.019	(a)
49870	61.80	—	51340	.023	(a)	51851	.037	(a)	52401	.058	(a)
49890	(a)	—	51350	.054	.115	51852	.088	(a)	52402	.013	(a)
49891	(a)	—	51351	.048	.045	51853	.035	(a)	52432	.064	(a)
49902	(a)	—	51352	.066	.09	51854	.079	(a)	52433	.058	.65
49903	(a)	—	51355	.045	.082	51855	.083	(a)	52435	.073	(a)
50010	.138	.33	51356	.048	.47	51856	.046	(a)	52438	.053	(a)
50011	.021	(a)	51357	.073	.95	51857	.078	(a)	52440	.083	(a)
50012	.051	(a)	51358	.176	.111	51869	.063	.138	52467	.077	(a)
50015	.09	(a)	51359	.154	.62	51877	.36	.156	52469	.027	.085
50017	.068	(a)	51370	.28	2.69	51889	.059	.01	52505	.134	.195
50018	.019	(a)	51380	.028	.039	51896	.027	.017	52547	.051	.058
50019	.036	(a)	51400	.053	(a)	51900	.026	.098	52581	.65	1.80
50045	.156	(a)	51401	.079	(a)	51909	.05	.048	52619	.046	(a)
50047	.018	(a)	51500	.052	.145	51919	.059	(a)	52660	.048	—
51001	.013	.38	51516	.04	—	51926	.06	.041	52744	.133	.052
51005	.003	(a)	51517	.046	—	51927	.033	.10	52767	.046	(a)
51116	.032	.64	51550	.065	.42	51934	.066	.082	52876	(a)	(a)
51201	.024	(a)	51551	.022	.83	51941	.06	.034	52911	.036	.42
51205	.072	.046	51552	.039	.137	51942	.096	—	52967	.014	.052
51206	.011	.37	51553	.069	(a)	51956	.26	.14	53001	.134	.241
51210	.022	(a)	51554	.007	(a)	51957	.228	.37	53077	.064	.204
51211	(a)	(a)	51575	.014	.023	51958	.203	.31	53095	.044	(a)
51220	.077	1.48	51576	.124	.101	51959	.208	(a)	53096	.061	(a)
51221	.043	1.47	51600	.085	.194	51960	.027	.30	53121	.174	.46
51222	.052	4.76	51613	.056	.141	51970	.119	.138	53147	.008	(a)
51224	.054	1.17	51625	.012	(a)	51982	.035	.068	53229	.044	(a)
51230	.009	.64	51666	.023	.085	51985	.038	—	53271	.033	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53333	.043	.249	55715	.137	.169	56918	.017	(a)	58096	.122	1.35
53374	.035	.191	55716	.198	.41	56919	.045	(a)	58301	.014	.086
53375	.019	.31	55717	.059	(a)	56920	.041	(a)	58302	.033	.042
53376	.03	.159	55718	.057	(a)	56980	.068	(a)	58397	.191	.45
53377	.031	.172	55802	.023	.013	57001	.023	.016	58408	.032	—
53403	.019	(a)	55918	.078	1.76	57002	.015	.08	58409	.04	—
53425	.041	(a)	55919	.011	2.95	57090	.065	.83	58456	.021	—
53565	.022	.081	56040	.007	.028	57146	.041	.64	58457	.031	—
53631	.02	.019	56041	.049	(a)	57202	.06	(a)	58458	.04	—
53632	.023	.029	56042	.061	(a)	57257	.075	.042	58459	.048	—
53731	.021	(a)	56170	.04	(a)	57401	.042	.079	58503	.051	.08
53732	.146	.45	56171	.02	(a)	57403	.047	.03	58532	.066	(a)
53733	.095	.177	56202	.049	.063	57410	.021	.164	58559	.013	(a)
53734	.241	—	56390	.085	.64	57411	.01	(a)	58560	.032	(a)
53803	.097	(a)	56391	.073	.25	57572	.012	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.118	.107	57600	.036	.03	58575	.042	.098
53902	(a)	(a)	56488	.039	.042	57611	.021	.044	58627	.134	.011
53903	(a)	(a)	56567	.041	(a)	57625	.32	(a)	58663	.091	.65
53904	(a)	(a)	56650	.126	(a)	57651	.038	.037	58682	.119	(a)
53905	(a)	(a)	56651	.069	(a)	57690	.028	.38	58713	.015	(a)
53907	.064	.078	56652	.049	(a)	57716	.013	.08	58737	.086	.49
53951	(a)	(a)	56653	.047	(a)	57725	.029	.083	58756	.017	(a)
53952	(a)	(a)	56654	.024	(a)	57726	.022	.025	58757	.29	(a)
53953	(a)	(a)	56690	.02	.31	57798	.019	(a)	58759	.036	(a)
54012	.024	—	56699	.054	.078	57800	.073	(a)	58802	.041	.39
54077	.088	.36	56758	.046	.123	57808	.011	(a)	58813	.042	(a)
54444	(a)	(a)	56759	.047	.07	57809	.011	(a)	58822	.112	(a)
55010	.26	.76	56760	.068	.087	57810	.011	.09	58837	.084	.155
55011	.071	2.01	56805	.089	(a)	57871	.013	.091	58840	.025	.11
55012	.085	.92	56806	.063	(a)	57913	.094	.206	58873	.04	.021
55013	.037	1.13	56807	.062	(a)	57997	.054	—	58903	.026	(a)
55014	(a)	(a)	56808	.082	(a)	57998	.042	.047	58904	.02	.108
55214	.069	.075	56900	.078	(a)	57999	.018	.065	58922	.067	.189
55371	.089	.096	56910	.039	(a)	58009	.018	(a)	59005	.049	.063
55410	(a)	(a)	56911	.036	(a)	58010	.097	(a)	59057	.36	(a)
55426	.045	(a)	56912	.029	.089	58020	.051	(a)	59058	.234	(a)
55597	.017	1.45	56913	.023	(a)	58056	.115	(a)	59188	.101	.047
55647	.035	.065	56915	.139	(a)	58057	.073	(a)	59189	.139	.25
55648	.016	(a)	56916	.126	.26	58058	.065	(a)	59223	.042	.128
55649	.019	(a)	56917	.036	(a)	58095	.092	1.22	59257	.013	.011

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.082	(a)	59923	.009	.006	62003	7.19	—	91125	1.52	1.34
59378	.027	.124	59925	.158	1.15	63010	15.60	—	91127	1.37	.84
59481	.222	.096	59926	.134	.46	63011	19.50	—	91130	.80	—
59482	.105	(a)	59927	.09	1.10	63012	27.70	—	91135	.224	(a)
59537	.029	.219	59931	.171	.37	63013	26.20	—	91150	1.30	3.93
59601	.084	1.80	59932	.184	.69	63215	23.80	—	91155	2.88	20.00
59647	.047	.141	59941	.057	(a)	63216	16.50	—	91160	.61	—
59660	.154	.83	59947	.019	.26	63217	28.20	—	91175	.52	—
59661	.075	(a)	59955	.022	.114	63218	9.49	—	91177	2.30	—
59693	.013	—	59963	.163	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.38	.059	63220	(a)	—	91190	1.24	(a)
59701	.006	.38	59970	.025	.147	64074	8.39	—	91200	.46	—
59713	.137	.30	59973	.105	(a)	64075	5.90	—	91210	(a)	—
59722	.071	.023	59975	.035	.13	64500	(a)	—	91235	1.58	1.65
59723	.027	.03	59977	.02	(a)	65007	14.50	—	91250	2.39	(a)
59724	.041	.016	59984	.029	.041	66122	6.22	—	91265	9.81	2.40
59725	.051	.126	59985	.113	(a)	66123	3.42	—	91266	5.19	.76
59726	.037	.023	59986	.086	(a)	66309	10.00	—	91280	(a)	2.43
59738	.119	.052	59988	.009	.05	66561	23.20	—	91302	7.18	(a)
59750	.022	.141	59989	.015	.037	67017	21.50	—	91315	2.18	—
59751	.008	(a)	60010	8.65	—	67508	12.10	—	91324	4.86	(a)
59773	.006	.023	60011	9.95	—	67509	8.89	—	91325	(a)	(a)
59774	.005	.127	60012	16.40	—	67510	4.95	—	91340	3.17	5.78
59775	.006	.156	60013	14.00	—	67511	5.36	—	91341	2.63	3.01
59781	.019	.065	60015	10.50	—	67512	22.90	—	91342	2.91	2.77
59782	.028	.62	60016	11.80	—	67513	14.60	—	91343	.58	1.12
59783	.027	(a)	60035	16.30	—	67634	18.60	—	91405	3.69	—
59784	.021	(a)	61000	8.57	—	67635	13.20	—	91436	2.98	1.62
59790	.092	(a)	61212	8.33	—	68001	40.20	—	91481	10.90	—
59798	.072	.33	61216	9.25	—	68439	51.70	—	91507	1.60	2.31
59806	.051	(a)	61217	8.42	—	68500	1.90	—	91523	24.70	—
59867	.103	(a)	61218	5.75	—	68604	.97	—	91547	.141	—
59886	.014	.087	61223	40.90	—	68606	3.77	—	91551	.87	.53
59889	.02	.192	61224	13.00	—	68607	2.98	—	91555	.95	.75
59892	.027	(a)	61225	18.10	—	68702	2.46	—	91560	2.87	3.35
59904	.019	.088	61226	30.40	—	68703	1.84	—	91562	1.94	—
59905	.065	.112	61227	27.80	—	68706	7.89	—	91577	6.95	2.43
59914	.38	.65	62000	6.33	—	68707	7.81	—	91580	3.79	—
59915	.062	.53	62001	5.00	—	90089	2.52	—	91581	(a)	(a)
59917	.011	.222	62002	2.28	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$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	.077	.167	10150	.26	(a)	11204	.163	.95	13111	.36	.08
10011	.018	(a)	10151	6.49	—	11205	(a)	—	13112	.035	.054
10012	.021	(a)	10160	1.16	—	11206	.37	—	13201	.33	.123
10015	2.80	—	10204	.117	—	11207	4.64	—	13204	.38	.86
10020	(a)	(a)	10205	.13	—	11208	.79	—	13205	.144	.34
10025	.018	(a)	10210	.209	(a)	11209	3.73	—	13206	(a)	(a)
10026	.34	.014	10211	.209	(a)	11210	1.59	—	13207	(a)	(a)
10027	.018	(a)	10220	2.45	—	11211	8.26	—	13208	(a)	(a)
10036	.247	(a)	10255	.091	.14	11212	1.25	—	13314	.062	.012
10040	.059	.32	10256	.33	.198	11213	1.02	—	13351	.152	.037
10042	.193	.232	10257	.063	.146	11214	2.51	—	13352	.155	.026
10052	1.93	—	10309	.084	.011	11222	.042	—	13410	.53	1.66
10054	1.72	—	10315	.198	(a)	11234	.146	.039	13411	(a)	(a)
10060	.092	.042	10331	3.79	—	11248	.017	.013	13412	.177	1.19
10065	.138	.038	10332	6.54	—	11258	.39	.097	13453	.205	(a)
10066	.141	.041	10352	.189	.039	11259	.42	.116	13454	.239	(a)
10070	.044	.134	10367	2.13	—	11273	7.26	—	13455	.243	(a)
10071	.165	.071	10368	3.11	—	11274	6.97	—	13461	(a)	(a)
10072	2.41	—	10375	(a)	—	11288	.48	.053	13506	.48	.046
10073	.38	.32	10378	3.84	—	12014	.037	.027	13507	.57	.104
10075	2.85	.121	10379	1.78	—	12356	.62	.02	13590	.181	.61
10100	.32	.039	10380	3.04	—	12361	.042	.066	13621	.046	.34
10101	.125	.16	10381	2.64	—	12362	.049	(a)	13670	.023	.018
10105	1.35	—	11007	.90	—	12373	.018	.022	13673	.30	.01
10107	1.17	.165	11020	.157	.132	12374	.32	.044	13715	.049	.111
10110	9.52	—	11039	.33	.047	12375	.157	.03	13716	.236	.07
10111	.097	.059	11052	1.64	—	12391	.036	.059	13720	.167	.039
10113	.187	—	11101	(a)	(a)	12393	.209	(a)	13759	.092	.076
10115	.37	.053	11120	(a)	—	12467	.087	(a)	13930	.103	.147
10117	2.78	—	11126	.033	.023	12509	.023	.026	14068	.02	.01
10119	(a)	—	11127	.246	.006	12510	.29	.017	14101	.239	.03
10120	6.23	—	11128	.33	.048	12583	.129	(a)	14279	.174	.048
10130	1.84	—	11138	.95	—	12651	.38	.45	14401	.39	.068
10132	1.59	—	11155	.111	—	12683	.172	(a)	14405	.53	—
10133	1.58	—	11160	(a)	(a)	12707	.32	.48	14527	.197	.169
10135	(a)	—	11167	.38	—	12797	.067	.177	14655	.046	—
10140	.019	.02	11168	1.96	—	12805	.168	.11	14731	1.63	—
10141	.038	.021	11201	7.92	—	12841	.28	—	14732	.121	—
10145	.185	.008	11202	2.34	—	12927	.049	—	14733	.32	—
10146	.145	.012	11203	.57	.38	13049	.022	.044	14734	.138	—

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
14855	.08	.11	16670	1.57	—	18501	.31	.01	40072	(a)	—
14913	.174	.096	16676	.155	.01	18506	.161	.004	40075	17.40	—
15060	(a)	(a)	16694	.152	(a)	18507	.098	.005	40101	6.05	—
15061	(a)	(a)	16705	.155	.113	18570	1.02	—	40102	5.35	—
15062	.072	(a)	16722	(a)	—	18575	(a)	(a)	40111	3.09	—
15063	.084	(a)	16723	(a)	—	18616	.122	.49	40115	(a)	—
15070	.071	—	16750	.054	.035	18707	.007	.006	40117	(a)	—
15119	(a)	—	16751	.054	—	18708	.06	.015	40140	(a)	—
15120	(a)	—	16819	.44	(a)	18833	.087	(a)	41001	.104	—
15123	1.58	—	16820	.34	(a)	18834	.155	.076	41210	(a)	—
15124	.55	—	16881	.85	(a)	18911	.49	.012	41421	.137	—
15188	.127	(a)	16890	.051	(a)	18912	.92	.02	41422	.073	—
15223	.027	.039	16891	.056	(a)	18920	.239	.013	41510	24.50	—
15224	.176	.045	16892	.101	(a)	18991	(a)	—	41603	6.46	—
15300	(a)	—	16900	1.25	.055	19007	.62	—	41604	3.55	—
15314	.111	(a)	16901	.80	.074	19051	1.37	—	41620	.66	—
15404	.033	(a)	16902	.68	.041	19061	(a)	—	41650	9.10	—
15405	.048	(a)	16905	1.32	.048	19795	.16	(a)	41664	13.20	—
15406	.123	.056	16906	.84	.068	19796	.187	—	41665	1.55	—
15488	.31	(a)	16910	.75	.035	40005	(a)	—	41666	(a)	—
15538	.198	.011	16911	.68	.034	40006	(a)	—	41667	36.10	—
15600	.50	.062	16915	.77	.033	40010	(a)	—	41668	33.80	—
15607	.093	—	16916	.64	.039	40015	(a)	—	41669	.237	—
15608	.111	.007	16920	1.71	.077	40020	(a)	—	41670	.40	—
15656	3.28	—	16921	1.56	.031	40026	(a)	—	41672	(a)	—
15699	.23	—	16930	.98	.095	40031	(a)	—	41673	(a)	—
15733	.08	.03	16931	1.06	.043	40032	(a)	—	41675	(a)	—
15839	.149	.018	16940	2.13	.031	40040	(a)	—	41677	.137	—
15991	.122	.049	16941	.85	.054	40041	(a)	—	41678	34.10	—
15993	.103	.03	18078	.088	.096	40042	(a)	—	41679	(a)	(a)
16005	.026	.03	18109	.203	.02	40045	87.20	—	41680	4.73	—
16009	.099	.111	18110	.163	.022	40046	17.20	—	41696	.43	—
16402	.74	—	18200	(a)	—	40047	6.14	—	41697	.30	—
16403	.47	.127	18205	.135	.39	40059	2.20	—	41700	(a)	—
16404	.59	—	18206	.26	.073	40061	1.17	—	41715	3.00	—
16471	.132	—	18335	.19	.011	40063	39.00	—	41716	1.91	—
16501	.054	(a)	18435	.34	.043	40064	11.50	—	43007	(a)	—
16527	.083	.27	18436	.28	.093	40066	(a)	—	43117	(a)	—
16588	.046	(a)	18437	.27	(a)	40067	(a)	—	43151	8.67	—
16604	.077	.10	18438	.52	(a)	40069	(a)	—	43152	10.20	—

