

LOSS COSTS – IMPLEMENTATION

MARCH 16, 2023

GENERAL LIABILITY

LI-GL-2023-071

MISSOURI GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for -0.4% to be implemented.

BACKGROUND

In circular [LI-GL-2023-043](#), 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 COVID19. 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 continue to include 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.

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-2023-BGL1](#), which presents a review of General Liability loss cost experience.

Refer to the attachment(s) for complete details.

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

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

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

EFFECTIVE DATE

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

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

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

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

COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON OCTOBER 12, 2023. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [GL-2023-BGL1](#) and SERFF Tracking Number [ISOF-133593198](#), NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2023-005](#) 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 11-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
- [LI-GL-2023-043](#) (02/15/2023) General Liability Basic Limit Experience For 2023 Group 1 Jurisdictions Reviewed By Staff

ATTACHMENT(S)

- GL-2023-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

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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.

MISSOURI GL-2023-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 -0.4% 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-2021-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 continue to include 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.

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	-6.7%	-6.7%
OL&T	+8.8%	+8.8%
Premises/Operations	+1.4%	+1.4%
Products	-17.0%	-17.0%
Local Products/Completed Operations	-5.7%	-5.7%
Products/Completed Operations	-8.6%	-8.6%
GL Overall	-0.4%	-0.4%

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.

HISTORICAL
SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Calendar-accident year data through year ended 12/31/2021 for Premises/Operations.
- Calendar-accident year data through year ended 12/31/2021 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 11/1/2023. The Products/Completed Operations portion of this review uses a trend date of 10/1/2023 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 12/31/2021 were used in selecting annual trend factors. For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2021 were used.

ADJUSTMENTS
TO
REPORTED
EXPERIENCE
(CONT'D)

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

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

In this review, multistate 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. Travelers Indemnity Co.	1. Fireman's Fund Insurance Co.
2. Continental Casualty Co.	2. Selective Insurance Group
3. Zurich American Insurance Co.	3. Cincinnati Insurance Co.
4. Cincinnati Insurance Co.	4. Travelers Indemnity Co.
5. Liberty Mutual Insurance Co.	5. Continental Casualty Co.
6. Old Republic Insurance Co.	6. Liberty Mutual Insurance Co.
7. XL Specialty Insurance Co.	7. Zurich American Insurance Co.
8. Federated Mutual Insurance Co.	8. United Fire & Casualty Co.
9. Nationwide Mutual Insurance Co.	9. Nationwide Mutual Insurance Co.
10. Tokio Marine Cos.	10. Sentry Insurance 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 12/31/2021 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 12/31/2021 is:

Statewide - Other Liability (ASLOB 17.0)	27.5 %
Multistate - Products Liability (ASLOB 18.0)	30.9 %

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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MISSOURI
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2022-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		-7.9%	-7.9%	-7.9%
OL&T		+1.4%	+1.4%	+1.4%
Prem/Ops Combined		-3.1%	-3.1%	-3.1%
Products		-11.7%	-11.7%	-11.7%
Local Products/Completed Ops		-10.3%	-10.3%	-10.3%
Products/Completed Operations		-10.7%	-10.7%	-10.7%
General Liability Overall	11/1/2022	-4.4%	-4.4%	-4.4%

Document: GL-2021-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		-0.4%	-0.4%	-0.4%
OL&T		+15.5%	+14.2%	+14.2%
Prem/Ops Combined		+8.2%	+7.5%	+7.5%
Products		-5.1%	-5.1%	-5.1%
Local Products/Completed Ops		+10.6%	+10.6%	+10.6%
Products/Completed Operations		+6.1%	+6.1%	+6.1%
General Liability Overall	7/1/2021	+7.8%	+7.2%	+7.2%

Document: GL-2020-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		-4.0%	-4.0%	-4.0%
OL&T		+7.1%	+7.1%	+7.1%
Prem/Ops Combined		+1.8%	+1.8%	+1.8%
Products		-0.4%	-0.4%	-0.4%
Local Products/Completed Ops		+7.0%	+7.0%	+7.0%
Products/Completed Operations		+4.9%	+4.9%	+4.9%
General Liability Overall	7/1/2020	+2.3%	+2.3%	+2.3%

**MISSOURI
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.

For Local Products/Completed Operations, the procedure 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>
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 was revised in the GL-2022-BGL1 filing 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>
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>

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 December 31, 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, 2018, 2019, 2020, and 2021 are weighted 25%, 25%, 25% and 25% respectively.

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

For details on these adjustments see EXHIBITS C1-C7 (Premises/Operations), EXHIBITS C9-C14 (Products) and EXHIBITS C16-C21 (Local Products/Completed Operations).

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

OBJECTIVES

The objectives of this procedure are to:

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

EXPERIENCE BASE

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

SIMULTANEOUS DETERMINATION OF RATING VARIABLE RELATIVE CHANGES

Once the aggregate loss costs at current level and incurred losses used in the analysis have been appropriately adjusted, the 5-year experience ratios are calculated for each combination of the appropriate rating variables. From these ratios, relative changes to the statewide 5-year experience ratio are calculated. These relative changes are then used in a minimum bias iterative review procedure, which simultaneously determines the relative changes for each rating variable. This data appears in EXHIBITS B5-B13.

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

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

RATING VARIABLES USED

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

and j^{th} class group;

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

n is the number of class groups in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of states in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

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

APPLICATION OF CREDIBILITY

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

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

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

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

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

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

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

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

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

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

MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

MONOLINE INDICATIONS -- PRODUCTS

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

EXPLANATORY NOTES TO
IMPLICIT PACKAGE MODIFICATION FACTORS

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

Implicit Package Modification Factors (IPMF's) adjust the ISO monoline loss costs to levels applicable to multiline risks, i.e., to reflect a difference in multiline experience relative to monoline experience for each coverage. This adjustment is made because risks written under a Package Policy have different experience than risks written under a monoline policy. The IPMF's are calculated based upon a comparison of the multiline experience relative to the monoline experience, and this comparison is done via the Bailey minimum bias relative change analysis (as described in Explanatory Notes to Relative Change Analysis in Pages B-9 to B-15). IPMF's are calculated separately by coverage, for each applicable type of policy within each coverage. One result of the IPMF adjustment to multiline ALCCL is that the monoline and multiline experience for the same coverage tends toward the same experience ratio. IPMF's are the components of the published liability Package Modification Factors (PMF's) which vary by type of policy only. These PMF's represent the CPP relativity for all liability coverages combined within a type of policy. The IPMF represents what the PMF would be for the CPP risk if only a single coverage were written.

EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of March 31, 2022. Products/Completed Operations data is evaluated as of March 31, 2022.

For example, the accident year ending December 31, 2021 includes all exposures earned during the period from January 1, 2021 through December 31, 2021.

The immature experience reported as of 15 and 27 months for accident years ending 12/31/2021 and 12/31/2020 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 March 31, 2022 for Premises/ Operations and March 31, 2022 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.

