

LOSS COSTS – IMPLEMENTATION

NOVEMBER 11, 2022

GENERAL LIABILITY

LI-GL-2022-294

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

KEY MESSAGE

Revised overall prospective loss costs for **-7.2%** 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

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of May 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 and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number GL-2022-BGL1, NOT this circular number.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-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 5-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

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

REFERENCE(S)

- [LI-GL-2022-295](#) (11/11/2022) Illinois General Liability Rule 24. Revision To Be Implemented
- [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.

ILLINOIS 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 -7.2% 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	-14.2%	-14.2%
OL&T	+2.8%	+2.8%
Premises/Operations	-5.5%	-5.5%
Products	-11.6%	-11.6%
Local Products/Completed Operations	-19.4%	-19.4%
Products/Completed Operations	-16.4%	-16.4%
GL Overall	-7.2%	-7.2%

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.

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

This filing reflects revisions being made to Rule 24 in the companion rule filing GL-2022-RBOP. In determining the exposure amounts for payroll-based risks, the payroll amounts to be used for executive officers, individual insureds and co-partners are subject to Rule 24.E.2.m. In the companion rule filing the current payroll amounts are being increased by 25% relative to the current amounts for this state. An offset of 1.000 has been applied to the loss costs for payroll-based classes to reflect the change on a revenue neutral basis.

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 5/1/2023. 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. Continental Casualty 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. Zurich American Insurance Co.	4. Selective Insurance Group
5. Liberty Mutual Insurance Co.	5. Travelers Indemnity Co.
6. Cincinnati Insurance Co.	6. Cincinnati Insurance Co.
7. XL Specialty Insurance Co.	7. Continental Casualty Co.
8. Fireman's Fund Insurance Co.	8. Liberty Mutual Insurance Co.
9. Great American Insurance Co.	9. United Fire & Casualty Co.
10. Old Republic Insurance Co.	10. Nationwide Mutual Insurance Co.

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2020 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)	27.7 %
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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ILLINOIS
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2021-BGL1

<u>Coverage</u>	<u>Distribution Date</u>	<u>Loss Cost Level Changes</u>	
		<u>Indicated</u>	<u>Selected</u>
M&C		-1.3%	0.0%
OL&T		-1.9%	0.0%
Prem/Ops Combined		-1.6%	0.0%
Products		-5.4%	-5.4%
Local Products/Completed Ops		+13.9%	+13.9%
Products/Completed Operations		+7.0%	+7.0%
General Liability Overall	4/2022	0.0%	+1.3%

Document: GL-2020-BGL1

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

Document: GL-2019-BGL1

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

**ILLINOIS
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

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

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

the 5 year occurrence total for a given class group, territory or type of policy.

For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group

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

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

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

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

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	<p>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.</p> <hr/>
IMPORTANCE OF APPLICATION	<p>The unallocated loss adjustment expense factor is necessary to account for loss adjustment expenses which cannot be allocated to a particular claim.</p> <hr/>
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> <hr/>

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.

ILLINOIS

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

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

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

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)	- 14.3%	+ 1.6%	- 6.1%				
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	- 14.2%	+ 2.8%	- 5.5%	- 11.6%*	- 19.4%**	- 16.4%	- 7.2%
Statewide Selected Monoline Loss Cost Level Change	- 14.2%	+ 2.8%	- 5.5%	- 11.6%*	- 19.4%	- 16.4%	- 7.2%

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

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

ILLINOIS

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	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	Chicago	\$12,415,317	+ 1.6%	+ 1.6%
504	East St. Louis & Vicinity	\$164,722	+ 5.8%	+ 5.7%
506	Chicago Suburban	\$3,932,350	+ 2.5%	+ 2.5%
507	Cook County Remainder	\$6,195,258	+ 4.3%	+ 4.3%
508	Moline, Peoria, Rock Island, Rockford & Springfield	\$2,214,175	+ 1.5%	+ 1.5%
509	DuPage, Kane, Lake & Will Counties	\$10,479,791	+ 5.4%	+ 5.4%
514	Remainder of State	\$8,757,738	+ 0.7%	+ 0.7%
	STATEWIDE TOTAL	\$44,159,352	+ 2.8%	+ 2.8%

ILLINOIS
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS		LATEST YEAR	INDICATED LOSS	LOSS COST
GROUP	DESCRIPTION	MONO/MULTI	COST LEVEL CHANGE	LEVEL CHANGE
		ALCCL	BEFORE CAPPING	AFTER CAPPING
30	SERVICE	\$ 3,607,989	- 12.4%	- 12.4%
31	LIGHT CONTRACTING	\$ 3,471,154	- 12.7%	- 12.7%
32	MEDIUM CONTRACTING	\$ 16,968,726	- 14.2%	- 14.3%
33	HEAVY CONTRACTING	\$ 4,526,103	- 12.4%	- 12.5%
34	DEALERS OR DISTRIBUTORS	\$ 3,402,451	- 18.0%	- 17.9%
35	LIGHT MANUFACTURERS	\$ 682,840	- 13.5%	- 13.5%
36	MEDIUM MANUFACTURERS	\$ 3,056,929	- 16.6%	- 16.6%
37	HEAVY MANUFACTURERS	\$ 2,362,544	- 14.7%	- 14.7%
38	MISCELLANEOUS OPERATIONS	\$ 3,703,778	- 13.5%	- 13.5%
	TOTAL	\$ 41,782,514	- 14.2%	- 14.2%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS		LATEST YEAR	INDICATED LOSS	LOSS COST
GROUP	DESCRIPTION	MONO/MULTI	COST LEVEL CHANGE	LEVEL CHANGE
		ALCCL	BEFORE CAPPING	AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 2,359,175	+ 1.4%	+ 2.0%
02	RESTAURANTS	\$ 3,688,098	+ 1.4%	+ 1.5%
03	STORES	\$ 2,201,446	+ 0.5%	+ 1.1%
04	VENDING AND RENTAL	\$ 207,901	+ 0.7%	+ 0.5%
05	FOOD AND BEVERAGE DISTRIBUTORS	\$ 1,164,920	- 1.7%	- 1.5%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	\$ 2,241,741	- 0.4%	+ 0.4%
07	CLUBS, AMUSEMENTS AND SPORTS	\$ 3,198,555	0.0%	+ 0.4%
08	HEALTH CARE FACILITIES	\$ 544,218	+ 6.6%	+ 5.9%
09	HOTELS AND MOTELS	\$ 1,593,883	+ 8.8%	+ 8.2%
10	SCHOOLS AND CHURCHES	\$ 4,544,422	+ 1.6%	+ 0.9%
11	APARTMENTS	\$ 6,308,808	- 0.9%	- 1.3%
12	BUILDINGS AND OFFICES	\$ 15,235,958	+ 6.4%	+ 6.5%
13	MISCELLANEOUS PREMISES	\$ 452,728	+ 3.3%	+ 3.1%
16	GOVERNMENTAL SUBDIVISIONS	\$ 417,499	- 3.9%	- 4.0%
	TOTAL	\$ 44,159,352	+ 2.8%	+ 2.8%

ILLINOIS

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%	\$ 2,134,062	- 11.9%	- 11.9%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	\$ 38,602,493	- 12.3%	\$ 1,585,670	- 12.8%	- 12.8%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	\$ 4,495,269	- 10.8%	\$ 241,161	- 11.0%	- 11.0%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	\$ 33,819,957	- 12.1%	\$ 1,793,458	- 9.5%	- 9.5%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	\$ 8,325,383	- 13.6%	\$ 781,059	- 13.0%	- 13.0%
	PRODUCTS SUBTOTAL	\$ 115,214,806	- 12.1%	\$ 6,535,409	- 11.6%	- 11.6%
01	RETAIL STORES-FOOD OR DRUG			\$ 166,473	- 16.5%	- 16.6%
02	RETAIL STORES-NOT FOOD OR DRUG			\$ 564,953	- 19.9%	- 18.3%
11	COMPLETED OPERATIONS-LOW			\$ 578,107	- 14.7%	- 15.9%
12	COMPLETED OPERATIONS-MEDIUM			\$ 8,161,790	- 19.5%	- 19.8%
13	COMPLETED OPERATIONS-HIGH			\$ 753,925	- 22.5%	- 19.4%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 10,225,248	- 19.4%	- 19.4%
	TOTAL			\$ 16,760,657	- 16.4%	- 16.4%

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 -34% relative to current loss costs;
- OL&T classes reflect an upper cap of +28% and a lower cap of -20% 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 -39% 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: 1.000 OL&T: 1.000 LP/CO: 0.994

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

NOTE: The offset of 1.000 has been applied to the loss costs for the payroll-based classes to reflect the change in payroll amount for executive officers, individual insureds or copartners on a revenue neutral basis.

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	0.104	0.105	-1.0		10026	501	0.610	0.620	-1.6		10052	501	3.020	3.060	-1.3	
10010	504	0.102	0.100	+2.0		10026	504	0.460	0.450	+2.2		10052	504	3.370	3.300	+2.1	
10010	506	0.157	0.160	-1.9		10026	506	0.540	0.540	0.0		10052	506	3.190	3.210	-0.6	
10010	507	0.159	0.157	+1.3		10026	507	1.020	0.990	+3.0		10052	507	6.080	5.980	+1.7	
10010	508	0.123	0.126	-2.4		10026	508	0.670	0.670	0.0		10052	508	4.670	4.740	-1.5	
10010	509	0.130	0.127	+2.4		10026	509	0.910	0.880	+3.4		10052	509	6.690	6.520	+2.6	
10010	514	0.148	0.151	-2.0		10026	514	0.600	0.610	-1.6		10052	514	5.690	5.810	-2.1	
10011	501	0.025	0.025	0.0		10027	501	0.025	0.025	0.0		10054	501	2.680	2.720	-1.5	
10011	504	0.024	0.024	0.0		10027	504	0.024	0.024	0.0		10054	504	2.990	2.930	+2.0	
10011	506	0.038	0.038	0.0		10027	506	0.038	0.038	0.0		10054	506	2.830	2.850	-0.7	
10011	507	0.038	0.038	0.0		10027	507	0.038	0.038	0.0		10054	507	5.390	5.300	+1.7	
10011	508	0.029	0.030	-3.3		10027	508	0.029	0.030	-3.3		10054	508	4.140	4.210	-1.7	
10011	509	0.031	0.030	+3.3		10027	509	0.031	0.030	+3.3		10054	509	5.940	5.780	+2.8	
10011	514	0.035	0.036	-2.8		10027	514	0.035	0.036	-2.8		10054	514	5.050	5.160	-2.1	
10012	501	0.029	0.029	0.0		10036	501	0.720	0.880	-18.2		10060	501	0.168	0.170	-1.2	
10012	504	0.028	0.028	0.0		10036	504	0.630	0.760	-17.1		10060	504	0.127	0.124	+2.4	
10012	506	0.044	0.044	0.0		10036	506	0.730	0.890	-18.0		10060	506	0.149	0.149	0.0	
10012	507	0.044	0.044	0.0		10036	507	0.450	0.550	-18.2		10060	507	0.280	0.270	+3.7	
10012	508	0.034	0.035	-2.9		10036	508	0.590	0.730	-19.2		10060	508	0.183	0.184	-0.5	
10012	509	0.036	0.035	+2.9		10036	509	0.620	0.750	-17.3		10060	509	0.249	0.240	+3.8	
10012	514	0.041	0.042	-2.4		10036	514	0.540	0.660	-18.2		10060	514	0.165	0.167	-1.2	
10015	501	4.370	4.430	-1.4		10040	501	0.079	0.080	-1.2		10065	501	0.250	0.250	0.0	
10015	504	4.880	4.780	+2.1		10040	504	0.077	0.076	+1.3		10065	504	0.190	0.186	+2.2	
10015	506	4.610	4.640	-0.6		10040	506	0.120	0.121	-0.8		10065	506	0.223	0.223	0.0	
10015	507	8.790	8.640	+1.7		10040	507	0.121	0.120	+0.8		10065	507	0.420	0.410	+2.4	
10015	508	6.750	6.860	-1.6		10040	508	0.094	0.096	-2.1		10065	508	0.270	0.280	-3.6	
10015	509	9.670	9.420	+2.7		10040	509	0.099	0.096	+3.1		10065	509	0.370	0.360	+2.8	
10015	514	8.240	8.410	-2.0		10040	514	0.112	0.115	-2.6		10065	514	0.247	0.250	-1.2	
10025	501	0.025	0.025	0.0		10042	501	0.350	0.350	0.0		10066	501	0.260	0.260	0.0	
10025	504	0.024	0.024	0.0		10042	504	0.260	0.260	0.0		10066	504	0.194	0.190	+2.1	
10025	506	0.038	0.038	0.0		10042	506	0.310	0.310	0.0		10066	506	0.227	0.227	0.0	
10025	507	0.038	0.038	0.0		10042	507	0.580	0.570	+1.8		10066	507	0.430	0.420	+2.4	
10025	508	0.029	0.030	-3.3		10042	508	0.380	0.390	-2.6		10066	508	0.280	0.280	0.0	
10025	509	0.031	0.030	+3.3		10042	509	0.520	0.500	+4.0		10066	509	0.380	0.370	+2.7	
10025	514	0.035	0.036	-2.8		10042	514	0.340	0.350	-2.9		10066	514	0.250	0.260	-3.8	

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
10070	501	0.059	0.060	-1.7		10100	501	1.170	1.170	0.0		10111	501	0.130	0.132	-1.5	
10070	504	0.058	0.057	+1.8		10100	504	0.990	0.950	+4.2		10111	504	0.127	0.125	+1.6	
10070	506	0.090	0.091	-1.1		10100	506	1.410	1.400	+0.7		10111	506	0.197	0.200	-1.5	
10070	507	0.091	0.090	+1.1		10100	507	1.410	1.370	+2.9		10111	507	0.199	0.197	+1.0	
10070	508	0.070	0.072	-2.8		10100	508	0.630	0.630	0.0		10111	508	0.154	0.157	-1.9	
10070	509	0.074	0.072	+2.8		10100	509	1.210	1.160	+4.3		10111	509	0.162	0.158	+2.5	
10070	514	0.084	0.087	-3.4		10100	514	1.270	1.280	-0.8		10111	514	0.185	0.190	-2.6	
10071	501	0.300	0.300	0.0		10101	501	0.228	0.230	-0.9		10113	501	0.340	0.340	0.0	
10071	504	0.227	0.222	+2.3		10101	504	0.171	0.168	+1.8		10113	504	0.260	0.250	+4.0	
10071	506	0.270	0.270	0.0		10101	506	0.201	0.201	0.0		10113	506	0.300	0.300	0.0	
10071	507	0.500	0.490	+2.0		10101	507	0.380	0.370	+2.7		10113	507	0.570	0.550	+3.6	
10071	508	0.330	0.330	0.0		10101	508	0.247	0.250	-1.2		10113	508	0.370	0.370	0.0	
10071	509	0.450	0.430	+4.7		10101	509	0.340	0.320	+6.3		10113	509	0.500	0.490	+2.0	
10071	514	0.300	0.300	0.0		10101	514	0.223	0.226	-1.3		10113	514	0.330	0.340	-2.9	
10072	501	5.920	6.850	-13.6		10105	501	2.470	2.490	-0.8		10115	501	0.680	0.680	0.0	
10072	504	4.370	4.970	-12.1		10105	504	1.850	1.810	+2.2		10115	504	0.510	0.500	+2.0	
10072	506	4.410	5.110	-13.7		10105	506	2.180	2.180	0.0		10115	506	0.600	0.600	0.0	
10072	507	6.490	7.500	-13.5		10105	507	4.090	3.980	+2.8		10115	507	1.120	1.100	+1.8	
10072	508	3.630	4.230	-14.2		10105	508	2.670	2.700	-1.1		10115	508	0.740	0.740	0.0	
10072	509	6.420	7.410	-13.4		10105	509	3.640	3.520	+3.4		10115	509	1.000	0.970	+3.1	
10072	514	5.210	6.010	-13.3		10105	514	2.410	2.450	-1.6		10115	514	0.660	0.670	-1.5	
10073	501	1.130	1.370	-17.5		10107	501	3.440	4.200	-18.1		10117	501	4.340	4.400	-1.4	
10073	504	0.980	1.180	-16.9		10107	504	3.010	3.600	-16.4		10117	504	4.840	4.740	+2.1	
10073	506	1.140	1.390	-18.0		10107	506	3.480	4.260	-18.3		10117	506	4.580	4.610	-0.7	
10073	507	0.710	0.860	-17.4		10107	507	2.160	2.630	-17.9		10117	507	8.730	8.590	+1.6	
10073	508	0.920	1.130	-18.6		10107	508	2.820	3.450	-18.3		10117	508	6.710	6.810	-1.5	
10073	509	0.960	1.170	-17.9		10107	509	2.940	3.590	-18.1		10117	509	9.610	9.360	+2.7	
10073	514	0.840	1.020	-17.6		10107	514	2.570	3.120	-17.6		10117	514	8.180	8.350	-2.0	
10075	501	8.360	10.200	-18.0		10110	501	14.900	15.100	-1.3		10120	501	9.730	9.860	-1.3	
10075	504	7.300	8.740	-16.5		10110	504	16.600	16.300	+1.8		10120	504	10.900	10.600	+2.8	
10075	506	8.460	10.300	-17.9		10110	506	15.700	15.800	-0.6		10120	506	10.300	10.300	0.0	
10075	507	5.250	6.400	-18.0		10110	507	29.900	29.400	+1.7		10120	507	19.600	19.300	+1.6	
10075	508	6.840	8.380	-18.4		10110	508	23.000	23.300	-1.3		10120	508	15.000	15.300	-2.0	
10075	509	7.130	8.710	-18.1		10110	509	32.900	32.100	+2.5		10120	509	21.500	21.000	+2.4	
10075	514	6.230	7.580	-17.8		10110	514	28.000	28.600	-2.1		10120	514	18.300	18.700	-2.1	

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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
10130	501	3.360	3.390	-0.9		10145	501	0.320	0.330	-3.0		10204	501	0.213	0.215	-0.9	
10130	504	2.530	2.470	+2.4		10145	504	0.510	0.510	0.0		10204	504	0.160	0.157	+1.9	
10130	506	2.970	2.970	0.0		10145	506	0.430	0.440	-2.3		10204	506	0.188	0.188	0.0	
10130	507	5.570	5.430	+2.6		10145	507	0.650	0.650	0.0		10204	507	0.350	0.340	+2.9	
10130	508	3.650	3.680	-0.8		10145	508	0.280	0.290	-3.4		10204	508	0.231	0.233	-0.9	
10130	509	4.960	4.800	+3.3		10145	509	0.224	0.223	+0.4		10204	509	0.310	0.300	+3.3	
10130	514	3.290	3.340	-1.5		10145	514	0.430	0.440	-2.3		10204	514	0.208	0.211	-1.4	
10132	501	2.900	2.920	-0.7		10146	501	0.520	0.520	0.0		10205	501	0.238	0.240	-0.8	
10132	504	2.180	2.130	+2.3		10146	504	0.440	0.420	+4.8		10205	504	0.179	0.175	+2.3	
10132	506	2.560	2.560	0.0		10146	506	0.630	0.630	0.0		10205	506	0.210	0.210	0.0	
10132	507	4.800	4.680	+2.6		10146	507	0.630	0.610	+3.3		10205	507	0.390	0.380	+2.6	
10132	508	3.140	3.170	-0.9		10146	508	0.280	0.280	0.0		10205	508	0.260	0.260	0.0	
10132	509	4.280	4.130	+3.6		10146	509	0.540	0.520	+3.8		10205	509	0.350	0.340	+2.9	
10132	514	2.830	2.870	-1.4		10146	514	0.570	0.570	0.0		10205	514	0.232	0.236	-1.7	
10133	501	3.020	3.040	-0.7		10150	501	0.470	0.470	0.0		10210	501	0.380	0.380	0.0	
10133	504	3.590	3.480	+3.2		10150	504	0.350	0.350	0.0		10210	504	0.290	0.280	+3.6	
10133	506	3.310	3.330	-0.6		10150	506	0.420	0.420	0.0		10210	506	0.340	0.340	0.0	
10133	507	3.010	2.960	+1.7		10150	507	0.780	0.760	+2.6		10210	507	0.630	0.620	+1.6	
10133	508	2.240	2.260	-0.9		10150	508	0.510	0.520	-1.9		10210	508	0.410	0.420	-2.4	
10133	509	2.400	2.330	+3.0		10150	509	0.690	0.670	+3.0		10210	509	0.560	0.540	+3.7	
10133	514	2.290	2.340	-2.1		10150	514	0.460	0.470	-2.1		10210	514	0.370	0.380	-2.6	
10140	501	0.033	0.034	-2.9		10151	501	11.800	12.000	-1.7		10211	501	0.380	0.380	0.0	
10140	504	0.053	0.053	0.0		10151	504	8.910	8.720	+2.2		10211	504	0.290	0.280	+3.6	
10140	506	0.044	0.046	-4.3		10151	506	10.500	10.500	0.0		10211	506	0.340	0.340	0.0	
10140	507	0.067	0.068	-1.5		10151	507	19.600	19.100	+2.6		10211	507	0.630	0.620	+1.6	
10140	508	0.029	0.030	-3.3		10151	508	12.800	13.000	-1.5		10211	508	0.410	0.420	-2.4	
10140	509	0.023	0.023	0.0		10151	509	17.500	16.900	+3.6		10211	509	0.560	0.540	+3.7	
10140	514	0.044	0.046	-4.3		10151	514	11.600	11.800	-1.7		10211	514	0.370	0.380	-2.6	
10141	501	0.067	0.069	-2.9		10160	501	2.110	2.130	-0.9		10220	501	4.480	4.520	-0.9	
10141	504	0.105	0.105	0.0		10160	504	1.590	1.550	+2.6		10220	504	3.370	3.290	+2.4	
10141	506	0.089	0.091	-2.2		10160	506	1.860	1.860	0.0		10220	506	3.950	3.950	0.0	
10141	507	0.135	0.135	0.0		10160	507	3.500	3.410	+2.6		10220	507	7.420	7.230	+2.6	
10141	508	0.059	0.061	-3.3		10160	508	2.290	2.310	-0.9		10220	508	4.850	4.900	-1.0	
10141	509	0.047	0.046	+2.2		10160	509	3.110	3.010	+3.3		10220	509	6.610	6.390	+3.4	
10141	514	0.088	0.092	-4.3		10160	514	2.060	2.090	-1.4		10220	514	4.380	4.440	-1.4	

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LOSS COST PERCENT CHANGE BY CLASS

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10255	501	0.270	0.330	-18.2		10331	501	5.930	6.000	-1.2		10378	501	6.000	6.080	-1.3	
10255	504	0.234	0.280	-16.4		10331	504	6.610	6.480	+2.0		10378	504	6.690	6.560	+2.0	
10255	506	0.270	0.330	-18.2		10331	506	6.250	6.290	-0.6		10378	506	6.330	6.370	-0.6	
10255	507	0.168	0.205	-18.0		10331	507	11.900	11.700	+1.7		10378	507	12.100	11.900	+1.7	
10255	508	0.219	0.270	-18.9		10331	508	9.160	9.300	-1.5		10378	508	9.270	9.410	-1.5	
10255	509	0.229	0.280	-18.2		10331	509	13.100	12.800	+2.3		10378	509	13.300	12.900	+3.1	
10255	514	0.200	0.243	-17.7		10331	514	11.200	11.400	-1.8		10378	514	11.300	11.500	-1.7	
10256	501	0.980	1.200	-18.3		10332	501	10.200	10.400	-1.9		10379	501	2.790	2.820	-1.1	
10256	504	0.860	1.030	-16.5		10332	504	11.400	11.200	+1.8		10379	504	3.110	3.040	+2.3	
10256	506	0.990	1.210	-18.2		10332	506	10.800	10.900	-0.9		10379	506	2.940	2.960	-0.7	
10256	507	0.620	0.750	-17.3		10332	507	20.600	20.200	+2.0		10379	507	5.600	5.510	+1.6	
10256	508	0.800	0.980	-18.4		10332	508	15.800	16.000	-1.2		10379	508	4.300	4.370	-1.6	
10256	509	0.840	1.020	-17.6		10332	509	22.600	22.000	+2.7		10379	509	6.170	6.010	+2.7	
10256	514	0.730	0.890	-18.0		10332	514	19.300	19.700	-2.0		10379	514	5.250	5.360	-2.1	
10257	501	0.185	0.226	-18.1		10352	501	0.680	0.680	0.0		10380	501	4.760	4.820	-1.2	
10257	504	0.162	0.194	-16.5		10352	504	0.570	0.550	+3.6		10380	504	5.310	5.200	+2.1	
10257	506	0.187	0.229	-18.3		10352	506	0.820	0.820	0.0		10380	506	5.020	5.050	-0.6	
10257	507	0.116	0.142	-18.3		10352	507	0.820	0.800	+2.5		10380	507	9.560	9.410	+1.6	
10257	508	0.151	0.186	-18.8		10352	508	0.370	0.370	0.0		10380	508	7.350	7.460	-1.5	
10257	509	0.158	0.193	-18.1		10352	509	0.700	0.680	+2.9		10380	509	10.500	10.300	+1.9	
10257	514	0.138	0.168	-17.9		10352	514	0.740	0.740	0.0		10380	514	8.960	9.150	-2.1	
10309	501	0.153	0.155	-1.3		10367	501	5.240	6.060	-13.5		10381	501	4.120	4.170	-1.2	
10309	504	0.115	0.113	+1.8		10367	504	3.860	4.390	-12.1		10381	504	4.590	4.500	+2.0	
10309	506	0.136	0.135	+0.7		10367	506	3.900	4.520	-13.7		10381	506	4.350	4.370	-0.5	
10309	507	0.250	0.248	+0.8		10367	507	5.740	6.620	-13.3		10381	507	8.280	8.150	+1.6	
10309	508	0.166	0.168	-1.2		10367	508	3.210	3.730	-13.9		10381	508	6.370	6.460	-1.4	
10309	509	0.227	0.219	+3.7		10367	509	5.670	6.550	-13.4		10381	509	9.120	8.880	+2.7	
10309	514	0.150	0.152	-1.3		10367	514	4.600	5.310	-13.4		10381	514	7.760	7.920	-2.0	
10315	501	0.360	0.360	0.0		10368	501	7.650	8.850	-13.6		11007	501	2.230	2.580	-13.6	
10315	504	0.270	0.270	0.0		10368	504	5.640	6.420	-12.1		11007	504	1.640	1.870	-12.3	
10315	506	0.320	0.320	0.0		10368	506	5.700	6.600	-13.6		11007	506	1.660	1.920	-13.5	
10315	507	0.600	0.580	+3.4		10368	507	8.380	9.680	-13.4		11007	507	2.440	2.820	-13.5	
10315	508	0.390	0.400	-2.5		10368	508	4.690	5.460	-14.1		11007	508	1.370	1.590	-13.8	
10315	509	0.530	0.520	+1.9		10368	509	8.290	9.570	-13.4		11007	509	2.410	2.780	-13.3	
10315	514	0.350	0.360	-2.8		10368	514	6.730	7.770	-13.4		11007	514	1.960	2.260	-13.3	

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LOSS COST PERCENT CHANGE BY CLASS

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11020	501	0.290	0.290	0.0		11128	501	0.450	0.450	0.0		11201	501	19.500	22.500	-13.3	
11020	504	0.216	0.211	+2.4		11128	504	0.440	0.430	+2.3		11201	504	14.400	16.300	-11.7	
11020	506	0.250	0.250	0.0		11128	506	0.680	0.690	-1.4		11201	506	14.500	16.800	-13.7	
11020	507	0.480	0.460	+4.3		11128	507	0.690	0.680	+1.5		11201	507	21.400	24.700	-13.4	
11020	508	0.310	0.310	0.0		11128	508	0.530	0.540	-1.9		11201	508	12.000	13.900	-13.7	
11020	509	0.420	0.410	+2.4		11128	509	0.560	0.540	+3.7		11201	509	21.100	24.400	-13.5	
11020	514	0.280	0.280	0.0		11128	514	0.630	0.650	-3.1		11201	514	17.100	19.800	-13.6	
11039	501	0.980	1.190	-17.6		11138	501	1.480	1.500	-1.3		11202	501	5.760	6.670	-13.6	
11039	504	0.850	1.020	-16.7		11138	504	1.650	1.620	+1.9		11202	504	4.250	4.830	-12.0	
11039	506	0.990	1.210	-18.2		11138	506	1.560	1.570	-0.6		11202	506	4.290	4.970	-13.7	
11039	507	0.610	0.750	-18.7		11138	507	2.980	2.930	+1.7		11202	507	6.310	7.290	-13.4	
11039	508	0.800	0.980	-18.4		11138	508	2.290	2.320	-1.3		11202	508	3.540	4.110	-13.9	
11039	509	0.840	1.020	-17.6		11138	509	3.280	3.190	+2.8		11202	509	6.240	7.200	-13.3	
11039	514	0.730	0.890	-18.0		11138	514	2.790	2.850	-2.1		11202	514	5.070	5.850	-13.3	
11052	501	3.140	3.160	-0.6		11155	501	0.203	0.205	-1.0		11203	501	0.770	0.780	-1.3	
11052	504	3.730	3.620	+3.0		11155	504	0.153	0.149	+2.7		11203	504	0.750	0.740	+1.4	
11052	506	3.440	3.470	-0.9		11155	506	0.179	0.179	0.0		11203	506	1.170	1.180	-0.8	
11052	507	3.130	3.080	+1.6		11155	507	0.340	0.330	+3.0		11203	507	1.180	1.170	+0.9	
11052	508	2.330	2.350	-0.9		11155	508	0.220	0.222	-0.9		11203	508	0.910	0.930	-2.2	
11052	509	2.500	2.420	+3.3		11155	509	0.300	0.290	+3.4		11203	509	0.960	0.940	+2.1	
11052	514	2.390	2.430	-1.6		11155	514	0.198	0.201	-1.5		11203	514	1.090	1.120	-2.7	
11126	501	0.059	0.060	-1.7		11167	501	0.720	0.730	-1.4		11204	501	0.300	0.300	0.0	
11126	504	0.045	0.044	+2.3		11167	504	0.860	0.840	+2.4		11204	504	0.223	0.219	+1.8	
11126	506	0.052	0.052	0.0		11167	506	0.790	0.800	-1.2		11204	506	0.260	0.260	0.0	
11126	507	0.098	0.096	+2.1		11167	507	0.720	0.710	+1.4		11204	507	0.490	0.480	+2.1	
11126	508	0.064	0.065	-1.5		11167	508	0.540	0.540	0.0		11204	508	0.320	0.330	-3.0	
11126	509	0.088	0.085	+3.5		11167	509	0.580	0.560	+3.6		11204	509	0.440	0.420	+4.8	
11126	514	0.058	0.059	-1.7		11167	514	0.550	0.560	-1.8		11204	514	0.290	0.290	0.0	
11127	501	0.330	0.340	-2.9		11168	501	3.750	3.780	-0.8		11206	501	0.900	1.050	-14.3	
11127	504	0.320	0.320	0.0		11168	504	4.460	4.330	+3.0		11206	504	0.670	0.760	-11.8	
11127	506	0.500	0.510	-2.0		11168	506	4.110	4.140	-0.7		11206	506	0.670	0.780	-14.1	
11127	507	0.510	0.500	+2.0		11168	507	3.740	3.680	+1.6		11206	507	0.990	1.140	-13.2	
11127	508	0.390	0.400	-2.5		11168	508	2.780	2.810	-1.1		11206	508	0.550	0.640	-14.1	
11127	509	0.410	0.400	+2.5		11168	509	2.980	2.890	+3.1		11206	509	0.980	1.130	-13.3	
11127	514	0.470	0.480	-2.1		11168	514	2.850	2.910	-2.1		11206	514	0.790	0.920	-14.1	

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11207	501	11.400	13.200	-13.6		11212	501	3.080	3.560	-13.5		11248	501	0.051	0.062	-17.7	
11207	504	8.420	9.570	-12.0		11212	504	2.270	2.580	-12.0		11248	504	0.045	0.053	-15.1	
11207	506	8.510	9.850	-13.6		11212	506	2.290	2.650	-13.6		11248	506	0.052	0.063	-17.5	
11207	507	12.500	14.400	-13.2		11212	507	3.370	3.890	-13.4		11248	507	0.032	0.039	-17.9	
11207	508	7.000	8.140	-14.0		11212	508	1.890	2.190	-13.7		11248	508	0.042	0.051	-17.6	
11207	509	12.400	14.300	-13.3		11212	509	3.330	3.850	-13.5		11248	509	0.043	0.053	-18.9	
11207	514	10.000	11.600	-13.8		11212	514	2.700	3.120	-13.5		11248	514	0.038	0.046	-17.4	
11208	501	1.960	2.260	-13.3		11213	501	2.510	2.900	-13.4		11258	501	1.410	1.410	0.0	
11208	504	1.440	1.640	-12.2		11213	504	1.850	2.100	-11.9		11258	504	1.190	1.150	+3.5	
11208	506	1.460	1.690	-13.6		11213	506	1.870	2.160	-13.4		11258	506	1.700	1.690	+0.6	
11208	507	2.140	2.480	-13.7		11213	507	2.750	3.180	-13.5		11258	507	1.700	1.640	+3.7	
11208	508	1.200	1.400	-14.3		11213	508	1.540	1.790	-14.0		11258	508	0.760	0.760	0.0	
11208	509	2.120	2.450	-13.5		11213	509	2.720	3.140	-13.4		11258	509	1.460	1.400	+4.3	
11208	514	1.720	1.990	-13.6		11213	514	2.210	2.550	-13.3		11258	514	1.530	1.540	-0.6	
11209	501	9.190	10.600	-13.3		11214	501	6.180	7.150	-13.6		11259	501	1.520	1.510	+0.7	
11209	504	6.780	7.710	-12.1		11214	504	4.560	5.180	-12.0		11259	504	1.270	1.230	+3.3	
11209	506	6.850	7.930	-13.6		11214	506	4.600	5.330	-13.7		11259	506	1.820	1.810	+0.6	
11209	507	10.100	11.600	-12.9		11214	507	6.770	7.820	-13.4		11259	507	1.820	1.760	+3.4	
11209	508	5.640	6.560	-14.0		11214	508	3.790	4.410	-14.1		11259	508	0.820	0.810	+1.2	
11209	509	9.960	11.500	-13.4		11214	509	6.700	7.730	-13.3		11259	509	1.560	1.500	+4.0	
11209	514	8.080	9.330	-13.4		11214	514	5.430	6.270	-13.4		11259	514	1.640	1.650	-0.6	
11210	501	3.910	4.530	-13.7		11222	501	0.104	0.120	-13.3		11273	501	13.300	13.400	-0.7	
11210	504	2.890	3.280	-11.9		11222	504	0.077	0.087	-11.5		11273	504	9.970	9.760	+2.2	
11210	506	2.920	3.380	-13.6		11222	506	0.077	0.090	-14.4		11273	506	11.700	11.700	0.0	
11210	507	4.290	4.950	-13.3		11222	507	0.114	0.131	-13.0		11273	507	22.000	21.400	+2.8	
11210	508	2.400	2.790	-14.0		11222	508	0.064	0.074	-13.5		11273	508	14.400	14.500	-0.7	
11210	509	4.240	4.890	-13.3		11222	509	0.113	0.130	-13.1		11273	509	19.600	18.900	+3.7	
11210	514	3.440	3.970	-13.4		11222	514	0.091	0.105	-13.3		11273	514	13.000	13.200	-1.5	
11211	501	20.300	23.500	-13.6		11234	501	0.270	0.270	0.0		11274	501	12.700	12.800	-0.8	
11211	504	15.000	17.100	-12.3		11234	504	0.201	0.197	+2.0		11274	504	9.570	9.360	+2.2	
11211	506	15.200	17.500	-13.1		11234	506	0.236	0.236	0.0		11274	506	11.200	11.200	0.0	
11211	507	22.300	25.700	-13.2		11234	507	0.440	0.430	+2.3		11274	507	21.100	20.500	+2.9	
11211	508	12.500	14.500	-13.8		11234	508	0.290	0.290	0.0		11274	508	13.800	13.900	-0.7	
11211	509	22.000	25.400	-13.4		11234	509	0.390	0.380	+2.6		11274	509	18.800	18.100	+3.9	
11211	514	17.900	20.600	-13.1		11234	514	0.260	0.270	-3.7		11274	514	12.400	12.600	-1.6	

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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
11288	501	1.730	1.730	0.0		12373	501	0.025	0.025	0.0		12467	501	0.158	0.160	-1.2	
11288	504	1.460	1.400	+4.3		12373	504	0.024	0.024	0.0		12467	504	0.119	0.117	+1.7	
11288	506	2.080	2.070	+0.5		12373	506	0.038	0.038	0.0		12467	506	0.140	0.140	0.0	
11288	507	2.080	2.020	+3.0		12373	507	0.038	0.038	0.0		12467	507	0.260	0.260	0.0	
11288	508	0.930	0.930	0.0		12373	508	0.029	0.030	-3.3		12467	508	0.172	0.174	-1.1	
11288	509	1.790	1.710	+4.7		12373	509	0.031	0.030	+3.3		12467	509	0.234	0.226	+3.5	
11288	514	1.880	1.890	-0.5		12373	514	0.035	0.036	-2.8		12467	514	0.155	0.157	-1.3	
12014	501	0.110	0.134	-17.9		12374	501	0.580	0.590	-1.7		12509	501	0.067	0.082	-18.3	
12014	504	0.096	0.115	-16.5		12374	504	0.440	0.430	+2.3		12509	504	0.059	0.070	-15.7	
12014	506	0.111	0.136	-18.4		12374	506	0.520	0.520	0.0		12509	506	0.068	0.083	-18.1	
12014	507	0.069	0.084	-17.9		12374	507	0.970	0.940	+3.2		12509	507	0.042	0.051	-17.6	
12014	508	0.090	0.110	-18.2		12374	508	0.630	0.640	-1.6		12509	508	0.055	0.067	-17.9	
12014	509	0.094	0.115	-18.3		12374	509	0.860	0.830	+3.6		12509	509	0.057	0.070	-18.6	
12014	514	0.082	0.100	-18.0		12374	514	0.570	0.580	-1.7		12509	514	0.050	0.061	-18.0	
12356	501	1.120	1.130	-0.9		12375	501	0.290	0.290	0.0		12510	501	0.850	1.040	-18.3	
12356	504	0.850	0.830	+2.4		12375	504	0.216	0.211	+2.4		12510	504	0.740	0.890	-16.9	
12356	506	0.990	0.990	0.0		12375	506	0.250	0.250	0.0		12510	506	0.860	1.050	-18.1	
12356	507	1.860	1.820	+2.2		12375	507	0.480	0.460	+4.3		12510	507	0.530	0.650	-18.5	
12356	508	1.220	1.230	-0.8		12375	508	0.310	0.310	0.0		12510	508	0.700	0.850	-17.6	
12356	509	1.660	1.600	+3.7		12375	509	0.420	0.410	+2.4		12510	509	0.730	0.890	-18.0	
12356	514	1.100	1.120	-1.8		12375	514	0.280	0.280	0.0		12510	514	0.630	0.770	-18.2	
12361	501	0.072	0.075	-4.0		12391	501	0.049	0.050	-2.0		12583	501	0.380	0.460	-17.4	
12361	504	0.115	0.114	+0.9		12391	504	0.048	0.047	+2.1		12583	504	0.330	0.400	-17.5	
12361	506	0.097	0.099	-2.0		12391	506	0.074	0.075	-1.3		12583	506	0.380	0.470	-19.1	
12361	507	0.147	0.147	0.0		12391	507	0.075	0.074	+1.4		12583	507	0.237	0.290	-18.3	
12361	508	0.064	0.066	-3.0		12391	508	0.058	0.059	-1.7		12583	508	0.310	0.380	-18.4	
12361	509	0.051	0.050	+2.0		12391	509	0.061	0.060	+1.7		12583	509	0.320	0.390	-17.9	
12361	514	0.096	0.100	-4.0		12391	514	0.070	0.071	-1.4		12583	514	0.280	0.340	-17.6	
12362	501	0.065	0.066	-1.5		12393	501	0.380	0.380	0.0		12651	501	1.100	1.340	-17.9	
12362	504	0.064	0.063	+1.6		12393	504	0.290	0.280	+3.6		12651	504	0.960	1.150	-16.5	
12362	506	0.099	0.100	-1.0		12393	506	0.340	0.340	0.0		12651	506	1.120	1.360	-17.6	
12362	507	0.100	0.099	+1.0		12393	507	0.630	0.620	+1.6		12651	507	0.690	0.840	-17.9	
12362	508	0.077	0.079	-2.5		12393	508	0.410	0.420	-2.4		12651	508	0.900	1.100	-18.2	
12362	509	0.082	0.080	+2.5		12393	509	0.560	0.540	+3.7		12651	509	0.940	1.150	-18.3	
12362	514	0.093	0.095	-2.1		12393	514	0.370	0.380	-2.6		12651	514	0.820	1.000	-18.0	

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LOSS COST PERCENT CHANGE BY CLASS

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12683	501	0.500	0.620	-19.4		12927	501	0.089	0.090	-1.1		13204	501	1.100	1.340	-17.9	
12683	504	0.440	0.530	-17.0		12927	504	0.067	0.066	+1.5		13204	504	0.960	1.150	-16.5	
12683	506	0.510	0.620	-17.7		12927	506	0.079	0.079	0.0		13204	506	1.120	1.360	-17.6	
12683	507	0.320	0.390	-17.9		12927	507	0.148	0.144	+2.8		13204	507	0.690	0.840	-17.9	
12683	508	0.410	0.510	-19.6		12927	508	0.097	0.098	-1.0		13204	508	0.900	1.100	-18.2	
12683	509	0.430	0.530	-18.9		12927	509	0.132	0.127	+3.9		13204	509	0.940	1.150	-18.3	
12683	514	0.380	0.460	-17.4		12927	514	0.087	0.088	-1.1		13204	514	0.820	1.000	-18.0	
12707	501	0.430	0.430	0.0		13049	501	0.038	0.039	-2.6		13205	501	0.420	0.520	-19.2	
12707	504	0.420	0.410	+2.4		13049	504	0.060	0.059	+1.7		13205	504	0.370	0.440	-15.9	
12707	506	0.650	0.660	-1.5		13049	506	0.050	0.051	-2.0		13205	506	0.430	0.520	-17.3	
12707	507	0.660	0.650	+1.5		13049	507	0.076	0.076	0.0		13205	507	0.270	0.320	-15.6	
12707	508	0.510	0.520	-1.9		13049	508	0.033	0.034	-2.9		13205	508	0.350	0.420	-16.7	
12707	509	0.530	0.520	+1.9		13049	509	0.026	0.026	0.0		13205	509	0.360	0.440	-18.2	
12707	514	0.610	0.620	-1.6		13049	514	0.050	0.052	-3.8		13205	514	0.320	0.380	-15.8	
12797	501	0.090	0.091	-1.1		13111	501	1.310	1.310	0.0		13314	501	0.114	0.115	-0.9	
12797	504	0.088	0.087	+1.1		13111	504	1.100	1.060	+3.8		13314	504	0.086	0.084	+2.4	
12797	506	0.137	0.139	-1.4		13111	506	1.580	1.560	+1.3		13314	506	0.101	0.100	+1.0	
12797	507	0.138	0.137	+0.7		13111	507	1.580	1.530	+3.3		13314	507	0.189	0.184	+2.7	
12797	508	0.107	0.109	-1.8		13111	508	0.710	0.700	+1.4		13314	508	0.123	0.125	-1.6	
12797	509	0.112	0.110	+1.8		13111	509	1.350	1.300	+3.8		13314	509	0.168	0.162	+3.7	
12797	514	0.128	0.131	-2.3		13111	514	1.420	1.430	-0.7		13314	514	0.111	0.113	-1.8	
12805	501	0.310	0.310	0.0		13112	501	0.061	0.063	-3.2		13351	501	0.280	0.280	0.0	
12805	504	0.231	0.226	+2.2		13112	504	0.097	0.097	0.0		13351	504	0.209	0.204	+2.5	
12805	506	0.270	0.270	0.0		13112	506	0.082	0.084	-2.4		13351	506	0.245	0.245	0.0	
12805	507	0.510	0.500	+2.0		13112	507	0.125	0.125	0.0		13351	507	0.460	0.450	+2.2	
12805	508	0.330	0.340	-2.9		13112	508	0.054	0.056	-3.6		13351	508	0.300	0.300	0.0	
12805	509	0.450	0.440	+2.3		13112	509	0.043	0.043	0.0		13351	509	0.410	0.400	+2.5	
12805	514	0.300	0.300	0.0		13112	514	0.082	0.085	-3.5		13351	514	0.270	0.280	-3.6	
12841	501	0.510	0.510	0.0		13201	501	0.970	1.190	-18.5		13352	501	0.280	0.280	0.0	
12841	504	0.380	0.380	0.0		13201	504	0.850	1.020	-16.7		13352	504	0.212	0.208	+1.9	
12841	506	0.450	0.450	0.0		13201	506	0.980	1.200	-18.3		13352	506	0.249	0.249	0.0	
12841	507	0.850	0.820	+3.7		13201	507	0.610	0.740	-17.6		13352	507	0.470	0.460	+2.2	
12841	508	0.550	0.560	-1.8		13201	508	0.800	0.980	-18.4		13352	508	0.310	0.310	0.0	
12841	509	0.750	0.730	+2.7		13201	509	0.830	1.010	-17.8		13352	509	0.420	0.400	+5.0	
12841	514	0.500	0.510	-2.0		13201	514	0.730	0.880	-17.0		13352	514	0.280	0.280	0.0	

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13410	501	1.540	1.880	-18.1		13506	501	0.870	0.880	-1.1		13673	501	1.070	1.070	0.0	
13410	504	1.350	1.610	-16.1		13506	504	0.660	0.640	+3.1		13673	504	0.900	0.870	+3.4	
13410	506	1.560	1.910	-18.3		13506	506	0.770	0.770	0.0		13673	506	1.290	1.280	+0.8	
13410	507	0.970	1.180	-17.8		13506	507	1.440	1.410	+2.1		13673	507	1.290	1.250	+3.2	
13410	508	1.260	1.550	-18.7		13506	508	0.940	0.950	-1.1		13673	508	0.580	0.580	0.0	
13410	509	1.320	1.610	-18.0		13506	509	1.290	1.240	+4.0		13673	509	1.100	1.060	+3.8	
13410	514	1.150	1.400	-17.9		13506	514	0.850	0.860	-1.2		13673	514	1.160	1.170	-0.9	
13412	501	0.520	0.630	-17.5		13507	501	1.050	1.060	-0.9		13715	501	0.065	0.066	-1.5	
13412	504	0.450	0.540	-16.7		13507	504	0.790	0.770	+2.6		13715	504	0.064	0.063	+1.6	
13412	506	0.530	0.640	-17.2		13507	506	0.930	0.930	0.0		13715	506	0.099	0.100	-1.0	
13412	507	0.330	0.400	-17.5		13507	507	1.740	1.700	+2.4		13715	507	0.100	0.099	+1.0	
13412	508	0.430	0.520	-17.3		13507	508	1.140	1.150	-0.9		13715	508	0.077	0.079	-2.5	
13412	509	0.440	0.540	-18.5		13507	509	1.550	1.500	+3.3		13715	509	0.082	0.080	+2.5	
13412	514	0.390	0.470	-17.0		13507	514	1.030	1.040	-1.0		13715	514	0.093	0.095	-2.1	
13453	501	0.600	0.730	-17.8		13590	501	0.530	0.650	-18.5		13716	501	0.430	0.430	0.0	
13453	504	0.520	0.630	-17.5		13590	504	0.460	0.560	-17.9		13716	504	0.320	0.320	0.0	
13453	506	0.610	0.740	-17.6		13590	506	0.540	0.660	-18.2		13716	506	0.380	0.380	0.0	
13453	507	0.380	0.460	-17.4		13590	507	0.330	0.410	-19.5		13716	507	0.710	0.700	+1.4	
13453	508	0.490	0.600	-18.3		13590	508	0.430	0.530	-18.9		13716	508	0.470	0.470	0.0	
13453	509	0.510	0.630	-19.0		13590	509	0.450	0.550	-18.2		13716	509	0.640	0.610	+4.9	
13453	514	0.450	0.540	-16.7		13590	514	0.400	0.480	-16.7		13716	514	0.420	0.430	-2.3	
13454	501	0.700	0.860	-18.6		13621	501	0.134	0.164	-18.3		13720	501	0.600	0.600	0.0	
13454	504	0.610	0.730	-16.4		13621	504	0.117	0.140	-16.4		13720	504	0.510	0.490	+4.1	
13454	506	0.710	0.870	-18.4		13621	506	0.136	0.166	-18.1		13720	506	0.730	0.720	+1.4	
13454	507	0.440	0.540	-18.5		13621	507	0.084	0.103	-18.4		13720	507	0.730	0.700	+4.3	
13454	508	0.570	0.700	-18.6		13621	508	0.110	0.134	-17.9		13720	508	0.330	0.320	+3.1	
13454	509	0.600	0.730	-17.8		13621	509	0.114	0.140	-18.6		13720	509	0.620	0.600	+3.3	
13454	514	0.520	0.640	-18.8		13621	514	0.100	0.122	-18.0		13720	514	0.650	0.660	-1.5	
13455	501	0.710	0.870	-18.4		13670	501	0.041	0.042	-2.4		13759	501	0.168	0.170	-1.2	
13455	504	0.620	0.750	-17.3		13670	504	0.064	0.064	0.0		13759	504	0.127	0.124	+2.4	
13455	506	0.720	0.880	-18.2		13670	506	0.054	0.055	-1.8		13759	506	0.149	0.149	0.0	
13455	507	0.450	0.550	-18.2		13670	507	0.082	0.082	0.0		13759	507	0.280	0.270	+3.7	
13455	508	0.580	0.720	-19.4		13670	508	0.036	0.037	-2.7		13759	508	0.183	0.184	-0.5	
13455	509	0.610	0.740	-17.6		13670	509	0.028	0.028	0.0		13759	509	0.249	0.240	+3.8	
13455	514	0.530	0.650	-18.5		13670	514	0.054	0.056	-3.6		13759	514	0.165	0.167	-1.2	

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13930	501	0.139	0.141	-1.4		14405	501	1.310	1.510	-13.2		14733	501	0.590	0.590	0.0	
13930	504	0.136	0.134	+1.5		14405	504	0.970	1.100	-11.8		14733	504	0.440	0.430	+2.3	
13930	506	0.211	0.214	-1.4		14405	506	0.980	1.130	-13.3		14733	506	0.520	0.520	0.0	
13930	507	0.213	0.211	+0.9		14405	507	1.430	1.660	-13.9		14733	507	0.980	0.950	+3.2	
13930	508	0.165	0.168	-1.8		14405	508	0.800	0.930	-14.0		14733	508	0.640	0.650	-1.5	
13930	509	0.174	0.170	+2.4		14405	509	1.420	1.640	-13.4		14733	509	0.870	0.840	+3.6	
13930	514	0.198	0.203	-2.5		14405	514	1.150	1.330	-13.5		14733	514	0.580	0.580	0.0	
14068	501	0.037	0.037	0.0		14527	501	0.270	0.270	0.0		14734	501	0.250	0.250	0.0	
14068	504	0.028	0.027	+3.7		14527	504	0.260	0.260	0.0		14734	504	0.190	0.186	+2.2	
14068	506	0.033	0.033	0.0		14527	506	0.400	0.410	-2.4		14734	506	0.223	0.223	0.0	
14068	507	0.062	0.060	+3.3		14527	507	0.410	0.400	+2.5		14734	507	0.420	0.410	+2.4	
14068	508	0.040	0.041	-2.4		14527	508	0.310	0.320	-3.1		14734	508	0.270	0.280	-3.6	
14068	509	0.055	0.053	+3.8		14527	509	0.330	0.320	+3.1		14734	509	0.370	0.360	+2.8	
14068	514	0.036	0.037	-2.7		14527	514	0.380	0.390	-2.6		14734	514	0.247	0.250	-1.2	
14101	501	0.440	0.440	0.0		14655	501	0.084	0.085	-1.2		14855	501	0.236	0.290	-18.6	
14101	504	0.330	0.320	+3.1		14655	504	0.063	0.062	+1.6		14855	504	0.206	0.247	-16.6	
14101	506	0.380	0.380	0.0		14655	506	0.074	0.074	0.0		14855	506	0.239	0.290	-17.6	
14101	507	0.720	0.700	+2.9		14655	507	0.139	0.136	+2.2		14855	507	0.148	0.181	-18.2	
14101	508	0.470	0.480	-2.1		14655	508	0.091	0.092	-1.1		14855	508	0.193	0.237	-18.6	
14101	509	0.640	0.620	+3.2		14655	509	0.124	0.120	+3.3		14855	509	0.201	0.246	-18.3	
14101	514	0.430	0.430	0.0		14655	514	0.082	0.084	-2.4		14855	514	0.176	0.214	-17.8	
14279	501	0.510	0.620	-17.7		14731	501	3.120	3.140	-0.6		14913	501	0.320	0.320	0.0	
14279	504	0.450	0.540	-16.7		14731	504	3.700	3.600	+2.8		14913	504	0.238	0.233	+2.1	
14279	506	0.520	0.630	-17.5		14731	506	3.410	3.440	-0.9		14913	506	0.280	0.280	0.0	
14279	507	0.320	0.390	-17.9		14731	507	3.100	3.050	+1.6		14913	507	0.530	0.510	+3.9	
14279	508	0.420	0.510	-17.6		14731	508	2.310	2.330	-0.9		14913	508	0.340	0.350	-2.9	
14279	509	0.440	0.530	-17.0		14731	509	2.480	2.400	+3.3		14913	509	0.470	0.450	+4.4	
14279	514	0.380	0.460	-17.4		14731	514	2.370	2.410	-1.7		14913	514	0.310	0.310	0.0	
14401	501	1.420	1.420	0.0		14732	501	0.231	0.232	-0.4		15062	501	0.212	0.260	-18.5	
14401	504	1.200	1.150	+4.3		14732	504	0.270	0.270	0.0		15062	504	0.185	0.222	-16.7	
14401	506	1.710	1.700	+0.6		14732	506	0.250	0.250	0.0		15062	506	0.214	0.260	-17.7	
14401	507	1.710	1.660	+3.0		14732	507	0.230	0.226	+1.8		15062	507	0.133	0.162	-17.9	
14401	508	0.770	0.770	0.0		14732	508	0.171	0.172	-0.6		15062	508	0.173	0.212	-18.4	
14401	509	1.470	1.410	+4.3		14732	509	0.183	0.178	+2.8		15062	509	0.181	0.221	-18.1	
14401	514	1.540	1.550	-0.6		14732	514	0.175	0.179	-2.2		15062	514	0.158	0.192	-17.7	

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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
15063	501	0.247	0.300	-17.7		15223	501	0.048	0.049	-2.0		15406	501	0.360	0.440	-18.2	
15063	504	0.216	0.260	-16.9		15223	504	0.076	0.075	+1.3		15406	504	0.320	0.380	-15.8	
15063	506	0.250	0.300	-16.7		15223	506	0.064	0.065	-1.5		15406	506	0.370	0.450	-17.8	
15063	507	0.155	0.189	-18.0		15223	507	0.097	0.097	0.0		15406	507	0.227	0.280	-18.9	
15063	508	0.202	0.247	-18.2		15223	508	0.042	0.044	-4.5		15406	508	0.300	0.360	-16.7	
15063	509	0.210	0.260	-19.2		15223	509	0.033	0.033	0.0		15406	509	0.310	0.380	-18.4	
15063	514	0.184	0.224	-17.9		15223	514	0.063	0.066	-4.5		15406	514	0.270	0.330	-18.2	
15070	501	0.175	0.203	-13.8		15224	501	0.640	0.640	0.0		15488	501	0.900	1.100	-18.2	
15070	504	0.129	0.147	-12.2		15224	504	0.540	0.520	+3.8		15488	504	0.790	0.950	-16.8	
15070	506	0.131	0.151	-13.2		15224	506	0.770	0.760	+1.3		15488	506	0.910	1.120	-18.8	
15070	507	0.192	0.222	-13.5		15224	507	0.770	0.740	+4.1		15488	507	0.570	0.690	-17.4	
15070	508	0.108	0.125	-13.6		15224	508	0.340	0.340	0.0		15488	508	0.740	0.910	-18.7	
15070	509	0.190	0.219	-13.2		15224	509	0.660	0.630	+4.8		15488	509	0.770	0.940	-18.1	
15070	514	0.154	0.178	-13.5		15224	514	0.690	0.690	0.0		15488	514	0.670	0.820	-18.3	
15123	501	3.010	3.030	-0.7		15314	501	0.203	0.205	-1.0		15538	501	0.360	0.360	0.0	
15123	504	3.580	3.480	+2.9		15314	504	0.153	0.149	+2.7		15538	504	0.270	0.270	0.0	
15123	506	3.300	3.320	-0.6		15314	506	0.179	0.179	0.0		15538	506	0.320	0.320	0.0	
15123	507	3.000	2.950	+1.7		15314	507	0.340	0.330	+3.0		15538	507	0.600	0.580	+3.4	
15123	508	2.230	2.250	-0.9		15314	508	0.220	0.222	-0.9		15538	508	0.390	0.400	-2.5	
15123	509	2.390	2.320	+3.0		15314	509	0.300	0.290	+3.4		15538	509	0.530	0.520	+1.9	
15123	514	2.290	2.330	-1.7		15314	514	0.198	0.201	-1.5		15538	514	0.350	0.360	-2.8	
15124	501	1.050	1.060	-0.9		15404	501	0.097	0.118	-17.8		15600	501	0.910	0.920	-1.1	
15124	504	1.250	1.220	+2.5		15404	504	0.084	0.101	-16.8		15600	504	0.690	0.670	+3.0	
15124	506	1.150	1.160	-0.9		15404	506	0.098	0.119	-17.6		15600	506	0.800	0.800	0.0	
15124	507	1.050	1.030	+1.9		15404	507	0.061	0.074	-17.6		15600	507	1.510	1.470	+2.7	
15124	508	0.780	0.790	-1.3		15404	508	0.079	0.097	-18.6		15600	508	0.990	1.000	-1.0	
15124	509	0.840	0.810	+3.7		15404	509	0.082	0.101	-18.8		15600	509	1.350	1.300	+3.8	
15124	514	0.800	0.820	-2.4		15404	514	0.072	0.088	-18.2		15600	514	0.890	0.900	-1.1	
15188	501	0.370	0.450	-17.8		15405	501	0.142	0.173	-17.9		15607	501	0.229	0.270	-15.2	
15188	504	0.330	0.390	-15.4		15405	504	0.124	0.149	-16.8		15607	504	0.169	0.192	-12.0	
15188	506	0.380	0.460	-17.4		15405	506	0.144	0.176	-18.2		15607	506	0.171	0.198	-13.6	
15188	507	0.234	0.290	-19.3		15405	507	0.089	0.109	-18.3		15607	507	0.250	0.290	-13.8	
15188	508	0.300	0.370	-18.9		15405	508	0.116	0.142	-18.3		15607	508	0.141	0.164	-14.0	
15188	509	0.320	0.390	-17.9		15405	509	0.121	0.148	-18.2		15607	509	0.249	0.290	-14.1	
15188	514	0.280	0.340	-17.6		15405	514	0.106	0.129	-17.8		15607	514	0.202	0.233	-13.3	

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LOSS COST PERCENT CHANGE BY CLASS

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15608	501	0.203	0.205	-1.0		15991	501	0.223	0.225	-0.9		16403	501	0.850	0.860	-1.2	
15608	504	0.153	0.149	+2.7		15991	504	0.168	0.164	+2.4		16403	504	0.640	0.630	+1.6	
15608	506	0.179	0.179	0.0		15991	506	0.197	0.197	0.0		16403	506	0.750	0.750	0.0	
15608	507	0.340	0.330	+3.0		15991	507	0.370	0.360	+2.8		16403	507	1.410	1.380	+2.2	
15608	508	0.220	0.222	-0.9		15991	508	0.242	0.244	-0.8		16403	508	0.920	0.930	-1.1	
15608	509	0.300	0.290	+3.4		15991	509	0.330	0.320	+3.1		16403	509	1.260	1.220	+3.3	
15608	514	0.198	0.201	-1.5		15991	514	0.218	0.221	-1.4		16403	514	0.830	0.850	-2.4	
15656	501	6.000	6.050	-0.8		15993	501	0.188	0.190	-1.1		16404	501	1.070	1.080	-0.9	
15656	504	4.510	4.410	+2.3		15993	504	0.142	0.138	+2.9		16404	504	0.810	0.790	+2.5	
15656	506	5.290	5.290	0.0		15993	506	0.166	0.166	0.0		16404	506	0.950	0.950	0.0	
15656	507	9.940	9.690	+2.6		15993	507	0.310	0.300	+3.3		16404	507	1.780	1.740	+2.3	
15656	508	6.500	6.570	-1.1		15993	508	0.204	0.206	-1.0		16404	508	1.170	1.180	-0.8	
15656	509	8.850	8.560	+3.4		15993	509	0.280	0.270	+3.7		16404	509	1.590	1.530	+3.9	
15656	514	5.860	5.950	-1.5		15993	514	0.184	0.187	-1.6		16404	514	1.050	1.070	-1.9	
15699	501	0.570	0.660	-13.6		16005	501	0.035	0.035	0.0		16471	501	0.320	0.370	-13.5	
15699	504	0.420	0.480	-12.5		16005	504	0.034	0.033	+3.0		16471	504	0.239	0.270	-11.5	
15699	506	0.420	0.490	-14.3		16005	506	0.052	0.053	-1.9		16471	506	0.241	0.280	-13.9	
15699	507	0.620	0.720	-13.9		16005	507	0.053	0.052	+1.9		16471	507	0.350	0.410	-14.6	
15699	508	0.350	0.400	-12.5		16005	508	0.041	0.042	-2.4		16471	508	0.199	0.231	-13.9	
15699	509	0.610	0.710	-14.1		16005	509	0.043	0.042	+2.4		16471	509	0.350	0.400	-12.5	
15699	514	0.500	0.580	-13.8		16005	514	0.049	0.050	-2.0		16471	514	0.280	0.330	-15.2	
15733	501	0.236	0.290	-18.6		16009	501	0.290	0.350	-17.1		16501	501	0.073	0.074	-1.4	
15733	504	0.206	0.247	-16.6		16009	504	0.250	0.300	-16.7		16501	504	0.072	0.070	+2.9	
15733	506	0.239	0.290	-17.6		16009	506	0.290	0.360	-19.4		16501	506	0.111	0.112	-0.9	
15733	507	0.148	0.181	-18.2		16009	507	0.182	0.222	-18.0		16501	507	0.112	0.111	+0.9	
15733	508	0.193	0.237	-18.6		16009	508	0.237	0.290	-18.3		16501	508	0.087	0.089	-2.2	
15733	509	0.201	0.246	-18.3		16009	509	0.247	0.300	-17.7		16501	509	0.091	0.089	+2.2	
15733	514	0.176	0.214	-17.8		16009	514	0.216	0.260	-16.9		16501	514	0.104	0.107	-2.8	
15839	501	0.270	0.270	0.0		16402	501	1.350	1.360	-0.7		16527	501	0.112	0.114	-1.8	
15839	504	0.205	0.200	+2.5		16402	504	1.010	0.990	+2.0		16527	504	0.110	0.108	+1.9	
15839	506	0.240	0.240	0.0		16402	506	1.190	1.190	0.0		16527	506	0.170	0.173	-1.7	
15839	507	0.450	0.440	+2.3		16402	507	2.230	2.180	+2.3		16527	507	0.172	0.170	+1.2	
15839	508	0.300	0.300	0.0		16402	508	1.460	1.480	-1.4		16527	508	0.133	0.136	-2.2	
15839	509	0.400	0.390	+2.6		16402	509	1.990	1.920	+3.6		16527	509	0.140	0.137	+2.2	
15839	514	0.270	0.270	0.0		16402	514	1.320	1.340	-1.5		16527	514	0.160	0.164	-2.4	

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16588	501	0.134	0.164	-18.3		16705	501	0.208	0.211	-1.4		16881	501	1.550	1.560	-0.6	
16588	504	0.117	0.140	-16.4		16705	504	0.204	0.200	+2.0		16881	504	1.170	1.140	+2.6	
16588	506	0.136	0.166	-18.1		16705	506	0.320	0.320	0.0		16881	506	1.370	1.370	0.0	
16588	507	0.084	0.103	-18.4		16705	507	0.320	0.320	0.0		16881	507	2.570	2.500	+2.8	
16588	508	0.110	0.134	-17.9		16705	508	0.247	0.250	-1.2		16881	508	1.680	1.700	-1.2	
16588	509	0.114	0.140	-18.6		16705	509	0.260	0.250	+4.0		16881	509	2.290	2.210	+3.6	
16588	514	0.100	0.122	-18.0		16705	514	0.300	0.300	0.0		16881	514	1.510	1.540	-1.9	
16604	501	0.225	0.270	-16.7		16750	501	0.099	0.100	-1.0		16890	501	0.150	0.183	-18.0	
16604	504	0.197	0.236	-16.5		16750	504	0.074	0.073	+1.4		16890	504	0.131	0.157	-16.6	
16604	506	0.228	0.280	-18.6		16750	506	0.087	0.087	0.0		16890	506	0.152	0.186	-18.3	
16604	507	0.141	0.172	-18.0		16750	507	0.164	0.160	+2.5		16890	507	0.094	0.115	-18.3	
16604	508	0.184	0.226	-18.6		16750	508	0.107	0.108	-0.9		16890	508	0.123	0.151	-18.5	
16604	509	0.192	0.235	-18.3		16750	509	0.146	0.141	+3.5		16890	509	0.128	0.157	-18.5	
16604	514	0.168	0.204	-17.6		16750	514	0.097	0.098	-1.0		16890	514	0.112	0.136	-17.6	
16670	501	2.460	2.490	-1.2		16751	501	0.099	0.100	-1.0		16891	501	0.164	0.200	-18.0	
16670	504	2.740	2.690	+1.9		16751	504	0.074	0.073	+1.4		16891	504	0.143	0.171	-16.4	
16670	506	2.590	2.610	-0.8		16751	506	0.087	0.087	0.0		16891	506	0.166	0.202	-17.8	
16670	507	4.940	4.860	+1.6		16751	507	0.164	0.160	+2.5		16891	507	0.103	0.125	-17.6	
16670	508	3.800	3.860	-1.6		16751	508	0.107	0.108	-0.9		16891	508	0.134	0.164	-18.3	
16670	509	5.440	5.300	+2.6		16751	509	0.146	0.141	+3.5		16891	509	0.140	0.171	-18.1	
16670	514	4.630	4.730	-2.1		16751	514	0.097	0.098	-1.0		16891	514	0.122	0.148	-17.6	
16676	501	0.280	0.280	0.0		16819	501	1.280	1.560	-17.9		16892	501	0.300	0.360	-16.7	
16676	504	0.212	0.208	+1.9		16819	504	1.120	1.340	-16.4		16892	504	0.260	0.310	-16.1	
16676	506	0.249	0.249	0.0		16819	506	1.300	1.580	-17.7		16892	506	0.300	0.370	-18.9	
16676	507	0.470	0.460	+2.2		16819	507	0.800	0.980	-18.4		16892	507	0.187	0.228	-18.0	
16676	508	0.310	0.310	0.0		16819	508	1.050	1.290	-18.6		16892	508	0.243	0.300	-19.0	
16676	509	0.420	0.400	+5.0		16819	509	1.090	1.340	-18.7		16892	509	0.250	0.310	-19.4	
16676	514	0.280	0.280	0.0		16819	514	0.950	1.160	-18.1		16892	514	0.222	0.270	-17.8	
16694	501	0.450	0.540	-16.7		16820	501	0.990	1.210	-18.2		16900	501	2.210	2.210	0.0	
16694	504	0.390	0.470	-17.0		16820	504	0.870	1.040	-16.3		16900	504	2.870	2.770	+3.6	
16694	506	0.450	0.550	-18.2		16820	506	1.000	1.230	-18.7		16900	506	4.210	4.180	+0.7	
16694	507	0.280	0.340	-17.6		16820	507	0.620	0.760	-18.4		16900	507	3.600	3.490	+3.2	
16694	508	0.360	0.450	-20.0		16820	508	0.810	0.990	-18.2		16900	508	2.010	2.010	0.0	
16694	509	0.380	0.460	-17.4		16820	509	0.850	1.030	-17.5		16900	509	3.120	2.990	+4.3	
16694	514	0.330	0.400	-17.5		16820	514	0.740	0.900	-17.8		16900	514	2.450	2.460	-0.4	

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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
16901	501	1.420	1.420	0.0		16911	501	1.200	1.200	0.0		16930	501	1.740	1.730	+0.6	
16901	504	1.840	1.780	+3.4		16911	504	1.560	1.510	+3.3		16930	504	2.250	2.180	+3.2	
16901	506	2.700	2.680	+0.7		16911	506	2.290	2.270	+0.9		16930	506	3.310	3.280	+0.9	
16901	507	2.310	2.240	+3.1		16911	507	1.960	1.900	+3.2		16930	507	2.830	2.740	+3.3	
16901	508	1.290	1.290	0.0		16911	508	1.090	1.090	0.0		16930	508	1.580	1.580	0.0	
16901	509	2.000	1.920	+4.2		16911	509	1.700	1.630	+4.3		16930	509	2.450	2.350	+4.3	
16901	514	1.570	1.580	-0.6		16911	514	1.330	1.340	-0.7		16930	514	1.920	1.930	-0.5	
16902	501	1.200	1.200	0.0		16915	501	1.360	1.360	0.0		16931	501	1.870	1.870	0.0	
16902	504	1.560	1.510	+3.3		16915	504	1.770	1.710	+3.5		16931	504	2.430	2.350	+3.4	
16902	506	2.290	2.270	+0.9		16915	506	2.590	2.570	+0.8		16931	506	3.570	3.540	+0.8	
16902	507	1.960	1.900	+3.2		16915	507	2.220	2.150	+3.3		16931	507	3.050	2.960	+3.0	
16902	508	1.090	1.090	0.0		16915	508	1.240	1.240	0.0		16931	508	1.700	1.700	0.0	
16902	509	1.700	1.630	+4.3		16915	509	1.920	1.840	+4.3		16931	509	2.640	2.530	+4.3	
16902	514	1.330	1.340	-0.7		16915	514	1.510	1.520	-0.7		16931	514	2.070	2.090	-1.0	
16905	501	2.330	2.320	+0.4		16916	501	1.140	1.130	+0.9		16940	501	3.770	3.760	+0.3	
16905	504	3.020	2.920	+3.4		16916	504	1.470	1.420	+3.5		16940	504	4.890	4.720	+3.6	
16905	506	4.430	4.400	+0.7		16916	506	2.160	2.140	+0.9		16940	506	7.170	7.120	+0.7	
16905	507	3.790	3.670	+3.3		16916	507	1.850	1.790	+3.4		16940	507	6.140	5.950	+3.2	
16905	508	2.110	2.110	0.0		16916	508	1.030	1.030	0.0		16940	508	3.420	3.420	0.0	
16905	509	3.280	3.150	+4.1		16916	509	1.600	1.540	+3.9		16940	509	5.320	5.100	+4.3	
16905	514	2.580	2.590	-0.4		16916	514	1.260	1.260	0.0		16940	514	4.170	4.200	-0.7	
16906	501	1.490	1.480	+0.7		16920	501	3.020	3.010	+0.3		16941	501	1.510	1.510	0.0	
16906	504	1.930	1.860	+3.8		16920	504	3.920	3.780	+3.7		16941	504	1.960	1.890	+3.7	
16906	506	2.830	2.810	+0.7		16920	506	5.750	5.700	+0.9		16941	506	2.870	2.850	+0.7	
16906	507	2.420	2.350	+3.0		16920	507	4.920	4.760	+3.4		16941	507	2.460	2.380	+3.4	
16906	508	1.350	1.350	0.0		16920	508	2.740	2.740	0.0		16941	508	1.370	1.370	0.0	
16906	509	2.100	2.010	+4.5		16920	509	4.260	4.080	+4.4		16941	509	2.130	2.040	+4.4	
16906	514	1.650	1.660	-0.6		16920	514	3.340	3.360	-0.6		16941	514	1.670	1.680	-0.6	
16910	501	1.330	1.330	0.0		16921	501	2.760	2.750	+0.4		18078	501	0.118	0.120	-1.7	
16910	504	1.720	1.660	+3.6		16921	504	3.580	3.460	+3.5		18078	504	0.116	0.114	+1.8	
16910	506	2.530	2.510	+0.8		16921	506	5.250	5.210	+0.8		18078	506	0.179	0.182	-1.6	
16910	507	2.160	2.100	+2.9		16921	507	4.490	4.350	+3.2		18078	507	0.181	0.179	+1.1	
16910	508	1.210	1.210	0.0		16921	508	2.510	2.500	+0.4		18078	508	0.140	0.143	-2.1	
16910	509	1.870	1.800	+3.9		16921	509	3.890	3.730	+4.3		18078	509	0.148	0.144	+2.8	
16910	514	1.470	1.480	-0.7		16921	514	3.050	3.070	-0.7		18078	514	0.168	0.172	-2.3	

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LOSS COST PERCENT CHANGE BY CLASS

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18109	501	0.370	0.370	0.0		18435	501	1.240	1.240	0.0		18506	501	0.470	0.580	-19.0	
18109	504	0.280	0.270	+3.7		18435	504	1.040	1.010	+3.0		18506	504	0.410	0.490	-16.3	
18109	506	0.330	0.330	0.0		18435	506	1.490	1.480	+0.7		18506	506	0.480	0.580	-17.2	
18109	507	0.620	0.600	+3.3		18435	507	1.490	1.450	+2.8		18506	507	0.300	0.360	-16.7	
18109	508	0.400	0.410	-2.4		18435	508	0.670	0.670	0.0		18506	508	0.390	0.470	-17.0	
18109	509	0.550	0.530	+3.8		18435	509	1.280	1.230	+4.1		18506	509	0.400	0.490	-18.4	
18109	514	0.360	0.370	-2.7		18435	514	1.350	1.350	0.0		18506	514	0.350	0.430	-18.6	
18110	501	0.300	0.300	0.0		18436	501	1.000	1.000	0.0		18507	501	0.178	0.180	-1.1	
18110	504	0.223	0.219	+1.8		18436	504	0.840	0.810	+3.7		18507	504	0.134	0.131	+2.3	
18110	506	0.260	0.260	0.0		18436	506	1.210	1.200	+0.8		18507	506	0.157	0.157	0.0	
18110	507	0.490	0.480	+2.1		18436	507	1.210	1.170	+3.4		18507	507	0.300	0.290	+3.4	
18110	508	0.320	0.330	-3.0		18436	508	0.540	0.540	0.0		18507	508	0.193	0.195	-1.0	
18110	509	0.440	0.420	+4.8		18436	509	1.030	0.990	+4.0		18507	509	0.260	0.250	+4.0	
18110	514	0.290	0.290	0.0		18436	514	1.090	1.090	0.0		18507	514	0.174	0.177	-1.7	
18205	501	0.182	0.185	-1.6		18437	501	0.500	0.500	0.0		18570	501	1.860	1.880	-1.1	
18205	504	0.178	0.175	+1.7		18437	504	0.370	0.360	+2.8		18570	504	1.400	1.370	+2.2	
18205	506	0.280	0.280	0.0		18437	506	0.440	0.440	0.0		18570	506	1.640	1.640	0.0	
18205	507	0.280	0.280	0.0		18437	507	0.820	0.800	+2.5		18570	507	3.090	3.010	+2.7	
18205	508	0.216	0.221	-2.3		18437	508	0.540	0.540	0.0		18570	508	2.020	2.040	-1.0	
18205	509	0.227	0.222	+2.3		18437	509	0.730	0.710	+2.8		18570	509	2.750	2.660	+3.4	
18205	514	0.260	0.270	-3.7		18437	514	0.480	0.490	-2.0		18570	514	1.820	1.850	-1.6	
18206	501	0.480	0.480	0.0		18438	501	0.950	0.960	-1.0		18616	501	0.360	0.440	-18.2	
18206	504	0.360	0.350	+2.9		18438	504	0.720	0.700	+2.9		18616	504	0.310	0.380	-18.4	
18206	506	0.420	0.420	0.0		18438	506	0.840	0.840	0.0		18616	506	0.360	0.440	-18.2	
18206	507	0.800	0.780	+2.6		18438	507	1.580	1.540	+2.6		18616	507	0.226	0.270	-16.3	
18206	508	0.520	0.530	-1.9		18438	508	1.030	1.040	-1.0		18616	508	0.290	0.360	-19.4	
18206	509	0.710	0.690	+2.9		18438	509	1.400	1.360	+2.9		18616	509	0.310	0.370	-16.2	
18206	514	0.470	0.480	-2.1		18438	514	0.930	0.940	-1.1		18616	514	0.270	0.330	-18.2	
18335	501	0.350	0.350	0.0		18501	501	1.140	1.140	0.0		18707	501	0.010	0.010	0.0	
18335	504	0.260	0.260	0.0		18501	504	0.960	0.920	+4.3		18707	504	0.010	0.009	+11.1	
18335	506	0.310	0.310	0.0		18501	506	1.370	1.360	+0.7		18707	506	0.015	0.015	0.0	
18335	507	0.570	0.560	+1.8		18501	507	1.370	1.330	+3.0		18707	507	0.015	0.015	0.0	
18335	508	0.380	0.380	0.0		18501	508	0.610	0.610	0.0		18707	508	0.012	0.012	0.0	
18335	509	0.510	0.490	+4.1		18501	509	1.170	1.130	+3.5		18707	509	0.012	0.012	0.0	
18335	514	0.340	0.340	0.0		18501	514	1.230	1.240	-0.8		18707	514	0.014	0.014	0.0	

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18708	501	0.109	0.110	-0.9		18920	501	0.440	0.440	0.0		40045	501	136.000	138.000	-1.4	
18708	504	0.082	0.080	+2.5		18920	504	0.330	0.320	+3.1		40045	504	152.000	149.000	+2.0	
18708	506	0.096	0.096	0.0		18920	506	0.380	0.380	0.0		40045	506	144.000	145.000	-0.7	
18708	507	0.181	0.176	+2.8		18920	507	0.720	0.700	+2.9		40045	507	274.000	269.000	+1.9	
18708	508	0.118	0.119	-0.8		18920	508	0.470	0.480	-2.1		40045	508	211.000	214.000	-1.4	
18708	509	0.161	0.155	+3.9		18920	509	0.640	0.620	+3.2		40045	509	301.000	294.000	+2.4	
18708	514	0.106	0.108	-1.9		18920	514	0.430	0.430	0.0		40045	514	257.000	262.000	-1.9	
18833	501	0.117	0.119	-1.7		19007	501	1.180	1.180	0.0		40046	501	26.900	27.300	-1.5	
18833	504	0.114	0.112	+1.8		19007	504	1.400	1.360	+2.9		40046	504	30.000	29.400	+2.0	
18833	506	0.177	0.180	-1.7		19007	506	1.290	1.300	-0.8		40046	506	28.400	28.600	-0.7	
18833	507	0.179	0.177	+1.1		19007	507	1.170	1.150	+1.7		40046	507	54.100	53.200	+1.7	
18833	508	0.139	0.142	-2.1		19007	508	0.870	0.880	-1.1		40046	508	41.600	42.200	-1.4	
18833	509	0.146	0.142	+2.8		19007	509	0.940	0.910	+3.3		40046	509	59.600	58.000	+2.8	
18833	514	0.166	0.170	-2.4		19007	514	0.890	0.910	-2.2		40046	514	50.700	51.800	-2.1	
18834	501	0.280	0.280	0.0		19051	501	2.610	2.630	-0.8		40047	501	9.600	9.720	-1.2	
18834	504	0.212	0.208	+1.9		19051	504	3.100	3.010	+3.0		40047	504	10.700	10.500	+1.9	
18834	506	0.249	0.249	0.0		19051	506	2.860	2.880	-0.7		40047	506	10.100	10.200	-1.0	
18834	507	0.470	0.460	+2.2		19051	507	2.600	2.560	+1.6		40047	507	19.300	19.000	+1.6	
18834	508	0.310	0.310	0.0		19051	508	1.930	1.950	-1.0		40047	508	14.800	15.100	-2.0	
18834	509	0.420	0.400	+5.0		19051	509	2.080	2.010	+3.5		40047	509	21.200	20.700	+2.4	
18834	514	0.280	0.280	0.0		19051	514	1.980	2.020	-2.0		40047	514	18.100	18.500	-2.2	
18911	501	0.890	0.900	-1.1		19795	501	0.290	0.290	0.0		40059	501	3.440	3.480	-1.1	
18911	504	0.670	0.660	+1.5		19795	504	0.220	0.215	+2.3		40059	504	3.830	3.760	+1.9	
18911	506	0.790	0.790	0.0		19795	506	0.260	0.260	0.0		40059	506	3.630	3.650	-0.5	
18911	507	1.480	1.440	+2.8		19795	507	0.480	0.470	+2.1		40059	507	6.910	6.800	+1.6	
18911	508	0.970	0.980	-1.0		19795	508	0.320	0.320	0.0		40059	508	5.310	5.390	-1.5	
18911	509	1.320	1.270	+3.9		19795	509	0.430	0.420	+2.4		40059	509	7.610	7.410	+2.7	
18911	514	0.870	0.880	-1.1		19795	514	0.290	0.290	0.0		40059	514	6.480	6.610	-2.0	
18912	501	1.680	1.690	-0.6		19796	501	0.340	0.340	0.0		40061	501	1.820	1.850	-1.6	
18912	504	1.260	1.240	+1.6		19796	504	0.260	0.250	+4.0		40061	504	2.030	1.990	+2.0	
18912	506	1.480	1.480	0.0		19796	506	0.300	0.300	0.0		40061	506	1.920	1.940	-1.0	
18912	507	2.780	2.710	+2.6		19796	507	0.570	0.550	+3.6		40061	507	3.660	3.600	+1.7	
18912	508	1.820	1.840	-1.1		19796	508	0.370	0.370	0.0		40061	508	2.820	2.860	-1.4	
18912	509	2.480	2.390	+3.8		19796	509	0.500	0.490	+2.0		40061	509	4.030	3.930	+2.5	
18912	514	1.640	1.670	-1.8		19796	514	0.330	0.340	-2.9		40061	514	3.430	3.510	-2.3	

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40063	501	61.000	61.800	-1.3		40111	501	4.830	4.890	-1.2		41603	501	20.900	20.800	+0.5	
40063	504	68.000	66.600	+2.1		40111	504	5.390	5.280	+2.1		41603	504	15.600	15.000	+4.0	
40063	506	64.300	64.800	-0.8		40111	506	5.100	5.130	-0.6		41603	506	15.800	15.600	+1.3	
40063	507	123.000	121.000	+1.7		40111	507	9.710	9.550	+1.7		41603	507	13.400	13.000	+3.1	
40063	508	94.200	95.700	-1.6		40111	508	7.460	7.580	-1.6		41603	508	17.800	17.700	+0.6	
40063	509	135.000	131.000	+3.1		40111	509	10.700	10.400	+2.9		41603	509	20.200	19.400	+4.1	
40063	514	115.000	117.000	-1.7		40111	514	9.100	9.290	-2.0		41603	514	27.400	27.500	-0.4	
40064	501	17.900	18.200	-1.6		41001	501	0.163	0.165	-1.2		41604	501	11.500	11.400	+0.9	
40064	504	20.000	19.600	+2.0		41001	504	0.182	0.178	+2.2		41604	504	8.580	8.260	+3.9	
40064	506	18.900	19.000	-0.5		41001	506	0.172	0.173	-0.6		41604	506	8.660	8.580	+0.9	
40064	507	36.000	35.500	+1.4		41001	507	0.330	0.320	+3.1		41604	507	7.370	7.140	+3.2	
40064	508	27.700	28.100	-1.4		41001	508	0.250	0.260	-3.8		41604	508	9.750	9.740	+0.1	
40064	509	39.700	38.700	+2.6		41001	509	0.360	0.350	+2.9		41604	509	11.100	10.600	+4.7	
40064	514	33.800	34.500	-2.0		41001	514	0.310	0.310	0.0		41604	514	15.000	15.100	-0.7	
40075	501	43.000	42.200	+1.9		41421	501	0.440	0.440	0.0		41620	501	1.630	1.890	-13.8	
40075	504	52.400	49.700	+5.4		41421	504	0.330	0.320	+3.1		41620	504	1.200	1.370	-12.4	
40075	506	47.200	45.900	+2.8		41421	506	0.330	0.330	0.0		41620	506	1.220	1.410	-13.5	
40075	507	41.900	40.000	+4.7		41421	507	0.280	0.270	+3.7		41620	507	1.790	2.070	-13.5	
40075	508	15.700	15.400	+1.9		41421	508	0.380	0.370	+2.7		41620	508	1.000	1.160	-13.8	
40075	509	27.700	26.100	+6.1		41421	509	0.430	0.410	+4.9		41620	509	1.770	2.040	-13.2	
40075	514	26.600	26.300	+1.1		41421	514	0.580	0.580	0.0		41620	514	1.440	1.660	-13.3	
40101	501	18.900	17.900	+5.6		41422	501	0.235	0.234	+0.4		41650	501	29.400	29.300	+0.3	
40101	504	41.300	38.000	+8.7		41422	504	0.176	0.169	+4.1		41650	504	22.000	21.200	+3.8	
40101	506	26.200	24.700	+6.1		41422	506	0.178	0.176	+1.1		41650	506	22.200	22.000	+0.9	
40101	507	30.800	28.400	+8.5		41422	507	0.151	0.146	+3.4		41650	507	18.900	18.300	+3.3	
40101	508	33.500	31.900	+5.0		41422	508	0.200	0.200	0.0		41650	508	25.000	25.000	0.0	
40101	509	24.700	22.500	+9.8		41422	509	0.228	0.218	+4.6		41650	509	28.500	27.300	+4.4	
40101	514	22.700	21.700	+4.6		41422	514	0.310	0.310	0.0		41650	514	38.500	38.700	-0.5	
40102	501	16.700	15.800	+5.7		41510	501	44.800	45.200	-0.9		41664	501	20.600	20.900	-1.4	
40102	504	36.500	33.600	+8.6		41510	504	33.700	33.000	+2.1		41664	504	23.000	22.500	+2.2	
40102	506	23.100	21.900	+5.5		41510	506	39.600	39.500	+0.3		41664	506	21.800	21.900	-0.5	
40102	507	27.200	25.100	+8.4		41510	507	74.300	72.400	+2.6		41664	507	41.500	40.800	+1.7	
40102	508	29.600	28.200	+5.0		41510	508	48.600	49.100	-1.0		41664	508	31.900	32.300	-1.2	
40102	509	21.800	19.900	+9.5		41510	509	66.200	63.900	+3.6		41664	509	45.600	44.500	+2.5	
40102	514	20.000	19.200	+4.2		41510	514	43.800	44.500	-1.6		41664	514	38.900	39.700	-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
41665	501	2.420	2.450	-1.2		41677	501	0.340	0.390	-12.8		41715	501	9.700	9.660	+0.4	
41665	504	2.690	2.640	+1.9		41677	504	0.249	0.280	-11.1		41715	504	7.260	6.990	+3.9	
41665	506	2.550	2.560	-0.4		41677	506	0.250	0.290	-13.8		41715	506	7.330	7.260	+1.0	
41665	507	4.850	4.780	+1.5		41677	507	0.370	0.430	-14.0		41715	507	6.240	6.040	+3.3	
41665	508	3.730	3.790	-1.6		41677	508	0.207	0.240	-13.8		41715	508	8.250	8.240	+0.1	
41665	509	5.350	5.210	+2.7		41677	509	0.370	0.420	-11.9		41715	509	9.400	9.010	+4.3	
41665	514	4.550	4.650	-2.2		41677	514	0.300	0.340	-11.8		41715	514	12.700	12.800	-0.8	
41667	501	56.400	57.100	-1.2		41678	501	63.000	60.000	+5.0		41716	501	6.170	6.150	+0.3	
41667	504	62.900	61.600	+2.1		41678	504	79.200	72.800	+8.8		41716	504	4.620	4.450	+3.8	
41667	506	59.500	59.900	-0.7		41678	506	87.700	83.000	+5.7		41716	506	4.660	4.620	+0.9	
41667	507	113.000	112.000	+0.9		41678	507	87.900	81.200	+8.3		41716	507	3.970	3.840	+3.4	
41667	508	87.100	88.400	-1.5		41678	508	64.200	61.200	+4.9		41716	508	5.250	5.240	+0.2	
41667	509	125.000	122.000	+2.5		41678	509	67.100	61.300	+9.5		41716	509	5.980	5.730	+4.4	
41667	514	106.000	108.000	-1.9		41678	514	56.600	54.300	+4.2		41716	514	8.090	8.130	-0.5	
41668	501	52.800	53.500	-1.3		41680	501	15.300	15.200	+0.7		43151	501	21.400	21.000	+1.9	
41668	504	59.000	57.700	+2.3		41680	504	11.400	11.000	+3.6		43151	504	26.100	24.700	+5.7	
41668	506	55.800	56.100	-0.5		41680	506	11.500	11.400	+0.9		43151	506	23.500	22.800	+3.1	
41668	507	106.000	105.000	+1.0		41680	507	9.830	9.520	+3.3		43151	507	20.900	19.900	+5.0	
41668	508	81.700	82.900	-1.4		41680	508	13.000	13.000	0.0		43151	508	7.800	7.650	+2.0	
41668	509	117.000	114.000	+2.6		41680	509	14.800	14.200	+4.2		43151	509	13.800	13.000	+6.2	
41668	514	99.600	102.000	-2.4		41680	514	20.000	20.100	-0.5		43151	514	13.200	13.100	+0.8	
41669	501	0.370	0.380	-2.6		41696	501	1.070	1.230	-13.0		43152	501	18.900	17.900	+5.6	
41669	504	0.410	0.400	+2.5		41696	504	0.790	0.890	-11.2		43152	504	23.700	21.800	+8.7	
41669	506	0.390	0.390	0.0		41696	506	0.790	0.920	-14.1		43152	506	26.300	24.800	+6.0	
41669	507	0.740	0.730	+1.4		41696	507	1.170	1.350	-13.3		43152	507	26.300	24.300	+8.2	
41669	508	0.570	0.580	-1.7		41696	508	0.650	0.760	-14.5		43152	508	19.200	18.300	+4.9	
41669	509	0.820	0.800	+2.5		41696	509	1.160	1.330	-12.8		43152	509	20.100	18.400	+9.2	
41669	514	0.700	0.710	-1.4		41696	514	0.940	1.080	-13.0		43152	514	16.900	16.200	+4.3	
41670	501	0.620	0.630	-1.6		41697	501	0.740	0.860	-14.0		43200	501	81.400	79.800	+2.0	
41670	504	0.690	0.680	+1.5		41697	504	0.550	0.620	-11.3		43200	504	99.200	94.000	+5.5	
41670	506	0.660	0.660	0.0		41697	506	0.550	0.640	-14.1		43200	506	89.300	87.000	+2.6	
41670	507	1.250	1.230	+1.6		41697	507	0.810	0.940	-13.8		43200	507	79.400	75.600	+5.0	
41670	508	0.960	0.980	-2.0		41697	508	0.460	0.530	-13.2		43200	508	29.700	29.100	+2.1	
41670	509	1.380	1.340	+3.0		41697	509	0.800	0.930	-14.0		43200	509	52.500	49.400	+6.3	
41670	514	1.170	1.200	-2.5		41697	514	0.650	0.750	-13.3		43200	514	50.400	49.800	+1.2	