\$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	33.00	—	44112	.213	—	45771	.143	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.047	.046	47318	3.68	—
43421	9.04	—	44193	(a)	—	45900	.057	.032	47367	.137	—
43422	47.50	—	44194	(a)	—	45901	.049	.039	47420	.81	—
43424	(a)	—	44222	(a)	—	45937	.075	—	47468	(a)	—
43470	2.52	—	44276	44.30	—	45993	(a)	(a)	47469	1.37	—
43517	(a)	—	44277	28.70	—	46004	8.65	—	47471	1.18	—
43518	5.66	—	44280	.137	—	46005	6.92	—	47473	1.55	—
43550	32.30	—	44311	2.92	—	46112	.024	—	47474	1.73	—
43551	17.90	—	44315	1.96	—	46202	2.38	—	47475	1.37	—
43626	4.52	—	44427	21.90	—	46362	119.00	—	47476	1.37	—
43628	58.80	—	44428	22.00	—	46426	17.40	—	47477	1.82	—
43629	49.80	—	44429	.33	—	46427	23.20	—	47478	1.91	—
43754	(a)	—	44430	.229	—	46510	(a)	—	47600	(a)	—
43760	1.66	—	44431	.73	—	46590	(a)	—	47610	(a)	—
43822	2.01	—	44432	.232	—	46603	1.46	—	48039	23.40	—
43840	.025	—	44433	7.40	—	46604	1.69	—	48177	(a)	—
43860	1.58	—	44434	14.10	—	46606	4.49	—	48178	(a)	—
43889	.56	—	44435	14.60	—	46607	6.18	—	48206	12.00	—
43945	(a)	—	44436	17.10	—	46622	5.86	—	48252	(a)	—
43946	(a)	—	44437	14.20	—	46671	(a)	—	48441	.05	—
43990	(a)	(a)	44438	11.20	—	46700	66.40	—	48557	5.03	—
43991	(a)	—	44439	21.80	—	46773	(a)	—	48558	4.37	—
44009	1.92	—	44440	18.10	—	46822	(a)	—	48600	34.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	4.84	—	44501	(a)	—	46882	(a)	—	48636	.80	(a)
44070	1.43	—	45190	1.88	—	46911	8.95	—	48637	3.84	—
44071	1.59	—	45191	1.33	—	46912	16.40	—	48638	1.91	—
44072	1.10	—	45192	1.56	—	46913	(a)	—	48727	(a)	—
44100	.64	—	45193	.92	—	46914	(a)	—	48808	.84	—
44101	.67	—	45210	1.16	—	46915	(a)	—	48924	(a)	—
44102	.52	—	45224	(a)	—	46916	(a)	—	48925	91.90	—
44103	.46	—	45225	(a)	—	47050	.55	—	49005	.093	—
44104	.193	—	45334	19.00	—	47051	(a)	—	49111	1.29	—
44105	(a)	—	45380	.094	(a)	47052	(a)	—	49181	7.65	—
44106	(a)	—	45450	5.59	—	47103	(a)	—	49183	9.32	—
44108	.227	—	45523	(a)	—	47146	(a)	—	49184	19.70	—
44109	.57	—	45524	(a)	—	47147	(a)	—	49185	17.90	—
44110	.59	—	45539	(a)	—	47221	72.80	—	49239	.07	.36
44111	.36	—	45678	.148	—	47253	(a)	—	49292	.56	—

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	.148	.215	51702	.076	(a)	51986	.072	.082
49333	4.10	—	51241	.44	.24	51703	.031	(a)	51999	.03	.32
49451	(a)	—	51250	.127	(a)	51734	.059	.43	52002	.027	.104
49452	(a)	—	51251	.013	(a)	51741	.077	.26	52075	.093	.197
49617	.13	.101	51252	.045	.061	51752	.065	.141	52076	.112	(a)
49618	.109	.038	51253	.038	(a)	51767	.013	.007	52109	.007	(a)
49619	.205	.081	51254	.012	.025	51777	.044	.058	52134	.089	.56
49763	1.33	—	51255	.32	(a)	51790	.074	(a)	52137	.037	(a)
49800	(a)	—	51300	.061	.127	51796	.028	(a)	52150	.164	(a)
49801	64.10	—	51305	.061	.76	51808	.10	.53	52315	.058	.27
49802	5.69	—	51315	.046	.08	51809	.124	.173	52341	.023	(a)
49803	10.10	—	51330	.049	.82	51833	.066	.051	52342	.066	(a)
49840	.56	—	51333	.016	.28	51850	.118	(a)	52343	.04	(a)
49870	38.40	—	51340	.012	(a)	51851	.08	(a)	52401	.125	(a)
49890	(a)	—	51350	.102	.115	51852	.188	(a)	52402	.007	(a)
49891	(a)	—	51351	.092	.045	51853	.076	(a)	52432	.033	(a)
49902	(a)	—	51352	.126	.09	51854	.169	(a)	52433	.03	.65
49903	(a)	—	51355	.086	.082	51855	.178	(a)	52435	.038	(a)
50010	.072	.33	51356	.092	.47	51856	.098	(a)	52438	.028	(a)
50011	.044	(a)	51357	.065	.95	51857	.167	(a)	52440	.043	(a)
50012	.027	(a)	51358	.156	.111	51869	.033	.138	52467	.04	(a)
50015	.047	(a)	51359	.137	.62	51877	.186	.156	52469	.014	.085
50017	.036	(a)	51370	.145	2.69	51889	.031	.01	52505	.07	.195
50018	.04	(a)	51380	.014	.039	51896	.014	.017	52547	.108	.058
50019	.019	(a)	51400	.115	(a)	51900	.05	.098	52581	.34	1.80
50045	.081	(a)	51401	.169	(a)	51909	.107	.048	52619	.024	(a)
50047	.009	(a)	51500	.027	.145	51919	.031	(a)	52660	.049	—
51001	.027	.38	51516	.041	—	51926	.031	.041	52744	.25	.052
51005	.006	(a)	51517	.047	—	51927	.017	.10	52767	.099	(a)
51116	.069	.64	51550	.034	.42	51934	.035	.082	52876	(a)	(a)
51201	.012	(a)	51551	.012	.83	51941	.031	.034	52911	.019	.42
51205	.038	.046	51552	.02	.137	51942	.05	—	52967	.007	.052
51206	.006	.37	51553	.036	(a)	51956	.135	.14	53001	.07	.241
51210	.048	(a)	51554	.003	(a)	51957	.119	.37	53077	.034	.204
51211	(a)	(a)	51575	.027	.023	51958	.106	.31	53095	.023	(a)
51220	.165	1.48	51576	.065	.101	51959	.109	(a)	53096	.032	(a)
51221	.092	1.47	51600	.044	.194	51960	.014	.30	53121	.091	.46
51222	.111	4.76	51613	.029	.141	51970	.062	.138	53147	.017	(a)
51224	.117	1.17	51625	.025	(a)	51982	.018	.068	53229	.094	(a)
51230	.02	.64	51666	.044	.085	51985	.038	—	53271	.017	(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	.092	.249	55715	.072	.169	56918	.037	(a)	58096	.064	1.35
53374	.067	.191	55716	.104	.41	56919	.095	(a)	58301	.03	.086
53375	.035	.31	55717	.126	(a)	56920	.087	(a)	58302	.017	.042
53376	.057	.159	55718	.122	(a)	56980	.036	(a)	58397	.10	.45
53377	.058	.172	55802	.044	.013	57001	.012	.016	58408	.032	–
53403	.037	(a)	55918	.041	1.76	57002	.008	.08	58409	.041	–
53425	.087	(a)	55919	.006	2.95	57090	.14	.83	58456	.022	–
53565	.043	.081	56040	.004	.028	57146	.089	.64	58457	.032	–
53631	.011	.019	56041	.025	(a)	57202	.031	(a)	58458	.041	–
53632	.012	.029	56042	.032	(a)	57257	.039	.042	58459	.049	–
53731	.011	(a)	56170	.086	(a)	57401	.022	.079	58503	.027	.08
53732	.076	.45	56171	.042	(a)	57403	.09	.03	58532	.034	(a)
53733	.05	.177	56202	.025	.063	57410	.011	.164	58559	.007	(a)
53734	.247	–	56390	.045	.64	57411	.021	(a)	58560	.017	(a)
53803	.208	(a)	56391	.038	.25	57572	.006	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.062	.107	57600	.019	.03	58575	.022	.098
53902	(a)	(a)	56488	.074	.042	57611	.046	.044	58627	.07	.011
53903	(a)	(a)	56567	.089	(a)	57625	.165	(a)	58663	.196	.65
53904	(a)	(a)	56650	.27	(a)	57651	.02	.037	58682	.062	(a)
53905	(a)	(a)	56651	.147	(a)	57690	.06	.38	58713	.028	(a)
53907	.033	.078	56652	.105	(a)	57716	.028	.08	58737	.045	.49
53951	(a)	(a)	56653	.102	(a)	57725	.062	.083	58756	.037	(a)
53952	(a)	(a)	56654	.052	(a)	57726	.048	.025	58757	.152	(a)
53953	(a)	(a)	56690	.038	.31	57798	.01	(a)	58759	.019	(a)
54012	.025	–	56699	.028	.078	57800	.038	(a)	58802	.021	.39
54077	.046	.36	56758	.024	.123	57808	.024	(a)	58813	.09	(a)
54444	(a)	(a)	56759	.025	.07	57809	.024	(a)	58822	.059	(a)
55010	.138	.76	56760	.035	.087	57810	.024	.09	58837	.181	.155
55011	.037	2.01	56805	.047	(a)	57871	.028	.091	58840	.054	.11
55012	.045	.92	56806	.033	(a)	57913	.049	.206	58873	.086	.021
55013	.079	1.13	56807	.033	(a)	57997	.055	–	58903	.013	(a)
55014	(a)	(a)	56808	.043	(a)	57998	.022	.047	58904	.01	.108
55214	.036	.075	56900	.041	(a)	57999	.039	.065	58922	.144	.189
55371	.171	.096	56910	.02	(a)	58009	.039	(a)	59005	.025	.063
55410	(a)	(a)	56911	.076	(a)	58010	.051	(a)	59057	.189	(a)
55426	.095	(a)	56912	.062	.089	58020	.097	(a)	59058	.122	(a)
55597	.009	1.45	56913	.05	(a)	58056	.06	(a)	59188	.193	.047
55647	.018	.065	56915	.30	(a)	58057	.038	(a)	59189	.26	.25
55648	.008	(a)	56916	.27	.26	58058	.034	(a)	59223	.089	.128
55649	.01	(a)	56917	.078	(a)	58095	.048	1.22	59257	.007	.011

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
59306	.043	(a)	59923	.005	.006	62003	9.20	—	91125	1.52	1.34
59378	.058	.124	59925	.141	1.15	63010	19.30	—	91127	1.37	.84
59481	.116	.096	59926	.12	.46	63011	24.10	—	91130	.80	—
59482	.201	(a)	59927	.08	1.10	63012	34.30	—	91135	.224	(a)
59537	.063	.219	59931	.089	.37	63013	32.40	—	91150	1.30	3.93
59601	.044	1.80	59932	.096	.69	63215	30.40	—	91155	2.88	20.00
59647	.09	.141	59941	.03	(a)	63216	21.10	—	91160	.61	—
59660	.08	.83	59947	.04	.26	63217	17.50	—	91175	.52	—
59661	.039	(a)	59955	.011	.114	63218	5.90	—	91177	2.30	—
59693	.007	—	59963	.085	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.20	.059	63220	(a)	—	91190	1.24	(a)
59701	.003	.38	59970	.053	.147	64074	13.20	—	91200	.46	—
59713	.072	.30	59973	.055	(a)	64075	9.32	—	91210	(a)	—
59722	.037	.023	59975	.075	.13	64500	(a)	—	91235	1.58	1.65
59723	.014	.03	59977	.043	(a)	65007	18.50	—	91250	2.39	(a)
59724	.021	.016	59984	.015	.041	66122	7.97	—	91265	9.81	2.40
59725	.027	.126	59985	.059	(a)	66123	4.38	—	91266	5.19	.76
59726	.019	.023	59986	.045	(a)	66309	12.80	—	91280	(a)	2.43
59738	.062	.052	59988	.019	.05	66561	29.60	—	91302	7.18	(a)
59750	.047	.141	59989	.008	.037	67017	27.50	—	91315	2.18	—
59751	.017	(a)	60010	10.70	—	67508	10.90	—	91324	4.86	(a)
59773	.011	.023	60011	12.30	—	67509	8.01	—	91325	(a)	(a)
59774	.009	.127	60012	20.20	—	67510	4.46	—	91340	3.17	5.78
59775	.012	.156	60013	17.30	—	67511	4.83	—	91341	2.63	3.01
59781	.04	.065	60015	13.00	—	67512	20.70	—	91342	2.91	2.77
59782	.06	.62	60016	14.60	—	67513	13.10	—	91343	.58	1.12
59783	.059	(a)	60035	20.90	—	67634	23.80	—	91405	3.69	—
59784	.045	(a)	61000	10.60	—	67635	16.80	—	91436	2.98	1.62
59790	.048	(a)	61212	10.70	—	68001	51.40	—	91481	10.90	—
59798	.153	.33	61216	11.80	—	68439	66.10	—	91507	1.60	2.31
59806	.11	(a)	61217	10.80	—	68500	2.36	—	91523	24.70	—
59867	.054	(a)	61218	7.36	—	68604	1.24	—	91547	.141	—
59886	.007	.087	61223	52.30	—	68606	4.83	—	91551	.87	.53
59889	.038	.192	61224	16.70	—	68607	3.82	—	91555	.95	.75
59892	.059	(a)	61225	23.10	—	68702	3.15	—	91560	2.87	3.35
59904	.04	.088	61226	38.90	—	68703	2.36	—	91562	1.94	—
59905	.034	.112	61227	35.60	—	68706	10.10	—	91577	6.95	2.43
59914	.198	.65	62000	8.11	—	68707	9.99	—	91580	3.79	—
59915	.132	.53	62001	6.40	—	90089	2.52	—	91581	(a)	(a)
59917	.024	.222	62002	2.92	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