EXPLANATION OF LOSS DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF LOSS DEVELOPMENT FACTORS

The incurred losses and allocated loss adjustment expenses underlying the Premises/Operations statewide loss cost level indications were evaluated as of March 31, 2022. Products/Completed Operations data is evaluated as of March 31, 2022.

For example, the accident year ending December 31, 2021 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2021 through December 31, 2021 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2022, 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 12/31/2021, 12/31/2020, 12/31/2019, and 12/31/2018 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 December 31, 2021 evaluated as of March 31, 2022. 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	Z*
2002	B	H	M	Q	T	Y*	
2003	C	I	N	R	X*	Y*	
2004	D	J	O	W*	X*	Y*	
2005	E	K	V*	W*	X*	Y*	
2006	F						
Best 3 out of 5#	BTOF1	BTOF2	BTOF3	BTOF4	BTOF5	BTOF6	

* Calculated using the Modified Bondy Procedure.

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

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

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

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

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

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

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

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

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

UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

BACKGROUND	Allocated loss adjustment expense is reported on a unit transaction basis with the loss records and is thus included with indemnity loss data. Since the prospective loss costs include all loss adjustment expenses, we must load for unallocated loss adjustment expense.
IMPORTANCE OF APPLICATION	The unallocated loss adjustment expense factor is necessary to account for loss adjustment expenses which cannot be allocated to a particular claim.
METHODOLOGY FOR LIABILITY COVERAGES	<p>Calculation of the unallocated loss adjustment expense factor is based on multistate data for ISO member and subscriber companies (see Multistate review of ULAE Experience in EXHIBIT C6, EXHIBIT C13 and EXHIBIT C20). The adjustment is calculated by using unallocated expenses as a percent of losses and allocated expenses.</p> <p>Starting with the 2011 review, experience for CMP Liability has been included with the data used to select the ULAE factor.</p> <p>For this review the factor is 1.075.</p>

EXPLANATION OF TREND CALCULATION

EXPOSURE TREND

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

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

For M&C, exposures are calculated based upon sales by manufacturers and average hourly earnings of contracting workers. For OL&T Class Group 16, exposures are calculated based upon the four-quarter moving average quarterly price deflator of state and local government expenditures. The exposure trend for OL&T Class Groups 1-13 is based upon the average annual growth rates in consumption components. For Premises/Operations exposure trend detail, see EXHIBIT- C7 - Trend Summary and Trend Data.

For Products/Completed Operations, exposures are calculated based upon sales by manufacturers for products and local products classes and average hourly earnings of contracting workers for completed operations classes just as for M&C. For Products exposure trend detail, see EXHIBIT C14 - Trend Summary and Trend Data. For Local Products/Completed Operations exposure trend detail, see EXHIBIT C21 - Trend Summary and Trend Data.

SEVERITY TREND

The Premises/Operations multistate accident year (both fiscal and calendar year) average ultimate occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C7. For Products, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C14. For Local Products/Completed Operations, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in EXHIBIT C21. The standard ISO calculation uses the least squares method to construct an exponential curve of best fit from this time series data, since the data contain random fluctuations. By minimizing these fluctuations, we can make a more reliable estimate of the underlying trend in the data. In this review multistate dollars of losses and number of occurrences contained in the severity trend exhibits are based on paid amounts developed to ultimate using paid development factors (chain ladder link ratio for indemnity and an incremental ALAE method for ALAE). The procedure to determine the ultimate ALAE underlying the severity trend analysis is 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. 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.

Given the difference in time between the end of the experience period and available external data related to trend (CPI for example) when this filing was developed, the external data has been reviewed and taken into account as part of the trend selections. This has become more important with the significant changes in inflation in recent times. The impact of any changes in inflation on insurance losses may not be fully reflected in the historical trend data.

For Products, the exponential curve does not fit the data well. Given the current inflationary environment, the impact of the pandemic and the other considerations mentioned above, we are maintaining the same selections as in the 2022 review.

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 12/31/2008 - 12/31/2021. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2008 - 12/31/2021. 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 Manufacturers and Contractors, Owners, Landlords and Tenants and Products. For Local Products/Completed Operations, we have selected 0.0%. These selections are consistent with a measured approach toward frequency trend selections, which reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes.

For Premises/Operations 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 (year ending 12/31/2020 and year ending 12/31/2021) 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 filed with the 2022 revisions.

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

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.

LOSS COST ADJUSTMENTS GENERAL LIABILITY

In GL-2021-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%

MISSOURI

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)	- 6.8%	+ 7.3%	+ 0.6%				
Statewide Indicated Monoline Loss Cost Level Change (See Section B)	- 6.7%	+ 8.8%	+ 1.4%	- 17.0%*	- 5.7%**	- 8.6%	- 0.4%
Statewide Selected Monoline Loss Cost Level Change	- 6.7%	+ 8.8%	+ 1.4%	- 17.0%*	- 5.7%	- 8.6%	- 0.4%

* 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.

MISSOURI

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	Kansas City	\$2,925,761	+ 9.0%	+ 8.9%
502	St. Louis and St. Louis County	\$6,483,866	+ 7.0%	+ 7.0%
503	Remainder of State	\$12,972,530	+ 9.7%	+ 9.7%
	STATEWIDE TOTAL	\$22,382,156	+ 8.8%	+ 8.8%

MISSOURI
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	\$ 1,467,985	- 10.2%	- 10.2%
31	LIGHT CONTRACTING	\$ 2,291,152	- 5.5%	- 5.5%
32	MEDIUM CONTRACTING	\$ 8,092,991	- 6.4%	- 6.4%
33	HEAVY CONTRACTING	\$ 2,872,474	- 6.7%	- 6.7%
34	DEALERS OR DISTRIBUTORS	\$ 2,196,238	- 7.0%	- 7.1%
35	LIGHT MANUFACTURERS	\$ 293,158	- 4.1%	- 3.7%
36	MEDIUM MANUFACTURERS	\$ 1,147,413	- 2.7%	- 2.7%
37	HEAVY MANUFACTURERS	\$ 746,595	- 6.7%	- 6.7%
38	MISCELLANEOUS OPERATIONS	\$ 1,417,511	- 10.2%	- 10.2%
	TOTAL	\$ 20,525,519	- 6.7%	- 6.7%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 1,231,136	+ 4.9%	+ 5.5%
02	RESTAURANTS	\$ 2,899,430	+ 5.8%	+ 6.0%
03	STORES	\$ 1,548,706	+ 3.4%	+ 3.5%
04	VENDING AND RENTAL	\$ 62,915	+ 8.7%	+ 9.2%
05	FOOD AND BEVERAGE DISTRIBUTORS	\$ 381,215	+ 10.1%	+ 9.8%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	\$ 832,673	+ 5.1%	+ 4.5%
07	CLUBS, AMUSEMENTS AND SPORTS	\$ 1,836,793	+ 12.5%	+ 12.4%
08	HEALTH CARE FACILITIES	\$ 271,770	+ 12.9%	+ 13.2%
09	HOTELS AND MOTELS	\$ 1,135,263	+ 8.6%	+ 8.8%
10	SCHOOLS AND CHURCHES	\$ 2,054,140	+ 16.7%	+ 16.8%
11	APARTMENTS	\$ 1,789,359	+ 12.3%	+ 12.0%
12	BUILDINGS AND OFFICES	\$ 7,096,895	+ 7.8%	+ 7.6%
13	MISCELLANEOUS PREMISES	\$ 528,988	+ 8.8%	+ 8.6%
16	GOVERNMENTAL SUBDIVISIONS	\$ 712,874	+ 11.3%	+ 12.2%
	TOTAL	\$ 22,382,156	+ 8.8%	+ 8.8%