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LOSS COST PERCENT CHANGE BY CLASS

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43421	501	22.300	21.900	+1.8		43551	501	44.100	43.300	+1.8		43822	501	4.940	5.680	-13.0	
43421	504	27.200	25.800	+5.4		43551	504	53.800	51.000	+5.5		43822	504	3.640	4.120	-11.7	
43421	506	24.500	23.800	+2.9		43551	506	48.500	47.200	+2.8		43822	506	3.680	4.230	-13.0	
43421	507	21.800	20.700	+5.3		43551	507	43.100	41.000	+5.1		43822	507	5.410	6.210	-12.9	
43421	508	8.140	7.980	+2.0		43551	508	16.100	15.800	+1.9		43822	508	3.030	3.500	-13.4	
43421	509	14.400	13.500	+6.7		43551	509	28.500	26.800	+6.3		43822	509	5.350	6.130	-12.7	
43421	514	13.800	13.600	+1.5		43551	514	27.300	27.000	+1.1		43822	514	4.340	4.980	-12.9	
43422	501	117.000	115.000	+1.7		43626	501	7.070	7.160	-1.3		43840	501	0.061	0.070	-12.9	
43422	504	143.000	135.000	+5.9		43626	504	7.880	7.720	+2.1		43840	504	0.045	0.051	-11.8	
43422	506	128.000	125.000	+2.4		43626	506	7.460	7.510	-0.7		43840	506	0.045	0.052	-13.5	
43422	507	114.000	109.000	+4.6		43626	507	14.200	14.000	+1.4		43840	507	0.067	0.077	-13.0	
43422	508	42.700	41.900	+1.9		43626	508	10.900	11.100	-1.8		43840	508	0.037	0.043	-14.0	
43422	509	75.500	71.100	+6.2		43626	509	15.600	15.200	+2.6		43840	509	0.066	0.076	-13.2	
43422	514	72.500	71.600	+1.3		43626	514	13.300	13.600	-2.2		43840	514	0.053	0.062	-14.5	
43470	501	6.210	7.180	-13.5		43628	501	91.800	93.000	-1.3		43860	501	3.890	4.500	-13.6	
43470	504	4.580	5.200	-11.9		43628	504	102.000	100.000	+2.0		43860	504	2.870	3.260	-12.0	
43470	506	4.620	5.350	-13.6		43628	506	96.900	97.500	-0.6		43860	506	2.900	3.350	-13.4	
43470	507	6.800	7.850	-13.4		43628	507	185.000	182.000	+1.6		43860	507	4.260	4.920	-13.4	
43470	508	3.810	4.430	-14.0		43628	508	142.000	144.000	-1.4		43860	508	2.380	2.770	-14.1	
43470	509	6.730	7.760	-13.3		43628	509	203.000	198.000	+2.5		43860	509	4.210	4.860	-13.4	
43470	514	5.460	6.300	-13.3		43628	514	173.000	177.000	-2.3		43860	514	3.420	3.940	-13.2	
43518	501	8.850	8.960	-1.2		43629	501	77.800	78.800	-1.3		43889	501	1.390	1.610	-13.7	
43518	504	9.870	9.670	+2.1		43629	504	86.800	85.000	+2.1		43889	504	1.030	1.170	-12.0	
43518	506	9.330	9.390	-0.6		43629	506	82.100	82.700	-0.7		43889	506	1.040	1.200	-13.3	
43518	507	17.800	17.500	+1.7		43629	507	156.000	154.000	+1.3		43889	507	1.520	1.760	-13.6	
43518	508	13.700	13.900	-1.4		43629	508	120.000	122.000	-1.6		43889	508	0.850	0.990	-14.1	
43518	509	19.600	19.100	+2.6		43629	509	172.000	168.000	+2.4		43889	509	1.510	1.740	-13.2	
43518	514	16.700	17.000	-1.8		43629	514	147.000	150.000	-2.0		43889	514	1.220	1.410	-13.5	
43550	501	79.600	78.000	+2.1		43760	501	2.590	2.630	-1.5		44009	501	3.670	3.690	-0.5	
43550	504	97.000	91.900	+5.5		43760	504	2.890	2.830	+2.1		44009	504	4.360	4.240	+2.8	
43550	506	87.300	85.000	+2.7		43760	506	2.740	2.750	-0.4		44009	506	4.020	4.050	-0.7	
43550	507	77.600	73.900	+5.0		43760	507	5.210	5.130	+1.6		44009	507	3.660	3.600	+1.7	
43550	508	29.000	28.500	+1.8		43760	508	4.010	4.070	-1.5		44009	508	2.720	2.750	-1.1	
43550	509	51.300	48.300	+6.2		43760	509	5.740	5.590	+2.7		44009	509	2.920	2.830	+3.2	
43550	514	49.300	48.700	+1.2		43760	514	4.890	4.990	-2.0		44009	514	2.790	2.840	-1.8	

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44069	501	7.560	7.650	-1.2		44101	501	1.250	1.320	-5.3		44109	501	1.080	1.130	-4.4	
44069	504	8.430	8.260	+2.1		44101	504	1.750	1.780	-1.7		44109	504	1.500	1.530	-2.0	
44069	506	7.970	8.030	-0.7		44101	506	1.820	1.910	-4.7		44109	506	1.570	1.640	-4.3	
44069	507	15.200	14.900	+2.0		44101	507	2.230	2.280	-2.2		44109	507	1.920	1.960	-2.0	
44069	508	11.700	11.900	-1.7		44101	508	1.380	1.460	-5.5		44109	508	1.190	1.250	-4.8	
44069	509	16.700	16.300	+2.5		44101	509	0.900	0.910	-1.1		44109	509	0.770	0.780	-1.3	
44069	514	14.200	14.500	-2.1		44101	514	2.000	2.120	-5.7		44109	514	1.720	1.830	-6.0	
44070	501	2.240	2.270	-1.3		44102	501	0.980	1.030	-4.9		44110	501	1.100	1.160	-5.2	
44070	504	2.500	2.440	+2.5		44102	504	1.360	1.390	-2.2		44110	504	1.540	1.570	-1.9	
44070	506	2.360	2.380	-0.8		44102	506	1.420	1.490	-4.7		44110	506	1.600	1.680	-4.8	
44070	507	4.500	4.420	+1.8		44102	507	1.740	1.780	-2.2		44110	507	1.960	2.000	-2.0	
44070	508	3.460	3.510	-1.4		44102	508	1.080	1.140	-5.3		44110	508	1.220	1.280	-4.7	
44070	509	4.950	4.820	+2.7		44102	509	0.700	0.710	-1.4		44110	509	0.790	0.800	-1.2	
44070	514	4.220	4.300	-1.9		44102	514	1.560	1.660	-6.0		44110	514	1.760	1.870	-5.9	
44071	501	2.490	2.520	-1.2		44103	501	0.860	0.910	-5.5		44111	501	0.680	0.710	-4.2	
44071	504	2.780	2.720	+2.2		44103	504	1.210	1.230	-1.6		44111	504	0.940	0.960	-2.1	
44071	506	2.630	2.640	-0.4		44103	506	1.260	1.320	-4.5		44111	506	0.980	1.030	-4.9	
44071	507	5.000	4.920	+1.6		44103	507	1.540	1.570	-1.9		44111	507	1.200	1.230	-2.4	
44071	508	3.850	3.900	-1.3		44103	508	0.950	1.010	-5.9		44111	508	0.750	0.790	-5.1	
44071	509	5.510	5.370	+2.6		44103	509	0.620	0.630	-1.6		44111	509	0.490	0.490	0.0	
44071	514	4.690	4.790	-2.1		44103	514	1.380	1.470	-6.1		44111	514	1.080	1.150	-6.1	
44072	501	1.720	1.740	-1.1		44104	501	0.360	0.380	-5.3		44112	501	0.400	0.420	-4.8	
44072	504	1.920	1.880	+2.1		44104	504	0.510	0.520	-1.9		44112	504	0.560	0.570	-1.8	
44072	506	1.810	1.830	-1.1		44104	506	0.530	0.550	-3.6		44112	506	0.580	0.610	-4.9	
44072	507	3.460	3.400	+1.8		44104	507	0.650	0.660	-1.5		44112	507	0.710	0.730	-2.7	
44072	508	2.660	2.700	-1.5		44104	508	0.400	0.420	-4.8		44112	508	0.440	0.470	-6.4	
44072	509	3.800	3.710	+2.4		44104	509	0.260	0.260	0.0		44112	509	0.290	0.290	0.0	
44072	514	3.240	3.310	-2.1		44104	514	0.580	0.620	-6.5		44112	514	0.640	0.680	-5.9	
44100	501	1.200	1.260	-4.8		44108	501	0.430	0.450	-4.4		44276	501	109.000	107.000	+1.9	
44100	504	1.680	1.710	-1.8		44108	504	0.590	0.610	-3.3		44276	504	133.000	126.000	+5.6	
44100	506	1.750	1.830	-4.4		44108	506	0.620	0.650	-4.6		44276	506	120.000	117.000	+2.6	
44100	507	2.140	2.190	-2.3		44108	507	0.760	0.770	-1.3		44276	507	107.000	101.000	+5.9	
44100	508	1.330	1.400	-5.0		44108	508	0.470	0.500	-6.0		44276	508	39.800	39.100	+1.8	
44100	509	0.860	0.870	-1.1		44108	509	0.310	0.310	0.0		44276	509	70.400	66.300	+6.2	
44100	514	1.920	2.040	-5.9		44108	514	0.680	0.720	-5.6		44276	514	67.600	66.800	+1.2	

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44277	501	70.800	69.500	+1.9		44428	501	68.500	65.100	+5.2		44433	501	23.000	21.900	+5.0	
44277	504	86.300	81.800	+5.5		44428	504	150.000	138.000	+8.7		44433	504	50.500	46.400	+8.8	
44277	506	77.700	75.700	+2.6		44428	506	95.300	89.900	+6.0		44433	506	32.000	30.200	+6.0	
44277	507	69.100	65.800	+5.0		44428	507	112.000	103.000	+8.7		44433	507	37.600	34.700	+8.4	
44277	508	25.800	25.300	+2.0		44428	508	122.000	116.000	+5.2		44433	508	41.000	39.000	+5.1	
44277	509	45.700	43.000	+6.3		44428	509	89.700	81.900	+9.5		44433	509	30.100	27.500	+9.5	
44277	514	43.900	43.300	+1.4		44428	514	82.400	78.800	+4.6		44433	514	27.700	26.500	+4.5	
44280	501	0.340	0.390	-12.8		44429	501	1.030	0.980	+5.1		44434	501	44.100	41.900	+5.3	
44280	504	0.249	0.280	-11.1		44429	504	2.250	2.070	+8.7		44434	504	96.700	88.800	+8.9	
44280	506	0.250	0.290	-13.8		44429	506	1.430	1.350	+5.9		44434	506	61.300	57.800	+6.1	
44280	507	0.370	0.430	-14.0		44429	507	1.680	1.550	+8.4		44434	507	72.000	66.400	+8.4	
44280	508	0.207	0.240	-13.8		44429	508	1.830	1.740	+5.2		44434	508	78.400	74.700	+5.0	
44280	509	0.370	0.420	-11.9		44429	509	1.340	1.230	+8.9		44434	509	57.700	52.700	+9.5	
44280	514	0.300	0.340	-11.8		44429	514	1.230	1.180	+4.2		44434	514	53.000	50.700	+4.5	
44311	501	4.560	4.620	-1.3		44430	501	0.710	0.680	+4.4		44435	501	45.600	43.300	+5.3	
44311	504	5.090	4.990	+2.0		44430	504	1.570	1.440	+9.0		44435	504	100.000	91.900	+8.8	
44311	506	4.810	4.850	-0.8		44430	506	0.990	0.940	+5.3		44435	506	63.400	59.900	+5.8	
44311	507	9.170	9.030	+1.6		44430	507	1.170	1.080	+8.3		44435	507	74.500	68.800	+8.3	
44311	508	7.050	7.160	-1.5		44430	508	1.270	1.210	+5.0		44435	508	81.200	77.300	+5.0	
44311	509	10.100	9.840	+2.6		44430	509	0.930	0.850	+9.4		44435	509	59.700	54.500	+9.5	
44311	514	8.600	8.780	-2.1		44430	514	0.860	0.820	+4.9		44435	514	54.800	52.500	+4.4	
44315	501	3.070	3.110	-1.3		44431	501	2.280	2.170	+5.1		44436	501	53.300	50.600	+5.3	
44315	504	3.420	3.350	+2.1		44431	504	5.000	4.600	+8.7		44436	504	117.000	107.000	+9.3	
44315	506	3.240	3.260	-0.6		44431	506	3.170	2.990	+6.0		44436	506	74.100	69.900	+6.0	
44315	507	6.170	6.070	+1.6		44431	507	3.730	3.440	+8.4		44436	507	87.100	80.300	+8.5	
44315	508	4.740	4.810	-1.5		44431	508	4.060	3.870	+4.9		44436	508	94.800	90.300	+5.0	
44315	509	6.790	6.610	+2.7		44431	509	2.980	2.730	+9.2		44436	509	69.700	63.700	+9.4	
44315	514	5.780	5.900	-2.0		44431	514	2.740	2.620	+4.6		44436	514	64.100	61.300	+4.6	
44427	501	68.200	64.700	+5.4		44432	501	0.720	0.690	+4.3		44437	501	44.200	42.000	+5.2	
44427	504	149.000	137.000	+8.8		44432	504	1.590	1.460	+8.9		44437	504	96.900	89.000	+8.9	
44427	506	94.700	89.400	+5.9		44432	506	1.010	0.950	+6.3		44437	506	61.400	58.000	+5.9	
44427	507	111.000	103.000	+7.8		44432	507	1.180	1.090	+8.3		44437	507	72.200	66.600	+8.4	
44427	508	121.000	115.000	+5.2		44432	508	1.290	1.230	+4.9		44437	508	78.600	74.900	+4.9	
44427	509	89.200	81.400	+9.6		44432	509	0.950	0.860	+10.5		44437	509	57.800	52.800	+9.5	
44427	514	81.900	78.400	+4.5		44432	514	0.870	0.830	+4.8		44437	514	53.100	50.800	+4.5	

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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
44438	501	34.900	33.200	+5.1		45192	501	3.100	2.890	+7.3		45450	501	13.800	13.500	+2.2	
44438	504	76.600	70.300	+9.0		45192	504	1.760	1.580	+11.4		45450	504	16.800	15.900	+5.7	
44438	506	48.500	45.800	+5.9		45192	506	2.400	2.220	+8.1		45450	506	15.100	14.700	+2.7	
44438	507	57.000	52.600	+8.4		45192	507	1.840	1.670	+10.2		45450	507	13.500	12.800	+5.5	
44438	508	62.100	59.200	+4.9		45192	508	1.290	1.200	+7.5		45450	508	5.030	4.940	+1.8	
44438	509	45.700	41.700	+9.6		45192	509	2.180	1.950	+11.8		45450	509	8.900	8.380	+6.2	
44438	514	42.000	40.200	+4.5		45192	514	1.870	1.750	+6.9		45450	514	8.540	8.440	+1.2	
44439	501	68.000	64.500	+5.4		45193	501	1.830	1.710	+7.0		45678	501	0.360	0.420	-14.3	
44439	504	149.000	137.000	+8.8		45193	504	1.040	0.930	+11.8		45678	504	0.270	0.310	-12.9	
44439	506	94.500	89.200	+5.9		45193	506	1.420	1.310	+8.4		45678	506	0.270	0.310	-12.9	
44439	507	111.000	102.000	+8.8		45193	507	1.090	0.980	+11.2		45678	507	0.400	0.460	-13.0	
44439	508	121.000	115.000	+5.2		45193	508	0.760	0.710	+7.0		45678	508	0.224	0.260	-13.8	
44439	509	88.900	81.200	+9.5		45193	509	1.290	1.150	+12.2		45678	509	0.390	0.460	-15.2	
44439	514	81.700	78.200	+4.5		45193	514	1.100	1.030	+6.8		45678	514	0.320	0.370	-13.5	
44440	501	56.200	53.400	+5.2		45210	501	2.320	2.160	+7.4		45771	501	0.420	0.510	-17.6	
44440	504	123.000	113.000	+8.8		45210	504	1.320	1.180	+11.9		45771	504	0.370	0.440	-15.9	
44440	506	78.200	73.800	+6.0		45210	506	1.790	1.660	+7.8		45771	506	0.430	0.520	-17.3	
44440	507	91.800	84.700	+8.4		45210	507	1.370	1.240	+10.5		45771	507	0.260	0.320	-18.8	
44440	508	100.000	95.300	+4.9		45210	508	0.960	0.900	+6.7		45771	508	0.340	0.420	-19.0	
44440	509	73.600	67.200	+9.5		45210	509	1.630	1.460	+11.6		45771	509	0.360	0.440	-18.2	
44440	514	67.600	64.700	+4.5		45210	514	1.390	1.310	+6.1		45771	514	0.310	0.380	-18.4	
45190	501	3.740	3.480	+7.5		45334	501	46.900	46.000	+2.0		45819	501	0.137	0.167	-18.0	
45190	504	2.120	1.910	+11.0		45334	504	57.200	54.200	+5.5		45819	504	0.119	0.143	-16.8	
45190	506	2.890	2.680	+7.8		45334	506	51.500	50.100	+2.8		45819	506	0.138	0.169	-18.3	
45190	507	2.220	2.010	+10.4		45334	507	45.800	43.600	+5.0		45819	507	0.086	0.105	-18.1	
45190	508	1.550	1.450	+6.9		45334	508	17.100	16.800	+1.8		45819	508	0.112	0.137	-18.2	
45190	509	2.630	2.350	+11.9		45334	509	30.200	28.500	+6.0		45819	509	0.117	0.143	-18.2	
45190	514	2.250	2.110	+6.6		45334	514	29.100	28.700	+1.4		45819	514	0.102	0.124	-17.7	
45191	501	2.660	2.470	+7.7		45380	501	0.280	0.340	-17.6		45900	501	0.104	0.105	-1.0	
45191	504	1.510	1.350	+11.9		45380	504	0.241	0.290	-16.9		45900	504	0.078	0.077	+1.3	
45191	506	2.050	1.900	+7.9		45380	506	0.280	0.340	-17.6		45900	506	0.092	0.092	0.0	
45191	507	1.570	1.420	+10.6		45380	507	0.173	0.211	-18.0		45900	507	0.172	0.168	+2.4	
45191	508	1.100	1.030	+6.8		45380	508	0.226	0.280	-19.3		45900	508	0.113	0.114	-0.9	
45191	509	1.860	1.670	+11.4		45380	509	0.236	0.290	-18.6		45900	509	0.154	0.148	+4.1	
45191	514	1.600	1.500	+6.7		45380	514	0.206	0.250	-17.6		45900	514	0.102	0.103	-1.0	

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LOSS COST PERCENT CHANGE BY CLASS

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45901	501	0.089	0.090	-1.1		46202	501	4.750	4.420	+7.5		46604	501	3.110	2.960	+5.1	
45901	504	0.067	0.066	+1.5		46202	504	2.690	2.420	+11.2		46604	504	3.910	3.600	+8.6	
45901	506	0.079	0.079	0.0		46202	506	3.670	3.400	+7.9		46604	506	4.330	4.100	+5.6	
45901	507	0.148	0.144	+2.8		46202	507	2.810	2.550	+10.2		46604	507	4.340	4.010	+8.2	
45901	508	0.097	0.098	-1.0		46202	508	1.970	1.840	+7.1		46604	508	3.170	3.020	+5.0	
45901	509	0.132	0.127	+3.9		46202	509	3.340	2.980	+12.1		46604	509	3.310	3.030	+9.2	
45901	514	0.087	0.088	-1.1		46202	514	2.860	2.680	+6.7		46604	514	2.790	2.680	+4.1	
45937	501	0.184	0.180	+2.2		46362	501	220.000	209.000	+5.3		46606	501	8.290	7.890	+5.1	
45937	504	0.224	0.213	+5.2		46362	504	276.000	254.000	+8.7		46606	504	10.400	9.580	+8.6	
45937	506	0.202	0.197	+2.5		46362	506	306.000	290.000	+5.5		46606	506	11.500	10.900	+5.5	
45937	507	0.179	0.171	+4.7		46362	507	307.000	283.000	+8.5		46606	507	11.600	10.700	+8.4	
45937	508	0.067	0.066	+1.5		46362	508	224.000	214.000	+4.7		46606	508	8.440	8.050	+4.8	
45937	509	0.119	0.112	+6.3		46362	509	234.000	214.000	+9.3		46606	509	8.830	8.070	+9.4	
45937	514	0.114	0.113	+0.9		46362	514	198.000	189.000	+4.8		46606	514	7.450	7.140	+4.3	
46004	501	27.900	27.800	+0.4		46426	501	32.100	30.600	+4.9		46607	501	11.400	10.800	+5.6	
46004	504	20.900	20.100	+4.0		46426	504	40.400	37.100	+8.9		46607	504	14.300	13.200	+8.3	
46004	506	21.100	20.900	+1.0		46426	506	44.700	42.300	+5.7		46607	506	15.900	15.000	+6.0	
46004	507	18.000	17.400	+3.4		46426	507	44.800	41.400	+8.2		46607	507	15.900	14.700	+8.2	
46004	508	23.800	23.700	+0.4		46426	508	32.700	31.200	+4.8		46607	508	11.600	11.100	+4.5	
46004	509	27.100	25.900	+4.6		46426	509	34.200	31.300	+9.3		46607	509	12.100	11.100	+9.0	
46004	514	36.600	36.800	-0.5		46426	514	28.900	27.700	+4.3		46607	514	10.200	9.820	+3.9	
46005	501	22.300	22.300	0.0		46427	501	42.900	40.800	+5.1		46622	501	14.400	16.700	-13.8	
46005	504	16.700	16.100	+3.7		46427	504	53.900	49.600	+8.7		46622	504	10.600	12.100	-12.4	
46005	506	16.900	16.700	+1.2		46427	506	59.700	56.500	+5.7		46622	506	10.700	12.400	-13.7	
46005	507	14.400	13.900	+3.6		46427	507	59.800	55.300	+8.1		46622	507	15.800	18.300	-13.7	
46005	508	19.000	19.000	0.0		46427	508	43.700	41.700	+4.8		46622	508	8.850	10.300	-14.1	
46005	509	21.700	20.800	+4.3		46427	509	45.700	41.800	+9.3		46622	509	15.600	18.000	-13.3	
46005	514	29.300	29.400	-0.3		46427	514	38.500	36.900	+4.3		46622	514	12.700	14.600	-13.0	
46112	501	0.074	0.070	+5.7		46603	501	2.700	2.570	+5.1		46700	501	164.000	161.000	+1.9	
46112	504	0.163	0.149	+9.4		46603	504	3.390	3.120	+8.7		46700	504	200.000	189.000	+5.8	
46112	506	0.103	0.097	+6.2		46603	506	3.760	3.550	+5.9		46700	506	180.000	175.000	+2.9	
46112	507	0.121	0.112	+8.0		46603	507	3.760	3.480	+8.0		46700	507	160.000	152.000	+5.3	
46112	508	0.132	0.126	+4.8		46603	508	2.750	2.620	+5.0		46700	508	59.700	58.600	+1.9	
46112	509	0.097	0.089	+9.0		46603	509	2.870	2.630	+9.1		46700	509	106.000	99.400	+6.6	
46112	514	0.089	0.085	+4.7		46603	514	2.420	2.320	+4.3		46700	514	101.000	100.000	+1.0	

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46911	501	14.000	14.200	-1.4		47367	501	0.340	0.390	-12.8		47474	501	5.580	5.560	+0.4	
46911	504	15.600	15.300	+2.0		47367	504	0.249	0.280	-11.1		47474	504	4.180	4.020	+4.0	
46911	506	14.800	14.900	-0.7		47367	506	0.250	0.290	-13.8		47474	506	4.220	4.180	+1.0	
46911	507	28.100	27.700	+1.4		47367	507	0.370	0.430	-14.0		47474	507	3.590	3.480	+3.2	
46911	508	21.600	21.900	-1.4		47367	508	0.207	0.240	-13.8		47474	508	4.750	4.740	+0.2	
46911	509	31.000	30.200	+2.6		47367	509	0.370	0.420	-11.9		47474	509	5.410	5.190	+4.2	
46911	514	26.400	26.900	-1.9		47367	514	0.300	0.340	-11.8		47474	514	7.320	7.360	-0.5	
46912	501	25.600	25.900	-1.2		47420	501	1.260	1.280	-1.6		47475	501	4.410	4.390	+0.5	
46912	504	28.600	28.000	+2.1		47420	504	1.400	1.380	+1.4		47475	504	3.300	3.180	+3.8	
46912	506	27.000	27.200	-0.7		47420	506	1.330	1.340	-0.7		47475	506	3.330	3.300	+0.9	
46912	507	51.500	50.700	+1.6		47420	507	2.530	2.490	+1.6		47475	507	2.840	2.750	+3.3	
46912	508	39.600	40.200	-1.5		47420	508	1.950	1.980	-1.5		47475	508	3.750	3.740	+0.3	
46912	509	56.700	55.200	+2.7		47420	509	2.790	2.720	+2.6		47475	509	4.270	4.100	+4.1	
46912	514	48.300	49.300	-2.0		47420	514	2.370	2.420	-2.1		47475	514	5.780	5.810	-0.5	
47050	501	1.350	1.550	-12.9		47469	501	4.410	4.390	+0.5		47476	501	4.410	4.390	+0.5	
47050	504	1.000	1.120	-10.7		47469	504	3.300	3.180	+3.8		47476	504	3.300	3.180	+3.8	
47050	506	1.010	1.150	-12.2		47469	506	3.330	3.300	+0.9		47476	506	3.330	3.300	+0.9	
47050	507	1.480	1.700	-12.9		47469	507	2.840	2.750	+3.3		47476	507	2.840	2.750	+3.3	
47050	508	0.830	0.950	-12.6		47469	508	3.750	3.740	+0.3		47476	508	3.750	3.740	+0.3	
47050	509	1.460	1.680	-13.1		47469	509	4.270	4.100	+4.1		47476	509	4.270	4.100	+4.1	
47050	514	1.190	1.360	-12.5		47469	514	5.780	5.810	-0.5		47476	514	5.780	5.810	-0.5	
47221	501	180.000	176.000	+2.3		47471	501	3.820	3.810	+0.3		47477	501	5.880	5.860	+0.3	
47221	504	219.000	207.000	+5.8		47471	504	2.860	2.750	+4.0		47477	504	4.400	4.240	+3.8	
47221	506	197.000	192.000	+2.6		47471	506	2.890	2.860	+1.0		47477	506	4.440	4.400	+0.9	
47221	507	175.000	167.000	+4.8		47471	507	2.460	2.380	+3.4		47477	507	3.780	3.660	+3.3	
47221	508	65.500	64.300	+1.9		47471	508	3.250	3.250	0.0		47477	508	5.000	4.990	+0.2	
47221	509	116.000	109.000	+6.4		47471	509	3.700	3.550	+4.2		47477	509	5.700	5.460	+4.4	
47221	514	111.000	110.000	+0.9		47471	514	5.010	5.030	-0.4		47477	514	7.710	7.750	-0.5	
47318	501	5.750	5.820	-1.2		47473	501	4.990	4.980	+0.2		47478	501	6.170	6.150	+0.3	
47318	504	6.410	6.280	+2.1		47473	504	3.740	3.600	+3.9		47478	504	4.620	4.450	+3.8	
47318	506	6.060	6.110	-0.8		47473	506	3.780	3.740	+1.1		47478	506	4.660	4.620	+0.9	
47318	507	11.600	11.400	+1.8		47473	507	3.210	3.110	+3.2		47478	507	3.970	3.840	+3.4	
47318	508	8.880	9.020	-1.6		47473	508	4.250	4.240	+0.2		47478	508	5.250	5.240	+0.2	
47318	509	12.700	12.400	+2.4		47473	509	4.840	4.640	+4.3		47478	509	5.980	5.730	+4.4	
47318	514	10.800	11.100	-2.7		47473	514	6.550	6.580	-0.5		47478	514	8.090	8.130	-0.5	

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48039	501	57.700	56.600	+1.9		48600	501	64.300	61.100	+5.2		48925	501	144.000	145.000	-0.7	
48039	504	70.400	66.700	+5.5		48600	504	80.800	74.300	+8.7		48925	504	160.000	157.000	+1.9	
48039	506	63.300	61.700	+2.6		48600	506	89.500	84.600	+5.8		48925	506	151.000	152.000	-0.7	
48039	507	56.300	53.600	+5.0		48600	507	89.600	82.800	+8.2		48925	507	289.000	284.000	+1.8	
48039	508	21.100	20.700	+1.9		48600	508	65.400	62.400	+4.8		48925	508	222.000	225.000	-1.3	
48039	509	37.200	35.000	+6.3		48600	509	68.400	62.500	+9.4		48925	509	318.000	310.000	+2.6	
48039	514	35.700	35.300	+1.1		48600	514	57.700	55.300	+4.3		48925	514	271.000	276.000	-1.8	
48206	501	18.700	18.900	-1.1		48636	501	1.890	2.220	-14.9		49005	501	0.229	0.270	-15.2	
48206	504	20.900	20.400	+2.5		48636	504	1.230	1.400	-12.1		49005	504	0.169	0.192	-12.0	
48206	506	19.700	19.900	-1.0		48636	506	2.050	2.390	-14.2		49005	506	0.171	0.198	-13.6	
48206	507	37.600	37.000	+1.6		48636	507	1.810	2.100	-13.8		49005	507	0.250	0.290	-13.8	
48206	508	28.900	29.300	-1.4		48636	508	0.790	0.920	-14.1		49005	508	0.141	0.164	-14.0	
48206	509	41.400	40.300	+2.7		48636	509	1.350	1.580	-14.6		49005	509	0.249	0.290	-14.1	
48206	514	35.200	36.000	-2.2		48636	514	1.010	1.170	-13.7		49005	514	0.202	0.233	-13.3	
48441	501	0.079	0.080	-1.2		48637	501	6.000	6.080	-1.3		49111	501	2.350	2.370	-0.8	
48441	504	0.088	0.086	+2.3		48637	504	6.690	6.560	+2.0		49111	504	1.770	1.730	+2.3	
48441	506	0.083	0.083	0.0		48637	506	6.330	6.370	-0.6		49111	506	2.070	2.070	0.0	
48441	507	0.158	0.155	+1.9		48637	507	12.100	11.900	+1.7		49111	507	3.890	3.790	+2.6	
48441	508	0.121	0.123	-1.6		48637	508	9.270	9.410	-1.5		49111	508	2.550	2.570	-0.8	
48441	509	0.174	0.169	+3.0		48637	509	13.300	12.900	+3.1		49111	509	3.460	3.350	+3.3	
48441	514	0.148	0.151	-2.0		48637	514	11.300	11.500	-1.7		49111	514	2.290	2.330	-1.7	
48557	501	7.850	7.950	-1.3		48638	501	2.980	3.020	-1.3		49181	501	18.900	18.500	+2.2	
48557	504	8.760	8.580	+2.1		48638	504	3.320	3.250	+2.2		49181	504	23.000	21.800	+5.5	
48557	506	8.280	8.340	-0.7		48638	506	3.140	3.160	-0.6		49181	506	20.700	20.100	+3.0	
48557	507	15.800	15.500	+1.9		48638	507	5.990	5.890	+1.7		49181	507	18.400	17.500	+5.1	
48557	508	12.100	12.300	-1.6		48638	508	4.600	4.670	-1.5		49181	508	6.880	6.750	+1.9	
48557	509	17.400	16.900	+3.0		48638	509	6.590	6.420	+2.6		49181	509	12.200	11.400	+7.0	
48557	514	14.800	15.100	-2.0		48638	514	5.610	5.730	-2.1		49181	514	11.700	11.500	+1.7	
48558	501	6.830	6.920	-1.3		48808	501	1.530	1.550	-1.3		49183	501	23.000	22.500	+2.2	
48558	504	7.620	7.460	+2.1		48808	504	1.150	1.130	+1.8		49183	504	28.000	26.600	+5.3	
48558	506	7.210	7.250	-0.6		48808	506	1.360	1.350	+0.7		49183	506	25.200	24.600	+2.4	
48558	507	13.700	13.500	+1.5		48808	507	2.540	2.480	+2.4		49183	507	22.400	21.400	+4.7	
48558	508	10.600	10.700	-0.9		48808	508	1.660	1.680	-1.2		49183	508	8.390	8.230	+1.9	
48558	509	15.100	14.700	+2.7		48808	509	2.270	2.190	+3.7		49183	509	14.800	14.000	+5.7	
48558	514	12.900	13.100	-1.5		48808	514	1.500	1.520	-1.3		49183	514	14.200	14.100	+0.7	

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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
49184	501	48.500	47.600	+1.9		49617	501	0.248	0.249	-0.4		49802	501	14.000	13.800	+1.4	
49184	504	59.100	56.100	+5.3		49617	504	0.290	0.290	0.0		49802	504	17.100	16.200	+5.6	
49184	506	53.300	51.800	+2.9		49617	506	0.270	0.270	0.0		49802	506	15.400	15.000	+2.7	
49184	507	47.300	45.100	+4.9		49617	507	0.247	0.243	+1.6		49802	507	13.700	13.000	+5.4	
49184	508	17.700	17.400	+1.7		49617	508	0.184	0.185	-0.5		49802	508	5.120	5.020	+2.0	
49184	509	31.300	29.500	+6.1		49617	509	0.197	0.191	+3.1		49802	509	9.040	8.520	+6.1	
49184	514	30.000	29.700	+1.0		49617	514	0.188	0.192	-2.1		49802	514	8.690	8.580	+1.3	
49185	501	44.100	43.300	+1.8		49618	501	0.208	0.210	-1.0		49803	501	24.800	24.400	+1.6	
49185	504	53.800	51.000	+5.5		49618	504	0.247	0.240	+2.9		49803	504	30.300	28.700	+5.6	
49185	506	48.500	47.200	+2.8		49618	506	0.228	0.230	-0.9		49803	506	27.300	26.500	+3.0	
49185	507	43.100	41.000	+5.1		49618	507	0.207	0.204	+1.5		49803	507	24.200	23.100	+4.8	
49185	508	16.100	15.800	+1.9		49618	508	0.154	0.156	-1.3		49803	508	9.060	8.890	+1.9	
49185	509	28.500	26.800	+6.3		49618	509	0.166	0.161	+3.1		49803	509	16.000	15.100	+6.0	
49185	514	27.300	27.000	+1.1		49618	514	0.158	0.161	-1.9		49803	514	15.400	15.200	+1.3	
49239	501	0.207	0.250	-17.2		49619	501	0.390	0.390	0.0		49840	501	1.390	1.610	-13.7	
49239	504	0.180	0.216	-16.7		49619	504	0.470	0.450	+4.4		49840	504	1.030	1.170	-12.0	
49239	506	0.209	0.260	-19.6		49619	506	0.430	0.430	0.0		49840	506	1.040	1.200	-13.3	
49239	507	0.130	0.158	-17.7		49619	507	0.390	0.380	+2.6		49840	507	1.520	1.760	-13.6	
49239	508	0.169	0.207	-18.4		49619	508	0.290	0.290	0.0		49840	508	0.850	0.990	-14.1	
49239	509	0.176	0.215	-18.1		49619	509	0.310	0.300	+3.3		49840	509	1.510	1.740	-13.2	
49239	514	0.154	0.187	-17.6		49619	514	0.300	0.300	0.0		49840	514	1.220	1.410	-13.5	
49292	501	1.380	1.350	+2.2		49763	501	2.540	2.560	-0.8		49870	501	60.000	60.800	-1.3	
49292	504	1.680	1.590	+5.7		49763	504	3.020	2.930	+3.1		49870	504	67.000	65.600	+2.1	
49292	506	1.510	1.470	+2.7		49763	506	2.790	2.810	-0.7		49870	506	63.300	63.700	-0.6	
49292	507	1.350	1.280	+5.5		49763	507	2.530	2.490	+1.6		49870	507	121.000	119.000	+1.7	
49292	508	0.500	0.490	+2.0		49763	508	1.890	1.900	-0.5		49870	508	92.800	94.100	-1.4	
49292	509	0.890	0.840	+6.0		49763	509	2.020	1.960	+3.1		49870	509	133.000	129.000	+3.1	
49292	514	0.850	0.840	+1.2		49763	514	1.930	1.970	-2.0		49870	514	113.000	115.000	-1.7	
49333	501	10.100	9.920	+1.8		49801	501	158.000	155.000	+1.9		50010	501	0.215	0.260	-17.3	
49333	504	12.300	11.700	+5.1		49801	504	193.000	183.000	+5.5		50010	504	0.141	0.166	-15.1	
49333	506	11.100	10.800	+2.8		49801	506	174.000	169.000	+3.0		50010	506	0.203	0.243	-16.5	
49333	507	9.870	9.400	+5.0		49801	507	154.000	147.000	+4.8		50010	507	0.270	0.320	-15.6	
49333	508	3.690	3.620	+1.9		49801	508	57.700	56.600	+1.9		50010	508	0.119	0.141	-15.6	
49333	509	6.520	6.140	+6.2		49801	509	102.000	96.000	+6.3		50010	509	0.166	0.199	-16.6	
49333	514	6.270	6.190	+1.3		49801	514	98.000	96.800	+1.2		50010	514	0.122	0.146	-16.4	

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LOSS COST PERCENT CHANGE BY CLASS

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50011	501	0.105	0.123	-14.6		50019	501	0.057	0.068	-16.2		51116	501	0.164	0.193	-15.0	
50011	504	0.068	0.078	-12.8		50019	504	0.037	0.044	-15.9		51116	504	0.107	0.122	-12.3	
50011	506	0.113	0.133	-15.0		50019	506	0.054	0.064	-15.6		51116	506	0.177	0.208	-14.9	
50011	507	0.100	0.117	-14.5		50019	507	0.071	0.085	-16.5		51116	507	0.157	0.183	-14.2	
50011	508	0.044	0.052	-15.4		50019	508	0.031	0.037	-16.2		51116	508	0.069	0.081	-14.8	
50011	509	0.075	0.088	-14.8		50019	509	0.044	0.053	-17.0		51116	509	0.117	0.138	-15.2	
50011	514	0.056	0.065	-13.8		50019	514	0.032	0.039	-17.9		51116	514	0.088	0.103	-14.6	
50012	501	0.079	0.095	-16.8		50045	501	0.243	0.290	-16.2		51201	501	0.037	0.044	-15.9	
50012	504	0.052	0.062	-16.1		50045	504	0.160	0.188	-14.9		51201	504	0.024	0.028	-14.3	
50012	506	0.075	0.090	-16.7		50045	506	0.229	0.280	-18.2		51201	506	0.035	0.042	-16.7	
50012	507	0.099	0.119	-16.8		50045	507	0.300	0.360	-16.7		51201	507	0.046	0.055	-16.4	
50012	508	0.044	0.052	-15.4		50045	508	0.134	0.160	-16.2		51201	508	0.020	0.024	-16.7	
50012	509	0.061	0.074	-17.6		50045	509	0.188	0.225	-16.4		51201	509	0.028	0.034	-17.6	
50012	514	0.045	0.054	-16.7		50045	514	0.138	0.165	-16.4		51201	514	0.021	0.025	-16.0	
50015	501	0.140	0.168	-16.7		50047	501	0.027	0.033	-18.2		51205	501	0.112	0.134	-16.4	
50015	504	0.092	0.108	-14.8		50047	504	0.018	0.021	-14.3		51205	504	0.074	0.087	-14.9	
50015	506	0.132	0.158	-16.5		50047	506	0.026	0.031	-16.1		51205	506	0.106	0.127	-16.5	
50015	507	0.174	0.209	-16.7		50047	507	0.034	0.041	-17.1		51205	507	0.139	0.167	-16.8	
50015	508	0.077	0.092	-16.3		50047	508	0.015	0.018	-16.7		51205	508	0.062	0.073	-15.1	
50015	509	0.108	0.130	-16.9		50047	509	0.021	0.025	-16.0		51205	509	0.086	0.104	-17.3	
50015	514	0.079	0.095	-16.8		50047	514	0.016	0.019	-15.8		51205	514	0.064	0.076	-15.8	
50017	501	0.106	0.128	-17.2		51001	501	0.065	0.077	-15.6		51206	501	0.018	0.021	-14.3	
50017	504	0.070	0.082	-14.6		51001	504	0.042	0.048	-12.5		51206	504	0.012	0.014	-14.3	
50017	506	0.100	0.120	-16.7		51001	506	0.070	0.082	-14.6		51206	506	0.017	0.020	-15.0	
50017	507	0.132	0.159	-17.0		51001	507	0.062	0.073	-15.1		51206	507	0.022	0.026	-15.4	
50017	508	0.059	0.070	-15.7		51001	508	0.027	0.032	-15.6		51206	508	0.010	0.011	-9.1	
50017	509	0.082	0.099	-17.2		51001	509	0.046	0.054	-14.8		51206	509	0.014	0.016	-12.5	
50017	514	0.060	0.072	-16.7		51001	514	0.035	0.041	-14.6		51206	514	0.010	0.012	-16.7	
50018	501	0.096	0.113	-15.0		51005	501	0.013	0.016	-18.8		51210	501	0.114	0.134	-14.9	
50018	504	0.062	0.071	-12.7		51005	504	0.009	0.010	-10.0		51210	504	0.074	0.085	-12.9	
50018	506	0.103	0.121	-14.9		51005	506	0.014	0.017	-17.6		51210	506	0.123	0.144	-14.6	
50018	507	0.091	0.107	-15.0		51005	507	0.013	0.015	-13.3		51210	507	0.109	0.127	-14.2	
50018	508	0.040	0.047	-14.9		51005	508	0.006	0.007	-14.3		51210	508	0.048	0.056	-14.3	
50018	509	0.068	0.080	-15.0		51005	509	0.010	0.011	-9.1		51210	509	0.081	0.095	-14.7	
50018	514	0.051	0.060	-15.0		51005	514	0.007	0.008	-12.5		51210	514	0.061	0.071	-14.1	

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51220	501	0.390	0.460	-15.2		51240	501	0.440	0.530	-17.0		51253	501	0.114	0.136	-16.2	
51220	504	0.250	0.290	-13.8		51240	504	0.290	0.340	-14.7		51253	504	0.075	0.088	-14.8	
51220	506	0.420	0.490	-14.3		51240	506	0.420	0.500	-16.0		51253	506	0.107	0.129	-17.1	
51220	507	0.370	0.440	-15.9		51240	507	0.550	0.660	-16.7		51253	507	0.141	0.170	-17.1	
51220	508	0.163	0.192	-15.1		51240	508	0.244	0.290	-15.9		51253	508	0.063	0.075	-16.0	
51220	509	0.280	0.330	-15.2		51240	509	0.340	0.410	-17.1		51253	509	0.088	0.105	-16.2	
51220	514	0.208	0.244	-14.8		51240	514	0.250	0.300	-16.7		51253	514	0.065	0.077	-15.6	
51221	501	0.217	0.260	-16.5		51241	501	1.310	1.570	-16.6		51254	501	0.035	0.043	-18.6	
51221	504	0.141	0.161	-12.4		51241	504	0.860	1.020	-15.7		51254	504	0.023	0.027	-14.8	
51221	506	0.234	0.270	-13.3		51241	506	1.240	1.490	-16.8		51254	506	0.033	0.040	-17.5	
51221	507	0.207	0.242	-14.5		51241	507	1.630	1.960	-16.8		51254	507	0.044	0.053	-17.0	
51221	508	0.091	0.107	-15.0		51241	508	0.730	0.860	-15.1		51254	508	0.020	0.023	-13.0	
51221	509	0.154	0.181	-14.9		51241	509	1.010	1.220	-17.2		51254	509	0.027	0.033	-18.2	
51221	514	0.116	0.135	-14.1		51241	514	0.750	0.890	-15.7		51254	514	0.020	0.024	-16.7	
51222	501	0.260	0.310	-16.1		51250	501	0.300	0.350	-14.3		51255	501	0.760	0.890	-14.6	
51222	504	0.171	0.196	-12.8		51250	504	0.195	0.223	-12.6		51255	504	0.490	0.570	-14.0	
51222	506	0.280	0.330	-15.2		51250	506	0.320	0.380	-15.8		51255	506	0.820	0.960	-14.6	
51222	507	0.250	0.290	-13.8		51250	507	0.290	0.330	-12.1		51255	507	0.730	0.850	-14.1	
51222	508	0.110	0.130	-15.4		51250	508	0.126	0.148	-14.9		51255	508	0.320	0.370	-13.5	
51222	509	0.188	0.221	-14.9		51250	509	0.214	0.250	-14.4		51255	509	0.540	0.640	-15.6	
51222	514	0.141	0.165	-14.5		51250	514	0.160	0.187	-14.4		51255	514	0.410	0.480	-14.6	
51224	501	0.280	0.330	-15.2		51251	501	0.038	0.046	-17.4		51300	501	0.164	0.190	-13.7	
51224	504	0.180	0.206	-12.6		51251	504	0.025	0.029	-13.8		51300	504	0.049	0.056	-12.5	
51224	506	0.300	0.350	-14.3		51251	506	0.036	0.043	-16.3		51300	506	0.191	0.220	-13.2	
51224	507	0.260	0.310	-16.1		51251	507	0.047	0.057	-17.5		51300	507	0.084	0.098	-14.3	
51224	508	0.116	0.136	-14.7		51251	508	0.021	0.025	-16.0		51300	508	0.077	0.089	-13.5	
51224	509	0.197	0.231	-14.7		51251	509	0.029	0.035	-17.1		51300	509	0.130	0.150	-13.3	
51224	514	0.148	0.173	-14.5		51251	514	0.022	0.026	-15.4		51300	514	0.100	0.115	-13.0	
51230	501	0.047	0.055	-14.5		51252	501	0.133	0.160	-16.9		51305	501	0.164	0.190	-13.7	
51230	504	0.031	0.035	-11.4		51252	504	0.088	0.103	-14.6		51305	504	0.049	0.056	-12.5	
51230	506	0.051	0.059	-13.6		51252	506	0.126	0.151	-16.6		51305	506	0.191	0.220	-13.2	
51230	507	0.045	0.052	-13.5		51252	507	0.166	0.199	-16.6		51305	507	0.084	0.098	-14.3	
51230	508	0.020	0.023	-13.0		51252	508	0.074	0.088	-15.9		51305	508	0.077	0.089	-13.5	
51230	509	0.033	0.039	-15.4		51252	509	0.103	0.124	-16.9		51305	509	0.130	0.150	-13.3	
51230	514	0.025	0.029	-13.8		51252	514	0.076	0.091	-16.5		51305	514	0.100	0.115	-13.0	

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51315	501	0.134	0.164	-18.3		51351	501	0.247	0.290	-14.8		51358	501	0.460	0.560	-17.9	
51315	504	0.117	0.140	-16.4		51351	504	0.073	0.084	-13.1		51358	504	0.400	0.480	-16.7	
51315	506	0.136	0.166	-18.1		51351	506	0.290	0.330	-12.1		51358	506	0.460	0.570	-19.3	
51315	507	0.084	0.103	-18.4		51351	507	0.127	0.147	-13.6		51358	507	0.290	0.350	-17.1	
51315	508	0.110	0.134	-17.9		51351	508	0.116	0.134	-13.4		51358	508	0.380	0.460	-17.4	
51315	509	0.114	0.140	-18.6		51351	509	0.195	0.226	-13.7		51358	509	0.390	0.480	-18.7	
51315	514	0.100	0.122	-18.0		51351	514	0.150	0.173	-13.3		51358	514	0.340	0.420	-19.0	
51330	501	0.116	0.136	-14.7		51352	501	0.340	0.390	-12.8		51359	501	0.400	0.490	-18.4	
51330	504	0.075	0.086	-12.8		51352	504	0.100	0.115	-13.0		51359	504	0.350	0.420	-16.7	
51330	506	0.125	0.146	-14.4		51352	506	0.390	0.450	-13.3		51359	506	0.410	0.500	-18.0	
51330	507	0.110	0.129	-14.7		51352	507	0.174	0.202	-13.9		51359	507	0.250	0.310	-19.4	
51330	508	0.048	0.057	-15.8		51352	508	0.159	0.185	-14.1		51359	508	0.330	0.400	-17.5	
51330	509	0.082	0.097	-15.5		51352	509	0.270	0.310	-12.9		51359	509	0.340	0.420	-19.0	
51330	514	0.062	0.072	-13.9		51352	514	0.206	0.238	-13.4		51359	514	0.300	0.360	-16.7	
51333	501	0.038	0.045	-15.6		51355	501	0.231	0.270	-14.4		51370	501	0.430	0.520	-17.3	
51333	504	0.025	0.028	-10.7		51355	504	0.068	0.078	-12.8		51370	504	0.280	0.330	-15.2	
51333	506	0.041	0.048	-14.6		51355	506	0.270	0.310	-12.9		51370	506	0.410	0.490	-16.3	
51333	507	0.036	0.042	-14.3		51355	507	0.119	0.137	-13.1		51370	507	0.540	0.640	-15.6	
51333	508	0.016	0.019	-15.8		51355	508	0.108	0.126	-14.3		51370	508	0.238	0.280	-15.0	
51333	509	0.027	0.032	-15.6		51355	509	0.182	0.211	-13.7		51370	509	0.330	0.400	-17.5	
51333	514	0.020	0.024	-16.7		51355	514	0.140	0.162	-13.6		51370	514	0.245	0.290	-15.5	
51340	501	0.036	0.044	-18.2		51356	501	0.249	0.290	-14.1		51380	501	0.043	0.052	-17.3	
51340	504	0.024	0.028	-14.3		51356	504	0.074	0.084	-11.9		51380	504	0.028	0.033	-15.2	
51340	506	0.034	0.041	-17.1		51356	506	0.290	0.330	-12.1		51380	506	0.041	0.049	-16.3	
51340	507	0.045	0.054	-16.7		51356	507	0.128	0.148	-13.5		51380	507	0.054	0.064	-15.6	
51340	508	0.020	0.024	-16.7		51356	508	0.117	0.135	-13.3		51380	508	0.024	0.028	-14.3	
51340	509	0.028	0.034	-17.6		51356	509	0.197	0.228	-13.6		51380	509	0.033	0.040	-17.5	
51340	514	0.021	0.025	-16.0		51356	514	0.151	0.175	-13.7		51380	514	0.025	0.029	-13.8	
51350	501	0.280	0.320	-12.5		51357	501	0.190	0.232	-18.1		51400	501	0.270	0.320	-15.6	
51350	504	0.082	0.093	-11.8		51357	504	0.166	0.199	-16.6		51400	504	0.176	0.202	-12.9	
51350	506	0.320	0.370	-13.5		51357	506	0.193	0.235	-17.9		51400	506	0.290	0.340	-14.7	
51350	507	0.142	0.164	-13.4		51357	507	0.120	0.146	-17.8		51400	507	0.260	0.300	-13.3	
51350	508	0.129	0.150	-14.0		51357	508	0.156	0.191	-18.3		51400	508	0.114	0.134	-14.9	
51350	509	0.218	0.250	-12.8		51357	509	0.162	0.198	-18.2		51400	509	0.193	0.227	-15.0	
51350	514	0.168	0.194	-13.4		51357	514	0.142	0.173	-17.9		51400	514	0.145	0.169	-14.2	

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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
51401	501	0.400	0.470	-14.9		51551	501	0.035	0.042	-16.7		51576	501	0.194	0.233	-16.7	
51401	504	0.260	0.300	-13.3		51551	504	0.023	0.027	-14.8		51576	504	0.128	0.150	-14.7	
51401	506	0.430	0.510	-15.7		51551	506	0.033	0.040	-17.5		51576	506	0.183	0.220	-16.8	
51401	507	0.380	0.450	-15.6		51551	507	0.044	0.052	-15.4		51576	507	0.241	0.290	-16.9	
51401	508	0.167	0.197	-15.2		51551	508	0.019	0.023	-17.4		51576	508	0.107	0.127	-15.7	
51401	509	0.280	0.330	-15.2		51551	509	0.027	0.032	-15.6		51576	509	0.150	0.180	-16.7	
51401	514	0.213	0.249	-14.5		51551	514	0.020	0.024	-16.7		51576	514	0.110	0.132	-16.7	
51500	501	0.082	0.098	-16.3		51552	501	0.061	0.073	-16.4		51600	501	0.132	0.158	-16.5	
51500	504	0.054	0.063	-14.3		51552	504	0.040	0.047	-14.9		51600	504	0.087	0.102	-14.7	
51500	506	0.077	0.092	-16.3		51552	506	0.057	0.069	-17.4		51600	506	0.125	0.149	-16.1	
51500	507	0.102	0.122	-16.4		51552	507	0.075	0.091	-17.6		51600	507	0.164	0.197	-16.8	
51500	508	0.045	0.054	-16.7		51552	508	0.034	0.040	-15.0		51600	508	0.073	0.087	-16.1	
51500	509	0.063	0.076	-17.1		51552	509	0.047	0.056	-16.1		51600	509	0.102	0.122	-16.4	
51500	514	0.046	0.055	-16.4		51552	514	0.034	0.041	-17.1		51600	514	0.075	0.090	-16.7	
51516	501	0.101	0.117	-13.7		51553	501	0.108	0.130	-16.9		51613	501	0.087	0.105	-17.1	
51516	504	0.075	0.085	-11.8		51553	504	0.071	0.084	-15.5		51613	504	0.057	0.067	-14.9	
51516	506	0.075	0.087	-13.8		51553	506	0.102	0.122	-16.4		51613	506	0.082	0.099	-17.2	
51516	507	0.111	0.128	-13.3		51553	507	0.135	0.161	-16.1		51613	507	0.108	0.130	-16.9	
51516	508	0.062	0.072	-13.9		51553	508	0.060	0.071	-15.5		51613	508	0.048	0.057	-15.8	
51516	509	0.110	0.127	-13.4		51553	509	0.084	0.100	-16.0		51613	509	0.067	0.081	-17.3	
51516	514	0.089	0.103	-13.6		51553	514	0.061	0.073	-16.4		51613	514	0.049	0.059	-16.9	
51517	501	0.115	0.133	-13.5		51554	501	0.010	0.012	-16.7		51625	501	0.060	0.070	-14.3	
51517	504	0.085	0.096	-11.5		51554	504	0.007	0.008	-12.5		51625	504	0.039	0.044	-11.4	
51517	506	0.085	0.099	-14.1		51554	506	0.010	0.012	-16.7		51625	506	0.064	0.075	-14.7	
51517	507	0.126	0.145	-13.1		51554	507	0.013	0.015	-13.3		51625	507	0.057	0.067	-14.9	
51517	508	0.070	0.082	-14.6		51554	508	0.006	0.007	-14.3		51625	508	0.025	0.029	-13.8	
51517	509	0.124	0.143	-13.3		51554	509	0.008	0.010	-20.0		51625	509	0.042	0.050	-16.0	
51517	514	0.101	0.116	-12.9		51554	514	0.006	0.007	-14.3		51625	514	0.032	0.037	-13.5	
51550	501	0.101	0.121	-16.5		51575	501	0.074	0.085	-12.9		51666	501	0.117	0.135	-13.3	
51550	504	0.066	0.078	-15.4		51575	504	0.022	0.025	-12.0		51666	504	0.035	0.040	-12.5	
51550	506	0.095	0.114	-16.7		51575	506	0.086	0.099	-13.1		51666	506	0.136	0.157	-13.4	
51550	507	0.125	0.151	-17.2		51575	507	0.038	0.044	-13.6		51666	507	0.060	0.070	-14.3	
51550	508	0.056	0.066	-15.2		51575	508	0.035	0.040	-12.5		51666	508	0.055	0.064	-14.1	
51550	509	0.078	0.094	-17.0		51575	509	0.058	0.068	-14.7		51666	509	0.093	0.107	-13.1	
51550	514	0.057	0.069	-17.4		51575	514	0.045	0.052	-13.5		51666	514	0.071	0.082	-13.4	

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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
51702	501	0.179	0.210	-14.8		51767	501	0.034	0.040	-15.0		51809	501	0.370	0.440	-15.9	
51702	504	0.116	0.133	-12.8		51767	504	0.010	0.012	-16.7		51809	504	0.243	0.290	-16.2	
51702	506	0.193	0.226	-14.6		51767	506	0.040	0.046	-13.0		51809	506	0.350	0.420	-16.7	
51702	507	0.171	0.200	-14.5		51767	507	0.018	0.020	-10.0		51809	507	0.460	0.550	-16.4	
51702	508	0.075	0.088	-14.8		51767	508	0.016	0.019	-15.8		51809	508	0.204	0.243	-16.0	
51702	509	0.127	0.150	-15.3		51767	509	0.027	0.031	-12.9		51809	509	0.290	0.340	-14.7	
51702	514	0.095	0.112	-15.2		51767	514	0.021	0.024	-12.5		51809	514	0.210	0.250	-16.0	
51703	501	0.074	0.087	-14.9		51777	501	0.119	0.138	-13.8		51833	501	0.179	0.206	-13.1	
51703	504	0.048	0.055	-12.7		51777	504	0.035	0.040	-12.5		51833	504	0.053	0.060	-11.7	
51703	506	0.080	0.094	-14.9		51777	506	0.138	0.160	-13.7		51833	506	0.207	0.240	-13.8	
51703	507	0.071	0.083	-14.5		51777	507	0.061	0.071	-14.1		51833	507	0.092	0.106	-13.2	
51703	508	0.031	0.036	-13.9		51777	508	0.056	0.065	-13.8		51833	508	0.084	0.097	-13.4	
51703	509	0.053	0.062	-14.5		51777	509	0.094	0.109	-13.8		51833	509	0.141	0.163	-13.5	
51703	514	0.040	0.046	-13.0		51777	514	0.072	0.084	-14.3		51833	514	0.109	0.125	-12.8	
51734	501	0.139	0.164	-15.2		51790	501	0.199	0.229	-13.1		51850	501	0.280	0.330	-15.2	
51734	504	0.090	0.103	-12.6		51790	504	0.059	0.067	-11.9		51850	504	0.182	0.208	-12.5	
51734	506	0.150	0.176	-14.8		51790	506	0.230	0.270	-14.8		51850	506	0.300	0.350	-14.3	
51734	507	0.133	0.155	-14.2		51790	507	0.102	0.118	-13.6		51850	507	0.270	0.310	-12.9	
51734	508	0.058	0.069	-15.9		51790	508	0.093	0.108	-13.9		51850	508	0.117	0.138	-15.2	
51734	509	0.099	0.116	-14.7		51790	509	0.157	0.181	-13.3		51850	509	0.200	0.234	-14.5	
51734	514	0.074	0.087	-14.9		51790	514	0.121	0.139	-12.9		51850	514	0.149	0.175	-14.9	
51741	501	0.230	0.280	-17.9		51796	501	0.084	0.100	-16.0		51851	501	0.190	0.223	-14.8	
51741	504	0.151	0.178	-15.2		51796	504	0.055	0.065	-15.4		51851	504	0.123	0.141	-12.8	
51741	506	0.217	0.260	-16.5		51796	506	0.079	0.095	-16.8		51851	506	0.205	0.240	-14.6	
51741	507	0.290	0.340	-14.7		51796	507	0.104	0.125	-16.8		51851	507	0.181	0.212	-14.6	
51741	508	0.127	0.151	-15.9		51796	508	0.046	0.055	-16.4		51851	508	0.079	0.093	-15.1	
51741	509	0.178	0.213	-16.4		51796	509	0.065	0.078	-16.7		51851	509	0.135	0.159	-15.1	
51741	514	0.131	0.156	-16.0		51796	514	0.048	0.057	-15.8		51851	514	0.101	0.118	-14.4	
51752	501	0.194	0.233	-16.7		51808	501	0.300	0.360	-16.7		51852	501	0.440	0.520	-15.4	
51752	504	0.128	0.150	-14.7		51808	504	0.196	0.231	-15.2		51852	504	0.290	0.330	-12.1	
51752	506	0.183	0.220	-16.8		51808	506	0.280	0.340	-17.6		51852	506	0.480	0.560	-14.3	
51752	507	0.241	0.290	-16.9		51808	507	0.370	0.440	-15.9		51852	507	0.420	0.500	-16.0	
51752	508	0.107	0.127	-15.7		51808	508	0.165	0.195	-15.4		51852	508	0.186	0.219	-15.1	
51752	509	0.150	0.180	-16.7		51808	509	0.230	0.280	-17.9		51852	509	0.320	0.370	-13.5	
51752	514	0.110	0.132	-16.7		51808	514	0.169	0.202	-16.3		51852	514	0.237	0.280	-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
51853	501	0.179	0.210	-14.8		51869	501	0.099	0.118	-16.1		51909	501	0.250	0.300	-16.7	
51853	504	0.116	0.133	-12.8		51869	504	0.065	0.076	-14.5		51909	504	0.164	0.188	-12.8	
51853	506	0.193	0.226	-14.6		51869	506	0.093	0.112	-17.0		51909	506	0.270	0.320	-15.6	
51853	507	0.171	0.200	-14.5		51869	507	0.123	0.147	-16.3		51909	507	0.241	0.280	-13.9	
51853	508	0.075	0.088	-14.8		51869	508	0.055	0.065	-15.4		51909	508	0.106	0.125	-15.2	
51853	509	0.127	0.150	-15.3		51869	509	0.076	0.092	-17.4		51909	509	0.180	0.212	-15.1	
51853	514	0.095	0.112	-15.2		51869	514	0.056	0.067	-16.4		51909	514	0.135	0.158	-14.6	
51854	501	0.400	0.470	-14.9		51877	501	0.560	0.670	-16.4		51919	501	0.092	0.111	-17.1	
51854	504	0.260	0.300	-13.3		51877	504	0.370	0.430	-14.0		51919	504	0.061	0.071	-14.1	
51854	506	0.430	0.510	-15.7		51877	506	0.520	0.630	-17.5		51919	506	0.087	0.104	-16.3	
51854	507	0.380	0.450	-15.6		51877	507	0.690	0.830	-16.9		51919	507	0.115	0.138	-16.7	
51854	508	0.168	0.198	-15.2		51877	508	0.310	0.360	-13.9		51919	508	0.051	0.061	-16.4	
51854	509	0.290	0.340	-14.7		51877	509	0.430	0.520	-17.3		51919	509	0.071	0.086	-17.4	
51854	514	0.214	0.250	-14.4		51877	514	0.320	0.380	-15.8		51919	514	0.052	0.063	-17.5	
51855	501	0.420	0.500	-16.0		51889	501	0.091	0.110	-17.3		51926	501	0.094	0.113	-16.8	
51855	504	0.270	0.310	-12.9		51889	504	0.060	0.071	-15.5		51926	504	0.062	0.073	-15.1	
51855	506	0.450	0.530	-15.1		51889	506	0.086	0.104	-17.3		51926	506	0.089	0.106	-16.0	
51855	507	0.400	0.470	-14.9		51889	507	0.114	0.136	-16.2		51926	507	0.117	0.140	-16.4	
51855	508	0.176	0.207	-15.0		51889	508	0.051	0.060	-15.0		51926	508	0.052	0.062	-16.1	
51855	509	0.300	0.350	-14.3		51889	509	0.071	0.085	-16.5		51926	509	0.073	0.087	-16.1	
51855	514	0.225	0.260	-13.5		51889	514	0.052	0.062	-16.1		51926	514	0.053	0.064	-17.2	
51856	501	0.231	0.270	-14.4		51896	501	0.043	0.051	-15.7		51927	501	0.051	0.061	-16.4	
51856	504	0.150	0.172	-12.8		51896	504	0.028	0.033	-15.2		51927	504	0.033	0.039	-15.4	
51856	506	0.250	0.290	-13.8		51896	506	0.040	0.048	-16.7		51927	506	0.048	0.058	-17.2	
51856	507	0.221	0.260	-15.0		51896	507	0.053	0.064	-17.2		51927	507	0.063	0.076	-17.1	
51856	508	0.097	0.114	-14.9		51896	508	0.024	0.028	-14.3		51927	508	0.028	0.033	-15.2	
51856	509	0.165	0.194	-14.9		51896	509	0.033	0.040	-17.5		51927	509	0.039	0.047	-17.0	
51856	514	0.123	0.144	-14.6		51896	514	0.024	0.029	-17.2		51927	514	0.029	0.035	-17.1	
51857	501	0.400	0.470	-14.9		51900	501	0.134	0.154	-13.0		51934	501	0.103	0.123	-16.3	
51857	504	0.260	0.290	-10.3		51900	504	0.039	0.045	-13.3		51934	504	0.068	0.080	-15.0	
51857	506	0.430	0.500	-14.0		51900	506	0.155	0.179	-13.4		51934	506	0.097	0.117	-17.1	
51857	507	0.380	0.440	-13.6		51900	507	0.069	0.079	-12.7		51934	507	0.128	0.154	-16.9	
51857	508	0.166	0.195	-14.9		51900	508	0.063	0.073	-13.7		51934	508	0.057	0.068	-16.2	
51857	509	0.280	0.330	-15.2		51900	509	0.105	0.122	-13.9		51934	509	0.080	0.095	-15.8	
51857	514	0.211	0.247	-14.6		51900	514	0.081	0.094	-13.8		51934	514	0.058	0.070	-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
51941	501	0.094	0.112	-16.1		51959	501	0.320	0.390	-17.9		51986	501	0.215	0.260	-17.3	
51941	504	0.062	0.072	-13.9		51959	504	0.213	0.250	-14.8		51986	504	0.141	0.166	-15.1	
51941	506	0.088	0.106	-17.0		51959	506	0.310	0.370	-16.2		51986	506	0.203	0.243	-16.5	
51941	507	0.116	0.140	-17.1		51959	507	0.400	0.480	-16.7		51986	507	0.270	0.320	-15.6	
51941	508	0.052	0.061	-14.8		51959	508	0.179	0.213	-16.0		51986	508	0.119	0.141	-15.6	
51941	509	0.072	0.087	-17.2		51959	509	0.250	0.300	-16.7		51986	509	0.166	0.199	-16.6	
51941	514	0.053	0.064	-17.2		51959	514	0.184	0.220	-16.4		51986	514	0.122	0.146	-16.4	
51942	501	0.150	0.179	-16.2		51960	501	0.043	0.051	-15.7		51999	501	0.091	0.109	-16.5	
51942	504	0.098	0.116	-15.5		51960	504	0.028	0.033	-15.2		51999	504	0.060	0.070	-14.3	
51942	506	0.141	0.169	-16.6		51960	506	0.040	0.048	-16.7		51999	506	0.085	0.103	-17.5	
51942	507	0.186	0.223	-16.6		51960	507	0.053	0.064	-17.2		51999	507	0.113	0.135	-16.3	
51942	508	0.083	0.098	-15.3		51960	508	0.024	0.028	-14.3		51999	508	0.050	0.059	-15.3	
51942	509	0.116	0.139	-16.5		51960	509	0.033	0.040	-17.5		51999	509	0.070	0.084	-16.7	
51942	514	0.085	0.102	-16.7		51960	514	0.024	0.029	-17.2		51999	514	0.051	0.062	-17.7	
51956	501	0.400	0.480	-16.7		51970	501	0.186	0.223	-16.6		52002	501	0.079	0.095	-16.8	
51956	504	0.270	0.310	-12.9		51970	504	0.122	0.144	-15.3		52002	504	0.052	0.062	-16.1	
51956	506	0.380	0.460	-17.4		51970	506	0.175	0.210	-16.7		52002	506	0.075	0.090	-16.7	
51956	507	0.500	0.600	-16.7		51970	507	0.231	0.280	-17.5		52002	507	0.099	0.119	-16.8	
51956	508	0.223	0.270	-17.4		51970	508	0.103	0.122	-15.6		52002	508	0.044	0.052	-15.4	
51956	509	0.310	0.370	-16.2		51970	509	0.144	0.172	-16.3		52002	509	0.061	0.074	-17.6	
51956	514	0.229	0.270	-15.2		51970	514	0.106	0.126	-15.9		52002	514	0.045	0.054	-16.7	
51957	501	0.360	0.430	-16.3		51982	501	0.055	0.066	-16.7		52075	501	0.220	0.260	-15.4	
51957	504	0.234	0.280	-16.4		51982	504	0.036	0.042	-14.3		52075	504	0.143	0.164	-12.8	
51957	506	0.340	0.400	-15.0		51982	506	0.052	0.062	-16.1		52075	506	0.238	0.280	-15.0	
51957	507	0.440	0.530	-17.0		51982	507	0.068	0.082	-17.1		52075	507	0.210	0.246	-14.6	
51957	508	0.197	0.234	-15.8		51982	508	0.030	0.036	-16.7		52075	508	0.092	0.109	-15.6	
51957	509	0.270	0.330	-18.2		51982	509	0.042	0.051	-17.6		52075	509	0.157	0.184	-14.7	
51957	514	0.202	0.242	-16.5		51982	514	0.031	0.037	-16.2		52075	514	0.118	0.138	-14.5	
51958	501	0.320	0.380	-15.8		51985	501	0.094	0.109	-13.8		52076	501	0.270	0.310	-12.9	
51958	504	0.208	0.245	-15.1		51985	504	0.070	0.079	-11.4		52076	504	0.173	0.197	-12.2	
51958	506	0.300	0.360	-16.7		51985	506	0.070	0.081	-13.6		52076	506	0.290	0.340	-14.7	
51958	507	0.390	0.470	-17.0		51985	507	0.104	0.120	-13.3		52076	507	0.250	0.300	-16.7	
51958	508	0.175	0.208	-15.9		51985	508	0.058	0.067	-13.4		52076	508	0.111	0.131	-15.3	
51958	509	0.244	0.290	-15.9		51985	509	0.102	0.118	-13.6		52076	509	0.189	0.222	-14.9	
51958	514	0.180	0.215	-16.3		51985	514	0.083	0.096	-13.5		52076	514	0.142	0.166	-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
52109	501	0.020	0.024	-16.7		52341	501	0.054	0.064	-15.6		52432	501	0.100	0.119	-16.0	
52109	504	0.013	0.016	-18.8		52341	504	0.035	0.040	-12.5		52432	504	0.066	0.077	-14.3	
52109	506	0.019	0.023	-17.4		52341	506	0.059	0.069	-14.5		52432	506	0.094	0.113	-16.8	
52109	507	0.025	0.030	-16.7		52341	507	0.052	0.060	-13.3		52432	507	0.124	0.149	-16.8	
52109	508	0.011	0.013	-15.4		52341	508	0.023	0.027	-14.8		52432	508	0.055	0.065	-15.4	
52109	509	0.016	0.019	-15.8		52341	509	0.039	0.045	-13.3		52432	509	0.077	0.092	-16.3	
52109	514	0.011	0.014	-21.4		52341	514	0.029	0.034	-14.7		52432	514	0.057	0.068	-16.2	
52134	501	0.270	0.320	-15.6		52342	501	0.157	0.185	-15.1		52433	501	0.091	0.109	-16.5	
52134	504	0.175	0.206	-15.0		52342	504	0.102	0.117	-12.8		52433	504	0.060	0.070	-14.3	
52134	506	0.250	0.300	-16.7		52342	506	0.170	0.199	-14.6		52433	506	0.086	0.103	-16.5	
52134	507	0.330	0.400	-17.5		52342	507	0.150	0.175	-14.3		52433	507	0.113	0.136	-16.9	
52134	508	0.147	0.175	-16.0		52342	508	0.066	0.077	-14.3		52433	508	0.050	0.060	-16.7	
52134	509	0.206	0.247	-16.6		52342	509	0.112	0.132	-15.2		52433	509	0.070	0.084	-16.7	
52134	514	0.151	0.181	-16.6		52342	514	0.084	0.098	-14.3		52433	514	0.052	0.062	-16.1	
52137	501	0.087	0.102	-14.7		52343	501	0.096	0.113	-15.0		52435	501	0.114	0.137	-16.8	
52137	504	0.056	0.064	-12.5		52343	504	0.062	0.071	-12.7		52435	504	0.075	0.088	-14.8	
52137	506	0.094	0.110	-14.5		52343	506	0.103	0.121	-14.9		52435	506	0.108	0.129	-16.3	
52137	507	0.083	0.097	-14.4		52343	507	0.091	0.107	-15.0		52435	507	0.142	0.170	-16.5	
52137	508	0.036	0.043	-16.3		52343	508	0.040	0.047	-14.9		52435	508	0.063	0.075	-16.0	
52137	509	0.062	0.073	-15.1		52343	509	0.068	0.080	-15.0		52435	509	0.088	0.106	-17.0	
52137	514	0.046	0.054	-14.8		52343	514	0.051	0.060	-15.0		52435	514	0.065	0.078	-16.7	
52150	501	0.490	0.590	-16.9		52401	501	0.300	0.350	-14.3		52438	501	0.082	0.099	-17.2	
52150	504	0.320	0.380	-15.8		52401	504	0.193	0.220	-12.3		52438	504	0.054	0.064	-15.6	
52150	506	0.460	0.550	-16.4		52401	506	0.320	0.370	-13.5		52438	506	0.078	0.093	-16.1	
52150	507	0.610	0.730	-16.4		52401	507	0.280	0.330	-15.2		52438	507	0.103	0.123	-16.3	
52150	508	0.270	0.320	-15.6		52401	508	0.124	0.146	-15.1		52438	508	0.046	0.054	-14.8	
52150	509	0.380	0.450	-15.6		52401	509	0.211	0.248	-14.9		52438	509	0.064	0.076	-15.8	
52150	514	0.280	0.330	-15.2		52401	514	0.158	0.185	-14.6		52438	514	0.047	0.056	-16.1	
52315	501	0.155	0.179	-13.4		52402	501	0.020	0.024	-16.7		52440	501	0.129	0.155	-16.8	
52315	504	0.046	0.053	-13.2		52402	504	0.013	0.016	-18.8		52440	504	0.085	0.100	-15.0	
52315	506	0.180	0.208	-13.5		52402	506	0.019	0.023	-17.4		52440	506	0.122	0.147	-17.0	
52315	507	0.080	0.092	-13.0		52402	507	0.025	0.030	-16.7		52440	507	0.161	0.193	-16.6	
52315	508	0.073	0.084	-13.1		52402	508	0.011	0.013	-15.4		52440	508	0.072	0.085	-15.3	
52315	509	0.123	0.142	-13.4		52402	509	0.016	0.019	-15.8		52440	509	0.100	0.120	-16.7	
52315	514	0.094	0.109	-13.8		52402	514	0.011	0.014	-21.4		52440	514	0.074	0.088	-15.9	

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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
52467	501	0.120	0.143	-16.1		52619	501	0.071	0.086	-17.4		52967	501	0.021	0.026	-19.2	
52467	504	0.079	0.093	-15.1		52619	504	0.047	0.055	-14.5		52967	504	0.014	0.017	-17.6	
52467	506	0.113	0.135	-16.3		52619	506	0.067	0.081	-17.3		52967	506	0.020	0.024	-16.7	
52467	507	0.149	0.179	-16.8		52619	507	0.089	0.106	-16.0		52967	507	0.027	0.032	-15.6	
52467	508	0.066	0.079	-16.5		52619	508	0.039	0.047	-17.0		52967	508	0.012	0.014	-14.3	
52467	509	0.092	0.111	-17.1		52619	509	0.055	0.066	-16.7		52967	509	0.017	0.020	-15.0	
52467	514	0.068	0.081	-16.0		52619	514	0.041	0.048	-14.6		52967	514	0.012	0.015	-20.0	
52469	501	0.042	0.050	-16.0		52660	501	0.120	0.139	-13.7		53001	501	0.209	0.250	-16.4	
52469	504	0.028	0.032	-12.5		52660	504	0.089	0.101	-11.9		53001	504	0.137	0.162	-15.4	
52469	506	0.040	0.047	-14.9		52660	506	0.089	0.104	-14.4		53001	506	0.197	0.237	-16.9	
52469	507	0.052	0.062	-16.1		52660	507	0.132	0.152	-13.2		53001	507	0.260	0.310	-16.1	
52469	508	0.023	0.027	-14.8		52660	508	0.074	0.086	-14.0		53001	508	0.115	0.137	-16.1	
52469	509	0.032	0.039	-17.9		52660	509	0.130	0.150	-13.3		53001	509	0.161	0.194	-17.0	
52469	514	0.024	0.028	-14.3		52660	514	0.106	0.122	-13.1		53001	514	0.119	0.142	-16.2	
52505	501	0.208	0.250	-16.8		52744	501	0.680	0.790	-13.9		53077	501	0.100	0.120	-16.7	
52505	504	0.137	0.161	-14.9		52744	504	0.202	0.232	-12.9		53077	504	0.066	0.078	-15.4	
52505	506	0.197	0.236	-16.5		52744	506	0.790	0.920	-14.1		53077	506	0.095	0.114	-16.7	
52505	507	0.260	0.310	-16.1		52744	507	0.350	0.410	-14.6		53077	507	0.125	0.150	-16.7	
52505	508	0.115	0.137	-16.1		52744	508	0.320	0.370	-13.5		53077	508	0.055	0.066	-16.7	
52505	509	0.161	0.193	-16.6		52744	509	0.540	0.620	-12.9		53077	509	0.078	0.093	-16.1	
52505	514	0.118	0.142	-16.9		52744	514	0.420	0.480	-12.5		53077	514	0.057	0.068	-16.2	
52547	501	0.260	0.300	-13.3		52767	501	0.235	0.280	-16.1		53095	501	0.069	0.082	-15.9	
52547	504	0.167	0.191	-12.6		52767	504	0.153	0.175	-12.6		53095	504	0.045	0.053	-15.1	
52547	506	0.280	0.320	-12.5		52767	506	0.250	0.300	-16.7		53095	506	0.065	0.078	-16.7	
52547	507	0.245	0.290	-15.5		52767	507	0.224	0.260	-13.8		53095	507	0.086	0.103	-16.5	
52547	508	0.107	0.126	-15.1		52767	508	0.098	0.116	-15.5		53095	508	0.038	0.045	-15.6	
52547	509	0.183	0.215	-14.9		52767	509	0.167	0.197	-15.2		53095	509	0.053	0.064	-17.2	
52547	514	0.137	0.160	-14.4		52767	514	0.125	0.147	-15.0		53095	514	0.039	0.047	-17.0	
52581	501	1.020	1.220	-16.4		52911	501	0.057	0.068	-16.2		53096	501	0.096	0.115	-16.5	
52581	504	0.670	0.790	-15.2		52911	504	0.037	0.044	-15.9		53096	504	0.063	0.074	-14.9	
52581	506	0.960	1.150	-16.5		52911	506	0.054	0.064	-15.6		53096	506	0.090	0.108	-16.7	
52581	507	1.260	1.520	-17.1		52911	507	0.071	0.085	-16.5		53096	507	0.119	0.143	-16.8	
52581	508	0.560	0.670	-16.4		52911	508	0.031	0.037	-16.2		53096	508	0.053	0.063	-15.9	
52581	509	0.790	0.940	-16.0		52911	509	0.044	0.053	-17.0		53096	509	0.074	0.089	-16.9	
52581	514	0.580	0.690	-15.9		52911	514	0.032	0.039	-17.9		53096	514	0.054	0.065	-16.9	

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53121	501	0.270	0.330	-18.2		53374	501	0.181	0.208	-13.0		53425	501	0.206	0.242	-14.9	
53121	504	0.179	0.211	-15.2		53374	504	0.053	0.061	-13.1		53425	504	0.134	0.153	-12.4	
53121	506	0.260	0.310	-16.1		53374	506	0.209	0.242	-13.6		53425	506	0.222	0.260	-14.6	
53121	507	0.340	0.410	-17.1		53374	507	0.093	0.107	-13.1		53425	507	0.196	0.230	-14.8	
53121	508	0.150	0.179	-16.2		53374	508	0.085	0.098	-13.3		53425	508	0.086	0.101	-14.9	
53121	509	0.210	0.250	-16.0		53374	509	0.143	0.165	-13.3		53425	509	0.147	0.172	-14.5	
53121	514	0.155	0.185	-16.2		53374	514	0.110	0.127	-13.4		53425	514	0.110	0.129	-14.7	
53147	501	0.040	0.047	-14.9		53375	501	0.096	0.110	-12.7		53565	501	0.116	0.133	-12.8	
53147	504	0.026	0.030	-13.3		53375	504	0.028	0.032	-12.5		53565	504	0.034	0.039	-12.8	
53147	506	0.043	0.050	-14.0		53375	506	0.111	0.128	-13.3		53565	506	0.134	0.155	-13.5	
53147	507	0.038	0.044	-13.6		53375	507	0.049	0.057	-14.0		53565	507	0.059	0.069	-14.5	
53147	508	0.017	0.020	-15.0		53375	508	0.045	0.052	-13.5		53565	508	0.054	0.063	-14.3	
53147	509	0.028	0.033	-15.2		53375	509	0.076	0.087	-12.6		53565	509	0.091	0.106	-14.2	
53147	514	0.021	0.025	-16.0		53375	514	0.058	0.067	-13.4		53565	514	0.070	0.081	-13.6	
53229	501	0.222	0.260	-14.6		53376	501	0.154	0.177	-13.0		53631	501	0.032	0.038	-15.8	
53229	504	0.144	0.165	-12.7		53376	504	0.045	0.052	-13.5		53631	504	0.021	0.024	-12.5	
53229	506	0.240	0.280	-14.3		53376	506	0.178	0.206	-13.6		53631	506	0.030	0.036	-16.7	
53229	507	0.212	0.248	-14.5		53376	507	0.079	0.091	-13.2		53631	507	0.039	0.047	-17.0	
53229	508	0.093	0.109	-14.7		53376	508	0.072	0.083	-13.3		53631	508	0.017	0.021	-19.0	
53229	509	0.158	0.186	-15.1		53376	509	0.121	0.140	-13.6		53631	509	0.024	0.029	-17.2	
53229	514	0.119	0.139	-14.4		53376	514	0.093	0.108	-13.9		53631	514	0.018	0.021	-14.3	
53271	501	0.051	0.061	-16.4		53377	501	0.157	0.181	-13.3		53632	501	0.036	0.044	-18.2	
53271	504	0.034	0.040	-15.0		53377	504	0.046	0.053	-13.2		53632	504	0.024	0.028	-14.3	
53271	506	0.048	0.058	-17.2		53377	506	0.182	0.211	-13.7		53632	506	0.034	0.041	-17.1	
53271	507	0.064	0.077	-16.9		53377	507	0.081	0.093	-12.9		53632	507	0.045	0.054	-16.7	
53271	508	0.028	0.034	-17.6		53377	508	0.074	0.085	-12.9		53632	508	0.020	0.024	-16.7	
53271	509	0.040	0.048	-16.7		53377	509	0.124	0.143	-13.3		53632	509	0.028	0.034	-17.6	
53271	514	0.029	0.035	-17.1		53377	514	0.095	0.110	-13.6		53632	514	0.021	0.025	-16.0	
53333	501	0.218	0.260	-16.2		53403	501	0.099	0.115	-13.9		53731	501	0.033	0.040	-17.5	
53333	504	0.142	0.163	-12.9		53403	504	0.029	0.034	-14.7		53731	504	0.022	0.026	-15.4	
53333	506	0.236	0.280	-15.7		53403	506	0.115	0.133	-13.5		53731	506	0.031	0.038	-18.4	
53333	507	0.209	0.244	-14.3		53403	507	0.051	0.059	-13.6		53731	507	0.041	0.050	-18.0	
53333	508	0.092	0.108	-14.8		53403	508	0.046	0.054	-14.8		53731	508	0.018	0.022	-18.2	
53333	509	0.156	0.183	-14.8		53403	509	0.078	0.091	-14.3		53731	509	0.026	0.031	-16.1	
53333	514	0.117	0.137	-14.6		53403	514	0.060	0.070	-14.3		53731	514	0.019	0.023	-17.4	