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
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$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	.038	.167	10150	.173	(a)	11204	.109	.95	13111	.31	.08
10011	.009	(a)	10151	4.35	—	11205	(a)	—	13112	.028	.054
10012	.011	(a)	10160	.77	—	11206	.46	—	13201	.34	.123
10015	4.25	—	10204	.078	—	11207	5.79	—	13204	.39	.86
10020	(a)	(a)	10205	.087	—	11208	.99	—	13205	.149	.34
10025	.009	(a)	10210	.14	(a)	11209	4.66	—	13206	(a)	(a)
10026	.225	.014	10211	.14	(a)	11210	1.99	—	13207	(a)	(a)
10027	.009	(a)	10220	1.64	—	11211	10.30	—	13208	(a)	(a)
10036	.25	(a)	10255	.094	.14	11212	1.56	—	13314	.042	.012
10040	.029	.32	10256	.34	.198	11213	1.27	—	13351	.102	.037
10042	.129	.232	10257	.065	.146	11214	3.14	—	13352	.104	.026
10052	2.94	—	10309	.056	.011	11222	.053	—	13410	.54	1.66
10054	2.61	—	10315	.133	(a)	11234	.098	.039	13411	(a)	(a)
10060	.062	.042	10331	5.76	—	11248	.018	.013	13412	.183	1.19
10065	.093	.038	10332	9.94	—	11258	.34	.097	13453	.211	(a)
10066	.094	.041	10352	.164	.039	11259	.36	.116	13454	.247	(a)
10070	.022	.134	10367	2.66	—	11273	4.86	—	13455	.25	(a)
10071	.111	.071	10368	3.88	—	11274	4.67	—	13461	(a)	(a)
10072	3.01	—	10375	(a)	—	11288	.41	.053	13506	.32	.046
10073	.40	.32	10378	5.83	—	12014	.039	.027	13507	.39	.104
10075	2.94	.121	10379	2.71	—	12356	.41	.02	13590	.187	.61
10100	.28	.039	10380	4.62	—	12361	.033	.066	13621	.047	.34
10101	.084	.16	10381	4.01	—	12362	.024	(a)	13670	.018	.018
10105	.90	—	11007	1.13	—	12373	.009	.022	13673	.26	.01
10107	1.21	.165	11020	.105	.132	12374	.214	.044	13715	.024	.111
10110	14.50	—	11039	.34	.047	12375	.105	.03	13716	.158	.07
10111	.048	.059	11052	1.53	—	12391	.018	.059	13720	.144	.039
10113	.125	—	11101	(a)	(a)	12393	.14	(a)	13759	.062	.076
10115	.249	.053	11120	(a)	—	12467	.058	(a)	13930	.051	.147
10117	4.22	—	11126	.022	.023	12509	.024	.026	14068	.014	.01
10119	(a)	—	11127	.122	.006	12510	.30	.017	14101	.16	.03
10120	9.47	—	11128	.165	.048	12583	.133	(a)	14279	.18	.048
10130	1.23	—	11138	1.44	—	12651	.39	.45	14401	.34	.068
10132	1.06	—	11155	.074	—	12683	.177	(a)	14405	.66	—
10133	1.47	—	11160	(a)	(a)	12707	.158	.48	14527	.098	.169
10135	(a)	—	11167	.35	—	12797	.033	.177	14655	.031	—
10140	.015	.02	11168	1.83	—	12805	.113	.11	14731	1.52	—
10141	.03	.021	11201	9.89	—	12841	.187	—	14732	.113	—
10145	.144	.008	11202	2.92	—	12927	.033	—	14733	.216	—
10146	.125	.012	11203	.28	.38	13049	.017	.044	14734	.093	—

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	.083	.11	16670	2.39	—	18501	.27	.01	40072	(a)	—
14913	.116	.096	16676	.104	.01	18506	.166	.004	40075	21.90	—
15060	(a)	(a)	16694	.156	(a)	18507	.065	.005	40101	8.37	—
15061	(a)	(a)	16705	.077	.113	18570	.68	—	40102	7.39	—
15062	.074	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.70	—
15063	.087	(a)	16723	(a)	—	18616	.126	.49	40115	(a)	—
15070	.089	—	16750	.036	.035	18707	.004	.006	40117	(a)	—
15119	(a)	—	16751	.036	—	18708	.04	.015	40140	(a)	—
15120	(a)	—	16819	.45	(a)	18833	.043	(a)	41001	.158	—
15123	1.47	—	16820	.35	(a)	18834	.104	.076	41210	(a)	—
15124	.51	—	16881	.57	(a)	18911	.33	.012	41421	.32	—
15188	.131	(a)	16890	.053	(a)	18912	.62	.02	41422	.171	—
15223	.022	.039	16891	.057	(a)	18920	.16	.013	41510	16.40	—
15224	.153	.045	16892	.105	(a)	18991	(a)	—	41603	15.20	—
15300	(a)	—	16900	.78	.055	19007	.57	—	41604	8.33	—
15314	.074	(a)	16901	.50	.074	19051	1.27	—	41620	.83	—
15404	.034	(a)	16902	.42	.041	19061	(a)	—	41650	21.40	—
15405	.05	(a)	16905	.82	.048	19795	.107	(a)	41664	20.10	—
15406	.127	.056	16906	.52	.068	19796	.125	—	41665	2.35	—
15488	.32	(a)	16910	.47	.035	40005	(a)	—	41666	(a)	—
15538	.133	.011	16911	.42	.034	40006	(a)	—	41667	54.80	—
15600	.33	.062	16915	.48	.033	40010	(a)	—	41668	51.40	—
15607	.116	—	16916	.40	.039	40015	(a)	—	41669	.36	—
15608	.074	.007	16920	1.06	.077	40020	(a)	—	41670	.61	—
15656	2.20	—	16921	.97	.031	40026	(a)	—	41672	(a)	—
15699	.29	—	16930	.61	.095	40031	(a)	—	41673	(a)	—
15733	.083	.03	16931	.66	.043	40032	(a)	—	41675	(a)	—
15839	.10	.018	16940	1.32	.031	40040	(a)	—	41677	.171	—
15991	.082	.049	16941	.53	.054	40041	(a)	—	41678	27.50	—
15993	.069	.03	18078	.044	.096	40042	(a)	—	41679	(a)	(a)
16005	.013	.03	18109	.136	.02	40045	132.00	—	41680	11.10	—
16009	.102	.111	18110	.109	.022	40046	26.20	—	41696	.54	—
16402	.49	—	18200	(a)	—	40047	9.34	—	41697	.38	—
16403	.31	.127	18205	.067	.39	40059	3.34	—	41700	(a)	—
16404	.39	—	18206	.176	.073	40061	1.77	—	41715	7.05	—
16471	.164	—	18335	.127	.011	40063	59.30	—	41716	4.49	—
16501	.027	(a)	18435	.30	.043	40064	17.40	—	43007	(a)	—
16527	.041	.27	18436	.24	.093	40066	(a)	—	43117	(a)	—
16588	.047	(a)	18437	.182	(a)	40067	(a)	—	43151	10.90	—
16604	.079	.10	18438	.35	(a)	40069	(a)	—	43152	8.23	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	41.50	—	44112	.171	—	45771	.148	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.048	.046	47318	5.59	—
43421	11.40	—	44193	(a)	—	45900	.038	.032	47367	.171	—
43422	59.60	—	44194	(a)	—	45901	.033	.039	47420	1.22	—
43424	(a)	—	44222	(a)	—	45937	.094	—	47468	(a)	—
43470	3.15	—	44276	55.60	—	45993	(a)	(a)	47469	3.21	—
43517	(a)	—	44277	36.10	—	46004	20.30	—	47471	2.78	—
43518	8.60	—	44280	.171	—	46005	16.20	—	47473	3.63	—
43550	40.50	—	44311	4.44	—	46112	.033	—	47474	4.06	—
43551	22.50	—	44315	2.98	—	46202	1.44	—	47475	3.21	—
43626	6.87	—	44427	30.20	—	46362	96.00	—	47476	3.21	—
43628	89.30	—	44428	30.40	—	46426	14.00	—	47477	4.27	—
43629	75.70	—	44429	.46	—	46427	18.70	—	47478	4.49	—
43754	(a)	—	44430	.32	—	46510	(a)	—	47600	(a)	—
43760	2.52	—	44431	1.01	—	46590	(a)	—	47610	(a)	—
43822	2.51	—	44432	.32	—	46603	1.18	—	48039	29.40	—
43840	.031	—	44433	10.20	—	46604	1.36	—	48177	(a)	—
43860	1.97	—	44434	19.60	—	46606	3.62	—	48178	(a)	—
43889	.71	—	44435	20.30	—	46607	4.98	—	48206	18.20	—
43945	(a)	—	44436	23.70	—	46622	7.32	—	48252	(a)	—
43946	(a)	—	44437	19.60	—	46671	(a)	—	48441	.076	—
43990	(a)	(a)	44438	15.50	—	46700	83.40	—	48557	7.64	—
43991	(a)	—	44439	30.20	—	46773	(a)	—	48558	6.64	—
44009	1.79	—	44440	25.00	—	46822	(a)	—	48600	28.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.35	—	44501	(a)	—	46882	(a)	—	48636	.58	(a)
44070	2.18	—	45190	1.14	—	46911	13.60	—	48637	5.83	—
44071	2.42	—	45191	.81	—	46912	24.90	—	48638	2.90	—
44072	1.67	—	45192	.94	—	46913	(a)	—	48727	(a)	—
44100	.51	—	45193	.56	—	46914	(a)	—	48808	.56	—
44101	.53	—	45210	.70	—	46915	(a)	—	48924	(a)	—
44102	.42	—	45224	(a)	—	46916	(a)	—	48925	140.00	—
44103	.37	—	45225	(a)	—	47050	.68	—	49005	.116	—
44104	.155	—	45334	23.90	—	47051	(a)	—	49111	.86	—
44105	(a)	—	45380	.097	(a)	47052	(a)	—	49181	9.61	—
44106	(a)	—	45450	7.03	—	47103	(a)	—	49183	11.70	—
44108	.182	—	45523	(a)	—	47146	(a)	—	49184	24.70	—
44109	.46	—	45524	(a)	—	47147	(a)	—	49185	22.50	—
44110	.47	—	45539	(a)	—	47221	91.50	—	49239	.073	.36
44111	.29	—	45678	.185	—	47253	(a)	—	49292	.70	—

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	.218	.215	51702	.054	(a)	51986	.106	.082
49333	5.15	—	51241	.65	.24	51703	.023	(a)	51999	.045	.32
49451	(a)	—	51250	.091	(a)	51734	.042	.43	52002	.039	.104
49452	(a)	—	51251	.019	(a)	51741	.113	.26	52075	.067	.197
49617	.121	.101	51252	.066	.061	51752	.096	.141	52076	.081	(a)
49618	.102	.038	51253	.056	(a)	51767	.009	.007	52109	.01	(a)
49619	.191	.081	51254	.017	.025	51777	.032	.058	52134	.131	.56
49763	1.24	—	51255	.231	(a)	51790	.053	(a)	52137	.026	(a)
49800	(a)	—	51300	.044	.127	51796	.041	(a)	52150	.242	(a)
49801	80.60	—	51305	.044	.76	51808	.147	.53	52315	.041	.27
49802	7.15	—	51315	.047	.08	51809	.182	.173	52341	.016	(a)
49803	12.70	—	51330	.035	.82	51833	.048	.051	52342	.048	(a)
49840	.71	—	51333	.012	.28	51850	.085	(a)	52343	.029	(a)
49870	58.40	—	51340	.018	(a)	51851	.058	(a)	52401	.09	(a)
49890	(a)	—	51350	.073	.115	51852	.135	(a)	52402	.01	(a)
49891	(a)	—	51351	.066	.045	51853	.054	(a)	52432	.049	(a)
49902	(a)	—	51352	.09	.09	51854	.122	(a)	52433	.045	.65
49903	(a)	—	51355	.061	.082	51855	.128	(a)	52435	.056	(a)
50010	.106	.33	51356	.066	.47	51856	.07	(a)	52438	.041	(a)
50011	.032	(a)	51357	.067	.95	51857	.12	(a)	52440	.064	(a)
50012	.039	(a)	51358	.161	.111	51869	.049	.138	52467	.059	(a)
50015	.069	(a)	51359	.141	.62	51877	.27	.156	52469	.021	.085
50017	.052	(a)	51370	.213	2.69	51889	.045	.01	52505	.103	.195
50018	.029	(a)	51380	.021	.039	51896	.021	.017	52547	.078	.058
50019	.028	(a)	51400	.082	(a)	51900	.036	.098	52581	.50	1.80
50045	.12	(a)	51401	.121	(a)	51909	.077	.048	52619	.035	(a)
50047	.013	(a)	51500	.04	.145	51919	.046	(a)	52660	.061	—
51001	.02	.38	51516	.051	—	51926	.046	.041	52744	.182	.052
51005	.004	(a)	51517	.058	—	51927	.025	.10	52767	.071	(a)
51116	.05	.64	51550	.05	.42	51934	.051	.082	52876	(a)	(a)
51201	.018	(a)	51551	.017	.83	51941	.046	.034	52911	.028	.42
51205	.055	.046	51552	.03	.137	51942	.074	—	52967	.011	.052
51206	.009	.37	51553	.053	(a)	51956	.199	.14	53001	.103	.241
51210	.035	(a)	51554	.005	(a)	51957	.176	.37	53077	.05	.204
51211	(a)	(a)	51575	.02	.023	51958	.156	.31	53095	.034	(a)
51220	.119	1.48	51576	.096	.101	51959	.16	(a)	53096	.047	(a)
51221	.066	1.47	51600	.065	.194	51960	.021	.30	53121	.134	.46
51222	.08	4.76	51613	.043	.141	51970	.092	.138	53147	.012	(a)
51224	.084	1.17	51625	.018	(a)	51982	.027	.068	53229	.068	(a)
51230	.014	.64	51666	.031	.085	51985	.048	—	53271	.025	(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	.067	.249	55715	.105	.169	56918	.027	(a)	58096	.094	1.35
53374	.048	.191	55716	.152	.41	56919	.069	(a)	58301	.021	.086
53375	.025	.31	55717	.091	(a)	56920	.063	(a)	58302	.025	.042
53376	.041	.159	55718	.088	(a)	56980	.052	(a)	58397	.147	.45
53377	.042	.172	55802	.032	.013	57001	.018	.016	58408	.04	–
53403	.026	(a)	55918	.06	1.76	57002	.012	.08	58409	.051	–
53425	.063	(a)	55919	.008	2.95	57090	.101	.83	58456	.027	–
53565	.031	.081	56040	.006	.028	57146	.064	.64	58457	.04	–
53631	.016	.019	56041	.038	(a)	57202	.046	(a)	58458	.051	–
53632	.018	.029	56042	.047	(a)	57257	.058	.042	58459	.062	–
53731	.016	(a)	56170	.062	(a)	57401	.033	.079	58503	.039	.08
53732	.112	.45	56171	.03	(a)	57403	.065	.03	58532	.051	(a)
53733	.073	.177	56202	.038	.063	57410	.016	.164	58559	.01	(a)
53734	.31	–	56390	.066	.64	57411	.015	(a)	58560	.025	(a)
53803	.15	(a)	56391	.056	.25	57572	.009	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.091	.107	57600	.028	.03	58575	.032	.098
53902	(a)	(a)	56488	.053	.042	57611	.033	.044	58627	.103	.011
53903	(a)	(a)	56567	.064	(a)	57625	.243	(a)	58663	.141	.65
53904	(a)	(a)	56650	.195	(a)	57651	.03	.037	58682	.091	(a)
53905	(a)	(a)	56651	.106	(a)	57690	.043	.38	58713	.02	(a)
53907	.049	.078	56652	.076	(a)	57716	.02	.08	58737	.066	.49
53951	(a)	(a)	56653	.073	(a)	57725	.045	.083	58756	.026	(a)
53952	(a)	(a)	56654	.037	(a)	57726	.035	.025	58757	.224	(a)
53953	(a)	(a)	56690	.027	.31	57798	.015	(a)	58759	.028	(a)
54012	.031	–	56699	.042	.078	57800	.056	(a)	58802	.031	.39
54077	.067	.36	56758	.035	.123	57808	.017	(a)	58813	.065	(a)
54444	(a)	(a)	56759	.036	.07	57809	.018	(a)	58822	.086	(a)
55010	.204	.76	56760	.052	.087	57810	.017	.09	58837	.13	.155
55011	.055	2.01	56805	.069	(a)	57871	.02	.091	58840	.039	.11
55012	.066	.92	56806	.048	(a)	57913	.072	.206	58873	.062	.021
55013	.057	1.13	56807	.048	(a)	57997	.068	–	58903	.02	(a)
55014	(a)	(a)	56808	.063	(a)	57998	.032	.047	58904	.015	.108
55214	.053	.075	56900	.06	(a)	57999	.028	.065	58922	.103	.189
55371	.122	.096	56910	.03	(a)	58009	.028	(a)	59005	.038	.063
55410	(a)	(a)	56911	.055	(a)	58010	.074	(a)	59057	.28	(a)
55426	.069	(a)	56912	.045	.089	58020	.07	(a)	59058	.18	(a)
55597	.013	1.45	56913	.036	(a)	58056	.089	(a)	59188	.138	.047
55647	.027	.065	56915	.215	(a)	58057	.056	(a)	59189	.19	.25
55648	.012	(a)	56916	.194	.26	58058	.05	(a)	59223	.064	.128
55649	.014	(a)	56917	.056	(a)	58095	.071	1.22	59257	.01	.011