MISSOURI

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	\$ 28,571,513	- 21.0%	\$ 473,879	- 15.8%	- 15.8%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	\$ 38,212,336	- 16.1%	\$ 929,331	- 16.5%	- 16.5%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	\$ 4,439,588	- 17.4%	\$ 125,840	- 9.2%	- 9.2%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	\$ 34,541,014	- 18.5%	\$ 674,899	- 18.3%	- 18.3%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	\$ 8,255,091	- 19.9%	\$ 137,737	- 26.1%	- 26.1%
	PRODUCTS SUBTOTAL	\$ 114,019,542	- 18.4%	\$ 2,341,686	- 17.0%	- 17.0%
01	RETAIL STORES-FOOD OR DRUG			\$ 112,695	+ 12.4%	+ 12.1%
02	RETAIL STORES-NOT FOOD OR DRUG			\$ 261,023	- 2.1%	- 2.0%
11	COMPLETED OPERATIONS-LOW			\$ 366,981	- 1.1%	- 1.6%
12	COMPLETED OPERATIONS-MEDIUM			\$ 5,699,875	- 6.5%	- 6.5%
13	COMPLETED OPERATIONS-HIGH			\$ 442,185	- 5.8%	- 5.7%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 6,882,759	- 5.7%	- 5.7%
	TOTAL			\$ 9,224,445	- 8.6%	- 8.6%

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 -27% relative to current loss costs;
- OL&T classes reflect an upper cap of +34% and a lower cap of -20% relative to current loss costs;
- Products classes reflect an upper cap of +25% and a lower cap of -38% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +25% and a lower cap of -26% 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: 1.003

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10010	501	0.141	0.134	+5.2		10054	503	7.480	6.590	+13.5		10107	502	3.240	3.480	-6.9	
10010	502	0.103	0.099	+4.0		10060	501	0.242	0.233	+3.9		10107	503	3.100	3.330	-6.9	
10010	503	0.199	0.187	+6.4		10060	502	0.190	0.187	+1.6		10110	501	18.600	16.600	+12.0	
10011	501	0.034	0.032	+6.3		10060	503	0.260	0.247	+5.3		10110	502	37.400	33.800	+10.7	
10011	502	0.025	0.024	+4.2		10065	501	0.360	0.350	+2.9		10110	503	41.500	36.600	+13.4	
10011	503	0.047	0.045	+4.4		10065	502	0.290	0.280	+3.6		10111	501	0.176	0.167	+5.4	
10012	501	0.039	0.037	+5.4		10065	503	0.390	0.370	+5.4		10111	502	0.128	0.124	+3.2	
10012	502	0.028	0.027	+3.7		10066	501	0.370	0.360	+2.8		10111	503	0.249	0.234	+6.4	
10012	503	0.055	0.052	+5.8		10066	502	0.290	0.290	0.0		10113	501	0.490	0.470	+4.3	
10015	501	5.480	4.870	+12.5		10066	503	0.390	0.380	+2.6		10113	502	0.390	0.380	+2.6	
10015	502	11.000	9.930	+10.8		10070	501	0.081	0.077	+5.2		10113	503	0.520	0.500	+4.0	
10015	503	12.200	10.700	+14.0		10070	502	0.059	0.057	+3.5		10115	501	0.980	0.940	+4.3	
10025	501	0.034	0.032	+6.3		10070	503	0.114	0.107	+6.5		10115	502	0.770	0.760	+1.3	
10025	502	0.025	0.024	+4.2		10071	501	0.430	0.420	+2.4		10115	503	1.040	1.000	+4.0	
10025	503	0.047	0.045	+4.4		10071	502	0.340	0.340	0.0		10117	501	5.440	4.830	+12.6	
10026	501	0.880	0.850	+3.5		10071	503	0.460	0.440	+4.5		10117	502	10.900	9.860	+10.5	
10026	502	0.690	0.680	+1.5		10072	501	3.900	4.310	-9.5		10117	503	12.100	10.700	+13.1	
10026	503	0.940	0.900	+4.4		10072	502	4.040	4.490	-10.0		10120	501	12.200	10.800	+13.0	
10027	501	0.034	0.032	+6.3		10072	503	4.210	4.680	-10.0		10120	502	24.500	22.100	+10.9	
10027	502	0.025	0.024	+4.2		10073	501	0.840	0.900	-6.7		10120	503	27.100	23.900	+13.4	
10027	503	0.047	0.045	+4.4		10073	502	1.060	1.140	-7.0		10130	501	4.830	4.660	+3.6	
10036	501	0.540	0.580	-6.9		10073	503	1.010	1.090	-7.3		10130	502	3.800	3.740	+1.6	
10036	502	0.680	0.730	-6.8		10075	501	6.250	6.680	-6.4		10130	503	5.140	4.940	+4.0	
10036	503	0.650	0.700	-7.1		10075	502	7.870	8.440	-6.8		10132	501	4.160	4.010	+3.7	
10040	501	0.107	0.102	+4.9		10075	503	7.520	8.090	-7.0		10132	502	3.280	3.230	+1.5	
10040	502	0.078	0.075	+4.0		10100	501	0.660	0.620	+6.5		10132	503	4.430	4.250	+4.2	
10040	503	0.151	0.142	+6.3		10100	502	0.610	0.590	+3.4		10133	501	5.320	4.920	+8.1	
10042	501	0.510	0.490	+4.1		10100	503	1.370	1.290	+6.2		10133	502	2.320	2.170	+6.9	
10042	502	0.400	0.390	+2.6		10101	501	0.330	0.320	+3.1		10133	503	4.280	3.900	+9.7	
10042	503	0.540	0.520	+3.8		10101	502	0.260	0.250	+4.0		10140	501	0.058	0.052	+11.5	
10052	501	3.790	3.370	+12.5		10101	503	0.350	0.330	+6.1		10140	502	0.038	0.036	+5.6	
10052	502	7.590	6.870	+10.5		10105	501	3.540	3.420	+3.5		10140	503	0.072	0.065	+10.8	
10052	503	8.430	7.430	+13.5		10105	502	2.790	2.750	+1.5		10141	501	0.116	0.105	+10.5	
10054	501	3.360	2.990	+12.4		10105	503	3.770	3.620	+4.1		10141	502	0.077	0.071	+8.5	
10054	502	6.740	6.090	+10.7		10107	501	2.570	2.750	-6.5		10141	503	0.144	0.130	+10.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
10145	501	0.560	0.510	+9.8		10256	503	0.880	0.950	-7.4		10381	502	10.300	9.360	+10.0	
10145	502	0.370	0.340	+8.8		10257	501	0.138	0.148	-6.8		10381	503	11.500	10.100	+13.9	
10145	503	0.690	0.630	+9.5		10257	502	0.174	0.187	-7.0		11007	501	1.460	1.620	-9.9	
10146	501	0.290	0.280	+3.6		10257	503	0.166	0.179	-7.3		11007	502	1.520	1.690	-10.1	
10146	502	0.270	0.260	+3.8		10309	501	0.221	0.213	+3.8		11007	503	1.580	1.760	-10.2	
10146	503	0.610	0.580	+5.2		10309	502	0.174	0.171	+1.8		11020	501	0.410	0.400	+2.5	
10150	501	0.680	0.650	+4.6		10309	503	0.235	0.225	+4.4		11020	502	0.320	0.320	0.0	
10150	502	0.530	0.520	+1.9		10315	501	0.520	0.500	+4.0		11020	503	0.440	0.420	+4.8	
10150	503	0.720	0.690	+4.3		10315	502	0.410	0.400	+2.5		11039	501	0.730	0.780	-6.4	
10151	501	17.000	16.400	+3.7		10315	503	0.550	0.530	+3.8		11039	502	0.920	0.990	-7.1	
10151	502	13.400	13.200	+1.5		10331	501	7.430	6.600	+12.6		11039	503	0.880	0.950	-7.4	
10151	503	18.100	17.400	+4.0		10331	502	14.900	13.500	+10.4		11052	501	5.530	5.120	+8.0	
10160	501	3.030	2.920	+3.8		10331	503	16.500	14.600	+13.0		11052	502	2.410	2.260	+6.6	
10160	502	2.390	2.350	+1.7		10332	501	12.800	11.400	+12.3		11052	503	4.450	4.060	+9.6	
10160	503	3.230	3.100	+4.2		10332	502	25.700	23.200	+10.8		11126	501	0.085	0.082	+3.7	
10204	501	0.310	0.300	+3.3		10332	503	28.500	25.100	+13.5		11126	502	0.067	0.066	+1.5	
10204	502	0.241	0.237	+1.7		10352	501	0.380	0.360	+5.6		11126	503	0.091	0.087	+4.6	
10204	503	0.330	0.310	+6.5		10352	502	0.350	0.340	+2.9		11127	501	0.450	0.430	+4.7	
10205	501	0.340	0.330	+3.0		10352	503	0.800	0.750	+6.7		11127	502	0.330	0.320	+3.1	
10205	502	0.270	0.260	+3.8		10367	501	3.440	3.810	-9.7		11127	503	0.630	0.600	+5.0	
10205	503	0.360	0.350	+2.9		10367	502	3.570	3.970	-10.1		11128	501	0.610	0.580	+5.2	
10210	501	0.550	0.530	+3.8		10367	503	3.720	4.140	-10.1		11128	502	0.440	0.430	+2.3	
10210	502	0.430	0.420	+2.4		10368	501	5.030	5.570	-9.7		11128	503	0.850	0.800	+6.3	
10210	503	0.580	0.560	+3.6		10368	502	5.220	5.810	-10.2		11138	501	1.860	1.650	+12.7	
10211	501	0.550	0.530	+3.8		10368	503	5.430	6.050	-10.2		11138	502	3.720	3.370	+10.4	
10211	502	0.430	0.420	+2.4		10378	501	7.520	6.680	+12.6		11138	503	4.130	3.640	+13.5	
10211	503	0.580	0.560	+3.6		10378	502	15.100	13.600	+11.0		11155	501	0.290	0.280	+3.6	
10220	501	6.430	6.200	+3.7		10378	503	16.700	14.700	+13.6		11155	502	0.230	0.226	+1.8	
10220	502	5.060	4.980	+1.6		10379	501	3.490	3.100	+12.6		11155	503	0.310	0.300	+3.3	
10220	503	6.850	6.570	+4.3		10379	502	7.000	6.330	+10.6		11167	501	1.270	1.180	+7.6	
10255	501	0.200	0.214	-6.5		10379	503	7.770	6.850	+13.4		11167	502	0.560	0.520	+7.7	
10255	502	0.250	0.270	-7.4		10380	501	5.960	5.300	+12.5		11167	503	1.020	0.930	+9.7	
10255	503	0.241	0.260	-7.3		10380	502	11.900	10.800	+10.2		11168	501	6.610	6.120	+8.0	
10256	501	0.730	0.780	-6.4		10380	503	13.300	11.700	+13.7		11168	502	2.880	2.700	+6.7	
10256	502	0.920	0.990	-7.1		10381	501	5.160	4.590	+12.4		11168	503	5.310	4.850	+9.5	