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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
53732	501	0.227	0.270	-15.9		54012	501	0.061	0.070	-12.9		55013	501	0.186	0.219	-15.1	
53732	504	0.150	0.176	-14.8		54012	504	0.045	0.051	-11.8		55013	504	0.121	0.138	-12.3	
53732	506	0.214	0.260	-17.7		54012	506	0.045	0.052	-13.5		55013	506	0.201	0.235	-14.5	
53732	507	0.280	0.340	-17.6		54012	507	0.067	0.077	-13.0		55013	507	0.178	0.208	-14.4	
53732	508	0.126	0.149	-15.4		54012	508	0.037	0.043	-14.0		55013	508	0.078	0.092	-15.2	
53732	509	0.176	0.211	-16.6		54012	509	0.066	0.076	-13.2		55013	509	0.133	0.156	-14.7	
53732	514	0.129	0.154	-16.2		54012	514	0.053	0.062	-14.5		55013	514	0.099	0.116	-14.7	
53733	501	0.148	0.177	-16.4		54077	501	0.137	0.164	-16.5		55214	501	0.108	0.129	-16.3	
53733	504	0.097	0.114	-14.9		54077	504	0.090	0.106	-15.1		55214	504	0.071	0.083	-14.5	
53733	506	0.140	0.167	-16.2		54077	506	0.129	0.155	-16.8		55214	506	0.102	0.122	-16.4	
53733	507	0.184	0.221	-16.7		54077	507	0.170	0.204	-16.7		55214	507	0.134	0.161	-16.8	
53733	508	0.082	0.097	-15.5		54077	508	0.076	0.090	-15.6		55214	508	0.059	0.071	-16.9	
53733	509	0.114	0.137	-16.8		54077	509	0.106	0.127	-16.5		55214	509	0.083	0.100	-17.0	
53733	514	0.084	0.100	-16.0		54077	514	0.078	0.093	-16.1		55214	514	0.061	0.073	-16.4	
53734	501	0.610	0.700	-12.9		55010	501	0.410	0.490	-16.3		55371	501	0.460	0.530	-13.2	
53734	504	0.450	0.510	-11.8		55010	504	0.270	0.320	-15.6		55371	504	0.136	0.156	-12.8	
53734	506	0.450	0.520	-13.5		55010	506	0.390	0.470	-17.0		55371	506	0.530	0.620	-14.5	
53734	507	0.670	0.770	-13.0		55010	507	0.510	0.620	-17.7		55371	507	0.236	0.270	-12.6	
53734	508	0.370	0.430	-14.0		55010	508	0.228	0.270	-15.6		55371	508	0.216	0.250	-13.6	
53734	509	0.660	0.760	-13.2		55010	509	0.320	0.380	-15.8		55371	509	0.360	0.420	-14.3	
53734	514	0.530	0.620	-14.5		55010	514	0.234	0.280	-16.4		55371	514	0.280	0.320	-12.5	
53803	501	0.490	0.580	-15.5		55011	501	0.111	0.134	-17.2		55426	501	0.226	0.270	-16.3	
53803	504	0.320	0.370	-13.5		55011	504	0.073	0.086	-15.1		55426	504	0.147	0.168	-12.5	
53803	506	0.530	0.620	-14.5		55011	506	0.105	0.126	-16.7		55426	506	0.244	0.290	-15.9	
53803	507	0.470	0.550	-14.5		55011	507	0.139	0.166	-16.3		55426	507	0.215	0.250	-14.0	
53803	508	0.206	0.242	-14.9		55011	508	0.062	0.073	-15.1		55426	508	0.095	0.111	-14.4	
53803	509	0.350	0.410	-14.6		55011	509	0.086	0.103	-16.5		55426	509	0.161	0.189	-14.8	
53803	514	0.260	0.310	-16.1		55011	514	0.063	0.076	-17.1		55426	514	0.121	0.141	-14.2	
53907	501	0.100	0.120	-16.7		55012	501	0.133	0.159	-16.4		55597	501	0.027	0.032	-15.6	
53907	504	0.066	0.077	-14.3		55012	504	0.087	0.103	-15.5		55597	504	0.018	0.021	-14.3	
53907	506	0.094	0.113	-16.8		55012	506	0.125	0.150	-16.7		55597	506	0.025	0.030	-16.7	
53907	507	0.124	0.149	-16.8		55012	507	0.165	0.198	-16.7		55597	507	0.033	0.040	-17.5	
53907	508	0.055	0.066	-16.7		55012	508	0.073	0.087	-16.1		55597	508	0.015	0.018	-16.7	
53907	509	0.077	0.093	-17.2		55012	509	0.103	0.123	-16.3		55597	509	0.021	0.025	-16.0	
53907	514	0.057	0.068	-16.2		55012	514	0.075	0.090	-16.7		55597	514	0.015	0.018	-16.7	

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LOSS COST PERCENT CHANGE BY CLASS

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55647	501	0.054	0.065	-16.9		55717	501	0.300	0.350	-14.3		56040	501	0.012	0.014	-14.3	
55647	504	0.035	0.042	-16.7		55717	504	0.194	0.222	-12.6		56040	504	0.008	0.009	-11.1	
55647	506	0.051	0.061	-16.4		55717	506	0.320	0.380	-15.8		56040	506	0.011	0.013	-15.4	
55647	507	0.067	0.080	-16.2		55717	507	0.280	0.330	-15.2		56040	507	0.014	0.017	-17.6	
55647	508	0.030	0.035	-14.3		55717	508	0.125	0.147	-15.0		56040	508	0.006	0.008	-25.0	
55647	509	0.042	0.050	-16.0		55717	509	0.212	0.250	-15.2		56040	509	0.009	0.011	-18.2	
55647	514	0.031	0.037	-16.2		55717	514	0.159	0.186	-14.5		56040	514	0.007	0.008	-12.5	
55648	501	0.024	0.029	-17.2		55718	501	0.290	0.340	-14.7		56041	501	0.076	0.091	-16.5	
55648	504	0.016	0.019	-15.8		55718	504	0.188	0.215	-12.6		56041	504	0.050	0.059	-15.3	
55648	506	0.023	0.028	-17.9		55718	506	0.310	0.370	-16.2		56041	506	0.072	0.086	-16.3	
55648	507	0.030	0.036	-16.7		55718	507	0.280	0.320	-12.5		56041	507	0.095	0.114	-16.7	
55648	508	0.013	0.016	-18.8		55718	508	0.121	0.142	-14.8		56041	508	0.042	0.050	-16.0	
55648	509	0.019	0.023	-17.4		55718	509	0.206	0.242	-14.9		56041	509	0.059	0.071	-16.9	
55648	514	0.014	0.017	-17.6		55718	514	0.154	0.181	-14.9		56041	514	0.043	0.052	-17.3	
55649	501	0.029	0.035	-17.1		55802	501	0.119	0.138	-13.8		56042	501	0.096	0.115	-16.5	
55649	504	0.019	0.022	-13.6		55802	504	0.035	0.040	-12.5		56042	504	0.063	0.074	-14.9	
55649	506	0.027	0.033	-18.2		55802	506	0.138	0.160	-13.7		56042	506	0.090	0.108	-16.7	
55649	507	0.036	0.043	-16.3		55802	507	0.061	0.071	-14.1		56042	507	0.119	0.143	-16.8	
55649	508	0.016	0.019	-15.8		55802	508	0.056	0.065	-13.8		56042	508	0.053	0.063	-15.9	
55649	509	0.022	0.027	-18.5		55802	509	0.094	0.109	-13.8		56042	509	0.074	0.089	-16.9	
55649	514	0.016	0.020	-20.0		55802	514	0.072	0.084	-14.3		56042	514	0.054	0.065	-16.9	
55715	501	0.214	0.260	-17.7		55918	501	0.122	0.147	-17.0		56170	501	0.202	0.238	-15.1	
55715	504	0.141	0.165	-14.5		55918	504	0.080	0.095	-15.8		56170	504	0.131	0.150	-12.7	
55715	506	0.202	0.242	-16.5		55918	506	0.115	0.138	-16.7		56170	506	0.218	0.260	-16.2	
55715	507	0.270	0.320	-15.6		55918	507	0.152	0.182	-16.5		56170	507	0.193	0.226	-14.6	
55715	508	0.118	0.140	-15.7		55918	508	0.068	0.080	-15.0		56170	508	0.085	0.100	-15.0	
55715	509	0.165	0.198	-16.7		55918	509	0.094	0.113	-16.8		56170	509	0.144	0.169	-14.8	
55715	514	0.121	0.145	-16.6		55918	514	0.069	0.083	-16.9		56170	514	0.108	0.126	-14.3	
55716	501	0.310	0.370	-16.2		55919	501	0.017	0.020	-15.0		56171	501	0.099	0.117	-15.4	
55716	504	0.203	0.239	-15.1		55919	504	0.011	0.013	-15.4		56171	504	0.065	0.074	-12.2	
55716	506	0.290	0.350	-17.1		55919	506	0.016	0.019	-15.8		56171	506	0.107	0.126	-15.1	
55716	507	0.380	0.460	-17.4		55919	507	0.021	0.025	-16.0		56171	507	0.095	0.111	-14.4	
55716	508	0.171	0.203	-15.8		55919	508	0.009	0.011	-18.2		56171	508	0.042	0.049	-14.3	
55716	509	0.239	0.290	-17.6		55919	509	0.013	0.015	-13.3		56171	509	0.071	0.083	-14.5	
55716	514	0.175	0.210	-16.7		55919	514	0.009	0.011	-18.2		56171	514	0.053	0.062	-14.5	

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LOSS COST PERCENT CHANGE BY CLASS

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56202	501	0.076	0.091	-16.5		56567	501	0.209	0.247	-15.4		56654	501	0.123	0.145	-15.2	
56202	504	0.050	0.059	-15.3		56567	504	0.136	0.156	-12.8		56654	504	0.080	0.091	-12.1	
56202	506	0.072	0.086	-16.3		56567	506	0.226	0.270	-16.3		56654	506	0.133	0.155	-14.2	
56202	507	0.095	0.114	-16.7		56567	507	0.200	0.234	-14.5		56654	507	0.117	0.137	-14.6	
56202	508	0.042	0.050	-16.0		56567	508	0.088	0.103	-14.6		56654	508	0.051	0.061	-16.4	
56202	509	0.059	0.071	-16.9		56567	509	0.149	0.175	-14.9		56654	509	0.088	0.103	-14.6	
56202	514	0.043	0.052	-17.3		56567	514	0.112	0.131	-14.5		56654	514	0.066	0.077	-14.3	
56390	501	0.133	0.159	-16.4		56650	501	0.640	0.750	-14.7		56690	501	0.103	0.119	-13.4	
56390	504	0.087	0.103	-15.5		56650	504	0.420	0.480	-12.5		56690	504	0.030	0.035	-14.3	
56390	506	0.125	0.150	-16.7		56650	506	0.690	0.810	-14.8		56690	506	0.119	0.138	-13.8	
56390	507	0.165	0.198	-16.7		56650	507	0.610	0.720	-15.3		56690	507	0.053	0.061	-13.1	
56390	508	0.073	0.087	-16.1		56650	508	0.270	0.320	-15.6		56690	508	0.048	0.056	-14.3	
56390	509	0.103	0.123	-16.3		56650	509	0.460	0.540	-14.8		56690	509	0.081	0.094	-13.8	
56390	514	0.075	0.090	-16.7		56650	514	0.340	0.400	-15.0		56690	514	0.063	0.072	-12.5	
56391	501	0.114	0.137	-16.8		56651	501	0.350	0.410	-14.6		56699	501	0.085	0.101	-15.8	
56391	504	0.075	0.088	-14.8		56651	504	0.227	0.260	-12.7		56699	504	0.056	0.066	-15.2	
56391	506	0.108	0.129	-16.3		56651	506	0.380	0.440	-13.6		56699	506	0.080	0.096	-16.7	
56391	507	0.142	0.170	-16.5		56651	507	0.330	0.390	-15.4		56699	507	0.105	0.126	-16.7	
56391	508	0.063	0.075	-16.0		56651	508	0.146	0.172	-15.1		56699	508	0.047	0.056	-16.1	
56391	509	0.088	0.106	-17.0		56651	509	0.248	0.290	-14.5		56699	509	0.065	0.078	-16.7	
56391	514	0.065	0.078	-16.7		56651	514	0.186	0.218	-14.7		56699	514	0.048	0.057	-15.8	
56427	501	0.184	0.220	-16.4		56652	501	0.249	0.290	-14.1		56758	501	0.072	0.086	-16.3	
56427	504	0.121	0.142	-14.8		56652	504	0.162	0.185	-12.4		56758	504	0.047	0.056	-16.1	
56427	506	0.173	0.208	-16.8		56652	506	0.270	0.320	-15.6		56758	506	0.068	0.081	-16.0	
56427	507	0.229	0.270	-15.2		56652	507	0.238	0.280	-15.0		56758	507	0.089	0.107	-16.8	
56427	508	0.102	0.121	-15.7		56652	508	0.104	0.123	-15.4		56758	508	0.040	0.047	-14.9	
56427	509	0.142	0.170	-16.5		56652	509	0.178	0.209	-14.8		56758	509	0.055	0.067	-17.9	
56427	514	0.104	0.125	-16.8		56652	514	0.133	0.156	-14.7		56758	514	0.041	0.049	-16.3	
56488	501	0.199	0.229	-13.1		56653	501	0.240	0.280	-14.3		56759	501	0.073	0.088	-17.0	
56488	504	0.059	0.067	-11.9		56653	504	0.156	0.179	-12.8		56759	504	0.048	0.057	-15.8	
56488	506	0.230	0.270	-14.8		56653	506	0.260	0.300	-13.3		56759	506	0.069	0.083	-16.9	
56488	507	0.102	0.118	-13.6		56653	507	0.229	0.270	-15.2		56759	507	0.091	0.110	-17.3	
56488	508	0.093	0.108	-13.9		56653	508	0.101	0.118	-14.4		56759	508	0.041	0.048	-14.6	
56488	509	0.157	0.181	-13.3		56653	509	0.171	0.201	-14.9		56759	509	0.057	0.068	-16.2	
56488	514	0.121	0.139	-12.9		56653	514	0.128	0.150	-14.7		56759	514	0.042	0.050	-16.0	

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56760	501	0.106	0.127	-16.5		56900	501	0.122	0.147	-17.0		56915	501	0.710	0.830	-14.5	
56760	504	0.069	0.082	-15.9		56900	504	0.080	0.095	-15.8		56915	504	0.460	0.530	-13.2	
56760	506	0.100	0.119	-16.0		56900	506	0.115	0.138	-16.7		56915	506	0.760	0.890	-14.6	
56760	507	0.131	0.158	-17.1		56900	507	0.152	0.182	-16.5		56915	507	0.670	0.790	-15.2	
56760	508	0.058	0.069	-15.9		56900	508	0.068	0.080	-15.0		56915	508	0.300	0.350	-14.3	
56760	509	0.082	0.098	-16.3		56900	509	0.094	0.113	-16.8		56915	509	0.500	0.590	-15.3	
56760	514	0.060	0.072	-16.7		56900	514	0.069	0.083	-16.9		56915	514	0.380	0.440	-13.6	
56805	501	0.139	0.166	-16.3		56910	501	0.061	0.073	-16.4		56916	501	0.640	0.750	-14.7	
56805	504	0.091	0.108	-15.7		56910	504	0.040	0.047	-14.9		56916	504	0.410	0.470	-12.8	
56805	506	0.131	0.157	-16.6		56910	506	0.058	0.069	-15.9		56916	506	0.690	0.810	-14.8	
56805	507	0.173	0.207	-16.4		56910	507	0.076	0.091	-16.5		56916	507	0.610	0.710	-14.1	
56805	508	0.077	0.091	-15.4		56910	508	0.034	0.040	-15.0		56916	508	0.270	0.310	-12.9	
56805	509	0.107	0.129	-17.1		56910	509	0.047	0.057	-17.5		56916	509	0.450	0.530	-15.1	
56805	514	0.079	0.094	-16.0		56910	514	0.035	0.042	-16.7		56916	514	0.340	0.400	-15.0	
56806	501	0.098	0.118	-16.9		56911	501	0.181	0.213	-15.0		56917	501	0.184	0.217	-15.2	
56806	504	0.065	0.076	-14.5		56911	504	0.117	0.134	-12.7		56917	504	0.120	0.137	-12.4	
56806	506	0.093	0.111	-16.2		56911	506	0.195	0.229	-14.8		56917	506	0.199	0.233	-14.6	
56806	507	0.122	0.147	-17.0		56911	507	0.172	0.202	-14.9		56917	507	0.176	0.206	-14.6	
56806	508	0.054	0.065	-16.9		56911	508	0.076	0.089	-14.6		56917	508	0.077	0.091	-15.4	
56806	509	0.076	0.091	-16.5		56911	509	0.129	0.151	-14.6		56917	509	0.131	0.154	-14.9	
56806	514	0.056	0.067	-16.4		56911	514	0.096	0.113	-15.0		56917	514	0.098	0.115	-14.8	
56807	501	0.097	0.117	-17.1		56912	501	0.146	0.172	-15.1		56918	501	0.088	0.104	-15.4	
56807	504	0.064	0.075	-14.7		56912	504	0.095	0.109	-12.8		56918	504	0.058	0.066	-12.1	
56807	506	0.092	0.110	-16.4		56912	506	0.158	0.185	-14.6		56918	506	0.096	0.112	-14.3	
56807	507	0.121	0.145	-16.6		56912	507	0.140	0.163	-14.1		56918	507	0.084	0.099	-15.2	
56807	508	0.054	0.064	-15.6		56912	508	0.061	0.072	-15.3		56918	508	0.037	0.044	-15.9	
56807	509	0.075	0.090	-16.7		56912	509	0.104	0.122	-14.8		56918	509	0.063	0.074	-14.9	
56807	514	0.055	0.066	-16.7		56912	514	0.078	0.091	-14.3		56918	514	0.047	0.055	-14.5	
56808	501	0.127	0.153	-17.0		56913	501	0.119	0.140	-15.0		56919	501	0.226	0.270	-16.3	
56808	504	0.084	0.099	-15.2		56913	504	0.077	0.089	-13.5		56919	504	0.147	0.168	-12.5	
56808	506	0.120	0.144	-16.7		56913	506	0.129	0.151	-14.6		56919	506	0.244	0.290	-15.9	
56808	507	0.158	0.190	-16.8		56913	507	0.114	0.133	-14.3		56919	507	0.215	0.250	-14.0	
56808	508	0.070	0.084	-16.7		56913	508	0.050	0.059	-15.3		56919	508	0.095	0.111	-14.4	
56808	509	0.098	0.118	-16.9		56913	509	0.085	0.100	-15.0		56919	509	0.161	0.189	-14.8	
56808	514	0.072	0.087	-17.2		56913	514	0.064	0.074	-13.5		56919	514	0.121	0.141	-14.2	

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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
56920	501	0.206	0.242	-14.9		57146	501	0.209	0.247	-15.4		57410	501	0.032	0.038	-15.8	
56920	504	0.134	0.153	-12.4		57146	504	0.136	0.156	-12.8		57410	504	0.021	0.025	-16.0	
56920	506	0.222	0.260	-14.6		57146	506	0.226	0.270	-16.3		57410	506	0.030	0.036	-16.7	
56920	507	0.196	0.230	-14.8		57146	507	0.200	0.234	-14.5		57410	507	0.040	0.048	-16.7	
56920	508	0.086	0.101	-14.9		57146	508	0.088	0.103	-14.6		57410	508	0.018	0.021	-14.3	
56920	509	0.147	0.172	-14.5		57146	509	0.149	0.175	-14.9		57410	509	0.025	0.030	-16.7	
56920	514	0.110	0.129	-14.7		57146	514	0.112	0.131	-14.5		57410	514	0.018	0.022	-18.2	
56980	501	0.106	0.127	-16.5		57202	501	0.094	0.113	-16.8		57411	501	0.051	0.060	-15.0	
56980	504	0.070	0.082	-14.6		57202	504	0.062	0.073	-15.1		57411	504	0.033	0.038	-13.2	
56980	506	0.100	0.120	-16.7		57202	506	0.089	0.106	-16.0		57411	506	0.055	0.064	-14.1	
56980	507	0.132	0.158	-16.5		57202	507	0.117	0.140	-16.4		57411	507	0.048	0.056	-14.3	
56980	508	0.059	0.070	-15.7		57202	508	0.052	0.062	-16.1		57411	508	0.021	0.025	-16.0	
56980	509	0.082	0.098	-16.3		57202	509	0.073	0.087	-16.1		57411	509	0.036	0.042	-14.3	
56980	514	0.060	0.072	-16.7		57202	514	0.053	0.064	-17.2		57411	514	0.027	0.032	-15.6	
57001	501	0.036	0.044	-18.2		57257	501	0.117	0.140	-16.4		57572	501	0.019	0.023	-17.4	
57001	504	0.024	0.028	-14.3		57257	504	0.077	0.090	-14.4		57572	504	0.012	0.015	-20.0	
57001	506	0.034	0.041	-17.1		57257	506	0.110	0.132	-16.7		57572	506	0.018	0.021	-14.3	
57001	507	0.045	0.054	-16.7		57257	507	0.145	0.174	-16.7		57572	507	0.023	0.028	-17.9	
57001	508	0.020	0.024	-16.7		57257	508	0.064	0.077	-16.9		57572	508	0.010	0.012	-16.7	
57001	509	0.028	0.034	-17.6		57257	509	0.090	0.108	-16.7		57572	509	0.015	0.017	-11.8	
57001	514	0.021	0.025	-16.0		57257	514	0.066	0.079	-16.5		57572	514	0.011	0.013	-15.4	
57002	501	0.023	0.028	-17.9		57401	501	0.066	0.079	-16.5		57600	501	0.056	0.067	-16.4	
57002	504	0.015	0.018	-16.7		57401	504	0.044	0.051	-13.7		57600	504	0.037	0.043	-14.0	
57002	506	0.022	0.027	-18.5		57401	506	0.062	0.075	-17.3		57600	506	0.053	0.063	-15.9	
57002	507	0.029	0.035	-17.1		57401	507	0.082	0.099	-17.2		57600	507	0.070	0.084	-16.7	
57002	508	0.013	0.015	-13.3		57401	508	0.037	0.043	-14.0		57600	508	0.031	0.037	-16.2	
57002	509	0.018	0.022	-18.2		57401	509	0.051	0.061	-16.4		57600	509	0.043	0.052	-17.3	
57002	514	0.013	0.016	-18.8		57401	514	0.038	0.045	-15.6		57600	514	0.032	0.038	-15.8	
57090	501	0.330	0.390	-15.4		57403	501	0.244	0.280	-12.9		57611	501	0.108	0.128	-15.6	
57090	504	0.215	0.246	-12.6		57403	504	0.072	0.082	-12.2		57611	504	0.070	0.081	-13.6	
57090	506	0.360	0.420	-14.3		57403	506	0.280	0.330	-15.2		57611	506	0.117	0.137	-14.6	
57090	507	0.320	0.370	-13.5		57403	507	0.125	0.145	-13.8		57611	507	0.103	0.121	-14.9	
57090	508	0.138	0.163	-15.3		57403	508	0.114	0.133	-14.3		57611	508	0.045	0.053	-15.1	
57090	509	0.236	0.280	-15.7		57403	509	0.192	0.223	-13.9		57611	509	0.077	0.091	-15.4	
57090	514	0.176	0.207	-15.0		57403	514	0.148	0.171	-13.5		57611	514	0.058	0.068	-14.7	

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LOSS COST PERCENT CHANGE BY CLASS

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57625	501	0.490	0.590	-16.9		57726	501	0.114	0.134	-14.9		57810	501	0.056	0.066	-15.2	
57625	504	0.320	0.380	-15.8		57726	504	0.074	0.085	-12.9		57810	504	0.036	0.042	-14.3	
57625	506	0.460	0.560	-17.9		57726	506	0.123	0.144	-14.6		57810	506	0.060	0.071	-15.5	
57625	507	0.610	0.730	-16.4		57726	507	0.109	0.127	-14.2		57810	507	0.053	0.062	-14.5	
57625	508	0.270	0.320	-15.6		57726	508	0.048	0.056	-14.3		57810	508	0.023	0.028	-17.9	
57625	509	0.380	0.460	-17.4		57726	509	0.081	0.095	-14.7		57810	509	0.040	0.047	-14.9	
57625	514	0.280	0.330	-15.2		57726	514	0.061	0.071	-14.1		57810	514	0.030	0.035	-14.3	
57651	501	0.060	0.072	-16.7		57798	501	0.030	0.036	-16.7		57871	501	0.067	0.079	-15.2	
57651	504	0.039	0.046	-15.2		57798	504	0.020	0.023	-13.0		57871	504	0.043	0.050	-14.0	
57651	506	0.056	0.068	-17.6		57798	506	0.029	0.034	-14.7		57871	506	0.072	0.085	-15.3	
57651	507	0.074	0.089	-16.9		57798	507	0.038	0.045	-15.6		57871	507	0.064	0.075	-14.7	
57651	508	0.033	0.039	-15.4		57798	508	0.017	0.020	-15.0		57871	508	0.028	0.033	-15.2	
57651	509	0.046	0.055	-16.4		57798	509	0.023	0.028	-17.9		57871	509	0.048	0.056	-14.3	
57651	514	0.034	0.041	-17.1		57798	514	0.017	0.021	-19.0		57871	514	0.036	0.042	-14.3	
57690	501	0.141	0.166	-15.1		57800	501	0.113	0.136	-16.9		57913	501	0.147	0.176	-16.5	
57690	504	0.092	0.105	-12.4		57800	504	0.075	0.088	-14.8		57913	504	0.096	0.113	-15.0	
57690	506	0.152	0.178	-14.6		57800	506	0.107	0.128	-16.4		57913	506	0.138	0.166	-16.9	
57690	507	0.134	0.157	-14.6		57800	507	0.141	0.169	-16.6		57913	507	0.182	0.219	-16.9	
57690	508	0.059	0.069	-14.5		57800	508	0.063	0.074	-14.9		57913	508	0.081	0.096	-15.6	
57690	509	0.100	0.118	-15.3		57800	509	0.087	0.105	-17.1		57913	509	0.113	0.136	-16.9	
57690	514	0.075	0.088	-14.8		57800	514	0.064	0.077	-16.9		57913	514	0.083	0.100	-17.0	
57716	501	0.067	0.079	-15.2		57808	501	0.056	0.066	-15.2		57997	501	0.135	0.156	-13.5	
57716	504	0.043	0.050	-14.0		57808	504	0.036	0.042	-14.3		57997	504	0.100	0.113	-11.5	
57716	506	0.072	0.085	-15.3		57808	506	0.060	0.071	-15.5		57997	506	0.101	0.116	-12.9	
57716	507	0.064	0.075	-14.7		57808	507	0.053	0.062	-14.5		57997	507	0.148	0.171	-13.5	
57716	508	0.028	0.033	-15.2		57808	508	0.023	0.028	-17.9		57997	508	0.083	0.096	-13.5	
57716	509	0.048	0.056	-14.3		57808	509	0.040	0.047	-14.9		57997	509	0.146	0.169	-13.6	
57716	514	0.036	0.042	-14.3		57808	514	0.030	0.035	-14.3		57997	514	0.119	0.137	-13.1	
57725	501	0.146	0.172	-15.1		57809	501	0.058	0.068	-14.7		57998	501	0.065	0.078	-16.7	
57725	504	0.095	0.109	-12.8		57809	504	0.038	0.043	-11.6		57998	504	0.043	0.050	-14.0	
57725	506	0.158	0.185	-14.6		57809	506	0.062	0.073	-15.1		57998	506	0.061	0.074	-17.6	
57725	507	0.140	0.163	-14.1		57809	507	0.055	0.065	-15.4		57998	507	0.081	0.097	-16.5	
57725	508	0.061	0.072	-15.3		57809	508	0.024	0.028	-14.3		57998	508	0.036	0.043	-16.3	
57725	509	0.104	0.122	-14.8		57809	509	0.041	0.048	-14.6		57998	509	0.050	0.060	-16.7	
57725	514	0.078	0.091	-14.3		57809	514	0.031	0.036	-13.9		57998	514	0.037	0.044	-15.9	

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57999	501	0.092	0.108	-14.8		58057	501	0.113	0.136	-16.9		58302	501	0.051	0.061	-16.4	
57999	504	0.060	0.069	-13.0		58057	504	0.075	0.088	-14.8		58302	504	0.034	0.040	-15.0	
57999	506	0.099	0.117	-15.4		58057	506	0.107	0.128	-16.4		58302	506	0.048	0.058	-17.2	
57999	507	0.088	0.103	-14.6		58057	507	0.141	0.169	-16.6		58302	507	0.064	0.077	-16.9	
57999	508	0.039	0.045	-13.3		58057	508	0.063	0.074	-14.9		58302	508	0.028	0.034	-17.6	
57999	509	0.066	0.077	-14.3		58057	509	0.087	0.105	-17.1		58302	509	0.040	0.048	-16.7	
57999	514	0.049	0.058	-15.5		58057	514	0.064	0.077	-16.9		58302	514	0.029	0.035	-17.1	
58009	501	0.092	0.108	-14.8		58058	501	0.102	0.122	-16.4		58397	501	0.300	0.360	-16.7	
58009	504	0.060	0.069	-13.0		58058	504	0.067	0.079	-15.2		58397	504	0.196	0.231	-15.2	
58009	506	0.099	0.117	-15.4		58058	506	0.096	0.115	-16.5		58397	506	0.280	0.340	-17.6	
58009	507	0.088	0.103	-14.6		58058	507	0.127	0.152	-16.4		58397	507	0.370	0.440	-15.9	
58009	508	0.039	0.045	-13.3		58058	508	0.056	0.067	-16.4		58397	508	0.165	0.195	-15.4	
58009	509	0.066	0.077	-14.3		58058	509	0.079	0.094	-16.0		58397	509	0.230	0.280	-17.9	
58009	514	0.049	0.058	-15.5		58058	514	0.058	0.069	-15.9		58397	514	0.169	0.202	-16.3	
58010	501	0.151	0.181	-16.6		58095	501	0.143	0.172	-16.9		58408	501	0.080	0.092	-13.0	
58010	504	0.099	0.117	-15.4		58095	504	0.094	0.111	-15.3		58408	504	0.059	0.067	-11.9	
58010	506	0.142	0.171	-17.0		58095	506	0.135	0.162	-16.7		58408	506	0.059	0.069	-14.5	
58010	507	0.188	0.225	-16.4		58095	507	0.178	0.214	-16.8		58408	507	0.087	0.101	-13.9	
58010	508	0.083	0.099	-16.2		58095	508	0.079	0.094	-16.0		58408	508	0.049	0.057	-14.0	
58010	509	0.117	0.140	-16.4		58095	509	0.111	0.133	-16.5		58408	509	0.086	0.100	-14.0	
58010	514	0.086	0.103	-16.5		58095	514	0.081	0.097	-16.5		58408	514	0.070	0.081	-13.6	
58020	501	0.260	0.300	-13.3		58096	501	0.190	0.228	-16.7		58409	501	0.101	0.117	-13.7	
58020	504	0.077	0.089	-13.5		58096	504	0.125	0.147	-15.0		58409	504	0.075	0.085	-11.8	
58020	506	0.300	0.350	-14.3		58096	506	0.179	0.215	-16.7		58409	506	0.075	0.087	-13.8	
58020	507	0.134	0.155	-13.5		58096	507	0.237	0.280	-15.4		58409	507	0.111	0.128	-13.3	
58020	508	0.123	0.142	-13.4		58096	508	0.105	0.125	-16.0		58409	508	0.062	0.072	-13.9	
58020	509	0.207	0.239	-13.4		58096	509	0.147	0.176	-16.5		58409	509	0.110	0.127	-13.4	
58020	514	0.159	0.184	-13.6		58096	514	0.108	0.129	-16.3		58409	514	0.089	0.103	-13.6	
58056	501	0.180	0.216	-16.7		58301	501	0.070	0.083	-15.7		58456	501	0.054	0.062	-12.9	
58056	504	0.118	0.139	-15.1		58301	504	0.046	0.052	-11.5		58456	504	0.040	0.045	-11.1	
58056	506	0.170	0.204	-16.7		58301	506	0.076	0.089	-14.6		58456	506	0.040	0.047	-14.9	
58056	507	0.224	0.270	-17.0		58301	507	0.067	0.079	-15.2		58456	507	0.059	0.068	-13.2	
58056	508	0.099	0.118	-16.1		58301	508	0.030	0.035	-14.3		58456	508	0.033	0.039	-15.4	
58056	509	0.139	0.167	-16.8		58301	509	0.050	0.059	-15.3		58456	509	0.058	0.067	-13.4	
58056	514	0.102	0.122	-16.4		58301	514	0.038	0.044	-13.6		58456	514	0.047	0.055	-14.5	

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58457	501	0.078	0.091	-14.3		58559	501	0.021	0.025	-16.0		58682	501	0.185	0.222	-16.7	
58457	504	0.058	0.066	-12.1		58559	504	0.014	0.016	-12.5		58682	504	0.122	0.144	-15.3	
58457	506	0.058	0.068	-14.7		58559	506	0.020	0.024	-16.7		58682	506	0.175	0.210	-16.7	
58457	507	0.086	0.099	-13.1		58559	507	0.026	0.031	-16.1		58682	507	0.231	0.280	-17.5	
58457	508	0.048	0.056	-14.3		58559	508	0.012	0.014	-14.3		58682	508	0.102	0.122	-16.4	
58457	509	0.085	0.098	-13.3		58559	509	0.016	0.019	-15.8		58682	509	0.143	0.172	-16.9	
58457	514	0.069	0.079	-12.7		58559	514	0.012	0.014	-14.3		58682	514	0.105	0.126	-16.7	
58458	501	0.101	0.117	-13.7		58560	501	0.050	0.060	-16.7		58713	501	0.076	0.088	-13.6	
58458	504	0.075	0.085	-11.8		58560	504	0.033	0.039	-15.4		58713	504	0.022	0.026	-15.4	
58458	506	0.075	0.087	-13.8		58560	506	0.048	0.057	-15.8		58713	506	0.088	0.102	-13.7	
58458	507	0.111	0.128	-13.3		58560	507	0.063	0.075	-16.0		58713	507	0.039	0.045	-13.3	
58458	508	0.062	0.072	-13.9		58560	508	0.028	0.033	-15.2		58713	508	0.036	0.041	-12.2	
58458	509	0.110	0.127	-13.4		58560	509	0.039	0.047	-17.0		58713	509	0.060	0.069	-13.0	
58458	514	0.089	0.103	-13.6		58560	514	0.029	0.034	-14.7		58713	514	0.046	0.053	-13.2	
58459	501	0.121	0.141	-14.2		58575	501	0.065	0.078	-16.7		58737	501	0.135	0.161	-16.1	
58459	504	0.090	0.102	-11.8		58575	504	0.043	0.050	-14.0		58737	504	0.089	0.104	-14.4	
58459	506	0.090	0.105	-14.3		58575	506	0.061	0.074	-17.6		58737	506	0.127	0.152	-16.4	
58459	507	0.133	0.154	-13.6		58575	507	0.081	0.097	-16.5		58737	507	0.167	0.201	-16.9	
58459	508	0.075	0.087	-13.8		58575	508	0.036	0.043	-16.3		58737	508	0.074	0.088	-15.9	
58459	509	0.132	0.152	-13.2		58575	509	0.050	0.060	-16.7		58737	509	0.104	0.125	-16.8	
58459	514	0.107	0.123	-13.0		58575	514	0.037	0.044	-15.9		58737	514	0.076	0.091	-16.5	
58503	501	0.079	0.095	-16.8		58627	501	0.208	0.250	-16.8		58756	501	0.087	0.102	-14.7	
58503	504	0.052	0.062	-16.1		58627	504	0.137	0.161	-14.9		58756	504	0.056	0.064	-12.5	
58503	506	0.075	0.090	-16.7		58627	506	0.197	0.236	-16.5		58756	506	0.094	0.110	-14.5	
58503	507	0.099	0.119	-16.8		58627	507	0.260	0.310	-16.1		58756	507	0.083	0.097	-14.4	
58503	508	0.044	0.052	-15.4		58627	508	0.115	0.137	-16.1		58756	508	0.036	0.043	-16.3	
58503	509	0.061	0.074	-17.6		58627	509	0.161	0.193	-16.6		58756	509	0.062	0.073	-15.1	
58503	514	0.045	0.054	-16.7		58627	514	0.118	0.142	-16.9		58756	514	0.046	0.054	-14.8	
58532	501	0.103	0.123	-16.3		58663	501	0.460	0.550	-16.4		58757	501	0.450	0.540	-16.7	
58532	504	0.067	0.079	-15.2		58663	504	0.300	0.350	-14.3		58757	504	0.300	0.350	-14.3	
58532	506	0.097	0.116	-16.4		58663	506	0.500	0.590	-15.3		58757	506	0.430	0.510	-15.7	
58532	507	0.128	0.153	-16.3		58663	507	0.440	0.520	-15.4		58757	507	0.560	0.680	-17.6	
58532	508	0.057	0.067	-14.9		58663	508	0.194	0.229	-15.3		58757	508	0.250	0.300	-16.7	
58532	509	0.079	0.095	-16.8		58663	509	0.330	0.390	-15.4		58757	509	0.350	0.420	-16.7	
58532	514	0.058	0.070	-17.1		58663	514	0.248	0.290	-14.5		58757	514	0.260	0.310	-16.1	

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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
58759	501	0.056	0.067	-16.4		58840	501	0.128	0.151	-15.2		59005	501	0.076	0.091	-16.5	
58759	504	0.037	0.043	-14.0		58840	504	0.083	0.095	-12.6		59005	504	0.050	0.059	-15.3	
58759	506	0.053	0.063	-15.9		58840	506	0.138	0.162	-14.8		59005	506	0.072	0.086	-16.3	
58759	507	0.070	0.084	-16.7		58840	507	0.122	0.143	-14.7		59005	507	0.095	0.114	-16.7	
58759	508	0.031	0.037	-16.2		58840	508	0.054	0.063	-14.3		59005	508	0.042	0.050	-16.0	
58759	509	0.043	0.052	-17.3		58840	509	0.091	0.107	-15.0		59005	509	0.059	0.071	-16.9	
58759	514	0.032	0.038	-15.8		58840	514	0.068	0.080	-15.0		59005	514	0.043	0.052	-17.3	
58802	501	0.064	0.076	-15.8		58873	501	0.204	0.240	-15.0		59057	501	0.560	0.680	-17.6	
58802	504	0.042	0.049	-14.3		58873	504	0.133	0.152	-12.5		59057	504	0.370	0.440	-15.9	
58802	506	0.060	0.072	-16.7		58873	506	0.220	0.260	-15.4		59057	506	0.530	0.640	-17.2	
58802	507	0.079	0.095	-16.8		58873	507	0.195	0.228	-14.5		59057	507	0.700	0.840	-16.7	
58802	508	0.035	0.042	-16.7		58873	508	0.086	0.101	-14.9		59057	508	0.310	0.370	-16.2	
58802	509	0.049	0.059	-16.9		58873	509	0.145	0.171	-15.2		59057	509	0.440	0.520	-15.4	
58802	514	0.036	0.043	-16.3		58873	514	0.109	0.128	-14.8		59057	514	0.320	0.380	-15.8	
58813	501	0.213	0.250	-14.8		58903	501	0.040	0.048	-16.7		59058	501	0.360	0.440	-18.2	
58813	504	0.139	0.159	-12.6		58903	504	0.026	0.031	-16.1		59058	504	0.240	0.280	-14.3	
58813	506	0.230	0.270	-14.8		58903	506	0.038	0.045	-15.6		59058	506	0.340	0.410	-17.1	
58813	507	0.203	0.238	-14.7		58903	507	0.050	0.060	-16.7		59058	507	0.450	0.540	-16.7	
58813	508	0.089	0.105	-15.2		58903	508	0.022	0.026	-15.4		59058	508	0.201	0.239	-15.9	
58813	509	0.152	0.178	-14.6		58903	509	0.031	0.037	-16.2		59058	509	0.280	0.340	-17.6	
58813	514	0.114	0.133	-14.3		58903	514	0.023	0.027	-14.8		59058	514	0.207	0.248	-16.5	
58822	501	0.175	0.210	-16.7		58904	501	0.031	0.037	-16.2		59188	501	0.520	0.600	-13.3	
58822	504	0.115	0.136	-15.4		58904	504	0.020	0.024	-16.7		59188	504	0.154	0.176	-12.5	
58822	506	0.165	0.198	-16.7		58904	506	0.029	0.035	-17.1		59188	506	0.600	0.700	-14.3	
58822	507	0.218	0.260	-16.2		58904	507	0.038	0.046	-17.4		59188	507	0.270	0.310	-12.9	
58822	508	0.097	0.115	-15.7		58904	508	0.017	0.020	-15.0		59188	508	0.243	0.280	-13.2	
58822	509	0.135	0.162	-16.7		58904	509	0.024	0.029	-17.2		59188	509	0.410	0.470	-12.8	
58822	514	0.099	0.119	-16.8		58904	514	0.017	0.021	-19.0		59188	514	0.320	0.360	-11.1	
58837	501	0.430	0.500	-14.0		58922	501	0.340	0.400	-15.0		59189	501	0.710	0.820	-13.4	
58837	504	0.280	0.320	-12.5		58922	504	0.221	0.250	-11.6		59189	504	0.211	0.241	-12.4	
58837	506	0.460	0.540	-14.8		58922	506	0.370	0.430	-14.0		59189	506	0.830	0.960	-13.5	
58837	507	0.410	0.480	-14.6		58922	507	0.320	0.380	-15.8		59189	507	0.370	0.420	-11.9	
58837	508	0.179	0.211	-15.2		58922	508	0.142	0.167	-15.0		59189	508	0.330	0.390	-15.4	
58837	509	0.310	0.360	-13.9		58922	509	0.242	0.280	-13.6		59189	509	0.560	0.650	-13.8	
58837	514	0.229	0.270	-15.2		58922	514	0.181	0.212	-14.6		59189	514	0.430	0.500	-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
59223	501	0.211	0.249	-15.3		59482	501	0.540	0.630	-14.3		59661	501	0.117	0.141	-17.0	
59223	504	0.137	0.157	-12.7		59482	504	0.160	0.183	-12.6		59661	504	0.077	0.091	-15.4	
59223	506	0.228	0.270	-15.6		59482	506	0.630	0.730	-13.7		59661	506	0.111	0.133	-16.5	
59223	507	0.202	0.236	-14.4		59482	507	0.280	0.320	-12.5		59661	507	0.146	0.175	-16.6	
59223	508	0.089	0.104	-14.4		59482	508	0.250	0.290	-13.8		59661	508	0.065	0.077	-15.6	
59223	509	0.151	0.177	-14.7		59482	509	0.430	0.490	-12.2		59661	509	0.091	0.109	-16.5	
59223	514	0.113	0.132	-14.4		59482	514	0.330	0.380	-13.2		59661	514	0.067	0.080	-16.2	
59257	501	0.021	0.025	-16.0		59537	501	0.148	0.174	-14.9		59693	501	0.020	0.024	-16.7	
59257	504	0.013	0.016	-18.8		59537	504	0.096	0.110	-12.7		59693	504	0.013	0.015	-13.3	
59257	506	0.019	0.023	-17.4		59537	506	0.160	0.187	-14.4		59693	506	0.019	0.022	-13.6	
59257	507	0.026	0.031	-16.1		59537	507	0.141	0.165	-14.5		59693	507	0.024	0.029	-17.2	
59257	508	0.011	0.013	-15.4		59537	508	0.062	0.073	-15.1		59693	508	0.011	0.013	-15.4	
59257	509	0.016	0.019	-15.8		59537	509	0.106	0.124	-14.5		59693	509	0.015	0.018	-16.7	
59257	514	0.012	0.014	-14.3		59537	514	0.079	0.093	-15.1		59693	514	0.011	0.013	-15.4	
59306	501	0.129	0.154	-16.2		59601	501	0.130	0.156	-16.7		59701	501	0.009	0.011	-18.2	
59306	504	0.085	0.100	-15.0		59601	504	0.086	0.101	-14.9		59701	504	0.006	0.007	-14.3	
59306	506	0.121	0.146	-17.1		59601	506	0.123	0.148	-16.9		59701	506	0.009	0.011	-18.2	
59306	507	0.160	0.192	-16.7		59601	507	0.162	0.195	-16.9		59701	507	0.012	0.014	-14.3	
59306	508	0.071	0.084	-15.5		59601	508	0.072	0.086	-16.3		59701	508	0.005	0.006	-16.7	
59306	509	0.099	0.119	-16.8		59601	509	0.101	0.121	-16.5		59701	509	0.007	0.009	-22.2	
59306	514	0.073	0.087	-16.1		59601	514	0.074	0.089	-16.9		59701	514	0.005	0.006	-16.7	
59378	501	0.137	0.162	-15.4		59647	501	0.242	0.280	-13.6		59713	501	0.214	0.260	-17.7	
59378	504	0.089	0.102	-12.7		59647	504	0.072	0.082	-12.2		59713	504	0.141	0.166	-15.1	
59378	506	0.148	0.174	-14.9		59647	506	0.280	0.320	-12.5		59713	506	0.202	0.243	-16.9	
59378	507	0.131	0.153	-14.4		59647	507	0.124	0.144	-13.9		59713	507	0.270	0.320	-15.6	
59378	508	0.058	0.068	-14.7		59647	508	0.113	0.132	-14.4		59713	508	0.118	0.141	-16.3	
59378	509	0.098	0.115	-14.8		59647	509	0.191	0.221	-13.6		59713	509	0.166	0.199	-16.6	
59378	514	0.073	0.086	-15.1		59647	514	0.147	0.170	-13.5		59713	514	0.122	0.146	-16.4	
59481	501	0.350	0.410	-14.6		59660	501	0.240	0.290	-17.2		59722	501	0.111	0.133	-16.5	
59481	504	0.227	0.270	-15.9		59660	504	0.158	0.186	-15.1		59722	504	0.073	0.086	-15.1	
59481	506	0.330	0.390	-15.4		59660	506	0.226	0.270	-16.3		59722	506	0.105	0.126	-16.7	
59481	507	0.430	0.520	-17.3		59660	507	0.300	0.360	-16.7		59722	507	0.138	0.166	-16.9	
59481	508	0.191	0.227	-15.9		59660	508	0.132	0.157	-15.9		59722	508	0.061	0.073	-16.4	
59481	509	0.270	0.320	-15.6		59660	509	0.185	0.222	-16.7		59722	509	0.086	0.103	-16.5	
59481	514	0.196	0.235	-16.6		59660	514	0.136	0.163	-16.6		59722	514	0.063	0.075	-16.0	

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LOSS COST PERCENT CHANGE BY CLASS

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59723	501	0.042	0.050	-16.0		59750	501	0.110	0.130	-15.4		59781	501	0.096	0.113	-15.0	
59723	504	0.028	0.032	-12.5		59750	504	0.072	0.082	-12.2		59781	504	0.062	0.071	-12.7	
59723	506	0.040	0.047	-14.9		59750	506	0.119	0.139	-14.4		59781	506	0.103	0.121	-14.9	
59723	507	0.052	0.062	-16.1		59750	507	0.105	0.123	-14.6		59781	507	0.091	0.107	-15.0	
59723	508	0.023	0.027	-14.8		59750	508	0.046	0.054	-14.8		59781	508	0.040	0.047	-14.9	
59723	509	0.032	0.039	-17.9		59750	509	0.079	0.092	-14.1		59781	509	0.068	0.080	-15.0	
59723	514	0.024	0.028	-14.3		59750	514	0.059	0.069	-14.5		59781	514	0.051	0.060	-15.0	
59724	501	0.064	0.077	-16.9		59751	501	0.040	0.047	-14.9		59782	501	0.143	0.168	-14.9	
59724	504	0.042	0.050	-16.0		59751	504	0.026	0.030	-13.3		59782	504	0.093	0.106	-12.3	
59724	506	0.060	0.073	-17.8		59751	506	0.043	0.050	-14.0		59782	506	0.154	0.181	-14.9	
59724	507	0.080	0.096	-16.7		59751	507	0.038	0.044	-13.6		59782	507	0.136	0.159	-14.5	
59724	508	0.035	0.042	-16.7		59751	508	0.017	0.020	-15.0		59782	508	0.060	0.070	-14.3	
59724	509	0.050	0.059	-15.3		59751	509	0.028	0.033	-15.2		59782	509	0.102	0.119	-14.3	
59724	514	0.036	0.044	-18.2		59751	514	0.021	0.025	-16.0		59782	514	0.076	0.089	-14.6	
59725	501	0.080	0.096	-16.7		59773	501	0.031	0.035	-11.4		59783	501	0.139	0.164	-15.2	
59725	504	0.053	0.062	-14.5		59773	504	0.009	0.010	-10.0		59783	504	0.090	0.103	-12.6	
59725	506	0.075	0.090	-16.7		59773	506	0.036	0.041	-12.2		59783	506	0.150	0.176	-14.8	
59725	507	0.099	0.119	-16.8		59773	507	0.016	0.018	-11.1		59783	507	0.133	0.155	-14.2	
59725	508	0.044	0.052	-15.4		59773	508	0.014	0.017	-17.6		59783	508	0.058	0.069	-15.9	
59725	509	0.062	0.074	-16.2		59773	509	0.024	0.028	-14.3		59783	509	0.099	0.116	-14.7	
59725	514	0.045	0.054	-16.7		59773	514	0.019	0.022	-13.6		59783	514	0.074	0.087	-14.9	
59726	501	0.058	0.070	-17.1		59774	501	0.025	0.029	-13.8		59784	501	0.107	0.125	-14.4	
59726	504	0.038	0.045	-15.6		59774	504	0.007	0.009	-22.2		59784	504	0.069	0.079	-12.7	
59726	506	0.055	0.066	-16.7		59774	506	0.029	0.034	-14.7		59784	506	0.115	0.135	-14.8	
59726	507	0.072	0.087	-17.2		59774	507	0.013	0.015	-13.3		59784	507	0.102	0.119	-14.3	
59726	508	0.032	0.038	-15.8		59774	508	0.012	0.014	-14.3		59784	508	0.045	0.053	-15.1	
59726	509	0.045	0.054	-16.7		59774	509	0.020	0.023	-13.0		59784	509	0.076	0.089	-14.6	
59726	514	0.033	0.039	-15.4		59774	514	0.015	0.018	-16.7		59784	514	0.057	0.067	-14.9	
59738	501	0.185	0.222	-16.7		59775	501	0.033	0.038	-13.2		59790	501	0.143	0.172	-16.9	
59738	504	0.122	0.144	-15.3		59775	504	0.010	0.011	-9.1		59790	504	0.094	0.111	-15.3	
59738	506	0.175	0.210	-16.7		59775	506	0.038	0.044	-13.6		59790	506	0.135	0.162	-16.7	
59738	507	0.231	0.280	-17.5		59775	507	0.017	0.019	-10.5		59790	507	0.178	0.214	-16.8	
59738	508	0.102	0.122	-16.4		59775	508	0.015	0.018	-16.7		59790	508	0.079	0.094	-16.0	
59738	509	0.143	0.172	-16.9		59775	509	0.026	0.030	-13.3		59790	509	0.111	0.133	-16.5	
59738	514	0.105	0.126	-16.7		59775	514	0.020	0.023	-13.0		59790	514	0.081	0.097	-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
59798	501	0.360	0.430	-16.3		59892	501	0.139	0.164	-15.2		59917	501	0.058	0.068	-14.7	
59798	504	0.236	0.270	-12.6		59892	504	0.090	0.103	-12.6		59917	504	0.038	0.043	-11.6	
59798	506	0.390	0.460	-15.2		59892	506	0.150	0.176	-14.8		59917	506	0.062	0.073	-15.1	
59798	507	0.350	0.410	-14.6		59892	507	0.133	0.155	-14.2		59917	507	0.055	0.065	-15.4	
59798	508	0.152	0.179	-15.1		59892	508	0.058	0.069	-15.9		59917	508	0.024	0.028	-14.3	
59798	509	0.260	0.300	-13.3		59892	509	0.099	0.116	-14.7		59917	509	0.041	0.048	-14.6	
59798	514	0.194	0.227	-14.5		59892	514	0.074	0.087	-14.9		59917	514	0.031	0.036	-13.9	
59806	501	0.260	0.310	-16.1		59904	501	0.094	0.111	-15.3		59923	501	0.015	0.017	-11.8	
59806	504	0.169	0.193	-12.4		59904	504	0.061	0.070	-12.9		59923	504	0.010	0.011	-9.1	
59806	506	0.280	0.330	-15.2		59904	506	0.101	0.119	-15.1		59923	506	0.014	0.016	-12.5	
59806	507	0.248	0.290	-14.5		59904	507	0.090	0.105	-14.3		59923	507	0.018	0.022	-18.2	
59806	508	0.109	0.128	-14.8		59904	508	0.039	0.046	-15.2		59923	508	0.008	0.010	-20.0	
59806	509	0.185	0.218	-15.1		59904	509	0.067	0.079	-15.2		59923	509	0.011	0.013	-15.4	
59806	514	0.139	0.163	-14.7		59904	514	0.050	0.059	-15.3		59923	514	0.008	0.010	-20.0	
59867	501	0.161	0.193	-16.6		59905	501	0.101	0.121	-16.5		59925	501	0.410	0.500	-18.0	
59867	504	0.106	0.125	-15.2		59905	504	0.066	0.078	-15.4		59925	504	0.360	0.430	-16.3	
59867	506	0.152	0.182	-16.5		59905	506	0.095	0.114	-16.7		59925	506	0.420	0.510	-17.6	
59867	507	0.200	0.240	-16.7		59905	507	0.125	0.151	-17.2		59925	507	0.260	0.320	-18.8	
59867	508	0.089	0.106	-16.0		59905	508	0.056	0.066	-15.2		59925	508	0.340	0.410	-17.1	
59867	509	0.124	0.149	-16.8		59905	509	0.078	0.094	-17.0		59925	509	0.350	0.430	-18.6	
59867	514	0.091	0.109	-16.5		59905	514	0.057	0.069	-17.4		59925	514	0.310	0.370	-16.2	
59886	501	0.022	0.026	-15.4		59914	501	0.590	0.710	-16.9		59926	501	0.350	0.430	-18.6	
59886	504	0.014	0.017	-17.6		59914	504	0.390	0.460	-15.2		59926	504	0.310	0.370	-16.2	
59886	506	0.021	0.025	-16.0		59914	506	0.560	0.670	-16.4		59926	506	0.360	0.430	-16.3	
59886	507	0.027	0.033	-18.2		59914	507	0.740	0.880	-15.9		59926	507	0.221	0.270	-18.1	
59886	508	0.012	0.014	-14.3		59914	508	0.330	0.390	-15.4		59926	508	0.290	0.350	-17.1	
59886	509	0.017	0.020	-15.0		59914	509	0.460	0.550	-16.4		59926	509	0.300	0.370	-18.9	
59886	514	0.012	0.015	-20.0		59914	514	0.340	0.400	-15.0		59926	514	0.260	0.320	-18.8	
59889	501	0.101	0.117	-13.7		59915	501	0.310	0.370	-16.2		59927	501	0.236	0.290	-18.6	
59889	504	0.030	0.034	-11.8		59915	504	0.203	0.232	-12.5		59927	504	0.206	0.247	-16.6	
59889	506	0.117	0.136	-14.0		59915	506	0.340	0.400	-15.0		59927	506	0.239	0.290	-17.6	
59889	507	0.052	0.060	-13.3		59915	507	0.300	0.350	-14.3		59927	507	0.148	0.181	-18.2	
59889	508	0.047	0.055	-14.5		59915	508	0.131	0.154	-14.9		59927	508	0.193	0.237	-18.6	
59889	509	0.080	0.092	-13.0		59915	509	0.223	0.260	-14.2		59927	509	0.201	0.246	-18.3	
59889	514	0.061	0.071	-14.1		59915	514	0.167	0.195	-14.4		59927	514	0.176	0.214	-17.8	

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LOSS COST PERCENT CHANGE BY CLASS

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59931	501	0.270	0.320	-15.6		59963	501	0.250	0.300	-16.7		59977	501	0.101	0.119	-15.1	
59931	504	0.175	0.206	-15.0		59963	504	0.167	0.197	-15.2		59977	504	0.066	0.075	-12.0	
59931	506	0.250	0.300	-16.7		59963	506	0.240	0.290	-17.2		59977	506	0.109	0.128	-14.8	
59931	507	0.330	0.400	-17.5		59963	507	0.320	0.380	-15.8		59977	507	0.097	0.113	-14.2	
59931	508	0.147	0.175	-16.0		59963	508	0.140	0.167	-16.2		59977	508	0.042	0.050	-16.0	
59931	509	0.206	0.247	-16.6		59963	509	0.196	0.236	-16.9		59977	509	0.072	0.085	-15.3	
59931	514	0.151	0.181	-16.6		59963	514	0.144	0.173	-16.8		59977	514	0.054	0.063	-14.3	
59932	501	0.290	0.340	-14.7		59964	501	0.600	0.710	-15.5		59984	501	0.045	0.054	-16.7	
59932	504	0.189	0.222	-14.9		59964	504	0.390	0.460	-15.2		59984	504	0.030	0.035	-14.3	
59932	506	0.270	0.320	-15.6		59964	506	0.560	0.670	-16.4		59984	506	0.042	0.051	-17.6	
59932	507	0.360	0.430	-16.3		59964	507	0.740	0.890	-16.9		59984	507	0.056	0.067	-16.4	
59932	508	0.158	0.188	-16.0		59964	508	0.330	0.390	-15.4		59984	508	0.025	0.029	-13.8	
59932	509	0.222	0.270	-17.8		59964	509	0.460	0.550	-16.4		59984	509	0.035	0.042	-16.7	
59932	514	0.163	0.195	-16.4		59964	514	0.340	0.400	-15.0		59984	514	0.025	0.030	-16.7	
59941	501	0.089	0.107	-16.8		59970	501	0.126	0.149	-15.4		59985	501	0.176	0.211	-16.6	
59941	504	0.059	0.069	-14.5		59970	504	0.082	0.094	-12.8		59985	504	0.116	0.136	-14.7	
59941	506	0.084	0.101	-16.8		59970	506	0.137	0.160	-14.4		59985	506	0.166	0.199	-16.6	
59941	507	0.111	0.133	-16.5		59970	507	0.121	0.141	-14.2		59985	507	0.219	0.260	-15.8	
59941	508	0.049	0.059	-16.9		59970	508	0.053	0.062	-14.5		59985	508	0.097	0.115	-15.7	
59941	509	0.069	0.083	-16.9		59970	509	0.090	0.106	-15.1		59985	509	0.136	0.163	-16.6	
59941	514	0.051	0.061	-16.4		59970	514	0.068	0.079	-13.9		59985	514	0.100	0.119	-16.0	
59947	501	0.094	0.111	-15.3		59973	501	0.164	0.197	-16.8		59986	501	0.134	0.161	-16.8	
59947	504	0.061	0.070	-12.9		59973	504	0.108	0.127	-15.0		59986	504	0.088	0.104	-15.4	
59947	506	0.101	0.119	-15.1		59973	506	0.155	0.186	-16.7		59986	506	0.127	0.152	-16.4	
59947	507	0.090	0.105	-14.3		59973	507	0.204	0.245	-16.7		59986	507	0.167	0.200	-16.5	
59947	508	0.039	0.046	-15.2		59973	508	0.091	0.108	-15.7		59986	508	0.074	0.088	-15.9	
59947	509	0.067	0.079	-15.2		59973	509	0.127	0.152	-16.4		59986	509	0.104	0.124	-16.1	
59947	514	0.050	0.059	-15.3		59973	514	0.093	0.112	-17.0		59986	514	0.076	0.091	-16.5	
59955	501	0.034	0.041	-17.1		59975	501	0.177	0.208	-14.9		59988	501	0.045	0.053	-15.1	
59955	504	0.022	0.026	-15.4		59975	504	0.115	0.132	-12.9		59988	504	0.029	0.034	-14.7	
59955	506	0.032	0.039	-17.9		59975	506	0.191	0.224	-14.7		59988	506	0.049	0.057	-14.0	
59955	507	0.043	0.051	-15.7		59975	507	0.169	0.198	-14.6		59988	507	0.043	0.050	-14.0	
59955	508	0.019	0.022	-13.6		59975	508	0.074	0.087	-14.9		59988	508	0.019	0.022	-13.6	
59955	509	0.026	0.032	-18.8		59975	509	0.126	0.148	-14.9		59988	509	0.032	0.038	-15.8	
59955	514	0.019	0.023	-17.4		59975	514	0.095	0.111	-14.4		59988	514	0.024	0.028	-14.3	

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59989	501	0.023	0.028	-17.9		60015	501	30.700	31.300	-1.9		61216	501	21.900	20.800	+5.3	
59989	504	0.015	0.018	-16.7		60015	504	22.600	22.300	+1.3		61216	504	27.500	25.300	+8.7	
59989	506	0.022	0.027	-18.5		60015	506	28.500	28.900	-1.4		61216	506	30.400	28.800	+5.6	
59989	507	0.029	0.035	-17.1		60015	507	35.700	35.400	+0.8		61216	507	30.500	28.200	+8.2	
59989	508	0.013	0.015	-13.3		60015	508	19.800	20.300	-2.5		61216	508	22.300	21.200	+5.2	
59989	509	0.018	0.022	-18.2		60015	509	28.900	28.400	+1.8		61216	509	23.300	21.300	+9.4	
59989	514	0.013	0.016	-18.8		60015	514	11.300	11.700	-3.4		61216	514	19.600	18.800	+4.3	
60010	501	25.300	25.900	-2.3		60016	501	34.500	35.200	-2.0		61217	501	19.900	18.900	+5.3	
60010	504	18.700	18.500	+1.1		60016	504	25.400	25.100	+1.2		61217	504	25.000	23.000	+8.7	
60010	506	23.500	23.900	-1.7		60016	506	32.000	32.500	-1.5		61217	506	27.700	26.200	+5.7	
60010	507	29.500	29.300	+0.7		60016	507	40.100	39.800	+0.8		61217	507	27.700	25.600	+8.2	
60010	508	16.400	16.800	-2.4		60016	508	22.300	22.800	-2.2		61217	508	20.300	19.300	+5.2	
60010	509	23.900	23.500	+1.7		60016	509	32.500	31.900	+1.9		61217	509	21.200	19.400	+9.3	
60010	514	9.350	9.630	-2.9		60016	514	12.700	13.100	-3.1		61217	514	17.900	17.100	+4.7	
60011	501	29.100	29.800	-2.3		60035	501	38.600	36.700	+5.2		61218	501	13.600	12.900	+5.4	
60011	504	21.500	21.200	+1.4		60035	504	48.500	44.600	+8.7		61218	504	17.100	15.700	+8.9	
60011	506	27.100	27.500	-1.5		60035	506	53.700	50.800	+5.7		61218	506	18.900	17.900	+5.6	
60011	507	33.900	33.600	+0.9		60035	507	53.800	49.700	+8.2		61218	507	18.900	17.500	+8.0	
60011	508	18.900	19.300	-2.1		60035	508	39.300	37.500	+4.8		61218	508	13.800	13.200	+4.5	
60011	509	27.500	27.000	+1.9		60035	509	41.100	37.500	+9.6		61218	509	14.500	13.200	+9.8	
60011	514	10.700	11.100	-3.6		60035	514	34.600	33.200	+4.2		61218	514	12.200	11.700	+4.3	
60012	501	47.900	49.000	-2.2		61000	501	25.100	25.600	-2.0		61223	501	96.600	91.900	+5.1	
60012	504	35.300	34.900	+1.1		61000	504	18.500	18.300	+1.1		61223	504	121.000	112.000	+8.0	
60012	506	44.500	45.100	-1.3		61000	506	23.300	23.600	-1.3		61223	506	134.000	127.000	+5.5	
60012	507	55.800	55.300	+0.9		61000	507	29.200	29.000	+0.7		61223	507	135.000	124.000	+8.9	
60012	508	31.000	31.700	-2.2		61000	508	16.200	16.600	-2.4		61223	508	98.400	93.800	+4.9	
60012	509	45.200	44.400	+1.8		61000	509	23.700	23.200	+2.2		61223	509	103.000	94.000	+9.6	
60012	514	17.700	18.200	-2.7		61000	514	9.250	9.540	-3.0		61223	514	86.800	83.200	+4.3	
60013	501	41.100	42.000	-2.1		61212	501	19.700	18.700	+5.3		61224	501	30.800	29.300	+5.1	
60013	504	30.300	29.900	+1.3		61212	504	24.800	22.800	+8.8		61224	504	38.700	35.600	+8.7	
60013	506	38.100	38.700	-1.6		61212	506	27.400	25.900	+5.8		61224	506	42.900	40.500	+5.9	
60013	507	47.800	47.400	+0.8		61212	507	27.500	25.400	+8.3		61224	507	42.900	39.700	+8.1	
60013	508	26.600	27.100	-1.8		61212	508	20.100	19.100	+5.2		61224	508	31.300	29.900	+4.7	
60013	509	38.700	38.000	+1.8		61212	509	21.000	19.200	+9.4		61224	509	32.800	30.000	+9.3	
60013	514	15.100	15.600	-3.2		61212	514	17.700	17.000	+4.1		61224	514	27.600	26.500	+4.2	

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61225	501	42.700	40.600	+5.2		62002	501	5.400	5.130	+5.3		63013	501	76.800	78.500	-2.2	
61225	504	53.700	49.400	+8.7		62002	504	6.780	6.240	+8.7		63013	504	56.600	55.900	+1.3	
61225	506	59.500	56.200	+5.9		62002	506	7.510	7.100	+5.8		63013	506	71.300	72.300	-1.4	
61225	507	59.500	55.000	+8.2		62002	507	7.520	6.950	+8.2		63013	507	89.400	88.600	+0.9	
61225	508	43.500	41.500	+4.8		62002	508	5.500	5.240	+5.0		63013	508	49.700	50.800	-2.2	
61225	509	45.500	41.600	+9.4		62002	509	5.750	5.250	+9.5		63013	509	72.400	71.100	+1.8	
61225	514	38.400	36.800	+4.3		62002	514	4.850	4.650	+4.3		63013	514	28.300	29.200	-3.1	
61226	501	71.900	68.400	+5.1		62003	501	17.000	16.200	+4.9		63215	501	56.200	53.500	+5.0	
61226	504	90.400	83.100	+8.8		62003	504	21.400	19.600	+9.2		63215	504	70.600	64.900	+8.8	
61226	506	100.000	94.600	+5.7		62003	506	23.700	22.400	+5.8		63215	506	78.200	74.000	+5.7	
61226	507	100.000	92.600	+8.0		62003	507	23.700	21.900	+8.2		63215	507	78.300	72.400	+8.1	
61226	508	73.200	69.800	+4.9		62003	508	17.300	16.500	+4.8		63215	508	57.200	54.600	+4.8	
61226	509	76.500	69.900	+9.4		62003	509	18.100	16.500	+9.7		63215	509	59.800	54.700	+9.3	
61226	514	64.600	61.900	+4.4		62003	514	15.300	14.600	+4.8		63215	514	50.500	48.400	+4.3	
61227	501	65.800	62.600	+5.1		63010	501	45.600	46.600	-2.1		63216	501	39.000	37.100	+5.1	
61227	504	82.700	76.000	+8.8		63010	504	33.600	33.200	+1.2		63216	504	49.000	45.000	+8.9	
61227	506	91.600	86.600	+5.8		63010	506	42.400	43.000	-1.4		63216	506	54.300	51.300	+5.8	
61227	507	91.700	84.700	+8.3		63010	507	53.100	52.700	+0.8		63216	507	54.300	50.200	+8.2	
61227	508	67.000	63.900	+4.9		63010	508	29.500	30.200	-2.3		63216	508	39.700	37.900	+4.7	
61227	509	70.000	64.000	+9.4		63010	509	43.000	42.200	+1.9		63216	509	41.500	37.900	+9.5	
61227	514	59.100	56.600	+4.4		63010	514	16.800	17.300	-2.9		63216	514	35.000	33.600	+4.2	
62000	501	15.000	14.200	+5.6		63011	501	57.000	58.300	-2.2		63217	501	27.400	27.700	-1.1	
62000	504	18.800	17.300	+8.7		63011	504	42.100	41.500	+1.4		63217	504	30.500	29.900	+2.0	
62000	506	20.800	19.700	+5.6		63011	506	53.000	53.700	-1.3		63217	506	28.900	29.100	-0.7	
62000	507	20.900	19.300	+8.3		63011	507	66.400	65.800	+0.9		63217	507	55.000	54.100	+1.7	
62000	508	15.200	14.500	+4.8		63011	508	36.900	37.700	-2.1		63217	508	42.300	42.900	-1.4	
62000	509	15.900	14.600	+8.9		63011	509	53.800	52.800	+1.9		63217	509	60.600	59.000	+2.7	
62000	514	13.400	12.900	+3.9		63011	514	21.000	21.700	-3.2		63217	514	51.600	52.600	-1.9	
62001	501	11.800	11.200	+5.4		63012	501	81.100	82.900	-2.2		63218	501	9.220	9.330	-1.2	
62001	504	14.900	13.700	+8.8		63012	504	59.800	59.000	+1.4		63218	504	10.300	10.100	+2.0	
62001	506	16.500	15.600	+5.8		63012	506	75.300	76.400	-1.4		63218	506	9.720	9.790	-0.7	
62001	507	16.500	15.200	+8.6		63012	507	94.400	93.600	+0.9		63218	507	18.500	18.200	+1.6	
62001	508	12.000	11.500	+4.3		63012	508	52.500	53.600	-2.1		63218	508	14.200	14.500	-2.1	
62001	509	12.600	11.500	+9.6		63012	509	76.500	75.100	+1.9		63218	509	20.400	19.900	+2.5	
62001	514	10.600	10.200	+3.9		63012	514	29.900	30.800	-2.9		63218	514	17.400	17.700	-1.7	

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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
64074	501	26.400	24.600	+7.3		66309	501	23.600	22.500	+4.9		67510	501	14.400	14.300	+0.7	
64074	504	15.000	13.500	+11.1		66309	504	29.700	27.300	+8.8		67510	504	10.800	10.400	+3.8	
64074	506	20.400	18.900	+7.9		66309	506	32.900	31.100	+5.8		67510	506	10.900	10.800	+0.9	
64074	507	15.600	14.200	+9.9		66309	507	32.900	30.400	+8.2		67510	507	9.260	8.970	+3.2	
64074	508	11.000	10.200	+7.8		66309	508	24.100	23.000	+4.8		67510	508	12.300	12.200	+0.8	
64074	509	18.500	16.600	+11.4		66309	509	25.200	23.000	+9.6		67510	509	14.000	13.400	+4.5	
64074	514	15.900	14.900	+6.7		66309	514	21.200	20.300	+4.4		67510	514	18.900	19.000	-0.5	
64075	501	18.600	17.300	+7.5		66561	501	54.700	52.100	+5.0		67511	501	15.600	15.500	+0.6	
64075	504	10.500	9.470	+10.9		66561	504	68.800	63.300	+8.7		67511	504	11.700	11.200	+4.5	
64075	506	14.400	13.300	+8.3		66561	506	76.200	72.100	+5.7		67511	506	11.800	11.700	+0.9	
64075	507	11.000	9.970	+10.3		66561	507	76.300	70.500	+8.2		67511	507	10.000	9.700	+3.1	
64075	508	7.720	7.200	+7.2		66561	508	55.700	53.200	+4.7		67511	508	13.300	13.200	+0.8	
64075	509	13.100	11.700	+12.0		66561	509	58.300	53.300	+9.4		67511	509	15.100	14.500	+4.1	
64075	514	11.200	10.500	+6.7		66561	514	49.200	47.100	+4.5		67511	514	20.400	20.500	-0.5	
65007	501	34.200	32.500	+5.2		67017	501	50.800	48.300	+5.2		67512	501	66.700	66.500	+0.3	
65007	504	43.000	39.500	+8.9		67017	504	63.800	58.700	+8.7		67512	504	49.900	48.100	+3.7	
65007	506	47.600	45.000	+5.8		67017	506	70.700	66.900	+5.7		67512	506	50.400	49.900	+1.0	
65007	507	47.700	44.100	+8.2		67017	507	70.800	65.400	+8.3		67512	507	42.900	41.600	+3.1	
65007	508	34.800	33.200	+4.8		67017	508	51.700	49.300	+4.9		67512	508	56.800	56.700	+0.2	
65007	509	36.400	33.300	+9.3		67017	509	54.100	49.400	+9.5		67512	509	64.700	62.000	+4.4	
65007	514	30.700	29.400	+4.4		67017	514	45.600	43.700	+4.3		67512	514	87.500	87.900	-0.5	
66122	501	14.700	14.000	+5.0		67508	501	35.300	35.100	+0.6		67513	501	42.300	42.200	+0.2	
66122	504	18.500	17.000	+8.8		67508	504	26.400	25.400	+3.9		67513	504	31.700	30.500	+3.9	
66122	506	20.500	19.400	+5.7		67508	506	26.700	26.400	+1.1		67513	506	32.000	31.700	+0.9	
66122	507	20.500	19.000	+7.9		67508	507	22.700	22.000	+3.2		67513	507	27.200	26.400	+3.0	
66122	508	15.000	14.300	+4.9		67508	508	30.000	30.000	0.0		67513	508	36.000	35.900	+0.3	
66122	509	15.700	14.300	+9.8		67508	509	34.200	32.800	+4.3		67513	509	41.000	39.300	+4.3	
66122	514	13.200	12.700	+3.9		67508	514	46.200	46.500	-0.6		67513	514	55.500	55.800	-0.5	
66123	501	8.090	7.700	+5.1		67509	501	25.900	25.800	+0.4		67634	501	44.000	41.800	+5.3	
66123	504	10.200	9.360	+9.0		67509	504	19.400	18.600	+4.3		67634	504	55.300	50.800	+8.9	
66123	506	11.300	10.700	+5.6		67509	506	19.500	19.400	+0.5		67634	506	61.200	57.900	+5.7	
66123	507	11.300	10.400	+8.7		67509	507	16.600	16.100	+3.1		67634	507	61.300	56.600	+8.3	
66123	508	8.240	7.860	+4.8		67509	508	22.000	22.000	0.0		67634	508	44.800	42.700	+4.9	
66123	509	8.620	7.880	+9.4		67509	509	25.100	24.000	+4.6		67634	509	46.800	42.800	+9.3	
66123	514	7.270	6.970	+4.3		67509	514	33.900	34.100	-0.6		67634	514	39.500	37.800	+4.5	

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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
67635	501	31.100	29.600	+5.1		68606	501	8.920	8.490	+5.1		68707	501	18.500	17.600	+5.1	
67635	504	39.100	35.900	+8.9		68606	504	11.200	10.300	+8.7		68707	504	23.200	21.300	+8.9	
67635	506	43.300	40.900	+5.9		68606	506	12.400	11.700	+6.0		68707	506	25.700	24.300	+5.8	
67635	507	43.400	40.100	+8.2		68606	507	12.400	11.500	+7.8		68707	507	25.700	23.800	+8.0	
67635	508	31.700	30.200	+5.0		68606	508	9.090	8.670	+4.8		68707	508	18.800	17.900	+5.0	
67635	509	33.100	30.300	+9.2		68606	509	9.500	8.680	+9.4		68707	509	19.600	18.000	+8.9	
67635	514	27.900	26.800	+4.1		68606	514	8.010	7.680	+4.3		68707	514	16.600	15.900	+4.4	
68001	501	94.900	90.300	+5.1		68607	501	7.050	6.710	+5.1		90089	501	8.960	10.400	-13.8	
68001	504	119.000	110.000	+8.2		68607	504	8.860	8.150	+8.7		90089	504	2.600	2.980	-12.8	
68001	506	132.000	125.000	+5.6		68607	506	9.820	9.280	+5.8		90089	506	6.630	7.730	-14.2	
68001	507	132.000	122.000	+8.2		68607	507	9.830	9.080	+8.3		90089	507	7.370	8.600	-14.3	
68001	508	96.700	92.200	+4.9		68607	508	7.180	6.850	+4.8		90089	508	6.040	7.080	-14.7	
68001	509	101.000	92.400	+9.3		68607	509	7.510	6.860	+9.5		90089	509	7.110	8.300	-14.3	
68001	514	85.300	81.700	+4.4		68607	514	6.330	6.070	+4.3		90089	514	6.800	7.910	-14.0	
68439	501	122.000	116.000	+5.2		68702	501	5.810	5.530	+5.1		91111	501	3.390	3.870	-12.4	
68439	504	153.000	141.000	+8.5		68702	504	7.300	6.710	+8.8		91111	504	1.180	1.330	-11.3	
68439	506	170.000	161.000	+5.6		68702	506	8.090	7.650	+5.8		91111	506	3.990	4.550	-12.3	
68439	507	170.000	157.000	+8.3		68702	507	8.100	7.480	+8.3		91111	507	5.410	6.180	-12.5	
68439	508	124.000	119.000	+4.2		68702	508	5.920	5.640	+5.0		91111	508	4.410	5.050	-12.7	
68439	509	130.000	119.000	+9.2		68702	509	6.190	5.650	+9.6		91111	509	4.390	5.010	-12.4	
68439	514	110.000	105.000	+4.8		68702	514	5.220	5.000	+4.4		91111	514	4.090	4.660	-12.2	
68500	501	5.580	5.700	-2.1		68703	501	4.350	4.140	+5.1		91125	501	5.390	6.300	-14.4	
68500	504	4.110	4.060	+1.2		68703	504	5.470	5.030	+8.7		91125	504	1.570	1.800	-12.8	
68500	506	5.180	5.250	-1.3		68703	506	6.060	5.730	+5.8		91125	506	3.990	4.660	-14.4	
68500	507	6.490	6.440	+0.8		68703	507	6.070	5.610	+8.2		91125	507	4.440	5.180	-14.3	
68500	508	3.610	3.690	-2.2		68703	508	4.430	4.230	+4.7		91125	508	3.640	4.260	-14.6	
68500	509	5.260	5.160	+1.9		68703	509	4.630	4.240	+9.2		91125	509	4.280	5.000	-14.4	
68500	514	2.060	2.120	-2.8		68703	514	3.910	3.750	+4.3		91125	514	4.090	4.770	-14.3	
68604	501	2.280	2.170	+5.1		68706	501	18.600	17.700	+5.1		91127	501	2.280	2.600	-12.3	
68604	504	2.870	2.640	+8.7		68706	504	23.400	21.600	+8.3		91127	504	0.800	0.890	-10.1	
68604	506	3.180	3.010	+5.6		68706	506	26.000	24.600	+5.7		91127	506	2.680	3.060	-12.4	
68604	507	3.180	2.940	+8.2		68706	507	26.000	24.000	+8.3		91127	507	3.640	4.150	-12.3	
68604	508	2.330	2.220	+5.0		68706	508	19.000	18.100	+5.0		91127	508	2.970	3.400	-12.6	
68604	509	2.430	2.220	+9.5		68706	509	19.900	18.100	+9.9		91127	509	2.950	3.370	-12.5	
68604	514	2.050	1.970	+4.1		68706	514	16.800	16.100	+4.3		91127	514	2.750	3.130	-12.1	

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LOSS COST PERCENT CHANGE BY CLASS

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91130	501	3.000	3.430	-12.5		91175	501	1.860	2.180	-14.7		91235	501	2.630	3.000	-12.3	
91130	504	1.520	1.700	-10.6		91175	504	0.540	0.620	-12.9		91235	504	0.920	1.030	-10.7	
91130	506	3.120	3.570	-12.6		91175	506	1.380	1.610	-14.3		91235	506	3.090	3.530	-12.5	
91130	507	2.800	3.200	-12.5		91175	507	1.530	1.790	-14.5		91235	507	4.200	4.790	-12.3	
91130	508	1.790	2.050	-12.7		91175	508	1.260	1.470	-14.3		91235	508	3.420	3.920	-12.8	
91130	509	2.100	2.420	-13.2		91175	509	1.480	1.730	-14.5		91235	509	3.400	3.890	-12.6	
91130	514	1.630	1.860	-12.4		91175	514	1.420	1.650	-13.9		91235	514	3.170	3.620	-12.4	
91135	501	0.840	0.950	-11.6		91177	501	8.160	9.530	-14.4		91250	501	3.960	4.510	-12.2	
91135	504	0.420	0.480	-12.5		91177	504	2.370	2.710	-12.5		91250	504	1.380	1.560	-11.5	
91135	506	0.870	0.990	-12.1		91177	506	6.040	7.050	-14.3		91250	506	4.660	5.320	-12.4	
91135	507	0.780	0.890	-12.4		91177	507	6.710	7.830	-14.3		91250	507	6.320	7.220	-12.5	
91135	508	0.500	0.570	-12.3		91177	508	5.500	6.440	-14.6		91250	508	5.160	5.900	-12.5	
91135	509	0.590	0.680	-13.2		91177	509	6.470	7.550	-14.3		91250	509	5.130	5.850	-12.3	
91135	514	0.450	0.520	-13.5		91177	514	6.190	7.210	-14.1		91250	514	4.770	5.450	-12.5	
91150	501	2.150	2.460	-12.6		91179	501	8.190	9.570	-14.4		91265	501	36.700	41.900	-12.4	
91150	504	0.750	0.840	-10.7		91179	504	2.380	2.720	-12.5		91265	504	18.500	20.800	-11.1	
91150	506	2.540	2.890	-12.1		91179	506	6.060	7.080	-14.4		91265	506	38.100	43.500	-12.4	
91150	507	3.440	3.930	-12.5		91179	507	6.740	7.860	-14.2		91265	507	34.200	39.100	-12.5	
91150	508	2.810	3.210	-12.5		91179	508	5.530	6.470	-14.5		91265	508	21.800	25.000	-12.8	
91150	509	2.790	3.180	-12.3		91179	509	6.500	7.580	-14.2		91265	509	25.700	29.500	-12.9	
91150	514	2.600	2.960	-12.2		91179	514	6.220	7.240	-14.1		91265	514	19.900	22.800	-12.7	
91155	501	4.780	5.460	-12.5		91190	501	4.400	5.140	-14.4		91266	501	19.400	22.200	-12.6	
91155	504	1.670	1.880	-11.2		91190	504	1.280	1.460	-12.3		91266	504	9.800	11.000	-10.9	
91155	506	5.630	6.430	-12.4		91190	506	3.250	3.800	-14.5		91266	506	20.200	23.100	-12.6	
91155	507	7.640	8.730	-12.5		91190	507	3.610	4.210	-14.3		91266	507	18.100	20.700	-12.6	
91155	508	6.230	7.140	-12.7		91190	508	2.970	3.470	-14.4		91266	508	11.500	13.200	-12.9	
91155	509	6.190	7.080	-12.6		91190	509	3.490	4.080	-14.5		91266	509	13.600	15.600	-12.8	
91155	514	5.770	6.570	-12.2		91190	514	3.340	3.890	-14.1		91266	514	10.500	12.000	-12.5	
91160	501	2.160	2.520	-14.3		91200	501	1.720	1.960	-12.2		91302	501	22.000	25.200	-12.7	
91160	504	0.630	0.730	-13.7		91200	504	0.870	0.970	-10.3		91302	504	9.960	11.200	-11.1	
91160	506	1.600	1.870	-14.4		91200	506	1.780	2.040	-12.7		91302	506	19.100	21.900	-12.8	
91160	507	1.780	2.080	-14.4		91200	507	1.600	1.830	-12.6		91302	507	18.900	21.700	-12.9	
91160	508	1.460	1.710	-14.6		91200	508	1.020	1.170	-12.8		91302	508	16.000	18.400	-13.0	
91160	509	1.720	2.010	-14.4		91200	509	1.200	1.380	-13.0		91302	509	19.300	22.200	-13.1	
91160	514	1.640	1.910	-14.1		91200	514	0.930	1.060	-12.3		91302	514	19.200	22.000	-12.7	

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91315	501	6.670	7.650	-12.8		91343	501	2.060	2.420	-14.9		91523	501	87.800	102.000	-13.9	
91315	504	3.030	3.410	-11.1		91343	504	0.600	0.690	-13.0		91523	504	25.500	29.200	-12.7	
91315	506	5.800	6.650	-12.8		91343	506	1.530	1.780	-14.0		91523	506	65.000	75.800	-14.2	
91315	507	5.740	6.570	-12.6		91343	507	1.700	1.980	-14.1		91523	507	72.200	84.300	-14.4	
91315	508	4.860	5.590	-13.1		91343	508	1.390	1.630	-14.7		91523	508	59.200	69.400	-14.7	
91315	509	5.870	6.730	-12.8		91343	509	1.640	1.910	-14.1		91523	509	69.700	81.300	-14.3	
91315	514	5.830	6.670	-12.6		91343	514	1.570	1.830	-14.2		91523	514	66.600	77.600	-14.2	
91324	501	14.900	17.000	-12.4		91405	501	11.300	12.900	-12.4		91547	501	0.500	0.590	-15.3	
91324	504	6.740	7.580	-11.1		91405	504	5.120	5.770	-11.3		91547	504	0.145	0.166	-12.7	
91324	506	12.900	14.800	-12.8		91405	506	9.830	11.200	-12.2		91547	506	0.370	0.430	-14.0	
91324	507	12.800	14.600	-12.3		91405	507	9.710	11.100	-12.5		91547	507	0.410	0.480	-14.6	
91324	508	10.800	12.400	-12.9		91405	508	8.230	9.450	-12.9		91547	508	0.340	0.400	-15.0	
91324	509	13.100	15.000	-12.7		91405	509	9.940	11.400	-12.8		91547	509	0.400	0.470	-14.9	
91324	514	13.000	14.800	-12.2		91405	514	9.870	11.300	-12.7		91547	514	0.380	0.440	-13.6	
91340	501	9.690	11.100	-12.7		91436	501	10.600	12.300	-13.8		91551	501	3.100	3.620	-14.4	
91340	504	4.400	4.950	-11.1		91436	504	3.070	3.530	-13.0		91551	504	0.900	1.030	-12.6	
91340	506	8.440	9.660	-12.6		91436	506	7.840	9.140	-14.2		91551	506	2.290	2.670	-14.2	
91340	507	8.340	9.550	-12.7		91436	507	8.710	10.100	-13.8		91551	507	2.550	2.970	-14.1	
91340	508	7.070	8.110	-12.8		91436	508	7.140	8.360	-14.6		91551	508	2.090	2.450	-14.7	
91340	509	8.530	9.780	-12.8		91436	509	8.400	9.810	-14.4		91551	509	2.460	2.870	-14.3	
91340	514	8.470	9.690	-12.6		91436	514	8.040	9.350	-14.0		91551	514	2.350	2.730	-13.9	
91341	501	9.360	10.900	-14.1		91481	501	38.700	45.100	-14.2		91555	501	1.580	1.810	-12.7	
91341	504	2.720	3.110	-12.5		91481	504	11.200	12.900	-13.2		91555	504	0.550	0.630	-12.7	
91341	506	6.930	8.080	-14.2		91481	506	28.600	33.400	-14.4		91555	506	1.860	2.130	-12.7	
91341	507	7.700	8.980	-14.3		91481	507	31.800	37.100	-14.3		91555	507	2.530	2.890	-12.5	
91341	508	6.310	7.390	-14.6		91481	508	26.100	30.500	-14.4		91555	508	2.060	2.370	-13.1	
91341	509	7.420	8.670	-14.4		91481	509	30.700	35.800	-14.2		91555	509	2.050	2.350	-12.8	
91341	514	7.100	8.270	-14.1		91481	514	29.300	34.200	-14.3		91555	514	1.910	2.180	-12.4	
91342	501	8.890	10.200	-12.8		91507	501	5.690	6.650	-14.4		91560	501	10.700	12.200	-12.3	
91342	504	4.030	4.540	-11.2		91507	504	1.650	1.900	-13.2		91560	504	5.410	6.080	-11.0	
91342	506	7.740	8.870	-12.7		91507	506	4.210	4.920	-14.4		91560	506	11.100	12.700	-12.6	
91342	507	7.650	8.770	-12.8		91507	507	4.680	5.470	-14.4		91560	507	10.000	11.400	-12.3	
91342	508	6.480	7.450	-13.0		91507	508	3.840	4.490	-14.5		91560	508	6.380	7.310	-12.7	
91342	509	7.820	8.970	-12.8		91507	509	4.520	5.280	-14.4		91560	509	7.520	8.620	-12.8	
91342	514	7.770	8.900	-12.7		91507	514	4.320	5.030	-14.1		91560	514	5.830	6.650	-12.3	