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
59306	.063	(a)	59923	.007	.006	62003	7.42	—	91125	1.52	1.34
59378	.042	.124	59925	.145	1.15	63010	11.30	—	91127	1.37	.84
59481	.171	.096	59926	.123	.46	63011	14.20	—	91130	.80	—
59482	.144	(a)	59927	.083	1.10	63012	20.10	—	91135	.224	(a)
59537	.045	.219	59931	.131	.37	63013	19.10	—	91150	1.30	3.93
59601	.064	1.80	59932	.141	.69	63215	24.50	—	91155	2.88	20.00
59647	.064	.141	59941	.044	(a)	63216	17.00	—	91160	.61	—
59660	.118	.83	59947	.029	.26	63217	26.60	—	91175	.52	—
59661	.058	(a)	59955	.017	.114	63218	8.96	—	91177	2.30	—
59693	.01	—	59963	.125	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.29	.059	63220	(a)	—	91190	1.24	(a)
59701	.005	.38	59970	.038	.147	64074	8.02	—	91200	.46	—
59713	.106	.30	59973	.081	(a)	64075	5.64	—	91210	(a)	—
59722	.055	.023	59975	.054	.13	64500	(a)	—	91235	1.58	1.65
59723	.021	.03	59977	.031	(a)	65007	14.90	—	91250	2.39	(a)
59724	.032	.016	59984	.022	.041	66122	6.42	—	91265	9.81	2.40
59725	.039	.126	59985	.087	(a)	66123	3.53	—	91266	5.19	.76
59726	.029	.023	59986	.066	(a)	66309	10.30	—	91280	(a)	2.43
59738	.091	.052	59988	.014	.05	66561	23.90	—	91302	7.18	(a)
59750	.034	.141	59989	.012	.037	67017	22.20	—	91315	2.18	—
59751	.012	(a)	60010	6.29	—	67508	25.60	—	91324	4.86	(a)
59773	.008	.023	60011	7.23	—	67509	18.80	—	91325	(a)	(a)
59774	.007	.127	60012	11.90	—	67510	10.50	—	91340	3.17	5.78
59775	.009	.156	60013	10.20	—	67511	11.30	—	91341	2.63	3.01
59781	.029	.065	60015	7.61	—	67512	48.50	—	91342	2.91	2.77
59782	.043	.62	60016	8.56	—	67513	30.80	—	91343	.58	1.12
59783	.042	(a)	60035	16.80	—	67634	19.20	—	91405	3.69	—
59784	.032	(a)	61000	6.23	—	67635	13.60	—	91436	2.98	1.62
59790	.071	(a)	61212	8.59	—	68001	41.40	—	91481	10.90	—
59798	.11	.33	61216	9.54	—	68439	53.30	—	91507	1.60	2.31
59806	.079	(a)	61217	8.68	—	68500	1.38	—	91523	24.70	—
59867	.079	(a)	61218	5.93	—	68604	1.00	—	91547	.141	—
59886	.011	.087	61223	42.10	—	68606	3.89	—	91551	.87	.53
59889	.027	.192	61224	13.40	—	68607	3.08	—	91555	.95	.75
59892	.042	(a)	61225	18.60	—	68702	2.53	—	91560	2.87	3.35
59904	.029	.088	61226	31.40	—	68703	1.90	—	91562	1.94	—
59905	.05	.112	61227	28.70	—	68706	8.14	—	91577	6.95	2.43
59914	.29	.65	62000	6.53	—	68707	8.05	—	91580	3.79	—
59915	.095	.53	62001	5.16	—	90089	2.52	—	91581	(a)	(a)
59917	.018	.222	62002	2.35	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

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
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$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	.127	.167	10150	.36	(a)	11204	.225	.95	13111	.54	.08
10011	.03	(a)	10151	8.97	—	11205	(a)	—	13112	.108	.054
10012	.035	(a)	10160	1.60	—	11206	.41	—	13201	.39	.123
10015	6.71	—	10204	.161	—	11207	5.21	—	13204	.45	.86
10020	(a)	(a)	10205	.18	—	11208	.89	—	13205	.172	.34
10025	.03	(a)	10210	.29	(a)	11209	4.20	—	13206	(a)	(a)
10026	.46	.014	10211	.29	(a)	11210	1.79	—	13207	(a)	(a)
10027	.03	(a)	10220	3.39	—	11211	9.29	—	13208	(a)	(a)
10036	.29	(a)	10255	.109	.14	11212	1.40	—	13314	.086	.012
10040	.096	.32	10256	.40	.198	11213	1.15	—	13351	.21	.037
10042	.27	.232	10257	.075	.146	11214	2.82	—	13352	.214	.026
10052	4.64	—	10309	.116	.011	11222	.047	—	13410	.63	1.66
10054	4.12	—	10315	.27	(a)	11234	.202	.039	13411	(a)	(a)
10060	.127	.042	10331	9.10	—	11248	.021	.013	13412	.211	1.19
10065	.191	.038	10332	15.70	—	11258	.59	.097	13453	.244	(a)
10066	.195	.041	10352	.28	.039	11259	.63	.116	13454	.28	(a)
10070	.072	.134	10367	2.39	—	11273	10.00	—	13455	.29	(a)
10071	.229	.071	10368	3.49	—	11274	9.63	—	13461	(a)	(a)
10072	2.70	—	10375	(a)	—	11288	.72	.053	13506	.66	.046
10073	.46	.32	10378	9.21	—	12014	.045	.027	13507	.79	.104
10075	3.39	.121	10379	4.27	—	12356	.85	.02	13590	.215	.61
10100	.49	.039	10380	7.30	—	12361	.127	.066	13621	.054	.34
10101	.172	.16	10381	6.32	—	12362	.08	(a)	13670	.071	.018
10105	1.87	—	11007	1.02	—	12373	.03	.022	13673	.44	.01
10107	1.40	.165	11020	.217	.132	12374	.44	.044	13715	.08	.111
10110	22.80	—	11039	.40	.047	12375	.217	.03	13716	.33	.07
10111	.158	.059	11052	1.95	—	12391	.06	.059	13720	.25	.039
10113	.26	—	11101	(a)	(a)	12393	.29	(a)	13759	.127	.076
10115	.51	.053	11120	(a)	—	12467	.12	(a)	13930	.17	.147
10117	6.66	—	11126	.045	.023	12509	.027	.026	14068	.028	.01
10119	(a)	—	11127	.40	.006	12510	.34	.017	14101	.33	.03
10120	14.90	—	11128	.54	.048	12583	.153	(a)	14279	.208	.048
10130	2.55	—	11138	2.27	—	12651	.45	.45	14401	.59	.068
10132	2.19	—	11155	.154	—	12683	.204	(a)	14405	.60	—
10133	1.87	—	11160	(a)	(a)	12707	.52	.48	14527	.32	.169
10135	(a)	—	11167	.45	—	12797	.11	.177	14655	.064	—
10140	.058	.02	11168	2.32	—	12805	.232	.11	14731	1.93	—
10141	.117	.021	11201	8.90	—	12841	.39	—	14732	.143	—
10145	.56	.008	11202	2.63	—	12927	.067	—	14733	.45	—
10146	.218	.012	11203	.94	.38	13049	.066	.044	14734	.191	—

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	.096	.11	16670	3.77	—	18501	.47	.01	40072	(a)	—
14913	.24	.096	16676	.214	.01	18506	.191	.004	40075	54.20	—
15060	(a)	(a)	16694	.18	(a)	18507	.135	.005	40101	11.60	—
15061	(a)	(a)	16705	.25	.113	18570	1.41	—	40102	10.30	—
15062	.086	(a)	16722	(a)	—	18575	(a)	(a)	40111	7.41	—
15063	.10	(a)	16723	(a)	—	18616	.146	.49	40115	(a)	—
15070	.08	—	16750	.075	.035	18707	.012	.006	40117	(a)	—
15119	(a)	—	16751	.075	—	18708	.082	.015	40140	(a)	—
15120	(a)	—	16819	.52	(a)	18833	.143	(a)	41001	.25	—
15123	1.87	—	16820	.40	(a)	18834	.214	.076	41210	(a)	—
15124	.65	—	16881	1.17	(a)	18911	.67	.012	41421	.227	—
15188	.151	(a)	16890	.061	(a)	18912	1.27	.02	41422	.121	—
15223	.084	.039	16891	.066	(a)	18920	.33	.013	41510	33.90	—
15224	.26	.045	16892	.121	(a)	18991	(a)	—	41603	10.80	—
15300	(a)	—	16900	2.41	.055	19007	.73	—	41604	5.91	—
15314	.154	(a)	16901	1.55	.074	19051	1.62	—	41620	.75	—
15404	.039	(a)	16902	1.31	.041	19061	(a)	—	41650	15.20	—
15405	.058	(a)	16905	2.54	.048	19795	.221	(a)	41664	31.70	—
15406	.147	.056	16906	1.62	.068	19796	.26	—	41665	3.71	—
15488	.37	(a)	16910	1.45	.035	40005	(a)	—	41666	(a)	—
15538	.27	.011	16911	1.31	.034	40006	(a)	—	41667	86.50	—
15600	.69	.062	16915	1.49	.033	40010	(a)	—	41668	81.10	—
15607	.105	—	16916	1.24	.039	40015	(a)	—	41669	.57	—
15608	.154	.007	16920	3.29	.077	40020	(a)	—	41670	.96	—
15656	4.54	—	16921	3.01	.031	40026	(a)	—	41672	(a)	—
15699	.26	—	16930	1.89	.095	40031	(a)	—	41673	(a)	—
15733	.096	.03	16931	2.04	.043	40032	(a)	—	41675	(a)	—
15839	.206	.018	16940	4.11	.031	40040	(a)	—	41677	.154	—
15991	.169	.049	16941	1.65	.054	40041	(a)	—	41678	47.10	—
15993	.142	.03	18078	.144	.096	40042	(a)	—	41679	(a)	(a)
16005	.042	.03	18109	.28	.02	40045	209.00	—	41680	7.89	—
16009	.117	.111	18110	.225	.022	40046	41.30	—	41696	.49	—
16402	1.02	—	18200	(a)	—	40047	14.70	—	41697	.34	—
16403	.64	.127	18205	.222	.39	40059	5.28	—	41700	(a)	—
16404	.81	—	18206	.36	.073	40061	2.80	—	41715	5.00	—
16471	.148	—	18335	.26	.011	40063	93.60	—	41716	3.18	—
16501	.089	(a)	18435	.52	.043	40064	27.50	—	43007	(a)	—
16527	.137	.27	18436	.42	.093	40066	(a)	—	43117	(a)	—
16588	.054	(a)	18437	.37	(a)	40067	(a)	—	43151	27.00	—
16604	.091	.10	18438	.72	(a)	40069	(a)	—	43152	14.10	—