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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
11201	501	12.800	14.200	-9.9		11213	503	1.780	1.980	-10.1		12361	502	0.083	0.077	+7.8	
11201	502	13.300	14.800	-10.1		11214	501	4.060	4.500	-9.8		12361	503	0.157	0.141	+11.3	
11201	503	13.800	15.400	-10.4		11214	502	4.220	4.690	-10.0		12362	501	0.089	0.084	+6.0	
11202	501	3.790	4.190	-9.5		11214	503	4.390	4.890	-10.2		12362	502	0.064	0.062	+3.2	
11202	502	3.930	4.370	-10.1		11222	501	0.068	0.076	-10.5		12362	503	0.125	0.118	+5.9	
11202	503	4.090	4.560	-10.3		11222	502	0.071	0.079	-10.1		12373	501	0.034	0.032	+6.3	
11203	501	1.040	0.990	+5.1		11222	503	0.074	0.082	-9.8		12373	502	0.025	0.024	+4.2	
11203	502	0.760	0.730	+4.1		11234	501	0.380	0.370	+2.7		12373	503	0.047	0.045	+4.4	
11203	503	1.470	1.390	+5.8		11234	502	0.300	0.300	0.0		12374	501	0.840	0.810	+3.7	
11204	501	0.430	0.410	+4.9		11234	503	0.410	0.390	+5.1		12374	502	0.660	0.650	+1.5	
11204	502	0.340	0.330	+3.0		11248	501	0.038	0.041	-7.3		12374	503	0.890	0.860	+3.5	
11204	503	0.450	0.440	+2.3		11248	502	0.048	0.051	-5.9		12375	501	0.410	0.400	+2.5	
11206	501	0.590	0.660	-10.6		11248	503	0.046	0.049	-6.1		12375	502	0.320	0.320	0.0	
11206	502	0.620	0.690	-10.1		11258	501	0.790	0.750	+5.3		12375	503	0.440	0.420	+4.8	
11206	503	0.640	0.710	-9.9		11258	502	0.730	0.710	+2.8		12391	501	0.066	0.063	+4.8	
11207	501	7.510	8.300	-9.5		11258	503	1.650	1.560	+5.8		12391	502	0.048	0.047	+2.1	
11207	502	7.790	8.660	-10.0		11259	501	0.850	0.800	+6.3		12391	503	0.094	0.088	+6.8	
11207	503	8.110	9.030	-10.2		11259	502	0.780	0.760	+2.6		12393	501	0.550	0.530	+3.8	
11208	501	1.290	1.420	-9.2		11259	503	1.770	1.670	+6.0		12393	502	0.430	0.420	+2.4	
11208	502	1.330	1.480	-10.1		11273	501	19.100	18.400	+3.8		12393	503	0.580	0.560	+3.6	
11208	503	1.390	1.550	-10.3		11273	502	15.000	14.800	+1.4		12467	501	0.228	0.220	+3.6	
11209	501	6.040	6.680	-9.6		11273	503	20.300	19.500	+4.1		12467	502	0.179	0.176	+1.7	
11209	502	6.270	6.970	-10.0		11274	501	18.300	17.600	+4.0		12467	503	0.242	0.233	+3.9	
11209	503	6.530	7.270	-10.2		11274	502	14.400	14.200	+1.4		12509	501	0.050	0.054	-7.4	
11210	501	2.570	2.850	-9.8		11274	503	19.500	18.700	+4.3		12509	502	0.063	0.068	-7.4	
11210	502	2.670	2.970	-10.1		11288	501	0.970	0.920	+5.4		12509	503	0.060	0.065	-7.7	
11210	503	2.780	3.090	-10.0		11288	502	0.900	0.870	+3.4		12510	501	0.640	0.680	-5.9	
11211	501	13.400	14.800	-9.5		11288	503	2.020	1.910	+5.8		12510	502	0.800	0.860	-7.0	
11211	502	13.900	15.400	-9.7		12014	501	0.082	0.088	-6.8		12510	503	0.760	0.820	-7.3	
11211	503	14.400	16.100	-10.6		12014	502	0.103	0.111	-7.2		12583	501	0.280	0.300	-6.7	
11212	501	2.020	2.240	-9.8		12014	503	0.099	0.106	-6.6		12583	502	0.360	0.380	-5.3	
11212	502	2.100	2.330	-9.9		12356	501	1.620	1.560	+3.8		12583	503	0.340	0.370	-8.1	
11212	503	2.190	2.430	-9.9		12356	502	1.270	1.250	+1.6		12651	501	0.820	0.880	-6.8	
11213	501	1.650	1.830	-9.8		12356	503	1.720	1.650	+4.2		12651	502	1.040	1.110	-6.3	
11213	502	1.710	1.900	-10.0		12361	501	0.126	0.114	+10.5		12651	503	0.990	1.070	-7.5	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag
		Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost		
12683	501	0.380		0.400		-5.0		13205	503	0.380		0.410		-7.3		13621	502	0.126		0.135		-6.7	
12683	502	0.470		0.510		-7.8		13314	501	0.164		0.158		+3.8		13621	503	0.121		0.130		-6.9	
12683	503	0.450		0.490		-8.2		13314	502	0.129		0.127		+1.6		13670	501	0.070		0.064		+9.4	
12707	501	0.580		0.550		+5.5		13314	503	0.174		0.167		+4.2		13670	502	0.047		0.043		+9.3	
12707	502	0.420		0.410		+2.4		13351	501	0.400		0.380		+5.3		13670	503	0.088		0.079		+11.4	
12707	503	0.820		0.770		+6.5		13351	502	0.310		0.310		0.0		13673	501	0.600		0.570		+5.3	
12797	501	0.122		0.116		+5.2		13351	503	0.420		0.410		+2.4		13673	502	0.550		0.540		+1.9	
12797	502	0.089		0.086		+3.5		13352	501	0.410		0.390		+5.1		13673	503	1.250		1.180		+5.9	
12797	503	0.172		0.162		+6.2		13352	502	0.320		0.310		+3.2		13715	501	0.089		0.084		+6.0	
12805	501	0.440		0.430		+2.3		13352	503	0.430		0.410		+4.9		13715	502	0.064		0.062		+3.2	
12805	502	0.350		0.340		+2.9		13410	501	1.150		1.230		-6.5		13715	503	0.125		0.118		+5.9	
12805	503	0.470		0.450		+4.4		13410	502	1.450		1.560		-7.1		13716	501	0.620		0.600		+3.3	
12841	501	0.730		0.710		+2.8		13410	503	1.390		1.490		-6.7		13716	502	0.490		0.480		+2.1	
12841	502	0.580		0.570		+1.8		13412	501	0.390		0.420		-7.1		13716	503	0.660		0.630		+4.8	
12841	503	0.780		0.750		+4.0		13412	502	0.490		0.530		-7.5		13720	501	0.340		0.320		+6.3	
12927	501	0.128		0.124		+3.2		13412	503	0.470		0.500		-6.0		13720	502	0.310		0.300		+3.3	
12927	502	0.101		0.099		+2.0		13453	501	0.450		0.480		-6.2		13720	503	0.700		0.670		+4.5	
12927	503	0.136		0.131		+3.8		13453	502	0.570		0.610		-6.6		13759	501	0.242		0.233		+3.9	
13049	501	0.065		0.059		+10.2		13453	503	0.540		0.580		-6.9		13759	502	0.190		0.187		+1.6	
13049	502	0.043		0.040		+7.5		13454	501	0.530		0.560		-5.4		13759	503	0.260		0.247		+5.3	
13049	503	0.081		0.073		+11.0		13454	502	0.660		0.710		-7.0		13930	501	0.189		0.179		+5.6	
13111	501	0.730		0.690		+5.8		13454	503	0.630		0.680		-7.4		13930	502	0.137		0.133		+3.0	
13111	502	0.680		0.660		+3.0		13455	501	0.530		0.570		-7.0		13930	503	0.270		0.250		+8.0	
13111	503	1.530		1.440		+6.3		13455	502	0.670		0.720		-6.9		14068	501	0.053		0.051		+3.9	
13112	501	0.107		0.097		+10.3		13455	503	0.640		0.690		-7.2		14068	502	0.042		0.041		+2.4	
13112	502	0.071		0.066		+7.6		13506	501	1.250		1.210		+3.3		14068	503	0.057		0.055		+3.6	
13112	503	0.133		0.120		+10.8		13506	502	0.990		0.970		+2.1		14101	501	0.630		0.600		+5.0	
13201	501	0.730		0.780		-6.4		13506	503	1.330		1.280		+3.9		14101	502	0.490		0.490		0.0	
13201	502	0.920		0.980		-6.1		13507	501	1.510		1.450		+4.1		14101	503	0.670		0.640		+4.7	
13201	503	0.880		0.940		-6.4		13507	502	1.190		1.170		+1.7		14279	501	0.380		0.410		-7.3	
13204	501	0.820		0.880		-6.8		13507	503	1.610		1.540		+4.5		14279	502	0.480		0.520		-7.7	
13204	502	1.040		1.110		-6.3		13590	501	0.400		0.420		-4.8		14279	503	0.460		0.500		-8.0	
13204	503	0.990		1.070		-7.5		13590	502	0.500		0.540		-7.4		14401	501	0.800		0.750		+6.7	
13205	501	0.320		0.340		-5.9		13590	503	0.480		0.510		-5.9		14401	502	0.740		0.720		+2.8	
13205	502	0.400		0.430		-7.0		13621	501	0.100		0.107		-6.5		14401	503	1.660		1.570		+5.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag
		Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost		