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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
91562	501	6.890	8.050	-14.4		91629	501	6.010	6.860	-12.4		91746	501	6.890	8.050	-14.4	
91562	504	2.000	2.300	-13.0		91629	504	3.030	3.410	-11.1		91746	504	2.000	2.300	-13.0	
91562	506	5.100	5.950	-14.3		91629	506	6.240	7.130	-12.5		91746	506	5.100	5.950	-14.3	
91562	507	5.670	6.610	-14.2		91629	507	5.600	6.400	-12.5		91746	507	5.670	6.610	-14.2	
91562	508	4.650	5.450	-14.7		91629	508	3.570	4.100	-12.9		91746	508	4.650	5.450	-14.7	
91562	509	5.470	6.380	-14.3		91629	509	4.210	4.830	-12.8		91746	509	5.470	6.380	-14.3	
91562	514	5.230	6.090	-14.1		91629	514	3.260	3.730	-12.6		91746	514	5.230	6.090	-14.1	
91577	501	24.700	28.800	-14.2		91636	501	10.300	11.700	-12.0		91805	501	0.430	0.510	-15.7	
91577	504	7.160	8.220	-12.9		91636	504	5.200	5.830	-10.8		91805	504	0.126	0.144	-12.5	
91577	506	18.300	21.300	-14.1		91636	506	10.700	12.200	-12.3		91805	506	0.320	0.380	-15.8	
91577	507	20.300	23.700	-14.3		91636	507	9.600	10.900	-11.9		91805	507	0.360	0.420	-14.3	
91577	508	16.600	19.500	-14.9		91636	508	6.130	7.020	-12.7		91805	508	0.290	0.340	-14.7	
91577	509	19.600	22.900	-14.4		91636	509	7.220	8.270	-12.7		91805	509	0.340	0.400	-15.0	
91577	514	18.700	21.800	-14.2		91636	514	5.590	6.380	-12.4		91805	514	0.330	0.380	-13.2	
91580	501	14.200	16.200	-12.3		91641	501	2.790	3.180	-12.3		92053	501	1.070	1.240	-13.7	
91580	504	7.150	8.030	-11.0		91641	504	1.410	1.580	-10.8		92053	504	0.310	0.360	-13.9	
91580	506	14.700	16.800	-12.5		91641	506	2.900	3.310	-12.4		92053	506	0.790	0.920	-14.1	
91580	507	13.200	15.100	-12.6		91641	507	2.600	2.970	-12.5		92053	507	0.880	1.020	-13.7	
91580	508	8.420	9.650	-12.7		91641	508	1.660	1.900	-12.6		92053	508	0.720	0.840	-14.3	
91580	509	9.920	11.300	-12.2		91641	509	1.950	2.240	-12.9		92053	509	0.850	0.980	-13.3	
91580	514	7.690	8.780	-12.4		91641	514	1.520	1.730	-12.1		92053	514	0.810	0.940	-13.8	
91590	501	7.160	8.360	-14.4		91666	501	1.930	2.260	-14.6		92054	501	0.370	0.430	-14.0	
91590	504	2.080	2.390	-13.0		91666	504	0.560	0.650	-13.8		92054	504	0.106	0.122	-13.1	
91590	506	5.300	6.180	-14.2		91666	506	1.430	1.670	-14.4		92054	506	0.270	0.320	-15.6	
91590	507	5.890	6.870	-14.3		91666	507	1.590	1.850	-14.1		92054	507	0.300	0.350	-14.3	
91590	508	4.830	5.660	-14.7		91666	508	1.300	1.520	-14.5		92054	508	0.247	0.290	-14.8	
91590	509	5.680	6.630	-14.3		91666	509	1.530	1.790	-14.5		92054	509	0.290	0.340	-14.7	
91590	514	5.430	6.320	-14.1		91666	514	1.470	1.710	-14.0		92054	514	0.280	0.330	-15.2	
91606	501	29.400	33.600	-12.5		91722	501	9.010	10.300	-12.5		92055	501	10.200	11.900	-14.3	
91606	504	14.800	16.700	-11.4		91722	504	4.550	5.110	-11.0		92055	504	2.970	3.400	-12.6	
91606	506	30.500	34.900	-12.6		91722	506	9.350	10.700	-12.6		92055	506	7.570	8.830	-14.3	
91606	507	27.400	31.300	-12.5		91722	507	8.400	9.600	-12.5		92055	507	8.410	9.810	-14.3	
91606	508	17.500	20.100	-12.9		91722	508	5.360	6.140	-12.7		92055	508	6.900	8.070	-14.5	
91606	509	20.600	23.700	-13.1		91722	509	6.310	7.240	-12.8		92055	509	8.110	9.460	-14.3	
91606	514	16.000	18.200	-12.1		91722	514	4.890	5.590	-12.5		92055	514	7.760	9.040	-14.2	

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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
92101	501	16.000	18.700	-14.4		92446	501	12.200	14.200	-14.1		92593	501	34.500	39.400	-12.4	
92101	504	4.640	5.320	-12.8		92446	504	3.530	4.050	-12.8		92593	504	12.100	13.600	-11.0	
92101	506	11.800	13.800	-14.5		92446	506	9.000	10.500	-14.3		92593	506	40.600	46.400	-12.5	
92101	507	13.100	15.300	-14.4		92446	507	10.000	11.600	-13.8		92593	507	55.100	62.900	-12.4	
92101	508	10.800	12.600	-14.3		92446	508	8.200	9.590	-14.5		92593	508	45.000	51.500	-12.6	
92101	509	12.700	14.800	-14.2		92446	509	9.640	11.200	-13.9		92593	509	44.700	51.100	-12.5	
92101	514	12.100	14.100	-14.2		92446	514	9.220	10.700	-13.8		92593	514	41.600	47.400	-12.2	
92102	501	9.620	11.200	-14.1		92447	501	10.600	12.400	-14.5		92663	501	1.390	1.590	-12.6	
92102	504	2.790	3.200	-12.8		92447	504	3.080	3.540	-13.0		92663	504	0.700	0.800	-12.5	
92102	506	7.120	8.310	-14.3		92447	506	7.860	9.170	-14.3		92663	506	1.450	1.660	-12.7	
92102	507	7.910	9.230	-14.3		92447	507	8.740	10.200	-14.3		92663	507	1.300	1.490	-12.8	
92102	508	6.490	7.590	-14.5		92447	508	7.170	8.390	-14.5		92663	508	0.830	0.950	-12.6	
92102	509	7.640	8.920	-14.3		92447	509	8.430	9.840	-14.3		92663	509	0.980	1.120	-12.5	
92102	514	7.300	8.500	-14.1		92447	514	8.060	9.380	-14.1		92663	514	0.760	0.860	-11.6	
92215	501	3.770	4.300	-12.3		92451	501	2.630	3.000	-12.3		94007	501	22.800	26.600	-14.3	
92215	504	1.320	1.480	-10.8		92451	504	0.920	1.030	-10.7		94007	504	6.620	7.590	-12.8	
92215	506	4.440	5.070	-12.4		92451	506	3.090	3.530	-12.5		94007	506	16.900	19.700	-14.2	
92215	507	6.020	6.880	-12.5		92451	507	4.200	4.790	-12.3		94007	507	18.800	21.900	-14.2	
92215	508	4.910	5.620	-12.6		92451	508	3.420	3.920	-12.8		94007	508	15.400	18.000	-14.4	
92215	509	4.880	5.580	-12.5		92451	509	3.400	3.890	-12.6		94007	509	18.100	21.200	-14.6	
92215	514	4.540	5.180	-12.4		92451	514	3.170	3.620	-12.4		94007	514	17.300	20.200	-14.4	
92338	501	3.700	4.310	-14.2		92453	501	6.730	7.860	-14.4		94099	501	5.190	6.070	-14.5	
92338	504	1.070	1.230	-13.0		92453	504	1.950	2.240	-12.9		94099	504	1.510	1.730	-12.7	
92338	506	2.740	3.190	-14.1		92453	506	4.980	5.800	-14.1		94099	506	3.840	4.480	-14.3	
92338	507	3.040	3.550	-14.4		92453	507	5.530	6.450	-14.3		94099	507	4.270	4.980	-14.3	
92338	508	2.490	2.920	-14.7		92453	508	4.540	5.310	-14.5		94099	508	3.500	4.110	-14.8	
92338	509	2.930	3.420	-14.3		92453	509	5.340	6.230	-14.3		94099	509	4.120	4.810	-14.3	
92338	514	2.800	3.270	-14.4		92453	514	5.100	5.940	-14.1		94099	514	3.940	4.590	-14.2	
92445	501	5.900	6.740	-12.5		92478	501	3.330	3.890	-14.4		94225	501	18.300	21.400	-14.5	
92445	504	2.980	3.350	-11.0		92478	504	0.970	1.110	-12.6		94225	504	5.310	6.080	-12.7	
92445	506	6.130	7.010	-12.6		92478	506	2.460	2.870	-14.3		94225	506	13.500	15.800	-14.6	
92445	507	5.500	6.290	-12.6		92478	507	2.740	3.190	-14.1		94225	507	15.000	17.500	-14.3	
92445	508	3.510	4.020	-12.7		92478	508	2.250	2.630	-14.4		94225	508	12.300	14.400	-14.6	
92445	509	4.130	4.740	-12.9		92478	509	2.640	3.080	-14.3		94225	509	14.500	16.900	-14.2	
92445	514	3.210	3.660	-12.3		92478	514	2.530	2.940	-13.9		94225	514	13.900	16.200	-14.2	

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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
94276	501	9.520	11.100	-14.2		94590	501	26.300	30.700	-14.3		95306	501	11.800	13.500	-12.6	
94276	504	2.760	3.170	-12.9		94590	504	7.630	8.750	-12.8		95306	504	5.960	6.690	-10.9	
94276	506	7.050	8.220	-14.2		94590	506	19.400	22.700	-14.5		95306	506	12.300	14.000	-12.1	
94276	507	7.830	9.130	-14.2		94590	507	21.600	25.200	-14.3		95306	507	11.000	12.600	-12.7	
94276	508	6.420	7.520	-14.6		94590	508	17.700	20.800	-14.9		95306	508	7.020	8.040	-12.7	
94276	509	7.560	8.820	-14.3		94590	509	20.800	24.400	-14.8		95306	509	8.270	9.480	-12.8	
94276	514	7.230	8.420	-14.1		94590	514	19.900	23.300	-14.6		95306	514	6.410	7.320	-12.4	
94304	501	3.350	3.830	-12.5		94617	501	8.290	9.680	-14.4		95310	501	17.000	19.900	-14.6	
94304	504	1.170	1.320	-11.4		94617	504	2.410	2.760	-12.7		95310	504	4.940	5.670	-12.9	
94304	506	3.950	4.510	-12.4		94617	506	6.140	7.160	-14.2		95310	506	12.600	14.700	-14.3	
94304	507	5.360	6.120	-12.4		94617	507	6.820	7.950	-14.2		95310	507	14.000	16.300	-14.1	
94304	508	4.370	5.010	-12.8		94617	508	5.590	6.550	-14.7		95310	508	11.500	13.400	-14.2	
94304	509	4.350	4.970	-12.5		94617	509	6.580	7.670	-14.2		95310	509	13.500	15.800	-14.6	
94304	514	4.050	4.610	-12.1		94617	514	6.290	7.330	-14.2		95310	514	12.900	15.000	-14.0	
94381	501	6.300	7.200	-12.5		95124	501	3.060	3.580	-14.5		95357	501	3.000	3.430	-12.5	
94381	504	2.200	2.480	-11.3		95124	504	0.890	1.020	-12.7		95357	504	1.520	1.700	-10.6	
94381	506	7.420	8.470	-12.4		95124	506	2.270	2.640	-14.0		95357	506	3.120	3.570	-12.6	
94381	507	10.100	11.500	-12.2		95124	507	2.520	2.940	-14.3		95357	507	2.800	3.200	-12.5	
94381	508	8.210	9.400	-12.7		95124	508	2.070	2.420	-14.5		95357	508	1.790	2.050	-12.7	
94381	509	8.160	9.320	-12.4		95124	509	2.430	2.830	-14.1		95357	509	2.100	2.420	-13.2	
94381	514	7.600	8.670	-12.3		95124	514	2.320	2.700	-14.1		95357	514	1.630	1.860	-12.4	
94404	501	9.020	10.500	-14.1		95233	501	6.560	7.660	-14.4		95410	501	9.190	10.700	-14.1	
94404	504	2.620	3.000	-12.7		95233	504	1.900	2.190	-13.2		95410	504	2.670	3.060	-12.7	
94404	506	6.680	7.790	-14.2		95233	506	4.860	5.670	-14.3		95410	506	6.800	7.940	-14.4	
94404	507	7.420	8.660	-14.3		95233	507	5.390	6.290	-14.3		95410	507	7.560	8.820	-14.3	
94404	508	6.090	7.130	-14.6		95233	508	4.430	5.180	-14.5		95410	508	6.200	7.260	-14.6	
94404	509	7.160	8.360	-14.4		95233	509	5.210	6.070	-14.2		95410	509	7.290	8.510	-14.3	
94404	514	6.850	7.970	-14.1		95233	514	4.980	5.800	-14.1		95410	514	6.970	8.120	-14.2	
94569	501	6.090	7.120	-14.5		95305	501	7.130	8.330	-14.4		95455	501	12.400	14.200	-12.7	
94569	504	1.770	2.030	-12.8		95305	504	2.070	2.380	-13.0		95455	504	6.280	7.060	-11.0	
94569	506	4.510	5.260	-14.3		95305	506	5.270	6.150	-14.3		95455	506	12.900	14.800	-12.8	
94569	507	5.010	5.840	-14.2		95305	507	5.860	6.840	-14.3		95455	507	11.600	13.200	-12.1	
94569	508	4.110	4.810	-14.6		95305	508	4.810	5.630	-14.6		95455	508	7.400	8.480	-12.7	
94569	509	4.840	5.650	-14.3		95305	509	5.650	6.600	-14.4		95455	509	8.720	10.000	-12.8	
94569	514	4.620	5.390	-14.3		95305	514	5.410	6.290	-14.0		95455	514	6.760	7.710	-12.3	

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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
95487	501	4.930	5.760	-14.4		96053	501	2.400	2.740	-12.4		96611	501	2.220	2.550	-12.9	
95487	504	1.430	1.640	-12.8		96053	504	0.840	0.940	-10.6		96611	504	1.010	1.130	-10.6	
95487	506	3.650	4.250	-14.1		96053	506	2.830	3.230	-12.4		96611	506	1.930	2.220	-13.1	
95487	507	4.050	4.730	-14.4		96053	507	3.840	4.390	-12.5		96611	507	1.910	2.190	-12.8	
95487	508	3.320	3.890	-14.7		96053	508	3.140	3.590	-12.5		96611	508	1.620	1.860	-12.9	
95487	509	3.910	4.560	-14.3		96053	509	3.120	3.560	-12.4		96611	509	1.960	2.250	-12.9	
95487	514	3.740	4.350	-14.0		96053	514	2.900	3.310	-12.4		96611	514	1.940	2.230	-13.0	
95505	501	5.790	6.620	-12.5		96317	501	3.110	3.550	-12.4		96702	501	9.160	10.700	-14.4	
95505	504	2.920	3.280	-11.0		96317	504	1.570	1.760	-10.8		96702	504	2.660	3.050	-12.8	
95505	506	6.010	6.880	-12.6		96317	506	3.230	3.700	-12.7		96702	506	6.780	7.910	-14.3	
95505	507	5.400	6.170	-12.5		96317	507	2.900	3.320	-12.7		96702	507	7.530	8.790	-14.3	
95505	508	3.450	3.950	-12.7		96317	508	1.850	2.120	-12.7		96702	508	6.180	7.230	-14.5	
95505	509	4.060	4.650	-12.7		96317	509	2.180	2.490	-12.4		96702	509	7.270	8.480	-14.3	
95505	514	3.150	3.590	-12.3		96317	514	1.690	1.930	-12.4		96702	514	6.950	8.090	-14.1	
95620	501	4.000	4.670	-14.3		96408	501	7.960	9.290	-14.3		96816	501	8.590	10.000	-14.1	
95620	504	1.160	1.330	-12.8		96408	504	2.310	2.650	-12.8		96816	504	2.490	2.860	-12.9	
95620	506	2.960	3.450	-14.2		96408	506	5.890	6.870	-14.3		96816	506	6.360	7.420	-14.3	
95620	507	3.290	3.840	-14.3		96408	507	6.550	7.630	-14.2		96816	507	7.070	8.240	-14.2	
95620	508	2.700	3.150	-14.3		96408	508	5.370	6.280	-14.5		96816	508	5.800	6.780	-14.5	
95620	509	3.170	3.700	-14.3		96408	509	6.310	7.370	-14.4		96816	509	6.820	7.950	-14.2	
95620	514	3.030	3.530	-14.2		96408	514	6.040	7.030	-14.1		96816	514	6.520	7.590	-14.1	
95625	501	10.500	12.000	-12.5		96409	501	7.360	8.600	-14.4		96872	501	11.000	12.600	-12.7	
95625	504	4.760	5.360	-11.2		96409	504	2.140	2.460	-13.0		96872	504	5.580	6.260	-10.9	
95625	506	9.130	10.400	-12.2		96409	506	5.450	6.350	-14.2		96872	506	11.500	13.100	-12.2	
95625	507	9.030	10.300	-12.3		96409	507	6.050	7.060	-14.3		96872	507	10.300	11.700	-12.0	
95625	508	7.650	8.790	-13.0		96409	508	4.960	5.810	-14.6		96872	508	6.570	7.520	-12.6	
95625	509	9.230	10.500	-12.1		96409	509	5.840	6.820	-14.4		96872	509	7.740	8.880	-12.8	
95625	514	9.170	10.500	-12.7		96409	514	5.580	6.500	-14.2		96872	514	6.000	6.850	-12.4	
95647	501	3.160	3.620	-12.7		96410	501	6.460	7.540	-14.3		97047	501	6.760	7.750	-12.8	
95647	504	1.110	1.240	-10.5		96410	504	1.870	2.150	-13.0		97047	504	3.070	3.450	-11.0	
95647	506	3.730	4.250	-12.2		96410	506	4.780	5.580	-14.3		97047	506	5.880	6.740	-12.8	
95647	507	5.060	5.780	-12.5		96410	507	5.310	6.200	-14.4		97047	507	5.810	6.660	-12.8	
95647	508	4.130	4.720	-12.5		96410	508	4.360	5.100	-14.5		97047	508	4.930	5.660	-12.9	
95647	509	4.100	4.680	-12.4		96410	509	5.130	5.980	-14.2		97047	509	5.950	6.820	-12.8	
95647	514	3.820	4.350	-12.2		96410	514	4.900	5.710	-14.2		97047	514	5.910	6.760	-12.6	

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
97050	501	5.250	6.020	-12.8		97308	501	1.500	1.720	-12.8		97653	501	6.490	7.580	-14.4	
97050	504	2.380	2.670	-10.9		97308	504	0.760	0.850	-10.6		97653	504	1.880	2.170	-13.4	
97050	506	4.570	5.230	-12.6		97308	506	1.560	1.780	-12.4		97653	506	4.810	5.610	-14.3	
97050	507	4.510	5.170	-12.8		97308	507	1.400	1.600	-12.5		97653	507	5.340	6.230	-14.3	
97050	508	3.830	4.390	-12.8		97308	508	0.890	1.020	-12.7		97653	508	4.380	5.130	-14.6	
97050	509	4.620	5.290	-12.7		97308	509	1.050	1.200	-12.5		97653	509	5.150	6.010	-14.3	
97050	514	4.590	5.250	-12.6		97308	514	0.820	0.930	-11.8		97653	514	4.930	5.740	-14.1	
97111	501	11.000	12.800	-14.1		97447	501	4.930	5.640	-12.6		97654	501	11.300	13.200	-14.4	
97111	504	3.190	3.660	-12.8		97447	504	2.490	2.790	-10.8		97654	504	3.290	3.770	-12.7	
97111	506	8.130	9.490	-14.3		97447	506	5.120	5.850	-12.5		97654	506	8.380	9.780	-14.3	
97111	507	9.040	10.500	-13.9		97447	507	4.600	5.260	-12.5		97654	507	9.310	10.800	-13.8	
97111	508	7.410	8.680	-14.6		97447	508	2.940	3.360	-12.5		97654	508	7.640	8.940	-14.5	
97111	509	8.720	10.100	-13.7		97447	509	3.460	3.970	-12.8		97654	509	8.980	10.400	-13.7	
97111	514	8.340	9.710	-14.1		97447	514	2.680	3.060	-12.4		97654	514	8.590	10.000	-14.1	
97220	501	0.800	0.910	-12.1		97650	501	7.590	8.870	-14.4		97655	501	11.300	12.800	-11.7	
97220	504	0.410	0.460	-10.9		97650	504	2.200	2.520	-12.7		97655	504	5.690	6.390	-11.0	
97220	506	0.840	0.950	-11.6		97650	506	5.620	6.560	-14.3		97655	506	11.700	13.400	-12.7	
97220	507	0.750	0.850	-11.8		97650	507	6.240	7.290	-14.4		97655	507	10.500	12.000	-12.5	
97220	508	0.480	0.550	-12.7		97650	508	5.120	5.990	-14.5		97655	508	6.700	7.670	-12.6	
97220	509	0.560	0.650	-13.8		97650	509	6.020	7.030	-14.4		97655	509	7.890	9.060	-12.9	
97220	514	0.440	0.500	-12.0		97650	514	5.760	6.710	-14.2		97655	514	6.120	6.990	-12.4	
97222	501	1.740	1.990	-12.6		97651	501	14.600	16.700	-12.6		98002	501	2.040	2.330	-12.4	
97222	504	0.610	0.690	-11.6		97651	504	7.360	8.270	-11.0		98002	504	1.030	1.150	-10.4	
97222	506	2.050	2.350	-12.8		97651	506	15.100	17.300	-12.7		98002	506	2.120	2.420	-12.4	
97222	507	2.780	3.180	-12.6		97651	507	13.600	15.500	-12.3		98002	507	1.900	2.180	-12.8	
97222	508	2.270	2.590	-12.4		97651	508	8.680	9.940	-12.7		98002	508	1.210	1.390	-12.9	
97222	509	2.260	2.570	-12.1		97651	509	10.200	11.700	-12.8		98002	509	1.430	1.640	-12.8	
97222	514	2.100	2.400	-12.5		97651	514	7.930	9.050	-12.4		98002	514	1.110	1.260	-11.9	
97223	501	2.630	3.000	-12.3		97652	501	12.700	14.400	-11.8		98003	501	2.030	2.380	-14.7	
97223	504	0.920	1.030	-10.7		97652	504	6.390	7.180	-11.0		98003	504	0.590	0.680	-13.2	
97223	506	3.090	3.530	-12.5		97652	506	13.100	15.000	-12.7		98003	506	1.500	1.750	-14.3	
97223	507	4.200	4.790	-12.3		97652	507	11.800	13.500	-12.6		98003	507	1.670	1.950	-14.4	
97223	508	3.420	3.920	-12.8		97652	508	7.530	8.630	-12.7		98003	508	1.370	1.600	-14.4	
97223	509	3.400	3.890	-12.6		97652	509	8.870	10.100	-12.2		98003	509	1.610	1.880	-14.4	
97223	514	3.170	3.620	-12.4		97652	514	6.880	7.850	-12.4		98003	514	1.540	1.800	-14.4	

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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
98090	501	0.270	0.320	-15.6		98153	501	7.720	8.830	-12.6		98160	501	11.600	13.200	-12.1	
98090	504	0.079	0.090	-12.2		98153	504	3.900	4.380	-11.0		98160	504	5.850	6.570	-11.0	
98090	506	0.202	0.236	-14.4		98153	506	8.020	9.160	-12.4		98160	506	12.000	13.700	-12.4	
98090	507	0.225	0.260	-13.5		98153	507	7.200	8.230	-12.5		98160	507	10.800	12.300	-12.2	
98090	508	0.184	0.216	-14.8		98153	508	4.590	5.270	-12.9		98160	508	6.890	7.890	-12.7	
98090	509	0.217	0.249	-12.9		98153	509	5.410	6.200	-12.7		98160	509	8.120	9.310	-12.8	
98090	514	0.207	0.242	-14.5		98153	514	4.200	4.790	-12.3		98160	514	6.290	7.190	-12.5	
98091	501	0.300	0.350	-14.3		98154	501	9.120	10.400	-12.3		98161	501	13.000	14.800	-12.2	
98091	504	0.086	0.098	-12.2		98154	504	4.600	5.170	-11.0		98161	504	6.550	7.360	-11.0	
98091	506	0.219	0.260	-15.8		98154	506	9.470	10.800	-12.3		98161	506	13.500	15.400	-12.3	
98091	507	0.244	0.290	-15.9		98154	507	8.500	9.720	-12.6		98161	507	12.100	13.800	-12.3	
98091	508	0.200	0.234	-14.5		98154	508	5.420	6.210	-12.7		98161	508	7.720	8.850	-12.8	
98091	509	0.235	0.280	-16.1		98154	509	6.390	7.330	-12.8		98161	509	9.100	10.400	-12.5	
98091	514	0.225	0.260	-13.5		98154	514	4.950	5.660	-12.5		98161	514	7.050	8.050	-12.4	
98092	501	0.900	1.050	-14.3		98155	501	12.800	14.600	-12.3		98163	501	13.600	15.600	-12.8	
98092	504	0.260	0.300	-13.3		98155	504	6.440	7.240	-11.0		98163	504	6.880	7.720	-10.9	
98092	506	0.670	0.780	-14.1		98155	506	13.300	15.100	-11.9		98163	506	14.100	16.200	-13.0	
98092	507	0.740	0.860	-14.0		98155	507	11.900	13.600	-12.5		98163	507	12.700	14.500	-12.4	
98092	508	0.610	0.710	-14.1		98155	508	7.590	8.700	-12.8		98163	508	8.100	9.280	-12.7	
98092	509	0.710	0.830	-14.5		98155	509	8.950	10.200	-12.3		98163	509	9.550	10.900	-12.4	
98092	514	0.680	0.800	-15.0		98155	514	6.930	7.910	-12.4		98163	514	7.400	8.450	-12.4	
98111	501	0.660	0.760	-13.2		98157	501	8.150	9.310	-12.5		98164	501	2.220	2.530	-12.3	
98111	504	0.232	0.260	-10.8		98157	504	4.120	4.620	-10.8		98164	504	0.770	0.870	-11.5	
98111	506	0.780	0.890	-12.4		98157	506	8.460	9.680	-12.6		98164	506	2.610	2.980	-12.4	
98111	507	1.060	1.210	-12.4		98157	507	7.600	8.690	-12.5		98164	507	3.540	4.050	-12.6	
98111	508	0.870	0.990	-12.1		98157	508	4.850	5.560	-12.8		98164	508	2.890	3.310	-12.7	
98111	509	0.860	0.980	-12.2		98157	509	5.710	6.550	-12.8		98164	509	2.870	3.280	-12.5	
98111	514	0.800	0.910	-12.1		98157	514	4.430	5.060	-12.5		98164	514	2.670	3.050	-12.5	
98152	501	6.860	7.840	-12.5		98159	501	5.470	6.250	-12.5		98257	501	3.060	3.580	-14.5	
98152	504	3.470	3.900	-11.0		98159	504	2.760	3.100	-11.0		98257	504	0.890	1.020	-12.7	
98152	506	7.130	8.150	-12.5		98159	506	5.680	6.490	-12.5		98257	506	2.270	2.640	-14.0	
98152	507	6.400	7.320	-12.6		98159	507	5.100	5.830	-12.5		98257	507	2.520	2.940	-14.3	
98152	508	4.080	4.680	-12.8		98159	508	3.250	3.730	-12.9		98257	508	2.070	2.420	-14.5	
98152	509	4.810	5.520	-12.9		98159	509	3.830	4.390	-12.8		98257	509	2.430	2.830	-14.1	
98152	514	3.730	4.250	-12.2		98159	514	2.970	3.390	-12.4		98257	514	2.320	2.700	-14.1	

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
98303	501	25.600	29.300	-12.6		98308	501	2.360	2.760	-14.5		98414	501	27.400	32.000	-14.4	
98303	504	12.900	14.500	-11.0		98308	504	0.690	0.790	-12.7		98414	504	7.940	9.110	-12.8	
98303	506	26.600	30.400	-12.5		98308	506	1.750	2.040	-14.2		98414	506	20.300	23.700	-14.3	
98303	507	23.900	27.300	-12.5		98308	507	1.940	2.270	-14.5		98414	507	22.500	26.200	-14.1	
98303	508	15.300	17.500	-12.6		98308	508	1.590	1.870	-15.0		98414	508	18.500	21.600	-14.4	
98303	509	18.000	20.600	-12.6		98308	509	1.880	2.190	-14.2		98414	509	21.700	25.300	-14.2	
98303	514	13.900	15.900	-12.6		98308	514	1.790	2.090	-14.4		98414	514	20.800	24.200	-14.0	
98304	501	11.400	13.200	-13.6		98309	501	12.900	14.700	-12.2		98415	501	3.600	4.200	-14.3	
98304	504	3.300	3.780	-12.7		98309	504	6.500	7.300	-11.0		98415	504	1.040	1.190	-12.6	
98304	506	8.400	9.810	-14.4		98309	506	13.400	15.300	-12.4		98415	506	2.660	3.100	-14.2	
98304	507	9.340	10.900	-14.3		98309	507	12.000	13.700	-12.4		98415	507	2.960	3.450	-14.2	
98304	508	7.660	8.970	-14.6		98309	508	7.660	8.780	-12.8		98415	508	2.430	2.840	-14.4	
98304	509	9.010	10.500	-14.2		98309	509	9.020	10.300	-12.4		98415	509	2.850	3.330	-14.4	
98304	514	8.620	10.000	-13.8		98309	514	6.990	7.980	-12.4		98415	514	2.730	3.180	-14.2	
98305	501	5.420	6.220	-12.9		98344	501	1.510	1.740	-13.2		98423	501	8.560	10.000	-14.4	
98305	504	2.460	2.770	-11.2		98344	504	0.690	0.780	-11.5		98423	504	2.480	2.850	-13.0	
98305	506	4.720	5.410	-12.8		98344	506	1.320	1.510	-12.6		98423	506	6.330	7.400	-14.5	
98305	507	4.670	5.350	-12.7		98344	507	1.300	1.490	-12.8		98423	507	7.040	8.210	-14.3	
98305	508	3.960	4.540	-12.8		98344	508	1.100	1.260	-12.7		98423	508	5.770	6.760	-14.6	
98305	509	4.770	5.480	-13.0		98344	509	1.330	1.520	-12.5		98423	509	6.790	7.920	-14.3	
98305	514	4.740	5.430	-12.7		98344	514	1.320	1.510	-12.6		98423	514	6.490	7.560	-14.2	
98306	501	14.000	16.000	-12.5		98405	501	2.490	2.850	-12.6		98424	501	14.500	17.000	-14.7	
98306	504	6.330	7.130	-11.2		98405	504	1.130	1.270	-11.0		98424	504	4.210	4.830	-12.8	
98306	506	12.200	13.900	-12.2		98405	506	2.170	2.490	-12.9		98424	506	10.700	12.500	-14.4	
98306	507	12.000	13.700	-12.4		98405	507	2.140	2.460	-13.0		98424	507	11.900	13.900	-14.4	
98306	508	10.200	11.700	-12.8		98405	508	1.820	2.090	-12.9		98424	508	9.790	11.400	-14.1	
98306	509	12.300	14.100	-12.8		98405	509	2.190	2.510	-12.7		98424	509	11.500	13.400	-14.2	
98306	514	12.200	13.900	-12.2		98405	514	2.180	2.490	-12.4		98424	514	11.000	12.800	-14.1	
98307	501	3.600	4.200	-14.3		98413	501	29.900	34.900	-14.3		98425	501	5.960	6.970	-14.5	
98307	504	1.040	1.190	-12.6		98413	504	8.680	9.940	-12.7		98425	504	1.730	1.990	-13.1	
98307	506	2.660	3.100	-14.2		98413	506	22.100	25.800	-14.3		98425	506	4.410	5.150	-14.4	
98307	507	2.960	3.450	-14.2		98413	507	24.600	28.700	-14.3		98425	507	4.900	5.720	-14.3	
98307	508	2.430	2.840	-14.4		98413	508	20.200	23.700	-14.8		98425	508	4.020	4.700	-14.5	
98307	509	2.850	3.330	-14.4		98413	509	23.700	27.700	-14.4		98425	509	4.730	5.520	-14.3	
98307	514	2.730	3.180	-14.2		98413	514	22.700	26.400	-14.0		98425	514	4.520	5.270	-14.2	

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
98426	501	5.260	6.140	-14.3		98483	501	11.700	13.600	-14.0		98601	501	13.400	15.600	-14.1	
98426	504	1.530	1.750	-12.6		98483	504	3.380	3.880	-12.9		98601	504	3.880	4.440	-12.6	
98426	506	3.890	4.540	-14.3		98483	506	8.630	10.000	-13.7		98601	506	9.880	11.500	-14.1	
98426	507	4.330	5.050	-14.3		98483	507	9.580	11.200	-14.5		98601	507	11.000	12.800	-14.1	
98426	508	3.550	4.150	-14.5		98483	508	7.860	9.200	-14.6		98601	508	9.010	10.500	-14.2	
98426	509	4.170	4.870	-14.4		98483	509	9.250	10.800	-14.4		98601	509	10.600	12.300	-13.8	
98426	514	3.990	4.650	-14.2		98483	514	8.840	10.300	-14.2		98601	514	10.100	11.800	-14.4	
98427	501	5.130	5.990	-14.4		98502	501	11.200	13.000	-13.8		98624	501	2.100	2.460	-14.6	
98427	504	1.490	1.710	-12.9		98502	504	3.240	3.720	-12.9		98624	504	0.610	0.700	-12.9	
98427	506	3.800	4.430	-14.2		98502	506	8.260	9.630	-14.2		98624	506	1.550	1.810	-14.4	
98427	507	4.220	4.920	-14.2		98502	507	9.170	10.700	-14.3		98624	507	1.730	2.020	-14.4	
98427	508	3.460	4.050	-14.6		98502	508	7.530	8.810	-14.5		98624	508	1.420	1.660	-14.5	
98427	509	4.070	4.750	-14.3		98502	509	8.850	10.300	-14.1		98624	509	1.660	1.940	-14.4	
98427	514	3.890	4.530	-14.1		98502	514	8.470	9.860	-14.1		98624	514	1.590	1.850	-14.1	
98429	501	2.680	3.060	-12.4		98555	501	5.190	6.070	-14.5		98636	501	3.230	3.690	-12.5	
98429	504	1.350	1.520	-11.2		98555	504	1.510	1.730	-12.7		98636	504	1.130	1.270	-11.0	
98429	506	2.780	3.180	-12.6		98555	506	3.840	4.480	-14.3		98636	506	3.800	4.340	-12.4	
98429	507	2.500	2.860	-12.6		98555	507	4.270	4.980	-14.3		98636	507	5.160	5.890	-12.4	
98429	508	1.600	1.830	-12.6		98555	508	3.500	4.110	-14.8		98636	508	4.210	4.820	-12.7	
98429	509	1.880	2.160	-13.0		98555	509	4.120	4.810	-14.3		98636	509	4.180	4.780	-12.6	
98429	514	1.460	1.660	-12.0		98555	514	3.940	4.590	-14.2		98636	514	3.900	4.440	-12.2	
98449	501	7.360	8.600	-14.4		98597	501	1.170	1.360	-14.0		98640	501	230.000	269.000	-14.5	
98449	504	2.140	2.460	-13.0		98597	504	0.340	0.390	-12.8		98640	504	66.800	76.600	-12.8	
98449	506	5.450	6.350	-14.2		98597	506	0.860	1.000	-14.0		98640	506	170.000	199.000	-14.6	
98449	507	6.050	7.060	-14.3		98597	507	0.960	1.120	-14.3		98640	507	189.000	221.000	-14.5	
98449	508	4.960	5.810	-14.6		98597	508	0.790	0.920	-14.1		98640	508	155.000	182.000	-14.8	
98449	509	5.840	6.820	-14.4		98597	509	0.920	1.080	-14.8		98640	509	183.000	213.000	-14.1	
98449	514	5.580	6.500	-14.2		98597	514	0.880	1.030	-14.6		98640	514	175.000	204.000	-14.2	
98482	501	7.890	9.220	-14.4		98598	501	0.400	0.470	-14.9		98658	501	13.200	15.100	-12.6	
98482	504	2.290	2.620	-12.6		98598	504	0.116	0.133	-12.8		98658	504	6.660	7.480	-11.0	
98482	506	5.840	6.820	-14.4		98598	506	0.300	0.350	-14.3		98658	506	13.700	15.700	-12.7	
98482	507	6.490	7.570	-14.3		98598	507	0.330	0.390	-15.4		98658	507	12.300	14.000	-12.1	
98482	508	5.320	6.230	-14.6		98598	508	0.270	0.320	-15.6		98658	508	7.850	9.000	-12.8	
98482	509	6.260	7.310	-14.4		98598	509	0.320	0.370	-13.5		98658	509	9.250	10.600	-12.7	
98482	514	5.990	6.980	-14.2		98598	514	0.300	0.360	-16.7		98658	514	7.170	8.180	-12.3	

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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
98659	501	2.360	2.690	-12.3		98710	501	7.290	8.520	-14.4		98813	501	7.380	8.470	-12.9	
98659	504	1.190	1.340	-11.2		98710	504	2.120	2.430	-12.8		98813	504	3.350	3.770	-11.1	
98659	506	2.450	2.800	-12.5		98710	506	5.400	6.300	-14.3		98813	506	6.420	7.360	-12.8	
98659	507	2.200	2.510	-12.4		98710	507	6.000	7.000	-14.3		98813	507	6.350	7.280	-12.8	
98659	508	1.400	1.610	-13.0		98710	508	4.920	5.760	-14.6		98813	508	5.380	6.180	-12.9	
98659	509	1.650	1.900	-13.2		98710	509	5.790	6.750	-14.2		98813	509	6.490	7.450	-12.9	
98659	514	1.280	1.460	-12.3		98710	514	5.530	6.440	-14.1		98813	514	6.450	7.380	-12.6	
98677	501	36.300	42.400	-14.4		98751	501	9.970	11.400	-12.5		98820	501	18.200	21.300	-14.6	
98677	504	10.500	12.100	-13.2		98751	504	5.040	5.660	-11.0		98820	504	5.280	6.050	-12.7	
98677	506	26.900	31.300	-14.1		98751	506	10.400	11.800	-11.9		98820	506	13.500	15.700	-14.0	
98677	507	29.900	34.800	-14.1		98751	507	9.300	10.600	-12.3		98820	507	15.000	17.500	-14.3	
98677	508	24.500	28.600	-14.3		98751	508	5.930	6.800	-12.8		98820	508	12.300	14.300	-14.0	
98677	509	28.800	33.600	-14.3		98751	509	6.990	8.010	-12.7		98820	509	14.400	16.800	-14.3	
98677	514	27.500	32.100	-14.3		98751	514	5.420	6.180	-12.3		98820	514	13.800	16.100	-14.3	
98678	501	32.200	37.700	-14.6		98805	501	9.520	11.100	-14.2		98884	501	4.730	5.530	-14.5	
98678	504	9.360	10.700	-12.5		98805	504	2.760	3.170	-12.9		98884	504	1.370	1.570	-12.7	
98678	506	23.900	27.800	-14.0		98805	506	7.050	8.220	-14.2		98884	506	3.500	4.090	-14.4	
98678	507	26.500	30.900	-14.2		98805	507	7.830	9.130	-14.2		98884	507	3.890	4.530	-14.1	
98678	508	21.700	25.400	-14.6		98805	508	6.420	7.520	-14.6		98884	508	3.190	3.740	-14.7	
98678	509	25.600	29.800	-14.1		98805	509	7.560	8.820	-14.3		98884	509	3.750	4.380	-14.4	
98678	514	24.500	28.500	-14.0		98805	514	7.230	8.420	-14.1		98884	514	3.590	4.170	-13.9	
98699	501	10.500	12.200	-13.9		98806	501	3.010	3.430	-12.2		98914	501	1.610	1.840	-12.5	
98699	504	3.040	3.490	-12.9		98806	504	1.050	1.180	-11.0		98914	504	0.810	0.910	-11.0	
98699	506	7.760	9.060	-14.3		98806	506	3.540	4.050	-12.6		98914	506	1.670	1.910	-12.6	
98699	507	8.630	10.000	-13.7		98806	507	4.810	5.490	-12.4		98914	507	1.500	1.720	-12.8	
98699	508	7.080	8.280	-14.5		98806	508	3.920	4.480	-12.5		98914	508	0.960	1.090	-11.9	
98699	509	8.320	9.710	-14.3		98806	509	3.900	4.450	-12.4		98914	509	1.130	1.290	-12.4	
98699	514	7.960	9.260	-14.0		98806	514	3.630	4.140	-12.3		98914	514	0.870	0.990	-12.1	
98705	501	18.700	21.300	-12.2		98810	501	7.650	8.780	-12.9		98949	501	2.250	2.570	-12.5	
98705	504	9.420	10.500	-10.3		98810	504	3.470	3.910	-11.3		98949	504	1.140	1.280	-10.9	
98705	506	19.400	22.200	-12.6		98810	506	6.660	7.620	-12.6		98949	506	2.340	2.670	-12.4	
98705	507	17.400	19.900	-12.6		98810	507	6.580	7.530	-12.6		98949	507	2.100	2.410	-12.9	
98705	508	11.100	12.700	-12.6		98810	508	5.580	6.400	-12.8		98949	508	1.340	1.530	-12.4	
98705	509	13.100	15.000	-12.7		98810	509	6.730	7.710	-12.7		98949	509	1.580	1.810	-12.7	
98705	514	10.100	11.500	-12.2		98810	514	6.690	7.640	-12.4		98949	514	1.220	1.400	-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
98967	501	7.430	8.680	-14.4		99111	501	3.630	4.240	-14.4		99223	501	0.530	0.630	-15.9	
98967	504	2.160	2.480	-12.9		99111	504	1.050	1.210	-13.2		99223	504	0.155	0.177	-12.4	
98967	506	5.500	6.410	-14.2		99111	506	2.690	3.130	-14.1		99223	506	0.390	0.460	-15.2	
98967	507	6.110	7.130	-14.3		99111	507	2.990	3.480	-14.1		99223	507	0.440	0.510	-13.7	
98967	508	5.010	5.860	-14.5		99111	508	2.450	2.860	-14.3		99223	508	0.360	0.420	-14.3	
98967	509	5.890	6.880	-14.4		99111	509	2.880	3.360	-14.3		99223	509	0.420	0.500	-16.0	
98967	514	5.630	6.560	-14.2		99111	514	2.750	3.210	-14.3		99223	514	0.400	0.470	-14.9	
98993	501	6.170	7.050	-12.5		99163	501	8.660	10.100	-14.3		99303	501	29.000	33.900	-14.5	
98993	504	2.160	2.430	-11.1		99163	504	2.510	2.880	-12.8		99303	504	8.430	9.670	-12.8	
98993	506	7.270	8.300	-12.4		99163	506	6.410	7.470	-14.2		99303	506	21.500	25.000	-14.0	
98993	507	9.860	11.200	-12.0		99163	507	7.120	8.310	-14.3		99303	507	23.900	27.800	-14.0	
98993	508	8.040	9.210	-12.7		99163	508	5.840	6.840	-14.6		99303	508	19.600	23.000	-14.8	
98993	509	8.000	9.130	-12.4		99163	509	6.870	8.020	-14.3		99303	509	23.000	26.900	-14.5	
98993	514	7.450	8.490	-12.2		99163	514	6.570	7.650	-14.1		99303	514	22.000	25.600	-14.1	
99003	501	3.530	4.130	-14.5		99165	501	1.900	2.220	-14.4		99310	501	7.260	8.480	-14.4	
99003	504	1.020	1.170	-12.8		99165	504	0.550	0.640	-14.1		99310	504	2.110	2.420	-12.8	
99003	506	2.610	3.050	-14.4		99165	506	1.400	1.640	-14.6		99310	506	5.370	6.270	-14.4	
99003	507	2.900	3.390	-14.5		99165	507	1.560	1.820	-14.3		99310	507	5.970	6.970	-14.3	
99003	508	2.380	2.780	-14.4		99165	508	1.280	1.500	-14.7		99310	508	4.900	5.740	-14.6	
99003	509	2.800	3.270	-14.4		99165	509	1.510	1.760	-14.2		99310	509	5.760	6.720	-14.3	
99003	514	2.680	3.120	-14.1		99165	514	1.440	1.680	-14.3		99310	514	5.510	6.410	-14.0	
99004	501	6.140	7.040	-12.8		99220	501	3.540	4.050	-12.6		99315	501	21.300	24.900	-14.5	
99004	504	2.780	3.130	-11.2		99220	504	1.790	2.010	-10.9		99315	504	6.190	7.110	-12.9	
99004	506	5.340	6.110	-12.6		99220	506	3.680	4.200	-12.4		99315	506	15.800	18.400	-14.1	
99004	507	5.280	6.040	-12.6		99220	507	3.300	3.780	-12.7		99315	507	17.600	20.500	-14.1	
99004	508	4.470	5.140	-13.0		99220	508	2.110	2.420	-12.8		99315	508	14.400	16.900	-14.8	
99004	509	5.400	6.190	-12.8		99220	509	2.480	2.840	-12.7		99315	509	16.900	19.800	-14.6	
99004	514	5.360	6.130	-12.6		99220	514	1.920	2.200	-12.7		99315	514	16.200	18.900	-14.3	
99080	501	2.500	2.920	-14.4		99222	501	6.650	7.590	-12.4		99321	501	20.700	24.200	-14.5	
99080	504	0.720	0.830	-13.3		99222	504	3.360	3.770	-10.9		99321	504	6.010	6.900	-12.9	
99080	506	1.850	2.160	-14.4		99222	506	6.900	7.890	-12.5		99321	506	15.300	17.900	-14.5	
99080	507	2.050	2.400	-14.6		99222	507	6.200	7.090	-12.6		99321	507	17.000	19.900	-14.6	
99080	508	1.680	1.970	-14.7		99222	508	3.960	4.530	-12.6		99321	508	14.000	16.400	-14.6	
99080	509	1.980	2.320	-14.7		99222	509	4.660	5.350	-12.9		99321	509	16.400	19.200	-14.6	
99080	514	1.900	2.210	-14.0		99222	514	3.610	4.130	-12.6		99321	514	15.700	18.300	-14.2	

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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
99471	501	1.610	1.840	-12.5		99571	501	0.730	0.830	-12.0		99614	501	5.960	6.840	-12.9	
99471	504	0.810	0.910	-11.0		99571	504	0.250	0.290	-13.8		99614	504	2.700	3.040	-11.2	
99471	506	1.670	1.910	-12.6		99571	506	0.860	0.970	-11.3		99614	506	5.190	5.930	-12.5	
99471	507	1.500	1.720	-12.8		99571	507	1.160	1.330	-12.8		99614	507	5.130	5.870	-12.6	
99471	508	0.960	1.090	-11.9		99571	508	0.950	1.080	-12.0		99614	508	4.340	4.990	-13.0	
99471	509	1.130	1.290	-12.4		99571	509	0.940	1.070	-12.1		99614	509	5.240	6.010	-12.8	
99471	514	0.870	0.990	-12.1		99571	514	0.880	1.000	-12.0		99614	514	5.210	5.950	-12.4	
99505	501	5.220	5.960	-12.4		99572	501	1.420	1.630	-12.9		99620	501	1.000	1.160	-13.8	
99505	504	1.830	2.060	-11.2		99572	504	0.500	0.560	-10.7		99620	504	0.290	0.330	-12.1	
99505	506	6.150	7.030	-12.5		99572	506	1.680	1.920	-12.5		99620	506	0.740	0.860	-14.0	
99505	507	8.350	9.530	-12.4		99572	507	2.280	2.600	-12.3		99620	507	0.820	0.950	-13.7	
99505	508	6.810	7.790	-12.6		99572	508	1.860	2.130	-12.7		99620	508	0.670	0.790	-15.2	
99505	509	6.770	7.730	-12.4		99572	509	1.850	2.110	-12.3		99620	509	0.790	0.920	-14.1	
99505	514	6.300	7.190	-12.4		99572	514	1.720	1.960	-12.2		99620	514	0.760	0.880	-13.6	
99506	501	6.420	7.340	-12.5		99573	501	1.360	1.550	-12.3		99650	501	1.420	1.630	-12.9	
99506	504	2.250	2.520	-10.7		99573	504	0.480	0.540	-11.1		99650	504	0.500	0.560	-10.7	
99506	506	7.570	8.640	-12.4		99573	506	1.600	1.830	-12.6		99650	506	1.680	1.920	-12.5	
99506	507	10.300	11.700	-12.0		99573	507	2.180	2.490	-12.4		99650	507	2.280	2.600	-12.3	
99506	508	8.370	9.590	-12.7		99573	508	1.770	2.030	-12.8		99650	508	1.860	2.130	-12.7	
99506	509	8.330	9.510	-12.4		99573	509	1.760	2.020	-12.9		99650	509	1.850	2.110	-12.3	
99506	514	7.750	8.840	-12.3		99573	514	1.640	1.870	-12.3		99650	514	1.720	1.960	-12.2	
99507	501	5.600	6.400	-12.5		99600	501	2.670	3.060	-12.7		99709	501	3.510	4.020	-12.7	
99507	504	1.960	2.210	-11.3		99600	504	1.210	1.360	-11.0		99709	504	1.230	1.380	-10.9	
99507	506	6.600	7.530	-12.4		99600	506	2.320	2.650	-12.5		99709	506	4.140	4.720	-12.3	
99507	507	8.950	10.200	-12.3		99600	507	2.290	2.620	-12.6		99709	507	5.620	6.410	-12.3	
99507	508	7.300	8.360	-12.7		99600	508	1.950	2.240	-12.9		99709	508	4.580	5.240	-12.6	
99507	509	7.260	8.290	-12.4		99600	509	2.350	2.690	-12.6		99709	509	4.550	5.200	-12.5	
99507	514	6.760	7.700	-12.2		99600	514	2.330	2.660	-12.4		99709	514	4.240	4.830	-12.2	
99570	501	3.010	3.430	-12.2		99613	501	18.300	21.500	-14.9		99718	501	2.930	3.420	-14.3	
99570	504	1.050	1.180	-11.0		99613	504	5.330	6.110	-12.8		99718	504	0.850	0.970	-12.4	
99570	506	3.540	4.050	-12.6		99613	506	13.600	15.800	-13.9		99718	506	2.170	2.530	-14.2	
99570	507	4.810	5.490	-12.4		99613	507	15.100	17.600	-14.2		99718	507	2.410	2.810	-14.2	
99570	508	3.920	4.480	-12.5		99613	508	12.400	14.500	-14.5		99718	508	1.980	2.320	-14.7	
99570	509	3.900	4.450	-12.4		99613	509	14.600	17.000	-14.1		99718	509	2.330	2.710	-14.0	
99570	514	3.630	4.140	-12.3		99613	514	13.900	16.200	-14.2		99718	514	2.220	2.580	-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
99746	501	4.960	5.800	-14.5		99827	501	0.900	1.050	-14.3		99946	501	14.400	16.800	-14.3	
99746	504	1.440	1.650	-12.7		99827	504	0.260	0.300	-13.3		99946	504	4.180	4.790	-12.7	
99746	506	3.670	4.280	-14.3		99827	506	0.670	0.780	-14.1		99946	506	10.600	12.400	-14.5	
99746	507	4.080	4.760	-14.3		99827	507	0.740	0.860	-14.0		99946	507	11.800	13.800	-14.5	
99746	508	3.350	3.920	-14.5		99827	508	0.610	0.710	-14.1		99946	508	9.700	11.300	-14.2	
99746	509	3.940	4.590	-14.2		99827	509	0.710	0.830	-14.5		99946	509	11.400	13.300	-14.3	
99746	514	3.770	4.380	-13.9		99827	514	0.680	0.800	-15.0		99946	514	10.900	12.700	-14.2	
99760	501	0.570	0.670	-14.9		99851	501	3.660	4.270	-14.3		99948	501	7.440	8.490	-12.4	
99760	504	0.164	0.189	-13.2		99851	504	1.060	1.220	-13.1		99948	504	2.600	2.920	-11.0	
99760	506	0.420	0.490	-14.3		99851	506	2.710	3.160	-14.2		99948	506	8.760	10.000	-12.4	
99760	507	0.470	0.550	-14.5		99851	507	3.010	3.520	-14.5		99948	507	11.900	13.600	-12.5	
99760	508	0.380	0.450	-15.6		99851	508	2.470	2.890	-14.5		99948	508	9.690	11.100	-12.7	
99760	509	0.450	0.530	-15.1		99851	509	2.910	3.390	-14.2		99948	509	9.640	11.000	-12.4	
99760	514	0.430	0.500	-14.0		99851	514	2.780	3.240	-14.2		99948	514	8.970	10.200	-12.1	
99777	501	13.200	15.200	-13.2		99917	501	5.930	6.930	-14.4		99952	501	11.200	12.800	-12.5	
99777	504	6.010	6.760	-11.1		99917	504	1.720	1.980	-13.1		99952	504	5.080	5.720	-11.2	
99777	506	11.500	13.200	-12.9		99917	506	4.390	5.120	-14.3		99952	506	9.750	11.100	-12.2	
99777	507	11.400	13.000	-12.3		99917	507	4.870	5.690	-14.4		99952	507	9.640	11.000	-12.4	
99777	508	9.660	11.100	-13.0		99917	508	4.000	4.680	-14.5		99952	508	8.170	9.380	-12.9	
99777	509	11.700	13.300	-12.0		99917	509	4.700	5.490	-14.4		99952	509	9.860	11.300	-12.7	
99777	514	11.600	13.200	-12.1		99917	514	4.500	5.240	-14.1		99952	514	9.800	11.200	-12.5	
99793	501	6.290	7.360	-14.5		99938	501	6.660	7.780	-14.4		99953	501	12.100	13.900	-12.9	
99793	504	1.830	2.100	-12.9		99938	504	1.930	2.220	-13.1		99953	504	5.490	6.170	-11.0	
99793	506	4.660	5.440	-14.3		99938	506	4.930	5.760	-14.4		99953	506	10.500	12.000	-12.5	
99793	507	5.180	6.040	-14.2		99938	507	5.480	6.390	-14.2		99953	507	10.400	11.900	-12.6	
99793	508	4.250	4.970	-14.5		99938	508	4.490	5.260	-14.6		99953	508	8.820	10.100	-12.7	
99793	509	4.990	5.820	-14.3		99938	509	5.280	6.160	-14.3		99953	509	10.600	12.200	-13.1	
99793	514	4.780	5.560	-14.0		99938	514	5.050	5.880	-14.1		99953	514	10.600	12.100	-12.4	
99826	501	1.510	1.740	-13.2		99943	501	19.300	22.600	-14.6		99954	501	8.800	10.100	-12.9	
99826	504	0.690	0.780	-11.5		99943	504	5.610	6.430	-12.8		99954	504	3.990	4.490	-11.1	
99826	506	1.320	1.510	-12.6		99943	506	14.300	16.700	-14.4		99954	506	7.660	8.780	-12.8	
99826	507	1.300	1.490	-12.8		99943	507	15.900	18.500	-14.1		99954	507	7.570	8.680	-12.8	
99826	508	1.100	1.260	-12.7		99943	508	13.000	15.200	-14.5		99954	508	6.420	7.380	-13.0	
99826	509	1.330	1.520	-12.5		99943	509	15.300	17.900	-14.5		99954	509	7.750	8.880	-12.7	
99826	514	1.320	1.510	-12.6		99943	514	14.700	17.100	-14.0		99954	514	7.700	8.810	-12.6	

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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
99955	501	11.000	12.600	-12.7													
99955	504	5.000	5.630	-11.2													
99955	506	9.600	11.000	-12.7													
99955	507	9.490	10.800	-12.1													
99955	508	8.040	9.230	-12.9													
99955	509	9.700	11.100	-12.6													
99955	514	9.640	11.000	-12.4													
99963	501	1.430	1.670	-14.4													
99963	504	0.420	0.480	-12.5													
99963	506	1.060	1.230	-13.8													
99963	507	1.180	1.370	-13.9													
99963	508	0.970	1.130	-14.2													
99963	509	1.140	1.320	-13.6													
99963	514	1.090	1.260	-13.5													
99969	501	6.430	7.360	-12.6													
99969	504	3.250	3.650	-11.0													
99969	506	6.680	7.640	-12.6													
99969	507	6.000	6.860	-12.5													
99969	508	3.830	4.380	-12.6													
99969	509	4.510	5.170	-12.8													
99969	514	3.500	4.000	-12.5													
99975	501	9.780	11.200	-12.7													
99975	504	4.440	4.990	-11.0													
99975	506	8.510	9.750	-12.7													
99975	507	8.410	9.640	-12.8													
99975	508	7.130	8.190	-12.9													
99975	509	8.610	9.870	-12.8													
99975	514	8.550	9.780	-12.6													
99988	501	5.680	6.490	-12.5													
99988	504	2.870	3.220	-10.9													
99988	506	5.900	6.750	-12.6													
99988	507	5.300	6.060	-12.5													
99988	508	3.380	3.880	-12.9													
99988	509	3.980	4.570	-12.9													
99988	514	3.090	3.530	-12.5													

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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	0.148	0.129	+14.7		13759	0.085	0.138	-38.4	L
10026	0.017	0.027	-37.0	L	11288	0.059	0.074	-20.3		13930	0.147	0.174	-15.5	
10040	0.320	0.320	0.0		12014	0.029	0.046	-37.0		14068	0.010	0.012	-16.7	
10042	0.270	0.430	-37.2	L	12356	0.023	0.037	-37.8	L	14101	0.033	0.053	-37.7	L
10060	0.044	0.069	-36.2		12361	0.066	0.070	-5.7		14279	0.057	0.092	-38.0	L
10065	0.040	0.045	-11.1		12373	0.022	0.023	-4.4		14401	0.076	0.105	-27.6	
10066	0.050	0.054	-7.4		12374	0.049	0.066	-25.8		14527	0.169	0.179	-5.6	
10070	0.134	0.151	-11.3		12375	0.034	0.035	-2.9		14855	0.110	0.133	-17.3	
10071	0.074	0.120	-38.3		12391	0.059	0.070	-15.7		14913	0.118	0.193	-38.9	L
10073	0.340	0.360	-5.6		12509	0.026	0.031	-16.1		15223	0.039	0.044	-11.4	
10075	0.121	0.197	-38.6	L	12510	0.019	0.030	-36.7	L	15224	0.050	0.068	-26.5	
10100	0.043	0.069	-37.7		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	0.014	0.022	-36.4	L
10107	0.183	0.300	-39.0	L	12797	0.177	0.194	-8.8		15600	0.073	0.119	-38.7	L
10111	0.059	0.067	-11.9		12805	0.115	0.125	-8.0		15608	0.007	0.010	-30.0	
10115	0.055	0.082	-32.9		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	0.020	0.032	-37.5	L
10141	0.021	0.023	-8.7		13112	0.054	0.063	-14.3		15991	0.051	0.073	-30.1	
10145	0.009	0.010	-10.0		13201	0.123	0.144	-14.6		15993	0.032	0.043	-25.6	
10146	0.013	0.019	-31.6		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	0.159	0.260	-38.8	L
10257	0.146	0.148	-1.4		13351	0.045	0.073	-38.4	L	16527	0.270	0.320	-15.6	
10309	0.012	0.019	-36.8		13352	0.028	0.043	-34.9		16604	0.100	0.122	-18.0	
10352	0.044	0.042	+4.8		13410	1.660	2.350	-29.4		16676	0.010	0.015	-33.3	
11020	0.138	0.157	-12.1		13412	1.190	1.210	-1.7		16705	0.113	0.131	-13.7	
11039	0.054	0.087	-37.9	L	13506	0.048	0.065	-26.2		16750	0.035	0.034	+2.9	
11126	0.023	0.024	-4.2		13507	0.109	0.134	-18.7		16900	0.061	0.069	-11.6	
11127	0.006	0.008	-25.0		13590	0.610	0.670	-9.0		16901	0.082	0.083	-1.2	
11128	0.051	0.083	-38.6	L	13621	0.340	0.330	+3.0		16902	0.045	0.057	-21.1	
11203	0.380	0.460	-17.4		13670	0.018	0.017	+5.9		16905	0.053	0.069	-23.2	
11204	0.990	1.530	-35.3		13673	0.012	0.018	-33.3		16906	0.075	0.083	-9.6	
11234	0.041	0.056	-26.8		13715	0.111	0.145	-23.5		16910	0.039	0.040	-2.5	
11248	0.013	0.016	-18.8		13716	0.073	0.098	-25.5		16911	0.038	0.057	-33.3	
11258	0.148	0.162	-8.6		13720	0.043	0.057	-24.6		16915	0.037	0.032	+15.6	

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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
16916	0.044	0.056	-21.4		51116	0.640	0.690	-7.3		51666	0.085	0.089	-4.5	
16920	0.085	0.082	+3.7		51205	0.046	0.059	-22.0		51734	0.430	0.350	+22.9	U
16921	0.034	0.029	+17.2		51206	0.370	0.320	+15.6		51741	0.260	0.243	+7.0	
16930	0.106	0.130	-18.5		51220	1.480	1.900	-22.1		51752	0.141	0.150	-6.0	
16931	0.045	0.060	-25.0		51221	1.470	1.760	-16.5		51767	0.007	0.007	0.0	
16940	0.034	0.029	+17.2		51222	4.760	4.530	+5.1		51777	0.058	0.077	-24.7	
16941	0.060	0.064	-6.3		51224	1.170	1.490	-21.5		51808	0.530	0.680	-22.1	
18078	0.100	0.155	-35.5		51230	0.640	0.740	-13.5		51809	0.173	0.146	+18.5	
18109	0.022	0.035	-37.1	L	51240	0.215	0.196	+9.7		51833	0.051	0.054	-5.6	
18110	0.023	0.032	-28.1		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	0.077	0.125	-38.4		51254	0.025	0.032	-21.9		51889	0.010	0.011	-9.1	
18335	0.011	0.018	-38.9		51300	0.127	0.147	-13.6		51896	0.017	0.017	0.0	
18435	0.048	0.078	-38.5		51305	0.760	0.880	-13.6		51900	0.098	0.100	-2.0	
18436	0.103	0.121	-14.9		51315	0.080	0.096	-16.7		51909	0.048	0.053	-9.4	
18501	0.011	0.010	+10.0		51330	0.820	0.660	+24.2	U	51926	0.041	0.044	-6.8	
18506	0.004	0.006	-33.3		51333	0.280	0.320	-12.5		51927	0.100	0.132	-24.2	
18507	0.007	0.010	-30.0	L	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	0.016	0.023	-30.4		51355	0.082	0.091	-9.9		51957	0.370	0.460	-19.6	
18834	0.079	0.129	-38.8		51356	0.470	0.560	-16.1		51958	0.310	0.370	-16.2	
18911	0.014	0.022	-36.4	L	51357	0.950	0.760	+25.0	U	51960	0.300	0.330	-9.1	
18912	0.024	0.039	-38.5	L	51358	0.111	0.129	-14.0		51970	0.138	0.177	-22.0	
18920	0.014	0.022	-36.4	L	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	0.051	0.083	-38.6	L	51380	0.039	0.041	-4.9		51999	0.320	0.400	-20.0	
45900	0.035	0.036	-2.8		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	0.112	0.146	-23.3		51552	0.137	0.152	-9.9		52315	0.270	0.270	0.0	
49618	0.046	0.074	-37.8	L	51575	0.023	0.021	+9.5		52433	0.650	0.800	-18.8	
49619	0.085	0.099	-14.1		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	0.021	0.033	-36.4	L	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	

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
59781	0.065	0.085	-23.5		91341	3.250	3.660	-11.2		96409	7.590	9.460	-19.8	
59782	0.620	0.560	+10.7		91342	3.000	3.230	-7.1		96410	6.870	8.300	-17.2	
59798	0.330	0.460	-28.3		91343	1.210	1.630	-25.8		96611	1.160	1.200	-3.3	
59886	0.087	0.100	-13.0		91436	1.750	1.820	-3.8		97221	1.110	1.020	+8.8	
59889	0.192	0.187	+2.7		91507	2.500	2.990	-16.4		97222	1.580	1.430	+10.5	
59904	0.088	0.076	+15.8		91551	0.570	0.770	-26.0		97223	2.960	4.850	-39.0	L
59905	0.112	0.120	-6.7		91555	0.810	0.990	-18.2		97447	4.250	5.890	-27.8	
59914	0.650	0.690	-5.8		91560	3.620	3.640	-0.5		97650	3.000	3.510	-14.5	
59915	0.530	0.660	-19.7		91577	2.620	3.090	-15.2		97651	3.620	4.700	-23.0	
59917	0.222	0.232	-4.3		91746	4.620	6.460	-28.5		97652	3.870	3.810	+1.6	
59923	0.006	0.005	+20.0	U	92053	0.570	0.650	-12.3		97653	2.500	3.070	-18.6	
59925	1.150	1.190	-3.4		92054	0.219	0.202	+8.4		97654	2.370	2.590	-8.5	
59926	0.460	0.460	0.0		92055	0.206	0.165	+24.8	U	97655	3.500	3.510	-0.3	
59927	1.100	1.300	-15.4		92101	2.500	2.900	-13.8		98002	0.790	0.990	-20.2	
59931	0.370	0.480	-22.9		92102	2.750	3.500	-21.4		98152	0.540	0.870	-37.9	L
59932	0.690	0.800	-13.8		92215	2.500	2.720	-8.1		98157	0.280	0.229	+22.3	U
59947	0.260	0.300	-13.3		92338	1.620	1.730	-6.4		98163	0.174	0.210	-17.1	
59955	0.114	0.132	-13.6		92446	1.500	1.790	-16.2		98164	0.060	0.064	-6.3	
59963	0.320	0.370	-13.5		92447	1.240	1.170	+6.0		98303	5.050	4.700	+7.4	
59964	0.059	0.066	-10.6		92451	1.870	2.470	-24.3		98304	3.030	3.850	-21.3	
59970	0.147	0.169	-13.0		92478	1.370	1.550	-11.6		98305	1.510	1.770	-14.7	
59975	0.130	0.190	-31.6	L	94007	4.000	4.510	-11.3		98306	0.820	0.720	+13.9	
59984	0.041	0.049	-16.3		94276	3.500	4.750	-26.3		98307	0.450	0.480	-6.2	
59988	0.050	0.055	-9.1		94381	9.430	12.700	-25.7		98308	0.840	1.310	-35.9	
59989	0.037	0.041	-9.8		94404	3.670	4.570	-19.7		98309	1.850	2.140	-13.6	
91111	4.620	6.130	-24.6		94569	3.250	4.080	-20.3		98344	0.640	0.810	-21.0	
91125	1.660	1.410	+17.7		95124	1.110	1.610	-31.1		98449	21.500	18.200	+18.1	
91127	0.950	0.760	+25.0	U	95310	1.060	1.280	-17.2		98482	5.120	6.700	-23.6	
91150	4.250	6.380	-33.4		95410	2.250	2.190	+2.7		98483	12.500	15.000	-16.7	
91155	24.300	39.700	-38.8	L	95455	1.370	1.470	-6.8		98502	3.000	3.790	-20.8	
91235	2.040	2.830	-27.9		95505	1.750	2.290	-23.6		98636	2.870	3.080	-6.8	
91265	2.970	2.670	+11.2		95625	3.000	4.240	-29.2		98659	0.350	0.370	-5.4	
91266	0.790	0.770	+2.6		95647	4.620	7.130	-35.2		98677	8.250	10.700	-22.9	
91280	2.360	2.780	-15.1		96053	3.500	4.010	-12.7		98678	10.900	12.900	-15.5	
91340	6.250	8.300	-24.7		96408	10.600	8.520	+24.4	U	98805	1.160	1.370	-15.3	

L - Lower Cap Applied
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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
98806	2.870	3.450	-16.8											
98813	1.680	1.840	-8.7											
98820	2.870	2.690	+6.7											
98884	1.750	2.250	-22.2											
98914	0.470	0.540	-13.0											
98949	0.270	0.310	-12.9											
98967	8.580	8.990	-4.6											
98993	3.230	3.530	-8.5											
99003	1.030	0.870	+18.4											
99004	1.250	1.600	-21.9											
99080	5.870	7.400	-20.7											
99163	0.350	0.330	+6.1											
99315	1.620	1.850	-12.4											
99321	1.870	1.760	+6.3											
99613	1.870	1.930	-3.1											
99650	0.840	0.990	-15.2											
99746	2.620	3.360	-22.0											
99803	7.530	10.800	-30.3											
99826	0.590	0.670	-11.9											
99827	0.520	0.590	-11.9											
99946	2.120	3.020	-29.8											
99948	16.800	24.300	-30.9											
99952	13.300	14.600	-8.9											
99953	8.080	7.950	+1.6											
99954	10.400	11.200	-7.1											
99955	7.210	5.770	+25.0	U										
99969	2.930	4.790	-38.8	L										

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

ILLINOIS
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	\$45,955,756	\$43,048,156	0.25	0.937	912
09/30/2019	\$43,388,464	\$43,031,932	0.25	0.992	923
09/30/2020	\$41,729,520	\$29,656,578	0.25	0.711	718
09/30/2021	\$41,866,079	\$22,537,634	0.25	0.538	609

(7)	WEIGHTED EXPERIENCE RATIO	0.795
(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)...	0.70
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	0.857
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	- 14.3%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 14.2%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	- 14.2%

(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 05/01/2023. 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 (04/01/2023) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (05/01/2024).

ILLINOIS
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	\$49,308,901	\$59,331,365	0.25	1.203	1,793
09/30/2019	\$48,559,140	\$59,742,343	0.25	1.230	1,743
09/30/2020	\$44,124,426	\$33,494,125	0.25	0.759	1,001
09/30/2021	\$44,340,405	\$38,217,756	0.25	0.862	981

(7)	WEIGHTED EXPERIENCE RATIO	1.014
(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)...	0.96
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	1.016
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 1.6%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 2.8%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	+ 2.8%

(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 05/01/2023. 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 (04/01/2023) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (05/01/2024).

ILLINOIS
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
ENDING	COSTS AT CURRENT	LIMIT INCURRED	YEAR		INCURRED
	LEVEL (A)	LOSSES (B)	WEIGHTS	(3) / (2)	OCCURRENCES
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).....				- 11.6%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 11.6%
(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).				

ILLINOIS
 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		RATIO	INCURRED
<u>ENDING</u>	<u>COSTS AT CURRENT</u>	<u>LIMIT INCURRED</u>	<u>YEAR</u>	<u>(3) / (2)</u>	<u>OCCURRENCES</u>
	<u>LEVEL (A)</u>	<u>LOSSES (B)</u>	<u>WEIGHTS</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).....				- 19.4%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 19.4%
(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.				

ILLINOIS
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF - 14.3%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.008	0.277	1.002	1.002	
33	1.412	0.065	1.023	1.022	
34	1.154	0.098	1.014	1.013	
35 @	-	-	0.988	0.988	@ TOP 35 IMPLICIT PMF CAPPED AT 0.500
36	1.012	0.154	1.002	1.001	
37	0.836	0.124	0.978	0.977	
38	1.010	0.303	1.003	1.002	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
30	1.134	0.158	1.020	1.021	- 12.4%
31	1.098	0.177	1.017	1.017	- 12.7%
32	0.995	0.296	0.998	0.999	- 14.2%
33	1.155	0.133	1.019	1.020	- 12.4%
34	0.718	0.140	0.955	0.955	- 18.0%
35	1.172	0.046	1.007	1.008	- 13.5%
36	0.736	0.095	0.971	0.972	- 16.6%
37	0.916	0.075	0.993	0.994	- 14.7%
38	1.050	0.152	1.007	1.008	- 13.5%
OVERALL MONOLINE CHANGE *					- 14.2%

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

ILLINOIS
MANUFACTURERS AND CONTRACTORS
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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	\$1,299,728	\$5,956,562	0.703	0.867	89	1.023
	31 LIGHT CONTRACTING	\$846,626	\$4,342,604	0.956	1.179	159	1.019
	32 MEDIUM CONTRCTING	\$7,556,884	\$42,503,543	0.803	0.990	699	1.001
	33 HEAVY CONTRACTING	\$1,575,757	\$8,531,805	1.013	1.249	113	1.022
	34 DEALER OR DISTRIB	\$728,038	\$4,798,994	0.594	0.732	71	0.957
	35 LGT. MANUFACTURER	\$215,737	\$1,370,182	0.702	0.866	11	1.010
	36 MED. MANUFACTURER	\$965,443	\$6,811,288	0.580	0.715	43	0.974
	37 HVY. MANUFACTURER	\$641,510	\$3,129,515	0.913	1.126	25	0.996
	38 MISC. OPERATION	\$1,612,672	\$7,081,987	1.007	1.242	148	1.010
	TOTAL *	\$15,442,396	\$84,526,478	0.825		1,358	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$13,940	\$107,554	0.000	0.000	0	1.039
	32 MEDIUM CONTRCTING	\$63,295	\$259,943	0.000	0.000	0	1.021
	33 HEAVY CONTRACTING	\$222,137	\$1,349,195	1.763	2.174	21	1.042
	38 MISC. OPERATION	\$474,897	\$3,770,236	1.187	1.464	56	1.030
	TOTAL *	\$774,268	\$5,486,927	1.234		77	
34 MULT MERCANTILE	30 SERVICE	\$107,511	\$785,364	0.675	0.832	10	1.034
	32 MEDIUM CONTRCTING	\$353,301	\$1,622,598	1.615	1.991	29	1.012
	34 DEALER OR DISTRIB	\$1,477,426	\$7,750,735	0.452	0.557	97	0.967
	38 MISC. OPERATION	\$102,425	\$535,739	2.208	2.723	36	1.021
	TOTAL *	\$2,040,662	\$10,694,435	0.753		172	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$52,813	\$274,220	0.591	0.729	9	1.005
	32 MEDIUM CONTRCTING	\$103,996	\$598,594	0.489	0.603	10	0.987
	TOTAL *	\$156,809	\$872,815	0.523		19	
36 MULT SERVICES	30 SERVICE	\$107,837	\$527,311	0.793	0.978	27	1.022
	31 LIGHT CONTRACTING	\$195,537	\$1,322,209	1.038	1.280	32	1.018
	32 MEDIUM CONTRCTING	\$455,067	\$2,104,277	0.712	0.878	28	1.000
	33 HEAVY CONTRACTING	\$48,632	\$308,461	0.302	0.372	4	1.021
	34 DEALER OR DISTRIB	\$1,114,383	\$5,597,250	0.875	1.079	172	0.956
	36 MED. MANUFACTURER	\$30,301	\$127,424	0.000	0.000	0	0.973
	38 MISC. OPERATION	\$1,288,636	\$6,153,799	0.683	0.842	165	1.009
	TOTAL *	\$3,240,394	\$16,140,732	0.766		428	

ILLINOIS
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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	\$6,031	\$21,702	0.062	0.076	2	0.994
	32 MEDIUM CONTRCTING	\$251,354	\$1,197,865	0.573	0.707	12	0.976
	33 HEAVY CONTRACTING	\$180,175	\$939,066	1.055	1.301	21	0.997
	34 DEALER OR DISTRIB	\$82,605	\$404,531	0.517	0.637	13	0.933
	35 LGT. MANUFACTURER	\$467,103	\$2,396,508	0.913	1.126	27	0.985
	36 MED. MANUFACTURER	\$2,061,184	\$9,862,440	0.518	0.639	119	0.950
	37 HVY. MANUFACTURER	\$1,721,034	\$8,746,764	0.560	0.691	76	0.971
	38 MISC. OPERATION	\$57,652	\$319,808	0.510	0.629	8	0.985
	TOTAL *	\$4,827,139	\$23,888,682	0.593		278	
38 MULT CONTRACTORS	30 SERVICE	\$2,092,912	\$11,225,907	1.096	1.351	325	1.023
	31 LIGHT CONTRACTING	\$2,356,206	\$13,078,814	0.883	1.089	359	1.019
	32 MEDIUM CONTRCTING	\$8,184,830	\$40,041,609	0.818	1.009	801	1.001
	33 HEAVY CONTRACTING	\$2,499,401	\$13,171,193	0.857	1.057	161	1.022
	38 MISC. OPERATION	\$167,495	\$776,297	0.191	0.236	3	1.010
	TOTAL *	\$15,300,844	\$78,293,820	0.866		1,649	
TOTAL ALL	TOP 30 SERVICE	\$3,607,989	\$18,495,144	0.933		451	
	31 LIGHT CONTRACTING	\$3,471,154	\$19,147,103	0.900		561	
	32 MEDIUM CONTRCTING	\$16,968,726	\$88,328,429	0.816		1,579	
	33 HEAVY CONTRACTING	\$4,526,103	\$24,299,720	0.958		320	
	34 DEALER OR DISTRIB	\$3,402,451	\$18,551,510	0.623		353	
	35 LGT. MANUFACTURER	\$682,840	\$3,766,689	0.846		38	
	36 MED. MANUFACTURER	\$3,056,929	\$16,801,152	0.532		162	
	37 HVY. MANUFACTURER	\$2,362,544	\$11,876,279	0.656		101	
	38 MISC. OPERATION	\$3,703,778	\$18,637,864	0.906		416	
	TOTAL *	\$41,782,514	\$219,903,890	0.811		3,981	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
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	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF + 1.6%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.027	0.322	1.009	1.010	
31	0.799	0.155	0.966	0.967	
32	1.512	0.237	1.103	1.104	
33	0.993	0.256	0.998	0.999	
34	0.832	0.293	0.947	0.948	
35	0.711	0.203	0.933	0.934	
36	0.813	0.163	0.967	0.968	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	0.895	0.145	0.984	0.980	+ 1.4%
02	0.960	0.207	0.992	0.988	+ 1.4%
03	0.861	0.148	0.978	0.974	+ 0.5%
04	0.734	0.043	0.987	0.983	+ 0.7%
05	0.600	0.079	0.961	0.957	- 1.7%
06	0.719	0.106	0.966	0.962	- 0.4%
07	0.833	0.141	0.975	0.971	0.0%
08	2.157	0.066	1.052	1.048	+ 6.6%
09	1.403	0.201	1.071	1.067	+ 8.8%
10	1.006	0.204	1.001	0.997	+ 1.6%
11	0.883	0.215	0.974	0.970	- 0.9%
12	1.116	0.371	1.042	1.038	+ 6.4%
13	1.184	0.079	1.013	1.010	+ 3.3%
16	0.210	0.038	0.942	0.939	- 3.9%

OVERALL MONOLINE CHANGE * + 2.8%

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

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TERRITORY	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	(5) INDICATED MONOLINE CHANGE
501	0.960	0.314	0.987	0.986	+ 1.6%
504	1.618	0.045	1.022	1.021	+ 5.8%
506	0.972	0.185	0.995	0.994	+ 2.5%
507	1.081	0.229	1.018	1.017	+ 4.3%
508	0.916	0.166	0.986	0.984	+ 1.5%
509	1.102	0.304	1.030	1.029	+ 5.4%
514	0.937	0.309	0.980	0.979	+ 0.7%

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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)	\$108,794	\$2,457,380	0.495		78	
	02 RESTAURANTS	\$742,461	\$5,793,484	0.772		194	
	03 STORES	\$447,729	\$3,532,630	1.089		162	
	04 VENDING & RENTAL	\$32,488	\$322,748	0.241		6	
	05 FOOD & BEV. DIST.	\$470,368	\$2,680,483	0.246		44	
	06 NON-FOOD&BEV.DIST	\$414,388	\$1,936,833	0.189		39	
	07 CLUBS,AMSMT&SPRTS	\$806,052	\$4,851,725	1.420		134	
	08 HEALTH CARE FACIL	\$107,664	\$572,617	1.915		10	
	09 HOTELS AND MOTELS	\$409,482	\$5,105,415	1.363		295	
	10 SCHLS & CHURCHES	\$1,020,016	\$4,725,912	1.119		125	
	11 APARTMENTS	\$883,634	\$5,114,992	1.331		148	
	12 BUILDINGS&OFFICES	\$3,393,643	\$20,157,675	1.096		576	
	13 MISC. PREMISES	\$146,744	\$913,776	1.285		42	
	16 GOVT SUBDIVISIONS	\$383,916	\$959,988	0.119		12	
	TOTAL *	\$9,367,379	\$59,125,658	1.014		1,865	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,134,488	\$8,221,738	1.120		431	
	TOTAL *	\$1,134,488	\$8,221,738	1.120		431	
32 MULT APARTMENT	11 APARTMENTS	\$5,425,174	\$24,271,499	1.271		681	
	12 BUILDINGS&OFFICES	2,317,293	9,096,818	1.863		331	
	TOTAL *	\$7,742,467	\$33,368,316	1.448		1,012	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$7,371,354	\$41,071,898	1.136		1,178	
	13 MISC. PREMISES	66,404	312,310	0.068		4	
	TOTAL *	\$7,437,758	\$41,384,208	1.126		1,182	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$2,250,381	\$10,721,063	0.798		300	
	02 RESTAURANTS	\$2,945,637	\$16,578,216	0.874		581	
	03 STORES	\$1,484,204	\$8,063,820	0.604		194	
	04 VENDING & RENTAL	\$60,179	\$352,020	0.076		0	
	05 FOOD & BEV. DIST.	\$694,552	\$2,737,527	0.770		67	
	06 NON-FOOD&BEV.DIST	\$1,827,353	\$8,815,931	0.755		164	
	12 BUILDINGS&OFFICES	\$1,433,981	\$10,306,006	0.684		236	
	TOTAL *	\$10,696,287	\$57,574,583	0.763		1,542	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$55,074	\$303,882	0.353		10	
	08 HEALTH CARE FACIL	\$431,109	\$2,498,871	1.596		68	
	10 SCHLS & CHURCHES	\$3,504,151	\$17,946,064	0.685		622	
	12 BUILDINGS&OFFICES	\$48,462	\$289,453	0.812		24	
	13 MISC. PREMISES	\$18,757	\$88,685	1.301		6	
	16 GOVT SUBDIVISIONS	\$33,583	\$252,160	1.276		14	
	TOTAL *	\$4,091,136	\$21,379,114	0.786		744	

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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		\$269,513	\$1,039,027	1.179		40	
	04 VENDING & RENTAL		\$115,234	\$772,664	1.034		27	
	07 CLUBS, AMSMT & SPRTS		\$2,337,428	\$10,739,925	0.520		213	
	08 HEALTH CARE FACIL		\$5,445	\$28,764	0.133		0	
	09 HOTELS AND MOTELS		\$49,913	\$217,119	1.677		4	
	10 SCHLS & CHURCHES		\$20,255	\$58,030	0.788		2	
	12 BUILDINGS & OFFICES		\$671,225	\$3,476,508	1.209		132	
	13 MISC. PREMISES		\$220,823	\$1,442,716	1.234		60	
	TOTAL *		\$3,689,837	\$17,774,754	0.769		478	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$2,359,175	\$13,178,443	0.784		378	
		02 RESTAURANTS	\$3,688,098	\$22,371,700	0.853		775	
		03 STORES	\$2,201,446	\$12,635,476	0.773		396	
		04 VENDING & RENTAL	\$207,901	\$1,447,433	0.633		33	
		05 FOOD & BEV. DIST.	\$1,164,920	\$5,418,010	0.558		111	
		06 NON-FOOD & BEV. DIST	\$2,241,741	\$10,752,764	0.651		203	
		07 CLUBS, AMSMT & SPRTS	\$3,198,555	\$15,895,532	0.744		357	
		08 HEALTH CARE FACIL	\$544,218	\$3,100,252	1.645		78	
		09 HOTELS AND MOTELS	\$1,593,883	\$13,544,272	1.200		730	
		10 SCHLS & CHURCHES	\$4,544,422	\$22,730,006	0.783		749	
		11 APARTMENTS	\$6,308,808	\$29,386,491	1.280		829	
		12 BUILDINGS & OFFICES	\$15,235,958	\$84,398,358	1.197		2,477	
		13 MISC. PREMISES	\$452,728	\$2,757,487	1.082		112	
		16 GOVT SUBDIVISIONS	\$417,499	\$1,212,148	0.212		26	
		TOTAL *	\$44,159,352	\$238,828,372	1.009		7,254	

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

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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)	\$2,538	\$455,503	1.145	1.135	17	0.976
	02 RESTAURANTS	\$145,995	\$1,565,640	0.385	0.382	47	0.984
	03 STORES	\$26,880	\$364,476	2.489	2.467	16	0.970
	04 VENDING & RENTAL	\$3,371	\$21,585	0.133	0.132	1	0.979
	05 FOOD & BEV. DIST.	\$93,440	\$578,316	0.372	0.369	18	0.953
	06 NON-FOOD&BEV.DIST	\$12,155	\$202,304	1.456	1.444	7	0.958
	07 CLUBS,AMSMT&SPRTS	\$256,070	\$1,513,096	1.412	1.400	38	0.967
	08 HEALTH CARE FACIL	\$21,565	\$116,258	8.642	8.565	6	1.044
	09 HOTELS AND MOTELS	\$257,970	\$2,733,662	0.521	0.517	93	1.063
	10 SCHLS & CHURCHES	\$236,881	\$1,241,009	1.920	1.903	33	0.993
	11 APARTMENTS	\$494,986	\$2,539,832	1.030	1.021	54	0.966
	12 BUILDINGS&OFFICES	\$1,040,751	\$5,634,118	1.105	1.095	144	1.034
	13 MISC. PREMISES	\$31,433	\$318,078	1.488	1.475	9	1.006
	TOTAL *	\$2,624,035	\$17,283,877	1.152		483	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$479,743	\$3,182,004	0.439	0.435	86	1.017
	TOTAL *	\$479,743	\$3,182,004	0.439		86	
32 MULT APARTMENT	11 APARTMENTS	\$3,075,056	\$13,999,399	0.875	0.867	258	1.056
	12 BUILDINGS&OFFICES	\$1,376,524	\$5,694,702	1.920	1.902	210	1.130
	TOTAL *	\$4,451,580	\$19,694,102	1.198		468	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,829,242	\$10,294,606	1.346	1.334	267	1.023
	13 MISC. PREMISES	\$19,354	\$90,822	0.000	0.000	0	0.995
	TOTAL *	\$1,848,595	\$10,385,428	1.332		267	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$316,093	\$1,703,710	1.083	1.073	32	0.916
	02 RESTAURANTS	\$680,950	\$5,164,536	0.666	0.660	165	0.924
	03 STORES	\$272,939	\$1,238,919	0.726	0.719	21	0.910
	04 VENDING & RENTAL	\$1,826	\$13,151	0.000	0.000	0	0.919
	05 FOOD & BEV. DIST.	\$161,516	\$747,190	1.294	1.283	25	0.895
	06 NON-FOOD&BEV.DIST	\$149,813	\$694,237	0.625	0.620	10	0.899
	12 BUILDINGS&OFFICES	\$116,422	\$1,832,207	1.124	1.114	53	0.970
	TOTAL *	\$1,699,560	\$11,393,950	0.840		306	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$8,411	\$8,411	0.000	0.000	0	0.894
	08 HEALTH CARE FACIL	\$79,318	\$379,699	3.173	3.145	15	0.965
	10 SCHLS & CHURCHES	\$659,382	\$2,774,285	0.942	0.934	79	0.918
	12 BUILDINGS&OFFICES	\$8,667	\$46,280	0.000	0.000	0	0.956
	TOTAL *	\$755,777	\$3,208,675	1.155		94	