\$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	103.00	—	44112	.32	—	45771	.171	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.055	.046	47318	8.82	—
43421	28.10	—	44193	(a)	—	45900	.079	.032	47367	.154	—
43422	148.00	—	44194	(a)	—	45901	.067	.039	47420	1.93	—
43424	(a)	—	44222	(a)	—	45937	.232	—	47468	(a)	—
43470	2.83	—	44276	138.00	—	45993	(a)	(a)	47469	2.27	—
43517	(a)	—	44277	89.30	—	46004	14.40	—	47471	1.97	—
43518	13.60	—	44280	.154	—	46005	11.50	—	47473	2.58	—
43550	100.00	—	44311	7.00	—	46112	.046	—	47474	2.88	—
43551	55.70	—	44315	4.71	—	46202	4.52	—	47475	2.27	—
43626	10.80	—	44427	42.10	—	46362	164.00	—	47476	2.27	—
43628	141.00	—	44428	42.30	—	46426	24.00	—	47477	3.03	—
43629	119.00	—	44429	.63	—	46427	32.10	—	47478	3.18	—
43754	(a)	—	44430	.44	—	46510	(a)	—	47600	(a)	—
43760	3.98	—	44431	1.41	—	46590	(a)	—	47610	(a)	—
43822	2.26	—	44432	.45	—	46603	2.02	—	48039	72.80	—
43840	.028	—	44433	14.20	—	46604	2.32	—	48177	(a)	—
43860	1.77	—	44434	27.20	—	46606	6.19	—	48178	(a)	—
43889	.63	—	44435	28.20	—	46607	8.52	—	48206	28.70	—
43945	(a)	—	44436	32.90	—	46622	6.59	—	48252	(a)	—
43946	(a)	—	44437	27.30	—	46671	(a)	—	48441	.121	—
43990	(a)	(a)	44438	21.60	—	46700	206.00	—	48557	12.10	—
43991	(a)	—	44439	42.00	—	46773	(a)	—	48558	10.50	—
44009	2.27	—	44440	34.70	—	46822	(a)	—	48600	48.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	11.60	—	44501	(a)	—	46882	(a)	—	48636	.57	(a)
44070	3.43	—	45190	3.56	—	46911	21.50	—	48637	9.21	—
44071	3.82	—	45191	2.53	—	46912	39.30	—	48638	4.57	—
44072	2.64	—	45192	2.95	—	46913	(a)	—	48727	(a)	—
44100	.97	—	45193	1.74	—	46914	(a)	—	48808	1.16	—
44101	1.01	—	45210	2.21	—	46915	(a)	—	48924	(a)	—
44102	.79	—	45224	(a)	—	46916	(a)	—	48925	220.00	—
44103	.70	—	45225	(a)	—	47050	.62	—	49005	.105	—
44104	.29	—	45334	59.20	—	47051	(a)	—	49111	1.78	—
44105	(a)	—	45380	.112	(a)	47052	(a)	—	49181	23.80	—
44106	(a)	—	45450	17.40	—	47103	(a)	—	49183	29.00	—
44108	.34	—	45523	(a)	—	47146	(a)	—	49184	61.20	—
44109	.87	—	45524	(a)	—	47147	(a)	—	49185	55.70	—
44110	.89	—	45539	(a)	—	47221	227.00	—	49239	.084	.36
44111	.54	—	45678	.166	—	47253	(a)	—	49292	1.74	—

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	.212	.215	51702	.054	(a)	51986	.103	.082
49333	12.80	—	51241	.63	.24	51703	.022	(a)	51999	.044	.32
49451	(a)	—	51250	.091	(a)	51734	.042	.43	52002	.038	.104
49452	(a)	—	51251	.018	(a)	51741	.11	.26	52075	.067	.197
49617	.154	.101	51252	.064	.061	51752	.093	.141	52076	.08	(a)
49618	.129	.038	51253	.055	(a)	51767	.011	.007	52109	.01	(a)
49619	.243	.081	51254	.017	.025	51777	.038	.058	52134	.128	.56
49763	1.58	—	51255	.23	(a)	51790	.064	(a)	52137	.026	(a)
49800	(a)	—	51300	.053	.127	51796	.04	(a)	52150	.235	(a)
49801	200.00	—	51305	.053	.76	51808	.143	.53	52315	.05	.27
49802	17.70	—	51315	.054	.08	51809	.178	.173	52341	.016	(a)
49803	31.30	—	51330	.035	.82	51833	.057	.051	52342	.048	(a)
49840	.63	—	51333	.011	.28	51850	.085	(a)	52343	.029	(a)
49870	92.10	—	51340	.017	(a)	51851	.057	(a)	52401	.09	(a)
49890	(a)	—	51350	.089	.115	51852	.134	(a)	52402	.01	(a)
49891	(a)	—	51351	.08	.045	51853	.054	(a)	52432	.048	(a)
49902	(a)	—	51352	.109	.09	51854	.121	(a)	52433	.044	.65
49903	(a)	—	51355	.074	.082	51855	.127	(a)	52435	.055	(a)
50010	.103	.33	51356	.08	.47	51856	.07	(a)	52438	.04	(a)
50011	.032	(a)	51357	.077	.95	51857	.12	(a)	52440	.062	(a)
50012	.038	(a)	51358	.186	.111	51869	.047	.138	52467	.057	(a)
50015	.067	(a)	51359	.163	.62	51877	.27	.156	52469	.02	.085
50017	.051	(a)	51370	.207	2.69	51889	.044	.01	52505	.10	.195
50018	.029	(a)	51380	.021	.039	51896	.021	.017	52547	.078	.058
50019	.027	(a)	51400	.082	(a)	51900	.043	.098	52581	.49	1.80
50045	.117	(a)	51401	.121	(a)	51909	.076	.048	52619	.034	(a)
50047	.013	(a)	51500	.039	.145	51919	.044	(a)	52660	.055	—
51001	.02	.38	51516	.046	—	51926	.045	.041	52744	.22	.052
51005	.004	(a)	51517	.052	—	51927	.024	.10	52767	.071	(a)
51116	.05	.64	51550	.048	.42	51934	.049	.082	52876	(a)	(a)
51201	.018	(a)	51551	.017	.83	51941	.045	.034	52911	.027	.42
51205	.054	.046	51552	.029	.137	51942	.072	—	52967	.01	.052
51206	.008	.37	51553	.052	(a)	51956	.194	.14	53001	.10	.241
51210	.034	(a)	51554	.005	(a)	51957	.171	.37	53077	.048	.204
51211	(a)	(a)	51575	.024	.023	51958	.152	.31	53095	.033	(a)
51220	.118	1.48	51576	.093	.101	51959	.156	(a)	53096	.046	(a)
51221	.066	1.47	51600	.063	.194	51960	.021	.30	53121	.131	.46
51222	.08	4.76	51613	.042	.141	51970	.089	.138	53147	.012	(a)
51224	.084	1.17	51625	.018	(a)	51982	.026	.068	53229	.067	(a)
51230	.014	.64	51666	.038	.085	51985	.043	—	53271	.025	(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	.066	.249	55715	.103	.169	56918	.027	(a)	58096	.091	1.35
53374	.058	.191	55716	.148	.41	56919	.068	(a)	58301	.021	.086
53375	.031	.31	55717	.09	(a)	56920	.062	(a)	58302	.025	.042
53376	.049	.159	55718	.087	(a)	56980	.051	(a)	58397	.143	.45
53377	.051	.172	55802	.038	.013	57001	.017	.016	58408	.036	—
53403	.032	(a)	55918	.059	1.76	57002	.011	.08	58409	.046	—
53425	.062	(a)	55919	.008	2.95	57090	.10	.83	58456	.025	—
53565	.037	.081	56040	.006	.028	57146	.063	.64	58457	.036	—
53631	.015	.019	56041	.037	(a)	57202	.045	(a)	58458	.046	—
53632	.017	.029	56042	.046	(a)	57257	.056	.042	58459	.055	—
53731	.016	(a)	56170	.061	(a)	57401	.032	.079	58503	.038	.08
53732	.109	.45	56171	.03	(a)	57403	.078	.03	58532	.049	(a)
53733	.071	.177	56202	.037	.063	57410	.015	.164	58559	.01	(a)
53734	.28	—	56390	.064	.64	57411	.015	(a)	58560	.024	(a)
53803	.149	(a)	56391	.055	.25	57572	.009	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.088	.107	57600	.027	.03	58575	.031	.098
53902	(a)	(a)	56488	.064	.042	57611	.033	.044	58627	.10	.011
53903	(a)	(a)	56567	.063	(a)	57625	.236	(a)	58663	.14	.65
53904	(a)	(a)	56650	.194	(a)	57651	.029	.037	58682	.089	(a)
53905	(a)	(a)	56651	.105	(a)	57690	.043	.38	58713	.024	(a)
53907	.048	.078	56652	.075	(a)	57716	.02	.08	58737	.065	.49
53951	(a)	(a)	56653	.073	(a)	57725	.044	.083	58756	.026	(a)
53952	(a)	(a)	56654	.037	(a)	57726	.034	.025	58757	.218	(a)
53953	(a)	(a)	56690	.033	.31	57798	.015	(a)	58759	.027	(a)
54012	.028	—	56699	.041	.078	57800	.054	(a)	58802	.031	.39
54077	.066	.36	56758	.034	.123	57808	.017	(a)	58813	.064	(a)
54444	(a)	(a)	56759	.035	.07	57809	.017	(a)	58822	.084	(a)
55010	.198	.76	56760	.051	.087	57810	.017	.09	58837	.129	.155
55011	.054	2.01	56805	.067	(a)	57871	.02	.091	58840	.039	.11
55012	.064	.92	56806	.047	(a)	57913	.07	.206	58873	.062	.021
55013	.056	1.13	56807	.047	(a)	57997	.062	—	58903	.019	(a)
55014	(a)	(a)	56808	.061	(a)	57998	.031	.047	58904	.015	.108
55214	.052	.075	56900	.059	(a)	57999	.028	.065	58922	.103	.189
55371	.148	.096	56910	.029	(a)	58009	.028	(a)	59005	.037	.063
55410	(a)	(a)	56911	.055	(a)	58010	.072	(a)	59057	.27	(a)
55426	.068	(a)	56912	.044	.089	58020	.084	(a)	59058	.175	(a)
55597	.013	1.45	56913	.036	(a)	58056	.086	(a)	59188	.167	.047
55647	.026	.065	56915	.214	(a)	58057	.054	(a)	59189	.229	.25
55648	.012	(a)	56916	.193	.26	58058	.049	(a)	59223	.064	.128
55649	.014	(a)	56917	.056	(a)	58095	.069	1.22	59257	.01	.011

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
59306	.062	(a)	59923	.007	.006	62003	12.70	—	91125	1.52	1.34
59378	.042	.124	59925	.167	1.15	63010	23.90	—	91127	1.37	.84
59481	.166	.096	59926	.142	.46	63011	29.90	—	91130	.80	—
59482	.174	(a)	59927	.096	1.10	63012	42.50	—	91135	.224	(a)
59537	.045	.219	59931	.128	.37	63013	40.20	—	91150	1.30	3.93
59601	.063	1.80	59932	.138	.69	63215	42.00	—	91155	2.88	20.00
59647	.078	.141	59941	.043	(a)	63216	29.10	—	91160	.61	—
59660	.115	.83	59947	.028	.26	63217	42.00	—	91175	.52	—
59661	.056	(a)	59955	.016	.114	63218	14.10	—	91177	2.30	—
59693	.009	—	59963	.122	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.29	.059	63220	(a)	—	91190	1.24	(a)
59701	.005	.38	59970	.038	.147	64074	25.10	—	91200	.46	—
59713	.103	.30	59973	.079	(a)	64075	17.70	—	91210	(a)	—
59722	.053	.023	59975	.054	.13	64500	(a)	—	91235	1.58	1.65
59723	.02	.03	59977	.031	(a)	65007	25.60	—	91250	2.39	(a)
59724	.031	.016	59984	.022	.041	66122	11.00	—	91265	9.81	2.40
59725	.038	.126	59985	.084	(a)	66123	6.05	—	91266	5.19	.76
59726	.028	.023	59986	.064	(a)	66309	17.70	—	91280	(a)	2.43
59738	.089	.052	59988	.014	.05	66561	40.90	—	91302	7.18	(a)
59750	.033	.141	59989	.011	.037	67017	37.90	—	91315	2.18	—
59751	.012	(a)	60010	13.30	—	67508	18.20	—	91324	4.86	(a)
59773	.01	.023	60011	15.30	—	67509	13.30	—	91325	(a)	(a)
59774	.008	.127	60012	25.10	—	67510	7.43	—	91340	3.17	5.78
59775	.01	.156	60013	21.50	—	67511	8.04	—	91341	2.63	3.01
59781	.029	.065	60015	16.10	—	67512	34.40	—	91342	2.91	2.77
59782	.043	.62	60016	18.10	—	67513	21.80	—	91343	.58	1.12
59783	.042	(a)	60035	28.80	—	67634	32.80	—	91405	3.69	—
59784	.032	(a)	61000	13.20	—	67635	23.20	—	91436	2.98	1.62
59790	.069	(a)	61212	14.70	—	68001	70.90	—	91481	10.90	—
59798	.11	.33	61216	16.30	—	68439	91.20	—	91507	1.60	2.31
59806	.079	(a)	61217	14.90	—	68500	2.92	—	91523	24.70	—
59867	.077	(a)	61218	10.20	—	68604	1.71	—	91547	.141	—
59886	.01	.087	61223	72.20	—	68606	6.66	—	91551	.87	.53
59889	.033	.192	61224	23.00	—	68607	5.27	—	91555	.95	.75
59892	.042	(a)	61225	31.90	—	68702	4.34	—	91560	2.87	3.35
59904	.028	.088	61226	53.70	—	68703	3.25	—	91562	1.94	—
59905	.048	.112	61227	49.10	—	68706	13.90	—	91577	6.95	2.43
59914	.28	.65	62000	11.20	—	68707	13.80	—	91580	3.79	—
59915	.094	.53	62001	8.83	—	90089	2.52	—	91581	(a)	(a)
59917	.017	.222	62002	4.03	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

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
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$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	.074	.167	10150	.32	(a)	11204	.205	.95	13111	.53	.08
10011	.018	(a)	10151	8.18	—	11205	(a)	—	13112	.052	.054
10012	.02	(a)	10160	1.46	—	11206	.43	—	13201	.41	.123
10015	4.00	—	10204	.147	—	11207	5.39	—	13204	.46	.86
10020	(a)	(a)	10205	.164	—	11208	.92	—	13205	.177	.34
10025	.018	(a)	10210	.26	(a)	11209	4.34	—	13206	(a)	(a)
10026	.42	.014	10211	.26	(a)	11210	1.85	—	13207	(a)	(a)
10027	.018	(a)	10220	3.09	—	11211	9.59	—	13208	(a)	(a)
10036	.30	(a)	10255	.112	.14	11212	1.45	—	13314	.079	.012
10040	.056	.32	10256	.41	.198	11213	1.18	—	13351	.192	.037
10042	.243	.232	10257	.077	.146	11214	2.92	—	13352	.195	.026
10052	2.77	—	10309	.106	.011	11222	.049	—	13410	.64	1.66
10054	2.46	—	10315	.25	(a)	11234	.185	.039	13411	(a)	(a)
10060	.116	.042	10331	5.43	—	11248	.021	.013	13412	.217	1.19
10065	.174	.038	10332	9.36	—	11258	.57	.097	13453	.25	(a)
10066	.178	.041	10352	.28	.039	11259	.61	.116	13454	.29	(a)
10070	.042	.134	10367	2.47	—	11273	9.15	—	13455	.30	(a)
10071	.209	.071	10368	3.61	—	11274	8.79	—	13461	(a)	(a)
10072	2.79	—	10375	(a)	—	11288	.70	.053	13506	.60	.046
10073	.47	.32	10378	5.49	—	12014	.046	.027	13507	.72	.104
10075	3.49	.121	10379	2.55	—	12356	.78	.02	13590	.222	.61
10100	.48	.039	10380	4.35	—	12361	.061	.066	13621	.056	.34
10101	.157	.16	10381	3.77	—	12362	.046	(a)	13670	.034	.018
10105	1.70	—	11007	1.05	—	12373	.018	.022	13673	.43	.01
10107	1.44	.165	11020	.198	.132	12374	.40	.044	13715	.046	.111
10110	13.60	—	11039	.41	.047	12375	.198	.03	13716	.30	.07
10111	.092	.059	11052	1.46	—	12391	.035	.059	13720	.245	.039
10113	.236	—	11101	(a)	(a)	12393	.26	(a)	13759	.116	.076
10115	.47	.053	11120	(a)	—	12467	.109	(a)	13930	.099	.147
10117	3.97	—	11126	.041	.023	12509	.028	.026	14068	.026	.01
10119	(a)	—	11127	.236	.006	12510	.36	.017	14101	.30	.03
10120	8.91	—	11128	.32	.048	12583	.158	(a)	14279	.214	.048
10130	2.32	—	11138	1.36	—	12651	.46	.45	14401	.58	.068
10132	2.00	—	11155	.14	—	12683	.211	(a)	14405	.62	—
10133	1.41	—	11160	(a)	(a)	12707	.30	.48	14527	.189	.169
10135	(a)	—	11167	.34	—	12797	.064	.177	14655	.058	—
10140	.028	.02	11168	1.75	—	12805	.212	.11	14731	1.45	—
10141	.057	.021	11201	9.19	—	12841	.35	—	14732	.107	—
10145	.27	.008	11202	2.72	—	12927	.062	—	14733	.41	—
10146	.212	.012	11203	.55	.38	13049	.032	.044	14734	.174	—