14405	501	0.860		0.950		-9.5		15070	503	0.125		0.139		-10.1		15600	502	1.030		1.010		+2.0	
14405	502	0.890		0.990		-10.1		15123	501	5.300		4.910		+7.9		15600	503	1.390		1.340		+3.7	
14405	503	0.930		1.030		-9.7		15123	502	2.310		2.170		+6.5		15607	501	0.151		0.167		-9.6	
14527	501	0.360		0.340		+5.9		15123	503	4.260		3.890		+9.5		15607	502	0.156		0.174		-10.3	
14527	502	0.260		0.250		+4.0		15124	501	1.850		1.720		+7.6		15607	503	0.163		0.181		-9.9	
14527	503	0.510		0.480		+6.3		15124	502	0.810		0.760		+6.6		15608	501	0.290		0.280		+3.6	
14655	501	0.121		0.117		+3.4		15124	503	1.490		1.360		+9.6		15608	502	0.230		0.226		+1.8	
14655	502	0.095		0.094		+1.1		15188	501	0.280		0.300		-6.7		15608	503	0.310		0.300		+3.3	
14655	503	0.129		0.124		+4.0		15188	502	0.350		0.380		-7.9		15656	501	8.620		8.310		+3.7	
14731	501	5.490		5.080		+8.1		15188	503	0.340		0.360		-5.6		15656	502	6.780		6.680		+1.5	
14731	502	2.390		2.240		+6.7		15223	501	0.083		0.075		+10.7		15656	503	9.170		8.810		+4.1	
14731	503	4.410		4.020		+9.7		15223	502	0.055		0.051		+7.8		15699	501	0.370		0.410		-9.8	
14732	501	0.410		0.380		+7.9		15223	503	0.103		0.093		+10.8		15699	502	0.390		0.430		-9.3	
14732	502	0.177		0.166		+6.6		15224	501	0.360		0.340		+5.9		15699	503	0.400		0.450		-11.1	
14732	503	0.330		0.300		+10.0		15224	502	0.330		0.320		+3.1		15733	501	0.176		0.189		-6.9	
14733	501	0.850		0.820		+3.7		15224	503	0.740		0.700		+5.7		15733	502	0.222		0.238		-6.7	
14733	502	0.670		0.660		+1.5		15314	501	0.290		0.280		+3.6		15733	503	0.212		0.228		-7.0	
14733	503	0.900		0.870		+3.4		15314	502	0.230		0.226		+1.8		15839	501	0.390		0.380		+2.6	
14734	501	0.360		0.350		+2.9		15314	503	0.310		0.300		+3.3		15839	502	0.310		0.300		+3.3	
14734	502	0.290		0.280		+3.6		15404	501	0.072		0.077		-6.5		15839	503	0.420		0.400		+5.0	
14734	503	0.390		0.370		+5.4		15404	502	0.091		0.097		-6.2		15991	501	0.320		0.310		+3.2	
14855	501	0.176		0.189		-6.9		15404	503	0.087		0.093		-6.5		15991	502	0.250		0.248		+0.8	
14855	502	0.222		0.238		-6.7		15405	501	0.106		0.114		-7.0		15991	503	0.340		0.330		+3.0	
14855	503	0.212		0.228		-7.0		15405	502	0.134		0.143		-6.3		15993	501	0.270		0.260		+3.8	
14913	501	0.460		0.440		+4.5		15405	503	0.128		0.138		-7.2		15993	502	0.213		0.209		+1.9	
14913	502	0.360		0.350		+2.9		15406	501	0.270		0.290		-6.9		15993	503	0.290		0.280		+3.6	
14913	503	0.480		0.470		+2.1		15406	502	0.340		0.370		-8.1		16005	501	0.047		0.045		+4.4	
15062	501	0.158		0.169		-6.5		15406	503	0.330		0.350		-5.7		16005	502	0.034		0.033		+3.0	
15062	502	0.199		0.214		-7.0		15488	501	0.680		0.720		-5.6		16005	503	0.066		0.062		+6.5	
15062	503	0.191		0.205		-6.8		15488	502	0.850		0.910		-6.6		16009	501	0.216		0.232		-6.9	
15063	501	0.184		0.197		-6.6		15488	503	0.810		0.870		-6.9		16009	502	0.270		0.290		-6.9	
15063	502	0.232		0.249		-6.8		15538	501	0.520		0.500		+4.0		16009	503	0.260		0.280		-7.1	
15063	503	0.222		0.239		-7.1		15538	502	0.410		0.400		+2.5		16402	501	1.940		1.870		+3.7	
15070	501	0.115		0.128		-10.2		15538	503	0.550		0.530		+3.8		16402	502	1.520		1.500		+1.3	
15070	502	0.120		0.133		-9.8		15600	501	1.310		1.260		+4.0		16402	503	2.060		1.980		+4.0	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag
		Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost		
16403	501	1.220		1.180		+3.4		16750	503	0.152		0.145		+4.8		16906	502	1.970		1.890		+4.2	
16403	502	0.960		0.950		+1.1		16751	501	0.142		0.137		+3.6		16906	503	2.610		2.440		+7.0	
16403	503	1.300		1.250		+4.0		16751	502	0.112		0.110		+1.8		16910	501	2.500		2.360		+5.9	
16404	501	1.540		1.490		+3.4		16751	503	0.152		0.145		+4.8		16910	502	1.760		1.690		+4.1	
16404	502	1.220		1.200		+1.7		16819	501	0.960		1.020		-5.9		16910	503	2.330		2.180		+6.9	
16404	503	1.640		1.580		+3.8		16819	502	1.210		1.290		-6.2		16911	501	2.270		2.140		+6.1	
16471	501	0.213		0.236		-9.7		16819	503	1.150		1.240		-7.3		16911	502	1.590		1.530		+3.9	
16471	502	0.221		0.246		-10.2		16820	501	0.740		0.790		-6.3		16911	503	2.110		1.980		+6.6	
16471	503	0.230		0.260		-11.5		16820	502	0.930		1.000		-7.0		16915	501	2.570		2.420		+6.2	
16501	501	0.099		0.094		+5.3		16820	503	0.890		0.960		-7.3		16915	502	1.800		1.730		+4.0	
16501	502	0.072		0.070		+2.9		16881	501	2.230		2.150		+3.7		16915	503	2.390		2.240		+6.7	
16501	503	0.140		0.132		+6.1		16881	502	1.750		1.730		+1.2		16916	501	2.140		2.010		+6.5	
16527	501	0.152		0.145		+4.8		16881	503	2.370		2.280		+3.9		16916	502	1.500		1.440		+4.2	
16527	502	0.111		0.107		+3.7		16890	501	0.112		0.120		-6.7		16916	503	1.990		1.870		+6.4	
16527	503	0.215		0.202		+6.4		16890	502	0.141		0.152		-7.2		16920	501	5.690		5.360		+6.2	
16588	501	0.100		0.107		-6.5		16890	503	0.135		0.145		-6.9		16920	502	3.990		3.840		+3.9	
16588	502	0.126		0.135		-6.7		16891	501	0.122		0.131		-6.9		16920	503	5.290		4.960		+6.7	
16588	503	0.121		0.130		-6.9		16891	502	0.154		0.165		-6.7		16921	501	5.200		4.890		+6.3	
16604	501	0.168		0.180		-6.7		16891	503	0.147		0.158		-7.0		16921	502	3.650		3.510		+4.0	
16604	502	0.212		0.227		-6.6		16892	501	0.222		0.238		-6.7		16921	503	4.830		4.530		+6.6	
16604	503	0.203		0.218		-6.9		16892	502	0.280		0.300		-6.7		16930	501	3.270		3.080		+6.2	
16670	501	3.080		2.740		+12.4		16892	503	0.270		0.290		-6.9		16930	502	2.300		2.210		+4.1	
16670	502	6.180		5.590		+10.6		16900	501	4.170		3.930		+6.1		16930	503	3.040		2.860		+6.3	
16670	503	6.860		6.040		+13.6		16900	502	2.930		2.820		+3.9		16931	501	3.530		3.320		+6.3	
16676	501	0.410		0.390		+5.1		16900	503	3.880		3.640		+6.6		16931	502	2.480		2.380		+4.2	
16676	502	0.320		0.310		+3.2		16901	501	2.670		2.520		+6.0		16931	503	3.280		3.080		+6.5	
16676	503	0.430		0.410		+4.9		16901	502	1.880		1.800		+4.4		16940	501	7.100		6.690		+6.1	
16694	501	0.330		0.360		-8.3		16901	503	2.490		2.330		+6.9		16940	502	4.980		4.790		+4.0	
16694	502	0.420		0.450		-6.7		16902	501	2.270		2.140		+6.1		16940	503	6.600		6.200		+6.5	
16694	503	0.400		0.430		-7.0		16902	502	1.590		1.530		+3.9		16941	501	2.840		2.680		+6.0	
16705	501	0.280		0.270		+3.7		16902	503	2.110		1.980		+6.6		16941	502	2.000		1.920		+4.2	
16705	502	0.206		0.199		+3.5		16905	501	4.380		4.130		+6.1		16941	503	2.650		2.480		+6.9	
16705	503	0.400		0.380		+5.3		16905	502	3.080		2.960		+4.1		18078	501	0.160		0.152		+5.3	
16750	501	0.142		0.137		+3.6		16905	503	4.080		3.830		+6.5		18078	502	0.117		0.113		+3.5	
16750	502	0.112		0.110		+1.8		16906	501	2.800		2.640		+6.1		18078	503	0.226		0.213		+6.1	