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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		\$25,291	\$107,143	0.412	0.409	6	0.930
	04 VENDING & RENTAL		\$37,770	\$263,688	1.653	1.638	9	0.938
	07 CLUBS, AMSMT & SPRTS		\$254,349	\$1,063,205	0.596	0.590	23	0.927
	08 HEALTH CARE FACIL		\$429	\$8,504	0.000	0.000	0	1.000
	10 SCHLS & CHURCHES		\$2,180	\$10,259	0.000	0.000	0	0.952
	12 BUILDINGS & OFFICES		\$160,024	\$994,141	0.394	0.391	22	0.991
	13 MISC. PREMISES		\$75,983	\$534,410	0.682	0.676	9	0.964
	TOTAL *		\$556,027	\$2,981,351	0.610		69	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$318,631	\$2,159,213	1.083		49	
		02 RESTAURANTS	\$826,945	\$6,730,176	0.616		212	
		03 STORES	\$325,110	\$1,710,537	0.847		43	
		04 VENDING & RENTAL	\$42,968	\$298,424	1.464		10	
		05 FOOD & BEV. DIST.	\$254,956	\$1,325,506	0.956		43	
		06 NON-FOOD & BEV. DIST	\$161,968	\$896,541	0.688		17	
		07 CLUBS, AMSMT & SPRTS	\$518,830	\$2,584,712	0.989		61	
		08 HEALTH CARE FACIL	\$101,312	\$504,461	4.324		21	
		09 HOTELS AND MOTELS	\$737,713	\$5,915,666	0.468		179	
		10 SCHLS & CHURCHES	\$898,443	\$4,025,554	1.198		112	
		11 APARTMENTS	\$3,570,042	\$16,539,231	0.896		312	
		12 BUILDINGS & OFFICES	\$4,531,629	\$24,496,055	1.423		696	
		13 MISC. PREMISES	\$126,770	\$943,310	0.778		18	
		TOTAL *	\$12,415,317	\$68,129,385	1.101		1,773	

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

ILLINOIS
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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)	\$2	\$10	0.000	0.000	0	1.011
	02 RESTAURANTS	\$0	\$11,964	0.000	0.000	0	1.019
	03 STORES	\$16	\$577	0.000	0.000	0	1.004
	05 FOOD & BEV. DIST.	\$522	\$2,870	0.000	0.000	0	0.987
	06 NON-FOOD&BEV.DIST	\$0	\$260	0.000	0.000	0	0.992
	07 CLUBS,AMSMT&SPRTS	\$2,201	\$14,012	0.448	0.444	1	1.001
	10 SCHLS & CHURCHES	\$2,200	\$9,719	18.215	18.053	1	1.028
	11 APARTMENTS	\$4,712	\$18,544	8.626	8.549	3	1.000
	12 BUILDINGS&OFFICES	\$14,289	\$109,672	0.602	0.597	3	1.070
	13 MISC. PREMISES	\$1,334	\$15,608	0.255	0.253	1	1.042
	16 GOVT SUBDIVISIONS	\$0	\$20,450	0.000	0.000	0	0.968
	TOTAL *	\$25,276	\$203,685	3.587		9	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$2,924	\$15,157	12.269	12.160	1	1.053
	TOTAL *	\$2,924	\$15,157	12.269		1	
32 MULT APARTMENT	11 APARTMENTS	\$4,416	\$30,303	1.801	1.785	1	1.093
	TOTAL *	\$4,416	\$30,303	1.801		1	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$33,598	\$163,085	0.414	0.410	2	1.059
	13 MISC. PREMISES	\$304	\$1,568	0.000	0.000	0	1.030
	TOTAL *	\$33,902	\$164,652	0.410		2	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$5,186	\$40,686	1.116	1.106	5	0.949
	02 RESTAURANTS	\$12,622	\$34,733	0.258	0.255	1	0.956
	03 STORES	\$1,851	\$18,048	11.897	11.791	4	0.943
	04 VENDING & RENTAL	\$675	\$2,416	0.000	0.000	0	0.951
	05 FOOD & BEV. DIST.	\$1,251	\$5,455	0.000	0.000	0	0.926
	06 NON-FOOD&BEV.DIST	\$3,936	\$12,272	1.527	1.513	1	0.931
	12 BUILDINGS&OFFICES	\$24,752	\$82,053	0.508	0.504	3	1.005
	TOTAL *	\$50,273	\$195,662	0.988		14	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$0	\$607	0.000	0.000	0	0.926
	08 HEALTH CARE FACIL	\$1,784	\$9,039	0.000	0.000	0	0.999
	10 SCHLS & CHURCHES	\$20,181	\$100,476	0.353	0.350	5	0.951
	12 BUILDINGS&OFFICES	\$498	\$2,387	0.000	0.000	0	0.990
	TOTAL *	\$22,463	\$112,509	0.317		5	

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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		\$1,014	\$1,252	3.905	3.870	1	0.963
	04 VENDING & RENTAL		\$341	\$1,735	0.000	0.000	0	0.972
	07 CLUBS, AMSMT & SPRTS		\$20,224	\$63,564	1.873	1.856	4	0.960
	08 HEALTH CARE FACIL		\$251	\$1,208	0.000	0.000	0	1.036
	09 HOTELS AND MOTELS		\$105	\$544	0.000	0.000	0	1.055
	12 BUILDINGS & OFFICES		\$1,758	\$12,153	0.000	0.000	0	1.026
	13 MISC. PREMISES		\$1,774	\$10,643	0.000	0.000	0	0.998
	TOTAL *		\$25,468	\$91,099	1.643		5	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$5,188	\$40,696	1.115		5	
		02 RESTAURANTS	\$12,622	\$46,697	0.258		1	
		03 STORES	\$2,882	\$19,877	9.018		5	
		04 VENDING & RENTAL	\$1,015	\$4,151	0.000		0	
		05 FOOD & BEV. DIST.	\$1,773	\$8,324	0.000		0	
		06 NON-FOOD & BEV. DIST	\$3,936	\$12,532	1.527		1	
		07 CLUBS, AMSMT & SPRTS	\$22,425	\$78,182	1.733		5	
		08 HEALTH CARE FACIL	\$2,035	\$10,247	0.000		0	
		09 HOTELS AND MOTELS	\$3,029	\$15,701	11.843		1	
		10 SCHLS & CHURCHES	\$22,381	\$110,195	2.109		6	
		11 APARTMENTS	\$9,128	\$48,847	5.324		4	
		12 BUILDINGS & OFFICES	\$74,895	\$369,350	0.468		8	
		13 MISC. PREMISES	\$3,412	\$27,819	0.100		1	
		16 GOVT SUBDIVISIONS	\$0	\$20,450	0.000		0	
		TOTAL *	\$164,722	\$813,067	1.499		37	

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

ILLINOIS
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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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$439	\$157,028	1.009	1.000	4	0.984
	02 RESTAURANTS	\$84,702	\$682,023	0.598	0.592	23	0.992
	03 STORES	\$22,428	\$290,816	0.591	0.586	15	0.978
	04 VENDING & RENTAL	\$3,870	\$27,824	0.000	0.000	0	0.987
	05 FOOD & BEV. DIST.	\$140,968	\$784,503	0.051	0.050	5	0.961
	06 NON-FOOD&BEV.DIST	\$17,940	\$107,432	0.075	0.074	3	0.966
	07 CLUBS, AMSMT&SPRTS	\$6,859	\$285,368	1.382	1.370	5	0.975
	08 HEALTH CARE FACIL	\$10,134	\$49,296	0.211	0.209	2	1.052
	09 HOTELS AND MOTELS	\$16,010	\$658,512	2.729	2.705	30	1.071
	10 SCHLS & CHURCHES	\$42,983	\$161,255	0.246	0.244	2	1.001
	11 APARTMENTS	\$13,314	\$145,074	2.537	2.514	6	0.974
	12 BUILDINGS&OFFICES	\$341,710	\$1,890,151	1.082	1.073	47	1.042
	13 MISC. PREMISES	\$42,603	\$153,069	0.302	0.299	2	1.014
	16 GOVT SUBDIVISIONS	\$108,025	\$242,124	0.115	0.114	6	0.942
	TOTAL *	\$851,985	\$5,634,475	0.666		150	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$133,498	\$1,355,800	1.363	1.351	54	1.025
	TOTAL *	\$133,498	\$1,355,800	1.363		54	
32 MULT APARTMENT	11 APARTMENTS	\$395,924	\$1,971,258	1.427	1.414	65	1.064
	12 BUILDINGS&OFFICES	\$204,809	\$972,142	1.933	1.916	32	1.139
	TOTAL *	\$600,733	\$2,943,400	1.600		97	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$834,110	\$4,901,336	0.968	0.959	126	1.030
	13 MISC. PREMISES	\$9,882	\$45,671	0.044	0.044	0	1.003
	TOTAL *	\$843,992	\$4,947,007	0.957		126	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$230,238	\$1,315,074	0.715	0.709	30	0.923
	02 RESTAURANTS	\$265,328	\$1,762,455	0.401	0.397	39	0.931
	03 STORES	\$94,032	\$383,344	0.528	0.524	9	0.918
	04 VENDING & RENTAL	\$520	\$3,649	0.000	0.000	0	0.926
	05 FOOD & BEV. DIST.	\$83,544	\$343,858	1.204	1.194	4	0.902
	06 NON-FOOD&BEV.DIST	\$212,131	\$1,128,098	0.570	0.565	7	0.906
	12 BUILDINGS&OFFICES	\$219,004	\$1,618,365	0.624	0.618	24	0.978
	TOTAL *	\$1,104,798	\$6,554,842	0.614		113	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$20,604	\$112,357	3.092	3.064	6	0.973
	10 SCHLS & CHURCHES	\$189,873	\$940,975	1.900	1.883	38	0.925
	12 BUILDINGS&OFFICES	\$1,128	\$14,440	0.000	0.000	0	0.963
	13 MISC. PREMISES	\$272	\$1,591	0.000	0.000	0	0.937
	16 GOVT SUBDIVISIONS	\$1,369	\$45,451	3.478	3.447	2	0.872
	TOTAL *	\$213,246	\$1,114,815	2.013		46	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		506		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2021	FISCAL A.Y.E. 2017				
TYPE OF POLICY	CLASS GROUP			AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES	03 STORES			\$23,398	\$76,072	0.489	0.485	3	0.937
	04 VENDING & RENTAL			\$13,799	\$95,565	0.007	0.007	0	0.946
	07 CLUBS, AMSMT & SPRTS			\$64,967	\$377,676	1.546	1.532	12	0.934
	08 HEALTH CARE FACIL			\$2,556	\$7,459	0.000	0.000	0	1.008
	09 HOTELS AND MOTELS			\$4,636	\$24,119	0.000	0.000	0	1.026
	10 SCHLS & CHURCHES			\$461	\$556	0.000	0.000	0	0.959
	12 BUILDINGS & OFFICES			\$55,753	\$346,864	1.087	1.077	13	0.998
	13 MISC. PREMISES			\$18,530	\$149,130	0.460	0.456	2	0.972
	TOTAL *			\$184,099	\$1,077,441	0.984		30	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)		\$230,677	\$1,472,102	0.716		34	
		02 RESTAURANTS		\$350,030	\$2,444,478	0.448		62	
		03 STORES		\$139,859	\$750,232	0.532		27	
		04 VENDING & RENTAL		\$18,189	\$127,038	0.005		0	
		05 FOOD & BEV. DIST.		\$224,512	\$1,128,361	0.480		9	
		06 NON-FOOD & BEV. DIST		\$230,071	\$1,235,530	0.531		10	
		07 CLUBS, AMSMT & SPRTS		\$71,826	\$663,044	1.530		17	
		08 HEALTH CARE FACIL		\$33,295	\$169,112	1.978		8	
		09 HOTELS AND MOTELS		\$154,144	\$2,038,432	1.464		84	
		10 SCHLS & CHURCHES		\$233,316	\$1,102,786	1.592		40	
		11 APARTMENTS		\$409,238	\$2,116,332	1.463		71	
		12 BUILDINGS & OFFICES		\$1,656,514	\$9,743,298	1.069		242	
		13 MISC. PREMISES		\$71,286	\$349,461	0.306		4	
		16 GOVT SUBDIVISIONS		\$109,394	\$287,575	0.157		8	
		TOTAL *		\$3,932,350	\$23,627,781	0.968		616	

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ILLINOIS
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BASIC LIMIT RELATIVE CHANGE ANALYSIS
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)	\$1,007	\$230,854	1.463	1.450	8	1.007
	02 RESTAURANTS	\$146,465	\$1,089,212	1.220	1.209	51	1.015
	03 STORES	\$99,505	\$873,016	0.712	0.706	31	1.000
	04 VENDING & RENTAL	\$1,287	\$4,634	5.545	5.495	3	1.010
	05 FOOD & BEV. DIST.	\$93,460	\$512,170	0.010	0.009	0	0.983
	06 NON-FOOD&BEV.DIST	\$82,471	\$362,314	0.097	0.096	6	0.988
	07 CLUBS, AMSMT&SPRTS	\$83,501	\$528,371	0.734	0.727	11	0.997
	08 HEALTH CARE FACIL	\$22,232	\$107,936	0.019	0.018	1	1.076
	09 HOTELS AND MOTELS	\$41,055	\$478,596	1.326	1.315	33	1.096
	10 SCHLS & CHURCHES	\$102,083	\$485,438	3.386	3.355	23	1.024
	11 APARTMENTS	\$58,330	\$608,898	2.418	2.396	21	0.996
	12 BUILDINGS&OFFICES	\$445,260	\$3,031,843	0.951	0.943	77	1.066
	13 MISC. PREMISES	\$13,928	\$60,359	0.105	0.104	2	1.037
	16 GOVT SUBDIVISIONS	\$135,589	\$373,656	0.163	0.161	3	0.965
	TOTAL *	\$1,326,173	\$8,747,298	0.993		270	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$83,746	\$631,602	2.076	2.058	47	1.049
	TOTAL *	\$83,746	\$631,602	2.076		47	
32 MULT APARTMENT	11 APARTMENTS	\$699,395	\$2,794,306	1.521	1.508	73	1.089
	12 BUILDINGS&OFFICES	\$360,130	\$1,231,358	2.006	1.988	42	1.165
	TOTAL *	\$1,059,525	\$4,025,664	1.686		115	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,069,027	\$6,007,163	1.087	1.077	133	1.055
	13 MISC. PREMISES	\$13,060	\$45,188	0.000	0.000	0	1.026
	TOTAL *	\$1,082,087	\$6,052,351	1.074		133	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$228,192	\$1,300,025	1.036	1.027	45	0.945
	02 RESTAURANTS	\$402,423	\$2,237,205	1.175	1.164	92	0.953
	03 STORES	\$167,927	\$1,382,234	0.566	0.561	29	0.939
	04 VENDING & RENTAL	\$33,523	\$152,377	0.000	0.000	0	0.948
	05 FOOD & BEV. DIST.	\$234,086	\$672,847	0.222	0.220	11	0.923
	06 NON-FOOD&BEV.DIST	\$292,357	\$1,398,749	1.048	1.038	24	0.927
	12 BUILDINGS&OFFICES	\$271,699	\$2,162,153	0.784	0.777	42	1.001
	TOTAL *	\$1,630,208	\$9,305,589	0.844		243	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$35,492	\$219,540	1.718	1.703	3	0.995
	10 SCHLS & CHURCHES	\$256,869	\$1,201,374	0.412	0.409	47	0.947
	12 BUILDINGS&OFFICES	\$5,578	\$47,463	0.154	0.153	4	0.986
	13 MISC. PREMISES	\$2,202	\$7,456	0.467	0.463	1	0.959
	16 GOVT SUBDIVISIONS	\$12,622	\$73,537	1.123	1.113	4	0.892
	TOTAL *	\$312,763	\$1,549,370	0.585		59	

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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		\$59,163	\$202,055	1.698	1.683	5	0.959
	04 VENDING & RENTAL		\$15,733	\$113,482	1.318	1.306	3	0.968
	07 CLUBS, AMSMT & SPRTS		\$451,587	\$1,800,191	0.664	0.658	31	0.956
	08 HEALTH CARE FACIL		\$1,427	\$6,359	0.508	0.504	0	1.032
	09 HOTELS AND MOTELS		\$8,222	\$35,600	0.000	0.000	0	1.050
	10 SCHLS & CHURCHES		\$1,390	\$12,409	0.000	0.000	0	0.982
	12 BUILDINGS & OFFICES		\$144,305	\$604,225	1.040	1.031	37	1.022
	13 MISC. PREMISES		\$18,930	\$159,917	0.092	0.091	4	0.994
	TOTAL *		\$700,757	\$2,934,238	0.819		80	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$229,199	\$1,530,879	1.038		53	
		02 RESTAURANTS	\$548,888	\$3,326,418	1.187		143	
		03 STORES	\$326,595	\$2,457,304	0.816		65	
		04 VENDING & RENTAL	\$50,543	\$270,493	0.552		6	
		05 FOOD & BEV. DIST.	\$327,546	\$1,185,017	0.161		11	
		06 NON-FOOD & BEV. DIST	\$374,828	\$1,761,062	0.838		30	
		07 CLUBS, AMSMT & SPRTS	\$535,088	\$2,328,562	0.675		42	
		08 HEALTH CARE FACIL	\$59,152	\$333,835	1.050		4	
		09 HOTELS AND MOTELS	\$133,023	\$1,145,798	1.716		80	
		10 SCHLS & CHURCHES	\$360,342	\$1,699,221	1.253		70	
		11 APARTMENTS	\$757,725	\$3,403,205	1.590		94	
		12 BUILDINGS & OFFICES	\$2,295,998	\$13,084,204	1.164		335	
		13 MISC. PREMISES	\$48,121	\$272,921	0.088		7	
		16 GOVT SUBDIVISIONS	\$148,211	\$447,194	0.245		7	
		TOTAL *	\$6,195,258	\$33,246,112	1.061		947	

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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)	\$1,400	\$10,054	0.000	0.000	0	0.974
	02 RESTAURANTS	51,555	204,478	0.080	0.079	3	0.982
	03 STORES	57,655	301,744	0.348	0.345	18	0.968
	04 VENDING & RENTAL	8,672	24,376	0.000	0.000	0	0.977
	05 FOOD & BEV. DIST.	19,905	70,412	0.186	0.184	2	0.952
	06 NON-FOOD&BEV.DIST	173,029	361,206	0.000	0.000	0	0.957
	07 CLUBS, AMSMT&SPRTS	18,748	94,540	2.042	2.024	4	0.965
	08 HEALTH CARE FACIL	19,638	107,338	0.000	0.000	0	1.042
	09 HOTELS AND MOTELS	17,652	135,788	5.163	5.117	23	1.061
	10 SCHLS & CHURCHES	42,692	170,655	0.174	0.172	8	0.991
	11 APARTMENTS	31,903	176,898	0.168	0.166	3	0.964
	12 BUILDINGS&OFFICES	151,779	918,647	1.360	1.348	55	1.032
	13 MISC. PREMISES	5,833	25,428	0.512	0.508	3	1.004
	16 GOVT SUBDIVISIONS	80	420	127.714	126.575	1	0.934
	TOTAL *	\$600,541	\$2,601,985	0.649		120	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$31,639	\$299,001	4.813	4.770	47	1.016
	TOTAL *	\$31,639	\$299,001	4.813		47	
32 MULT APARTMENT	11 APARTMENTS	\$94,611	\$521,621	2.154	2.135	26	1.054
	12 BUILDINGS&OFFICES	10,825	63,167	0.124	0.123	1	1.128
	TOTAL *	\$105,436	\$584,788	1.945		27	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$489,092	\$2,547,614	0.912	0.904	84	1.021
	13 MISC. PREMISES	1,956	14,770	0.106	0.105	1	0.993
	TOTAL *	\$491,048	\$2,562,383	0.909		85	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$43,814	\$253,444	2.478	2.456	20	0.915
	02 RESTAURANTS	186,761	890,338	1.089	1.079	54	0.922
	03 STORES	88,455	456,935	0.293	0.291	15	0.909
	04 VENDING & RENTAL	213	1,133	13.857	13.733	0	0.917
	05 FOOD & BEV. DIST.	10,057	81,719	2.693	2.669	1	0.893
	06 NON-FOOD&BEV.DIST	78,065	405,016	0.115	0.114	8	0.898
	12 BUILDINGS&OFFICES	84,841	533,791	1.342	1.330	31	0.969
	TOTAL *	\$492,207	\$2,622,376	0.997		129	
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$0	\$3,087	3.123	3.096	2	0.893
	08 HEALTH CARE FACIL	100,949	621,110	0.268	0.265	8	0.964
	10 SCHLS & CHURCHES	231,276	1,142,451	0.330	0.327	50	0.917
	12 BUILDINGS&OFFICES	2,885	15,565	4.453	4.413	5	0.954
	13 MISC. PREMISES	164	164	0.000	0.000	0	0.929
	16 GOVT SUBDIVISIONS	1,021	5,239	0.000	0.000	0	0.863
	TOTAL *	\$336,296	\$1,787,616	0.345		65	

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

TERRITORY		508		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2021	FISCAL A.Y.E. 2017				
TYPE OF POLICY	CLASS GROUP			AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES	03 STORES			\$19,550	\$80,753	0.627	0.621	2	0.928
	04 VENDING & RENTAL			3,174	26,750	0.000	0.000	0	0.937
	07 CLUBS, AMSMT & SPRTS			93,020	659,175	0.069	0.068	9	0.925
	08 HEALTH CARE FACIL			50	225	0.000	0.000	0	0.999
	09 HOTELS AND MOTELS			5,348	26,933	15.383	15.246	3	1.017
	10 SCHLS & CHURCHES			77	641	0.000	0.000	0	0.950
	12 BUILDINGS & OFFICES			30,656	188,320	2.213	2.193	11	0.989
	13 MISC. PREMISES			5,135	27,563	0.000	0.000	0	0.963
	TOTAL *			\$157,008	\$1,010,361	1.075		25	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)		\$45,214	\$263,498	2.401		20	
		02 RESTAURANTS		\$238,316	\$1,094,817	0.871		57	
		03 STORES		\$165,660	\$839,433	0.352		35	
		04 VENDING & RENTAL		\$12,060	\$52,259	0.245		0	
		05 FOOD & BEV. DIST.		\$29,962	\$152,131	1.027		3	
		06 NON-FOOD & BEV. DIST		\$251,094	\$766,222	0.036		8	
		07 CLUBS, AMSMT & SPRTS		\$111,768	\$756,803	0.400		15	
		08 HEALTH CARE FACIL		\$120,637	\$728,673	0.224		8	
		09 HOTELS AND MOTELS		\$54,639	\$461,722	5.961		73	
		10 SCHLS & CHURCHES		\$274,045	\$1,313,746	0.305		58	
		11 APARTMENTS		\$126,514	\$698,519	1.653		29	
		12 BUILDINGS & OFFICES		\$770,077	\$4,267,104	1.101		187	
		13 MISC. PREMISES		\$13,088	\$67,925	0.244		4	
		16 GOVT SUBDIVISIONS		\$1,101	\$5,659	9.276		1	
		TOTAL *		\$2,214,175	\$11,468,509	0.889		498	

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

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

TERRITORY	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)	\$30,077	\$707,164	0.653	0.648	25	1.018
	02 RESTAURANTS	190,200	1,581,354	0.590	0.584	39	1.027
	03 STORES	165,952	1,108,694	1.468	1.455	40	1.012
	04 VENDING & RENTAL	8,156	174,358	0.027	0.027	2	1.021
	05 FOOD & BEV. DIST.	83,458	469,642	0.227	0.225	9	0.994
	06 NON-FOOD&BEV.DIST	93,590	616,338	0.098	0.098	4	1.000
	07 CLUBS, AMSMT&SPRTS	194,384	1,010,060	1.729	1.714	36	1.009
	08 HEALTH CARE FACIL	10,012	73,233	0.074	0.073	1	1.089
	09 HOTELS AND MOTELS	39,012	641,660	4.177	4.139	79	1.109
	10 SCHLS & CHURCHES	265,719	1,166,253	0.517	0.512	37	1.036
	11 APARTMENTS	133,474	919,045	1.172	1.162	25	1.008
	12 BUILDINGS&OFFICES	828,456	5,250,632	1.062	1.052	147	1.079
	13 MISC. PREMISES	29,518	187,875	1.936	1.918	11	1.049
	16 GOVT SUBDIVISIONS	4,170	11,876	0.000	0.000	0	0.976
	TOTAL *	\$2,076,178	\$13,918,183	1.028		455	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$186,387	\$1,148,827	1.252	1.241	98	1.062
	TOTAL *	\$186,387	\$1,148,827	1.252		98	
32 MULT APARTMENT	11 APARTMENTS	\$798,727	\$3,136,553	1.935	1.918	123	1.102
	12 BUILDINGS&OFFICES	309,145	908,808	1.596	1.582	34	1.179
	TOTAL *	\$1,107,872	\$4,045,361	1.841		157	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,661,378	\$9,983,436	1.268	1.257	299	1.067
	13 MISC. PREMISES	7,151	40,156	0.385	0.381	1	1.038
	TOTAL *	\$1,668,529	\$10,023,593	1.264		300	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,044,597	\$3,919,360	0.624	0.619	105	0.956
	02 RESTAURANTS	771,043	3,240,475	1.169	1.159	107	0.964
	03 STORES	547,614	2,943,057	0.461	0.457	48	0.950
	04 VENDING & RENTAL	3,511	16,400	0.457	0.453	0	0.959
	05 FOOD & BEV. DIST.	81,206	415,184	1.103	1.093	17	0.933
	06 NON-FOOD&BEV.DIST	854,082	3,926,116	0.928	0.920	98	0.938
	12 BUILDINGS&OFFICES	394,423	2,418,261	0.552	0.547	44	1.012
	TOTAL *	\$3,696,477	\$16,878,854	0.787		419	
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$3,949	\$39,961	0.000	0.000	0	0.933
	08 HEALTH CARE FACIL	47,333	357,769	2.357	2.336	14	1.007
	10 SCHLS & CHURCHES	481,493	2,577,256	0.784	0.777	93	0.958
	12 BUILDINGS&OFFICES	11,837	70,302	1.215	1.205	4	0.997
	13 MISC. PREMISES	12,087	60,246	1.252	1.241	4	0.971
	16 GOVT SUBDIVISIONS	12,817	75,146	0.554	0.549	2	0.902
	TOTAL *	\$569,516	\$3,180,679	0.923		117	

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

TERRITORY		509		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2021	FISCAL A.Y.E. 2017				
				AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY		CLASS GROUP							
36 MULT SERVICES		03 STORES		\$86,546	\$307,938	1.620	1.605	9	0.970
		04 VENDING & RENTAL		16,142	129,414	0.080	0.079	1	0.979
		07 CLUBS, AMSMT & SPRTS		860,149	3,351,276	0.354	0.351	55	0.967
		08 HEALTH CARE FACIL		348	1,686	0.000	0.000	0	1.044
		09 HOTELS AND MOTELS		5,683	11,014	0.000	0.000	0	1.063
		10 SCHLS & CHURCHES		11,867	17,823	1.345	1.333	2	0.993
		12 BUILDINGS & OFFICES		152,119	760,303	2.483	2.461	25	1.034
		13 MISC. PREMISES		41,978	229,760	1.476	1.463	21	1.006
		TOTAL *		\$1,174,832	\$4,809,213	0.768		113	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)		\$1,074,674	\$4,626,524	0.625		130	
		02 RESTAURANTS		\$961,243	\$4,821,829	1.055		146	
		03 STORES		\$800,112	\$4,359,689	0.795		97	
		04 VENDING & RENTAL		\$27,810	\$320,172	0.112		3	
		05 FOOD & BEV. DIST.		\$164,664	\$884,826	0.659		26	
		06 NON-FOOD & BEV. DIST		\$947,672	\$4,542,453	0.846		102	
		07 CLUBS, AMSMT & SPRTS		\$1,058,483	\$4,401,297	0.606		91	
		08 HEALTH CARE FACIL		\$57,692	\$432,688	1.947		15	
		09 HOTELS AND MOTELS		\$231,082	\$1,801,501	1.715		177	
		10 SCHLS & CHURCHES		\$759,079	\$3,761,332	0.699		132	
		11 APARTMENTS		\$932,201	\$4,055,598	1.826		148	
		12 BUILDINGS & OFFICES		\$3,357,358	\$19,391,742	1.218		553	
		13 MISC. PREMISES		\$90,734	\$518,038	1.510		37	
		16 GOVT SUBDIVISIONS		\$16,987	\$87,022	0.418		2	
		TOTAL *		\$10,479,791	\$54,004,710	1.035		1,659	

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

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

TERRITORY	514	(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)	\$73,331	\$896,767	0.400	0.397	24	0.969
	02 RESTAURANTS	\$123,544	\$658,813	1.389	1.377	31	0.977
	03 STORES	\$75,293	\$593,306	0.966	0.957	42	0.963
	04 VENDING & RENTAL	\$7,132	\$69,970	0.002	0.002	0	0.972
	05 FOOD & BEV. DIST.	\$38,615	\$262,571	1.297	1.286	10	0.946
	06 NON-FOOD&BEV.DIST	\$35,203	\$286,979	1.194	1.184	19	0.951
	07 CLUBS,AMSMT&SPRTS	\$244,289	\$1,406,279	1.377	1.365	39	0.960
	08 HEALTH CARE FACIL	\$24,083	\$118,557	0.687	0.680	0	1.036
	09 HOTELS AND MOTELS	\$37,783	\$457,198	1.887	1.870	37	1.055
	10 SCHLS & CHURCHES	\$327,458	\$1,491,582	0.443	0.439	21	0.986
	11 APARTMENTS	\$146,915	\$706,702	1.970	1.953	36	0.959
	12 BUILDINGS&OFFICES	\$571,398	\$3,322,611	1.195	1.185	103	1.026
	13 MISC. PREMISES	\$22,095	\$153,358	3.029	3.002	14	0.999
	16 GOVT SUBDIVISIONS	\$136,052	\$311,462	0.008	0.008	2	0.928
	TOTAL *	\$1,863,191	\$10,736,156	1.060		378	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$216,551	\$1,589,347	1.306	1.294	98	1.010
	TOTAL *	\$216,551	\$1,589,347	1.306		98	
32 MULT APARTMENT	11 APARTMENTS	\$357,045	\$1,818,058	2.300	2.280	135	1.048
	12 BUILDINGS&OFFICES	55,860	226,640	1.095	1.086	12	1.122
	TOTAL *	\$412,905	\$2,044,698	2.137		147	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,454,908	\$7,174,659	0.945	0.936	267	1.015
	13 MISC. PREMISES	14,697	74,135	0.075	0.074	2	0.988
	TOTAL *	\$1,469,605	\$7,248,794	0.936		269	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$382,261	\$2,188,764	0.750	0.743	63	0.909
	02 RESTAURANTS	626,509	3,248,473	0.691	0.685	123	0.917
	03 STORES	311,385	1,641,283	0.815	0.807	68	0.904
	04 VENDING & RENTAL	19,910	162,896	0.000	0.000	0	0.912
	05 FOOD & BEV. DIST.	122,891	471,274	0.458	0.454	9	0.888
	06 NON-FOOD&BEV.DIST	236,968	1,251,445	0.221	0.219	16	0.893
	12 BUILDINGS&OFFICES	322,842	1,659,176	0.482	0.478	39	0.963
	TOTAL *	\$2,022,765	\$10,623,311	0.612		318	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$42,714	\$251,816	0.455	0.451	8	0.888
	08 HEALTH CARE FACIL	145,629	799,357	1.188	1.178	22	0.958
	10 SCHLS & CHURCHES	1,665,077	9,209,248	0.511	0.506	310	0.912
	12 BUILDINGS&OFFICES	17,869	93,016	0.630	0.624	11	0.949
	13 MISC. PREMISES	4,032	19,227	2.046	2.028	1	0.923
	16 GOVT SUBDIVISIONS	5,753	52,787	2.921	2.895	6	0.858
	TOTAL *	\$1,881,075	\$10,425,450	0.574		358	

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

TERRITORY		514		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 09/30/2021	FISCAL A.Y.E. 2017				
TYPE OF POLICY	CLASS GROUP			AGGREGATE LOSS COSTS AT CURRENT LEVEL	- 2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES	03 STORES			\$54,551	\$263,815	0.715	0.708	14	0.923
	04 VENDING & RENTAL			28,275	142,030	1.224	1.213	14	0.931
	07 CLUBS, AMSMT & SPRTS			593,133	3,424,837	0.531	0.526	79	0.920
	08 HEALTH CARE FACIL			384	3,322	0.000	0.000	0	0.993
	09 HOTELS AND MOTELS			25,921	118,908	0.055	0.055	1	1.011
	10 SCHLS & CHURCHES			4,280	16,343	0.000	0.000	0	0.945
	12 BUILDINGS & OFFICES			126,610	570,503	0.729	0.722	24	0.984
	13 MISC. PREMISES			58,493	331,293	2.539	2.517	24	0.957
	TOTAL *			\$891,646	\$4,871,052	0.707		156	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)		\$455,592	\$3,085,531	0.693		87	
		02 RESTAURANTS		\$750,053	\$3,907,286	0.806		154	
		03 STORES		\$441,229	\$2,498,405	0.828		124	
		04 VENDING & RENTAL		\$55,317	\$374,896	0.626		14	
		05 FOOD & BEV. DIST.		\$161,506	\$733,845	0.659		19	
		06 NON-FOOD & BEV. DIST		\$272,171	\$1,538,424	0.347		35	
		07 CLUBS, AMSMT & SPRTS		\$880,136	\$5,082,932	0.762		126	
		08 HEALTH CARE FACIL		\$170,096	\$921,236	1.115		22	
		09 HOTELS AND MOTELS		\$280,255	\$2,165,453	1.269		136	
		10 SCHLS & CHURCHES		\$1,996,815	\$10,717,173	0.499		331	
		11 APARTMENTS		\$503,960	\$2,524,760	2.204		171	
		12 BUILDINGS & OFFICES		\$2,549,487	\$13,046,605	0.933		456	
		13 MISC. PREMISES		\$99,317	\$578,013	2.264		41	
		16 GOVT SUBDIVISIONS		\$141,805	\$364,249	0.126		8	
		TOTAL *		\$8,757,738	\$47,538,807	0.852		1,724	

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

ILLINOIS
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%	- 11.9%	- 11.9%
4	0.996	0.398	0.998	0.998	- 12.3%	- 12.8%	- 12.8%
5	1.144	0.114	1.015	1.015	- 10.8%	- 11.0%	- 11.0%
6	0.999	0.309	1.000	1.000	- 12.1%	- 9.5%	- 9.5%
7	0.900	0.162	0.983	0.983	- 13.6%	- 13.0%	- 13.0%
OVERALL MONOLINE CHANGE *					- 12.1%	- 11.6%	- 11.6%

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.

ILLINOIS
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			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
1	1.042	0.497	1.021	1.020	- 6.2%	- 16.5%	- 16.6%
2	0.980	0.546	0.989	0.989	- 9.5%	- 19.9%	- 18.3%
11	1.163	0.374	1.058	1.058	- 4.2%	- 14.7%	- 15.9%
12	0.999	1.000	0.999	0.999	- 9.5%	- 19.5%	- 19.8%
13	0.869	0.263	0.964	0.963	- 12.8%	- 22.5%	- 19.4%
OVERALL MONOLINE CHANGE *					- 9.4%	- 19.4%	- 19.4%

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		
	0.900	0.499	0.949	0.947		
	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		
ILLINOIS	0.736	0.371	0.892	0.890	- 19.4%	- 19.4%

* Sorted by balanced relative change.

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

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

TYPE OF POLICY	CLASS GROUP	(1) 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	\$23,948	\$213,986	1.080	1.191	15	0.933
	2 RET.STRS-NTFD/DRG	\$87,543	\$397,683	2.124	2.342	19	0.904
	11 COMP. OPS. (LOW)	\$155,950	\$841,712	0.546	0.602	10	0.966
	12 COMP. OPS. (MED)	\$2,223,007	\$12,077,112	0.786	0.867	119	0.913
	13 COMP. OPS. (HGH)	\$178,677	\$907,383	0.826	0.911	6	0.880
	TOTAL *	\$2,669,125	\$14,437,877	0.821		169	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$120,172	\$667,476	1.922	2.120	79	0.907
	2 RET.STRS-NTFD/DRG	\$174,240	\$832,675	0.743	0.819	16	0.879
	12 COMP. OPS. (MED)	\$60,681	\$297,857	0.141	0.155	2	0.888
	TOTAL *	\$355,093	\$1,798,008	1.039		97	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$22,344	\$175,026	0.577	0.637	6	0.904
	2 RET.STRS-NTFD/DRG	\$303,169	\$1,513,490	1.348	1.487	84	0.876
	11 COMP. OPS. (LOW)	\$75,913	\$445,407	1.561	1.722	25	0.937
	12 COMP. OPS. (MED)	\$387,789	\$1,619,260	0.170	0.188	19	0.885
	13 COMP. OPS. (HGH)	\$46,007	\$234,151	0.299	0.330	2	0.853
	TOTAL *	\$835,221	\$3,987,334	0.742		136	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$9	\$1,632	0.000	0.000	0	0.905
	11 COMP. OPS. (LOW)	\$3,404	\$13,187	0.000	0.000	0	0.937
	12 COMP. OPS. (MED)	\$120,437	\$615,656	1.697	1.872	9	0.886
	13 COMP. OPS. (HGH)	\$177	\$728	0.000	0.000	0	0.854
	TOTAL *	\$124,027	\$631,202	1.648		9	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$342,840	\$1,747,862	0.534	0.589	18	0.925
	12 COMP. OPS. (MED)	\$5,369,876	\$29,964,095	0.526	0.580	305	0.874
	13 COMP. OPS. (HGH)	\$529,064	\$2,433,039	0.748	0.825	21	0.842
	TOTAL *	\$6,241,781	\$34,144,996	0.545		344	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$166,473	\$1,058,121	1.620		100	
	2 RET.STRS-NTFD/DRG	\$564,953	\$2,743,848	1.282		119	
	11 COMP. OPS. (LOW)	\$578,107	\$3,048,167	0.669		53	
	12 COMP. OPS. (MED)	\$8,161,790	\$44,573,980	0.594		454	
	13 COMP. OPS. (HGH)	\$753,925	\$3,575,301	0.739		29	
	TOTAL *	\$10,225,248	\$54,999,417	0.664		755	

* 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.

ILLINOIS
MANUFACTURERS AND CONTRACTORS
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	\$15,099,902		1.000		1.208				\$18,240,682
	09/30/2019	\$14,511,949		1.000		1.175				\$17,051,540
	09/30/2020	\$13,409,604		0.999		1.155				\$15,472,605
	09/30/2021	\$13,607,155		1.009		1.127				\$15,473,281
MULTILINE	09/30/2018	\$24,828,689		1.000		1.212		0.921		\$27,715,074
	09/30/2019	\$24,239,705		1.000		1.181		0.920		\$26,336,924
	09/30/2020	\$24,570,258		0.999		1.164		0.919		\$26,256,915
	09/30/2021	\$25,033,311		1.009		1.137		0.919		\$26,392,798
TOTAL	09/30/2018									\$45,955,756
	09/30/2019									\$43,388,464
	09/30/2020									\$41,729,520
	09/30/2021									\$41,866,079

+ 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 05/01/2023 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.

ILLINOIS
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT								BASIC LIMIT
					INDEMNITY DEVELOPMENT FACTOR #								DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	09/30/2018	\$9,121,802		0.982		1.080		1.385		0.970		\$12,996,829
		09/30/2019	\$9,559,936		1.077		1.080		1.313		0.975		\$14,235,207
		09/30/2020	\$4,633,137		1.554		1.080		1.244		0.980		\$9,479,739
		09/30/2021	\$1,942,263		2.429		1.080		1.179		0.985		\$5,917,106
BI	ALAE	09/30/2018	\$7,614,401				1.080		1.385		0.970		\$11,047,932
		09/30/2019	\$8,362,962				1.080		1.313		0.975		\$11,562,539
		09/30/2020	\$5,712,716				1.080		1.244		0.980		\$7,521,646
		09/30/2021	\$3,152,907				1.080		1.179		0.985		\$3,954,440
PD	B/L INDEMNITY	09/30/2018	\$5,074,878		1.020		1.080		1.307		0.970		\$7,087,562
		09/30/2019	\$5,137,253		1.032		1.080		1.251		0.975		\$6,983,873
		09/30/2020	\$4,414,599		1.092		1.080		1.197		0.980		\$6,107,421
		09/30/2021	\$4,409,829		1.166		1.080		1.145		0.985		\$6,263,048
PD	ALAE	09/30/2018	\$1,217,017				1.080		1.307		0.970		\$1,666,356
		09/30/2019	\$2,000,179				1.080		1.251		0.975		\$2,634,842
		09/30/2020	\$1,435,069				1.080		1.197		0.980		\$1,818,096
		09/30/2021	\$1,290,951				1.080		1.145		0.985		\$1,572,444
MED PAY #	B/L INDEMNITY	09/30/2018	\$111,545				1.080		1.385		0.970		\$161,844
		09/30/2019	\$145,979				1.080		1.313		0.975		\$201,829
		09/30/2020	\$110,225				1.080		1.244		0.980		\$145,128
		09/30/2021	\$54,765				1.080		1.179		0.985		\$68,687
FRINGE	B/L INDEMNITY	09/30/2018	\$461,393		1.054		1.080		1.000		0.970		\$509,456
		09/30/2019	\$489,168		1.106		1.080		1.000		0.975		\$569,694
		09/30/2020	\$347,405		1.212		1.080		1.000		0.980		\$445,644
		09/30/2021	\$272,474		1.505		1.080		1.000		0.985		\$436,236
FRINGE	ALAE	09/30/2018	\$358,210				1.080		1.000		0.970		\$375,261
		09/30/2019	\$473,625				1.080		1.000		0.975		\$498,727
		09/30/2020	\$270,399				1.080		1.000		0.980		\$286,190
		09/30/2021	\$357,471				1.080		1.000		0.985		\$380,278
TOTAL													
FULL COVERAGE		09/30/2018											\$33,845,240
		09/30/2019											\$36,686,711
		09/30/2020											\$25,803,864
		09/30/2021											\$18,592,239

* 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.

ILLINOIS
MANUFACTURERS AND CONTRACTORS
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						DEVELOPED &
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	FACTOR #	ADJUSTMENT	X	SEVERITY	X	FREQUENCY	=	TRENDED LOSSES
						FACTOR		TREND		TREND		AND ALAE
BI	B/L INDEMNITY	09/30/2018	\$2,070,139		1.002	1.080		1.385		0.970		\$3,009,626
		09/30/2019	\$1,340,584		1.142	1.080		1.313		0.975		\$2,116,670
		09/30/2020	\$469,169		1.567	1.080		1.244		0.980		\$967,985
		09/30/2021	\$303,562		2.550	1.080		1.179		0.985		\$970,871
BI	ALAE	09/30/2018	\$2,278,255			1.080		1.385		0.970		\$3,305,579
		09/30/2019	\$1,448,008			1.080		1.313		0.975		\$2,002,000
		09/30/2020	\$623,478			1.080		1.244		0.980		\$820,902
		09/30/2021	\$571,833			1.080		1.179		0.985		\$717,204
PD	B/L INDEMNITY	09/30/2018	\$1,600,353		1.039	1.080		1.307		0.970		\$2,276,682
		09/30/2019	\$1,233,018		1.056	1.080		1.251		0.975		\$1,715,217
		09/30/2020	\$1,122,501		1.121	1.080		1.197		0.980		\$1,594,176
		09/30/2021	\$1,218,826		1.242	1.080		1.145		0.985		\$1,843,864
PD	ALAE	09/30/2018	\$413,804			1.080		1.307		0.970		\$566,586
		09/30/2019	\$387,754			1.080		1.251		0.975		\$510,789
		09/30/2020	\$363,221			1.080		1.197		0.980		\$460,166
		09/30/2021	\$331,204			1.080		1.145		0.985		\$403,423
MED PAY #	B/L INDEMNITY	09/30/2018	\$30,632			1.080		1.385		0.970		\$44,445
		09/30/2019	\$394			1.080		1.313		0.975		\$545
		09/30/2020	\$7,204			1.080		1.244		0.980		\$9,485
		09/30/2021	\$8,000			1.080		1.179		0.985		\$10,034
TOTAL												
DED COVERAGE		09/30/2018										\$9,202,918
		09/30/2019										\$6,345,221
		09/30/2020										\$3,852,714
		09/30/2021										\$3,945,396
TOTAL												
OCCURRENCE		09/30/2018										\$43,048,156
		09/30/2019										\$43,031,932
		09/30/2020										\$29,656,578
		09/30/2021										\$22,537,634

* 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.

ILLINOIS
OWNERS, LANDLORDS & TENANTS
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			=	AT CURRENT LEVEL
MONOLINE	09/30/2018	\$12,414,975		1.000		1.055			\$13,097,799
	09/30/2019	\$11,576,392		1.000		1.046			\$12,108,906
	09/30/2020	\$9,783,516		0.999		1.034			\$10,106,039
	09/30/2021	\$9,167,432		1.000		1.026			\$9,405,785
MULTILINE	09/30/2018	\$34,613,085		1.000		1.042		1.004	\$36,211,102
	09/30/2019	\$34,973,781		1.000		1.036		1.006	\$36,450,234
	09/30/2020	\$32,992,969		0.999		1.028		1.004	\$34,018,387
	09/30/2021	\$34,012,010		1.000		1.021		1.006	\$34,934,620
TOTAL	09/30/2018								\$49,308,901
	09/30/2019								\$48,559,140
	09/30/2020								\$44,124,426
	09/30/2021								\$44,340,405

+ 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 05/01/2023 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.

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
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	\$21,927,934		0.974	1.080		1.467		0.970		\$32,823,303
		09/30/2019	\$23,563,618		0.992	1.080		1.377		0.975		\$33,893,464
		09/30/2020	\$11,062,323		1.218	1.080		1.293		0.980		\$18,439,196
		09/30/2021	\$9,688,319		1.757	1.080		1.214		0.985		\$21,983,603
BI	ALAE	09/30/2018	\$9,417,053			1.080		1.467		0.970		\$14,472,402
		09/30/2019	\$9,822,479			1.080		1.377		0.975		\$14,242,407
		09/30/2020	\$6,216,152			1.080		1.293		0.980		\$8,506,874
		09/30/2021	\$6,668,420			1.080		1.214		0.985		\$8,611,953
PD	B/L INDEMNITY	09/30/2018	\$2,141,417		1.026	1.080		1.553		0.970		\$3,574,502
		09/30/2019	\$1,994,931		1.029	1.080		1.444		0.975		\$3,121,324
		09/30/2020	\$1,508,168		1.038	1.080		1.344		0.980		\$2,226,877
		09/30/2021	\$1,146,276		1.293	1.080		1.250		0.985		\$1,970,869
PD	ALAE	09/30/2018	\$747,381			1.080		1.553		0.970		\$1,215,932
		09/30/2019	\$671,410			1.080		1.444		0.975		\$1,020,901
		09/30/2020	\$636,738			1.080		1.344		0.980		\$905,754
		09/30/2021	\$826,435			1.080		1.250		0.985		\$1,098,952
MED PAY #	B/L INDEMNITY	09/30/2018	\$1,865,696			1.080		1.467		0.970		\$2,867,256
		09/30/2019	\$1,739,570			1.080		1.377		0.975		\$2,522,343
		09/30/2020	\$855,779			1.080		1.293		0.980		\$1,171,143
		09/30/2021	\$777,686			1.080		1.214		0.985		\$1,004,345
FRINGE	B/L INDEMNITY	09/30/2018	\$501,226		1.074	1.080		1.031		0.970		\$581,423
		09/30/2019	\$664,938		1.119	1.080		1.026		0.975		\$803,872
		09/30/2020	\$239,904		1.360	1.080		1.021		0.980		\$352,575
		09/30/2021	\$327,810		1.795	1.080		1.015		0.985		\$635,349
FRINGE	ALAE	09/30/2018	\$1,955,964			1.080		1.031		0.970		\$2,112,589
		09/30/2019	\$1,009,059			1.080		1.026		0.975		\$1,090,165
		09/30/2020	\$468,184			1.080		1.021		0.980		\$505,932
		09/30/2021	\$648,330			1.080		1.015		0.985		\$700,038
TOTAL												
FULL COVERAGE		09/30/2018										\$57,647,407
		09/30/2019										\$56,694,476
		09/30/2020										\$32,108,351
		09/30/2021										\$36,005,109

* 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$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	\$569,816		1.002		1.080		1.467		0.970		\$877,461
		09/30/2019	\$1,370,325		1.069		1.080		1.377		0.975		\$2,124,044
		09/30/2020	\$379,943		1.317		1.080		1.293		0.980		\$684,782
		09/30/2021	\$446,458		1.839		1.080		1.214		0.985		\$1,060,330
BI	ALAE	09/30/2018	\$325,849				1.080		1.467		0.970		\$500,774
		09/30/2019	\$520,230				1.080		1.377		0.975		\$754,323
		09/30/2020	\$365,215				1.080		1.293		0.980		\$499,800
		09/30/2021	\$782,625				1.080		1.214		0.985		\$1,010,724
PD	B/L INDEMNITY	09/30/2018	\$93,326		1.051		1.080		1.553		0.970		\$159,578
		09/30/2019	\$37,706		1.137		1.080		1.444		0.975		\$65,188
		09/30/2020	\$52,171		1.208		1.080		1.344		0.980		\$89,649
		09/30/2021	\$48,116		1.407		1.080		1.250		0.985		\$90,023
PD	ALAE	09/30/2018	\$31,959				1.080		1.553		0.970		\$51,995
		09/30/2019	\$34,901				1.080		1.444		0.975		\$53,069
		09/30/2020	\$57,563				1.080		1.344		0.980		\$81,882
		09/30/2021	\$19,462				1.080		1.250		0.985		\$25,880
MED PAY #	B/L INDEMNITY	09/30/2018	\$61,263				1.080		1.467		0.970		\$94,151
		09/30/2019	\$35,339				1.080		1.377		0.975		\$51,241
		09/30/2020	\$21,673				1.080		1.293		0.980		\$29,660
		09/30/2021	\$19,892				1.080		1.214		0.985		\$25,690
	TOTAL DED COVERAGE	09/30/2018											\$1,683,959
		09/30/2019											\$3,047,865
		09/30/2020											\$1,385,773
		09/30/2021											\$2,212,647
	TOTAL OCCURRENCE	09/30/2018											\$59,331,365
		09/30/2019											\$59,742,343
		09/30/2020											\$33,494,125
		09/30/2021											\$38,217,756

* 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.

Illinois
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	0.977
34	Mercantile Policy	0.939
35	Institutional Policy	0.507
36	Service Policy	0.874
37	Industrial / Processing Policy	0.754
38	Contractors Policy	1.002

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

Illinois
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	1.000
32	Apartment House Policy	1.000
33	Office Policy	0.935
34	Mercantile Policy	1.046
35	Institutional Policy	0.960
36	Service Policy	1.132
37	Not Applicable	--
38	Not Applicable	--

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

ILLINOIS

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	1.009	0.9281	1.010	17,000,000
27 to 39 Months	1.000	0.999	0.7614	0.999	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		0.999	1.000		0.999
6/30/2021	1.010	0.999	1.000		1.009

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

ILLINOIS

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	1.001	0.7292	1.001	90,000,000
27 to 39 Months	1.000	0.999	0.6706	0.999	120,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
6/30/2019			1.000		1.000
6/30/2020		0.999	1.000		0.999
6/30/2021	1.001	0.999	1.000		1.000

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

ILLINOIS
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
6/30/2014	67,833,609	70,940,413	70,965,499	71,277,030	71,276,783	71,277,172	71,277,875	71,277,917
6/30/2015	73,407,878	75,654,074	75,553,798	75,539,240	75,653,936	75,653,936	75,654,936	
6/30/2016	74,436,004	75,728,851	75,728,020	75,754,524	75,755,091	75,755,133		
6/30/2017	73,765,466	75,162,633	74,953,442	74,950,272	74,950,427			
6/30/2018	74,488,498	74,974,079	74,933,664	74,931,164				
6/30/2019	72,994,666	73,248,036	73,314,365					
6/30/2020	71,822,365	71,651,868						
6/30/2021	75,776,527							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2014	1.046	1.000	1.004	1.000	1.000	1.000	1.000
6/30/2015	1.031	0.999	1.000	1.002	1.000	1.000	
6/30/2016	1.017	1.000	1.000	1.000	1.000		
6/30/2017	1.019	0.997	1.000	1.000			
6/30/2018	1.007	0.999	1.000				
6/30/2019	1.003	1.001					
6/30/2020	0.998						

Average Best 3 of 5
27:15
 1.009

39:27
 0.999

ILLINOIS
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	80,918,796	81,769,501	81,758,957	81,756,514	81,731,508	81,729,862	81,729,970	81,729,970
6/30/2015	85,955,927	86,055,124	86,050,959	86,181,155	86,178,344	86,178,816	86,178,816	
6/30/2016	85,855,783	86,039,094	86,240,205	86,205,499	86,206,421	86,206,421		
6/30/2017	83,805,759	84,044,222	83,865,747	83,853,510	83,853,264			
6/30/2018	79,726,737	79,729,054	79,641,610	79,632,075				
6/30/2019	80,526,360	80,540,597	80,472,966					
6/30/2020	82,137,591	81,341,724						
6/30/2021	78,940,116							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
6/30/2014	1.011	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2015	1.001	1.000	1.002	1.000	1.000	1.000	
6/30/2016	1.002	1.002	1.000	1.000	1.000		
6/30/2017	1.003	0.998	1.000	1.000			
6/30/2018	1.000	0.999	1.000				
6/30/2019	1.000	0.999					
6/30/2020	0.990						

Average Best 3 of 5
27:15
 1.001 39:27
 0.999

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

ILLINOIS

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	1.556	0.8560	1.563	1,300,000
27 to 39 Months	1.317	1.457	0.8937	1.442	1,600,000
39 to 51 Months	1.093	1.098	0.9057	1.098	1,900,000
51 to 63 Months	1.017	0.999	0.8900	1.001	2,300,000
63 to 75 Months	0.999	1.003	0.8665	1.002	2,800,000
75 to 87 Months	0.998	0.985	0.8405	0.987	3,400,000
87 to 99 Months	0.999	0.997	0.8220	0.997	4,000,000
99 to 111 Months	1.000	0.994	0.7921	0.995	4,900,000
111 to 123 Months	0.999	0.997	0.7672	0.997	5,900,000
123 to 135 Months	1.001	0.999	0.7242	1.000	7,100,000
135 to 147 Months	1.000	1.001	0.7119	1.001	8,600,000
147 to 159 Months	1.002	1.000	0.6680	1.001	10,300,000
159 to 171 Months	1.000	1.000	0.6423	1.000	12,500,000
171 to 183 Months	1.000	1.000	0.5476	1.000	15,100,000
183 to 195 Months	1.000	1.000	0.5043	1.000	18,200,000
195 to 207 Months	1.000	1.000	0.4609	1.000	22,000,000
207 to 219 Months	1.000	1.000	0.4605	1.000	26,500,000
219 to 231 Months	1.000	1.000	0.3356	1.000	32,000,000
231 to 243 Months	1.000	1.000	0.1804	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			1.098	1.001	1.002	0.987	0.997	0.995	0.997	1.000	1.001
6/30/2020		1.442	1.098	1.001	1.002	0.987	0.997	0.995	0.997	1.000	1.001
6/30/2021	1.563	1.442	1.098	1.001	1.002	0.987	0.997	0.995	0.997	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.077
6/30/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.554
6/30/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.429

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

ILLINOIS

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	0.0735	0.8560	0.0725	1,300,000
27 to 39 Months	0.0969	0.1008	0.8937	0.1004	1,600,000
39 to 51 Months	0.0810	0.0929	0.9057	0.0918	1,900,000
51 to 63 Months	0.0483	0.0643	0.8900	0.0625	2,300,000
63 to 75 Months	0.0249	0.0652	0.8665	0.0598	2,800,000
75 to 87 Months	0.0107	0.0139	0.8405	0.0134	3,400,000
87 to 99 Months	0.0043	0.0139	0.8220	0.0122	4,000,000
99 to 111 Months	0.0032	0.0039	0.7921	0.0038	4,900,000
111 to 123 Months	0.0018	0.0009	0.7672	0.0011	5,900,000
123 to 135 Months	0.0014	0.0004	0.7242	0.0007	7,100,000
135 to 147 Months	0.0002	0.0006	0.7119	0.0005	8,600,000
147 to 159 Months	0.0015	0.0008	0.6680	0.0010	10,300,000
159 to 171 Months	0.0005	0.0008	0.6423	0.0007	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>
	0.420	0.348	0.248	0.156	0.093	0.033	0.020
<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	0.004	0.003	0.002	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	4,128,062	17,110,706	0.248	4,234,900	8,362,962
9/30/2020	1,656,610	11,658,828	0.348	4,056,106	5,712,716
9/30/2021	352,021	6,662,431	0.420	2,800,886	3,152,907

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	580,406	3,505,464	0.248	867,602	1,448,008
9/30/2020	149,642	1,361,990	0.348	473,836	623,478
9/30/2021	45,509	1,251,959	0.420	526,324	571,833

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

ILLINOIS

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	1.053	0.7990	1.068	2,900,000
27 to 39 Months	1.047	1.061	0.8053	1.058	3,000,000
39 to 51 Months	1.021	1.010	0.8002	1.012	3,100,000
51 to 63 Months	1.012	1.007	0.7923	1.008	3,200,000
63 to 75 Months	1.010	0.992	0.7803	0.996	3,300,000
75 to 87 Months	1.006	1.000	0.7747	1.001	3,400,000
87 to 99 Months	1.004	0.998	0.7663	0.999	3,500,000
99 to 111 Months	1.004	0.995	0.7409	0.997	3,700,000
111 to 123 Months	1.003	1.015	0.7293	1.012	3,800,000
123 to 135 Months	1.001	0.999	0.7397	1.000	3,900,000
135 to 147 Months	1.002	1.002	0.7445	1.002	4,000,000
147 to 159 Months	1.001	1.003	0.7429	1.002	4,200,000
159 to 171 Months	1.000	1.000	0.7124	1.000	4,400,000
171 to 183 Months	1.001	1.000	0.6977	1.000	4,500,000
183 to 195 Months	1.001	1.001	0.6848	1.001	4,700,000
195 to 207 Months	1.001	1.000	0.6815	1.000	4,900,000
207 to 219 Months	1.000	1.000	0.6845	1.000	5,100,000
219 to 231 Months	1.000	1.000	0.5880	1.000	5,300,000
231 to 243 Months	1.000	1.000	0.4204	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			1.012	1.008	0.996	1.001	0.999	0.997	1.012	1.000	1.002
6/30/2020		1.058	1.012	1.008	0.996	1.001	0.999	0.997	1.012	1.000	1.002
6/30/2021	1.068	1.058	1.012	1.008	0.996	1.001	0.999	0.997	1.012	1.000	1.002
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2019	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.032
6/30/2020	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.092
6/30/2021	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.166

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

ILLINOIS

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	0.0100	0.7990	0.0173	2,900,000
27 to 39 Months	0.0424	0.0325	0.8053	0.0344	3,000,000
39 to 51 Months	0.0356	0.0244	0.8002	0.0266	3,100,000
51 to 63 Months	0.0328	0.0272	0.7923	0.0284	3,200,000
63 to 75 Months	0.0200	0.0042	0.7803	0.0077	3,300,000
75 to 87 Months	0.0119	0.0075	0.7747	0.0085	3,400,000
87 to 99 Months	0.0072	0.0056	0.7663	0.0060	3,500,000
99 to 111 Months	0.0075	-0.0004	0.7409	0.0016	3,700,000
111 to 123 Months	0.0038	0.0130	0.7293	0.0105	3,800,000
123 to 135 Months	0.0042	0.0014	0.7397	0.0021	3,900,000
135 to 147 Months	0.0050	0.0004	0.7445	0.0016	4,000,000
147 to 159 Months	0.0037	0.0014	0.7429	0.0020	4,200,000
159 to 171 Months	0.0023	0.0006	0.7124	0.0011	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>
	0.148	0.131	0.096	0.070	0.041	0.033	0.025
<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>
	0.019	0.017	0.007	0.005	0.003	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	1,268,470	7,614,039	0.096	731,709	2,000,179
9/30/2020	681,500	5,774,475	0.131	753,569	1,435,069
9/30/2021	231,623	7,167,305	0.148	1,059,328	1,290,951

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	209,347	1,856,470	0.096	178,407	387,754
9/30/2020	70,885	2,240,120	0.131	292,336	363,221
9/30/2021	61,388	1,825,547	0.148	269,816	331,204

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

ILLINOIS

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	102,415	998,145	0.372	371,210	473,625
9/30/2020	66,693	421,054	0.484	203,706	270,399
9/30/2021	107,676	411,185	0.608	249,795	357,471

(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
ILLINOIS
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	2,426,209	5,806,423	8,771,475	8,970,689	9,152,637	9,136,511	8,793,843	8,637,289	8,635,789	8,759,788	8,784,914
6/30/2003	3,411,075	5,086,581	7,396,379	8,952,574	8,835,615	8,028,244	7,670,936	7,620,219	7,562,469	7,571,466	7,661,424
6/30/2004	3,527,683	6,030,416	7,786,025	7,666,695	7,470,944	7,282,692	7,180,531	6,903,781	6,621,906	6,460,152	6,460,152
6/30/2005	1,903,170	3,790,195	5,304,926	5,950,777	5,535,829	5,132,877	4,721,390	4,697,360	4,538,894	4,655,176	4,646,292
6/30/2006	3,220,324	5,300,317	7,264,476	7,017,930	7,219,987	7,291,920	7,692,977	7,675,935	7,550,935	7,524,935	7,349,935
6/30/2007	2,797,929	5,217,847	7,058,354	7,134,662	6,887,497	6,600,176	6,444,450	6,303,476	6,268,979	6,261,431	6,234,476
6/30/2008	3,825,733	5,705,787	8,302,170	8,775,107	9,176,346	8,996,485	9,071,788	8,874,677	8,769,435	8,840,343	8,840,343
6/30/2009	3,177,510	4,914,589	6,394,671	6,452,653	5,863,180	5,572,558	5,775,621	5,630,628	5,629,628	5,629,628	5,637,346
6/30/2010	3,686,598	5,422,406	6,935,470	7,352,446	7,560,140	7,192,503	7,063,300	6,980,800	6,782,787	6,782,787	6,770,287
6/30/2011	2,298,833	5,030,916	6,118,888	7,469,881	7,033,209	6,765,271	6,608,496	6,408,496	6,303,734	6,228,834	6,228,834
6/30/2012	2,950,751	4,315,144	6,697,091	6,943,301	6,483,709	6,556,213	6,307,049	6,312,249	6,362,249	6,305,169	
6/30/2013	2,033,781	4,189,209	5,320,421	5,558,281	6,028,936	5,771,700	5,760,700	5,950,701	5,930,700		
6/30/2014	2,433,894	3,970,604	6,011,838	6,853,509	6,468,780	6,351,655	6,400,613	6,418,781			
6/30/2015	1,723,751	3,359,435	4,897,367	5,558,202	5,523,822	5,794,689	5,674,725				
6/30/2016	2,827,911	4,189,238	6,162,163	6,358,704	6,178,550	6,280,156					
6/30/2017	3,076,103	4,447,244	6,408,755	6,688,997	6,895,824						
6/30/2018	2,517,572	4,339,428	5,673,587	6,327,745							
6/30/2019	3,125,574	4,660,693	7,100,961								
6/30/2020	2,082,398	3,532,956									
6/30/2021	1,346,863										

<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	8,774,914	8,730,013	8,523,413	8,498,954	8,498,954	8,498,954	8,498,954	8,498,954	8,498,954
6/30/2003	7,662,424	7,661,424	7,661,424	7,661,424	7,661,424	7,661,424	7,661,424	7,661,424	
6/30/2004	6,460,152	6,460,152	6,460,152	6,460,152	6,460,152	6,460,152	6,460,152		
6/30/2005	4,646,292	4,646,292	4,651,292	4,684,292	4,684,292	4,646,292			
6/30/2006	7,374,935	7,374,935	7,374,935	7,374,935	7,374,935				
6/30/2007	6,229,476	6,229,476	6,254,476	6,254,476					
6/30/2008	8,843,343	8,843,343	8,846,751						
6/30/2009	5,648,550	6,036,111							
6/30/2010	6,782,787								

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

	Link Ratios										
A.Y.E.	<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	2.393	1.511	1.023	1.020	0.998	0.962	0.982	1.000	1.014	1.003	0.999
6/30/2003	1.491	1.454	1.210	0.987	0.909	0.955	0.993	0.992	1.001	1.012	1.000
6/30/2004	1.709	1.291	0.985	0.974	0.975	0.986	0.961	0.959	0.976	1.000	1.000
6/30/2005	1.992	1.400	1.122	0.930	0.927	0.920	0.995	0.966	1.026	0.998	1.000
6/30/2006	1.646	1.371	0.966	1.029	1.010	1.055	0.998	0.984	0.997	0.977	1.003
6/30/2007	1.865	1.353	1.011	0.965	0.958	0.976	0.978	0.995	0.999	0.996	0.999
6/30/2008	1.491	1.455	1.057	1.046	0.980	1.008	0.978	0.988	1.008	1.000	1.000
6/30/2009	1.547	1.301	1.009	0.909	0.950	1.036	0.975	1.000	1.000	1.001	1.002
6/30/2010	1.471	1.279	1.060	1.028	0.951	0.982	0.988	0.972	1.000	0.998	1.002
6/30/2011	2.188	1.216	1.221	0.942	0.962	0.977	0.970	0.984	0.988	1.000	
6/30/2012	1.462	1.552	1.037	0.934	1.011	0.962	1.001	1.008	0.991		
6/30/2013	2.060	1.270	1.045	1.085	0.957	0.998	1.033	0.997			
6/30/2014	1.631	1.514	1.140	0.944	0.982	1.008	1.003				
6/30/2015	1.949	1.458	1.135	0.994	1.049	0.979					
6/30/2016	1.481	1.471	1.032	0.972	1.016						
6/30/2017	1.446	1.441	1.044	1.031							
6/30/2018	1.724	1.307	1.115								
6/30/2019	1.491	1.524									
6/30/2020	1.697										

3 Yr Mean 1.637 1.424 1.064 0.999 1.016 0.995 1.012 0.996 0.993 1.000 1.001

Best 3/5 1.556 1.457 1.098 0.999 1.003 0.985 0.997 0.994 0.997 0.999 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	0.995	0.976	0.997	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	1.001	1.007	1.000	0.992	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	1.004	1.000								
6/30/2008	1.000	1.000									
6/30/2009	1.069										

3 Yr Mean 1.023 1.001 1.002 1.000 0.997 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					1.003	0.985	0.997	0.994	0.997	0.999	1.001
6/30/2018				0.999	1.003	0.985	0.997	0.994	0.997	0.999	1.001
6/30/2019			1.098	0.999	1.003	0.985	0.997	0.994	0.997	0.999	1.001
6/30/2020		1.457	1.098	0.999	1.003	0.985	0.997	0.994	0.997	0.999	1.001
6/30/2021	1.556	1.457	1.098	0.999	1.003	0.985	0.997	0.994	0.997	0.999	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.976	
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.975	
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.071	
6/30/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.560	
6/30/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.427	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<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	174,640	961,000	2,475,543	3,767,106	5,472,330	6,535,129	7,180,514	7,237,617	7,383,570	7,503,858	7,463,730
6/30/2003	756,226	1,430,741	2,654,476	4,832,076	5,965,062	6,660,024	6,524,729	6,570,814	6,666,750	6,670,399	6,667,700
6/30/2004	706,434	1,331,882	2,833,609	4,163,460	5,079,401	5,580,612	6,062,585	6,429,045	6,533,891	6,637,428	6,642,020
6/30/2005	223,450	884,763	1,754,747	2,859,811	3,734,485	4,150,264	4,413,749	4,494,580	4,508,002	4,563,673	4,575,016
6/30/2006	468,234	1,736,186	3,485,998	3,846,553	6,164,607	7,055,518	10,282,756	11,732,407	12,140,148	13,653,494	13,530,859
6/30/2007	227,558	1,392,061	3,263,251	4,125,142	5,172,299	5,697,008	6,257,718	6,466,771	6,474,992	6,491,434	6,495,226
6/30/2008	643,828	1,736,978	3,558,336	4,944,894	6,745,866	7,916,688	8,455,846	9,055,688	9,168,266	9,216,029	9,229,036
6/30/2009	387,199	1,718,129	3,175,944	4,759,985	5,477,381	5,828,627	6,582,117	7,086,887	7,103,064	7,103,894	7,107,053
6/30/2010	437,113	1,282,063	2,486,427	4,168,439	4,994,915	5,518,796	6,155,122	6,458,629	6,559,169	6,365,839	6,361,163
6/30/2011	300,179	1,475,827	3,139,366	4,703,401	5,842,437	6,258,767	6,398,845	6,420,175	6,453,650	6,640,689	6,721,207
6/30/2012	341,620	1,109,813	2,851,979	4,135,717	5,937,192	5,656,096	5,967,151	6,106,320	6,168,984	6,174,686	
6/30/2013	292,377	1,145,138	2,762,426	4,182,133	4,816,940	5,901,389	5,980,228	6,146,655	6,197,962		
6/30/2014	553,350	1,708,344	3,492,072	5,291,687	6,515,237	7,752,259	8,163,417	8,393,803			
6/30/2015	551,473	1,407,845	2,479,822	3,650,648	4,231,751	4,719,744	4,762,967				
6/30/2016	722,837	2,423,333	3,726,644	4,819,052	6,138,780	7,029,212					
6/30/2017	472,314	1,241,304	3,188,791	4,805,693	5,636,011						
6/30/2018	784,971	1,421,753	2,695,015	3,718,877							
6/30/2019	715,813	1,795,582	3,407,263								
6/30/2020	420,943	1,530,573									
6/30/2021	296,975										

<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	7,527,537	7,922,193	8,063,473	8,060,318	8,060,318	8,060,318	8,060,318	8,060,318	8,060,318
6/30/2003	6,668,099	6,668,099	6,675,600	6,675,599	6,675,599	6,675,599	6,675,599	6,675,599	
6/30/2004	6,644,589	6,644,589	6,644,589	6,644,589	6,644,589	6,644,589	6,644,589		
6/30/2005	4,650,779	4,651,188	4,668,727	4,711,897	4,733,255	4,739,104			
6/30/2006	14,095,959	14,239,520	13,755,678	13,755,678	13,755,678				
6/30/2007	6,498,629	6,501,126	6,506,016	6,508,395					
6/30/2008	9,257,974	9,260,339	9,372,028						
6/30/2009	7,108,668	7,135,727							
6/30/2010	6,096,972								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
ILLINOIS
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	786,360	1,514,543	1,291,563	1,705,224	1,062,799	645,385	57,103	145,953	120,288	-40,128	63,807	394,656	141,280
6/30/2003	674,515	1,223,735	2,177,600	1,132,986	694,962	-135,295	46,085	95,936	3,649	-2,699	399	0	7,501
6/30/2004	625,448	1,501,727	1,329,851	915,941	501,211	481,973	366,460	104,846	103,537	4,592	2,569	0	0
6/30/2005	661,313	869,984	1,105,064	874,674	415,779	263,485	80,831	13,422	55,671	11,343	75,763	409	17,539
6/30/2006	1,267,952	1,749,812	360,555	2,318,054	890,911	3,227,238	1,449,651	407,741	1,513,346	-122,635	565,100	143,561	-483,842
6/30/2007	1,164,503	1,871,190	861,891	1,047,157	524,709	560,710	209,053	8,221	16,442	3,792	3,403	2,497	4,890
6/30/2008	1,093,150	1,821,358	1,386,558	1,800,972	1,170,822	539,158	599,842	112,578	47,763	13,007	28,938	2,365	111,689
6/30/2009	1,330,930	1,457,815	1,584,041	717,396	351,246	753,490	504,770	16,177	830	3,159	1,615	27,059	
6/30/2010	844,950	1,204,364	1,682,012	826,476	523,881	636,326	303,507	100,540	-193,330	-4,676	-264,191		
6/30/2011	1,175,648	1,663,539	1,564,035	1,139,036	416,330	140,078	21,330	33,475	187,039	80,518			
6/30/2012	768,193	1,742,166	1,283,738	1,801,475	-281,096	311,055	139,169	62,664	5,702				
6/30/2013	852,761	1,617,288	1,419,707	634,807	1,084,449	78,839	166,427	51,307					
6/30/2014	1,154,994	1,783,728	1,799,615	1,223,550	1,237,022	411,158	230,386						
6/30/2015	856,372	1,071,977	1,170,826	581,103	487,993	43,223							
6/30/2016	1,700,496	1,303,311	1,092,408	1,319,728	890,432								
6/30/2017	768,990	1,947,487	1,616,902	830,318									
6/30/2018	636,782	1,273,262	1,023,862										
6/30/2019	1,079,769	1,611,681											
6/30/2020	1,109,630												

	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	0.0482	0.0928	0.0791	0.1044	0.0651	0.0395	0.0035	0.0089	0.0074	-0.0025	0.0039	0.0242	0.0087
6/30/2003	0.0407	0.0739	0.1315	0.0684	0.0420	-0.0082	0.0028	0.0058	0.0002	-0.0002	0.0000	0.0000	0.0005
6/30/2004	0.0466	0.1119	0.0991	0.0682	0.0373	0.0359	0.0273	0.0078	0.0077	0.0003	0.0002	0.0000	0.0000
6/30/2005	0.0718	0.0945	0.1200	0.0950	0.0452	0.0286	0.0088	0.0015	0.0060	0.0012	0.0082	0.0000	0.0019
6/30/2006	0.0863	0.1191	0.0245	0.1578	0.0606	0.2197	0.0987	0.0278	0.1030	-0.0083	0.0385	0.0098	-0.0329
6/30/2007	0.0952	0.1530	0.0705	0.0856	0.0429	0.0458	0.0171	0.0007	0.0013	0.0003	0.0003	0.0002	0.0004
6/30/2008	0.0501	0.0835	0.0636	0.0826	0.0537	0.0247	0.0275	0.0052	0.0022	0.0006	0.0013	0.0001	0.0051
6/30/2009	0.0985	0.1079	0.1172	0.0531	0.0260	0.0557	0.0373	0.0012	0.0001	0.0002	0.0001	0.0020	
6/30/2010	0.0632	0.0900	0.1257	0.0618	0.0392	0.0476	0.0227	0.0075	-0.0145	-0.0003	-0.0197		
6/30/2011	0.0872	0.1234	0.1160	0.0845	0.0309	0.0104	0.0016	0.0025	0.0139	0.0060			
6/30/2012	0.0614	0.1392	0.1026	0.1440	-0.0225	0.0249	0.0111	0.0050	0.0005				
6/30/2013	0.0684	0.1297	0.1139	0.0509	0.0870	0.0063	0.0133	0.0041					
6/30/2014	0.0863	0.1333	0.1345	0.0914	0.0925	0.0307	0.0172						
6/30/2015	0.0745	0.0933	0.1019	0.0506	0.0425	0.0038							
6/30/2016	0.1263	0.0968	0.0812	0.0980	0.0661								
6/30/2017	0.0455	0.1152	0.0956	0.0491									
6/30/2018	0.0430	0.0860	0.0691										
6/30/2019	0.0752	0.1122											
6/30/2020	0.0998												

Best 3/5	0.0735	0.1008	0.0929	0.0643	0.0652	0.0139	0.0139	0.0039	0.0009	0.0004	0.0006	0.0008	0.0008
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
ILLINOIS
Property Damage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

A.Y.E.	<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	3,904,123	4,195,727	4,263,281	4,427,651	4,155,197	3,976,428	3,777,414	3,798,822	3,798,822	3,897,822	3,897,817
6/30/2003	3,420,348	3,413,938	3,624,175	3,779,990	3,641,185	3,545,220	3,541,144	3,606,376	3,572,820	3,569,538	3,572,121
6/30/2004	3,541,251	3,734,498	3,453,676	3,469,174	3,423,330	3,474,068	3,356,079	3,355,080	3,354,452	3,400,592	3,500,341
6/30/2005	3,966,707	3,747,981	3,737,704	3,456,858	3,482,940	3,482,129	3,459,031	3,438,671	3,538,532	3,501,282	3,509,720
6/30/2006	3,477,677	3,772,527	3,633,250	3,503,596	3,689,994	3,272,829	3,274,461	3,294,593	3,273,197	3,300,961	3,300,961
6/30/2007	3,638,898	3,691,698	3,552,140	3,493,652	3,502,262	3,522,826	3,572,335	3,620,035	3,677,735	3,663,437	3,663,437
6/30/2008	3,916,366	3,888,109	4,075,957	4,038,141	3,941,759	3,890,270	3,879,525	3,879,427	3,879,427	3,906,027	3,906,025
6/30/2009	3,349,831	4,285,843	4,459,544	4,634,674	4,469,184	4,641,851	4,545,564	4,506,671	4,475,622	4,542,315	4,542,315
6/30/2010	3,014,365	3,345,440	3,413,917	3,368,564	3,263,633	3,240,472	3,271,336	3,246,336	3,191,375	3,216,875	3,206,375
6/30/2011	3,665,788	3,254,214	3,213,184	3,235,468	3,188,621	3,243,061	3,234,201	3,250,365	3,258,136	3,325,244	3,225,244
6/30/2012	2,978,295	3,433,942	3,761,452	3,838,941	3,832,642	3,785,650	3,785,650	3,815,650	3,785,650	3,885,650	
6/30/2013	2,854,498	3,542,106	3,666,841	3,531,937	3,517,262	3,517,292	3,527,392	3,512,292	3,509,781		
6/30/2014	3,172,461	3,710,155	4,047,112	3,944,343	4,138,367	4,087,119	4,164,280	4,117,122			
6/30/2015	3,303,477	3,538,683	3,833,522	4,099,620	4,159,902	4,086,375	4,056,574				
6/30/2016	3,125,232	3,373,838	3,518,242	3,544,930	3,425,081	3,498,323					
6/30/2017	4,202,460	4,262,792	4,666,762	4,560,540	4,609,985						
6/30/2018	3,754,790	3,995,061	4,227,227	4,415,063							
6/30/2019	3,747,861	4,150,169	4,205,064								
6/30/2020	4,028,436	3,503,972									
6/30/2021	3,542,853										

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	3,872,817	3,877,817	3,977,817	3,977,817	3,989,317	3,989,317	3,989,317	3,989,317	4,019,627
6/30/2003	3,602,126	3,574,626	3,574,626	3,574,626	3,574,621	3,574,621	3,574,621	3,574,621	
6/30/2004	3,499,341	3,499,341	3,499,341	3,499,344	3,499,344	3,499,344	3,499,341		
6/30/2005	3,413,865	3,413,865	3,409,720	3,409,720	3,409,720	3,409,720			
6/30/2006	3,276,623	3,306,623	3,312,623	3,302,623	3,317,623				
6/30/2007	3,663,437	3,663,437	3,663,437	3,663,437					
6/30/2008	3,931,025	3,931,025	3,931,025						
6/30/2009	4,542,315	4,647,556							
6/30/2010	3,236,046								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
6/30/2002	1.075	1.016	1.039	0.938	0.957	0.950	1.006	1.000	1.026	1.000	0.994
6/30/2003	0.998	1.062	1.043	0.963	0.974	0.999	1.018	0.991	0.999	1.001	1.008
6/30/2004	1.055	0.925	1.004	0.987	1.015	0.966	1.000	1.000	1.014	1.029	1.000
6/30/2005	0.945	0.997	0.925	1.008	1.000	0.993	0.994	1.029	0.989	1.002	0.973
6/30/2006	1.085	0.963	0.964	1.053	0.887	1.000	1.006	0.994	1.008	1.000	0.993
6/30/2007	1.015	0.962	0.984	1.002	1.006	1.014	1.013	1.016	0.996	1.000	1.000
6/30/2008	0.993	1.048	0.991	0.976	0.987	0.997	1.000	1.000	1.007	1.000	1.006
6/30/2009	1.279	1.041	1.039	0.964	1.039	0.979	0.991	0.993	1.015	1.000	1.000
6/30/2010	1.110	1.020	0.987	0.969	0.993	1.010	0.992	0.983	1.008	0.997	1.009
6/30/2011	0.888	0.987	1.007	0.986	1.017	0.997	1.005	1.002	1.021	0.970	
6/30/2012	1.153	1.095	1.021	0.998	0.988	1.000	1.008	0.992	1.026		
6/30/2013	1.241	1.035	0.963	0.996	1.000	1.003	0.996	0.999			
6/30/2014	1.169	1.091	0.975	1.049	0.988	1.019	0.989				
6/30/2015	1.071	1.083	1.069	1.015	0.982	0.993					
6/30/2016	1.080	1.043	1.008	0.966	1.021						
6/30/2017	1.014	1.095	0.977	1.011							
6/30/2018	1.064	1.058	1.044								
6/30/2019	1.107	1.013									
6/30/2020	0.870										
3 Yr Mean	1.014	1.055	1.010	0.997	0.997	1.005	0.998	0.998	1.018	0.989	1.005
Best 3/5	1.053	1.061	1.010	1.007	0.992	1.000	0.998	0.995	1.015	0.999	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	1.001	1.026	1.000	1.003	1.000	1.000	1.000	1.008			
6/30/2003	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.009	1.002	0.997	1.005	1.001	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	1.023										
3 Yr Mean	1.008	1.001	0.999	1.002	1.000	1.000	1.000	1.008			
Best 3/5	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000			
	<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					0.992	1.000	0.998	0.995	1.015	0.999	1.002
6/30/2018				1.007	0.992	1.000	0.998	0.995	1.015	0.999	1.002
6/30/2019			1.010	1.007	0.992	1.000	0.998	0.995	1.015	0.999	1.002
6/30/2020		1.061	1.010	1.007	0.992	1.000	0.998	0.995	1.015	0.999	1.002
6/30/2021	1.053	1.061	1.010	1.007	0.992	1.000	0.998	0.995	1.015	0.999	1.002
	<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	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.005
6/30/2018	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.012
6/30/2019	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.022
6/30/2020	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.084
6/30/2021	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.142

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

<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	213,835	421,251	1,091,754	1,260,600	1,465,290	1,547,751	1,582,170	1,637,603	1,664,534	1,704,327	1,703,833
6/30/2003	257,256	485,220	1,256,239	1,237,011	1,618,408	1,891,772	2,106,056	2,236,494	2,448,356	2,669,404	2,692,634
6/30/2004	315,059	427,195	929,758	1,355,434	1,546,773	1,603,620	1,666,498	1,726,473	1,766,443	1,805,245	1,820,995
6/30/2005	209,223	357,949	527,032	564,400	662,223	701,874	763,287	779,353	847,737	836,202	881,783
6/30/2006	183,702	325,046	471,732	675,761	1,462,151	1,524,804	1,528,737	1,533,557	1,533,557	1,583,683	1,583,683
6/30/2007	125,606	221,619	351,525	497,291	594,744	654,247	710,977	786,888	894,664	855,158	855,158
6/30/2008	155,025	224,286	365,914	492,380	576,394	603,593	616,178	616,511	616,481	623,829	626,420
6/30/2009	203,675	484,463	871,455	1,166,451	1,324,224	1,822,450	1,746,768	1,796,316	1,826,650	1,899,869	1,898,769
6/30/2010	196,474	267,250	444,899	593,340	639,785	722,193	811,302	856,695	815,287	818,283	832,944
6/30/2011	340,018	461,295	723,393	817,572	803,308	834,898	870,727	1,003,067	1,143,972	1,624,988	1,641,329
6/30/2012	164,835	267,140	626,185	738,717	775,089	749,414	752,005	783,270	763,668	890,023	
6/30/2013	148,122	313,802	470,500	583,099	585,895	593,656	648,656	608,182	598,128		
6/30/2014	210,766	839,100	1,856,528	2,542,075	2,805,261	2,542,465	2,551,553	2,547,487			
6/30/2015	197,040	263,967	466,676	641,525	926,792	1,263,888	1,385,847				
6/30/2016	304,445	354,545	581,711	696,112	920,776	992,849					
6/30/2017	366,860	416,210	559,058	603,815	604,927						
6/30/2018	138,714	210,205	459,780	558,763							
6/30/2019	286,507	403,334	419,342								
6/30/2020	716,200	625,256									
6/30/2021	113,001										

<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	1,719,217	1,741,051	2,614,394	2,659,592	2,652,548	2,653,978	2,653,978	2,654,462	2659768
6/30/2003	2,735,416	2,760,910	2,761,180	2,761,180	2,761,180	2,761,180	2,761,180	2761180	
6/30/2004	1,888,911	1,879,031	1,879,031	1,880,215	1,882,037	1,882,037	1882037		
6/30/2005	945,583	945,583	945,583	945,583	945,583	945583			
6/30/2006	1,550,729	1,561,624	1,622,172	1,654,829	1656365				
6/30/2007	855,158	855,158	855,158	855158					
6/30/2008	644,883	652,896	661711						
6/30/2009	1,898,769	1949677							
6/30/2010	837,378								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
ILLINOIS
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	207,416	670,503	168,846	204,690	82,461	34,419	55,433	26,931	39,793	-494	15,384	21,834	873,343
6/30/2003	227,964	771,019	-19,228	381,397	273,364	214,284	130,438	211,862	221,048	23,230	42,782	25,494	270
6/30/2004	112,136	502,563	425,676	191,339	56,847	62,878	59,975	39,970	38,802	15,750	67,916	-9,880	0
6/30/2005	148,726	169,083	37,368	97,823	39,651	61,413	16,066	68,384	-11,535	45,581	63,800	0	0
6/30/2006	141,344	146,686	204,029	786,390	62,653	3,933	4,820	0	50,126	0	-32,954	10,895	60,548
6/30/2007	96,013	129,906	145,766	97,453	59,503	56,730	75,911	107,776	-39,506	0	0	0	0
6/30/2008	69,261	141,628	126,466	84,014	27,199	12,585	333	-30	7,348	2,591	18,463	8,013	8,815
6/30/2009	280,788	386,992	294,996	157,773	498,226	-75,682	49,548	30,334	73,219	-1,100	0	50,908	
6/30/2010	70,776	177,649	148,441	46,445	82,408	89,109	45,393	-41,408	2,996	14,661	4,434		
6/30/2011	121,277	262,098	94,179	-14,264	31,590	35,829	132,340	140,905	481,016	16,341			
6/30/2012	102,305	359,045	112,532	36,372	-25,675	2,591	31,265	-19,602	126,355				
6/30/2013	165,680	156,698	112,599	2,796	7,761	55,000	-40,474	-10,054					
6/30/2014	628,334	1,017,428	685,547	263,186	-262,796	9,088	-4,066						
6/30/2015	66,927	202,709	174,849	285,267	337,096	121,959							
6/30/2016	50,100	227,166	114,401	224,664	72,073								
6/30/2017	49,350	142,848	44,757	1,112									
6/30/2018	71,491	249,575	98,983										
6/30/2019	116,827	16,008											
6/30/2020	-90,944												