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
14855	.099	.11	16670	2.25	—	18501	.46	.01	40072	(a)	—
14913	.219	.096	16676	.195	.01	18506	.197	.004	40075	20.00	—
15060	(a)	(a)	16694	.186	(a)	18507	.123	.005	40101	6.19	—
15061	(a)	(a)	16705	.148	.113	18570	1.29	—	40102	5.47	—
15062	.089	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.42	—
15063	.103	(a)	16723	(a)	—	18616	.15	.49	40115	(a)	—
15070	.083	—	16750	.068	.035	18707	.007	.006	40117	(a)	—
15119	(a)	—	16751	.068	—	18708	.075	.015	40140	(a)	—
15120	(a)	—	16819	.54	(a)	18833	.083	(a)	41001	.149	—
15123	1.40	—	16820	.41	(a)	18834	.195	.076	41210	(a)	—
15124	.49	—	16881	1.07	(a)	18911	.62	.012	41421	.149	—
15188	.156	(a)	16890	.063	(a)	18912	1.16	.02	41422	.08	—
15223	.041	.039	16891	.068	(a)	18920	.30	.013	41510	30.90	—
15224	.26	.045	16892	.124	(a)	18991	(a)	—	41603	7.06	—
15300	(a)	—	16900	1.48	.055	19007	.55	—	41604	3.88	—
15314	.14	(a)	16901	.95	.074	19051	1.21	—	41620	.77	—
15404	.04	(a)	16902	.80	.041	19061	(a)	—	41650	9.94	—
15405	.059	(a)	16905	1.55	.048	19795	.202	(a)	41664	18.90	—
15406	.151	.056	16906	.99	.068	19796	.236	—	41665	2.21	—
15488	.38	(a)	16910	.89	.035	40005	(a)	—	41666	(a)	—
15538	.25	.011	16911	.80	.034	40006	(a)	—	41667	51.60	—
15600	.63	.062	16915	.91	.033	40010	(a)	—	41668	48.40	—
15607	.108	—	16916	.76	.039	40015	(a)	—	41669	.34	—
15608	.14	.007	16920	2.02	.077	40020	(a)	—	41670	.57	—
15656	4.14	—	16921	1.84	.031	40026	(a)	—	41672	(a)	—
15699	.27	—	16930	1.16	.095	40031	(a)	—	41673	(a)	—
15733	.099	.03	16931	1.25	.043	40032	(a)	—	41675	(a)	—
15839	.188	.018	16940	2.52	.031	40040	(a)	—	41677	.159	—
15991	.154	.049	16941	1.01	.054	40041	(a)	—	41678	29.20	—
15993	.13	.03	18078	.084	.096	40042	(a)	—	41679	(a)	(a)
16005	.025	.03	18109	.26	.02	40045	125.00	—	41680	5.17	—
16009	.121	.111	18110	.205	.022	40046	24.60	—	41696	.50	—
16402	.93	—	18200	(a)	—	40047	8.79	—	41697	.35	—
16403	.59	.127	18205	.13	.39	40059	3.15	—	41700	(a)	—
16404	.74	—	18206	.33	.073	40061	1.67	—	41715	3.28	—
16471	.153	—	18335	.239	.011	40063	55.80	—	41716	2.09	—
16501	.052	(a)	18435	.50	.043	40064	16.40	—	43007	(a)	—
16527	.08	.27	18436	.41	.093	40066	(a)	—	43117	(a)	—
16588	.056	(a)	18437	.34	(a)	40067	(a)	—	43151	9.97	—
16604	.094	.10	18438	.66	(a)	40069	(a)	—	43152	8.75	—

\$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	37.90	—	44112	.38	—	45771	.176	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.057	.046	47318	5.26	—
43421	10.40	—	44193	(a)	—	45900	.072	.032	47367	.159	—
43422	54.50	—	44194	(a)	—	45901	.062	.039	47420	1.15	—
43424	(a)	—	44222	(a)	—	45937	.086	—	47468	(a)	—
43470	2.93	—	44276	50.90	—	45993	(a)	(a)	47469	1.49	—
43517	(a)	—	44277	33.00	—	46004	9.44	—	47471	1.29	—
43518	8.10	—	44280	.159	—	46005	7.56	—	47473	1.69	—
43550	37.10	—	44311	4.18	—	46112	.024	—	47474	1.89	—
43551	20.60	—	44315	2.81	—	46202	2.35	—	47475	1.49	—
43626	6.47	—	44427	22.40	—	46362	102.00	—	47476	1.49	—
43628	84.10	—	44428	22.50	—	46426	14.90	—	47477	1.99	—
43629	71.30	—	44429	.34	—	46427	19.90	—	47478	2.09	—
43754	(a)	—	44430	.234	—	46510	(a)	—	47600	(a)	—
43760	2.37	—	44431	.75	—	46590	(a)	—	47610	(a)	—
43822	2.33	—	44432	.237	—	46603	1.25	—	48039	26.90	—
43840	.029	—	44433	7.56	—	46604	1.44	—	48177	(a)	—
43860	1.83	—	44434	14.50	—	46606	3.85	—	48178	(a)	—
43889	.66	—	44435	15.00	—	46607	5.29	—	48206	17.10	—
43945	(a)	—	44436	17.50	—	46622	6.81	—	48252	(a)	—
43946	(a)	—	44437	14.50	—	46671	(a)	—	48441	.072	—
43990	(a)	(a)	44438	11.50	—	46700	76.30	—	48557	7.19	—
43991	(a)	—	44439	22.30	—	46773	(a)	—	48558	6.25	—
44009	1.71	—	44440	18.50	—	46822	(a)	—	48600	29.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	6.92	—	44501	(a)	—	46882	(a)	—	48636	.62	(a)
44070	2.05	—	45190	1.85	—	46911	12.80	—	48637	5.49	—
44071	2.28	—	45191	1.31	—	46912	23.50	—	48638	2.73	—
44072	1.57	—	45192	1.54	—	46913	(a)	—	48727	(a)	—
44100	1.15	—	45193	.91	—	46914	(a)	—	48808	1.06	—
44101	1.20	—	45210	1.15	—	46915	(a)	—	48924	(a)	—
44102	.93	—	45224	(a)	—	46916	(a)	—	48925	131.00	—
44103	.83	—	45225	(a)	—	47050	.64	—	49005	.108	—
44104	.35	—	45334	21.90	—	47051	(a)	—	49111	1.62	—
44105	(a)	—	45380	.115	(a)	47052	(a)	—	49181	8.79	—
44106	(a)	—	45450	6.43	—	47103	(a)	—	49183	10.70	—
44108	.41	—	45523	(a)	—	47146	(a)	—	49184	22.60	—
44109	1.03	—	45524	(a)	—	47147	(a)	—	49185	20.60	—
44110	1.05	—	45539	(a)	—	47221	83.70	—	49239	.086	.36
44111	.65	—	45678	.172	—	47253	(a)	—	49292	.64	—

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	.197	.215	51702	.058	(a)	51986	.096	.082
49333	4.72	—	51241	.59	.24	51703	.024	(a)	51999	.04	.32
49451	(a)	—	51250	.097	(a)	51734	.045	.43	52002	.035	.104
49452	(a)	—	51251	.017	(a)	51741	.103	.26	52075	.072	.197
49617	.115	.101	51252	.06	.061	51752	.087	.141	52076	.086	(a)
49618	.097	.038	51253	.051	(a)	51767	.01	.007	52109	.009	(a)
49619	.182	.081	51254	.016	.025	51777	.035	.058	52134	.119	.56
49763	1.18	—	51255	.247	(a)	51790	.058	(a)	52137	.028	(a)
49800	(a)	—	51300	.048	.127	51796	.037	(a)	52150	.219	(a)
49801	73.70	—	51305	.048	.76	51808	.133	.53	52315	.045	.27
49802	6.54	—	51315	.056	.08	51809	.165	.173	52341	.018	(a)
49803	11.60	—	51330	.038	.82	51833	.052	.051	52342	.051	(a)
49840	.66	—	51333	.012	.28	51850	.091	(a)	52343	.031	(a)
49870	55.00	—	51340	.016	(a)	51851	.062	(a)	52401	.096	(a)
49890	(a)	—	51350	.08	.115	51852	.144	(a)	52402	.009	(a)
49891	(a)	—	51351	.072	.045	51853	.058	(a)	52432	.044	(a)
49902	(a)	—	51352	.099	.09	51854	.13	(a)	52433	.041	.65
49903	(a)	—	51355	.067	.082	51855	.137	(a)	52435	.051	(a)
50010	.096	.33	51356	.073	.47	51856	.075	(a)	52438	.037	(a)
50011	.034	(a)	51357	.08	.95	51857	.129	(a)	52440	.058	(a)
50012	.035	(a)	51358	.192	.111	51869	.044	.138	52467	.053	(a)
50015	.062	(a)	51359	.168	.62	51877	.248	.156	52469	.019	.085
50017	.047	(a)	51370	.193	2.69	51889	.041	.01	52505	.093	.195
50018	.031	(a)	51380	.019	.039	51896	.019	.017	52547	.083	.058
50019	.025	(a)	51400	.088	(a)	51900	.039	.098	52581	.45	1.80
50045	.109	(a)	51401	.13	(a)	51909	.082	.048	52619	.032	(a)
50047	.012	(a)	51500	.036	.145	51919	.041	(a)	52660	.057	—
51001	.021	.38	51516	.048	—	51926	.042	.041	52744	.199	.052
51005	.004	(a)	51517	.054	—	51927	.023	.10	52767	.076	(a)
51116	.053	.64	51550	.045	.42	51934	.046	.082	52876	(a)	(a)
51201	.016	(a)	51551	.016	.83	51941	.042	.034	52911	.025	.42
51205	.05	.046	51552	.027	.137	51942	.067	—	52967	.01	.052
51206	.008	.37	51553	.048	(a)	51956	.18	.14	53001	.093	.241
51210	.037	(a)	51554	.005	(a)	51957	.159	.37	53077	.045	.204
51211	(a)	(a)	51575	.022	.023	51958	.141	.31	53095	.031	(a)
51220	.127	1.48	51576	.087	.101	51959	.145	(a)	53096	.043	(a)
51221	.07	1.47	51600	.059	.194	51960	.019	.30	53121	.122	.46
51222	.086	4.76	51613	.039	.141	51970	.083	.138	53147	.013	(a)
51224	.09	1.17	51625	.019	(a)	51982	.024	.068	53229	.072	(a)
51230	.015	.64	51666	.034	.085	51985	.045	—	53271	.023	(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	.071	.249	55715	.095	.169	56918	.029	(a)	58096	.085	1.35
53374	.053	.191	55716	.138	.41	56919	.073	(a)	58301	.023	.086
53375	.028	.31	55717	.097	(a)	56920	.067	(a)	58302	.023	.042
53376	.045	.159	55718	.094	(a)	56980	.047	(a)	58397	.133	.45
53377	.046	.172	55802	.035	.013	57001	.016	.016	58408	.038	—
53403	.029	(a)	55918	.055	1.76	57002	.01	.08	58409	.048	—
53425	.067	(a)	55919	.007	2.95	57090	.107	.83	58456	.025	—
53565	.034	.081	56040	.005	.028	57146	.068	.64	58457	.037	—
53631	.014	.019	56041	.034	(a)	57202	.042	(a)	58458	.048	—
53632	.016	.029	56042	.043	(a)	57257	.052	.042	58459	.057	—
53731	.015	(a)	56170	.066	(a)	57401	.03	.079	58503	.035	.08
53732	.101	.45	56171	.032	(a)	57403	.071	.03	58532	.046	(a)
53733	.066	.177	56202	.034	.063	57410	.014	.164	58559	.009	(a)
53734	.29	—	56390	.059	.64	57411	.016	(a)	58560	.023	(a)
53803	.16	(a)	56391	.051	.25	57572	.008	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.082	.107	57600	.025	.03	58575	.029	.098
53902	(a)	(a)	56488	.058	.042	57611	.035	.044	58627	.093	.011
53903	(a)	(a)	56567	.068	(a)	57625	.22	(a)	58663	.151	.65
53904	(a)	(a)	56650	.208	(a)	57651	.027	.037	58682	.083	(a)
53905	(a)	(a)	56651	.113	(a)	57690	.046	.38	58713	.022	(a)
53907	.045	.078	56652	.081	(a)	57716	.022	.08	58737	.06	.49
53951	(a)	(a)	56653	.078	(a)	57725	.048	.083	58756	.028	(a)
53952	(a)	(a)	56654	.04	(a)	57726	.037	.025	58757	.203	(a)
53953	(a)	(a)	56690	.03	.31	57798	.014	(a)	58759	.025	(a)
54012	.029	—	56699	.038	.078	57800	.051	(a)	58802	.028	.39
54077	.061	.36	56758	.032	.123	57808	.018	(a)	58813	.069	(a)
54444	(a)	(a)	56759	.033	.07	57809	.019	(a)	58822	.078	(a)
55010	.184	.76	56760	.047	.087	57810	.018	.09	58837	.139	.155
55011	.05	2.01	56805	.062	(a)	57871	.022	.091	58840	.042	.11
55012	.059	.92	56806	.044	(a)	57913	.065	.206	58873	.066	.021
55013	.06	1.13	56807	.043	(a)	57997	.064	—	58903	.018	(a)
55014	(a)	(a)	56808	.057	(a)	57998	.029	.047	58904	.014	.108
55214	.048	.075	56900	.055	(a)	57999	.03	.065	58922	.11	.189
55371	.134	.096	56910	.027	(a)	58009	.03	(a)	59005	.034	.063
55410	(a)	(a)	56911	.059	(a)	58010	.067	(a)	59057	.25	(a)
55426	.073	(a)	56912	.048	.089	58020	.076	(a)	59058	.163	(a)
55597	.012	1.45	56913	.039	(a)	58056	.08	(a)	59188	.151	.047
55647	.024	.065	56915	.229	(a)	58057	.051	(a)	59189	.208	.25
55648	.011	(a)	56916	.207	.26	58058	.045	(a)	59223	.069	.128
55649	.013	(a)	56917	.06	(a)	58095	.064	1.22	59257	.009	.011