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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
18109	501	0.530	0.510	+3.9		18507	503	0.270	0.260	+3.8		19795	502	0.330	0.330	0.0	
18109	502	0.420	0.410	+2.4		18570	501	2.680	2.580	+3.9		19795	503	0.450	0.430	+4.7	
18109	503	0.570	0.550	+3.6		18570	502	2.110	2.070	+1.9		19796	501	0.490	0.470	+4.3	
18110	501	0.430	0.410	+4.9		18570	503	2.850	2.730	+4.4		19796	502	0.390	0.380	+2.6	
18110	502	0.340	0.330	+3.0		18616	501	0.270	0.290	-6.9		19796	503	0.520	0.500	+4.0	
18110	503	0.450	0.440	+2.3		18616	502	0.340	0.360	-5.6		40045	501	171.000	152.000	+12.5	
18205	501	0.247	0.235	+5.1		18616	503	0.320	0.350	-8.6		40045	502	342.000	309.000	+10.7	
18205	502	0.180	0.174	+3.4		18707	501	0.013	0.013	0.0		40045	503	380.000	335.000	+13.4	
18205	503	0.350	0.330	+6.1		18707	502	0.010	0.009	+11.1		40046	501	33.800	30.000	+12.7	
18206	501	0.690	0.670	+3.0		18707	503	0.019	0.018	+5.6		40046	502	67.600	61.200	+10.5	
18206	502	0.540	0.530	+1.9		18708	501	0.157	0.151	+4.0		40046	503	75.100	66.200	+13.4	
18206	503	0.730	0.710	+2.8		18708	502	0.123	0.121	+1.7		40047	501	12.000	10.700	+12.1	
18335	501	0.500	0.480	+4.2		18708	503	0.167	0.160	+4.4		40047	502	24.100	21.800	+10.6	
18335	502	0.390	0.390	0.0		18833	501	0.159	0.150	+6.0		40047	503	26.800	23.600	+13.6	
18335	503	0.530	0.510	+3.9		18833	502	0.115	0.111	+3.6		40059	501	4.310	3.830	+12.5	
18435	501	0.690	0.660	+4.5		18833	503	0.224	0.211	+6.2		40059	502	8.640	7.810	+10.6	
18435	502	0.640	0.630	+1.6		18834	501	0.410	0.390	+5.1		40059	503	9.580	8.450	+13.4	
18435	503	1.450	1.370	+5.8		18834	502	0.320	0.310	+3.2		40061	501	2.280	2.030	+12.3	
18436	501	0.560	0.530	+5.7		18834	503	0.430	0.410	+4.9		40061	502	4.580	4.140	+10.6	
18436	502	0.520	0.500	+4.0		18911	501	1.280	1.240	+3.2		40061	503	5.080	4.480	+13.4	
18436	503	1.170	1.100	+6.4		18911	502	1.010	0.990	+2.0		40063	501	76.500	67.900	+12.7	
18437	501	0.710	0.690	+2.9		18911	503	1.360	1.310	+3.8		40063	502	153.000	139.000	+10.1	
18437	502	0.560	0.550	+1.8		18912	501	2.410	2.330	+3.4		40063	503	170.000	150.000	+13.3	
18437	503	0.760	0.730	+4.1		18912	502	1.900	1.870	+1.6		40064	501	22.500	20.000	+12.5	
18438	501	1.370	1.320	+3.8		18912	503	2.570	2.470	+4.0		40064	502	45.000	40.700	+10.6	
18438	502	1.080	1.060	+1.9		18920	501	0.630	0.600	+5.0		40064	503	50.000	44.100	+13.4	
18438	503	1.450	1.400	+3.6		18920	502	0.490	0.490	0.0		40075	501	71.500	65.600	+9.0	
18501	501	0.640	0.600	+6.7		18920	503	0.670	0.640	+4.7		40075	502	129.000	121.000	+6.6	
18501	502	0.590	0.570	+3.5		19007	501	2.070	1.920	+7.8		40075	503	43.300	39.500	+9.6	
18501	503	1.330	1.260	+5.6		19007	502	0.900	0.850	+5.9		40101	501	34.700	30.600	+13.4	
18506	501	0.350	0.380	-7.9		19007	503	1.670	1.520	+9.9		40101	502	13.000	11.700	+11.1	
18506	502	0.440	0.480	-8.3		19051	501	4.600	4.260	+8.0		40101	503	28.300	24.800	+14.1	
18506	503	0.420	0.460	-8.7		19051	502	2.000	1.880	+6.4		40102	501	30.600	27.100	+12.9	
18507	501	0.260	0.247	+5.3		19051	503	3.700	3.370	+9.8		40102	502	11.500	10.400	+10.6	
18507	502	0.202	0.198	+2.0		19795	501	0.420	0.400	+5.0		40102	503	25.000	22.000	+13.6	