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	0.0410	0.1327	0.0334	0.0405	0.0163	0.0068	0.0110	0.0053	0.0079	-0.0001	0.0030	0.0043	0.1728
6/30/2003	0.0463	0.1567	-0.0039	0.0775	0.0555	0.0435	0.0265	0.0431	0.0449	0.0047	0.0087	0.0052	0.0001
6/30/2004	0.0247	0.1108	0.0938	0.0422	0.0125	0.0139	0.0132	0.0088	0.0086	0.0035	0.0150	-0.0022	0.0000
6/30/2005	0.0325	0.0369	0.0082	0.0213	0.0087	0.0134	0.0035	0.0149	-0.0025	0.0099	0.0139	0.0000	0.0000
6/30/2006	0.0328	0.0340	0.0473	0.1824	0.0145	0.0009	0.0011	0.0000	0.0116	0.0000	-0.0076	0.0025	0.0140
6/30/2007	0.0232	0.0314	0.0352	0.0236	0.0144	0.0137	0.0184	0.0261	-0.0096	0.0000	0.0000	0.0000	0.0000
6/30/2008	0.0147	0.0301	0.0268	0.0178	0.0058	0.0027	0.0001	0.0000	0.0016	0.0006	0.0039	0.0017	0.0019
6/30/2009	0.0447	0.0616	0.0470	0.0251	0.0794	-0.0121	0.0079	0.0048	0.0117	-0.0002	0.0000	0.0081	
6/30/2010	0.0170	0.0427	0.0356	0.0112	0.0198	0.0214	0.0109	-0.0099	0.0007	0.0035	0.0011		
6/30/2011	0.0333	0.0720	0.0259	-0.0039	0.0087	0.0098	0.0364	0.0387	0.1321	0.0045			
6/30/2012	0.0207	0.0728	0.0228	0.0074	-0.0052	0.0005	0.0063	-0.0040	0.0256				
6/30/2013	0.0347	0.0328	0.0236	0.0006	0.0016	0.0115	-0.0085	-0.0021					
6/30/2014	0.0734	0.1188	0.0800	0.0307	-0.0307	0.0011	-0.0005						
6/30/2015	0.0120	0.0365	0.0314	0.0513	0.0606	0.0219							
6/30/2016	0.0112	0.0510	0.0257	0.0504	0.0162								
6/30/2017	0.0071	0.0206	0.0065	0.0002									
6/30/2018	0.0116	0.0404	0.0160										
6/30/2019	0.0164	0.0022											
6/30/2020	-0.0156												

Best 3/5	0.0100	0.0325	0.0244	0.0272	0.0042	0.0075	0.0056	-0.0004	0.0130	0.0014	0.0004	0.0014	0.0006
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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			

	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					0.999	0.998	0.999	1.000	0.999	1.001	1.000
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			
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					1.003	0.996	0.994	1.004	0.998	0.998	1.001
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.	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	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)
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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	1.145	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	1.001	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
	<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	1.001	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>
6/30/2017					1.005	1.005	1.005	1.003	1.002	1.001	1.003
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>	FACTORS	
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													
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	0.0450	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

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
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	1.377	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
	<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	1.001	1.000	1.000	1.000	1.000	1.007	1.002			
6/30/2003	0.996	1.003	1.000	1.000	1.003	1.007	1.000	1.001			
6/30/2004	1.001	0.999	1.000	1.000	1.011	1.001	1.002	1.001			
6/30/2005	0.997	1.000	1.000	1.001	1.004	1.002	1.002	1.001			
6/30/2006	0.996	1.004	1.007	0.996	1.000	1.002	1.002	1.001			
6/30/2007	1.001	1.006	1.000								
6/30/2008	1.003	0.997									
6/30/2009	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
	<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>243/243</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

ILLINOIS

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	1.444	0.9369	1.443	1,800,000
27 to 39 Months	1.202	1.229	0.9460	1.228	2,200,000
39 to 51 Months	1.070	1.016	0.9447	1.019	2,700,000
51 to 63 Months	1.008	1.002	0.9336	1.002	3,300,000
63 to 75 Months	0.998	0.978	0.9223	0.980	4,000,000
75 to 87 Months	0.996	0.991	0.8983	0.992	4,900,000
87 to 99 Months	0.997	1.000	0.8725	1.000	6,000,000
99 to 111 Months	0.999	0.999	0.8488	0.999	7,300,000
111 to 123 Months	0.999	0.999	0.8302	0.999	9,000,000
123 to 135 Months	1.000	1.003	0.8061	1.002	11,000,000
135 to 147 Months	1.000	0.999	0.7675	0.999	13,400,000
147 to 159 Months	1.000	0.999	0.7207	0.999	16,400,000
159 to 171 Months	1.001	1.000	0.6599	1.000	20,100,000
171 to 183 Months	1.001	1.000	0.5866	1.000	24,700,000
183 to 195 Months	1.000	1.000	0.5143	1.000	30,300,000
195 to 207 Months	1.000	1.000	0.4627	1.000	37,200,000
207 to 219 Months	1.000	1.000	0.4342	1.000	45,700,000
219 to 231 Months	1.001	1.000	0.3016	1.001	56,300,000
231 to 243 Months	1.000	1.000	0.1594	1.000	69,300,000
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			1.019	1.002	0.980	0.992	1.000	0.999	0.999	1.002	0.999
6/30/2020		1.228	1.019	1.002	0.980	0.992	1.000	0.999	0.999	1.002	0.999
6/30/2021	1.443	1.228	1.019	1.002	0.980	0.992	1.000	0.999	0.999	1.002	0.999
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		0.992
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		1.218
6/30/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		1.757

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

ILLINOIS

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	0.0561	0.9369	0.0563	1,800,000
27 to 39 Months	0.0749	0.0989	0.9460	0.0976	2,200,000
39 to 51 Months	0.0548	0.0466	0.9447	0.0471	2,700,000
51 to 63 Months	0.0276	0.0260	0.9336	0.0261	3,300,000
63 to 75 Months	0.0132	0.0056	0.9223	0.0062	4,000,000
75 to 87 Months	0.0058	0.0046	0.8983	0.0047	4,900,000
87 to 99 Months	0.0025	0.0082	0.8725	0.0075	6,000,000
99 to 111 Months	0.0017	0.0036	0.8488	0.0033	7,300,000
111 to 123 Months	0.0015	0.0014	0.8302	0.0014	9,000,000
123 to 135 Months	0.0012	0.0015	0.8061	0.0014	11,000,000
135 to 147 Months	0.0010	0.0011	0.7675	0.0011	13,400,000
147 to 159 Months	0.0007	0.0008	0.7207	0.0008	16,400,000
159 to 171 Months	0.0007	0.0001	0.6599	0.0003	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>
	0.254	0.198	0.100	0.053	0.027	0.021	0.016
<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	0.005	0.004	0.002	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	6,204,963	36,211,367	0.100	3,617,516	9,822,479
9/30/2020	2,280,080	19,929,479	0.198	3,936,072	6,216,152
9/30/2021	758,597	23,285,356	0.254	5,909,823	6,668,420

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	314,404	2,060,319	0.100	205,826	520,230
9/30/2020	136,335	1,158,884	0.198	228,880	365,215
9/30/2021	200,855	2,292,238	0.254	581,770	782,625

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

ILLINOIS

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	1.286	0.7108	1.246	1,400,000
27 to 39 Months	1.073	0.986	0.7386	1.009	1,600,000
39 to 51 Months	1.040	0.987	0.6997	1.003	1,800,000
51 to 63 Months	1.019	0.996	0.6612	1.004	2,000,000
63 to 75 Months	1.002	0.997	0.6423	0.999	2,300,000
75 to 87 Months	1.011	0.998	0.5811	1.003	2,700,000
87 to 99 Months	1.002	1.000	0.5412	1.001	3,000,000
99 to 111 Months	1.005	1.007	0.4978	1.006	3,500,000
111 to 123 Months	1.004	1.000	0.4986	1.002	3,900,000
123 to 135 Months	1.002	1.000	0.5067	1.001	4,400,000
135 to 147 Months	1.002	1.000	0.4708	1.001	5,100,000
147 to 159 Months	0.999	0.999	0.4611	0.999	5,800,000
159 to 171 Months	1.001	1.000	0.3766	1.001	6,600,000
171 to 183 Months	1.001	1.000	0.3190	1.001	7,500,000
183 to 195 Months	1.001	1.000	0.2496	1.001	8,600,000
195 to 207 Months	1.002	1.000	0.2617	1.001	9,700,000
207 to 219 Months	1.001	1.000	0.2947	1.001	11,100,000
219 to 231 Months	1.001	1.000	0.2201	1.001	12,700,000
231 to 243 Months	1.001	1.000	0.1297	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			1.003	1.004	0.999	1.003	1.001	1.006	1.002	1.001	1.001
6/30/2020		1.009	1.003	1.004	0.999	1.003	1.001	1.006	1.002	1.001	1.001
6/30/2021	1.246	1.009	1.003	1.004	0.999	1.003	1.001	1.006	1.002	1.001	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		1.029
6/30/2020	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.038
6/30/2021	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.004		1.293

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

ILLINOIS

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	0.0633	0.7108	0.0657	1,400,000
27 to 39 Months	0.0828	0.0521	0.7386	0.0601	1,600,000
39 to 51 Months	0.0633	0.0185	0.6997	0.0320	1,800,000
51 to 63 Months	0.0310	0.0567	0.6612	0.0480	2,000,000
63 to 75 Months	0.0252	0.0355	0.6423	0.0318	2,300,000
75 to 87 Months	0.0101	0.0006	0.5811	0.0046	2,700,000
87 to 99 Months	0.0181	0.0009	0.5412	0.0088	3,000,000
99 to 111 Months	0.0148	0.0001	0.4978	0.0075	3,500,000
111 to 123 Months	0.0138	0.0000	0.4986	0.0069	3,900,000
123 to 135 Months	0.0071	0.0000	0.5067	0.0035	4,400,000
135 to 147 Months	0.0065	0.0003	0.4708	0.0036	5,100,000
147 to 159 Months	0.0035	0.0003	0.4611	0.0020	5,800,000
159 to 171 Months	0.0030	0.0001	0.3766	0.0019	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>
	0.276	0.211	0.151	0.119	0.071	0.039	0.034
<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>
	0.025	0.018	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	311,729	2,388,322	0.151	359,681	671,410
9/30/2020	260,244	1,786,874	0.211	376,494	636,738
9/30/2021	239,294	2,124,244	0.276	587,141	826,435

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	28,445	42,871	0.151	6,456	34,901
9/30/2020	44,284	63,022	0.211	13,279	57,563
9/30/2021	750	67,700	0.276	18,712	19,462

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

ILLINOIS

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	453,022	1,023,821	0.543	556,037	1,009,059
9/30/2020	122,352	482,669	0.717	345,832	468,184
9/30/2021	118,280	588,421	0.901	530,050	648,330

(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
 ILLINOIS
 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	7,978,929	10,635,319	12,509,739	13,848,133	13,638,163	13,432,541	13,116,980	12,941,380	13,200,849	13,200,600	13,181,329
6/30/2003	9,145,821	9,851,678	12,259,143	11,609,210	11,829,221	11,307,687	11,174,471	10,926,870	10,951,871	11,049,370	11,049,370
6/30/2004	7,798,189	11,196,295	11,411,091	11,380,876	10,825,132	10,551,550	10,772,101	10,890,723	10,838,963	10,784,175	10,683,963
6/30/2005	7,227,276	9,581,494	10,700,356	10,613,724	10,142,829	9,907,812	9,942,066	9,972,056	9,768,525	9,746,025	10,029,760
6/30/2006	9,023,790	11,556,096	12,847,305	12,334,060	11,991,283	11,173,765	11,310,695	11,265,615	11,307,065	11,401,722	11,397,722
6/30/2007	11,275,028	13,083,155	13,937,167	14,511,589	13,884,939	13,564,492	13,431,126	13,309,569	13,658,236	13,541,536	13,596,698
6/30/2008	11,762,196	13,738,800	15,383,982	14,908,726	14,499,213	14,128,416	13,799,387	13,950,895	13,998,995	13,984,831	14,065,675
6/30/2009	11,692,629	14,754,032	15,675,496	15,705,439	15,090,832	15,159,297	14,728,006	14,727,213	14,678,942	14,645,016	14,643,072
6/30/2010	13,369,972	16,043,190	17,268,921	16,806,424	15,975,457	15,816,231	15,664,738	15,655,291	15,609,503	15,584,403	15,530,319
6/30/2011	13,798,451	14,741,011	16,102,099	16,092,610	16,255,544	15,835,877	15,644,000	15,485,502	15,481,135	15,496,997	15,646,775
6/30/2012	11,126,356	13,301,150	14,427,470	14,263,654	13,576,089	13,165,868	12,868,763	12,941,521	12,924,421	12,964,671	
6/30/2013	9,397,089	12,311,145	13,683,700	13,195,867	12,788,946	12,541,880	12,509,463	12,565,091	12,572,464		
6/30/2014	10,758,367	13,429,060	15,843,717	15,595,016	15,682,394	15,617,265	15,687,780	15,656,276			
6/30/2015	9,300,944	12,652,963	15,274,857	15,564,156	15,497,257	15,104,431	14,937,320				
6/30/2016	7,750,936	12,141,978	14,966,736	16,254,570	16,321,851	15,986,569					
6/30/2017	8,204,233	11,040,660	14,279,286	14,564,790	14,815,124						
6/30/2018	9,899,646	13,533,156	16,875,152	17,006,222							
6/30/2019	9,635,319	13,977,460	16,867,905								
6/30/2020	7,188,807	10,890,904									
6/30/2021	5,563,112										

<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	13,176,510	13,163,002	13,162,666	13,128,480	13,133,680	13,133,680	13,138,680	13,138,660	13,138,680
6/30/2003	11,098,550	11,098,551	11,167,300	11,172,500	11,172,500	11,177,500	11,177,500	11,177,500	
6/30/2004	10,783,963	10,752,713	10,757,913	10,757,913	10,762,913	10,762,913	10,763,233		
6/30/2005	10,019,760	10,009,760	10,099,760	10,099,760	10,099,760	10,099,760			
6/30/2006	11,397,822	11,296,722	11,296,722	11,221,867	11,221,767				
6/30/2007	13,577,080	13,650,355	13,645,355	13,645,355					
6/30/2008	14,050,986	14,050,986	14,050,986						
6/30/2009	14,690,770	14,650,144							
6/30/2010	15,480,319								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 ILLINOIS
 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	1.333	1.176	1.107	0.985	0.985	0.977	0.987	1.020	1.000	0.999	1.000
6/30/2003	1.077	1.244	0.947	1.019	0.956	0.988	0.978	1.002	1.009	1.000	1.004
6/30/2004	1.436	1.019	0.997	0.951	0.975	1.021	1.011	0.995	0.995	0.991	1.009
6/30/2005	1.326	1.117	0.992	0.956	0.977	1.003	1.003	0.980	0.998	1.029	0.999
6/30/2006	1.281	1.112	0.960	0.972	0.932	1.012	0.996	1.004	1.008	1.000	1.000
6/30/2007	1.160	1.065	1.041	0.957	0.977	0.990	0.991	1.026	0.991	1.004	0.999
6/30/2008	1.168	1.120	0.969	0.973	0.974	0.977	1.011	1.003	0.999	1.006	0.999
6/30/2009	1.262	1.062	1.002	0.961	1.005	0.972	1.000	0.997	0.998	1.000	1.003
6/30/2010	1.200	1.076	0.973	0.951	0.990	0.990	0.999	0.997	0.998	0.997	0.997
6/30/2011	1.068	1.092	0.999	1.010	0.974	0.988	0.990	1.000	1.001	1.010	
6/30/2012	1.195	1.085	0.989	0.952	0.970	0.977	1.006	0.999	1.003		
6/30/2013	1.310	1.111	0.964	0.969	0.981	0.997	1.004	1.001			
6/30/2014	1.248	1.180	0.984	1.006	0.996	1.005	0.998				
6/30/2015	1.360	1.207	1.019	0.996	0.975	0.989					
6/30/2016	1.567	1.233	1.086	1.004	0.979						
6/30/2017	1.346	1.293	1.020	1.017							
6/30/2018	1.367	1.247	1.008								
6/30/2019	1.451	1.207									
6/30/2020	1.515										
3 Yr Mean	1.444	1.249	1.038	1.006	0.983	0.997	1.003	1.000	1.001	1.002	1.000
Best 3/5	1.444	1.229	1.016	1.002	0.978	0.991	1.000	0.999	0.999	1.003	0.999
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	0.999	1.000	0.997	1.000	1.000	1.000	1.000	1.000			
6/30/2003	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2004	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	0.999	1.009	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	0.991	1.000	0.993	1.000	1.000	1.000	1.000	1.000			
6/30/2007	1.005	1.000	1.000								
6/30/2008	1.000	1.000									
6/30/2009	0.997										
3 Yr Mean	1.001	1.000	0.998	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				1.002	0.978	0.991	1.000	0.999	0.999	1.003	0.999
6/30/2019			1.016	1.002	0.978	0.991	1.000	0.999	0.999	1.003	0.999
6/30/2020		1.229	1.016	1.002	0.978	0.991	1.000	0.999	0.999	1.003	0.999
6/30/2021	1.444	1.229	1.016	1.002	0.978	0.991	1.000	0.999	0.999	1.003	0.999
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	0.968	
6/30/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970	
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.986	
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.211	
6/30/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.749	

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
 ILLINOIS
 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	1,215,521	2,461,184	4,359,915	5,750,263	6,515,604	6,875,298	7,031,557	7,284,821	6,853,347	6,862,596	6,914,404
6/30/2003	888,970	1,669,006	3,420,145	4,405,234	4,946,654	5,248,114	5,363,508	5,522,318	5,556,090	5,780,143	5,792,826
6/30/2004	977,904	1,967,591	3,305,230	4,483,760	5,065,372	5,700,524	6,333,586	6,450,118	6,204,203	6,152,233	6,152,232
6/30/2005	452,287	1,423,495	3,127,491	4,200,049	4,593,290	5,343,966	5,706,000	5,868,566	6,194,129	6,423,315	6,572,459
6/30/2006	735,140	2,050,329	3,434,407	4,884,658	5,305,010	5,222,456	5,327,722	5,296,885	5,308,843	5,308,788	5,327,014
6/30/2007	746,284	1,876,010	3,629,704	5,057,368	5,785,644	6,463,837	6,427,867	6,855,835	6,875,362	6,696,779	6,818,977
6/30/2008	1,019,888	2,883,747	5,473,833	6,831,737	8,041,015	8,875,566	9,855,530	10,241,506	10,362,047	10,360,170	10,376,358
6/30/2009	1,426,140	3,091,966	5,580,144	7,441,858	9,018,926	9,583,478	9,842,383	10,411,721	10,696,358	10,681,212	10,758,396
6/30/2010	2,301,350	3,224,000	5,272,688	7,203,542	7,559,713	8,272,131	8,271,175	8,292,125	8,485,423	8,577,473	8,581,099
6/30/2011	2,791,847	4,187,052	6,589,469	8,121,129	9,424,380	9,622,359	9,640,622	9,844,108	9,963,432	10,020,219	10,032,413
6/30/2012	1,222,742	3,161,369	5,512,786	7,122,593	8,113,504	8,562,429	9,492,300	10,020,727	9,406,012	9,450,587	
6/30/2013	1,475,716	3,231,909	4,812,326	5,794,625	6,543,807	6,444,289	6,541,295	6,778,927	6,759,493		
6/30/2014	1,793,408	3,796,266	6,324,578	7,461,281	8,455,577	8,893,546	9,092,035	9,242,468			
6/30/2015	1,548,345	3,404,045	6,433,573	7,636,697	8,408,143	8,037,562	8,080,209				
6/30/2016	1,163,560	3,611,434	6,413,850	7,968,611	7,952,430	8,101,081					
6/30/2017	1,190,684	2,336,636	4,923,138	5,973,919	6,269,961						
6/30/2018	1,611,550	3,031,725	5,437,221	6,780,627							
6/30/2019	1,390,737	2,710,878	4,853,138								
6/30/2020	797,065	2,429,315									
6/30/2021	558,597										

<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	7,044,788	7,120,658	7,240,515	7,299,785	7,303,235	7,310,465	7,340,801	7,356,714	7,374,168
6/30/2003	5,814,212	5,834,209	5,838,321	5,835,610	6,043,157	6,043,157	6,043,157	6,043,157	
6/30/2004	6,202,651	6,177,110	6,177,110	6,177,110	6,177,110	6,177,110	6,177,110		
6/30/2005	6,368,538	6,411,471	6,434,241	6,465,528	6,465,905	6,476,535			
6/30/2006	5,353,722	5,375,363	5,375,363	5,375,363	5,375,363				
6/30/2007	6,841,449	6,860,149	6,864,123	6,864,123					
6/30/2008	10,416,718	10,416,718	10,313,650						
6/30/2009	10,713,992	10,718,691							
6/30/2010	8,590,982								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 ILLINOIS
 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	1,245,663	1,898,731	1,390,348	765,341	359,694	156,259	253,264	-431,474	9,249	51,808	130,384	75,870	119,857
6/30/2003	780,036	1,751,139	985,089	541,420	301,460	115,394	158,810	33,772	224,053	12,683	21,386	19,997	4,112
6/30/2004	989,687	1,337,639	1,178,530	581,612	635,152	633,062	116,532	-245,915	-51,970	-1	50,419	-25,541	0
6/30/2005	971,208	1,703,996	1,072,558	393,241	750,676	362,034	162,566	325,563	229,186	149,144	-203,921	42,933	22,770
6/30/2006	1,315,189	1,384,078	1,450,251	420,352	-82,554	105,266	-30,837	11,958	-55	18,226	26,708	21,641	0
6/30/2007	1,129,726	1,753,694	1,427,664	728,276	678,193	-35,970	427,968	19,527	-178,583	122,198	22,472	18,700	3,974
6/30/2008	1,863,859	2,590,086	1,357,904	1,209,278	834,551	979,964	385,976	120,541	-1,877	16,188	40,360	0	-103,068
6/30/2009	1,665,826	2,488,178	1,861,714	1,577,068	564,552	258,905	569,338	284,637	-15,146	77,184	-44,404	4,699	
6/30/2010	922,650	2,048,688	1,930,854	356,171	712,418	-956	20,950	193,298	92,050	3,626	9,883		
6/30/2011	1,395,205	2,402,417	1,531,660	1,303,251	197,979	18,263	203,486	119,324	56,787	12,194			
6/30/2012	1,938,627	2,351,417	1,609,807	990,911	448,925	929,871	528,427	-614,715	44,575				
6/30/2013	1,756,193	1,580,417	982,299	749,182	-99,518	97,006	237,632	-19,434					
6/30/2014	2,002,858	2,528,312	1,136,703	994,296	437,969	198,489	150,433						
6/30/2015	1,855,700	3,029,528	1,203,124	771,446	-370,581	42,647							
6/30/2016	2,447,874	2,802,416	1,554,761	-16,181	148,651								
6/30/2017	1,145,952	2,586,502	1,050,781	296,042									
6/30/2018	1,420,175	2,405,496	1,343,406										
6/30/2019	1,320,141	2,142,260											
6/30/2020	1,632,250												

	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	0.0519	0.0791	0.0579	0.0319	0.0150	0.0065	0.0106	-0.0180	0.0004	0.0022	0.0054	0.0032	0.0050
6/30/2003	0.0488	0.1095	0.0616	0.0339	0.0189	0.0072	0.0099	0.0021	0.0140	0.0008	0.0013	0.0013	0.0003
6/30/2004	0.0626	0.0846	0.0745	0.0368	0.0402	0.0400	0.0074	-0.0155	-0.0033	0.0000	0.0032	-0.0016	0.0000
6/30/2005	0.0615	0.1079	0.0679	0.0249	0.0475	0.0229	0.0103	0.0206	0.0145	0.0094	-0.0129	0.0027	0.0014
6/30/2006	0.0823	0.0866	0.0907	0.0263	-0.0052	0.0066	-0.0019	0.0007	0.0000	0.0011	0.0017	0.0014	0.0000
6/30/2007	0.0543	0.0843	0.0687	0.0350	0.0326	-0.0017	0.0206	0.0009	-0.0086	0.0059	0.0011	0.0009	0.0002
6/30/2008	0.0834	0.1158	0.0607	0.0541	0.0373	0.0438	0.0173	0.0054	-0.0001	0.0007	0.0018	0.0000	-0.0046
6/30/2009	0.0705	0.1053	0.0788	0.0668	0.0239	0.0110	0.0241	0.0120	-0.0006	0.0033	-0.0019	0.0002	
6/30/2010	0.0351	0.0779	0.0734	0.0135	0.0271	0.0000	0.0008	0.0073	0.0035	0.0001	0.0004		
6/30/2011	0.0530	0.0913	0.0582	0.0495	0.0075	0.0007	0.0077	0.0045	0.0022	0.0005			
6/30/2012	0.0894	0.1085	0.0743	0.0457	0.0207	0.0429	0.0244	-0.0284	0.0021				
6/30/2013	0.0842	0.0758	0.0471	0.0359	-0.0048	0.0047	0.0114	-0.0009					
6/30/2014	0.0740	0.0934	0.0420	0.0367	0.0162	0.0073	0.0056						
6/30/2015	0.0732	0.1196	0.0475	0.0304	-0.0146	0.0017							
6/30/2016	0.0907	0.1039	0.0576	-0.0006	0.0055								
6/30/2017	0.0455	0.1026	0.0417	0.0117									
6/30/2018	0.0533	0.0902	0.0504										
6/30/2019	0.0418	0.0678											
6/30/2020	0.0696												

Best 3/5	0.0561	0.0989	0.0466	0.0260	0.0056	0.0046	0.0082	0.0036	0.0014	0.0015	0.0011	0.0008	0.0001
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 ILLINOIS
 Property Damage - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<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	1,625,556	1,753,829	2,033,240	2,035,335	1,882,010	1,895,744	1,874,695	1,871,944	1,971,944	1,978,443	1,979,543
6/30/2003	1,344,555	1,470,238	1,508,428	1,363,816	1,422,222	1,463,197	1,425,005	1,425,005	1,425,005	1,414,259	1,414,180
6/30/2004	959,935	1,149,922	1,033,444	1,103,384	1,057,098	1,058,098	1,057,098	1,057,098	1,057,098	1,057,098	1,032,098
6/30/2005	778,975	987,188	1,121,876	1,010,612	1,030,712	1,105,472	1,180,143	1,153,288	1,181,656	1,198,165	1,198,954
6/30/2006	835,494	845,749	840,921	865,796	851,148	858,439	858,439	807,439	807,539	807,639	837,439
6/30/2007	1,330,596	1,244,990	1,355,612	1,375,717	1,618,786	1,589,679	1,682,032	1,646,687	1,734,187	1,744,187	1,744,187
6/30/2008	1,446,290	1,497,001	1,731,526	1,485,947	1,412,702	1,352,759	1,358,592	1,353,512	1,352,756	1,427,758	1,422,058
6/30/2009	1,581,307	1,439,242	1,784,428	1,702,107	1,700,110	1,813,887	1,707,907	1,757,909	1,807,934	1,807,907	1,808,978
6/30/2010	1,292,354	1,314,098	1,350,746	1,365,180	1,227,201	1,325,356	1,320,899	1,319,101	1,304,471	1,305,652	1,305,652
6/30/2011	1,555,749	1,357,304	1,453,582	1,334,787	1,474,430	1,374,745	1,357,309	1,379,281	1,405,218	1,405,318	1,405,318
6/30/2012	810,631	1,261,696	1,352,731	1,162,326	1,206,318	1,180,852	1,202,880	1,167,946	1,168,977	1,168,977	
6/30/2013	845,123	798,671	775,874	848,643	879,717	924,010	922,481	922,481	922,581		
6/30/2014	1,255,792	1,495,818	1,537,863	1,485,194	1,437,679	1,399,254	1,413,425	1,413,724			
6/30/2015	1,315,220	1,626,607	1,465,622	1,449,812	1,393,169	1,421,558	1,391,633				
6/30/2016	1,070,634	1,193,611	1,414,201	1,189,328	1,299,064	1,288,684					
6/30/2017	965,444	1,204,495	1,239,933	1,263,494	1,240,677						
6/30/2018	1,230,654	1,601,717	1,540,487	1,550,419							
6/30/2019	1,310,878	1,714,611	1,659,054								
6/30/2020	899,293	1,331,552									
6/30/2021	860,190										

<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	1,973,045	1,971,947	2,071,944	2,071,944	2,076,944	2,171,944	2,167,572	2,161,807	2,161,807
6/30/2003	1,414,180	1,459,180	1,421,581	1,421,481	1,416,216	1,416,219	1,416,219	1,416,219	
6/30/2004	1,052,098	1,049,598	1,049,598	1,049,598	1,049,598	1,049,598	1,049,598		
6/30/2005	1,072,631	972,631	972,631	972,631	972,631				
6/30/2006	837,439	838,815	838,815	838,815	838,815				
6/30/2007	1,706,687	1,702,358	1,702,358	1,702,358					
6/30/2008	1,447,128	1,445,737	1,423,129						
6/30/2009	1,808,978	1,808,978							
6/30/2010	1,305,652								

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

Link Ratios											
A.Y.E.	<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	1.079	1.159	1.001	0.925	1.007	0.989	0.999	1.053	1.003	1.001	0.997
6/30/2003	1.093	1.026	0.904	1.043	1.029	0.974	1.000	1.000	0.992	1.000	1.000
6/30/2004	1.198	0.899	1.068	0.958	1.001	0.999	1.000	1.000	1.000	0.976	1.019
6/30/2005	1.267	1.136	0.901	1.020	1.073	1.068	0.977	1.025	1.014	1.001	0.895
6/30/2006	1.012	0.994	1.030	0.983	1.009	1.000	0.941	1.000	1.000	1.037	1.000
6/30/2007	0.936	1.089	1.015	1.177	0.982	1.058	0.979	1.053	1.006	1.000	0.979
6/30/2008	1.035	1.157	0.858	0.951	0.958	1.004	0.996	0.999	1.055	0.996	1.018
6/30/2009	0.910	1.240	0.954	0.999	1.067	0.942	1.029	1.028	1.000	1.001	1.000
6/30/2010	1.017	1.028	1.011	0.899	1.080	0.997	0.999	0.989	1.001	1.000	1.000
6/30/2011	0.872	1.071	0.918	1.105	0.932	0.987	1.016	1.019	1.000	1.000	
6/30/2012	1.556	1.072	0.859	1.038	0.979	1.019	0.971	1.001	1.000		
6/30/2013	0.945	0.971	1.094	1.037	1.050	0.998	1.000	1.000			
6/30/2014	1.191	1.028	0.966	0.968	0.973	1.010	1.000				
6/30/2015	1.237	0.901	0.989	0.961	1.020	0.979					
6/30/2016	1.115	1.185	0.841	1.092	0.992						
6/30/2017	1.248	1.029	1.019	0.982							
6/30/2018	1.302	0.962	1.006								
6/30/2019	1.308	0.968									
6/30/2020	1.481										
3 Yr Mean	1.364	0.986	0.955	1.012	0.995	0.996	0.990	1.007	1.000	1.000	1.006
Best 3/5	1.286	0.986	0.987	0.996	0.997	0.998	1.000	1.007	1.000	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	0.999	1.051	1.000	1.002	1.046	0.998	0.997	1.000			
6/30/2003	1.032	0.974	1.000	0.996	1.000	1.000	1.000	1.000			
6/30/2004	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2005	0.907	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6/30/2007	0.997	1.000	1.000								
6/30/2008	0.999	0.984									
6/30/2009	1.000										
3 Yr Mean	0.999	0.995	1.000	1.000	1.000	0.999	0.999	1.000			
Best 3/5	0.999	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					0.997	0.998	1.000	1.007	1.000	1.000	1.000
6/30/2018				0.996	0.997	0.998	1.000	1.007	1.000	1.000	1.000
6/30/2019			0.987	0.996	0.997	0.998	1.000	1.007	1.000	1.000	1.000
6/30/2020		0.986	0.987	0.996	0.997	0.998	1.000	1.007	1.000	1.000	1.000
6/30/2021	1.286	0.986	0.987	0.996	0.997	0.998	1.000	1.007	1.000	1.000	1.000
A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>		<u>FACTORS</u>
6/30/2017	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.001
6/30/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.997
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.984
6/30/2020	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.970
6/30/2021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.248

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
 ILLINOIS
 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	302,662	470,673	566,798	417,378	530,029	724,125	1,738,517	2,429,965	2,380,332	2,380,332	2,380,332
6/30/2003	49,288	459,027	205,311	311,353	435,211	485,323	579,369	583,644	586,141	585,718	586,780
6/30/2004	50,254	66,805	120,417	209,551	217,451	233,732	258,734	328,726	317,354	317,354	297,497
6/30/2005	26,066	272,087	965,658	984,906	1,254,835	1,528,236	2,008,529	2,221,600	2,758,647	3,711,838	3,724,257
6/30/2006	72,908	302,371	338,810	357,543	241,507	267,554	286,438	313,769	313,769	313,769	338,769
6/30/2007	145,831	236,432	392,643	658,472	864,905	1,149,405	1,498,624	1,581,186	1,640,966	1,701,777	1,703,566
6/30/2008	162,479	304,083	397,345	681,046	736,959	766,232	782,989	789,894	790,278	790,494	790,494
6/30/2009	179,710	304,953	568,269	640,634	617,082	652,409	655,823	719,960	927,495	875,778	875,778
6/30/2010	324,381	351,302	690,020	745,648	512,014	529,493	534,567	537,669	537,566	537,566	537,566
6/30/2011	177,702	283,022	432,875	609,391	803,506	904,500	914,457	919,434	919,434	919,434	919,434
6/30/2012	100,943	407,013	730,580	797,652	920,819	982,026	955,691	947,313	947,320	947,320	
6/30/2013	64,405	109,224	164,675	351,766	925,200	946,723	957,922	957,922	958,222		
6/30/2014	144,278	507,484	627,895	479,369	532,797	514,044	600,730	602,023			
6/30/2015	135,676	414,132	616,688	639,045	739,964	1,015,232	849,482				
6/30/2016	88,143	173,106	218,332	215,882	308,324	378,191					
6/30/2017	77,566	205,566	318,225	382,487	443,680						
6/30/2018	164,942	225,713	338,726	472,949							
6/30/2019	81,059	191,386	226,965								
6/30/2020	73,760	203,039									
6/30/2021	29,495										

<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	2,485,068	2,485,068	2,496,313	2,541,251	2,541,251	2,820,557	2,725,797	2,725,797	2725797
6/30/2003	592,140	597,190	605,979	608,654	608,654	615,387	630,219	633827	
6/30/2004	332,356	338,103	338,103	338,103	338,103	338,103	338103		
6/30/2005	3,583,663	3,587,797	3,588,192	3,588,192	3,588,192	3588192			
6/30/2006	338,769	338,769	338,769	338,769	338,769				
6/30/2007	1,746,532	1,746,532	1,746,532	1746532					
6/30/2008	792,170	793,562	794184						
6/30/2009	875,778	875778							
6/30/2010	537,566								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 ILLINOIS
 Property Damage - 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	168,011	96,125	-149,420	112,651	194,096	1,014,392	691,448	-49,633	0	0	104,736	0	11,245
6/30/2003	409,739	-253,716	106,042	123,858	50,112	94,046	4,275	2,497	-423	1,062	5,360	5,050	8,789
6/30/2004	16,551	53,612	89,134	7,900	16,281	25,002	69,992	-11,372	0	-19,857	34,859	5,747	0
6/30/2005	246,021	693,571	19,248	269,929	273,401	480,293	213,071	537,047	953,191	12,419	-140,594	4,134	395
6/30/2006	229,463	36,439	18,733	-116,036	26,047	18,884	27,331	0	0	25,000	0	0	0
6/30/2007	90,601	156,211	265,829	206,433	284,500	349,219	82,562	59,780	60,811	1,789	42,966	0	0
6/30/2008	141,604	93,262	283,701	55,913	29,273	16,757	6,905	384	216	0	1,676	1,392	622
6/30/2009	125,243	263,316	72,365	-23,552	35,327	3,414	64,137	207,535	-51,717	0	0	0	
6/30/2010	26,921	338,718	55,628	-233,634	17,479	5,074	3,102	-103	0	0	0		
6/30/2011	105,320	149,853	176,516	194,115	100,994	9,957	4,977	0	0	0			
6/30/2012	306,070	323,567	67,072	123,167	61,207	-26,335	-8,378	7	0				
6/30/2013	44,819	55,451	187,091	573,434	21,523	11,199	0	300					
6/30/2014	363,206	120,411	-148,526	53,428	-18,753	86,686	1,293						
6/30/2015	278,456	202,556	22,357	100,919	275,268	-165,750							
6/30/2016	84,963	45,226	-2,450	92,442	69,867								
6/30/2017	128,000	112,659	64,262	61,193									
6/30/2018	60,771	113,013	134,223										
6/30/2019	110,327	35,579											
6/30/2020	129,279												

	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	0.0461	0.0263	-0.0410	0.0309	0.0532	0.2780	0.1895	-0.0136	0.0000	0.0000	0.0287	0.0000	0.0031	
6/30/2003	0.2584	-0.1600	0.0669	0.0781	0.0316	0.0593	0.0027	0.0016	-0.0003	0.0007	0.0034	0.0032	0.0055	
6/30/2004	0.0132	0.0427	0.0710	0.0063	0.0130	0.0199	0.0558	-0.0091	0.0000	-0.0158	0.0278	0.0046	0.0000	
6/30/2005	0.2116	0.5966	0.0166	0.2322	0.2352	0.4132	0.1833	0.4620	0.8200	0.0107	-0.1209	0.0036	0.0003	
6/30/2006	0.2299	0.0365	0.0188	-0.1162	0.0261	0.0189	0.0274	0.0000	0.0000	0.0250	0.0000	0.0000	0.0000	
6/30/2007	0.0432	0.0745	0.1268	0.0985	0.1357	0.1666	0.0394	0.0285	0.0290	0.0009	0.0205	0.0000	0.0000	
6/30/2008	0.0851	0.0561	0.1705	0.0336	0.0176	0.0101	0.0042	0.0002	0.0001	0.0000	0.0010	0.0008	0.0004	
6/30/2009	0.0421	0.0886	0.0243	-0.0079	0.0119	0.0011	0.0216	0.0698	-0.0174	0.0000	0.0000	0.0000		
6/30/2010	0.0183	0.2302	0.0378	-0.1588	0.0119	0.0034	0.0021	-0.0001	0.0000	0.0000	0.0000			
6/30/2011	0.0644	0.0916	0.1079	0.1187	0.0618	0.0061	0.0030	0.0000	0.0000	0.0000				
6/30/2012	0.1782	0.1884	0.0391	0.0717	0.0356	-0.0153	-0.0049	0.0000	0.0000					
6/30/2013	0.0437	0.0541	0.1824	0.5590	0.0210	0.0109	0.0000	0.0003						
6/30/2014	0.1890	0.0627	-0.0773	0.0278	-0.0098	0.0451	0.0007							
6/30/2015	0.1715	0.1248	0.0138	0.0622	0.1695	-0.1021								
6/30/2016	0.0608	0.0324	-0.0018	0.0662	0.0500									
6/30/2017	0.0869	0.0765	0.0436	0.0416										
6/30/2018	0.0255	0.0474	0.0563											
6/30/2019	0.0559	0.0180												
6/30/2020	0.0733													

Best 3/5	0.0633	0.0521	0.0185	0.0567	0.0355	0.0006	0.0009	0.0001	0.0000	0.0000	0.0003	0.0003	0.0001
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2002	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)
 Owners, Landlords and Tenants
 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	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.	<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	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													
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	0.0488	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								

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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	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>	FACTORS	
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
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 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%
		MANUFACTURERS & CONTRACTORS			OWNERS, LANDLORDS & TENANTS	
(2)	<u>OCCURRENCE SEVERITY</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Fringe</u>	<u>Bodily Injury</u>	<u>Property Damage</u> <u>Fringe</u>
	a) Fitted					
	All Years (20 Points)	+ 4.9%	+ 4.8%	- 1.9%	+ 5.6%	+ 6.6% - 2.0%
	Eight Year (16 Points)	+ 5.4%	+ 3.7%	- 4.2%	+ 6.4%	+ 7.9% + 2.1%
	Six Year (12 Points)	+ 6.2%	+ 3.6%	- 1.7%	+ 7.7%	+ 9.1% + 7.2%
	b) Selected	+ 5.5%	+ 4.5%	0.0%	+ 6.5%	+ 7.5% + 0.5%
(3)	<u>FREQUENCY TREND</u>		<u>M&C</u>			<u>OL&T</u>
	Selected		- 0.5%			- 0.5%
(4)	<u>TOTAL ANNUAL NET TREND</u>		+ 0.2%			+ 5.4%
Net trend = (frequency trend x severity trend) / exposure trend						

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

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

MANUFACTURERS AND CONTRACTORS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 6/30/2019, 6/30/2020 & 6/30/2021

(1)		(2)		(3)		(1)		(2)		(3)	
YEAR ENDING		MANUFACTURERS		CONTRACTORS		YEAR ENDING		MANUFACTURERS		CONTRACTORS	
CLASS GROUP		CLASS GROUP		CLASS GROUP		CLASS GROUP		CLASS GROUP		CLASS GROUP	
SALES EXPOSURE		SALES EXPOSURE		PAYROLL EXPOSURE		SALES EXPOSURE		SALES EXPOSURE		PAYROLL EXPOSURE	
QUARTER *		INDICES		INDICES		QUARTER *		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)		1.165	0.986	0.994	1.188	1.100	1.192	(6.0 YEARS)		+ 2.6%	- 0.2%	- 0.1%	+ 2.9%	+ 1.6%	+ 3.0%

*Assumes a loss cost revision date of January 1, 2023, and a prospective average date of coverage one year later (January 1, 2024).

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

10020	(a)
10119	(a)
10135	(a)
10375	(a)
11101	(a)
11120	(a)
11160	(a)
13208	(a)
13461	(a)
15119	(a)
15120	(a)
15300	(a)
16722	(a)
16723	(a)
18200	(a)
18991	(a)
19061	(a)
40005	(a)
40006	(a)
40010	(a)
40015	(a)
40020	(a)
40026	(a)
40031	(a)
40032	(a)
40040	(a)
40041	(a)
40042	(a)
40066	(a)
40067	(a)
40069	(a)
40072	(a)
40115	(a)
40117	(a)

40140	(a)
41210	(a)
41666	(a)
41672	(a)
41673	(a)
41700	(a)
43007	(a)
43117	(a)
43215	(a)
43424	(a)
43517	(a)
43754	(a)
43945	(a)
43946	(a)
43990	(a)
43991	(a)
44105	(a)
44106	(a)
44113	(a)
44193	(a)
44194	(a)
44222	(a)
44500	(a)
44501	(a)
45224	(a)
45225	(a)
45523	(a)
45524	(a)
45539	(a)
45993	(a)
46510	(a)
46590	(a)
46671	(a)
46773	(a)
46822	(a)
46881	(a)

46882	(a)
46913	(a)
46914	(a)
46915	(a)
46916	(a)
47051	(a)
47052	(a)
47103	(a)
47146	(a)
47147	(a)
47253	(a)
47254	(a)
47468	(a)
47600	(a)
47610	(a)
48177	(a)
48178	(a)
48252	(a)
48610	(a)
48727	(a)
48924	(a)
49305	(a)
49451	(a)
49452	(a)
49800	(a)
49890	(a)
49891	(a)
49902	(a)
49903	(a)
63219	(a)
63220	(a)
64500	(a)
97501	(a)
97502	(a)
97503	(a)
97504	(a)

CLASS GROUP 16

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

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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)

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

CLASS GROUP 35

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

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59773	0.17
59774	0.14
59775	0.18
59889	0.56

CLASS GROUP 36

50010	5.03
50012	1.86
50015	3.27
50017	2.49
50019	1.33
50045	5.69
50047	0.64
51201	0.86
51205	2.62
51206	0.41
51240	10.34
51241	30.72
51251	0.89
51252	3.12
51253	2.66
51254	0.83
51340	0.85
51370	10.10
51380	1.01
51500	1.91
51550	2.36
51551	0.82
51552	1.42
51553	2.53
51554	0.24
51576	4.54
51600	3.09
51613	2.04

51741	5.38
51752	4.54
51796	1.96
51808	6.97
51809	8.65
51869	2.31
51877	13.01
51889	2.14
51896	1.00
51919	2.16
51926	2.20
51927	1.19
51934	2.41
51941	2.19
51942	3.50
51956	9.45
51957	8.33
51958	7.40
51959	7.58
51960	1.00
51970	4.35
51982	1.28
51986	5.03
51999	2.12
52002	1.86
52109	0.47
52134	6.23
52150	11.47
52402	0.47
52432	2.33
52433	2.13
52435	2.67
52438	1.93
52440	3.03
52467	2.80

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

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	DEVELOPMENT	EXPOSURE	AVERAGE	AGGREGATE LOSS COSTS				
		AT CURRENT LEVEL	X	FACTOR +@	X	TREND #	X	IPMF *	=	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

			\$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	ADJUSTMENT	TRENDED LOSSES
					X	
					X	
					X	

* 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
 1.000

39:27
 0.999

Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39	Factor @
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>	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	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 (3) / (2) 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 (6)	CHANGE FACTOR (7)	PRESENT	PROPOSED	STATE-	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
	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

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 : 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	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)
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	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
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
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
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
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
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	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
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

U

L

X-TILDE: 0.890

TAU SQUARE: 0.11174

X-TILDE (MONOLINE):

0.885

SIGMA SQUARED:

248731.944

PI-TILDE 0.0016742

L - CAPPED DOWN

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 06

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.999 * 0.878

CLASS	AYE 2020	5 YEAR	5 YEAR	CRED.	ER	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED	
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE			
	ALCCL	ALCCL	RATIO				FACTOR	STATE	STATE	%	STATEWIDE	STATEWIDE	
	(1)	(2)	(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	L
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	L
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	U
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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 06

NUMBER OF YEARS OF DATA USED: 5

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

L

X-TILDE: 0.890

TAU SQUARE: 0.11174

X-TILDE (MONOLINE):

SIGMA SQUARED:

0.885

248731.944

PI-TILDE 0.0016742

L - CAPPED DOWN

U - CAPPED UP

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E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP : 07

NUMBER OF YEARS OF DATA USED: 5

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

			\$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	FACTOR #	X	FACTOR	X	SEVERITY	FREQUENCY	=	TRENDED LOSSES
									TREND	TREND		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.

Illinois

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	0.847
35	Not Applicable	--
36	Service Policy	1.232
37	Industrial / Processing Policy	0.703
38	Contractors Policy	0.987

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for Local 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.

ILLINOIS

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant (Ki)
15 to 27 Months	1.020	1.013	0.9508	1.013	3,000,000
27 to 39 Months	1.000	0.996	0.6230	0.998	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		0.998	1.000		0.998
12/31/2020	1.013	0.998	1.000		1.011

(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.

ILLINOIS
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	13,604,042	13,810,804	13,700,000	13,701,818	13,694,272	13,693,960	13,694,160	13,694,160
12/31/2014	15,158,598	15,710,263	15,644,404	15,646,922	15,647,155	15,646,869	15,646,869	
12/31/2015	17,331,559	17,560,785	17,457,474	17,457,293	17,457,408	17,457,442		
12/31/2016	18,414,201	18,770,789	18,791,970	18,701,959	18,703,356			
12/31/2017	19,204,970	19,639,750	19,406,223	19,406,375				
12/31/2018	19,611,856	19,438,191	19,420,564					
12/31/2019	19,098,095	19,219,359						
12/31/2020	18,085,038							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2013	1.015	0.992	1.000	0.999	1.000	1.000	1.000
12/31/2014	1.036	0.996	1.000	1.000	1.000	1.000	
12/31/2015	1.013	0.994	1.000	1.000	1.000		
12/31/2016	1.019	1.001	0.995	1.000			
12/31/2017	1.023	0.988	1.000				
12/31/2018	0.991	0.999					
12/31/2019	1.006						

Average Best 3 of 5
27:15
 1.013 0.996

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

ILLINOIS

Completed Operations

Bodily Injury
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.937	3.610	0.6094	2.957	310,000
27 to 39 Months	1.483	1.892	0.7142	1.775	350,000
39 to 51 Months	1.096	1.108	0.8467	1.106	380,000
51 to 63 Months	1.006	1.042	0.8425	1.036	420,000
63 to 75 Months	0.976	0.922	0.8231	0.932	470,000
75 to 87 Months	1.000	0.975	0.7733	0.981	520,000
87 to 99 Months	0.996	1.000	0.7543	0.999	580,000
99 to 111 Months	0.997	1.000	0.7634	0.999	640,000
111 to 123 Months	0.991	1.000	0.6976	0.997	710,000
123 to 135 Months	0.997	1.000	0.6702	0.999	790,000
135 to 147 Months	0.998	1.000	0.6160	0.999	880,000
147 to 159 Months	0.999	1.000	0.6151	1.000	980,000
159 to 171 Months	0.998	1.000	0.5674	0.999	1,100,000
171 to 183 Months	1.000	1.000	0.5389	1.000	1,200,000
183 to 195 Months	0.999	1.000	0.4714	0.999	1,400,000
195 to 207 Months	0.998	1.000	0.4758	0.999	1,500,000
207 to 219 Months	0.999	1.000	0.4522	0.999	1,700,000
219 to 231 Months	1.000	1.000	0.3306	1.000	1,900,000
231 to 243 Months	1.000	1.000	0.1457	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			1.106	1.036	0.932	0.981	0.999	0.999	0.997	0.999	0.999
12/31/2019		1.775	1.106	1.036	0.932	0.981	0.999	0.999	0.997	0.999	0.999
12/31/2020	2.957	1.775	1.106	1.036	0.932	0.981	0.999	0.999	0.997	0.999	0.999
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2018	1.000	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000		1.037
12/31/2019	1.000	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000		1.841
12/31/2020	1.000	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000		5.444

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

ILLINOIS

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	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	457,304	1,315,121	0.293	385,593	842,897	1.009	850,484
12/31/2019	87,054	1,951,118	0.429	836,444	923,498	1.009	931,810
12/31/2020	53,357	1,950,896	0.489	954,769	1,008,126	1.009	1,017,199

(A) See Exhibit C19 - Multistate Loss Development.

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

ILLINOIS

Completed Operations

Property Damage
Full Coverage
Incurred Losses Excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
Evaluation Period	Multistate Ratio (A)	State Ratio (B)	Credibility (C)	Weighted Ratio (D)	Credibility Constant (Ki)
15 to 27 Months	1.235	1.183	0.7340	1.197	860,000
27 to 39 Months	1.117	1.154	0.7289	1.144	940,000
39 to 51 Months	1.076	0.937	0.7014	0.979	980,000
51 to 63 Months	1.051	0.968	0.7325	0.990	1,100,000
63 to 75 Months	1.044	0.976	0.6999	0.996	1,200,000
75 to 87 Months	1.040	1.017	0.7065	1.024	1,300,000
87 to 99 Months	1.026	1.001	0.6808	1.009	1,400,000
99 to 111 Months	1.047	1.007	0.7017	1.019	1,500,000
111 to 123 Months	1.017	0.997	0.7345	1.002	1,600,000
123 to 135 Months	1.014	1.024	0.7490	1.021	1,700,000
135 to 147 Months	1.004	0.999	0.7473	1.000	1,900,000
147 to 159 Months	1.008	0.998	0.7208	1.001	2,000,000
159 to 171 Months	1.008	0.998	0.6478	1.002	2,200,000
171 to 183 Months	1.006	0.997	0.5926	1.001	2,400,000
183 to 195 Months	1.005	1.000	0.5748	1.002	2,600,000
195 to 207 Months	1.002	1.001	0.5658	1.001	2,800,000
207 to 219 Months	1.003	1.001	0.5764	1.002	3,000,000
219 to 231 Months	1.002	1.000	0.4535	1.001	3,200,000
231 to 243 Months	1.001	1.000	0.3288	1.001	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			0.979	0.990	0.996	1.024	1.009	1.019	1.002	1.021	1.000
12/31/2019		1.144	0.979	0.990	0.996	1.024	1.009	1.019	1.002	1.021	1.000
12/31/2020	1.197	1.144	0.979	0.990	0.996	1.024	1.009	1.019	1.002	1.021	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2018	1.001	1.002	1.001	1.002	1.001	1.002	1.001	1.001	1.002		1.053
12/31/2019	1.001	1.002	1.001	1.002	1.001	1.002	1.001	1.001	1.002		1.205
12/31/2020	1.001	1.002	1.001	1.002	1.001	1.002	1.001	1.001	1.002		1.442

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

ILLINOIS

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					
	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
<u>A.Y.E</u>	<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	278,186	1,337,243	0.369	493,443	771,629	1.045	806,352
12/31/2019	147,622	1,094,892	0.450	493,139	640,761	1.045	669,596
12/31/2020	142,285	2,791,354	0.511	1,425,544	1,567,829	1.045	1,638,382

(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
ILLINOIS
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	40,819	281,789	299,032	508,417	389,127	398,029	398,027	398,027	398,027	398,027	348,027
12/31/2002	90,000	334,229	774,327	773,039	666,430	592,679	590,179	590,179	590,179	590,179	590,179
12/31/2003	249,750	298,269	660,037	610,037	477,537	465,037	470,037	465,037	465,037	465,037	465,037
12/31/2004	122,085	102,667	233,521	149,871	124,067	214,859	238,861	231,548	231,067	231,067	266,067
12/31/2005	179,820	402,071	489,625	568,582	524,054	477,480	477,380	502,380	502,380	477,380	477,380
12/31/2006	307,154	583,153	625,229	607,831	668,154	628,154	613,154	623,904	618,904	618,904	618,904
12/31/2007	32,608	139,810	359,411	384,911	591,411	421,512	321,512	346,512	346,512	346,512	346,512
12/31/2008	276,259	369,331	450,932	539,832	541,832	506,832	531,632	525,832	600,832	600,832	600,832
12/31/2009	108,326	237,784	363,250	423,801	301,801	582,671	504,276	464,276	464,276	464,276	464,276
12/31/2010	344,908	468,869	556,686	522,751	653,151	588,125	588,125	588,125	540,225	540,225	540,225
12/31/2011	119,635	413,512	725,093	893,252	764,275	644,275	633,275	633,250	633,250	633,250	
12/31/2012	156,232	448,519	885,439	907,638	795,576	863,076	823,076	843,076	843,076		
12/31/2013	68,365	121,500	236,523	303,265	396,765	338,924	323,924	323,924			
12/31/2014	371,416	383,991	429,947	655,363	643,955	571,959	563,456				
12/31/2015	66,073	394,176	872,394	934,028	1,145,933	1,174,986					
12/31/2016	45,250	318,056	675,623	656,501	600,760						
12/31/2017	50,800	75,728	550,122	340,029							
12/31/2018	233,050	480,758	643,309								
12/31/2019	199,814	559,814									
12/31/2020	118,358										
<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	348,027	348,027	348,027	348,027	348,027	348,027	348,027	358,027	358,027		
12/31/2002	590,179	590,179	590,179	590,179	590,179	590,179	590,179	590,179			
12/31/2003	465,037	465,037	465,037	465,037	465,037	465,037	465,037				
12/31/2004	306,067	306,067	306,067	306,067	306,067	306,067					
12/31/2005	477,380	477,380	477,380	477,380	477,380						
12/31/2006	618,904	618,904	618,904	618,904							
12/31/2007	346,512	346,512	346,512								
12/31/2008	600,832	600,832									
12/31/2009	464,276										

Completed Operations (Subline Code 336)
Full Coverage
ILLINOIS
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	6.903	1.061	1.700	0.765	1.023	1.000	1.000	1.000	1.000	0.874	1.000
12/31/2002	3.714	2.317	0.998	0.862	0.889	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.194	2.213	0.924	0.783	0.974	1.011	0.989	1.000	1.000	1.000	1.000
12/31/2004	0.841	2.275	0.642	0.828	1.732	1.112	0.969	0.998	1.000	1.151	1.150
12/31/2005	2.236	1.218	1.161	0.922	0.911	1.000	1.052	1.000	0.950	1.000	1.000
12/31/2006	1.899	1.072	0.972	1.099	0.940	0.976	1.018	0.992	1.000	1.000	1.000
12/31/2007	4.288	2.571	1.071	1.536	0.713	0.763	1.078	1.000	1.000	1.000	1.000
12/31/2008	1.337	1.221	1.197	1.004	0.935	1.049	0.989	1.143	1.000	1.000	1.000
12/31/2009	2.195	1.528	1.167	0.712	1.931	0.865	0.921	1.000	1.000	1.000	1.000
12/31/2010	1.359	1.187	0.939	1.249	0.900	1.000	1.000	0.919	1.000	1.000	
12/31/2011	3.456	1.753	1.232	0.856	0.843	0.983	1.000	1.000	1.000		
12/31/2012	2.871	1.974	1.025	0.877	1.085	0.954	1.024	1.000			
12/31/2013	1.777	1.947	1.282	1.308	0.854	0.956	1.000				
12/31/2014	1.034	1.120	1.524	0.983	0.888	0.985					
12/31/2015	5.966	2.213	1.071	1.227	1.025						
12/31/2016	7.029	2.124	0.972	0.915							
12/31/2017	1.491	7.264	0.618								
12/31/2018	2.063	1.338									
12/31/2019	2.802										

3 Yr Mean	2.119	3.575	0.887	1.042	0.922	0.965	1.008	0.973	1.000	1.000	1.000
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Best 3/5	3.610	1.892	1.108	1.042	0.922	0.975	1.000	1.000	1.000	1.000	1.000
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<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	1.029	1.000			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.000	1.000	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	1.000	1.015	1.000			
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Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
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	Development From										
<u>A.Y.E.</u>	<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					0.922	0.975	1.000	1.000	1.000	1.000	1.000
12/31/2017				1.042	0.922	0.975	1.000	1.000	1.000	1.000	1.000
12/31/2018			1.108	1.042	0.922	0.975	1.000	1.000	1.000	1.000	1.000
12/31/2019		1.892	1.108	1.042	0.922	0.975	1.000	1.000	1.000	1.000	1.000
12/31/2020	3.610	1.892	1.108	1.042	0.922	0.975	1.000	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	0.899	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.937	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.038	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.964	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	7.089	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
ILLINOIS
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	375	101,172	270,471	429,012	387,327	391,458	391,458	391,458	416,458	417,958	402,826
12/31/2002	2,067	39,181	220,648	502,640	826,180	925,111	914,785	917,741	917,741	917,741	917,741
12/31/2003	90,435	179,374	377,304	1,097,278	689,788	689,045	719,621	719,920	719,920	719,920	719,920
12/31/2004	217	2,721	48,142	86,621	133,186	132,899	147,152	168,329	214,540	218,593	242,727
12/31/2005	10,203	64,746	110,982	158,523	203,698	210,501	211,593	222,123	239,490	241,509	241,509
12/31/2006	76,438	245,724	320,267	372,906	493,063	551,916	569,462	591,741	623,751	641,058	652,391
12/31/2007	6	43,053	164,231	239,782	408,707	535,833	568,102	667,179	687,085	726,111	735,830
12/31/2008	9,556	96,112	207,237	321,517	500,414	756,926	909,876	925,504	940,745	1,041,138	1,041,138
12/31/2009	6,827	52,895	186,258	257,934	347,552	468,363	515,871	535,036	559,649	564,323	574,209
12/31/2010	26,144	102,297	214,504	468,842	733,145	880,494	974,564	1,012,185	1,016,309	1,016,309	1,016,309
12/31/2011	15,874	110,728	420,034	838,516	1,118,824	1,146,734	1,154,739	1,152,922	1,152,922	1,152,922	
12/31/2012	8,151	126,709	373,786	758,926	918,525	1,202,470	1,214,959	1,215,685	1,215,685		
12/31/2013	114,361	113,199	195,884	257,204	365,421	432,507	452,757	477,757			
12/31/2014	38,926	115,146	237,414	386,170	450,969	518,913	597,236				
12/31/2015	10,001	29,165	327,501	514,280	670,877	825,628					
12/31/2016	37,840	136,128	221,621	408,527	481,267						
12/31/2017	501	39,216	158,771	300,223							
12/31/2018	11,787	189,482	391,796								
12/31/2019	23,207	77,123									
12/31/2020	32,856										

<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	402,826	402,826	402,826	402,826	402,826	402,826	402,826	402,826	402,826
12/31/2002	917,741	917,741	917,741	917,741	917,741	917,741	917,741	917,741	
12/31/2003	719,920	719,920	719,920	719,920	719,920	719,920	719,920		
12/31/2004	263,033	288,861	302,609	335,100	335,100	338,660			
12/31/2005	241,509	241,509	241,509	241,509	241,509				
12/31/2006	670,969	677,464	677,464	677,464					
12/31/2007	735,830	735,830	735,830						
12/31/2008	1,041,138	1,041,138							
12/31/2009	593,342								

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

\$100,000 Basic Limit Losses as of :											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2001	927,209	1,289,382	1,628,818	1,539,192	1,690,455	1,470,237	1,443,518	1,631,014	1,637,623	1,776,583	1,759,877
12/31/2002	763,278	831,795	954,853	914,720	914,084	904,052	871,793	950,494	999,995	993,716	975,717
12/31/2003	1,343,550	1,235,660	1,550,724	1,447,003	1,386,505	1,480,983	1,447,691	1,448,670	1,470,706	1,435,270	1,434,898
12/31/2004	781,731	843,802	1,160,997	1,139,066	1,192,267	1,175,281	1,065,413	1,166,276	1,125,256	1,238,162	1,204,590
12/31/2005	814,330	776,281	902,756	938,103	945,954	951,784	878,392	862,312	865,639	823,271	833,529
12/31/2006	898,243	1,136,342	1,665,492	1,424,694	1,591,998	1,477,109	1,404,337	1,428,404	1,401,222	1,383,620	1,481,354
12/31/2007	1,348,501	1,335,086	1,627,582	1,683,736	1,623,647	1,609,426	1,678,309	1,646,422	1,743,495	1,687,007	1,840,529
12/31/2008	1,343,112	1,628,082	1,888,117	2,029,348	1,847,478	1,710,481	1,747,523	1,860,931	1,816,010	1,863,510	1,863,510
12/31/2009	1,541,576	1,833,473	2,065,574	2,082,887	2,064,369	1,793,812	1,879,997	1,895,579	1,915,579	1,915,579	1,915,579
12/31/2010	884,045	1,067,883	1,405,391	1,196,908	1,294,416	1,212,955	1,280,181	1,287,419	1,292,856	1,292,764	1,257,070
12/31/2011	887,169	948,978	1,272,907	1,049,617	1,035,544	1,182,512	1,214,836	1,211,828	1,217,828	1,207,828	
12/31/2012	776,441	1,049,397	1,028,716	903,972	1,067,508	1,000,938	1,029,508	1,029,508	1,045,699		
12/31/2013	859,137	765,742	761,103	808,755	750,790	745,365	742,268	722,581			
12/31/2014	1,443,747	1,428,194	1,741,366	1,487,560	1,428,770	1,383,634	1,343,632				
12/31/2015	464,784	594,659	716,048	608,548	618,551	598,551					
12/31/2016	638,310	751,811	781,690	915,413	796,669						
12/31/2017	665,906	656,369	804,387	717,996							
12/31/2018	1,023,843	1,119,442	1,024,177								
12/31/2019	683,401	877,747									
12/31/2020	760,344										
<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	1,762,036	1,709,546	1,723,838	1,779,546	1,673,293	1,673,908	1,685,136	1,665,376	1,665,376		
12/31/2002	1,054,157	975,716	975,717	967,383	967,383	970,713	970,713	970,713			
12/31/2003	1,396,224	1,446,224	1,437,891	1,437,891	1,437,891	1,437,891	1,437,891				
12/31/2004	1,267,526	1,267,732	1,267,732	1,243,525	1,243,525	1,255,025					
12/31/2005	838,271	833,271	833,271	833,271	833,271						
12/31/2006	1,475,557	1,389,937	1,389,937	1,389,942							
12/31/2007	1,823,529	1,823,529	1,745,029								
12/31/2008	1,863,510	1,863,510									
12/31/2009	1,915,579										

Completed Operations (Subline Code 336)
Full Coverage
ILLINOIS
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	1.391	1.263	0.945	1.098	0.870	0.982	1.130	1.004	1.085	0.991	1.001
12/31/2002	1.090	1.148	0.958	0.999	0.989	0.964	1.090	1.052	0.994	0.982	1.080
12/31/2003	0.920	1.255	0.933	0.958	1.068	0.978	1.001	1.015	0.976	1.000	0.973
12/31/2004	1.079	1.376	0.981	1.047	0.986	0.907	1.095	0.965	1.100	0.973	1.052
12/31/2005	0.953	1.163	1.039	1.008	1.006	0.923	0.982	1.004	0.951	1.012	1.006
12/31/2006	1.265	1.466	0.855	1.117	0.928	0.951	1.017	0.981	0.987	1.071	0.996
12/31/2007	0.990	1.219	1.035	0.964	0.991	1.043	0.981	1.059	0.968	1.091	0.991
12/31/2008	1.212	1.160	1.075	0.910	0.926	1.022	1.065	0.976	1.026	1.000	1.000
12/31/2009	1.189	1.127	1.008	0.991	0.869	1.048	1.008	1.011	1.000	1.000	1.000
12/31/2010	1.208	1.316	0.852	1.081	0.937	1.055	1.006	1.004	1.000	0.972	
12/31/2011	1.070	1.341	0.825	0.987	1.142	1.027	0.998	1.005	0.992		
12/31/2012	1.352	0.980	0.879	1.181	0.938	1.029	1.000	1.016			
12/31/2013	0.891	0.994	1.063	0.928	0.993	0.996	0.973				
12/31/2014	0.989	1.219	0.854	0.960	0.968	0.971					
12/31/2015	1.279	1.204	0.850	1.016	0.968						
12/31/2016	1.178	1.040	1.171	0.870							
12/31/2017	0.986	1.226	0.893								
12/31/2018	1.093	0.915									
12/31/2019	1.284										

3 Yr Mean	1.121	1.060	0.971	0.949	0.976	0.999	0.990	1.008	0.997	0.991	0.997
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Best 3/5	1.183	1.154	0.937	0.968	0.976	1.017	1.001	1.007	0.997	1.024	0.999
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	<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	0.970	1.008	1.032	0.940	1.000	1.007	0.988	1.000			
12/31/2002	0.926	1.000	0.991	1.000	1.003	1.000	1.000	1.000			
12/31/2003	1.036	0.994	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2004	1.000	1.000	0.981	1.000	1.009	1.001	1.000	1.000			
12/31/2005	0.994	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
12/31/2006	0.942	1.000	1.000								
12/31/2007	1.000	0.957									
12/31/2008	1.000										

3 Yr Mean	0.981	0.986	0.994	1.000	1.004	1.002	0.994	1.000			
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Best 3/5	0.998	0.998	0.997	1.000	1.001	1.001	1.000	1.000			
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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					0.976	1.017	1.001	1.007	0.997	1.024	0.999
12/31/2017				0.968	0.976	1.017	1.001	1.007	0.997	1.024	0.999
12/31/2018			0.937	0.968	0.976	1.017	1.001	1.007	0.997	1.024	0.999
12/31/2019		1.154	0.937	0.968	0.976	1.017	1.001	1.007	0.997	1.024	0.999
12/31/2020	1.183	1.154	0.937	0.968	0.976	1.017	1.001	1.007	0.997	1.024	0.999

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	0.998	0.998	0.997	1.000	1.001	1.001	1.000	1.000	1.000	1.015	
12/31/2017	0.998	0.998	0.997	1.000	1.001	1.001	1.000	1.000	1.000	0.983	
12/31/2018	0.998	0.998	0.997	1.000	1.001	1.001	1.000	1.000	1.000	0.921	
12/31/2019	0.998	0.998	0.997	1.000	1.001	1.001	1.000	1.000	1.000	1.063	
12/31/2020	0.998	0.998	0.997	1.000	1.001	1.001	1.000	1.000	1.000	1.257	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
Full Coverage
ILLINOIS
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	178,307	486,875	393,719	427,908	610,509	675,293	661,114	726,271	770,463	875,638	921,128
12/31/2002	24,973	120,530	295,860	447,418	457,389	464,966	520,872	548,590	606,040	623,690	690,553
12/31/2003	98,336	142,537	348,707	799,327	1,117,419	1,322,094	1,353,010	1,397,944	1,492,360	1,627,019	1,581,067
12/31/2004	25,323	100,939	270,531	440,078	664,605	781,450	916,794	943,186	993,440	1,047,932	1,153,395
12/31/2005	45,037	138,434	337,568	457,826	478,943	502,750	515,809	530,146	533,661	533,661	533,661
12/31/2006	58,194	135,880	466,344	525,848	772,858	844,643	914,776	917,823	951,439	1,036,774	1,069,653
12/31/2007	162,422	180,307	322,677	506,023	654,712	843,562	938,726	951,934	957,407	971,010	994,783
12/31/2008	102,205	165,624	304,821	509,412	700,978	751,634	808,661	1,092,251	1,282,956	1,469,820	1,466,775
12/31/2009	282,522	460,775	633,026	835,496	994,989	1,042,348	1,125,555	1,215,721	1,219,835	1,219,835	1,219,835
12/31/2010	62,077	90,687	192,932	315,087	406,533	456,158	499,845	546,387	548,967	548,967	565,587
12/31/2011	128,142	242,257	328,125	316,291	346,888	429,424	464,579	473,143	482,566	482,566	
12/31/2012	35,946	141,030	267,566	334,885	483,883	556,092	561,048	561,872	572,707		
12/31/2013	85,710	167,330	202,254	266,384	365,872	368,500	396,493	403,584			
12/31/2014	171,406	372,248	507,083	666,239	720,926	710,823	735,108				
12/31/2015	69,085	112,807	292,615	326,167	335,521	338,969					
12/31/2016	70,751	162,825	312,340	500,192	453,723						
12/31/2017	39,878	54,785	175,450	544,002							
12/31/2018	99,871	126,864	272,948								
12/31/2019	121,981	240,334									
12/31/2020	44,036										

<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	921,642	938,953	1,027,675	1,197,886	1,354,455	1,354,740	1,354,740	1,182,689	1,182,689
12/31/2002	696,792	703,928	708,162	733,215	733,216	733,216	733,216	733,216	
12/31/2003	1,589,953	1,705,977	1,576,340	1,576,340	1,576,340	1,576,340	1,576,340		
12/31/2004	1,205,993	1,247,795	1,282,893	1,306,408	1,325,884	1,347,885			
12/31/2005	534,643	535,979	539,192	539,192	539,941				
12/31/2006	1,081,827	1,103,956	1,112,015	1,112,015					
12/31/2007	1,010,517	1,017,758	1,017,830						
12/31/2008	1,473,836	1,437,657							
12/31/2009	1,219,835								

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.	Link Ratios										
	<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										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	1.008	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
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													
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2001	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													
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2001	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				1.000	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.	<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	1.121	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.	<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	0.960	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.	<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					0.997	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.	<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	1.000	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:											
<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	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										

<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	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	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			
	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					1.016	0.997	1.007	1.006	1.001	1.003	1.003
12/31/2017				0.998	1.016	0.997	1.007	1.006	1.001	1.003	1.003
12/31/2018			1.001	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

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	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			
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					1.079	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>	FACTORS	
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

A.Y.E.	Increments												
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	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												

A.Y.E.	Incremental Percentages												
	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2001	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		Additional		ALAE at		171-Ultimate		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>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2018	2,404,887	6,735,599	0.169	1,137,643	3,542,530	1.018	3,606,295	1.018	3,606,295	1.018	3,606,295	1.018	3,606,295
12/31/2019	771,019	7,830,386	0.276	2,161,970	2,932,989	1.018	2,985,782	1.018	2,985,782	1.018	2,985,782	1.018	2,985,782
12/31/2020	575,519	8,782,043	0.329	2,892,805	3,468,324	1.018	3,530,754	1.018	3,530,754	1.018	3,530,754	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>	LOCAL PRODUCTS / COMPLETED OPERATIONS		
	<u>LOCAL PRODUCTS</u>	<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)			
LOCAL PRODUCTS				COMPLETED OPERATIONS				LOCAL PRODUCTS			
CLASS GROUP				CLASS GROUP				CLASS GROUP			
SALES EXPOSURE				PAYROLL EXPOSURE				SALES EXPOSURE			
INDICES				INDICES				INDICES			
YEAR	ENDING	QUARTER *		YEAR	ENDING	QUARTER *		YEAR	ENDING	QUARTER *	
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				COMPLETED OPERATIONS			
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
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	0.52	57001	0.22	15608	0.18	98344	0.04
10145	0.11	<u>CLASS GROUP 02</u>		15839	0.48	98449	1.28
10146	0.16			15991	1.31	98805	0.069
10352	0.53	10026	0.37	15993	0.82	98813	0.100
11039	0.63	10042	6.25	16403	2.84	98967	0.51
11258	1.79	10060	1.13	16676	0.26	99003	0.06
11259	1.79	10065	1.02	18078	2.59	99826	0.035
11288	0.71	10066	1.28	18109	0.54	99827	0.031
12374	0.59	10071	1.92	18110	0.58	99948	1.00 *
12375	0.41	10073	8.77	18206	1.98	99952	0.79
13673	0.14	10075	3.09	18335	0.29	99953	0.48
13720	0.52	10107	4.44	18506	0.110	99954	0.62
14401	0.92	10115	1.42	18507	0.14	99955	0.510
15224	0.61	10309	0.31	18708	0.40		
16900	0.74	11020	3.55	18834	2.04		
16901	1.00 *	11127	0.16	18911	0.33		
16902	0.55	11128	1.29	18912	0.54		
16905	0.64	11204	25.54	18920	0.34		
16906	0.91	11234	1.06	45819	1.23		
16910	0.47	12014	0.73	49618	0.94		
16911	0.46	12356	0.54	49619	2.19		
16915	0.45	12510	0.45	<u>CLASS GROUP 11</u>			
16916	0.53	12805	2.96				
16920	1.03	13351	1.00 *	92053	0.034		
16921	0.41	13352	0.71	92054	0.013		
16930	1.28	13506	1.23	92055	0.013		
16931	0.54	13507	2.82	95124	0.066		
16940	0.41	13716	1.89	98303	0.30		
16941	0.73	13759	2.01	98304	0.18		
18435	0.58	14101	0.80	98305	0.09		
18436	1.25	14279	1.26	98306	0.049		
18501	0.13	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

@ - (5)x(4) + (100%-(5))x(1)

- (6) for class / (6) for base class

U - Upper cap

L - Lower cap

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

CLASS GROUP: 12

COMPLETED OPERATIONS - MEDIUM

 CLASS GROUP EXPERIENCE RATIO = (1)
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	*	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

ILLINOIS 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	-14.2%	-14.2%
OL&T	+2.8%	+2.8%
Premises/Operations	-5.5%	-5.5%
Products	-11.6%	-11.6%
Local Products/Completed Operations	-19.4%	-19.4%
Products/Completed Operations	-16.4%	-16.4%
GL Overall	-7.2%	-7.2%

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 11.0%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 1.9% increase in ALCCL;
- A change in exposure trend plus an additional year of trending (+9.0%);
- The effect on ALCCL due to a change in average IPMFs (-0.1%).

The Basic Limit Experience Ratio (BLER) decreased in 2019 (-11.8%). This is mainly due to favorable experience across several class groups.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 8.2%, 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 6.2% increase in ALCCL;
- A change in exposure trend plus an additional year of trending (+2.2%);
- The effect on ALCCL due to a change in average IPMFs (+0.1%).

The BLERs increased in 2017 (+14.8%) and 2018 (+13.9%). 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 from 2017 to 2020 and then increased thereafter.

The low BLERs for 2020 (0.711) and 2021 (0.538) are attributable to favorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL decreased from 2017 to 2020 and then increased thereafter.