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
59306	.057	(a)	59923	.006	.006	62003	7.89	—	91125	1.52	1.34
59378	.045	.124	59925	.173	1.15	63010	13.90	—	91127	1.37	.84
59481	.154	.096	59926	.147	.46	63011	17.30	—	91130	.80	—
59482	.158	(a)	59927	.099	1.10	63012	24.70	—	91135	.224	(a)
59537	.048	.219	59931	.119	.37	63013	23.30	—	91150	1.30	3.93
59601	.058	1.80	59932	.128	.69	63215	26.10	—	91155	2.88	20.00
59647	.07	.141	59941	.04	(a)	63216	18.10	—	91160	.61	—
59660	.107	.83	59947	.031	.26	63217	25.10	—	91175	.52	—
59661	.052	(a)	59955	.015	.114	63218	8.44	—	91177	2.30	—
59693	.009	—	59963	.113	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.27	.059	63220	(a)	—	91190	1.24	(a)
59701	.004	.38	59970	.041	.147	64074	13.10	—	91200	.46	—
59713	.096	.30	59973	.073	(a)	64075	9.20	—	91210	(a)	—
59722	.05	.023	59975	.058	.13	64500	(a)	—	91235	1.58	1.65
59723	.019	.03	59977	.033	(a)	65007	15.90	—	91250	2.39	(a)
59724	.029	.016	59984	.02	.041	66122	6.83	—	91265	9.81	2.40
59725	.036	.126	59985	.078	(a)	66123	3.76	—	91266	5.19	.76
59726	.026	.023	59986	.06	(a)	66309	11.00	—	91280	(a)	2.43
59738	.083	.052	59988	.015	.05	66561	25.40	—	91302	7.18	(a)
59750	.036	.141	59989	.01	.037	67017	23.60	—	91315	2.18	—
59751	.013	(a)	60010	7.70	—	67508	11.90	—	91324	4.86	(a)
59773	.009	.023	60011	8.86	—	67509	8.75	—	91325	(a)	(a)
59774	.007	.127	60012	14.60	—	67510	4.87	—	91340	3.17	5.78
59775	.009	.156	60013	12.50	—	67511	5.27	—	91341	2.63	3.01
59781	.031	.065	60015	9.32	—	67512	22.60	—	91342	2.91	2.77
59782	.046	.62	60016	10.50	—	67513	14.30	—	91343	.58	1.12
59783	.045	(a)	60035	17.90	—	67634	20.40	—	91405	3.69	—
59784	.035	(a)	61000	7.63	—	67635	14.40	—	91436	2.98	1.62
59790	.064	(a)	61212	9.14	—	68001	44.00	—	91481	10.90	—
59798	.118	.33	61216	10.10	—	68439	56.60	—	91507	1.60	2.31
59806	.084	(a)	61217	9.23	—	68500	1.69	—	91523	24.70	—
59867	.072	(a)	61218	6.30	—	68604	1.06	—	91547	.141	—
59886	.01	.087	61223	44.80	—	68606	4.14	—	91551	.87	.53
59889	.029	.192	61224	14.30	—	68607	3.27	—	91555	.95	.75
59892	.045	(a)	61225	19.80	—	68702	2.70	—	91560	2.87	3.35
59904	.031	.088	61226	33.30	—	68703	2.02	—	91562	1.94	—
59905	.045	.112	61227	30.50	—	68706	8.65	—	91577	6.95	2.43
59914	.26	.65	62000	6.94	—	68707	8.56	—	91580	3.79	—
59915	.102	.53	62001	5.48	—	90089	2.52	—	91581	(a)	(a)
59917	.019	.222	62002	2.50	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

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
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.053	.167	10150	.176	(a)	11204	.111	.95	13111	.31	.08
10011	.013	(a)	10151	4.42	—	11205	(a)	—	13112	.049	.054
10012	.015	(a)	10160	.79	—	11206	.34	—	13201	.49	.123
10015	3.49	—	10204	.079	—	11207	4.27	—	13204	.56	.86
10020	(a)	(a)	10205	.089	—	11208	.73	—	13205	.215	.34
10025	.013	(a)	10210	.142	(a)	11209	3.44	—	13206	(a)	(a)
10026	.229	.014	10211	.142	(a)	11210	1.47	—	13207	(a)	(a)
10027	.013	(a)	10220	1.67	—	11211	7.61	—	13208	(a)	(a)
10036	.37	(a)	10255	.136	.14	11212	1.15	—	13314	.043	.012
10040	.041	.32	10256	.50	.198	11213	.94	—	13351	.103	.037
10042	.131	.232	10257	.094	.146	11214	2.31	—	13352	.105	.026
10052	2.41	—	10309	.057	.011	11222	.039	—	13410	.78	1.66
10054	2.14	—	10315	.135	(a)	11234	.10	.039	13411	(a)	(a)
10060	.063	.042	10331	4.73	—	11248	.026	.013	13412	.26	1.19
10065	.094	.038	10332	8.16	—	11258	.33	.097	13453	.30	(a)
10066	.096	.041	10352	.161	.039	11259	.36	.116	13454	.36	(a)
10070	.03	.134	10367	1.96	—	11273	4.95	—	13455	.36	(a)
10071	.113	.071	10368	2.86	—	11274	4.75	—	13461	(a)	(a)
10072	2.22	—	10375	(a)	—	11288	.41	.053	13506	.33	.046
10073	.57	.32	10378	4.79	—	12014	.056	.027	13507	.39	.104
10075	4.23	.121	10379	2.22	—	12356	.42	.02	13590	.27	.61
10100	.28	.039	10380	3.80	—	12361	.057	.066	13621	.068	.34
10101	.085	.16	10381	3.29	—	12362	.034	(a)	13670	.032	.018
10105	.92	—	11007	.83	—	12373	.013	.022	13673	.25	.01
10107	1.74	.165	11020	.107	.132	12374	.218	.044	13715	.034	.111
10110	11.90	—	11039	.50	.047	12375	.107	.03	13716	.161	.07
10111	.067	.059	11052	2.21	—	12391	.025	.059	13720	.143	.039
10113	.128	—	11101	(a)	(a)	12393	.142	(a)	13759	.063	.076
10115	.25	.053	11120	(a)	—	12467	.059	(a)	13930	.071	.147
10117	3.47	—	11126	.022	.023	12509	.034	.026	14068	.014	.01
10119	(a)	—	11127	.17	.006	12510	.43	.017	14101	.163	.03
10120	7.77	—	11128	.229	.048	12583	.192	(a)	14279	.26	.048
10130	1.25	—	11138	1.18	—	12651	.56	.45	14401	.34	.068
10132	1.08	—	11155	.076	—	12683	.26	(a)	14405	.49	—
10133	2.12	—	11160	(a)	(a)	12707	.22	.48	14527	.136	.169
10135	(a)	—	11167	.51	—	12797	.046	.177	14655	.031	—
10140	.026	.02	11168	2.64	—	12805	.115	.11	14731	2.19	—
10141	.053	.021	11201	7.30	—	12841	.19	—	14732	.162	—
10145	.25	.008	11202	2.16	—	12927	.033	—	14733	.22	—
10146	.124	.012	11203	.40	.38	13049	.03	.044	14734	.094	—

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
14855	.12	.11	16670	1.96	—	18501	.27	.01	40072	(a)	—
14913	.118	.096	16676	.105	.01	18506	.239	.004	40075	17.40	—
15060	(a)	(a)	16694	.225	(a)	18507	.067	.005	40101	8.63	—
15061	(a)	(a)	16705	.107	.113	18570	.69	—	40102	7.63	—
15062	.107	(a)	16722	(a)	—	18575	(a)	(a)	40111	3.86	—
15063	.125	(a)	16723	(a)	—	18616	.182	.49	40115	(a)	—
15070	.066	—	16750	.037	.035	18707	.005	.006	40117	(a)	—
15119	(a)	—	16751	.037	—	18708	.041	.015	40140	(a)	—
15120	(a)	—	16819	.65	(a)	18833	.06	(a)	41001	.13	—
15123	2.12	—	16820	.50	(a)	18834	.105	.076	41210	(a)	—
15124	.74	—	16881	.58	(a)	18911	.33	.012	41421	.155	—
15188	.189	(a)	16890	.076	(a)	18912	.63	.02	41422	.083	—
15223	.038	.039	16891	.083	(a)	18920	.163	.013	41510	16.70	—
15224	.151	.045	16892	.151	(a)	18991	(a)	—	41603	7.33	—
15300	(a)	—	16900	1.25	.055	19007	.83	—	41604	4.03	—
15314	.076	(a)	16901	.80	.074	19051	1.83	—	41620	.61	—
15404	.049	(a)	16902	.68	.041	19061	(a)	—	41650	10.30	—
15405	.072	(a)	16905	1.32	.048	19795	.109	(a)	41664	16.50	—
15406	.183	.056	16906	.84	.068	19796	.128	—	41665	1.93	—
15488	.46	(a)	16910	.75	.035	40005	(a)	—	41666	(a)	—
15538	.135	.011	16911	.68	.034	40006	(a)	—	41667	45.00	—
15600	.34	.062	16915	.77	.033	40010	(a)	—	41668	42.20	—
15607	.086	—	16916	.64	.039	40015	(a)	—	41669	.30	—
15608	.076	.007	16920	1.71	.077	40020	(a)	—	41670	.50	—
15656	2.24	—	16921	1.56	.031	40026	(a)	—	41672	(a)	—
15699	.212	—	16930	.98	.095	40031	(a)	—	41673	(a)	—
15733	.12	.03	16931	1.06	.043	40032	(a)	—	41675	(a)	—
15839	.102	.018	16940	2.13	.031	40040	(a)	—	41677	.126	—
15991	.083	.049	16941	.86	.054	40041	(a)	—	41678	33.10	—
15993	.07	.03	18078	.061	.096	40042	(a)	—	41679	(a)	(a)
16005	.018	.03	18109	.139	.02	40045	109.00	—	41680	5.37	—
16009	.147	.111	18110	.111	.022	40046	21.50	—	41696	.40	—
16402	.50	—	18200	(a)	—	40047	7.67	—	41697	.28	—
16403	.32	.127	18205	.093	.39	40059	2.74	—	41700	(a)	—
16404	.40	—	18206	.179	.073	40061	1.46	—	41715	3.41	—
16471	.121	—	18335	.129	.011	40063	48.70	—	41716	2.17	—
16501	.038	(a)	18435	.29	.043	40064	14.30	—	43007	(a)	—
16527	.058	.27	18436	.237	.093	40066	(a)	—	43117	(a)	—
16588	.068	(a)	18437	.185	(a)	40067	(a)	—	43151	8.64	—
16604	.114	.10	18438	.35	(a)	40069	(a)	—	43152	9.92	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	32.90	—	44112	.27	—	45771	.213	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.069	.046	47318	4.59	—
43421	9.01	—	44193	(a)	—	45900	.039	.032	47367	.126	—
43422	47.30	—	44194	(a)	—	45901	.033	.039	47420	1.01	—
43424	(a)	—	44222	(a)	—	45937	.074	—	47468	(a)	—
43470	2.32	—	44276	44.10	—	45993	(a)	(a)	47469	1.55	—
43517	(a)	—	44277	28.60	—	46004	9.81	—	47471	1.34	—
43518	7.06	—	44280	.126	—	46005	7.85	—	47473	1.76	—
43550	32.10	—	44311	3.64	—	46112	.034	—	47474	1.96	—
43551	17.80	—	44315	2.45	—	46202	3.68	—	47475	1.55	—
43626	5.64	—	44427	31.20	—	46362	116.00	—	47476	1.55	—
43628	73.30	—	44428	31.40	—	46426	16.90	—	47477	2.06	—
43629	62.10	—	44429	.47	—	46427	22.60	—	47478	2.17	—
43754	(a)	—	44430	.33	—	46510	(a)	—	47600	(a)	—
43760	2.07	—	44431	1.05	—	46590	(a)	—	47610	(a)	—
43822	1.85	—	44432	.33	—	46603	1.42	—	48039	23.30	—
43840	.023	—	44433	10.60	—	46604	1.64	—	48177	(a)	—
43860	1.45	—	44434	20.20	—	46606	4.36	—	48178	(a)	—
43889	.52	—	44435	20.90	—	46607	6.00	—	48206	14.90	—
43945	(a)	—	44436	24.40	—	46622	5.40	—	48252	(a)	—
43946	(a)	—	44437	20.20	—	46671	(a)	—	48441	.063	—
43990	(a)	(a)	44438	16.00	—	46700	66.10	—	48557	6.27	—
43991	(a)	—	44439	31.10	—	46773	(a)	—	48558	5.45	—
44009	2.58	—	44440	25.80	—	46822	(a)	—	48600	33.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	6.03	—	44501	(a)	—	46882	(a)	—	48636	.61	(a)
44070	1.79	—	45190	2.90	—	46911	11.20	—	48637	4.79	—
44071	1.99	—	45191	2.06	—	46912	20.50	—	48638	2.38	—
44072	1.37	—	45192	2.40	—	46913	(a)	—	48727	(a)	—
44100	.81	—	45193	1.42	—	46914	(a)	—	48808	.57	—
44101	.85	—	45210	1.80	—	46915	(a)	—	48924	(a)	—
44102	.66	—	45224	(a)	—	46916	(a)	—	48925	115.00	—
44103	.58	—	45225	(a)	—	47050	.51	—	49005	.086	—
44104	.245	—	45334	19.00	—	47051	(a)	—	49111	.88	—
44105	(a)	—	45380	.14	(a)	47052	(a)	—	49181	7.62	—
44106	(a)	—	45450	5.57	—	47103	(a)	—	49183	9.29	—
44108	.29	—	45523	(a)	—	47146	(a)	—	49184	19.60	—
44109	.73	—	45524	(a)	—	47147	(a)	—	49185	17.80	—
44110	.74	—	45539	(a)	—	47221	72.60	—	49239	.105	.36
44111	.46	—	45678	.136	—	47253	(a)	—	49292	.56	—