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LOSS COST PERCENT CHANGE BY CLASS

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40111	501	6.060	5.380	+12.6		41667	503	157.000	139.000	+12.9		43152	502	24.100	22.700	+6.2	
40111	502	12.100	11.000	+10.0		41668	501	66.300	58.900	+12.6		43152	503	19.100	17.600	+8.5	
40111	503	13.500	11.900	+13.4		41668	502	133.000	120.000	+10.8		43200	501	135.000	124.000	+8.9	
41001	501	0.204	0.182	+12.1		41668	503	147.000	130.000	+13.1		43200	502	245.000	229.000	+7.0	
41001	502	0.410	0.370	+10.8		41669	501	0.460	0.410	+12.2		43200	503	81.900	74.800	+9.5	
41001	503	0.450	0.400	+12.5		41669	502	0.930	0.840	+10.7		43421	501	37.100	34.000	+9.1	
41421	501	0.630	0.540	+16.7		41669	503	1.030	0.910	+13.2		43421	502	67.100	62.700	+7.0	
41421	502	0.490	0.430	+14.0		41670	501	0.780	0.690	+13.0		43421	503	22.400	20.500	+9.3	
41421	503	0.580	0.490	+18.4		41670	502	1.560	1.410	+10.6		43422	501	195.000	179.000	+8.9	
41422	501	0.340	0.290	+17.2		41670	503	1.740	1.530	+13.7		43422	502	352.000	329.000	+7.0	
41422	502	0.260	0.227	+14.5		41677	501	0.222	0.245	-9.4		43422	503	118.000	108.000	+9.3	
41422	503	0.310	0.260	+19.2		41677	502	0.230	0.260	-11.5		43470	501	4.080	4.510	-9.5	
41510	501	64.400	62.100	+3.7		41677	503	0.240	0.270	-11.1		43470	502	4.230	4.710	-10.2	
41510	502	50.700	49.900	+1.6		41678	501	85.500	79.100	+8.1		43470	503	4.410	4.910	-10.2	
41510	503	68.600	65.800	+4.3		41678	502	80.500	75.900	+6.1		43518	501	11.100	9.850	+12.7	
41603	501	30.000	25.600	+17.2		41678	503	63.800	58.700	+8.7		43518	502	22.200	20.100	+10.4	
41603	502	23.100	20.200	+14.4		41680	501	22.000	18.800	+17.0		43518	503	24.700	21.700	+13.8	
41603	503	27.200	23.100	+17.7		41680	502	16.900	14.800	+14.2		43550	501	132.000	121.000	+9.1	
41604	501	16.500	14.100	+17.0		41680	503	19.900	16.900	+17.8		43550	502	239.000	224.000	+6.7	
41604	502	12.700	11.100	+14.4		41696	501	0.700	0.780	-10.3		43550	503	80.100	73.100	+9.6	
41604	503	15.000	12.700	+18.1		41696	502	0.730	0.810	-9.9		43551	501	73.500	67.400	+9.1	
41620	501	1.070	1.190	-10.1		41696	503	0.760	0.840	-9.5		43551	502	133.000	124.000	+7.3	
41620	502	1.110	1.240	-10.5		41697	501	0.490	0.540	-9.3		43551	503	44.400	40.600	+9.4	
41620	503	1.160	1.290	-10.1		41697	502	0.510	0.560	-8.9		43626	501	8.860	7.870	+12.6	
41650	501	42.200	36.100	+16.9		41697	503	0.530	0.590	-10.2		43626	502	17.800	16.100	+10.6	
41650	502	32.600	28.400	+14.8		41715	501	13.900	11.900	+16.8		43626	503	19.700	17.400	+13.2	
41650	503	38.300	32.600	+17.5		41715	502	10.800	9.370	+15.3		43628	501	115.000	102.000	+12.7	
41664	501	25.900	23.000	+12.6		41715	503	12.700	10.800	+17.6		43628	502	231.000	209.000	+10.5	
41664	502	51.800	46.800	+10.7		41716	501	8.870	7.580	+17.0		43628	503	256.000	226.000	+13.3	
41664	503	57.500	50.700	+13.4		41716	502	6.840	5.960	+14.8		43629	501	97.600	86.700	+12.6	
41665	501	3.030	2.690	+12.6		41716	503	8.050	6.840	+17.7		43629	502	196.000	177.000	+10.7	
41665	502	6.070	5.490	+10.6		43151	501	35.600	32.600	+9.2		43629	503	217.000	191.000	+13.6	
41665	503	6.730	5.940	+13.3		43151	502	64.300	60.100	+7.0		43760	501	3.250	2.890	+12.5	
41667	501	70.700	62.800	+12.6		43151	503	21.500	19.600	+9.7		43760	502	6.510	5.890	+10.5	
41667	502	142.000	128.000	+10.9		43152	501	25.600	23.700	+8.0		43760	503	7.230	6.370	+13.5	