The high BLERs for 2018 (1.203) and 2019 (1.230) are attributable to unfavorable experience in several class groups. The low BLERs for 2020 (0.759) and 2021 (0.862) 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 indemnity loss development factors for the 2022 review remained stable compared to those in the 2021 review, except for the 15 and 39 months-to-ultimate factors which increased by 14.9% and 10.6% respectively. This can largely be attributed to a higher 15-to-27 and 51-to-63 months state link ratios. The full coverage 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 0.919. In the 2021 review the weighted average IPMF was 0.919.
	Owners, Landlords and Tenants	The current weighted average IPMF is 1.006. In the 2021 review the weighted average IPMF was 1.004.
	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, Illinois' state balanced relative change (0.890) ranks the lowest overall. In last year's review, Illinois' state balanced relative change (1.037) ranked 10th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average increase of 1.9% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average increase of 6.2% 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	.104	.167	10150	.47	(a)	11204	.30	.99	13111	1.31	.08
10011	.025	(a)	10151	11.80	—	11205	(a)	—	13112	.061	.054
10012	.029	(a)	10160	2.11	—	11206	.90	—	13201	.97	.123
10015	4.37	—	10204	.213	—	11207	11.40	—	13204	1.10	.86
10020	(a)	(a)	10205	.238	—	11208	1.96	—	13205	.42	.34
10025	.025	(a)	10210	.38	(a)	11209	9.19	—	13206	(a)	(a)
10026	.61	.017	10211	.38	(a)	11210	3.91	—	13207	(a)	(a)
10027	.025	(a)	10220	4.48	—	11211	20.30	—	13208	(a)	(a)
10036	.72	(a)	10255	.27	.14	11212	3.08	—	13314	.114	.012
10040	.079	.32	10256	.98	.198	11213	2.51	—	13351	.28	.045
10042	.35	.27	10257	.185	.146	11214	6.18	—	13352	.28	.028
10052	3.02	—	10309	.153	.012	11222	.104	—	13410	1.54	1.66
10054	2.68	—	10315	.36	(a)	11234	.27	.041	13411	(a)	(a)
10060	.168	.044	10331	5.93	—	11248	.051	.013	13412	.52	1.19
10065	.25	.04	10332	10.20	—	11258	1.41	.148	13453	.60	(a)
10066	.26	.05	10352	.68	.044	11259	1.52	.148	13454	.70	(a)
10070	.059	.134	10367	5.24	—	11273	13.30	—	13455	.71	(a)
10071	.30	.074	10368	7.65	—	11274	12.70	—	13461	(a)	(a)
10072	5.92	—	10375	(a)	—	11288	1.73	.059	13506	.87	.048
10073	1.13	.34	10378	6.00	—	12014	.11	.029	13507	1.05	.109
10075	8.36	.121	10379	2.79	—	12356	1.12	.023	13590	.53	.61
10100	1.17	.043	10380	4.76	—	12361	.072	.066	13621	.134	.34
10101	.228	.16	10381	4.12	—	12362	.065	(a)	13670	.041	.018
10105	2.47	—	11007	2.23	—	12373	.025	.022	13673	1.07	.012
10107	3.44	.183	11020	.29	.138	12374	.58	.049	13715	.065	.111
10110	14.90	—	11039	.98	.054	12375	.29	.034	13716	.43	.073
10111	.13	.059	11052	3.14	—	12391	.049	.059	13720	.60	.043
10113	.34	—	11101	(a)	(a)	12393	.38	(a)	13759	.168	.085
10115	.68	.055	11120	(a)	—	12467	.158	(a)	13930	.139	.147
10117	4.34	—	11126	.059	.023	12509	.067	.026	14068	.037	.01
10119	(a)	—	11127	.33	.006	12510	.85	.019	14101	.44	.033
10120	9.73	—	11128	.45	.051	12583	.38	(a)	14279	.51	.057
10130	3.36	—	11138	1.48	—	12651	1.10	.45	14401	1.42	.076
10132	2.90	—	11155	.203	—	12683	.50	(a)	14405	1.31	—
10133	3.02	—	11160	(a)	(a)	12707	.43	.48	14527	.27	.169
10135	(a)	—	11167	.72	—	12797	.09	.177	14655	.084	—
10140	.033	.02	11168	3.75	—	12805	.31	.115	14731	3.12	—
10141	.067	.021	11201	19.50	—	12841	.51	—	14732	.231	—
10145	.32	.009	11202	5.76	—	12927	.089	—	14733	.59	—
10146	.52	.013	11203	.77	.38	13049	.038	.044	14734	.25	—

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.236	.11	16670	2.46	—	18501	1.14	.011	40072	(a)	—
14913	.32	.118	16676	.28	.01	18506	.47	.004	40075	43.00	—
15060	(a)	(a)	16694	.45	(a)	18507	.178	.007	40101	18.90	—
15061	(a)	(a)	16705	.208	.113	18570	1.86	—	40102	16.70	—
15062	.212	(a)	16722	(a)	—	18575	(a)	(a)	40111	4.83	—
15063	.247	(a)	16723	(a)	—	18616	.36	.49	40115	(a)	—
15070	.175	—	16750	.099	.035	18707	.01	.006	40117	(a)	—
15119	(a)	—	16751	.099	—	18708	.109	.016	40140	(a)	—
15120	(a)	—	16819	1.28	(a)	18833	.117	(a)	41001	.163	—
15123	3.01	—	16820	.99	(a)	18834	.28	.079	41210	(a)	—
15124	1.05	—	16881	1.55	(a)	18911	.89	.014	41421	.44	—
15188	.37	(a)	16890	.15	(a)	18912	1.68	.024	41422	.235	—
15223	.048	.039	16891	.164	(a)	18920	.44	.014	41510	44.80	—
15224	.64	.05	16892	.30	(a)	18991	(a)	—	41603	20.90	—
15300	(a)	—	16900	2.21	.061	19007	1.18	—	41604	11.50	—
15314	.203	(a)	16901	1.42	.082	19051	2.61	—	41620	1.63	—
15404	.097	(a)	16902	1.20	.045	19061	(a)	—	41650	29.40	—
15405	.142	(a)	16905	2.33	.053	19795	.29	(a)	41664	20.60	—
15406	.36	.056	16906	1.49	.075	19796	.34	—	41665	2.42	—
15488	.90	(a)	16910	1.33	.039	40005	(a)	—	41666	(a)	—
15538	.36	.014	16911	1.20	.038	40006	(a)	—	41667	56.40	—
15600	.91	.073	16915	1.36	.037	40010	(a)	—	41668	52.80	—
15607	.229	—	16916	1.14	.044	40015	(a)	—	41669	.37	—
15608	.203	.007	16920	3.02	.085	40020	(a)	—	41670	.62	—
15656	6.00	—	16921	2.76	.034	40026	(a)	—	41672	(a)	—
15699	.57	—	16930	1.74	.106	40031	(a)	—	41673	(a)	—
15733	.236	.03	16931	1.87	.045	40032	(a)	—	41675	(a)	—
15839	.27	.02	16940	3.77	.034	40040	(a)	—	41677	.34	—
15991	.223	.051	16941	1.51	.06	40041	(a)	—	41678	63.00	—
15993	.188	.032	18078	.118	.10	40042	(a)	—	41679	(a)	(a)
16005	.035	.03	18109	.37	.022	40045	136.00	—	41680	15.30	—
16009	.29	.111	18110	.30	.023	40046	26.90	—	41696	1.07	—
16402	1.35	—	18200	(a)	—	40047	9.60	—	41697	.74	—
16403	.85	.159	18205	.182	.39	40059	3.44	—	41700	(a)	—
16404	1.07	—	18206	.48	.077	40061	1.82	—	41715	9.70	—
16471	.32	—	18335	.35	.011	40063	61.00	—	41716	6.17	—
16501	.073	(a)	18435	1.24	.048	40064	17.90	—	43007	(a)	—
16527	.112	.27	18436	1.00	.103	40066	(a)	—	43117	(a)	—
16588	.134	(a)	18437	.50	(a)	40067	(a)	—	43151	21.40	—
16604	.225	.10	18438	.95	(a)	40069	(a)	—	43152	18.90	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	81.40	—	44112	.40	—	45771	.42	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.137	.051	47318	5.75	—
43421	22.30	—	44193	(a)	—	45900	.104	.035	47367	.34	—
43422	117.00	—	44194	(a)	—	45901	.089	.039	47420	1.26	—
43424	(a)	—	44222	(a)	—	45937	.184	—	47468	(a)	—
43470	6.21	—	44276	109.00	—	45993	(a)	(a)	47469	4.41	—
43517	(a)	—	44277	70.80	—	46004	27.90	—	47471	3.82	—
43518	8.85	—	44280	.34	—	46005	22.30	—	47473	4.99	—
43550	79.60	—	44311	4.56	—	46112	.074	—	47474	5.58	—
43551	44.10	—	44315	3.07	—	46202	4.75	—	47475	4.41	—
43626	7.07	—	44427	68.20	—	46362	220.00	—	47476	4.41	—
43628	91.80	—	44428	68.50	—	46426	32.10	—	47477	5.88	—
43629	77.80	—	44429	1.03	—	46427	42.90	—	47478	6.17	—
43754	(a)	—	44430	.71	—	46510	(a)	—	47600	(a)	—
43760	2.59	—	44431	2.28	—	46590	(a)	—	47610	(a)	—
43822	4.94	—	44432	.72	—	46603	2.70	—	48039	57.70	—
43840	.061	—	44433	23.00	—	46604	3.11	—	48177	(a)	—
43860	3.89	—	44434	44.10	—	46606	8.29	—	48178	(a)	—
43889	1.39	—	44435	45.60	—	46607	11.40	—	48206	18.70	—
43945	(a)	—	44436	53.30	—	46622	14.40	—	48252	(a)	—
43946	(a)	—	44437	44.20	—	46671	(a)	—	48441	.079	—
43990	(a)	(a)	44438	34.90	—	46700	164.00	—	48557	7.85	—
43991	(a)	—	44439	68.00	—	46773	(a)	—	48558	6.83	—
44009	3.67	—	44440	56.20	—	46822	(a)	—	48600	64.30	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.56	—	44501	(a)	—	46882	(a)	—	48636	1.89	(a)
44070	2.24	—	45190	3.74	—	46911	14.00	—	48637	6.00	—
44071	2.49	—	45191	2.66	—	46912	25.60	—	48638	2.98	—
44072	1.72	—	45192	3.10	—	46913	(a)	—	48727	(a)	—
44100	1.20	—	45193	1.83	—	46914	(a)	—	48808	1.53	—
44101	1.25	—	45210	2.32	—	46915	(a)	—	48924	(a)	—
44102	.98	—	45224	(a)	—	46916	(a)	—	48925	144.00	—
44103	.86	—	45225	(a)	—	47050	1.35	—	49005	.229	—
44104	.36	—	45334	46.90	—	47051	(a)	—	49111	2.35	—
44105	(a)	—	45380	.28	(a)	47052	(a)	—	49181	18.90	—
44106	(a)	—	45450	13.80	—	47103	(a)	—	49183	23.00	—
44108	.43	—	45523	(a)	—	47146	(a)	—	49184	48.50	—
44109	1.08	—	45524	(a)	—	47147	(a)	—	49185	44.10	—
44110	1.10	—	45539	(a)	—	47221	180.00	—	49239	.207	.36
44111	.68	—	45678	.36	—	47253	(a)	—	49292	1.38	—

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	.44	.215	51702	.179	(a)	51986	.215	.082
49333	10.10	—	51241	1.31	.24	51703	.074	(a)	51999	.091	.32
49451	(a)	—	51250	.30	(a)	51734	.139	.43	52002	.079	.104
49452	(a)	—	51251	.038	(a)	51741	.23	.26	52075	.22	.197
49617	.248	.112	51252	.133	.061	51752	.194	.141	52076	.27	(a)
49618	.208	.046	51253	.114	(a)	51767	.034	.007	52109	.02	(a)
49619	.39	.085	51254	.035	.025	51777	.119	.058	52134	.27	.56
49763	2.54	—	51255	.76	(a)	51790	.199	(a)	52137	.087	(a)
49800	(a)	—	51300	.164	.127	51796	.084	(a)	52150	.49	(a)
49801	158.00	—	51305	.164	.76	51808	.30	.53	52315	.155	.27
49802	14.00	—	51315	.134	.08	51809	.37	.173	52341	.054	(a)
49803	24.80	—	51330	.116	.82	51833	.179	.051	52342	.157	(a)
49840	1.39	—	51333	.038	.28	51850	.28	(a)	52343	.096	(a)
49870	60.00	—	51340	.036	(a)	51851	.19	(a)	52401	.30	(a)
49890	(a)	—	51350	.28	.115	51852	.44	(a)	52402	.02	(a)
49891	(a)	—	51351	.247	.045	51853	.179	(a)	52432	.10	(a)
49902	(a)	—	51352	.34	.09	51854	.40	(a)	52433	.091	.65
49903	(a)	—	51355	.231	.082	51855	.42	(a)	52435	.114	(a)
50010	.215	.33	51356	.249	.47	51856	.231	(a)	52438	.082	(a)
50011	.105	(a)	51357	.19	.95	51857	.40	(a)	52440	.129	(a)
50012	.079	(a)	51358	.46	.111	51869	.099	.138	52467	.12	(a)
50015	.14	(a)	51359	.40	.62	51877	.56	.156	52469	.042	.085
50017	.106	(a)	51370	.43	2.69	51889	.091	.01	52505	.208	.195
50018	.096	(a)	51380	.043	.039	51896	.043	.017	52547	.26	.058
50019	.057	(a)	51400	.27	(a)	51900	.134	.098	52581	1.02	1.80
50045	.243	(a)	51401	.40	(a)	51909	.25	.048	52619	.071	(a)
50047	.027	(a)	51500	.082	.145	51919	.092	(a)	52660	.12	—
51001	.065	.38	51516	.101	—	51926	.094	.041	52744	.68	.052
51005	.013	(a)	51517	.115	—	51927	.051	.10	52767	.235	(a)
51116	.164	.64	51550	.101	.42	51934	.103	.082	52876	(a)	(a)
51201	.037	(a)	51551	.035	.83	51941	.094	.034	52911	.057	.42
51205	.112	.046	51552	.061	.137	51942	.15	—	52967	.021	.052
51206	.018	.37	51553	.108	(a)	51956	.40	.14	53001	.209	.241
51210	.114	(a)	51554	.01	(a)	51957	.36	.37	53077	.10	.204
51211	(a)	(a)	51575	.074	.023	51958	.32	.31	53095	.069	(a)
51220	.39	1.48	51576	.194	.101	51959	.32	(a)	53096	.096	(a)
51221	.217	1.47	51600	.132	.194	51960	.043	.30	53121	.27	.46
51222	.26	4.76	51613	.087	.141	51970	.186	.138	53147	.04	(a)
51224	.28	1.17	51625	.06	(a)	51982	.055	.068	53229	.222	(a)
51230	.047	.64	51666	.117	.085	51985	.094	—	53271	.051	(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	.218	.249	55715	.214	.169	56918	.088	(a)	58096	.19	1.35
53374	.181	.191	55716	.31	.41	56919	.226	(a)	58301	.07	.086
53375	.096	.31	55717	.30	(a)	56920	.206	(a)	58302	.051	.042
53376	.154	.159	55718	.29	(a)	56980	.106	(a)	58397	.30	.45
53377	.157	.172	55802	.119	.013	57001	.036	.021	58408	.08	—
53403	.099	(a)	55918	.122	1.76	57002	.023	.08	58409	.101	—
53425	.206	(a)	55919	.017	2.95	57090	.33	.83	58456	.054	—
53565	.116	.081	56040	.012	.028	57146	.209	.64	58457	.078	—
53631	.032	.019	56041	.076	(a)	57202	.094	(a)	58458	.101	—
53632	.036	.029	56042	.096	(a)	57257	.117	.042	58459	.121	—
53731	.033	(a)	56170	.202	(a)	57401	.066	.079	58503	.079	.08
53732	.227	.45	56171	.099	(a)	57403	.244	.03	58532	.103	(a)
53733	.148	.177	56202	.076	.063	57410	.032	.164	58559	.021	(a)
53734	.61	—	56390	.133	.64	57411	.051	(a)	58560	.05	(a)
53803	.49	(a)	56391	.114	.25	57572	.019	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.184	.107	57600	.056	.03	58575	.065	.098
53902	(a)	(a)	56488	.199	.042	57611	.108	.044	58627	.208	.011
53903	(a)	(a)	56567	.209	(a)	57625	.49	(a)	58663	.46	.65
53904	(a)	(a)	56650	.64	(a)	57651	.06	.037	58682	.185	(a)
53905	(a)	(a)	56651	.35	(a)	57690	.141	.38	58713	.076	(a)
53907	.10	.078	56652	.249	(a)	57716	.067	.08	58737	.135	.49
53951	(a)	(a)	56653	.24	(a)	57725	.146	.083	58756	.087	(a)
53952	(a)	(a)	56654	.123	(a)	57726	.114	.025	58757	.45	(a)
53953	(a)	(a)	56690	.103	.31	57798	.03	(a)	58759	.056	(a)
54012	.061	—	56699	.085	.078	57800	.113	(a)	58802	.064	.39
54077	.137	.36	56758	.072	.123	57808	.056	(a)	58813	.213	(a)
54444	(a)	(a)	56759	.073	.07	57809	.058	(a)	58822	.175	(a)
55010	.41	.76	56760	.106	.087	57810	.056	.09	58837	.43	.155
55011	.111	2.01	56805	.139	(a)	57871	.067	.091	58840	.128	.11
55012	.133	.92	56806	.098	(a)	57913	.147	.206	58873	.204	.021
55013	.186	1.13	56807	.097	(a)	57997	.135	—	58903	.04	(a)
55014	(a)	(a)	56808	.127	(a)	57998	.065	.047	58904	.031	.108
55214	.108	.075	56900	.122	(a)	57999	.092	.065	58922	.34	.189
55371	.46	.096	56910	.061	(a)	58009	.092	(a)	59005	.076	.063
55410	(a)	(a)	56911	.181	(a)	58010	.151	(a)	59057	.56	(a)
55426	.226	(a)	56912	.146	.089	58020	.26	(a)	59058	.36	(a)
55597	.027	1.45	56913	.119	(a)	58056	.18	(a)	59188	.52	.047
55647	.054	.065	56915	.71	(a)	58057	.113	(a)	59189	.71	.25
55648	.024	(a)	56916	.64	.26	58058	.102	(a)	59223	.211	.128
55649	.029	(a)	56917	.184	(a)	58095	.143	1.22	59257	.021	.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	.129	(a)	59923	.015	.006	62003	17.00	—	91125	5.39	1.66
59378	.137	.124	59925	.41	1.15	63010	45.60	—	91127	2.28	.95
59481	.35	.096	59926	.35	.46	63011	57.00	—	91130	3.00	—
59482	.54	(a)	59927	.236	1.10	63012	81.10	—	91135	.84	(a)
59537	.148	.219	59931	.27	.37	63013	76.80	—	91150	2.15	4.25
59601	.13	1.80	59932	.29	.69	63215	56.20	—	91155	4.78	24.30
59647	.242	.141	59941	.089	(a)	63216	39.00	—	91160	2.16	—
59660	.24	.83	59947	.094	.26	63217	27.40	—	91175	1.86	—
59661	.117	(a)	59955	.034	.114	63218	9.22	—	91177	8.16	—
59693	.02	—	59963	.25	.32	63219	(a)	—	91179	8.19	—
59695	(a)	(a)	59964	.60	.059	63220	(a)	—	91190	4.40	(a)
59701	.009	.38	59970	.126	.147	64074	26.40	—	91200	1.72	—
59713	.214	.30	59973	.164	(a)	64075	18.60	—	91210	(a)	—
59722	.111	.023	59975	.177	.13	64500	(a)	—	91235	2.63	2.04
59723	.042	.03	59977	.101	(a)	65007	34.20	—	91250	3.96	(a)
59724	.064	.016	59984	.045	.041	66122	14.70	—	91265	36.70	2.97
59725	.08	.126	59985	.176	(a)	66123	8.09	—	91266	19.40	.79
59726	.058	.023	59986	.134	(a)	66309	23.60	—	91280	(a)	2.36
59738	.185	.052	59988	.045	.05	66561	54.70	—	91302	22.00	(a)
59750	.11	.141	59989	.023	.037	67017	50.80	—	91315	6.67	—
59751	.04	(a)	60010	25.30	—	67508	35.30	—	91324	14.90	(a)
59773	.031	.023	60011	29.10	—	67509	25.90	—	91325	(a)	(a)
59774	.025	.127	60012	47.90	—	67510	14.40	—	91340	9.69	6.25
59775	.033	.156	60013	41.10	—	67511	15.60	—	91341	9.36	3.25
59781	.096	.065	60015	30.70	—	67512	66.70	—	91342	8.89	3.00
59782	.143	.62	60016	34.50	—	67513	42.30	—	91343	2.06	1.21
59783	.139	(a)	60035	38.60	—	67634	44.00	—	91405	11.30	—
59784	.107	(a)	61000	25.10	—	67635	31.10	—	91436	10.60	1.75
59790	.143	(a)	61212	19.70	—	68001	94.90	—	91481	38.70	—
59798	.36	.33	61216	21.90	—	68439	122.00	—	91507	5.69	2.50
59806	.26	(a)	61217	19.90	—	68500	5.58	—	91523	87.80	—
59867	.161	(a)	61218	13.60	—	68604	2.28	—	91547	.50	—
59886	.022	.087	61223	96.60	—	68606	8.92	—	91551	3.10	.57
59889	.101	.192	61224	30.80	—	68607	7.05	—	91555	1.58	.81
59892	.139	(a)	61225	42.70	—	68702	5.81	—	91560	10.70	3.62
59904	.094	.088	61226	71.90	—	68703	4.35	—	91562	6.89	—
59905	.101	.112	61227	65.80	—	68706	18.60	—	91577	24.70	2.62
59914	.59	.65	62000	15.00	—	68707	18.50	—	91580	14.20	—
59915	.31	.53	62001	11.80	—	90089	8.96	—	91581	(a)	(a)
59917	.058	.222	62002	5.40	—	91111	3.39	4.62	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	2.63	2.96	98308	2.36	.84
91584	(a)	(a)	94569	6.09	3.25	97308	1.50	—	98309	12.90	1.85
91585	(a)	(a)	94590	26.30	—	97447	4.93	4.25	98344	1.51	.64
91586	(a)	(a)	94617	8.29	—	97501	(a)	—	98405	2.49	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	29.90	(a)
91588	(a)	(a)	95124	3.06	1.11	97503	(a)	—	98414	27.40	(a)
91589	(a)	(a)	95233	6.56	—	97504	(a)	—	98415	3.60	(a)
91590	7.16	—	95305	7.13	—	97650	7.59	3.00	98423	8.56	(a)
91591	(a)	(a)	95306	11.80	—	97651	14.60	3.62	98424	14.50	(a)
91606	29.40	—	95310	17.00	1.06	97652	12.70	3.87	98425	5.96	(a)
91618	(a)	(a)	95357	3.00	—	97653	6.49	2.50	98426	5.26	(a)
91629	6.01	(a)	95358	(a)	—	97654	11.30	2.37	98427	5.13	—
91636	10.30	—	95410	9.19	2.25	97655	11.30	3.50	98428	(a)	—
91641	2.79	(a)	95455	12.40	1.37	98002	2.04	.79	98429	2.68	—
91666	1.93	(a)	95487	4.93	(a)	98003	2.03	(a)	98430	(a)	—
91722	9.01	(a)	95505	5.79	1.75	98090	.27	—	98449	7.36	21.50
91746	6.89	4.62	95620	4.00	(a)	98091	.30	—	98482	7.89	5.12
91805	.43	—	95625	10.50	3.00	98092	.90	—	98483	11.70	12.50
92053	1.07	.57	95630	(a)	(a)	98111	.66	—	98502	11.20	3.00
92054	.37	.219	95647	3.16	4.62	98150	(a)	—	98555	5.19	—
92055	10.20	.206	95648	(a)	(a)	98151	(a)	—	98597	1.17	—
92101	16.00	2.50	96053	2.40	3.50	98152	6.86	.54	98598	.40	—
92102	9.62	2.75	96317	3.11	—	98153	7.72	(a)	98601	13.40	(a)
92215	3.77	2.50	96408	7.96	10.60	98154	9.12	(a)	98622	(a)	—
92338	3.70	1.62	96409	7.36	7.59	98155	12.80	(a)	98623	(a)	—
92445	5.90	—	96410	6.46	6.87	98156	(a)	(a)	98624	2.10	—
92446	12.20	1.50	96611	2.22	1.16	98157	8.15	.28	98636	3.23	2.87
92447	10.60	1.24	96702	9.16	(a)	98158	(a)	(a)	98640	230.00	—
92451	2.63	1.87	96703	(a)	—	98159	5.47	(a)	98658	13.20	—
92453	6.73	—	96816	8.59	—	98160	11.60	(a)	98659	2.36	.35
92478	3.33	1.37	96872	11.00	(a)	98161	13.00	(a)	98677	36.30	8.25
92593	34.50	—	96930	(a)	—	98162	(a)	(a)	98678	32.20	10.90
92663	1.39	—	97002	(a)	(a)	98163	13.60	.174	98698	(a)	(a)
94007	22.80	4.00	97003	(a)	(a)	98164	2.22	.06	98699	10.50	(a)
94099	5.19	—	97047	6.76	—	98257	3.06	—	98705	18.70	—
94225	18.30	—	97050	5.25	—	98303	25.60	5.05	98710	7.29	—
94276	9.52	3.50	97111	11.00	—	98304	11.40	3.03	98751	9.97	—
94304	3.35	(a)	97220	.80	(a)	98305	5.42	1.51	98805	9.52	1.16
94381	6.30	9.43	97221	(a)	1.11	98306	14.00	.82	98806	3.01	2.87
94404	9.02	3.67	97222	1.74	1.58	98307	3.60	.45	98810	7.65	—

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	7.38	1.68	99620	1.00	—						
98820	18.20	2.87	99650	1.42	.84						
98871	(a)	(a)	99709	3.51	(a)						
98884	4.73	1.75	99718	2.93	—						
98914	1.61	.47	99746	4.96	2.62						
98949	2.25	.27	99760	.57	—						
98967	7.43	8.58	99777	13.20	—						
98993	6.17	3.23	99793	6.29	—						
99003	3.53	1.03	99798	(a)	(a)						
99004	6.14	1.25	99803	(a)	7.53						
99080	2.50	5.87	99826	1.51	.59						
99081	(a)	—	99827	.90	.52						
99082	(a)	—	99851	3.66	—						
99083	(a)	—	99917	5.93	—						
99084	(a)	(a)	99938	6.66	—						
99085	(a)	(a)	99943	19.30	—						
99111	3.63	—	99946	14.40	2.12						
99160	(a)	—	99948	7.44	16.80						
99163	8.66	.35	99952	11.20	13.30						
99165	1.90	(a)	99953	12.10	8.08						
99220	3.54	(a)	99954	8.80	10.40						
99221	(a)	(a)	99955	11.00	7.21						
99222	6.65	(a)	99963	1.43	—						
99223	.53	(a)	99969	6.43	2.93						
99303	29.00	—	99975	9.78	—						
99310	7.26	(a)	99986	(a)	—						
99315	21.30	1.62	99987	(a)	—						
99321	20.70	1.87	99988	5.68	—						
99445	(a)	(a)									
99471	1.61	—									
99505	5.22	—									
99506	6.42	—									
99507	5.60	—									
99570	3.01	(a)									
99571	.73	(a)									
99572	1.42	(a)									
99573	1.36	(a)									
99600	2.67	—									
99613	18.30	1.87									
99614	5.96	—									

\$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	.102	.167	10150	.35	(a)	11204	.223	.99	13111	1.10	.08
10011	.024	(a)	10151	8.91	—	11205	(a)	—	13112	.097	.054
10012	.028	(a)	10160	1.59	—	11206	.67	—	13201	.85	.123
10015	4.88	—	10204	.16	—	11207	8.42	—	13204	.96	.86
10020	(a)	(a)	10205	.179	—	11208	1.44	—	13205	.37	.34
10025	.024	(a)	10210	.29	(a)	11209	6.78	—	13206	(a)	(a)
10026	.46	.017	10211	.29	(a)	11210	2.89	—	13207	(a)	(a)
10027	.024	(a)	10220	3.37	—	11211	15.00	—	13208	(a)	(a)
10036	.63	(a)	10255	.234	.14	11212	2.27	—	13314	.086	.012
10040	.077	.32	10256	.86	.198	11213	1.85	—	13351	.209	.045
10042	.26	.27	10257	.162	.146	11214	4.56	—	13352	.212	.028
10052	3.37	—	10309	.115	.012	11222	.077	—	13410	1.35	1.66
10054	2.99	—	10315	.27	(a)	11234	.201	.041	13411	(a)	(a)
10060	.127	.044	10331	6.61	—	11248	.045	.013	13412	.45	1.19
10065	.19	.04	10332	11.40	—	11258	1.19	.148	13453	.52	(a)
10066	.194	.05	10352	.57	.044	11259	1.27	.148	13454	.61	(a)
10070	.058	.134	10367	3.86	—	11273	9.97	—	13455	.62	(a)
10071	.227	.074	10368	5.64	—	11274	9.57	—	13461	(a)	(a)
10072	4.37	—	10375	(a)	—	11288	1.46	.059	13506	.66	.048
10073	.98	.34	10378	6.69	—	12014	.096	.029	13507	.79	.109
10075	7.30	.121	10379	3.11	—	12356	.85	.023	13590	.46	.61
10100	.99	.043	10380	5.31	—	12361	.115	.066	13621	.117	.34
10101	.171	.16	10381	4.59	—	12362	.064	(a)	13670	.064	.018
10105	1.85	—	11007	1.64	—	12373	.024	.022	13673	.90	.012
10107	3.01	.183	11020	.216	.138	12374	.44	.049	13715	.064	.111
10110	16.60	—	11039	.85	.054	12375	.216	.034	13716	.32	.073
10111	.127	.059	11052	3.73	—	12391	.048	.059	13720	.51	.043
10113	.26	—	11101	(a)	(a)	12393	.29	(a)	13759	.127	.085
10115	.51	.055	11120	(a)	—	12467	.119	(a)	13930	.136	.147
10117	4.84	—	11126	.045	.023	12509	.059	.026	14068	.028	.01
10119	(a)	—	11127	.32	.006	12510	.74	.019	14101	.33	.033
10120	10.90	—	11128	.44	.051	12583	.33	(a)	14279	.45	.057
10130	2.53	—	11138	1.65	—	12651	.96	.45	14401	1.20	.076
10132	2.18	—	11155	.153	—	12683	.44	(a)	14405	.97	—
10133	3.59	—	11160	(a)	(a)	12707	.42	.48	14527	.26	.169
10135	(a)	—	11167	.86	—	12797	.088	.177	14655	.063	—
10140	.053	.02	11168	4.46	—	12805	.231	.115	14731	3.70	—
10141	.105	.021	11201	14.40	—	12841	.38	—	14732	.27	—
10145	.51	.009	11202	4.25	—	12927	.067	—	14733	.44	—
10146	.44	.013	11203	.75	.38	13049	.06	.044	14734	.19	—

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	.206	.11	16670	2.74	—	18501	.96	.011	40072	(a)	—
14913	.238	.118	16676	.212	.01	18506	.41	.004	40075	52.40	—
15060	(a)	(a)	16694	.39	(a)	18507	.134	.007	40101	41.30	—
15061	(a)	(a)	16705	.204	.113	18570	1.40	—	40102	36.50	—
15062	.185	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.39	—
15063	.216	(a)	16723	(a)	—	18616	.31	.49	40115	(a)	—
15070	.129	—	16750	.074	.035	18707	.01	.006	40117	(a)	—
15119	(a)	—	16751	.074	—	18708	.082	.016	40140	(a)	—
15120	(a)	—	16819	1.12	(a)	18833	.114	(a)	41001	.182	—
15123	3.58	—	16820	.87	(a)	18834	.212	.079	41210	(a)	—
15124	1.25	—	16881	1.17	(a)	18911	.67	.014	41421	.33	—
15188	.33	(a)	16890	.131	(a)	18912	1.26	.024	41422	.176	—
15223	.076	.039	16891	.143	(a)	18920	.33	.014	41510	33.70	—
15224	.54	.05	16892	.26	(a)	18991	(a)	—	41603	15.60	—
15300	(a)	—	16900	2.87	.061	19007	1.40	—	41604	8.58	—
15314	.153	(a)	16901	1.84	.082	19051	3.10	—	41620	1.20	—
15404	.084	(a)	16902	1.56	.045	19061	(a)	—	41650	22.00	—
15405	.124	(a)	16905	3.02	.053	19795	.22	(a)	41664	23.00	—
15406	.32	.056	16906	1.93	.075	19796	.26	—	41665	2.69	—
15488	.79	(a)	16910	1.72	.039	40005	(a)	—	41666	(a)	—
15538	.27	.014	16911	1.56	.038	40006	(a)	—	41667	62.90	—
15600	.69	.073	16915	1.77	.037	40010	(a)	—	41668	59.00	—
15607	.169	—	16916	1.47	.044	40015	(a)	—	41669	.41	—
15608	.153	.007	16920	3.92	.085	40020	(a)	—	41670	.69	—
15656	4.51	—	16921	3.58	.034	40026	(a)	—	41672	(a)	—
15699	.42	—	16930	2.25	.106	40031	(a)	—	41673	(a)	—
15733	.206	.03	16931	2.43	.045	40032	(a)	—	41675	(a)	—
15839	.205	.02	16940	4.89	.034	40040	(a)	—	41677	.249	—
15991	.168	.051	16941	1.96	.06	40041	(a)	—	41678	79.20	—
15993	.142	.032	18078	.116	.10	40042	(a)	—	41679	(a)	(a)
16005	.034	.03	18109	.28	.022	40045	152.00	—	41680	11.40	—
16009	.25	.111	18110	.223	.023	40046	30.00	—	41696	.79	—
16402	1.01	—	18200	(a)	—	40047	10.70	—	41697	.55	—
16403	.64	.159	18205	.178	.39	40059	3.83	—	41700	(a)	—
16404	.81	—	18206	.36	.077	40061	2.03	—	41715	7.26	—
16471	.239	—	18335	.26	.011	40063	68.00	—	41716	4.62	—
16501	.072	(a)	18435	1.04	.048	40064	20.00	—	43007	(a)	—
16527	.11	.27	18436	.84	.103	40066	(a)	—	43117	(a)	—
16588	.117	(a)	18437	.37	(a)	40067	(a)	—	43151	26.10	—
16604	.197	.10	18438	.72	(a)	40069	(a)	—	43152	23.70	—

\$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	99.20	—	44112	.56	—	45771	.37	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.119	.051	47318	6.41	—
43421	27.20	—	44193	(a)	—	45900	.078	.035	47367	.249	—
43422	143.00	—	44194	(a)	—	45901	.067	.039	47420	1.40	—
43424	(a)	—	44222	(a)	—	45937	.224	—	47468	(a)	—
43470	4.58	—	44276	133.00	—	45993	(a)	(a)	47469	3.30	—
43517	(a)	—	44277	86.30	—	46004	20.90	—	47471	2.86	—
43518	9.87	—	44280	.249	—	46005	16.70	—	47473	3.74	—
43550	97.00	—	44311	5.09	—	46112	.163	—	47474	4.18	—
43551	53.80	—	44315	3.42	—	46202	2.69	—	47475	3.30	—
43626	7.88	—	44427	149.00	—	46362	276.00	—	47476	3.30	—
43628	102.00	—	44428	150.00	—	46426	40.40	—	47477	4.40	—
43629	86.80	—	44429	2.25	—	46427	53.90	—	47478	4.62	—
43754	(a)	—	44430	1.57	—	46510	(a)	—	47600	(a)	—
43760	2.89	—	44431	5.00	—	46590	(a)	—	47610	(a)	—
43822	3.64	—	44432	1.59	—	46603	3.39	—	48039	70.40	—
43840	.045	—	44433	50.50	—	46604	3.91	—	48177	(a)	—
43860	2.87	—	44434	96.70	—	46606	10.40	—	48178	(a)	—
43889	1.03	—	44435	100.00	—	46607	14.30	—	48206	20.90	—
43945	(a)	—	44436	117.00	—	46622	10.60	—	48252	(a)	—
43946	(a)	—	44437	96.90	—	46671	(a)	—	48441	.088	—
43990	(a)	(a)	44438	76.60	—	46700	200.00	—	48557	8.76	—
43991	(a)	—	44439	149.00	—	46773	(a)	—	48558	7.62	—
44009	4.36	—	44440	123.00	—	46822	(a)	—	48600	80.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.43	—	44501	(a)	—	46882	(a)	—	48636	1.23	(a)
44070	2.50	—	45190	2.12	—	46911	15.60	—	48637	6.69	—
44071	2.78	—	45191	1.51	—	46912	28.60	—	48638	3.32	—
44072	1.92	—	45192	1.76	—	46913	(a)	—	48727	(a)	—
44100	1.68	—	45193	1.04	—	46914	(a)	—	48808	1.15	—
44101	1.75	—	45210	1.32	—	46915	(a)	—	48924	(a)	—
44102	1.36	—	45224	(a)	—	46916	(a)	—	48925	160.00	—
44103	1.21	—	45225	(a)	—	47050	1.00	—	49005	.169	—
44104	.51	—	45334	57.20	—	47051	(a)	—	49111	1.77	—
44105	(a)	—	45380	.241	(a)	47052	(a)	—	49181	23.00	—
44106	(a)	—	45450	16.80	—	47103	(a)	—	49183	28.00	—
44108	.59	—	45523	(a)	—	47146	(a)	—	49184	59.10	—
44109	1.50	—	45524	(a)	—	47147	(a)	—	49185	53.80	—
44110	1.54	—	45539	(a)	—	47221	219.00	—	49239	.18	.36
44111	.94	—	45678	.27	—	47253	(a)	—	49292	1.68	—

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	.29	.215	51702	.116	(a)	51986	.141	.082
49333	12.30	—	51241	.86	.24	51703	.048	(a)	51999	.06	.32
49451	(a)	—	51250	.195	(a)	51734	.09	.43	52002	.052	.104
49452	(a)	—	51251	.025	(a)	51741	.151	.26	52075	.143	.197
49617	.29	.112	51252	.088	.061	51752	.128	.141	52076	.173	(a)
49618	.247	.046	51253	.075	(a)	51767	.01	.007	52109	.013	(a)
49619	.47	.085	51254	.023	.025	51777	.035	.058	52134	.175	.56
49763	3.02	—	51255	.49	(a)	51790	.059	(a)	52137	.056	(a)
49800	(a)	—	51300	.049	.127	51796	.055	(a)	52150	.32	(a)
49801	193.00	—	51305	.049	.76	51808	.196	.53	52315	.046	.27
49802	17.10	—	51315	.117	.08	51809	.243	.173	52341	.035	(a)
49803	30.30	—	51330	.075	.82	51833	.053	.051	52342	.102	(a)
49840	1.03	—	51333	.025	.28	51850	.182	(a)	52343	.062	(a)
49870	67.00	—	51340	.024	(a)	51851	.123	(a)	52401	.193	(a)
49890	(a)	—	51350	.082	.115	51852	.29	(a)	52402	.013	(a)
49891	(a)	—	51351	.073	.045	51853	.116	(a)	52432	.066	(a)
49902	(a)	—	51352	.10	.09	51854	.26	(a)	52433	.06	.65
49903	(a)	—	51355	.068	.082	51855	.27	(a)	52435	.075	(a)
50010	.141	.33	51356	.074	.47	51856	.15	(a)	52438	.054	(a)
50011	.068	(a)	51357	.166	.95	51857	.26	(a)	52440	.085	(a)
50012	.052	(a)	51358	.40	.111	51869	.065	.138	52467	.079	(a)
50015	.092	(a)	51359	.35	.62	51877	.37	.156	52469	.028	.085
50017	.07	(a)	51370	.28	2.69	51889	.06	.01	52505	.137	.195
50018	.062	(a)	51380	.028	.039	51896	.028	.017	52547	.167	.058
50019	.037	(a)	51400	.176	(a)	51900	.039	.098	52581	.67	1.80
50045	.16	(a)	51401	.26	(a)	51909	.164	.048	52619	.047	(a)
50047	.018	(a)	51500	.054	.145	51919	.061	(a)	52660	.089	—
51001	.042	.38	51516	.075	—	51926	.062	.041	52744	.202	.052
51005	.009	(a)	51517	.085	—	51927	.033	.10	52767	.153	(a)
51116	.107	.64	51550	.066	.42	51934	.068	.082	52876	(a)	(a)
51201	.024	(a)	51551	.023	.83	51941	.062	.034	52911	.037	.42
51205	.074	.046	51552	.04	.137	51942	.098	—	52967	.014	.052
51206	.012	.37	51553	.071	(a)	51956	.27	.14	53001	.137	.241
51210	.074	(a)	51554	.007	(a)	51957	.234	.37	53077	.066	.204
51211	(a)	(a)	51575	.022	.023	51958	.208	.31	53095	.045	(a)
51220	.25	1.48	51576	.128	.101	51959	.213	(a)	53096	.063	(a)
51221	.141	1.47	51600	.087	.194	51960	.028	.30	53121	.179	.46
51222	.171	4.76	51613	.057	.141	51970	.122	.138	53147	.026	(a)
51224	.18	1.17	51625	.039	(a)	51982	.036	.068	53229	.144	(a)
51230	.031	.64	51666	.035	.085	51985	.07	—	53271	.034	(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	.142	.249	55715	.141	.169	56918	.058	(a)	58096	.125	1.35
53374	.053	.191	55716	.203	.41	56919	.147	(a)	58301	.046	.086
53375	.028	.31	55717	.194	(a)	56920	.134	(a)	58302	.034	.042
53376	.045	.159	55718	.188	(a)	56980	.07	(a)	58397	.196	.45
53377	.046	.172	55802	.035	.013	57001	.024	.021	58408	.059	—
53403	.029	(a)	55918	.08	1.76	57002	.015	.08	58409	.075	—
53425	.134	(a)	55919	.011	2.95	57090	.215	.83	58456	.04	—
53565	.034	.081	56040	.008	.028	57146	.136	.64	58457	.058	—
53631	.021	.019	56041	.05	(a)	57202	.062	(a)	58458	.075	—
53632	.024	.029	56042	.063	(a)	57257	.077	.042	58459	.09	—
53731	.022	(a)	56170	.131	(a)	57401	.044	.079	58503	.052	.08
53732	.15	.45	56171	.065	(a)	57403	.072	.03	58532	.067	(a)
53733	.097	.177	56202	.05	.063	57410	.021	.164	58559	.014	(a)
53734	.45	—	56390	.087	.64	57411	.033	(a)	58560	.033	(a)
53803	.32	(a)	56391	.075	.25	57572	.012	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.121	.107	57600	.037	.03	58575	.043	.098
53902	(a)	(a)	56488	.059	.042	57611	.07	.044	58627	.137	.011
53903	(a)	(a)	56567	.136	(a)	57625	.32	(a)	58663	.30	.65
53904	(a)	(a)	56650	.42	(a)	57651	.039	.037	58682	.122	(a)
53905	(a)	(a)	56651	.227	(a)	57690	.092	.38	58713	.022	(a)
53907	.066	.078	56652	.162	(a)	57716	.043	.08	58737	.089	.49
53951	(a)	(a)	56653	.156	(a)	57725	.095	.083	58756	.056	(a)
53952	(a)	(a)	56654	.08	(a)	57726	.074	.025	58757	.30	(a)
53953	(a)	(a)	56690	.03	.31	57798	.02	(a)	58759	.037	(a)
54012	.045	—	56699	.056	.078	57800	.075	(a)	58802	.042	.39
54077	.09	.36	56758	.047	.123	57808	.036	(a)	58813	.139	(a)
54444	(a)	(a)	56759	.048	.07	57809	.038	(a)	58822	.115	(a)
55010	.27	.76	56760	.069	.087	57810	.036	.09	58837	.28	.155
55011	.073	2.01	56805	.091	(a)	57871	.043	.091	58840	.083	.11
55012	.087	.92	56806	.065	(a)	57913	.096	.206	58873	.133	.021
55013	.121	1.13	56807	.064	(a)	57997	.10	—	58903	.026	(a)
55014	(a)	(a)	56808	.084	(a)	57998	.043	.047	58904	.02	.108
55214	.071	.075	56900	.08	(a)	57999	.06	.065	58922	.221	.189
55371	.136	.096	56910	.04	(a)	58009	.06	(a)	59005	.05	.063
55410	(a)	(a)	56911	.117	(a)	58010	.099	(a)	59057	.37	(a)
55426	.147	(a)	56912	.095	.089	58020	.077	(a)	59058	.24	(a)
55597	.018	1.45	56913	.077	(a)	58056	.118	(a)	59188	.154	.047
55647	.035	.065	56915	.46	(a)	58057	.075	(a)	59189	.211	.25
55648	.016	(a)	56916	.41	.26	58058	.067	(a)	59223	.137	.128
55649	.019	(a)	56917	.12	(a)	58095	.094	1.22	59257	.013	.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	.085	(a)	59923	.01	.006	62003	21.40	—	91125	1.57	1.66
59378	.089	.124	59925	.36	1.15	63010	33.60	—	91127	.80	.95
59481	.227	.096	59926	.31	.46	63011	42.10	—	91130	1.52	—
59482	.16	(a)	59927	.206	1.10	63012	59.80	—	91135	.42	(a)
59537	.096	.219	59931	.175	.37	63013	56.60	—	91150	.75	4.25
59601	.086	1.80	59932	.189	.69	63215	70.60	—	91155	1.67	24.30
59647	.072	.141	59941	.059	(a)	63216	49.00	—	91160	.63	—
59660	.158	.83	59947	.061	.26	63217	30.50	—	91175	.54	—
59661	.077	(a)	59955	.022	.114	63218	10.30	—	91177	2.37	—
59693	.013	—	59963	.167	.32	63219	(a)	—	91179	2.38	—
59695	(a)	(a)	59964	.39	.059	63220	(a)	—	91190	1.28	(a)
59701	.006	.38	59970	.082	.147	64074	15.00	—	91200	.87	—
59713	.141	.30	59973	.108	(a)	64075	10.50	—	91210	(a)	—
59722	.073	.023	59975	.115	.13	64500	(a)	—	91235	.92	2.04
59723	.028	.03	59977	.066	(a)	65007	43.00	—	91250	1.38	(a)
59724	.042	.016	59984	.03	.041	66122	18.50	—	91265	18.50	2.97
59725	.053	.126	59985	.116	(a)	66123	10.20	—	91266	9.80	.79
59726	.038	.023	59986	.088	(a)	66309	29.70	—	91280	(a)	2.36
59738	.122	.052	59988	.029	.05	66561	68.80	—	91302	9.96	(a)
59750	.072	.141	59989	.015	.037	67017	63.80	—	91315	3.03	—
59751	.026	(a)	60010	18.70	—	67508	26.40	—	91324	6.74	(a)
59773	.009	.023	60011	21.50	—	67509	19.40	—	91325	(a)	(a)
59774	.007	.127	60012	35.30	—	67510	10.80	—	91340	4.40	6.25
59775	.01	.156	60013	30.30	—	67511	11.70	—	91341	2.72	3.25
59781	.062	.065	60015	22.60	—	67512	49.90	—	91342	4.03	3.00
59782	.093	.62	60016	25.40	—	67513	31.70	—	91343	.60	1.21
59783	.09	(a)	60035	48.50	—	67634	55.30	—	91405	5.12	—
59784	.069	(a)	61000	18.50	—	67635	39.10	—	91436	3.07	1.75
59790	.094	(a)	61212	24.80	—	68001	119.00	—	91481	11.20	—
59798	.236	.33	61216	27.50	—	68439	153.00	—	91507	1.65	2.50
59806	.169	(a)	61217	25.00	—	68500	4.11	—	91523	25.50	—
59867	.106	(a)	61218	17.10	—	68604	2.87	—	91547	.145	—
59886	.014	.087	61223	121.00	—	68606	11.20	—	91551	.90	.57
59889	.03	.192	61224	38.70	—	68607	8.86	—	91555	.55	.81
59892	.09	(a)	61225	53.70	—	68702	7.30	—	91560	5.41	3.62
59904	.061	.088	61226	90.40	—	68703	5.47	—	91562	2.00	—
59905	.066	.112	61227	82.70	—	68706	23.40	—	91577	7.16	2.62
59914	.39	.65	62000	18.80	—	68707	23.20	—	91580	7.15	—
59915	.203	.53	62001	14.90	—	90089	2.60	—	91581	(a)	(a)
59917	.038	.222	62002	6.78	—	91111	1.18	4.62	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	.92	2.96	98308	.69	.84
91584	(a)	(a)	94569	1.77	3.25	97308	.76	—	98309	6.50	1.85
91585	(a)	(a)	94590	7.63	—	97447	2.49	4.25	98344	.69	.64
91586	(a)	(a)	94617	2.41	—	97501	(a)	—	98405	1.13	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	8.68	(a)
91588	(a)	(a)	95124	.89	1.11	97503	(a)	—	98414	7.94	(a)
91589	(a)	(a)	95233	1.90	—	97504	(a)	—	98415	1.04	(a)
91590	2.08	—	95305	2.07	—	97650	2.20	3.00	98423	2.48	(a)
91591	(a)	(a)	95306	5.96	—	97651	7.36	3.62	98424	4.21	(a)
91606	14.80	—	95310	4.94	1.06	97652	6.39	3.87	98425	1.73	(a)
91618	(a)	(a)	95357	1.52	—	97653	1.88	2.50	98426	1.53	(a)
91629	3.03	(a)	95358	(a)	—	97654	3.29	2.37	98427	1.49	—
91636	5.20	—	95410	2.67	2.25	97655	5.69	3.50	98428	(a)	—
91641	1.41	(a)	95455	6.28	1.37	98002	1.03	.79	98429	1.35	—
91666	.56	(a)	95487	1.43	(a)	98003	.59	(a)	98430	(a)	—
91722	4.55	(a)	95505	2.92	1.75	98090	.079	—	98449	2.14	21.50
91746	2.00	4.62	95620	1.16	(a)	98091	.086	—	98482	2.29	5.12
91805	.126	—	95625	4.76	3.00	98092	.26	—	98483	3.38	12.50
92053	.31	.57	95630	(a)	(a)	98111	.232	—	98502	3.24	3.00
92054	.106	.219	95647	1.11	4.62	98150	(a)	—	98555	1.51	—
92055	2.97	.206	95648	(a)	(a)	98151	(a)	—	98597	.34	—
92101	4.64	2.50	96053	.84	3.50	98152	3.47	.54	98598	.116	—
92102	2.79	2.75	96317	1.57	—	98153	3.90	(a)	98601	3.88	(a)
92215	1.32	2.50	96408	2.31	10.60	98154	4.60	(a)	98622	(a)	—
92338	1.07	1.62	96409	2.14	7.59	98155	6.44	(a)	98623	(a)	—
92445	2.98	—	96410	1.87	6.87	98156	(a)	(a)	98624	.61	—
92446	3.53	1.50	96611	1.01	1.16	98157	4.12	.28	98636	1.13	2.87
92447	3.08	1.24	96702	2.66	(a)	98158	(a)	(a)	98640	66.80	—
92451	.92	1.87	96703	(a)	—	98159	2.76	(a)	98658	6.66	—
92453	1.95	—	96816	2.49	—	98160	5.85	(a)	98659	1.19	.35
92478	.97	1.37	96872	5.58	(a)	98161	6.55	(a)	98677	10.50	8.25
92593	12.10	—	96930	(a)	—	98162	(a)	(a)	98678	9.36	10.90
92663	.70	—	97002	(a)	(a)	98163	6.88	.174	98698	(a)	(a)
94007	6.62	4.00	97003	(a)	(a)	98164	.77	.06	98699	3.04	(a)
94099	1.51	—	97047	3.07	—	98257	.89	—	98705	9.42	—
94225	5.31	—	97050	2.38	—	98303	12.90	5.05	98710	2.12	—
94276	2.76	3.50	97111	3.19	—	98304	3.30	3.03	98751	5.04	—
94304	1.17	(a)	97220	.41	(a)	98305	2.46	1.51	98805	2.76	1.16
94381	2.20	9.43	97221	(a)	1.11	98306	6.33	.82	98806	1.05	2.87
94404	2.62	3.67	97222	.61	1.58	98307	1.04	.45	98810	3.47	—

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	3.35	1.68	99620	.29	—						
98820	5.28	2.87	99650	.50	.84						
98871	(a)	(a)	99709	1.23	(a)						
98884	1.37	1.75	99718	.85	—						
98914	.81	.47	99746	1.44	2.62						
98949	1.14	.27	99760	.164	—						
98967	2.16	8.58	99777	6.01	—						
98993	2.16	3.23	99793	1.83	—						
99003	1.02	1.03	99798	(a)	(a)						
99004	2.78	1.25	99803	(a)	7.53						
99080	.72	5.87	99826	.69	.59						
99081	(a)	—	99827	.26	.52						
99082	(a)	—	99851	1.06	—						
99083	(a)	—	99917	1.72	—						
99084	(a)	(a)	99938	1.93	—						
99085	(a)	(a)	99943	5.61	—						
99111	1.05	—	99946	4.18	2.12						
99160	(a)	—	99948	2.60	16.80						
99163	2.51	.35	99952	5.08	13.30						
99165	.55	(a)	99953	5.49	8.08						
99220	1.79	(a)	99954	3.99	10.40						
99221	(a)	(a)	99955	5.00	7.21						
99222	3.36	(a)	99963	.42	—						
99223	.155	(a)	99969	3.25	2.93						
99303	8.43	—	99975	4.44	—						
99310	2.11	(a)	99986	(a)	—						
99315	6.19	1.62	99987	(a)	—						
99321	6.01	1.87	99988	2.87	—						
99445	(a)	(a)									
99471	.81	—									
99505	1.83	—									
99506	2.25	—									
99507	1.96	—									
99570	1.05	(a)									
99571	.25	(a)									
99572	.50	(a)									
99573	.48	(a)									
99600	1.21	—									
99613	5.33	1.87									
99614	2.70	—									

\$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	.157	.167	10150	.42	(a)	11204	.26	.99	13111	1.58	.08
10011	.038	(a)	10151	10.50	—	11205	(a)	—	13112	.082	.054
10012	.044	(a)	10160	1.86	—	11206	.67	—	13201	.98	.123
10015	4.61	—	10204	.188	—	11207	8.51	—	13204	1.12	.86
10020	(a)	(a)	10205	.21	—	11208	1.46	—	13205	.43	.34
10025	.038	(a)	10210	.34	(a)	11209	6.85	—	13206	(a)	(a)
10026	.54	.017	10211	.34	(a)	11210	2.92	—	13207	(a)	(a)
10027	.038	(a)	10220	3.95	—	11211	15.20	—	13208	(a)	(a)
10036	.73	(a)	10255	.27	.14	11212	2.29	—	13314	.101	.012
10040	.12	.32	10256	.99	.198	11213	1.87	—	13351	.245	.045
10042	.31	.27	10257	.187	.146	11214	4.60	—	13352	.249	.028
10052	3.19	—	10309	.136	.012	11222	.077	—	13410	1.56	1.66
10054	2.83	—	10315	.32	(a)	11234	.236	.041	13411	(a)	(a)
10060	.149	.044	10331	6.25	—	11248	.052	.013	13412	.53	1.19
10065	.223	.04	10332	10.80	—	11258	1.70	.148	13453	.61	(a)
10066	.227	.05	10352	.82	.044	11259	1.82	.148	13454	.71	(a)
10070	.09	.134	10367	3.90	—	11273	11.70	—	13455	.72	(a)
10071	.27	.074	10368	5.70	—	11274	11.20	—	13461	(a)	(a)
10072	4.41	—	10375	(a)	—	11288	2.08	.059	13506	.77	.048
10073	1.14	.34	10378	6.33	—	12014	.111	.029	13507	.93	.109
10075	8.46	.121	10379	2.94	—	12356	.99	.023	13590	.54	.61
10100	1.41	.043	10380	5.02	—	12361	.097	.066	13621	.136	.34
10101	.201	.16	10381	4.35	—	12362	.099	(a)	13670	.054	.018
10105	2.18	—	11007	1.66	—	12373	.038	.022	13673	1.29	.012
10107	3.48	.183	11020	.25	.138	12374	.52	.049	13715	.099	.111
10110	15.70	—	11039	.99	.054	12375	.25	.034	13716	.38	.073
10111	.197	.059	11052	3.44	—	12391	.074	.059	13720	.73	.043
10113	.30	—	11101	(a)	(a)	12393	.34	(a)	13759	.149	.085
10115	.60	.055	11120	(a)	—	12467	.14	(a)	13930	.211	.147
10117	4.58	—	11126	.052	.023	12509	.068	.026	14068	.033	.01
10119	(a)	—	11127	.50	.006	12510	.86	.019	14101	.38	.033
10120	10.30	—	11128	.68	.051	12583	.38	(a)	14279	.52	.057
10130	2.97	—	11138	1.56	—	12651	1.12	.45	14401	1.71	.076
10132	2.56	—	11155	.179	—	12683	.51	(a)	14405	.98	—
10133	3.31	—	11160	(a)	(a)	12707	.65	.48	14527	.40	.169
10135	(a)	—	11167	.79	—	12797	.137	.177	14655	.074	—
10140	.044	.02	11168	4.11	—	12805	.27	.115	14731	3.41	—
10141	.089	.021	11201	14.50	—	12841	.45	—	14732	.25	—
10145	.43	.009	11202	4.29	—	12927	.079	—	14733	.52	—
10146	.63	.013	11203	1.17	.38	13049	.05	.044	14734	.223	—

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	.239	.11	16670	2.59	—	18501	1.37	.011	40072	(a)	—
14913	.28	.118	16676	.249	.01	18506	.48	.004	40075	47.20	—
15060	(a)	(a)	16694	.45	(a)	18507	.157	.007	40101	26.20	—
15061	(a)	(a)	16705	.32	.113	18570	1.64	—	40102	23.10	—
15062	.214	(a)	16722	(a)	—	18575	(a)	(a)	40111	5.10	—
15063	.25	(a)	16723	(a)	—	18616	.36	.49	40115	(a)	—
15070	.131	—	16750	.087	.035	18707	.015	.006	40117	(a)	—
15119	(a)	—	16751	.087	—	18708	.096	.016	40140	(a)	—
15120	(a)	—	16819	1.30	(a)	18833	.177	(a)	41001	.172	—
15123	3.30	—	16820	1.00	(a)	18834	.249	.079	41210	(a)	—
15124	1.15	—	16881	1.37	(a)	18911	.79	.014	41421	.33	—
15188	.38	(a)	16890	.152	(a)	18912	1.48	.024	41422	.178	—
15223	.064	.039	16891	.166	(a)	18920	.38	.014	41510	39.60	—
15224	.77	.05	16892	.30	(a)	18991	(a)	—	41603	15.80	—
15300	(a)	—	16900	4.21	.061	19007	1.29	—	41604	8.66	—
15314	.179	(a)	16901	2.70	.082	19051	2.86	—	41620	1.22	—
15404	.098	(a)	16902	2.29	.045	19061	(a)	—	41650	22.20	—
15405	.144	(a)	16905	4.43	.053	19795	.26	(a)	41664	21.80	—
15406	.37	.056	16906	2.83	.075	19796	.30	—	41665	2.55	—
15488	.91	(a)	16910	2.53	.039	40005	(a)	—	41666	(a)	—
15538	.32	.014	16911	2.29	.038	40006	(a)	—	41667	59.50	—
15600	.80	.073	16915	2.59	.037	40010	(a)	—	41668	55.80	—
15607	.171	—	16916	2.16	.044	40015	(a)	—	41669	.39	—
15608	.179	.007	16920	5.75	.085	40020	(a)	—	41670	.66	—
15656	5.29	—	16921	5.25	.034	40026	(a)	—	41672	(a)	—
15699	.42	—	16930	3.31	.106	40031	(a)	—	41673	(a)	—
15733	.239	.03	16931	3.57	.045	40032	(a)	—	41675	(a)	—
15839	.24	.02	16940	7.17	.034	40040	(a)	—	41677	.25	—
15991	.197	.051	16941	2.87	.06	40041	(a)	—	41678	87.70	—
15993	.166	.032	18078	.179	.10	40042	(a)	—	41679	(a)	(a)
16005	.052	.03	18109	.33	.022	40045	144.00	—	41680	11.50	—
16009	.29	.111	18110	.26	.023	40046	28.40	—	41696	.79	—
16402	1.19	—	18200	(a)	—	40047	10.10	—	41697	.55	—
16403	.75	.159	18205	.28	.39	40059	3.63	—	41700	(a)	—
16404	.95	—	18206	.42	.077	40061	1.92	—	41715	7.33	—
16471	.241	—	18335	.31	.011	40063	64.30	—	41716	4.66	—
16501	.111	(a)	18435	1.49	.048	40064	18.90	—	43007	(a)	—
16527	.17	.27	18436	1.21	.103	40066	(a)	—	43117	(a)	—
16588	.136	(a)	18437	.44	(a)	40067	(a)	—	43151	23.50	—
16604	.228	.10	18438	.84	(a)	40069	(a)	—	43152	26.30	—

\$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	89.30	—	44112	.58	—	45771	.43	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.138	.051	47318	6.06	—
43421	24.50	—	44193	(a)	—	45900	.092	.035	47367	.25	—
43422	128.00	—	44194	(a)	—	45901	.079	.039	47420	1.33	—
43424	(a)	—	44222	(a)	—	45937	.202	—	47468	(a)	—
43470	4.62	—	44276	120.00	—	45993	(a)	(a)	47469	3.33	—
43517	(a)	—	44277	77.70	—	46004	21.10	—	47471	2.89	—
43518	9.33	—	44280	.25	—	46005	16.90	—	47473	3.78	—
43550	87.30	—	44311	4.81	—	46112	.103	—	47474	4.22	—
43551	48.50	—	44315	3.24	—	46202	3.67	—	47475	3.33	—
43626	7.46	—	44427	94.70	—	46362	306.00	—	47476	3.33	—
43628	96.90	—	44428	95.30	—	46426	44.70	—	47477	4.44	—
43629	82.10	—	44429	1.43	—	46427	59.70	—	47478	4.66	—
43754	(a)	—	44430	.99	—	46510	(a)	—	47600	(a)	—
43760	2.74	—	44431	3.17	—	46590	(a)	—	47610	(a)	—
43822	3.68	—	44432	1.01	—	46603	3.76	—	48039	63.30	—
43840	.045	—	44433	32.00	—	46604	4.33	—	48177	(a)	—
43860	2.90	—	44434	61.30	—	46606	11.50	—	48178	(a)	—
43889	1.04	—	44435	63.40	—	46607	15.90	—	48206	19.70	—
43945	(a)	—	44436	74.10	—	46622	10.70	—	48252	(a)	—
43946	(a)	—	44437	61.40	—	46671	(a)	—	48441	.083	—
43990	(a)	(a)	44438	48.50	—	46700	180.00	—	48557	8.28	—
43991	(a)	—	44439	94.50	—	46773	(a)	—	48558	7.21	—
44009	4.02	—	44440	78.20	—	46822	(a)	—	48600	89.50	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.97	—	44501	(a)	—	46882	(a)	—	48636	2.05	(a)
44070	2.36	—	45190	2.89	—	46911	14.80	—	48637	6.33	—
44071	2.63	—	45191	2.05	—	46912	27.00	—	48638	3.14	—
44072	1.81	—	45192	2.40	—	46913	(a)	—	48727	(a)	—
44100	1.75	—	45193	1.42	—	46914	(a)	—	48808	1.36	—
44101	1.82	—	45210	1.79	—	46915	(a)	—	48924	(a)	—
44102	1.42	—	45224	(a)	—	46916	(a)	—	48925	151.00	—
44103	1.26	—	45225	(a)	—	47050	1.01	—	49005	.171	—
44104	.53	—	45334	51.50	—	47051	(a)	—	49111	2.07	—
44105	(a)	—	45380	.28	(a)	47052	(a)	—	49181	20.70	—
44106	(a)	—	45450	15.10	—	47103	(a)	—	49183	25.20	—
44108	.62	—	45523	(a)	—	47146	(a)	—	49184	53.30	—
44109	1.57	—	45524	(a)	—	47147	(a)	—	49185	48.50	—
44110	1.60	—	45539	(a)	—	47221	197.00	—	49239	.209	.36
44111	.98	—	45678	.27	—	47253	(a)	—	49292	1.51	—

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	.42	.215	51702	.193	(a)	51986	.203	.082
49333	11.10	—	51241	1.24	.24	51703	.08	(a)	51999	.085	.32
49451	(a)	—	51250	.32	(a)	51734	.15	.43	52002	.075	.104
49452	(a)	—	51251	.036	(a)	51741	.217	.26	52075	.238	.197
49617	.27	.112	51252	.126	.061	51752	.183	.141	52076	.29	(a)
49618	.228	.046	51253	.107	(a)	51767	.04	.007	52109	.019	(a)
49619	.43	.085	51254	.033	.025	51777	.138	.058	52134	.25	.56
49763	2.79	—	51255	.82	(a)	51790	.23	(a)	52137	.094	(a)
49800	(a)	—	51300	.191	.127	51796	.079	(a)	52150	.46	(a)
49801	174.00	—	51305	.191	.76	51808	.28	.53	52315	.18	.27
49802	15.40	—	51315	.136	.08	51809	.35	.173	52341	.059	(a)
49803	27.30	—	51330	.125	.82	51833	.207	.051	52342	.17	(a)
49840	1.04	—	51333	.041	.28	51850	.30	(a)	52343	.103	(a)
49870	63.30	—	51340	.034	(a)	51851	.205	(a)	52401	.32	(a)
49890	(a)	—	51350	.32	.115	51852	.48	(a)	52402	.019	(a)
49891	(a)	—	51351	.29	.045	51853	.193	(a)	52432	.094	(a)
49902	(a)	—	51352	.39	.09	51854	.43	(a)	52433	.086	.65
49903	(a)	—	51355	.27	.082	51855	.45	(a)	52435	.108	(a)
50010	.203	.33	51356	.29	.47	51856	.25	(a)	52438	.078	(a)
50011	.113	(a)	51357	.193	.95	51857	.43	(a)	52440	.122	(a)
50012	.075	(a)	51358	.46	.111	51869	.093	.138	52467	.113	(a)
50015	.132	(a)	51359	.41	.62	51877	.52	.156	52469	.04	.085
50017	.10	(a)	51370	.41	2.69	51889	.086	.01	52505	.197	.195
50018	.103	(a)	51380	.041	.039	51896	.04	.017	52547	.28	.058
50019	.054	(a)	51400	.29	(a)	51900	.155	.098	52581	.96	1.80
50045	.229	(a)	51401	.43	(a)	51909	.27	.048	52619	.067	(a)
50047	.026	(a)	51500	.077	.145	51919	.087	(a)	52660	.089	—
51001	.07	.38	51516	.075	—	51926	.089	.041	52744	.79	.052
51005	.014	(a)	51517	.085	—	51927	.048	.10	52767	.25	(a)
51116	.177	.64	51550	.095	.42	51934	.097	.082	52876	(a)	(a)
51201	.035	(a)	51551	.033	.83	51941	.088	.034	52911	.054	.42
51205	.106	.046	51552	.057	.137	51942	.141	—	52967	.02	.052
51206	.017	.37	51553	.102	(a)	51956	.38	.14	53001	.197	.241
51210	.123	(a)	51554	.01	(a)	51957	.34	.37	53077	.095	.204
51211	(a)	(a)	51575	.086	.023	51958	.30	.31	53095	.065	(a)
51220	.42	1.48	51576	.183	.101	51959	.31	(a)	53096	.09	(a)
51221	.234	1.47	51600	.125	.194	51960	.04	.30	53121	.26	.46
51222	.28	4.76	51613	.082	.141	51970	.175	.138	53147	.043	(a)
51224	.30	1.17	51625	.064	(a)	51982	.052	.068	53229	.24	(a)
51230	.051	.64	51666	.136	.085	51985	.07	—	53271	.048	(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	.236	.249	55715	.202	.169	56918	.096	(a)	58096	.179	1.35
53374	.209	.191	55716	.29	.41	56919	.244	(a)	58301	.076	.086
53375	.111	.31	55717	.32	(a)	56920	.222	(a)	58302	.048	.042
53376	.178	.159	55718	.31	(a)	56980	.10	(a)	58397	.28	.45
53377	.182	.172	55802	.138	.013	57001	.034	.021	58408	.059	–
53403	.115	(a)	55918	.115	1.76	57002	.022	.08	58409	.075	–
53425	.222	(a)	55919	.016	2.95	57090	.36	.83	58456	.04	–
53565	.134	.081	56040	.011	.028	57146	.226	.64	58457	.058	–
53631	.03	.019	56041	.072	(a)	57202	.089	(a)	58458	.075	–
53632	.034	.029	56042	.09	(a)	57257	.11	.042	58459	.09	–
53731	.031	(a)	56170	.218	(a)	57401	.062	.079	58503	.075	.08
53732	.214	.45	56171	.107	(a)	57403	.28	.03	58532	.097	(a)
53733	.14	.177	56202	.072	.063	57410	.03	.164	58559	.02	(a)
53734	.45	–	56390	.125	.64	57411	.055	(a)	58560	.048	(a)
53803	.53	(a)	56391	.108	.25	57572	.018	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.173	.107	57600	.053	.03	58575	.061	.098
53902	(a)	(a)	56488	.23	.042	57611	.117	.044	58627	.197	.011
53903	(a)	(a)	56567	.226	(a)	57625	.46	(a)	58663	.50	.65
53904	(a)	(a)	56650	.69	(a)	57651	.056	.037	58682	.175	(a)
53905	(a)	(a)	56651	.38	(a)	57690	.152	.38	58713	.088	(a)
53907	.094	.078	56652	.27	(a)	57716	.072	.08	58737	.127	.49
53951	(a)	(a)	56653	.26	(a)	57725	.158	.083	58756	.094	(a)
53952	(a)	(a)	56654	.133	(a)	57726	.123	.025	58757	.43	(a)
53953	(a)	(a)	56690	.119	.31	57798	.029	(a)	58759	.053	(a)
54012	.045	–	56699	.08	.078	57800	.107	(a)	58802	.06	.39
54077	.129	.36	56758	.068	.123	57808	.06	(a)	58813	.23	(a)
54444	(a)	(a)	56759	.069	.07	57809	.062	(a)	58822	.165	(a)
55010	.39	.76	56760	.10	.087	57810	.06	.09	58837	.46	.155
55011	.105	2.01	56805	.131	(a)	57871	.072	.091	58840	.138	.11
55012	.125	.92	56806	.093	(a)	57913	.138	.206	58873	.22	.021
55013	.201	1.13	56807	.092	(a)	57997	.101	–	58903	.038	(a)
55014	(a)	(a)	56808	.12	(a)	57998	.061	.047	58904	.029	.108
55214	.102	.075	56900	.115	(a)	57999	.099	.065	58922	.37	.189
55371	.53	.096	56910	.058	(a)	58009	.099	(a)	59005	.072	.063
55410	(a)	(a)	56911	.195	(a)	58010	.142	(a)	59057	.53	(a)
55426	.244	(a)	56912	.158	.089	58020	.30	(a)	59058	.34	(a)
55597	.025	1.45	56913	.129	(a)	58056	.17	(a)	59188	.60	.047
55647	.051	.065	56915	.76	(a)	58057	.107	(a)	59189	.83	.25
55648	.023	(a)	56916	.69	.26	58058	.096	(a)	59223	.228	.128
55649	.027	(a)	56917	.199	(a)	58095	.135	1.22	59257	.019	.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	.121	(a)	59923	.014	.006	62003	23.70	—	91125	3.99	1.66
59378	.148	.124	59925	.42	1.15	63010	42.40	—	91127	2.68	.95
59481	.33	.096	59926	.36	.46	63011	53.00	—	91130	3.12	—
59482	.63	(a)	59927	.239	1.10	63012	75.30	—	91135	.87	(a)
59537	.16	.219	59931	.25	.37	63013	71.30	—	91150	2.54	4.25
59601	.123	1.80	59932	.27	.69	63215	78.20	—	91155	5.63	24.30
59647	.28	.141	59941	.084	(a)	63216	54.30	—	91160	1.60	—
59660	.226	.83	59947	.101	.26	63217	28.90	—	91175	1.38	—
59661	.111	(a)	59955	.032	.114	63218	9.72	—	91177	6.04	—
59693	.019	—	59963	.24	.32	63219	(a)	—	91179	6.06	—
59695	(a)	(a)	59964	.56	.059	63220	(a)	—	91190	3.25	(a)
59701	.009	.38	59970	.137	.147	64074	20.40	—	91200	1.78	—
59713	.202	.30	59973	.155	(a)	64075	14.40	—	91210	(a)	—
59722	.105	.023	59975	.191	.13	64500	(a)	—	91235	3.09	2.04
59723	.04	.03	59977	.109	(a)	65007	47.60	—	91250	4.66	(a)
59724	.06	.016	59984	.042	.041	66122	20.50	—	91265	38.10	2.97
59725	.075	.126	59985	.166	(a)	66123	11.30	—	91266	20.20	.79
59726	.055	.023	59986	.127	(a)	66309	32.90	—	91280	(a)	2.36
59738	.175	.052	59988	.049	.05	66561	76.20	—	91302	19.10	(a)
59750	.119	.141	59989	.022	.037	67017	70.70	—	91315	5.80	—
59751	.043	(a)	60010	23.50	—	67508	26.70	—	91324	12.90	(a)
59773	.036	.023	60011	27.10	—	67509	19.50	—	91325	(a)	(a)
59774	.029	.127	60012	44.50	—	67510	10.90	—	91340	8.44	6.25
59775	.038	.156	60013	38.10	—	67511	11.80	—	91341	6.93	3.25
59781	.103	.065	60015	28.50	—	67512	50.40	—	91342	7.74	3.00
59782	.154	.62	60016	32.00	—	67513	32.00	—	91343	1.53	1.21
59783	.15	(a)	60035	53.70	—	67634	61.20	—	91405	9.83	—
59784	.115	(a)	61000	23.30	—	67635	43.30	—	91436	7.84	1.75
59790	.135	(a)	61212	27.40	—	68001	132.00	—	91481	28.60	—
59798	.39	.33	61216	30.40	—	68439	170.00	—	91507	4.21	2.50
59806	.28	(a)	61217	27.70	—	68500	5.18	—	91523	65.00	—
59867	.152	(a)	61218	18.90	—	68604	3.18	—	91547	.37	—
59886	.021	.087	61223	134.00	—	68606	12.40	—	91551	2.29	.57
59889	.117	.192	61224	42.90	—	68607	9.82	—	91555	1.86	.81
59892	.15	(a)	61225	59.50	—	68702	8.09	—	91560	11.10	3.62
59904	.101	.088	61226	100.00	—	68703	6.06	—	91562	5.10	—
59905	.095	.112	61227	91.60	—	68706	26.00	—	91577	18.30	2.62
59914	.56	.65	62000	20.80	—	68707	25.70	—	91580	14.70	—
59915	.34	.53	62001	16.50	—	90089	6.63	—	91581	(a)	(a)
59917	.062	.222	62002	7.51	—	91111	3.99	4.62	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	3.09	2.96	98308	1.75	.84
91584	(a)	(a)	94569	4.51	3.25	97308	1.56	—	98309	13.40	1.85
91585	(a)	(a)	94590	19.40	—	97447	5.12	4.25	98344	1.32	.64
91586	(a)	(a)	94617	6.14	—	97501	(a)	—	98405	2.17	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	22.10	(a)
91588	(a)	(a)	95124	2.27	1.11	97503	(a)	—	98414	20.30	(a)
91589	(a)	(a)	95233	4.86	—	97504	(a)	—	98415	2.66	(a)
91590	5.30	—	95305	5.27	—	97650	5.62	3.00	98423	6.33	(a)
91591	(a)	(a)	95306	12.30	—	97651	15.10	3.62	98424	10.70	(a)
91606	30.50	—	95310	12.60	1.06	97652	13.10	3.87	98425	4.41	(a)
91618	(a)	(a)	95357	3.12	—	97653	4.81	2.50	98426	3.89	(a)
91629	6.24	(a)	95358	(a)	—	97654	8.38	2.37	98427	3.80	—
91636	10.70	—	95410	6.80	2.25	97655	11.70	3.50	98428	(a)	—
91641	2.90	(a)	95455	12.90	1.37	98002	2.12	.79	98429	2.78	—
91666	1.43	(a)	95487	3.65	(a)	98003	1.50	(a)	98430	(a)	—
91722	9.35	(a)	95505	6.01	1.75	98090	.202	—	98449	5.45	21.50
91746	5.10	4.62	95620	2.96	(a)	98091	.219	—	98482	5.84	5.12
91805	.32	—	95625	9.13	3.00	98092	.67	—	98483	8.63	12.50
92053	.79	.57	95630	(a)	(a)	98111	.78	—	98502	8.26	3.00
92054	.27	.219	95647	3.73	4.62	98150	(a)	—	98555	3.84	—
92055	7.57	.206	95648	(a)	(a)	98151	(a)	—	98597	.86	—
92101	11.80	2.50	96053	2.83	3.50	98152	7.13	.54	98598	.30	—
92102	7.12	2.75	96317	3.23	—	98153	8.02	(a)	98601	9.88	(a)
92215	4.44	2.50	96408	5.89	10.60	98154	9.47	(a)	98622	(a)	—
92338	2.74	1.62	96409	5.45	7.59	98155	13.30	(a)	98623	(a)	—
92445	6.13	—	96410	4.78	6.87	98156	(a)	(a)	98624	1.55	—
92446	9.00	1.50	96611	1.93	1.16	98157	8.46	.28	98636	3.80	2.87
92447	7.86	1.24	96702	6.78	(a)	98158	(a)	(a)	98640	170.00	—
92451	3.09	1.87	96703	(a)	—	98159	5.68	(a)	98658	13.70	—
92453	4.98	—	96816	6.36	—	98160	12.00	(a)	98659	2.45	.35
92478	2.46	1.37	96872	11.50	(a)	98161	13.50	(a)	98677	26.90	8.25
92593	40.60	—	96930	(a)	—	98162	(a)	(a)	98678	23.90	10.90
92663	1.45	—	97002	(a)	(a)	98163	14.10	.174	98698	(a)	(a)
94007	16.90	4.00	97003	(a)	(a)	98164	2.61	.06	98699	7.76	(a)
94099	3.84	—	97047	5.88	—	98257	2.27	—	98705	19.40	—
94225	13.50	—	97050	4.57	—	98303	26.60	5.05	98710	5.40	—
94276	7.05	3.50	97111	8.13	—	98304	8.40	3.03	98751	10.40	—
94304	3.95	(a)	97220	.84	(a)	98305	4.72	1.51	98805	7.05	1.16
94381	7.42	9.43	97221	(a)	1.11	98306	12.20	.82	98806	3.54	2.87
94404	6.68	3.67	97222	2.05	1.58	98307	2.66	.45	98810	6.66	—

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	6.42	1.68	99620	.74	—						
98820	13.50	2.87	99650	1.68	.84						
98871	(a)	(a)	99709	4.14	(a)						
98884	3.50	1.75	99718	2.17	—						
98914	1.67	.47	99746	3.67	2.62						
98949	2.34	.27	99760	.42	—						
98967	5.50	8.58	99777	11.50	—						
98993	7.27	3.23	99793	4.66	—						
99003	2.61	1.03	99798	(a)	(a)						
99004	5.34	1.25	99803	(a)	7.53						
99080	1.85	5.87	99826	1.32	.59						
99081	(a)	—	99827	.67	.52						
99082	(a)	—	99851	2.71	—						
99083	(a)	—	99917	4.39	—						
99084	(a)	(a)	99938	4.93	—						
99085	(a)	(a)	99943	14.30	—						
99111	2.69	—	99946	10.60	2.12						
99160	(a)	—	99948	8.76	16.80						
99163	6.41	.35	99952	9.75	13.30						
99165	1.40	(a)	99953	10.50	8.08						
99220	3.68	(a)	99954	7.66	10.40						
99221	(a)	(a)	99955	9.60	7.21						
99222	6.90	(a)	99963	1.06	—						
99223	.39	(a)	99969	6.68	2.93						
99303	21.50	—	99975	8.51	—						
99310	5.37	(a)	99986	(a)	—						
99315	15.80	1.62	99987	(a)	—						
99321	15.30	1.87	99988	5.90	—						
99445	(a)	(a)									
99471	1.67	—									
99505	6.15	—									
99506	7.57	—									
99507	6.60	—									
99570	3.54	(a)									
99571	.86	(a)									
99572	1.68	(a)									
99573	1.60	(a)									
99600	2.32	—									
99613	13.60	1.87									
99614	5.19	—									

\$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	.159	.167	10150	.78	(a)	11204	.49	.99	13111	1.58	.08
10011	.038	(a)	10151	19.60	—	11205	(a)	—	13112	.125	.054
10012	.044	(a)	10160	3.50	—	11206	.99	—	13201	.61	.123
10015	8.79	—	10204	.35	—	11207	12.50	—	13204	.69	.86
10020	(a)	(a)	10205	.39	—	11208	2.14	—	13205	.27	.34
10025	.038	(a)	10210	.63	(a)	11209	10.10	—	13206	(a)	(a)
10026	1.02	.017	10211	.63	(a)	11210	4.29	—	13207	(a)	(a)
10027	.038	(a)	10220	7.42	—	11211	22.30	—	13208	(a)	(a)
10036	.45	(a)	10255	.168	.14	11212	3.37	—	13314	.189	.012
10040	.121	.32	10256	.62	.198	11213	2.75	—	13351	.46	.045
10042	.58	.27	10257	.116	.146	11214	6.77	—	13352	.47	.028
10052	6.08	—	10309	.25	.012	11222	.114	—	13410	.97	1.66
10054	5.39	—	10315	.60	(a)	11234	.44	.041	13411	(a)	(a)
10060	.28	.044	10331	11.90	—	11248	.032	.013	13412	.33	1.19
10065	.42	.04	10332	20.60	—	11258	1.70	.148	13453	.38	(a)
10066	.43	.05	10352	.82	.044	11259	1.82	.148	13454	.44	(a)
10070	.091	.134	10367	5.74	—	11273	22.00	—	13455	.45	(a)
10071	.50	.074	10368	8.38	—	11274	21.10	—	13461	(a)	(a)
10072	6.49	—	10375	(a)	—	11288	2.08	.059	13506	1.44	.048
10073	.71	.34	10378	12.10	—	12014	.069	.029	13507	1.74	.109
10075	5.25	.121	10379	5.60	—	12356	1.86	.023	13590	.33	.61
10100	1.41	.043	10380	9.56	—	12361	.147	.066	13621	.084	.34
10101	.38	.16	10381	8.28	—	12362	.10	(a)	13670	.082	.018
10105	4.09	—	11007	2.44	—	12373	.038	.022	13673	1.29	.012
10107	2.16	.183	11020	.48	.138	12374	.97	.049	13715	.10	.111
10110	29.90	—	11039	.61	.054	12375	.48	.034	13716	.71	.073
10111	.199	.059	11052	3.13	—	12391	.075	.059	13720	.73	.043
10113	.57	—	11101	(a)	(a)	12393	.63	(a)	13759	.28	.085
10115	1.12	.055	11120	(a)	—	12467	.26	(a)	13930	.213	.147
10117	8.73	—	11126	.098	.023	12509	.042	.026	14068	.062	.01
10119	(a)	—	11127	.51	.006	12510	.53	.019	14101	.72	.033
10120	19.60	—	11128	.69	.051	12583	.237	(a)	14279	.32	.057
10130	5.57	—	11138	2.98	—	12651	.69	.45	14401	1.71	.076
10132	4.80	—	11155	.34	—	12683	.32	(a)	14405	1.43	—
10133	3.01	—	11160	(a)	(a)	12707	.66	.48	14527	.41	.169
10135	(a)	—	11167	.72	—	12797	.138	.177	14655	.139	—
10140	.067	.02	11168	3.74	—	12805	.51	.115	14731	3.10	—
10141	.135	.021	11201	21.40	—	12841	.85	—	14732	.23	—
10145	.65	.009	11202	6.31	—	12927	.148	—	14733	.98	—
10146	.63	.013	11203	1.18	.38	13049	.076	.044	14734	.42	—

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	.148	.11	16670	4.94	—	18501	1.37	.011	40072	(a)	—
14913	.53	.118	16676	.47	.01	18506	.30	.004	40075	41.90	—
15060	(a)	(a)	16694	.28	(a)	18507	.30	.007	40101	30.80	—
15061	(a)	(a)	16705	.32	.113	18570	3.09	—	40102	27.20	—
15062	.133	(a)	16722	(a)	—	18575	(a)	(a)	40111	9.71	—
15063	.155	(a)	16723	(a)	—	18616	.226	.49	40115	(a)	—
15070	.192	—	16750	.164	.035	18707	.015	.006	40117	(a)	—
15119	(a)	—	16751	.164	—	18708	.181	.016	40140	(a)	—
15120	(a)	—	16819	.80	(a)	18833	.179	(a)	41001	.33	—
15123	3.00	—	16820	.62	(a)	18834	.47	.079	41210	(a)	—
15124	1.05	—	16881	2.57	(a)	18911	1.48	.014	41421	.28	—
15188	.234	(a)	16890	.094	(a)	18912	2.78	.024	41422	.151	—
15223	.097	.039	16891	.103	(a)	18920	.72	.014	41510	74.30	—
15224	.77	.05	16892	.187	(a)	18991	(a)	—	41603	13.40	—
15300	(a)	—	16900	3.60	.061	19007	1.17	—	41604	7.37	—
15314	.34	(a)	16901	2.31	.082	19051	2.60	—	41620	1.79	—
15404	.061	(a)	16902	1.96	.045	19061	(a)	—	41650	18.90	—
15405	.089	(a)	16905	3.79	.053	19795	.48	(a)	41664	41.50	—
15406	.227	.056	16906	2.42	.075	19796	.57	—	41665	4.85	—
15488	.57	(a)	16910	2.16	.039	40005	(a)	—	41666	(a)	—
15538	.60	.014	16911	1.96	.038	40006	(a)	—	41667	113.00	—
15600	1.51	.073	16915	2.22	.037	40010	(a)	—	41668	106.00	—
15607	.25	—	16916	1.85	.044	40015	(a)	—	41669	.74	—
15608	.34	.007	16920	4.92	.085	40020	(a)	—	41670	1.25	—
15656	9.94	—	16921	4.49	.034	40026	(a)	—	41672	(a)	—
15699	.62	—	16930	2.83	.106	40031	(a)	—	41673	(a)	—
15733	.148	.03	16931	3.05	.045	40032	(a)	—	41675	(a)	—
15839	.45	.02	16940	6.14	.034	40040	(a)	—	41677	.37	—
15991	.37	.051	16941	2.46	.06	40041	(a)	—	41678	87.90	—
15993	.31	.032	18078	.181	.10	40042	(a)	—	41679	(a)	(a)
16005	.053	.03	18109	.62	.022	40045	274.00	—	41680	9.83	—
16009	.182	.111	18110	.49	.023	40046	54.10	—	41696	1.17	—
16402	2.23	—	18200	(a)	—	40047	19.30	—	41697	.81	—
16403	1.41	.159	18205	.28	.39	40059	6.91	—	41700	(a)	—
16404	1.78	—	18206	.80	.077	40061	3.66	—	41715	6.24	—
16471	.35	—	18335	.57	.011	40063	123.00	—	41716	3.97	—
16501	.112	(a)	18435	1.49	.048	40064	36.00	—	43007	(a)	—
16527	.172	.27	18436	1.21	.103	40066	(a)	—	43117	(a)	—
16588	.084	(a)	18437	.82	(a)	40067	(a)	—	43151	20.90	—
16604	.141	.10	18438	1.58	(a)	40069	(a)	—	43152	26.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	79.40	—	44112	.71	—	45771	.26	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.086	.051	47318	11.60	—
43421	21.80	—	44193	(a)	—	45900	.172	.035	47367	.37	—
43422	114.00	—	44194	(a)	—	45901	.148	.039	47420	2.53	—
43424	(a)	—	44222	(a)	—	45937	.179	—	47468	(a)	—
43470	6.80	—	44276	107.00	—	45993	(a)	(a)	47469	2.84	—
43517	(a)	—	44277	69.10	—	46004	18.00	—	47471	2.46	—
43518	17.80	—	44280	.37	—	46005	14.40	—	47473	3.21	—
43550	77.60	—	44311	9.17	—	46112	.121	—	47474	3.59	—
43551	43.10	—	44315	6.17	—	46202	2.81	—	47475	2.84	—
43626	14.20	—	44427	111.00	—	46362	307.00	—	47476	2.84	—
43628	185.00	—	44428	112.00	—	46426	44.80	—	47477	3.78	—
43629	156.00	—	44429	1.68	—	46427	59.80	—	47478	3.97	—
43754	(a)	—	44430	1.17	—	46510	(a)	—	47600	(a)	—
43760	5.21	—	44431	3.73	—	46590	(a)	—	47610	(a)	—
43822	5.41	—	44432	1.18	—	46603	3.76	—	48039	56.30	—
43840	.067	—	44433	37.60	—	46604	4.34	—	48177	(a)	—
43860	4.26	—	44434	72.00	—	46606	11.60	—	48178	(a)	—
43889	1.52	—	44435	74.50	—	46607	15.90	—	48206	37.60	—
43945	(a)	—	44436	87.10	—	46622	15.80	—	48252	(a)	—
43946	(a)	—	44437	72.20	—	46671	(a)	—	48441	.158	—
43990	(a)	(a)	44438	57.00	—	46700	160.00	—	48557	15.80	—
43991	(a)	—	44439	111.00	—	46773	(a)	—	48558	13.70	—
44009	3.66	—	44440	91.80	—	46822	(a)	—	48600	89.60	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	15.20	—	44501	(a)	—	46882	(a)	—	48636	1.81	(a)
44070	4.50	—	45190	2.22	—	46911	28.10	—	48637	12.10	—
44071	5.00	—	45191	1.57	—	46912	51.50	—	48638	5.99	—
44072	3.46	—	45192	1.84	—	46913	(a)	—	48727	(a)	—
44100	2.14	—	45193	1.09	—	46914	(a)	—	48808	2.54	—
44101	2.23	—	45210	1.37	—	46915	(a)	—	48924	(a)	—
44102	1.74	—	45224	(a)	—	46916	(a)	—	48925	289.00	—
44103	1.54	—	45225	(a)	—	47050	1.48	—	49005	.25	—
44104	.65	—	45334	45.80	—	47051	(a)	—	49111	3.89	—
44105	(a)	—	45380	.173	(a)	47052	(a)	—	49181	18.40	—
44106	(a)	—	45450	13.50	—	47103	(a)	—	49183	22.40	—
44108	.76	—	45523	(a)	—	47146	(a)	—	49184	47.30	—
44109	1.92	—	45524	(a)	—	47147	(a)	—	49185	43.10	—
44110	1.96	—	45539	(a)	—	47221	175.00	—	49239	.13	.36
44111	1.20	—	45678	.40	—	47253	(a)	—	49292	1.35	—

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	.55	.215	51702	.171	(a)	51986	.27	.082
49333	9.87	—	51241	1.63	.24	51703	.071	(a)	51999	.113	.32
49451	(a)	—	51250	.29	(a)	51734	.133	.43	52002	.099	.104
49452	(a)	—	51251	.047	(a)	51741	.29	.26	52075	.21	.197
49617	.247	.112	51252	.166	.061	51752	.241	.141	52076	.25	(a)
49618	.207	.046	51253	.141	(a)	51767	.018	.007	52109	.025	(a)
49619	.39	.085	51254	.044	.025	51777	.061	.058	52134	.33	.56
49763	2.53	—	51255	.73	(a)	51790	.102	(a)	52137	.083	(a)
49800	(a)	—	51300	.084	.127	51796	.104	(a)	52150	.61	(a)
49801	154.00	—	51305	.084	.76	51808	.37	.53	52315	.08	.27
49802	13.70	—	51315	.084	.08	51809	.46	.173	52341	.052	(a)
49803	24.20	—	51330	.11	.82	51833	.092	.051	52342	.15	(a)
49840	1.52	—	51333	.036	.28	51850	.27	(a)	52343	.091	(a)
49870	121.00	—	51340	.045	(a)	51851	.181	(a)	52401	.28	(a)
49890	(a)	—	51350	.142	.115	51852	.42	(a)	52402	.025	(a)
49891	(a)	—	51351	.127	.045	51853	.171	(a)	52432	.124	(a)
49902	(a)	—	51352	.174	.09	51854	.38	(a)	52433	.113	.65
49903	(a)	—	51355	.119	.082	51855	.40	(a)	52435	.142	(a)
50010	.27	.33	51356	.128	.47	51856	.221	(a)	52438	.103	(a)
50011	.10	(a)	51357	.12	.95	51857	.38	(a)	52440	.161	(a)
50012	.099	(a)	51358	.29	.111	51869	.123	.138	52467	.149	(a)
50015	.174	(a)	51359	.25	.62	51877	.69	.156	52469	.052	.085
50017	.132	(a)	51370	.54	2.69	51889	.114	.01	52505	.26	.195
50018	.091	(a)	51380	.054	.039	51896	.053	.017	52547	.245	.058
50019	.071	(a)	51400	.26	(a)	51900	.069	.098	52581	1.26	1.80
50045	.30	(a)	51401	.38	(a)	51909	.241	.048	52619	.089	(a)
50047	.034	(a)	51500	.102	.145	51919	.115	(a)	52660	.132	—
51001	.062	.38	51516	.111	—	51926	.117	.041	52744	.35	.052
51005	.013	(a)	51517	.126	—	51927	.063	.10	52767	.224	(a)
51116	.157	.64	51550	.125	.42	51934	.128	.082	52876	(a)	(a)
51201	.046	(a)	51551	.044	.83	51941	.116	.034	52911	.071	.42
51205	.139	.046	51552	.075	.137	51942	.186	—	52967	.027	.052
51206	.022	.37	51553	.135	(a)	51956	.50	.14	53001	.26	.241
51210	.109	(a)	51554	.013	(a)	51957	.44	.37	53077	.125	.204
51211	(a)	(a)	51575	.038	.023	51958	.39	.31	53095	.086	(a)
51220	.37	1.48	51576	.241	.101	51959	.40	(a)	53096	.119	(a)
51221	.207	1.47	51600	.164	.194	51960	.053	.30	53121	.34	.46
51222	.25	4.76	51613	.108	.141	51970	.231	.138	53147	.038	(a)
51224	.26	1.17	51625	.057	(a)	51982	.068	.068	53229	.212	(a)
51230	.045	.64	51666	.06	.085	51985	.104	—	53271	.064	(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	.209	.249	55715	.27	.169	56918	.084	(a)	58096	.237	1.35
53374	.093	.191	55716	.38	.41	56919	.215	(a)	58301	.067	.086
53375	.049	.31	55717	.28	(a)	56920	.196	(a)	58302	.064	.042
53376	.079	.159	55718	.28	(a)	56980	.132	(a)	58397	.37	.45
53377	.081	.172	55802	.061	.013	57001	.045	.021	58408	.087	—
53403	.051	(a)	55918	.152	1.76	57002	.029	.08	58409	.111	—
53425	.196	(a)	55919	.021	2.95	57090	.32	.83	58456	.059	—
53565	.059	.081	56040	.014	.028	57146	.20	.64	58457	.086	—
53631	.039	.019	56041	.095	(a)	57202	.117	(a)	58458	.111	—
53632	.045	.029	56042	.119	(a)	57257	.145	.042	58459	.133	—
53731	.041	(a)	56170	.193	(a)	57401	.082	.079	58503	.099	.08
53732	.28	.45	56171	.095	(a)	57403	.125	.03	58532	.128	(a)
53733	.184	.177	56202	.095	.063	57410	.04	.164	58559	.026	(a)
53734	.67	—	56390	.165	.64	57411	.048	(a)	58560	.063	(a)
53803	.47	(a)	56391	.142	.25	57572	.023	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.229	.107	57600	.07	.03	58575	.081	.098
53902	(a)	(a)	56488	.102	.042	57611	.103	.044	58627	.26	.011
53903	(a)	(a)	56567	.20	(a)	57625	.61	(a)	58663	.44	.65
53904	(a)	(a)	56650	.61	(a)	57651	.074	.037	58682	.231	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.134	.38	58713	.039	(a)
53907	.124	.078	56652	.238	(a)	57716	.064	.08	58737	.167	.49
53951	(a)	(a)	56653	.229	(a)	57725	.14	.083	58756	.083	(a)
53952	(a)	(a)	56654	.117	(a)	57726	.109	.025	58757	.56	(a)
53953	(a)	(a)	56690	.053	.31	57798	.038	(a)	58759	.07	(a)
54012	.067	—	56699	.105	.078	57800	.141	(a)	58802	.079	.39
54077	.17	.36	56758	.089	.123	57808	.053	(a)	58813	.203	(a)
54444	(a)	(a)	56759	.091	.07	57809	.055	(a)	58822	.218	(a)
55010	.51	.76	56760	.131	.087	57810	.053	.09	58837	.41	.155
55011	.139	2.01	56805	.173	(a)	57871	.064	.091	58840	.122	.11
55012	.165	.92	56806	.122	(a)	57913	.182	.206	58873	.195	.021
55013	.178	1.13	56807	.121	(a)	57997	.148	—	58903	.05	(a)
55014	(a)	(a)	56808	.158	(a)	57998	.081	.047	58904	.038	.108
55214	.134	.075	56900	.152	(a)	57999	.088	.065	58922	.32	.189
55371	.236	.096	56910	.076	(a)	58009	.088	(a)	59005	.095	.063
55410	(a)	(a)	56911	.172	(a)	58010	.188	(a)	59057	.70	(a)
55426	.215	(a)	56912	.14	.089	58020	.134	(a)	59058	.45	(a)
55597	.033	1.45	56913	.114	(a)	58056	.224	(a)	59188	.27	.047
55647	.067	.065	56915	.67	(a)	58057	.141	(a)	59189	.37	.25
55648	.03	(a)	56916	.61	.26	58058	.127	(a)	59223	.202	.128
55649	.036	(a)	56917	.176	(a)	58095	.178	1.22	59257	.026	.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	.16	(a)	59923	.018	.006	62003	23.70	—	91125	4.44	1.66
59378	.131	.124	59925	.26	1.15	63010	53.10	—	91127	3.64	.95
59481	.43	.096	59926	.221	.46	63011	66.40	—	91130	2.80	—
59482	.28	(a)	59927	.148	1.10	63012	94.40	—	91135	.78	(a)
59537	.141	.219	59931	.33	.37	63013	89.40	—	91150	3.44	4.25
59601	.162	1.80	59932	.36	.69	63215	78.30	—	91155	7.64	24.30
59647	.124	.141	59941	.111	(a)	63216	54.30	—	91160	1.78	—
59660	.30	.83	59947	.09	.26	63217	55.00	—	91175	1.53	—
59661	.146	(a)	59955	.043	.114	63218	18.50	—	91177	6.71	—
59693	.024	—	59963	.32	.32	63219	(a)	—	91179	6.74	—
59695	(a)	(a)	59964	.74	.059	63220	(a)	—	91190	3.61	(a)
59701	.012	.38	59970	.121	.147	64074	15.60	—	91200	1.60	—
59713	.27	.30	59973	.204	(a)	64075	11.00	—	91210	(a)	—
59722	.138	.023	59975	.169	.13	64500	(a)	—	91235	4.20	2.04
59723	.052	.03	59977	.097	(a)	65007	47.70	—	91250	6.32	(a)
59724	.08	.016	59984	.056	.041	66122	20.50	—	91265	34.20	2.97
59725	.099	.126	59985	.219	(a)	66123	11.30	—	91266	18.10	.79
59726	.072	.023	59986	.167	(a)	66309	32.90	—	91280	(a)	2.36
59738	.231	.052	59988	.043	.05	66561	76.30	—	91302	18.90	(a)
59750	.105	.141	59989	.029	.037	67017	70.80	—	91315	5.74	—
59751	.038	(a)	60010	29.50	—	67508	22.70	—	91324	12.80	(a)
59773	.016	.023	60011	33.90	—	67509	16.60	—	91325	(a)	(a)
59774	.013	.127	60012	55.80	—	67510	9.26	—	91340	8.34	6.25
59775	.017	.156	60013	47.80	—	67511	10.00	—	91341	7.70	3.25
59781	.091	.065	60015	35.70	—	67512	42.90	—	91342	7.65	3.00
59782	.136	.62	60016	40.10	—	67513	27.20	—	91343	1.70	1.21
59783	.133	(a)	60035	53.80	—	67634	61.30	—	91405	9.71	—
59784	.102	(a)	61000	29.20	—	67635	43.40	—	91436	8.71	1.75
59790	.178	(a)	61212	27.50	—	68001	132.00	—	91481	31.80	—
59798	.35	.33	61216	30.50	—	68439	170.00	—	91507	4.68	2.50
59806	.248	(a)	61217	27.70	—	68500	6.49	—	91523	72.20	—
59867	.20	(a)	61218	18.90	—	68604	3.18	—	91547	.41	—
59886	.027	.087	61223	135.00	—	68606	12.40	—	91551	2.55	.57
59889	.052	.192	61224	42.90	—	68607	9.83	—	91555	2.53	.81
59892	.133	(a)	61225	59.50	—	68702	8.10	—	91560	10.00	3.62
59904	.09	.088	61226	100.00	—	68703	6.07	—	91562	5.67	—
59905	.125	.112	61227	91.70	—	68706	26.00	—	91577	20.30	2.62
59914	.74	.65	62000	20.90	—	68707	25.70	—	91580	13.20	—
59915	.30	.53	62001	16.50	—	90089	7.37	—	91581	(a)	(a)
59917	.055	.222	62002	7.52	—	91111	5.41	4.62	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	4.20	2.96	98308	1.94	.84
91584	(a)	(a)	94569	5.01	3.25	97308	1.40	—	98309	12.00	1.85
91585	(a)	(a)	94590	21.60	—	97447	4.60	4.25	98344	1.30	.64
91586	(a)	(a)	94617	6.82	—	97501	(a)	—	98405	2.14	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	24.60	(a)
91588	(a)	(a)	95124	2.52	1.11	97503	(a)	—	98414	22.50	(a)
91589	(a)	(a)	95233	5.39	—	97504	(a)	—	98415	2.96	(a)
91590	5.89	—	95305	5.86	—	97650	6.24	3.00	98423	7.04	(a)
91591	(a)	(a)	95306	11.00	—	97651	13.60	3.62	98424	11.90	(a)
91606	27.40	—	95310	14.00	1.06	97652	11.80	3.87	98425	4.90	(a)
91618	(a)	(a)	95357	2.80	—	97653	5.34	2.50	98426	4.33	(a)
91629	5.60	(a)	95358	(a)	—	97654	9.31	2.37	98427	4.22	—
91636	9.60	—	95410	7.56	2.25	97655	10.50	3.50	98428	(a)	—
91641	2.60	(a)	95455	11.60	1.37	98002	1.90	.79	98429	2.50	—
91666	1.59	(a)	95487	4.05	(a)	98003	1.67	(a)	98430	(a)	—
91722	8.40	(a)	95505	5.40	1.75	98090	.225	—	98449	6.05	21.50
91746	5.67	4.62	95620	3.29	(a)	98091	.244	—	98482	6.49	5.12
91805	.36	—	95625	9.03	3.00	98092	.74	—	98483	9.58	12.50
92053	.88	.57	95630	(a)	(a)	98111	1.06	—	98502	9.17	3.00
92054	.30	.219	95647	5.06	4.62	98150	(a)	—	98555	4.27	—
92055	8.41	.206	95648	(a)	(a)	98151	(a)	—	98597	.96	—
92101	13.10	2.50	96053	3.84	3.50	98152	6.40	.54	98598	.33	—
92102	7.91	2.75	96317	2.90	—	98153	7.20	(a)	98601	11.00	(a)
92215	6.02	2.50	96408	6.55	10.60	98154	8.50	(a)	98622	(a)	—
92338	3.04	1.62	96409	6.05	7.59	98155	11.90	(a)	98623	(a)	—
92445	5.50	—	96410	5.31	6.87	98156	(a)	(a)	98624	1.73	—
92446	10.00	1.50	96611	1.91	1.16	98157	7.60	.28	98636	5.16	2.87
92447	8.74	1.24	96702	7.53	(a)	98158	(a)	(a)	98640	189.00	—
92451	4.20	1.87	96703	(a)	—	98159	5.10	(a)	98658	12.30	—
92453	5.53	—	96816	7.07	—	98160	10.80	(a)	98659	2.20	.35
92478	2.74	1.37	96872	10.30	(a)	98161	12.10	(a)	98677	29.90	8.25
92593	55.10	—	96930	(a)	—	98162	(a)	(a)	98678	26.50	10.90
92663	1.30	—	97002	(a)	(a)	98163	12.70	.174	98698	(a)	(a)
94007	18.80	4.00	97003	(a)	(a)	98164	3.54	.06	98699	8.63	(a)
94099	4.27	—	97047	5.81	—	98257	2.52	—	98705	17.40	—
94225	15.00	—	97050	4.51	—	98303	23.90	5.05	98710	6.00	—
94276	7.83	3.50	97111	9.04	—	98304	9.34	3.03	98751	9.30	—
94304	5.36	(a)	97220	.75	(a)	98305	4.67	1.51	98805	7.83	1.16
94381	10.10	9.43	97221	(a)	1.11	98306	12.00	.82	98806	4.81	2.87
94404	7.42	3.67	97222	2.78	1.58	98307	2.96	.45	98810	6.58	—