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.188	.215	51702	.058	(a)	51986	.092	.082
49333	4.09	—	51241	.56	.24	51703	.024	(a)	51999	.039	.32
49451	(a)	—	51250	.097	(a)	51734	.045	.43	52002	.034	.104
49452	(a)	—	51251	.016	(a)	51741	.098	.26	52075	.071	.197
49617	.174	.101	51252	.057	.061	51752	.083	.141	52076	.086	(a)
49618	.146	.038	51253	.048	(a)	51767	.004	.007	52109	.009	(a)
49619	.28	.081	51254	.015	.025	51777	.015	.058	52134	.113	.56
49763	1.79	—	51255	.247	(a)	51790	.024	(a)	52137	.028	(a)
49800	(a)	—	51300	.02	.127	51796	.036	(a)	52150	.209	(a)
49801	63.90	—	51305	.02	.76	51808	.127	.53	52315	.019	.27
49802	5.67	—	51315	.068	.08	51809	.158	.173	52341	.018	(a)
49803	10.00	—	51330	.037	.82	51833	.022	.051	52342	.051	(a)
49840	.52	—	51333	.012	.28	51850	.091	(a)	52343	.031	(a)
49870	47.90	—	51340	.015	(a)	51851	.062	(a)	52401	.096	(a)
49890	(a)	—	51350	.034	.115	51852	.144	(a)	52402	.009	(a)
49891	(a)	—	51351	.03	.045	51853	.058	(a)	52432	.042	(a)
49902	(a)	—	51352	.042	.09	51854	.13	(a)	52433	.039	.65
49903	(a)	—	51355	.028	.082	51855	.136	(a)	52435	.049	(a)
50010	.092	.33	51356	.031	.47	51856	.075	(a)	52438	.035	(a)
50011	.034	(a)	51357	.096	.95	51857	.128	(a)	52440	.055	(a)
50012	.034	(a)	51358	.232	.111	51869	.042	.138	52467	.051	(a)
50015	.06	(a)	51359	.204	.62	51877	.237	.156	52469	.018	.085
50017	.045	(a)	51370	.184	2.69	51889	.039	.01	52505	.089	.195
50018	.031	(a)	51380	.018	.039	51896	.018	.017	52547	.083	.058
50019	.024	(a)	51400	.088	(a)	51900	.016	.098	52581	.43	1.80
50045	.104	(a)	51401	.129	(a)	51909	.082	.048	52619	.03	(a)
50047	.012	(a)	51500	.035	.145	51919	.039	(a)	52660	.045	—
51001	.021	.38	51516	.038	—	51926	.04	.041	52744	.084	.052
51005	.004	(a)	51517	.043	—	51927	.022	.10	52767	.076	(a)
51116	.053	.64	51550	.043	.42	51934	.044	.082	52876	(a)	(a)
51201	.016	(a)	51551	.015	.83	51941	.04	.034	52911	.024	.42
51205	.048	.046	51552	.026	.137	51942	.064	—	52967	.009	.052
51206	.007	.37	51553	.046	(a)	51956	.172	.14	53001	.089	.241
51210	.037	(a)	51554	.004	(a)	51957	.152	.37	53077	.043	.204
51211	(a)	(a)	51575	.009	.023	51958	.135	.31	53095	.029	(a)
51220	.127	1.48	51576	.083	.101	51959	.138	(a)	53096	.041	(a)
51221	.07	1.47	51600	.056	.194	51960	.018	.30	53121	.116	.46
51222	.086	4.76	51613	.037	.141	51970	.079	.138	53147	.013	(a)
51224	.09	1.17	51625	.019	(a)	51982	.023	.068	53229	.072	(a)
51230	.015	.64	51666	.014	.085	51985	.035	—	53271	.022	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510						Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.071	.249	55715	.091	.169	56918	.029	(a)	58096	.081	1.35
53374	.022	.191	55716	.132	.41	56919	.073	(a)	58301	.023	.086
53375	.012	.31	55717	.097	(a)	56920	.067	(a)	58302	.022	.042
53376	.019	.159	55718	.094	(a)	56980	.045	(a)	58397	.127	.45
53377	.019	.172	55802	.015	.013	57001	.015	.016	58408	.03	—
53403	.012	(a)	55918	.052	1.76	57002	.01	.08	58409	.038	—
53425	.067	(a)	55919	.007	2.95	57090	.107	.83	58456	.02	—
53565	.014	.081	56040	.005	.028	57146	.068	.64	58457	.029	—
53631	.013	.019	56041	.032	(a)	57202	.04	(a)	58458	.038	—
53632	.015	.029	56042	.041	(a)	57257	.05	.042	58459	.045	—
53731	.014	(a)	56170	.066	(a)	57401	.028	.079	58503	.034	.08
53732	.097	.45	56171	.032	(a)	57403	.03	.03	58532	.044	(a)
53733	.063	.177	56202	.032	.063	57410	.014	.164	58559	.009	(a)
53734	.227	—	56390	.057	.64	57411	.016	(a)	58560	.021	(a)
53803	.159	(a)	56391	.049	.25	57572	.008	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.078	.107	57600	.024	.03	58575	.028	.098
53902	(a)	(a)	56488	.024	.042	57611	.035	.044	58627	.089	.011
53903	(a)	(a)	56567	.068	(a)	57625	.21	(a)	58663	.151	.65
53904	(a)	(a)	56650	.208	(a)	57651	.025	.037	58682	.079	(a)
53905	(a)	(a)	56651	.113	(a)	57690	.046	.38	58713	.009	(a)
53907	.043	.078	56652	.081	(a)	57716	.022	.08	58737	.057	.49
53951	(a)	(a)	56653	.078	(a)	57725	.047	.083	58756	.028	(a)
53952	(a)	(a)	56654	.04	(a)	57726	.037	.025	58757	.193	(a)
53953	(a)	(a)	56690	.013	.31	57798	.013	(a)	58759	.024	(a)
54012	.023	—	56699	.036	.078	57800	.048	(a)	58802	.027	.39
54077	.058	.36	56758	.031	.123	57808	.018	(a)	58813	.069	(a)
54444	(a)	(a)	56759	.031	.07	57809	.019	(a)	58822	.075	(a)
55010	.176	.76	56760	.045	.087	57810	.018	.09	58837	.139	.155
55011	.048	2.01	56805	.059	(a)	57871	.022	.091	58840	.042	.11
55012	.057	.92	56806	.042	(a)	57913	.062	.206	58873	.066	.021
55013	.06	1.13	56807	.042	(a)	57997	.051	—	58903	.017	(a)
55014	(a)	(a)	56808	.054	(a)	57998	.028	.047	58904	.013	.108
55214	.046	.075	56900	.052	(a)	57999	.03	.065	58922	.11	.189
55371	.057	.096	56910	.026	(a)	58009	.03	(a)	59005	.032	.063
55410	(a)	(a)	56911	.059	(a)	58010	.064	(a)	59057	.24	(a)
55426	.073	(a)	56912	.047	.089	58020	.032	(a)	59058	.155	(a)
55597	.011	1.45	56913	.039	(a)	58056	.077	(a)	59188	.064	.047
55647	.023	.065	56915	.229	(a)	58057	.048	(a)	59189	.088	.25
55648	.01	(a)	56916	.207	.26	58058	.043	(a)	59223	.069	.128
55649	.012	(a)	56917	.06	(a)	58095	.061	1.22	59257	.009	.011

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
59306	.055	(a)	59923	.006	.006	62003	8.94	—	91125	1.52	1.34
59378	.045	.124	59925	.209	1.15	63010	13.40	—	91127	1.37	.84
59481	.147	.096	59926	.178	.46	63011	16.70	—	91130	.80	—
59482	.066	(a)	59927	.12	1.10	63012	23.70	—	91135	.224	(a)
59537	.048	.219	59931	.113	.37	63013	22.50	—	91150	1.30	3.93
59601	.056	1.80	59932	.122	.69	63215	29.60	—	91155	2.88	20.00
59647	.03	.141	59941	.038	(a)	63216	20.50	—	91160	.61	—
59660	.102	.83	59947	.03	.26	63217	21.90	—	91175	.52	—
59661	.05	(a)	59955	.015	.114	63218	7.36	—	91177	2.30	—
59693	.008	—	59963	.108	.32	63219	(a)	—	91179	2.31	—
59695	(a)	(a)	59964	.25	.059	63220	(a)	—	91190	1.24	(a)
59701	.004	.38	59970	.041	.147	64074	20.50	—	91200	.46	—
59713	.091	.30	59973	.07	(a)	64075	14.40	—	91210	(a)	—
59722	.047	.023	59975	.057	.13	64500	(a)	—	91235	1.58	1.65
59723	.018	.03	59977	.033	(a)	65007	18.00	—	91250	2.39	(a)
59724	.027	.016	59984	.019	.041	66122	7.74	—	91265	9.81	2.40
59725	.034	.126	59985	.075	(a)	66123	4.26	—	91266	5.19	.76
59726	.025	.023	59986	.057	(a)	66309	12.40	—	91280	(a)	2.43
59738	.079	.052	59988	.015	.05	66561	28.80	—	91302	7.18	(a)
59750	.036	.141	59989	.01	.037	67017	26.70	—	91315	2.18	—
59751	.013	(a)	60010	7.42	—	67508	12.40	—	91324	4.86	(a)
59773	.004	.023	60011	8.53	—	67509	9.09	—	91325	(a)	(a)
59774	.003	.127	60012	14.00	—	67510	5.06	—	91340	3.17	5.78
59775	.004	.156	60013	12.00	—	67511	5.47	—	91341	2.63	3.01
59781	.031	.065	60015	8.98	—	67512	23.40	—	91342	2.91	2.77
59782	.046	.62	60016	10.10	—	67513	14.90	—	91343	.58	1.12
59783	.045	(a)	60035	20.30	—	67634	23.10	—	91405	3.69	—
59784	.035	(a)	61000	7.35	—	67635	16.40	—	91436	2.98	1.62
59790	.061	(a)	61212	10.40	—	68001	49.90	—	91481	10.90	—
59798	.118	.33	61216	11.50	—	68439	64.20	—	91507	1.60	2.31
59806	.084	(a)	61217	10.50	—	68500	1.63	—	91523	24.70	—
59867	.069	(a)	61218	7.15	—	68604	1.20	—	91547	.141	—
59886	.009	.087	61223	50.80	—	68606	4.69	—	91551	.87	.53
59889	.012	.192	61224	16.20	—	68607	3.71	—	91555	.95	.75
59892	.045	(a)	61225	22.50	—	68702	3.06	—	91560	2.87	3.35
59904	.03	.088	61226	37.80	—	68703	2.29	—	91562	1.94	—
59905	.043	.112	61227	34.60	—	68706	9.81	—	91577	6.95	2.43
59914	.25	.65	62000	7.87	—	68707	9.71	—	91580	3.79	—
59915	.101	.53	62001	6.21	—	90089	2.52	—	91581	(a)	(a)
59917	.019	.222	62002	2.84	—	91111	2.04	4.28	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	1.58	2.02	98308	.67	.68
91584	(a)	(a)	94569	1.72	3.01	97308	.40	—	98309	3.44	1.50
91585	(a)	(a)	94590	7.40	—	97447	1.32	3.93	98344	.49	.52
91586	(a)	(a)	94617	2.33	—	97501	(a)	—	98405	.81	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.42	(a)
91588	(a)	(a)	95124	.86	.90	97503	(a)	—	98414	7.70	(a)
91589	(a)	(a)	95233	1.85	—	97504	(a)	—	98415	1.01	(a)
91590	2.02	—	95305	2.01	—	97650	2.14	2.77	98423	2.41	(a)
91591	(a)	(a)	95306	3.16	—	97651	3.90	3.35	98424	4.09	(a)
91606	7.86	—	95310	4.79	.99	97652	3.38	3.58	98425	1.68	(a)
91618	(a)	(a)	95357	.80	—	97653	1.83	2.31	98426	1.48	(a)
91629	1.61	(a)	95358	(a)	—	97654	3.19	2.20	98427	1.44	—
91636	2.75	—	95410	2.59	2.08	97655	3.01	3.24	98428	(a)	—
91641	.75	(a)	95455	3.33	1.27	98002	.55	.73	98429	.72	—
91666	.54	(a)	95487	1.39	(a)	98003	.57	(a)	98430	(a)	—
91722	2.41	(a)	95505	1.55	1.62	98090	.077	—	98449	2.07	17.00
91746	1.94	4.28	95620	1.12	(a)	98091	.083	—	98482	2.22	4.74
91805	.122	—	95625	3.43	2.77	98092	.25	—	98483	3.28	11.60
92053	.30	.46	95630	(a)	(a)	98111	.40	—	98502	3.14	2.77
92054	.103	.168	95647	1.91	4.31	98150	(a)	—	98555	1.46	—
92055	2.88	.173	95648	(a)	(a)	98151	(a)	—	98597	.33	—
92101	4.50	2.31	96053	1.45	3.24	98152	1.84	.37	98598	.112	—
92102	2.71	2.54	96317	.83	—	98153	2.07	(a)	98601	3.76	(a)
92215	2.27	2.31	96408	2.24	8.66	98154	2.44	(a)	98622	(a)	—
92338	1.04	1.50	96409	2.07	6.14	98155	3.41	(a)	98623	(a)	—
92445	1.58	—	96410	1.82	6.36	98156	(a)	(a)	98624	.59	—
92446	3.42	1.39	96611	.73	1.07	98157	2.18	.243	98636	1.95	2.66
92447	2.99	1.14	96702	2.58	(a)	98158	(a)	(a)	98640	64.80	—
92451	1.58	1.73	96703	(a)	—	98159	1.46	(a)	98658	3.53	—
92453	1.89	—	96816	2.42	—	98160	3.10	(a)	98659	.63	.28
92478	.94	1.27	96872	2.95	(a)	98161	3.47	(a)	98677	10.20	7.63
92593	20.80	—	96930	(a)	—	98162	(a)	(a)	98678	9.07	10.10
92663	.37	—	97002	(a)	(a)	98163	3.64	.141	98698	(a)	(a)
94007	6.42	3.70	97003	(a)	(a)	98164	1.34	.049	98699	2.95	(a)
94099	1.46	—	97047	2.21	—	98257	.86	—	98705	4.99	—
94225	5.15	—	97050	1.72	—	98303	6.86	4.09	98710	2.05	—
94276	2.68	3.24	97111	3.09	—	98304	3.20	2.45	98751	2.67	—
94304	2.02	(a)	97220	.215	(a)	98305	1.77	1.23	98805	2.68	.94
94381	3.80	7.62	97221	(a)	.90	98306	4.57	.67	98806	1.81	2.66
94404	2.54	3.88	97222	1.05	1.28	98307	1.01	.37	98810	2.50	—

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	2.41	1.36	99620	.28	—						
98820	5.12	2.66	99650	.86	.77						
98871	(a)	(a)	99709	2.12	(a)						
98884	1.33	1.62	99718	.82	—						
98914	.43	.38	99746	1.40	2.43						
98949	.60	.217	99760	.159	—						
98967	2.09	6.95	99777	4.33	—						
98993	3.72	2.61	99793	1.77	—						
99003	.99	.83	99798	(a)	(a)						
99004	2.01	1.16	99803	(a)	7.40						
99080	.70	5.43	99826	.49	.48						
99081	(a)	—	99827	.25	.42						
99082	(a)	—	99851	1.03	—						
99083	(a)	—	99917	1.67	—						
99084	(a)	(a)	99938	1.87	—						
99085	(a)	(a)	99943	5.44	—						
99111	1.02	—	99946	4.05	1.71						
99160	(a)	—	99948	4.49	13.60						
99163	2.44	.28	99952	3.66	10.80						
99165	.53	(a)	99953	3.96	6.54						
99220	.95	(a)	99954	2.88	7.86						
99221	(a)	(a)	99955	3.61	6.95						
99222	1.78	(a)	99963	.40	—						
99223	.15	(a)	99969	1.72	1.82						
99303	8.17	—	99975	3.20	—						
99310	2.04	(a)	99986	(a)	—						
99315	6.01	1.52	99987	(a)	—						
99321	5.83	1.73	99988	1.52	—						
99445	(a)	(a)									
99471	.43	—									
99505	3.15	—									
99506	3.88	—									
99507	3.38	—									
99570	1.81	(a)									
99571	.44	(a)									
99572	.86	(a)									
99573	.82	(a)									
99600	.87	—									
99613	5.16	1.73									
99614	1.95	—									