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	6.35	1.68	99620	.82	—						
98820	15.00	2.87	99650	2.28	.84						
98871	(a)	(a)	99709	5.62	(a)						
98884	3.89	1.75	99718	2.41	—						
98914	1.50	.47	99746	4.08	2.62						
98949	2.10	.27	99760	.47	—						
98967	6.11	8.58	99777	11.40	—						
98993	9.86	3.23	99793	5.18	—						
99003	2.90	1.03	99798	(a)	(a)						
99004	5.28	1.25	99803	(a)	7.53						
99080	2.05	5.87	99826	1.30	.59						
99081	(a)	—	99827	.74	.52						
99082	(a)	—	99851	3.01	—						
99083	(a)	—	99917	4.87	—						
99084	(a)	(a)	99938	5.48	—						
99085	(a)	(a)	99943	15.90	—						
99111	2.99	—	99946	11.80	2.12						
99160	(a)	—	99948	11.90	16.80						
99163	7.12	.35	99952	9.64	13.30						
99165	1.56	(a)	99953	10.40	8.08						
99220	3.30	(a)	99954	7.57	10.40						
99221	(a)	(a)	99955	9.49	7.21						
99222	6.20	(a)	99963	1.18	—						
99223	.44	(a)	99969	6.00	2.93						
99303	23.90	—	99975	8.41	—						
99310	5.97	(a)	99986	(a)	—						
99315	17.60	1.62	99987	(a)	—						
99321	17.00	1.87	99988	5.30	—						
99445	(a)	(a)									
99471	1.50	—									
99505	8.35	—									
99506	10.30	—									
99507	8.95	—									
99570	4.81	(a)									
99571	1.16	(a)									
99572	2.28	(a)									
99573	2.18	(a)									
99600	2.29	—									
99613	15.10	1.87									
99614	5.13	—									

\$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	.123	.167	10150	.51	(a)	11204	.32	.99	13111	.71	.08
10011	.029	(a)	10151	12.80	—	11205	(a)	—	13112	.054	.054
10012	.034	(a)	10160	2.29	—	11206	.55	—	13201	.80	.123
10015	6.75	—	10204	.231	—	11207	7.00	—	13204	.90	.86
10020	(a)	(a)	10205	.26	—	11208	1.20	—	13205	.35	.34
10025	.029	(a)	10210	.41	(a)	11209	5.64	—	13206	(a)	(a)
10026	.67	.017	10211	.41	(a)	11210	2.40	—	13207	(a)	(a)
10027	.029	(a)	10220	4.85	—	11211	12.50	—	13208	(a)	(a)
10036	.59	(a)	10255	.219	.14	11212	1.89	—	13314	.123	.012
10040	.094	.32	10256	.80	.198	11213	1.54	—	13351	.30	.045
10042	.38	.27	10257	.151	.146	11214	3.79	—	13352	.31	.028
10052	4.67	—	10309	.166	.012	11222	.064	—	13410	1.26	1.66
10054	4.14	—	10315	.39	(a)	11234	.29	.041	13411	(a)	(a)
10060	.183	.044	10331	9.16	—	11248	.042	.013	13412	.43	1.19
10065	.27	.04	10332	15.80	—	11258	.76	.148	13453	.49	(a)
10066	.28	.05	10352	.37	.044	11259	.82	.148	13454	.57	(a)
10070	.07	.134	10367	3.21	—	11273	14.40	—	13455	.58	(a)
10071	.33	.074	10368	4.69	—	11274	13.80	—	13461	(a)	(a)
10072	3.63	—	10375	(a)	—	11288	.93	.059	13506	.94	.048
10073	.92	.34	10378	9.27	—	12014	.09	.029	13507	1.14	.109
10075	6.84	.121	10379	4.30	—	12356	1.22	.023	13590	.43	.61
10100	.63	.043	10380	7.35	—	12361	.064	.066	13621	.11	.34
10101	.247	.16	10381	6.37	—	12362	.077	(a)	13670	.036	.018
10105	2.67	—	11007	1.37	—	12373	.029	.022	13673	.58	.012
10107	2.82	.183	11020	.31	.138	12374	.63	.049	13715	.077	.111
10110	23.00	—	11039	.80	.054	12375	.31	.034	13716	.47	.073
10111	.154	.059	11052	2.33	—	12391	.058	.059	13720	.33	.043
10113	.37	—	11101	(a)	(a)	12393	.41	(a)	13759	.183	.085
10115	.74	.055	11120	(a)	—	12467	.172	(a)	13930	.165	.147
10117	6.71	—	11126	.064	.023	12509	.055	.026	14068	.04	.01
10119	(a)	—	11127	.39	.006	12510	.70	.019	14101	.47	.033
10120	15.00	—	11128	.53	.051	12583	.31	(a)	14279	.42	.057
10130	3.65	—	11138	2.29	—	12651	.90	.45	14401	.77	.076
10132	3.14	—	11155	.22	—	12683	.41	(a)	14405	.80	—
10133	2.24	—	11160	(a)	(a)	12707	.51	.48	14527	.31	.169
10135	(a)	—	11167	.54	—	12797	.107	.177	14655	.091	—
10140	.029	.02	11168	2.78	—	12805	.33	.115	14731	2.31	—
10141	.059	.021	11201	12.00	—	12841	.55	—	14732	.171	—
10145	.28	.009	11202	3.54	—	12927	.097	—	14733	.64	—
10146	.28	.013	11203	.91	.38	13049	.033	.044	14734	.27	—

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	.193	.11	16670	3.80	—	18501	.61	.011	40072	(a)	—
14913	.34	.118	16676	.31	.01	18506	.39	.004	40075	15.70	—
15060	(a)	(a)	16694	.36	(a)	18507	.193	.007	40101	33.50	—
15061	(a)	(a)	16705	.247	.113	18570	2.02	—	40102	29.60	—
15062	.173	(a)	16722	(a)	—	18575	(a)	(a)	40111	7.46	—
15063	.202	(a)	16723	(a)	—	18616	.29	.49	40115	(a)	—
15070	.108	—	16750	.107	.035	18707	.012	.006	40117	(a)	—
15119	(a)	—	16751	.107	—	18708	.118	.016	40140	(a)	—
15120	(a)	—	16819	1.05	(a)	18833	.139	(a)	41001	.25	—
15123	2.23	—	16820	.81	(a)	18834	.31	.079	41210	(a)	—
15124	.78	—	16881	1.68	(a)	18911	.97	.014	41421	.38	—
15188	.30	(a)	16890	.123	(a)	18912	1.82	.024	41422	.20	—
15223	.042	.039	16891	.134	(a)	18920	.47	.014	41510	48.60	—
15224	.34	.05	16892	.243	(a)	18991	(a)	—	41603	17.80	—
15300	(a)	—	16900	2.01	.061	19007	.87	—	41604	9.75	—
15314	.22	(a)	16901	1.29	.082	19051	1.93	—	41620	1.00	—
15404	.079	(a)	16902	1.09	.045	19061	(a)	—	41650	25.00	—
15405	.116	(a)	16905	2.11	.053	19795	.32	(a)	41664	31.90	—
15406	.30	.056	16906	1.35	.075	19796	.37	—	41665	3.73	—
15488	.74	(a)	16910	1.21	.039	40005	(a)	—	41666	(a)	—
15538	.39	.014	16911	1.09	.038	40006	(a)	—	41667	87.10	—
15600	.99	.073	16915	1.24	.037	40010	(a)	—	41668	81.70	—
15607	.141	—	16916	1.03	.044	40015	(a)	—	41669	.57	—
15608	.22	.007	16920	2.74	.085	40020	(a)	—	41670	.96	—
15656	6.50	—	16921	2.51	.034	40026	(a)	—	41672	(a)	—
15699	.35	—	16930	1.58	.106	40031	(a)	—	41673	(a)	—
15733	.193	.03	16931	1.70	.045	40032	(a)	—	41675	(a)	—
15839	.30	.02	16940	3.42	.034	40040	(a)	—	41677	.207	—
15991	.242	.051	16941	1.37	.06	40041	(a)	—	41678	64.20	—
15993	.204	.032	18078	.14	.10	40042	(a)	—	41679	(a)	(a)
16005	.041	.03	18109	.40	.022	40045	211.00	—	41680	13.00	—
16009	.237	.111	18110	.32	.023	40046	41.60	—	41696	.65	—
16402	1.46	—	18200	(a)	—	40047	14.80	—	41697	.46	—
16403	.92	.159	18205	.216	.39	40059	5.31	—	41700	(a)	—
16404	1.17	—	18206	.52	.077	40061	2.82	—	41715	8.25	—
16471	.199	—	18335	.38	.011	40063	94.20	—	41716	5.25	—
16501	.087	(a)	18435	.67	.048	40064	27.70	—	43007	(a)	—
16527	.133	.27	18436	.54	.103	40066	(a)	—	43117	(a)	—
16588	.11	(a)	18437	.54	(a)	40067	(a)	—	43151	7.80	—
16604	.184	.10	18438	1.03	(a)	40069	(a)	—	43152	19.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	29.70	—	44112	.44	—	45771	.34	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.112	.051	47318	8.88	—
43421	8.14	—	44193	(a)	—	45900	.113	.035	47367	.207	—
43422	42.70	—	44194	(a)	—	45901	.097	.039	47420	1.95	—
43424	(a)	—	44222	(a)	—	45937	.067	—	47468	(a)	—
43470	3.81	—	44276	39.80	—	45993	(a)	(a)	47469	3.75	—
43517	(a)	—	44277	25.80	—	46004	23.80	—	47471	3.25	—
43518	13.70	—	44280	.207	—	46005	19.00	—	47473	4.25	—
43550	29.00	—	44311	7.05	—	46112	.132	—	47474	4.75	—
43551	16.10	—	44315	4.74	—	46202	1.97	—	47475	3.75	—
43626	10.90	—	44427	121.00	—	46362	224.00	—	47476	3.75	—
43628	142.00	—	44428	122.00	—	46426	32.70	—	47477	5.00	—
43629	120.00	—	44429	1.83	—	46427	43.70	—	47478	5.25	—
43754	(a)	—	44430	1.27	—	46510	(a)	—	47600	(a)	—
43760	4.01	—	44431	4.06	—	46590	(a)	—	47610	(a)	—
43822	3.03	—	44432	1.29	—	46603	2.75	—	48039	21.10	—
43840	.037	—	44433	41.00	—	46604	3.17	—	48177	(a)	—
43860	2.38	—	44434	78.40	—	46606	8.44	—	48178	(a)	—
43889	.85	—	44435	81.20	—	46607	11.60	—	48206	28.90	—
43945	(a)	—	44436	94.80	—	46622	8.85	—	48252	(a)	—
43946	(a)	—	44437	78.60	—	46671	(a)	—	48441	.121	—
43990	(a)	(a)	44438	62.10	—	46700	59.70	—	48557	12.10	—
43991	(a)	—	44439	121.00	—	46773	(a)	—	48558	10.60	—
44009	2.72	—	44440	100.00	—	46822	(a)	—	48600	65.40	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	11.70	—	44501	(a)	—	46882	(a)	—	48636	.79	(a)
44070	3.46	—	45190	1.55	—	46911	21.60	—	48637	9.27	—
44071	3.85	—	45191	1.10	—	46912	39.60	—	48638	4.60	—
44072	2.66	—	45192	1.29	—	46913	(a)	—	48727	(a)	—
44100	1.33	—	45193	.76	—	46914	(a)	—	48808	1.66	—
44101	1.38	—	45210	.96	—	46915	(a)	—	48924	(a)	—
44102	1.08	—	45224	(a)	—	46916	(a)	—	48925	222.00	—
44103	.95	—	45225	(a)	—	47050	.83	—	49005	.141	—
44104	.40	—	45334	17.10	—	47051	(a)	—	49111	2.55	—
44105	(a)	—	45380	.226	(a)	47052	(a)	—	49181	6.88	—
44106	(a)	—	45450	5.03	—	47103	(a)	—	49183	8.39	—
44108	.47	—	45523	(a)	—	47146	(a)	—	49184	17.70	—
44109	1.19	—	45524	(a)	—	47147	(a)	—	49185	16.10	—
44110	1.22	—	45539	(a)	—	47221	65.50	—	49239	.169	.36
44111	.75	—	45678	.224	—	47253	(a)	—	49292	.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
49305	(a)	—	51240	.244	.215	51702	.075	(a)	51986	.119	.082
49333	3.69	—	51241	.73	.24	51703	.031	(a)	51999	.05	.32
49451	(a)	—	51250	.126	(a)	51734	.058	.43	52002	.044	.104
49452	(a)	—	51251	.021	(a)	51741	.127	.26	52075	.092	.197
49617	.184	.112	51252	.074	.061	51752	.107	.141	52076	.111	(a)
49618	.154	.046	51253	.063	(a)	51767	.016	.007	52109	.011	(a)
49619	.29	.085	51254	.02	.025	51777	.056	.058	52134	.147	.56
49763	1.89	—	51255	.32	(a)	51790	.093	(a)	52137	.036	(a)
49800	(a)	—	51300	.077	.127	51796	.046	(a)	52150	.27	(a)
49801	57.70	—	51305	.077	.76	51808	.165	.53	52315	.073	.27
49802	5.12	—	51315	.11	.08	51809	.204	.173	52341	.023	(a)
49803	9.06	—	51330	.048	.82	51833	.084	.051	52342	.066	(a)
49840	.85	—	51333	.016	.28	51850	.117	(a)	52343	.04	(a)
49870	92.80	—	51340	.02	(a)	51851	.079	(a)	52401	.124	(a)
49890	(a)	—	51350	.129	.115	51852	.186	(a)	52402	.011	(a)
49891	(a)	—	51351	.116	.045	51853	.075	(a)	52432	.055	(a)
49902	(a)	—	51352	.159	.09	51854	.168	(a)	52433	.05	.65
49903	(a)	—	51355	.108	.082	51855	.176	(a)	52435	.063	(a)
50010	.119	.33	51356	.117	.47	51856	.097	(a)	52438	.046	(a)
50011	.044	(a)	51357	.156	.95	51857	.166	(a)	52440	.072	(a)
50012	.044	(a)	51358	.38	.111	51869	.055	.138	52467	.066	(a)
50015	.077	(a)	51359	.33	.62	51877	.31	.156	52469	.023	.085
50017	.059	(a)	51370	.238	2.69	51889	.051	.01	52505	.115	.195
50018	.04	(a)	51380	.024	.039	51896	.024	.017	52547	.107	.058
50019	.031	(a)	51400	.114	(a)	51900	.063	.098	52581	.56	1.80
50045	.134	(a)	51401	.167	(a)	51909	.106	.048	52619	.039	(a)
50047	.015	(a)	51500	.045	.145	51919	.051	(a)	52660	.074	—
51001	.027	.38	51516	.062	—	51926	.052	.041	52744	.32	.052
51005	.006	(a)	51517	.07	—	51927	.028	.10	52767	.098	(a)
51116	.069	.64	51550	.056	.42	51934	.057	.082	52876	(a)	(a)
51201	.02	(a)	51551	.019	.83	51941	.052	.034	52911	.031	.42
51205	.062	.046	51552	.034	.137	51942	.083	—	52967	.012	.052
51206	.01	.37	51553	.06	(a)	51956	.223	.14	53001	.115	.241
51210	.048	(a)	51554	.006	(a)	51957	.197	.37	53077	.055	.204
51211	(a)	(a)	51575	.035	.023	51958	.175	.31	53095	.038	(a)
51220	.163	1.48	51576	.107	.101	51959	.179	(a)	53096	.053	(a)
51221	.091	1.47	51600	.073	.194	51960	.024	.30	53121	.15	.46
51222	.11	4.76	51613	.048	.141	51970	.103	.138	53147	.017	(a)
51224	.116	1.17	51625	.025	(a)	51982	.03	.068	53229	.093	(a)
51230	.02	.64	51666	.055	.085	51985	.058	—	53271	.028	(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	.092	.249	55715	.118	.169	56918	.037	(a)	58096	.105	1.35
53374	.085	.191	55716	.171	.41	56919	.095	(a)	58301	.03	.086
53375	.045	.31	55717	.125	(a)	56920	.086	(a)	58302	.028	.042
53376	.072	.159	55718	.121	(a)	56980	.059	(a)	58397	.165	.45
53377	.074	.172	55802	.056	.013	57001	.02	.021	58408	.049	—
53403	.046	(a)	55918	.068	1.76	57002	.013	.08	58409	.062	—
53425	.086	(a)	55919	.009	2.95	57090	.138	.83	58456	.033	—
53565	.054	.081	56040	.006	.028	57146	.088	.64	58457	.048	—
53631	.017	.019	56041	.042	(a)	57202	.052	(a)	58458	.062	—
53632	.02	.029	56042	.053	(a)	57257	.064	.042	58459	.075	—
53731	.018	(a)	56170	.085	(a)	57401	.037	.079	58503	.044	.08
53732	.126	.45	56171	.042	(a)	57403	.114	.03	58532	.057	(a)
53733	.082	.177	56202	.042	.063	57410	.018	.164	58559	.012	(a)
53734	.37	—	56390	.073	.64	57411	.021	(a)	58560	.028	(a)
53803	.206	(a)	56391	.063	.25	57572	.01	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.102	.107	57600	.031	.03	58575	.036	.098
53902	(a)	(a)	56488	.093	.042	57611	.045	.044	58627	.115	.011
53903	(a)	(a)	56567	.088	(a)	57625	.27	(a)	58663	.194	.65
53904	(a)	(a)	56650	.27	(a)	57651	.033	.037	58682	.102	(a)
53905	(a)	(a)	56651	.146	(a)	57690	.059	.38	58713	.036	(a)
53907	.055	.078	56652	.104	(a)	57716	.028	.08	58737	.074	.49
53951	(a)	(a)	56653	.101	(a)	57725	.061	.083	58756	.036	(a)
53952	(a)	(a)	56654	.051	(a)	57726	.048	.025	58757	.25	(a)
53953	(a)	(a)	56690	.048	.31	57798	.017	(a)	58759	.031	(a)
54012	.037	—	56699	.047	.078	57800	.063	(a)	58802	.035	.39
54077	.076	.36	56758	.04	.123	57808	.023	(a)	58813	.089	(a)
54444	(a)	(a)	56759	.041	.07	57809	.024	(a)	58822	.097	(a)
55010	.228	.76	56760	.058	.087	57810	.023	.09	58837	.179	.155
55011	.062	2.01	56805	.077	(a)	57871	.028	.091	58840	.054	.11
55012	.073	.92	56806	.054	(a)	57913	.081	.206	58873	.086	.021
55013	.078	1.13	56807	.054	(a)	57997	.083	—	58903	.022	(a)
55014	(a)	(a)	56808	.07	(a)	57998	.036	.047	58904	.017	.108
55214	.059	.075	56900	.068	(a)	57999	.039	.065	58922	.142	.189
55371	.216	.096	56910	.034	(a)	58009	.039	(a)	59005	.042	.063
55410	(a)	(a)	56911	.076	(a)	58010	.083	(a)	59057	.31	(a)
55426	.095	(a)	56912	.061	.089	58020	.123	(a)	59058	.201	(a)
55597	.015	1.45	56913	.05	(a)	58056	.099	(a)	59188	.243	.047
55647	.03	.065	56915	.30	(a)	58057	.063	(a)	59189	.33	.25
55648	.013	(a)	56916	.27	.26	58058	.056	(a)	59223	.089	.128
55649	.016	(a)	56917	.077	(a)	58095	.079	1.22	59257	.011	.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	.071	(a)	59923	.008	.006	62003	17.30	—	91125	3.64	1.66
59378	.058	.124	59925	.34	1.15	63010	29.50	—	91127	2.97	.95
59481	.191	.096	59926	.29	.46	63011	36.90	—	91130	1.79	—
59482	.25	(a)	59927	.193	1.10	63012	52.50	—	91135	.50	(a)
59537	.062	.219	59931	.147	.37	63013	49.70	—	91150	2.81	4.25
59601	.072	1.80	59932	.158	.69	63215	57.20	—	91155	6.23	24.30
59647	.113	.141	59941	.049	(a)	63216	39.70	—	91160	1.46	—
59660	.132	.83	59947	.039	.26	63217	42.30	—	91175	1.26	—
59661	.065	(a)	59955	.019	.114	63218	14.20	—	91177	5.50	—
59693	.011	—	59963	.14	.32	63219	(a)	—	91179	5.53	—
59695	(a)	(a)	59964	.33	.059	63220	(a)	—	91190	2.97	(a)
59701	.005	.38	59970	.053	.147	64074	11.00	—	91200	1.02	—
59713	.118	.30	59973	.091	(a)	64075	7.72	—	91210	(a)	—
59722	.061	.023	59975	.074	.13	64500	(a)	—	91235	3.42	2.04
59723	.023	.03	59977	.042	(a)	65007	34.80	—	91250	5.16	(a)
59724	.035	.016	59984	.025	.041	66122	15.00	—	91265	21.80	2.97
59725	.044	.126	59985	.097	(a)	66123	8.24	—	91266	11.50	.79
59726	.032	.023	59986	.074	(a)	66309	24.10	—	91280	(a)	2.36
59738	.102	.052	59988	.019	.05	66561	55.70	—	91302	16.00	(a)
59750	.046	.141	59989	.013	.037	67017	51.70	—	91315	4.86	—
59751	.017	(a)	60010	16.40	—	67508	30.00	—	91324	10.80	(a)
59773	.014	.023	60011	18.90	—	67509	22.00	—	91325	(a)	(a)
59774	.012	.127	60012	31.00	—	67510	12.30	—	91340	7.07	6.25
59775	.015	.156	60013	26.60	—	67511	13.30	—	91341	6.31	3.25
59781	.04	.065	60015	19.80	—	67512	56.80	—	91342	6.48	3.00
59782	.06	.62	60016	22.30	—	67513	36.00	—	91343	1.39	1.21
59783	.058	(a)	60035	39.30	—	67634	44.80	—	91405	8.23	—
59784	.045	(a)	61000	16.20	—	67635	31.70	—	91436	7.14	1.75
59790	.079	(a)	61212	20.10	—	68001	96.70	—	91481	26.10	—
59798	.152	.33	61216	22.30	—	68439	124.00	—	91507	3.84	2.50
59806	.109	(a)	61217	20.30	—	68500	3.61	—	91523	59.20	—
59867	.089	(a)	61218	13.80	—	68604	2.33	—	91547	.34	—
59886	.012	.087	61223	98.40	—	68606	9.09	—	91551	2.09	.57
59889	.047	.192	61224	31.30	—	68607	7.18	—	91555	2.06	.81
59892	.058	(a)	61225	43.50	—	68702	5.92	—	91560	6.38	3.62
59904	.039	.088	61226	73.20	—	68703	4.43	—	91562	4.65	—
59905	.056	.112	61227	67.00	—	68706	19.00	—	91577	16.60	2.62
59914	.33	.65	62000	15.20	—	68707	18.80	—	91580	8.42	—
59915	.131	.53	62001	12.00	—	90089	6.04	—	91581	(a)	(a)
59917	.024	.222	62002	5.50	—	91111	4.41	4.62	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	3.42	2.96	98308	1.59	.84
91584	(a)	(a)	94569	4.11	3.25	97308	.89	—	98309	7.66	1.85
91585	(a)	(a)	94590	17.70	—	97447	2.94	4.25	98344	1.10	.64
91586	(a)	(a)	94617	5.59	—	97501	(a)	—	98405	1.82	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	20.20	(a)
91588	(a)	(a)	95124	2.07	1.11	97503	(a)	—	98414	18.50	(a)
91589	(a)	(a)	95233	4.43	—	97504	(a)	—	98415	2.43	(a)
91590	4.83	—	95305	4.81	—	97650	5.12	3.00	98423	5.77	(a)
91591	(a)	(a)	95306	7.02	—	97651	8.68	3.62	98424	9.79	(a)
91606	17.50	—	95310	11.50	1.06	97652	7.53	3.87	98425	4.02	(a)
91618	(a)	(a)	95357	1.79	—	97653	4.38	2.50	98426	3.55	(a)
91629	3.57	(a)	95358	(a)	—	97654	7.64	2.37	98427	3.46	—
91636	6.13	—	95410	6.20	2.25	97655	6.70	3.50	98428	(a)	—
91641	1.66	(a)	95455	7.40	1.37	98002	1.21	.79	98429	1.60	—
91666	1.30	(a)	95487	3.32	(a)	98003	1.37	(a)	98430	(a)	—
91722	5.36	(a)	95505	3.45	1.75	98090	.184	—	98449	4.96	21.50
91746	4.65	4.62	95620	2.70	(a)	98091	.20	—	98482	5.32	5.12
91805	.29	—	95625	7.65	3.00	98092	.61	—	98483	7.86	12.50
92053	.72	.57	95630	(a)	(a)	98111	.87	—	98502	7.53	3.00
92054	.247	.219	95647	4.13	4.62	98150	(a)	—	98555	3.50	—
92055	6.90	.206	95648	(a)	(a)	98151	(a)	—	98597	.79	—
92101	10.80	2.50	96053	3.14	3.50	98152	4.08	.54	98598	.27	—
92102	6.49	2.75	96317	1.85	—	98153	4.59	(a)	98601	9.01	(a)
92215	4.91	2.50	96408	5.37	10.60	98154	5.42	(a)	98622	(a)	—
92338	2.49	1.62	96409	4.96	7.59	98155	7.59	(a)	98623	(a)	—
92445	3.51	—	96410	4.36	6.87	98156	(a)	(a)	98624	1.42	—
92446	8.20	1.50	96611	1.62	1.16	98157	4.85	.28	98636	4.21	2.87
92447	7.17	1.24	96702	6.18	(a)	98158	(a)	(a)	98640	155.00	—
92451	3.42	1.87	96703	(a)	—	98159	3.25	(a)	98658	7.85	—
92453	4.54	—	96816	5.80	—	98160	6.89	(a)	98659	1.40	.35
92478	2.25	1.37	96872	6.57	(a)	98161	7.72	(a)	98677	24.50	8.25
92593	45.00	—	96930	(a)	—	98162	(a)	(a)	98678	21.70	10.90
92663	.83	—	97002	(a)	(a)	98163	8.10	.174	98698	(a)	(a)
94007	15.40	4.00	97003	(a)	(a)	98164	2.89	.06	98699	7.08	(a)
94099	3.50	—	97047	4.93	—	98257	2.07	—	98705	11.10	—
94225	12.30	—	97050	3.83	—	98303	15.30	5.05	98710	4.92	—
94276	6.42	3.50	97111	7.41	—	98304	7.66	3.03	98751	5.93	—
94304	4.37	(a)	97220	.48	(a)	98305	3.96	1.51	98805	6.42	1.16
94381	8.21	9.43	97221	(a)	1.11	98306	10.20	.82	98806	3.92	2.87
94404	6.09	3.67	97222	2.27	1.58	98307	2.43	.45	98810	5.58	—

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

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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	5.38	1.68	99620	.67	—						
98820	12.30	2.87	99650	1.86	.84						
98871	(a)	(a)	99709	4.58	(a)						
98884	3.19	1.75	99718	1.98	—						
98914	.96	.47	99746	3.35	2.62						
98949	1.34	.27	99760	.38	—						
98967	5.01	8.58	99777	9.66	—						
98993	8.04	3.23	99793	4.25	—						
99003	2.38	1.03	99798	(a)	(a)						
99004	4.47	1.25	99803	(a)	7.53						
99080	1.68	5.87	99826	1.10	.59						
99081	(a)	—	99827	.61	.52						
99082	(a)	—	99851	2.47	—						
99083	(a)	—	99917	4.00	—						
99084	(a)	(a)	99938	4.49	—						
99085	(a)	(a)	99943	13.00	—						
99111	2.45	—	99946	9.70	2.12						
99160	(a)	—	99948	9.69	16.80						
99163	5.84	.35	99952	8.17	13.30						
99165	1.28	(a)	99953	8.82	8.08						
99220	2.11	(a)	99954	6.42	10.40						
99221	(a)	(a)	99955	8.04	7.21						
99222	3.96	(a)	99963	.97	—						
99223	.36	(a)	99969	3.83	2.93						
99303	19.60	—	99975	7.13	—						
99310	4.90	(a)	99986	(a)	—						
99315	14.40	1.62	99987	(a)	—						
99321	14.00	1.87	99988	3.38	—						
99445	(a)	(a)									
99471	.96	—									
99505	6.81	—									
99506	8.37	—									
99507	7.30	—									
99570	3.92	(a)									
99571	.95	(a)									
99572	1.86	(a)									
99573	1.77	(a)									
99600	1.95	—									
99613	12.40	1.87									
99614	4.34	—									

\$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	.13	.167	10150	.69	(a)	11204	.44	.99	13111	1.35	.08
10011	.031	(a)	10151	17.50	—	11205	(a)	—	13112	.043	.054
10012	.036	(a)	10160	3.11	—	11206	.98	—	13201	.83	.123
10015	9.67	—	10204	.31	—	11207	12.40	—	13204	.94	.86
10020	(a)	(a)	10205	.35	—	11208	2.12	—	13205	.36	.34
10025	.031	(a)	10210	.56	(a)	11209	9.96	—	13206	(a)	(a)
10026	.91	.017	10211	.56	(a)	11210	4.24	—	13207	(a)	(a)
10027	.031	(a)	10220	6.61	—	11211	22.00	—	13208	(a)	(a)
10036	.62	(a)	10255	.229	.14	11212	3.33	—	13314	.168	.012
10040	.099	.32	10256	.84	.198	11213	2.72	—	13351	.41	.045
10042	.52	.27	10257	.158	.146	11214	6.70	—	13352	.42	.028
10052	6.69	—	10309	.227	.012	11222	.113	—	13410	1.32	1.66
10054	5.94	—	10315	.53	(a)	11234	.39	.041	13411	(a)	(a)
10060	.249	.044	10331	13.10	—	11248	.043	.013	13412	.44	1.19
10065	.37	.04	10332	22.60	—	11258	1.46	.148	13453	.51	(a)
10066	.38	.05	10352	.70	.044	11259	1.56	.148	13454	.60	(a)
10070	.074	.134	10367	5.67	—	11273	19.60	—	13455	.61	(a)
10071	.45	.074	10368	8.29	—	11274	18.80	—	13461	(a)	(a)
10072	6.42	—	10375	(a)	—	11288	1.79	.059	13506	1.29	.048
10073	.96	.34	10378	13.30	—	12014	.094	.029	13507	1.55	.109
10075	7.13	.121	10379	6.17	—	12356	1.66	.023	13590	.45	.61
10100	1.21	.043	10380	10.50	—	12361	.051	.066	13621	.114	.34
10101	.34	.16	10381	9.12	—	12362	.082	(a)	13670	.028	.018
10105	3.64	—	11007	2.41	—	12373	.031	.022	13673	1.10	.012
10107	2.94	.183	11020	.42	.138	12374	.86	.049	13715	.082	.111
10110	32.90	—	11039	.84	.054	12375	.42	.034	13716	.64	.073
10111	.162	.059	11052	2.50	—	12391	.061	.059	13720	.62	.043
10113	.50	—	11101	(a)	(a)	12393	.56	(a)	13759	.249	.085
10115	1.00	.055	11120	(a)	—	12467	.234	(a)	13930	.174	.147
10117	9.61	—	11126	.088	.023	12509	.057	.026	14068	.055	.01
10119	(a)	—	11127	.41	.006	12510	.73	.019	14101	.64	.033
10120	21.50	—	11128	.56	.051	12583	.32	(a)	14279	.44	.057
10130	4.96	—	11138	3.28	—	12651	.94	.45	14401	1.47	.076
10132	4.28	—	11155	.30	—	12683	.43	(a)	14405	1.42	—
10133	2.40	—	11160	(a)	(a)	12707	.53	.48	14527	.33	.169
10135	(a)	—	11167	.58	—	12797	.112	.177	14655	.124	—
10140	.023	.02	11168	2.98	—	12805	.45	.115	14731	2.48	—
10141	.047	.021	11201	21.10	—	12841	.75	—	14732	.183	—
10145	.224	.009	11202	6.24	—	12927	.132	—	14733	.87	—
10146	.54	.013	11203	.96	.38	13049	.026	.044	14734	.37	—

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	.201	.11	16670	5.44	—	18501	1.17	.011	40072	(a)	—
14913	.47	.118	16676	.42	.01	18506	.40	.004	40075	27.70	—
15060	(a)	(a)	16694	.38	(a)	18507	.26	.007	40101	24.70	—
15061	(a)	(a)	16705	.26	.113	18570	2.75	—	40102	21.80	—
15062	.181	(a)	16722	(a)	—	18575	(a)	(a)	40111	10.70	—
15063	.21	(a)	16723	(a)	—	18616	.31	.49	40115	(a)	—
15070	.19	—	16750	.146	.035	18707	.012	.006	40117	(a)	—
15119	(a)	—	16751	.146	—	18708	.161	.016	40140	(a)	—
15120	(a)	—	16819	1.09	(a)	18833	.146	(a)	41001	.36	—
15123	2.39	—	16820	.85	(a)	18834	.42	.079	41210	(a)	—
15124	.84	—	16881	2.29	(a)	18911	1.32	.014	41421	.43	—
15188	.32	(a)	16890	.128	(a)	18912	2.48	.024	41422	.228	—
15223	.033	.039	16891	.14	(a)	18920	.64	.014	41510	66.20	—
15224	.66	.05	16892	.25	(a)	18991	(a)	—	41603	20.20	—
15300	(a)	—	16900	3.12	.061	19007	.94	—	41604	11.10	—
15314	.30	(a)	16901	2.00	.082	19051	2.08	—	41620	1.77	—
15404	.082	(a)	16902	1.70	.045	19061	(a)	—	41650	28.50	—
15405	.121	(a)	16905	3.28	.053	19795	.43	(a)	41664	45.60	—
15406	.31	.056	16906	2.10	.075	19796	.50	—	41665	5.35	—
15488	.77	(a)	16910	1.87	.039	40005	(a)	—	41666	(a)	—
15538	.53	.014	16911	1.70	.038	40006	(a)	—	41667	125.00	—
15600	1.35	.073	16915	1.92	.037	40010	(a)	—	41668	117.00	—
15607	.249	—	16916	1.60	.044	40015	(a)	—	41669	.82	—
15608	.30	.007	16920	4.26	.085	40020	(a)	—	41670	1.38	—
15656	8.85	—	16921	3.89	.034	40026	(a)	—	41672	(a)	—
15699	.61	—	16930	2.45	.106	40031	(a)	—	41673	(a)	—
15733	.201	.03	16931	2.64	.045	40032	(a)	—	41675	(a)	—
15839	.40	.02	16940	5.32	.034	40040	(a)	—	41677	.37	—
15991	.33	.051	16941	2.13	.06	40041	(a)	—	41678	67.10	—
15993	.28	.032	18078	.148	.10	40042	(a)	—	41679	(a)	(a)
16005	.043	.03	18109	.55	.022	40045	301.00	—	41680	14.80	—
16009	.247	.111	18110	.44	.023	40046	59.60	—	41696	1.16	—
16402	1.99	—	18200	(a)	—	40047	21.20	—	41697	.80	—
16403	1.26	.159	18205	.227	.39	40059	7.61	—	41700	(a)	—
16404	1.59	—	18206	.71	.077	40061	4.03	—	41715	9.40	—
16471	.35	—	18335	.51	.011	40063	135.00	—	41716	5.98	—
16501	.091	(a)	18435	1.28	.048	40064	39.70	—	43007	(a)	—
16527	.14	.27	18436	1.03	.103	40066	(a)	—	43117	(a)	—
16588	.114	(a)	18437	.73	(a)	40067	(a)	—	43151	13.80	—
16604	.192	.10	18438	1.40	(a)	40069	(a)	—	43152	20.10	—

\$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	52.50	—	44112	.29	—	45771	.36	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.117	.051	47318	12.70	—
43421	14.40	—	44193	(a)	—	45900	.154	.035	47367	.37	—
43422	75.50	—	44194	(a)	—	45901	.132	.039	47420	2.79	—
43424	(a)	—	44222	(a)	—	45937	.119	—	47468	(a)	—
43470	6.73	—	44276	70.40	—	45993	(a)	(a)	47469	4.27	—
43517	(a)	—	44277	45.70	—	46004	27.10	—	47471	3.70	—
43518	19.60	—	44280	.37	—	46005	21.70	—	47473	4.84	—
43550	51.30	—	44311	10.10	—	46112	.097	—	47474	5.41	—
43551	28.50	—	44315	6.79	—	46202	3.34	—	47475	4.27	—
43626	15.60	—	44427	89.20	—	46362	234.00	—	47476	4.27	—
43628	203.00	—	44428	89.70	—	46426	34.20	—	47477	5.70	—
43629	172.00	—	44429	1.34	—	46427	45.70	—	47478	5.98	—
43754	(a)	—	44430	.93	—	46510	(a)	—	47600	(a)	—
43760	5.74	—	44431	2.98	—	46590	(a)	—	47610	(a)	—
43822	5.35	—	44432	.95	—	46603	2.87	—	48039	37.20	—
43840	.066	—	44433	30.10	—	46604	3.31	—	48177	(a)	—
43860	4.21	—	44434	57.70	—	46606	8.83	—	48178	(a)	—
43889	1.51	—	44435	59.70	—	46607	12.10	—	48206	41.40	—
43945	(a)	—	44436	69.70	—	46622	15.60	—	48252	(a)	—
43946	(a)	—	44437	57.80	—	46671	(a)	—	48441	.174	—
43990	(a)	(a)	44438	45.70	—	46700	106.00	—	48557	17.40	—
43991	(a)	—	44439	88.90	—	46773	(a)	—	48558	15.10	—
44009	2.92	—	44440	73.60	—	46822	(a)	—	48600	68.40	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	16.70	—	44501	(a)	—	46882	(a)	—	48636	1.35	(a)
44070	4.95	—	45190	2.63	—	46911	31.00	—	48637	13.30	—
44071	5.51	—	45191	1.86	—	46912	56.70	—	48638	6.59	—
44072	3.80	—	45192	2.18	—	46913	(a)	—	48727	(a)	—
44100	.86	—	45193	1.29	—	46914	(a)	—	48808	2.27	—
44101	.90	—	45210	1.63	—	46915	(a)	—	48924	(a)	—
44102	.70	—	45224	(a)	—	46916	(a)	—	48925	318.00	—
44103	.62	—	45225	(a)	—	47050	1.46	—	49005	.249	—
44104	.26	—	45334	30.20	—	47051	(a)	—	49111	3.46	—
44105	(a)	—	45380	.236	(a)	47052	(a)	—	49181	12.20	—
44106	(a)	—	45450	8.90	—	47103	(a)	—	49183	14.80	—
44108	.31	—	45523	(a)	—	47146	(a)	—	49184	31.30	—
44109	.77	—	45524	(a)	—	47147	(a)	—	49185	28.50	—
44110	.79	—	45539	(a)	—	47221	116.00	—	49239	.176	.36
44111	.49	—	45678	.39	—	47253	(a)	—	49292	.89	—

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	.34	.215	51702	.127	(a)	51986	.166	.082
49333	6.52	—	51241	1.01	.24	51703	.053	(a)	51999	.07	.32
49451	(a)	—	51250	.214	(a)	51734	.099	.43	52002	.061	.104
49452	(a)	—	51251	.029	(a)	51741	.178	.26	52075	.157	.197
49617	.197	.112	51252	.103	.061	51752	.15	.141	52076	.189	(a)
49618	.166	.046	51253	.088	(a)	51767	.027	.007	52109	.016	(a)
49619	.31	.085	51254	.027	.025	51777	.094	.058	52134	.206	.56
49763	2.02	—	51255	.54	(a)	51790	.157	(a)	52137	.062	(a)
49800	(a)	—	51300	.13	.127	51796	.065	(a)	52150	.38	(a)
49801	102.00	—	51305	.13	.76	51808	.23	.53	52315	.123	.27
49802	9.04	—	51315	.114	.08	51809	.29	.173	52341	.039	(a)
49803	16.00	—	51330	.082	.82	51833	.141	.051	52342	.112	(a)
49840	1.51	—	51333	.027	.28	51850	.20	(a)	52343	.068	(a)
49870	133.00	—	51340	.028	(a)	51851	.135	(a)	52401	.211	(a)
49890	(a)	—	51350	.218	.115	51852	.32	(a)	52402	.016	(a)
49891	(a)	—	51351	.195	.045	51853	.127	(a)	52432	.077	(a)
49902	(a)	—	51352	.27	.09	51854	.29	(a)	52433	.07	.65
49903	(a)	—	51355	.182	.082	51855	.30	(a)	52435	.088	(a)
50010	.166	.33	51356	.197	.47	51856	.165	(a)	52438	.064	(a)
50011	.075	(a)	51357	.162	.95	51857	.28	(a)	52440	.10	(a)
50012	.061	(a)	51358	.39	.111	51869	.076	.138	52467	.092	(a)
50015	.108	(a)	51359	.34	.62	51877	.43	.156	52469	.032	.085
50017	.082	(a)	51370	.33	2.69	51889	.071	.01	52505	.161	.195
50018	.068	(a)	51380	.033	.039	51896	.033	.017	52547	.183	.058
50019	.044	(a)	51400	.193	(a)	51900	.105	.098	52581	.79	1.80
50045	.188	(a)	51401	.28	(a)	51909	.18	.048	52619	.055	(a)
50047	.021	(a)	51500	.063	.145	51919	.071	(a)	52660	.13	—
51001	.046	.38	51516	.11	—	51926	.073	.041	52744	.54	.052
51005	.01	(a)	51517	.124	—	51927	.039	.10	52767	.167	(a)
51116	.117	.64	51550	.078	.42	51934	.08	.082	52876	(a)	(a)
51201	.028	(a)	51551	.027	.83	51941	.072	.034	52911	.044	.42
51205	.086	.046	51552	.047	.137	51942	.116	—	52967	.017	.052
51206	.014	.37	51553	.084	(a)	51956	.31	.14	53001	.161	.241
51210	.081	(a)	51554	.008	(a)	51957	.27	.37	53077	.078	.204
51211	(a)	(a)	51575	.058	.023	51958	.244	.31	53095	.053	(a)
51220	.28	1.48	51576	.15	.101	51959	.25	(a)	53096	.074	(a)
51221	.154	1.47	51600	.102	.194	51960	.033	.30	53121	.21	.46
51222	.188	4.76	51613	.067	.141	51970	.144	.138	53147	.028	(a)
51224	.197	1.17	51625	.042	(a)	51982	.042	.068	53229	.158	(a)
51230	.033	.64	51666	.093	.085	51985	.102	—	53271	.04	(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	.156	.249	55715	.165	.169	56918	.063	(a)	58096	.147	1.35
53374	.143	.191	55716	.239	.41	56919	.161	(a)	58301	.05	.086
53375	.076	.31	55717	.212	(a)	56920	.147	(a)	58302	.04	.042
53376	.121	.159	55718	.206	(a)	56980	.082	(a)	58397	.23	.45
53377	.124	.172	55802	.094	.013	57001	.028	.021	58408	.086	–
53403	.078	(a)	55918	.094	1.76	57002	.018	.08	58409	.11	–
53425	.147	(a)	55919	.013	2.95	57090	.236	.83	58456	.058	–
53565	.091	.081	56040	.009	.028	57146	.149	.64	58457	.085	–
53631	.024	.019	56041	.059	(a)	57202	.073	(a)	58458	.11	–
53632	.028	.029	56042	.074	(a)	57257	.09	.042	58459	.132	–
53731	.026	(a)	56170	.144	(a)	57401	.051	.079	58503	.061	.08
53732	.176	.45	56171	.071	(a)	57403	.192	.03	58532	.079	(a)
53733	.114	.177	56202	.059	.063	57410	.025	.164	58559	.016	(a)
53734	.66	–	56390	.103	.64	57411	.036	(a)	58560	.039	(a)
53803	.35	(a)	56391	.088	.25	57572	.015	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.142	.107	57600	.043	.03	58575	.05	.098
53902	(a)	(a)	56488	.157	.042	57611	.077	.044	58627	.161	.011
53903	(a)	(a)	56567	.149	(a)	57625	.38	(a)	58663	.33	.65
53904	(a)	(a)	56650	.46	(a)	57651	.046	.037	58682	.143	(a)
53905	(a)	(a)	56651	.248	(a)	57690	.10	.38	58713	.06	(a)
53907	.077	.078	56652	.178	(a)	57716	.048	.08	58737	.104	.49
53951	(a)	(a)	56653	.171	(a)	57725	.104	.083	58756	.062	(a)
53952	(a)	(a)	56654	.088	(a)	57726	.081	.025	58757	.35	(a)
53953	(a)	(a)	56690	.081	.31	57798	.023	(a)	58759	.043	(a)
54012	.066	–	56699	.065	.078	57800	.087	(a)	58802	.049	.39
54077	.106	.36	56758	.055	.123	57808	.04	(a)	58813	.152	(a)
54444	(a)	(a)	56759	.057	.07	57809	.041	(a)	58822	.135	(a)
55010	.32	.76	56760	.082	.087	57810	.04	.09	58837	.31	.155
55011	.086	2.01	56805	.107	(a)	57871	.048	.091	58840	.091	.11
55012	.103	.92	56806	.076	(a)	57913	.113	.206	58873	.145	.021
55013	.133	1.13	56807	.075	(a)	57997	.146	–	58903	.031	(a)
55014	(a)	(a)	56808	.098	(a)	57998	.05	.047	58904	.024	.108
55214	.083	.075	56900	.094	(a)	57999	.066	.065	58922	.242	.189
55371	.36	.096	56910	.047	(a)	58009	.066	(a)	59005	.059	.063
55410	(a)	(a)	56911	.129	(a)	58010	.117	(a)	59057	.44	(a)
55426	.161	(a)	56912	.104	.089	58020	.207	(a)	59058	.28	(a)
55597	.021	1.45	56913	.085	(a)	58056	.139	(a)	59188	.41	.047
55647	.042	.065	56915	.50	(a)	58057	.087	(a)	59189	.56	.25
55648	.019	(a)	56916	.45	.26	58058	.079	(a)	59223	.151	.128
55649	.022	(a)	56917	.131	(a)	58095	.111	1.22	59257	.016	.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	.099	(a)	59923	.011	.006	62003	18.10	—	91125	4.28	1.66
59378	.098	.124	59925	.35	1.15	63010	43.00	—	91127	2.95	.95
59481	.27	.096	59926	.30	.46	63011	53.80	—	91130	2.10	—
59482	.43	(a)	59927	.201	1.10	63012	76.50	—	91135	.59	(a)
59537	.106	.219	59931	.206	.37	63013	72.40	—	91150	2.79	4.25
59601	.101	1.80	59932	.222	.69	63215	59.80	—	91155	6.19	24.30
59647	.191	.141	59941	.069	(a)	63216	41.50	—	91160	1.72	—
59660	.185	.83	59947	.067	.26	63217	60.60	—	91175	1.48	—
59661	.091	(a)	59955	.026	.114	63218	20.40	—	91177	6.47	—
59693	.015	—	59963	.196	.32	63219	(a)	—	91179	6.50	—
59695	(a)	(a)	59964	.46	.059	63220	(a)	—	91190	3.49	(a)
59701	.007	.38	59970	.09	.147	64074	18.50	—	91200	1.20	—
59713	.166	.30	59973	.127	(a)	64075	13.10	—	91210	(a)	—
59722	.086	.023	59975	.126	.13	64500	(a)	—	91235	3.40	2.04
59723	.032	.03	59977	.072	(a)	65007	36.40	—	91250	5.13	(a)
59724	.05	.016	59984	.035	.041	66122	15.70	—	91265	25.70	2.97
59725	.062	.126	59985	.136	(a)	66123	8.62	—	91266	13.60	.79
59726	.045	.023	59986	.104	(a)	66309	25.20	—	91280	(a)	2.36
59738	.143	.052	59988	.032	.05	66561	58.30	—	91302	19.30	(a)
59750	.079	.141	59989	.018	.037	67017	54.10	—	91315	5.87	—
59751	.028	(a)	60010	23.90	—	67508	34.20	—	91324	13.10	(a)
59773	.024	.023	60011	27.50	—	67509	25.10	—	91325	(a)	(a)
59774	.02	.127	60012	45.20	—	67510	14.00	—	91340	8.53	6.25
59775	.026	.156	60013	38.70	—	67511	15.10	—	91341	7.42	3.25
59781	.068	.065	60015	28.90	—	67512	64.70	—	91342	7.82	3.00
59782	.102	.62	60016	32.50	—	67513	41.00	—	91343	1.64	1.21
59783	.099	(a)	60035	41.10	—	67634	46.80	—	91405	9.94	—
59784	.076	(a)	61000	23.70	—	67635	33.10	—	91436	8.40	1.75
59790	.111	(a)	61212	21.00	—	68001	101.00	—	91481	30.70	—
59798	.26	.33	61216	23.30	—	68439	130.00	—	91507	4.52	2.50
59806	.185	(a)	61217	21.20	—	68500	5.26	—	91523	69.70	—
59867	.124	(a)	61218	14.50	—	68604	2.43	—	91547	.40	—
59886	.017	.087	61223	103.00	—	68606	9.50	—	91551	2.46	.57
59889	.08	.192	61224	32.80	—	68607	7.51	—	91555	2.05	.81
59892	.099	(a)	61225	45.50	—	68702	6.19	—	91560	7.52	3.62
59904	.067	.088	61226	76.50	—	68703	4.63	—	91562	5.47	—
59905	.078	.112	61227	70.00	—	68706	19.90	—	91577	19.60	2.62
59914	.46	.65	62000	15.90	—	68707	19.60	—	91580	9.92	—
59915	.223	.53	62001	12.60	—	90089	7.11	—	91581	(a)	(a)
59917	.041	.222	62002	5.75	—	91111	4.39	4.62	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	3.40	2.96	98308	1.88	.84
91584	(a)	(a)	94569	4.84	3.25	97308	1.05	—	98309	9.02	1.85
91585	(a)	(a)	94590	20.80	—	97447	3.46	4.25	98344	1.33	.64
91586	(a)	(a)	94617	6.58	—	97501	(a)	—	98405	2.19	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	23.70	(a)
91588	(a)	(a)	95124	2.43	1.11	97503	(a)	—	98414	21.70	(a)
91589	(a)	(a)	95233	5.21	—	97504	(a)	—	98415	2.85	(a)
91590	5.68	—	95305	5.65	—	97650	6.02	3.00	98423	6.79	(a)
91591	(a)	(a)	95306	8.27	—	97651	10.20	3.62	98424	11.50	(a)
91606	20.60	—	95310	13.50	1.06	97652	8.87	3.87	98425	4.73	(a)
91618	(a)	(a)	95357	2.10	—	97653	5.15	2.50	98426	4.17	(a)
91629	4.21	(a)	95358	(a)	—	97654	8.98	2.37	98427	4.07	—
91636	7.22	—	95410	7.29	2.25	97655	7.89	3.50	98428	(a)	—
91641	1.95	(a)	95455	8.72	1.37	98002	1.43	.79	98429	1.88	—
91666	1.53	(a)	95487	3.91	(a)	98003	1.61	(a)	98430	(a)	—
91722	6.31	(a)	95505	4.06	1.75	98090	.217	—	98449	5.84	21.50
91746	5.47	4.62	95620	3.17	(a)	98091	.235	—	98482	6.26	5.12
91805	.34	—	95625	9.23	3.00	98092	.71	—	98483	9.25	12.50
92053	.85	.57	95630	(a)	(a)	98111	.86	—	98502	8.85	3.00
92054	.29	.219	95647	4.10	4.62	98150	(a)	—	98555	4.12	—
92055	8.11	.206	95648	(a)	(a)	98151	(a)	—	98597	.92	—
92101	12.70	2.50	96053	3.12	3.50	98152	4.81	.54	98598	.32	—
92102	7.64	2.75	96317	2.18	—	98153	5.41	(a)	98601	10.60	(a)
92215	4.88	2.50	96408	6.31	10.60	98154	6.39	(a)	98622	(a)	—
92338	2.93	1.62	96409	5.84	7.59	98155	8.95	(a)	98623	(a)	—
92445	4.13	—	96410	5.13	6.87	98156	(a)	(a)	98624	1.66	—
92446	9.64	1.50	96611	1.96	1.16	98157	5.71	.28	98636	4.18	2.87
92447	8.43	1.24	96702	7.27	(a)	98158	(a)	(a)	98640	183.00	—
92451	3.40	1.87	96703	(a)	—	98159	3.83	(a)	98658	9.25	—
92453	5.34	—	96816	6.82	—	98160	8.12	(a)	98659	1.65	.35
92478	2.64	1.37	96872	7.74	(a)	98161	9.10	(a)	98677	28.80	8.25
92593	44.70	—	96930	(a)	—	98162	(a)	(a)	98678	25.60	10.90
92663	.98	—	97002	(a)	(a)	98163	9.55	.174	98698	(a)	(a)
94007	18.10	4.00	97003	(a)	(a)	98164	2.87	.06	98699	8.32	(a)
94099	4.12	—	97047	5.95	—	98257	2.43	—	98705	13.10	—
94225	14.50	—	97050	4.62	—	98303	18.00	5.05	98710	5.79	—
94276	7.56	3.50	97111	8.72	—	98304	9.01	3.03	98751	6.99	—
94304	4.35	(a)	97220	.56	(a)	98305	4.77	1.51	98805	7.56	1.16
94381	8.16	9.43	97221	(a)	1.11	98306	12.30	.82	98806	3.90	2.87
94404	7.16	3.67	97222	2.26	1.58	98307	2.85	.45	98810	6.73	—

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	6.49	1.68	99620	.79	—						
98820	14.40	2.87	99650	1.85	.84						
98871	(a)	(a)	99709	4.55	(a)						
98884	3.75	1.75	99718	2.33	—						
98914	1.13	.47	99746	3.94	2.62						
98949	1.58	.27	99760	.45	—						
98967	5.89	8.58	99777	11.70	—						
98993	8.00	3.23	99793	4.99	—						
99003	2.80	1.03	99798	(a)	(a)						
99004	5.40	1.25	99803	(a)	7.53						
99080	1.98	5.87	99826	1.33	.59						
99081	(a)	—	99827	.71	.52						
99082	(a)	—	99851	2.91	—						
99083	(a)	—	99917	4.70	—						
99084	(a)	(a)	99938	5.28	—						
99085	(a)	(a)	99943	15.30	—						
99111	2.88	—	99946	11.40	2.12						
99160	(a)	—	99948	9.64	16.80						
99163	6.87	.35	99952	9.86	13.30						
99165	1.51	(a)	99953	10.60	8.08						
99220	2.48	(a)	99954	7.75	10.40						
99221	(a)	(a)	99955	9.70	7.21						
99222	4.66	(a)	99963	1.14	—						
99223	.42	(a)	99969	4.51	2.93						
99303	23.00	—	99975	8.61	—						
99310	5.76	(a)	99986	(a)	—						
99315	16.90	1.62	99987	(a)	—						
99321	16.40	1.87	99988	3.98	—						
99445	(a)	(a)									
99471	1.13	—									
99505	6.77	—									
99506	8.33	—									
99507	7.26	—									
99570	3.90	(a)									
99571	.94	(a)									
99572	1.85	(a)									
99573	1.76	(a)									
99600	2.35	—									
99613	14.60	1.87									
99614	5.24	—									

CLASSES 10010–14734
PREM/OPS TERR. 514
PROD/COPS

COMMERCIAL LINES MANUAL
DIVISION SIX
GENERAL LIABILITY
LOSS COST PAGES

ILLINOIS (12)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.148	.167	10150	.46	(a)	11204	.29	.99	13111	1.42	.08
10011	.035	(a)	10151	11.60	—	11205	(a)	—	13112	.082	.054
10012	.041	(a)	10160	2.06	—	11206	.79	—	13201	.73	.123
10015	8.24	—	10204	.208	—	11207	10.00	—	13204	.82	.86
10020	(a)	(a)	10205	.232	—	11208	1.72	—	13205	.32	.34
10025	.035	(a)	10210	.37	(a)	11209	8.08	—	13206	(a)	(a)
10026	.60	.017	10211	.37	(a)	11210	3.44	—	13207	(a)	(a)
10027	.035	(a)	10220	4.38	—	11211	17.90	—	13208	(a)	(a)
10036	.54	(a)	10255	.20	.14	11212	2.70	—	13314	.111	.012
10040	.112	.32	10256	.73	.198	11213	2.21	—	13351	.27	.045
10042	.34	.27	10257	.138	.146	11214	5.43	—	13352	.28	.028
10052	5.69	—	10309	.15	.012	11222	.091	—	13410	1.15	1.66
10054	5.05	—	10315	.35	(a)	11234	.26	.041	13411	(a)	(a)
10060	.165	.044	10331	11.20	—	11248	.038	.013	13412	.39	1.19
10065	.247	.04	10332	19.30	—	11258	1.53	.148	13453	.45	(a)
10066	.25	.05	10352	.74	.044	11259	1.64	.148	13454	.52	(a)
10070	.084	.134	10367	4.60	—	11273	13.00	—	13455	.53	(a)
10071	.30	.074	10368	6.73	—	11274	12.40	—	13461	(a)	(a)
10072	5.21	—	10375	(a)	—	11288	1.88	.059	13506	.85	.048
10073	.84	.34	10378	11.30	—	12014	.082	.029	13507	1.03	.109
10075	6.23	.121	10379	5.25	—	12356	1.10	.023	13590	.40	.61
10100	1.27	.043	10380	8.96	—	12361	.096	.066	13621	.10	.34
10101	.223	.16	10381	7.76	—	12362	.093	(a)	13670	.054	.018
10105	2.41	—	11007	1.96	—	12373	.035	.022	13673	1.16	.012
10107	2.57	.183	11020	.28	.138	12374	.57	.049	13715	.093	.111
10110	28.00	—	11039	.73	.054	12375	.28	.034	13716	.42	.073
10111	.185	.059	11052	2.39	—	12391	.07	.059	13720	.65	.043
10113	.33	—	11101	(a)	(a)	12393	.37	(a)	13759	.165	.085
10115	.66	.055	11120	(a)	—	12467	.155	(a)	13930	.198	.147
10117	8.18	—	11126	.058	.023	12509	.05	.026	14068	.036	.01
10119	(a)	—	11127	.47	.006	12510	.63	.019	14101	.43	.033
10120	18.30	—	11128	.63	.051	12583	.28	(a)	14279	.38	.057
10130	3.29	—	11138	2.79	—	12651	.82	.45	14401	1.54	.076
10132	2.83	—	11155	.198	—	12683	.38	(a)	14405	1.15	—
10133	2.29	—	11160	(a)	(a)	12707	.61	.48	14527	.38	.169
10135	(a)	—	11167	.55	—	12797	.128	.177	14655	.082	—
10140	.044	.02	11168	2.85	—	12805	.30	.115	14731	2.37	—
10141	.088	.021	11201	17.10	—	12841	.50	—	14732	.175	—
10145	.43	.009	11202	5.07	—	12927	.087	—	14733	.58	—
10146	.57	.013	11203	1.09	.38	13049	.05	.044	14734	.247	—

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.176	.11	16670	4.63	—	18501	1.23	.011	40072	(a)	—
14913	.31	.118	16676	.28	.01	18506	.35	.004	40075	26.60	—
15060	(a)	(a)	16694	.33	(a)	18507	.174	.007	40101	22.70	—
15061	(a)	(a)	16705	.30	.113	18570	1.82	—	40102	20.00	—
15062	.158	(a)	16722	(a)	—	18575	(a)	(a)	40111	9.10	—
15063	.184	(a)	16723	(a)	—	18616	.27	.49	40115	(a)	—
15070	.154	—	16750	.097	.035	18707	.014	.006	40117	(a)	—
15119	(a)	—	16751	.097	—	18708	.106	.016	40140	(a)	—
15120	(a)	—	16819	.95	(a)	18833	.166	(a)	41001	.31	—
15123	2.29	—	16820	.74	(a)	18834	.28	.079	41210	(a)	—
15124	.80	—	16881	1.51	(a)	18911	.87	.014	41421	.58	—
15188	.28	(a)	16890	.112	(a)	18912	1.64	.024	41422	.31	—
15223	.063	.039	16891	.122	(a)	18920	.43	.014	41510	43.80	—
15224	.69	.05	16892	.222	(a)	18991	(a)	—	41603	27.40	—
15300	(a)	—	16900	2.45	.061	19007	.89	—	41604	15.00	—
15314	.198	(a)	16901	1.57	.082	19051	1.98	—	41620	1.44	—
15404	.072	(a)	16902	1.33	.045	19061	(a)	—	41650	38.50	—
15405	.106	(a)	16905	2.58	.053	19795	.29	(a)	41664	38.90	—
15406	.27	.056	16906	1.65	.075	19796	.33	—	41665	4.55	—
15488	.67	(a)	16910	1.47	.039	40005	(a)	—	41666	(a)	—
15538	.35	.014	16911	1.33	.038	40006	(a)	—	41667	106.00	—
15600	.89	.073	16915	1.51	.037	40010	(a)	—	41668	99.60	—
15607	.202	—	16916	1.26	.044	40015	(a)	—	41669	.70	—
15608	.198	.007	16920	3.34	.085	40020	(a)	—	41670	1.17	—
15656	5.86	—	16921	3.05	.034	40026	(a)	—	41672	(a)	—
15699	.50	—	16930	1.92	.106	40031	(a)	—	41673	(a)	—
15733	.176	.03	16931	2.07	.045	40032	(a)	—	41675	(a)	—
15839	.27	.02	16940	4.17	.034	40040	(a)	—	41677	.30	—
15991	.218	.051	16941	1.67	.06	40041	(a)	—	41678	56.60	—
15993	.184	.032	18078	.168	.10	40042	(a)	—	41679	(a)	(a)
16005	.049	.03	18109	.36	.022	40045	257.00	—	41680	20.00	—
16009	.216	.111	18110	.29	.023	40046	50.70	—	41696	.94	—
16402	1.32	—	18200	(a)	—	40047	18.10	—	41697	.65	—
16403	.83	.159	18205	.26	.39	40059	6.48	—	41700	(a)	—
16404	1.05	—	18206	.47	.077	40061	3.43	—	41715	12.70	—
16471	.28	—	18335	.34	.011	40063	115.00	—	41716	8.09	—
16501	.104	(a)	18435	1.35	.048	40064	33.80	—	43007	(a)	—
16527	.16	.27	18436	1.09	.103	40066	(a)	—	43117	(a)	—
16588	.10	(a)	18437	.48	(a)	40067	(a)	—	43151	13.20	—
16604	.168	.10	18438	.93	(a)	40069	(a)	—	43152	16.90	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	50.40	—	44112	.64	—	45771	.31	.131	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.102	.051	47318	10.80	—
43421	13.80	—	44193	(a)	—	45900	.102	.035	47367	.30	—
43422	72.50	—	44194	(a)	—	45901	.087	.039	47420	2.37	—
43424	(a)	—	44222	(a)	—	45937	.114	—	47468	(a)	—
43470	5.46	—	44276	67.60	—	45993	(a)	(a)	47469	5.78	—
43517	(a)	—	44277	43.90	—	46004	36.60	—	47471	5.01	—
43518	16.70	—	44280	.30	—	46005	29.30	—	47473	6.55	—
43550	49.30	—	44311	8.60	—	46112	.089	—	47474	7.32	—
43551	27.30	—	44315	5.78	—	46202	2.86	—	47475	5.78	—
43626	13.30	—	44427	81.90	—	46362	198.00	—	47476	5.78	—
43628	173.00	—	44428	82.40	—	46426	28.90	—	47477	7.71	—
43629	147.00	—	44429	1.23	—	46427	38.50	—	47478	8.09	—
43754	(a)	—	44430	.86	—	46510	(a)	—	47600	(a)	—
43760	4.89	—	44431	2.74	—	46590	(a)	—	47610	(a)	—
43822	4.34	—	44432	.87	—	46603	2.42	—	48039	35.70	—
43840	.053	—	44433	27.70	—	46604	2.79	—	48177	(a)	—
43860	3.42	—	44434	53.00	—	46606	7.45	—	48178	(a)	—
43889	1.22	—	44435	54.80	—	46607	10.20	—	48206	35.20	—
43945	(a)	—	44436	64.10	—	46622	12.70	—	48252	(a)	—
43946	(a)	—	44437	53.10	—	46671	(a)	—	48441	.148	—
43990	(a)	(a)	44438	42.00	—	46700	101.00	—	48557	14.80	—
43991	(a)	—	44439	81.70	—	46773	(a)	—	48558	12.90	—
44009	2.79	—	44440	67.60	—	46822	(a)	—	48600	57.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	14.20	—	44501	(a)	—	46882	(a)	—	48636	1.01	(a)
44070	4.22	—	45190	2.25	—	46911	26.40	—	48637	11.30	—
44071	4.69	—	45191	1.60	—	46912	48.30	—	48638	5.61	—
44072	3.24	—	45192	1.87	—	46913	(a)	—	48727	(a)	—
44100	1.92	—	45193	1.10	—	46914	(a)	—	48808	1.50	—
44101	2.00	—	45210	1.39	—	46915	(a)	—	48924	(a)	—
44102	1.56	—	45224	(a)	—	46916	(a)	—	48925	271.00	—
44103	1.38	—	45225	(a)	—	47050	1.19	—	49005	.202	—
44104	.58	—	45334	29.10	—	47051	(a)	—	49111	2.29	—
44105	(a)	—	45380	.206	(a)	47052	(a)	—	49181	11.70	—
44106	(a)	—	45450	8.54	—	47103	(a)	—	49183	14.20	—
44108	.68	—	45523	(a)	—	47146	(a)	—	49184	30.00	—
44109	1.72	—	45524	(a)	—	47147	(a)	—	49185	27.30	—
44110	1.76	—	45539	(a)	—	47221	111.00	—	49239	.154	.36
44111	1.08	—	45678	.32	—	47253	(a)	—	49292	.85	—

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.25	.215	51702	.095	(a)	51986	.122	.082
49333	6.27	—	51241	.75	.24	51703	.04	(a)	51999	.051	.32
49451	(a)	—	51250	.16	(a)	51734	.074	.43	52002	.045	.104
49452	(a)	—	51251	.022	(a)	51741	.131	.26	52075	.118	.197
49617	.188	.112	51252	.076	.061	51752	.11	.141	52076	.142	(a)
49618	.158	.046	51253	.065	(a)	51767	.021	.007	52109	.011	(a)
49619	.30	.085	51254	.02	.025	51777	.072	.058	52134	.151	.56
49763	1.93	—	51255	.41	(a)	51790	.121	(a)	52137	.046	(a)
49800	(a)	—	51300	.10	.127	51796	.048	(a)	52150	.28	(a)
49801	98.00	—	51305	.10	.76	51808	.169	.53	52315	.094	.27
49802	8.69	—	51315	.10	.08	51809	.21	.173	52341	.029	(a)
49803	15.40	—	51330	.062	.82	51833	.109	.051	52342	.084	(a)
49840	1.22	—	51333	.02	.28	51850	.149	(a)	52343	.051	(a)
49870	113.00	—	51340	.021	(a)	51851	.101	(a)	52401	.158	(a)
49890	(a)	—	51350	.168	.115	51852	.237	(a)	52402	.011	(a)
49891	(a)	—	51351	.15	.045	51853	.095	(a)	52432	.057	(a)
49902	(a)	—	51352	.206	.09	51854	.214	(a)	52433	.052	.65
49903	(a)	—	51355	.14	.082	51855	.225	(a)	52435	.065	(a)
50010	.122	.33	51356	.151	.47	51856	.123	(a)	52438	.047	(a)
50011	.056	(a)	51357	.142	.95	51857	.211	(a)	52440	.074	(a)
50012	.045	(a)	51358	.34	.111	51869	.056	.138	52467	.068	(a)
50015	.079	(a)	51359	.30	.62	51877	.32	.156	52469	.024	.085
50017	.06	(a)	51370	.245	2.69	51889	.052	.01	52505	.118	.195
50018	.051	(a)	51380	.025	.039	51896	.024	.017	52547	.137	.058
50019	.032	(a)	51400	.145	(a)	51900	.081	.098	52581	.58	1.80
50045	.138	(a)	51401	.213	(a)	51909	.135	.048	52619	.041	(a)
50047	.016	(a)	51500	.046	.145	51919	.052	(a)	52660	.106	—
51001	.035	.38	51516	.089	—	51926	.053	.041	52744	.42	.052
51005	.007	(a)	51517	.101	—	51927	.029	.10	52767	.125	(a)
51116	.088	.64	51550	.057	.42	51934	.058	.082	52876	(a)	(a)
51201	.021	(a)	51551	.02	.83	51941	.053	.034	52911	.032	.42
51205	.064	.046	51552	.034	.137	51942	.085	—	52967	.012	.052
51206	.01	.37	51553	.061	(a)	51956	.229	.14	53001	.119	.241
51210	.061	(a)	51554	.006	(a)	51957	.202	.37	53077	.057	.204
51211	(a)	(a)	51575	.045	.023	51958	.18	.31	53095	.039	(a)
51220	.208	1.48	51576	.11	.101	51959	.184	(a)	53096	.054	(a)
51221	.116	1.47	51600	.075	.194	51960	.024	.30	53121	.155	.46
51222	.141	4.76	51613	.049	.141	51970	.106	.138	53147	.021	(a)
51224	.148	1.17	51625	.032	(a)	51982	.031	.068	53229	.119	(a)
51230	.025	.64	51666	.071	.085	51985	.083	—	53271	.029	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.117	.249	55715	.121	.169	56918	.047	(a)	58096	.108	1.35
53374	.11	.191	55716	.175	.41	56919	.121	(a)	58301	.038	.086
53375	.058	.31	55717	.159	(a)	56920	.11	(a)	58302	.029	.042
53376	.093	.159	55718	.154	(a)	56980	.06	(a)	58397	.169	.45
53377	.095	.172	55802	.072	.013	57001	.021	.021	58408	.07	—
53403	.06	(a)	55918	.069	1.76	57002	.013	.08	58409	.089	—
53425	.11	(a)	55919	.009	2.95	57090	.176	.83	58456	.047	—
53565	.07	.081	56040	.007	.028	57146	.112	.64	58457	.069	—
53631	.018	.019	56041	.043	(a)	57202	.053	(a)	58458	.089	—
53632	.021	.029	56042	.054	(a)	57257	.066	.042	58459	.107	—
53731	.019	(a)	56170	.108	(a)	57401	.038	.079	58503	.045	.08
53732	.129	.45	56171	.053	(a)	57403	.148	.03	58532	.058	(a)
53733	.084	.177	56202	.043	.063	57410	.018	.164	58559	.012	(a)
53734	.53	—	56390	.075	.64	57411	.027	(a)	58560	.029	(a)
53803	.26	(a)	56391	.065	.25	57572	.011	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.104	.107	57600	.032	.03	58575	.037	.098
53902	(a)	(a)	56488	.121	.042	57611	.058	.044	58627	.118	.011
53903	(a)	(a)	56567	.112	(a)	57625	.28	(a)	58663	.248	.65
53904	(a)	(a)	56650	.34	(a)	57651	.034	.037	58682	.105	(a)
53905	(a)	(a)	56651	.186	(a)	57690	.075	.38	58713	.046	(a)
53907	.057	.078	56652	.133	(a)	57716	.036	.08	58737	.076	.49
53951	(a)	(a)	56653	.128	(a)	57725	.078	.083	58756	.046	(a)
53952	(a)	(a)	56654	.066	(a)	57726	.061	.025	58757	.26	(a)
53953	(a)	(a)	56690	.063	.31	57798	.017	(a)	58759	.032	(a)
54012	.053	—	56699	.048	.078	57800	.064	(a)	58802	.036	.39
54077	.078	.36	56758	.041	.123	57808	.03	(a)	58813	.114	(a)
54444	(a)	(a)	56759	.042	.07	57809	.031	(a)	58822	.099	(a)
55010	.234	.76	56760	.06	.087	57810	.03	.09	58837	.229	.155
55011	.063	2.01	56805	.079	(a)	57871	.036	.091	58840	.068	.11
55012	.075	.92	56806	.056	(a)	57913	.083	.206	58873	.109	.021
55013	.099	1.13	56807	.055	(a)	57997	.119	—	58903	.023	(a)
55014	(a)	(a)	56808	.072	(a)	57998	.037	.047	58904	.017	.108
55214	.061	.075	56900	.069	(a)	57999	.049	.065	58922	.181	.189
55371	.28	.096	56910	.035	(a)	58009	.049	(a)	59005	.043	.063
55410	(a)	(a)	56911	.096	(a)	58010	.086	(a)	59057	.32	(a)
55426	.121	(a)	56912	.078	.089	58020	.159	(a)	59058	.207	(a)
55597	.015	1.45	56913	.064	(a)	58056	.102	(a)	59188	.32	.047
55647	.031	.065	56915	.38	(a)	58057	.064	(a)	59189	.43	.25
55648	.014	(a)	56916	.34	.26	58058	.058	(a)	59223	.113	.128
55649	.016	(a)	56917	.098	(a)	58095	.081	1.22	59257	.012	.011

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
59306	.073	(a)	59923	.008	.006	62003	15.30	—	91125	4.09	1.66
59378	.073	.124	59925	.31	1.15	63010	16.80	—	91127	2.75	.95
59481	.196	.096	59926	.26	.46	63011	21.00	—	91130	1.63	—
59482	.33	(a)	59927	.176	1.10	63012	29.90	—	91135	.45	(a)
59537	.079	.219	59931	.151	.37	63013	28.30	—	91150	2.60	4.25
59601	.074	1.80	59932	.163	.69	63215	50.50	—	91155	5.77	24.30
59647	.147	.141	59941	.051	(a)	63216	35.00	—	91160	1.64	—
59660	.136	.83	59947	.05	.26	63217	51.60	—	91175	1.42	—
59661	.067	(a)	59955	.019	.114	63218	17.40	—	91177	6.19	—
59693	.011	—	59963	.144	.32	63219	(a)	—	91179	6.22	—
59695	(a)	(a)	59964	.34	.059	63220	(a)	—	91190	3.34	(a)
59701	.005	.38	59970	.068	.147	64074	15.90	—	91200	.93	—
59713	.122	.30	59973	.093	(a)	64075	11.20	—	91210	(a)	—
59722	.063	.023	59975	.095	.13	64500	(a)	—	91235	3.17	2.04
59723	.024	.03	59977	.054	(a)	65007	30.70	—	91250	4.77	(a)
59724	.036	.016	59984	.025	.041	66122	13.20	—	91265	19.90	2.97
59725	.045	.126	59985	.10	(a)	66123	7.27	—	91266	10.50	.79
59726	.033	.023	59986	.076	(a)	66309	21.20	—	91280	(a)	2.36
59738	.105	.052	59988	.024	.05	66561	49.20	—	91302	19.20	(a)
59750	.059	.141	59989	.013	.037	67017	45.60	—	91315	5.83	—
59751	.021	(a)	60010	9.35	—	67508	46.20	—	91324	13.00	(a)
59773	.019	.023	60011	10.70	—	67509	33.90	—	91325	(a)	(a)
59774	.015	.127	60012	17.70	—	67510	18.90	—	91340	8.47	6.25
59775	.02	.156	60013	15.10	—	67511	20.40	—	91341	7.10	3.25
59781	.051	.065	60015	11.30	—	67512	87.50	—	91342	7.77	3.00
59782	.076	.62	60016	12.70	—	67513	55.50	—	91343	1.57	1.21
59783	.074	(a)	60035	34.60	—	67634	39.50	—	91405	9.87	—
59784	.057	(a)	61000	9.25	—	67635	27.90	—	91436	8.04	1.75
59790	.081	(a)	61212	17.70	—	68001	85.30	—	91481	29.30	—
59798	.194	.33	61216	19.60	—	68439	110.00	—	91507	4.32	2.50
59806	.139	(a)	61217	17.90	—	68500	2.06	—	91523	66.60	—
59867	.091	(a)	61218	12.20	—	68604	2.05	—	91547	.38	—
59886	.012	.087	61223	86.80	—	68606	8.01	—	91551	2.35	.57
59889	.061	.192	61224	27.60	—	68607	6.33	—	91555	1.91	.81
59892	.074	(a)	61225	38.40	—	68702	5.22	—	91560	5.83	3.62
59904	.05	.088	61226	64.60	—	68703	3.91	—	91562	5.23	—
59905	.057	.112	61227	59.10	—	68706	16.80	—	91577	18.70	2.62
59914	.34	.65	62000	13.40	—	68707	16.60	—	91580	7.69	—
59915	.167	.53	62001	10.60	—	90089	6.80	—	91581	(a)	(a)
59917	.031	.222	62002	4.85	—	91111	4.09	4.62	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	3.17	2.96	98308	1.79	.84
91584	(a)	(a)	94569	4.62	3.25	97308	.82	—	98309	6.99	1.85
91585	(a)	(a)	94590	19.90	—	97447	2.68	4.25	98344	1.32	.64
91586	(a)	(a)	94617	6.29	—	97501	(a)	—	98405	2.18	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	22.70	(a)
91588	(a)	(a)	95124	2.32	1.11	97503	(a)	—	98414	20.80	(a)
91589	(a)	(a)	95233	4.98	—	97504	(a)	—	98415	2.73	(a)
91590	5.43	—	95305	5.41	—	97650	5.76	3.00	98423	6.49	(a)
91591	(a)	(a)	95306	6.41	—	97651	7.93	3.62	98424	11.00	(a)
91606	16.00	—	95310	12.90	1.06	97652	6.88	3.87	98425	4.52	(a)
91618	(a)	(a)	95357	1.63	—	97653	4.93	2.50	98426	3.99	(a)
91629	3.26	(a)	95358	(a)	—	97654	8.59	2.37	98427	3.89	—
91636	5.59	—	95410	6.97	2.25	97655	6.12	3.50	98428	(a)	—
91641	1.52	(a)	95455	6.76	1.37	98002	1.11	.79	98429	1.46	—
91666	1.47	(a)	95487	3.74	(a)	98003	1.54	(a)	98430	(a)	—
91722	4.89	(a)	95505	3.15	1.75	98090	.207	—	98449	5.58	21.50
91746	5.23	4.62	95620	3.03	(a)	98091	.225	—	98482	5.99	5.12
91805	.33	—	95625	9.17	3.00	98092	.68	—	98483	8.84	12.50
92053	.81	.57	95630	(a)	(a)	98111	.80	—	98502	8.47	3.00
92054	.28	.219	95647	3.82	4.62	98150	(a)	—	98555	3.94	—
92055	7.76	.206	95648	(a)	(a)	98151	(a)	—	98597	.88	—
92101	12.10	2.50	96053	2.90	3.50	98152	3.73	.54	98598	.30	—
92102	7.30	2.75	96317	1.69	—	98153	4.20	(a)	98601	10.10	(a)
92215	4.54	2.50	96408	6.04	10.60	98154	4.95	(a)	98622	(a)	—
92338	2.80	1.62	96409	5.58	7.59	98155	6.93	(a)	98623	(a)	—
92445	3.21	—	96410	4.90	6.87	98156	(a)	(a)	98624	1.59	—
92446	9.22	1.50	96611	1.94	1.16	98157	4.43	.28	98636	3.90	2.87
92447	8.06	1.24	96702	6.95	(a)	98158	(a)	(a)	98640	175.00	—
92451	3.17	1.87	96703	(a)	—	98159	2.97	(a)	98658	7.17	—
92453	5.10	—	96816	6.52	—	98160	6.29	(a)	98659	1.28	.35
92478	2.53	1.37	96872	6.00	(a)	98161	7.05	(a)	98677	27.50	8.25
92593	41.60	—	96930	(a)	—	98162	(a)	(a)	98678	24.50	10.90
92663	.76	—	97002	(a)	(a)	98163	7.40	.174	98698	(a)	(a)
94007	17.30	4.00	97003	(a)	(a)	98164	2.67	.06	98699	7.96	(a)
94099	3.94	—	97047	5.91	—	98257	2.32	—	98705	10.10	—
94225	13.90	—	97050	4.59	—	98303	13.90	5.05	98710	5.53	—
94276	7.23	3.50	97111	8.34	—	98304	8.62	3.03	98751	5.42	—
94304	4.05	(a)	97220	.44	(a)	98305	4.74	1.51	98805	7.23	1.16
94381	7.60	9.43	97221	(a)	1.11	98306	12.20	.82	98806	3.63	2.87
94404	6.85	3.67	97222	2.10	1.58	98307	2.73	.45	98810	6.69	—

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	6.45	1.68	99620	.76	—						
98820	13.80	2.87	99650	1.72	.84						
98871	(a)	(a)	99709	4.24	(a)						
98884	3.59	1.75	99718	2.22	—						
98914	.87	.47	99746	3.77	2.62						
98949	1.22	.27	99760	.43	—						
98967	5.63	8.58	99777	11.60	—						
98993	7.45	3.23	99793	4.78	—						
99003	2.68	1.03	99798	(a)	(a)						
99004	5.36	1.25	99803	(a)	7.53						
99080	1.90	5.87	99826	1.32	.59						
99081	(a)	—	99827	.68	.52						
99082	(a)	—	99851	2.78	—						
99083	(a)	—	99917	4.50	—						
99084	(a)	(a)	99938	5.05	—						
99085	(a)	(a)	99943	14.70	—						
99111	2.75	—	99946	10.90	2.12						
99160	(a)	—	99948	8.97	16.80						
99163	6.57	.35	99952	9.80	13.30						
99165	1.44	(a)	99953	10.60	8.08						
99220	1.92	(a)	99954	7.70	10.40						
99221	(a)	(a)	99955	9.64	7.21						
99222	3.61	(a)	99963	1.09	—						
99223	.40	(a)	99969	3.50	2.93						
99303	22.00	—	99975	8.55	—						
99310	5.51	(a)	99986	(a)	—						
99315	16.20	1.62	99987	(a)	—						
99321	15.70	1.87	99988	3.09	—						
99445	(a)	(a)									
99471	.87	—									
99505	6.30	—									
99506	7.75	—									
99507	6.76	—									
99570	3.63	(a)									
99571	.88	(a)									
99572	1.72	(a)									
99573	1.64	(a)									
99600	2.33	—									
99613	13.90	1.87									
99614	5.21	—									