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43822	501	3.250	3.590	-9.5		44102	503	2.550	2.270	+12.3		44315	502	7.710	6.970	+10.6	
43822	502	3.370	3.750	-10.1		44103	501	2.290	2.050	+11.7		44315	503	8.550	7.540	+13.4	
43822	503	3.510	3.910	-10.2		44103	502	2.700	2.470	+9.3		44427	501	125.000	111.000	+12.6	
43840	501	0.040	0.044	-9.1		44103	503	2.250	2.010	+11.9		44427	502	47.100	42.400	+11.1	
43840	502	0.041	0.046	-10.9		44104	501	0.960	0.860	+11.6		44427	503	102.000	89.800	+13.6	
43840	503	0.043	0.048	-10.4		44104	502	1.130	1.040	+8.7		44428	501	126.000	111.000	+13.5	
43860	501	2.560	2.830	-9.5		44104	503	0.950	0.840	+13.1		44428	502	47.300	42.600	+11.0	
43860	502	2.650	2.950	-10.2		44108	501	1.130	1.010	+11.9		44428	503	103.000	90.300	+14.1	
43860	503	2.760	3.070	-10.1		44108	502	1.330	1.220	+9.0		44429	501	1.890	1.670	+13.2	
43889	501	0.910	1.010	-9.9		44108	503	1.110	0.990	+12.1		44429	502	0.710	0.640	+10.9	
43889	502	0.950	1.050	-9.5		44109	501	2.860	2.560	+11.7		44429	503	1.540	1.350	+14.1	
43889	503	0.990	1.100	-10.0		44109	502	3.360	3.080	+9.1		44430	501	1.310	1.160	+12.9	
44009	501	6.460	5.990	+7.8		44109	503	2.810	2.500	+12.4		44430	502	0.490	0.440	+11.4	
44009	502	2.820	2.640	+6.8		44110	501	2.920	2.620	+11.5		44430	503	1.070	0.940	+13.8	
44009	503	5.200	4.740	+9.7		44110	502	3.440	3.150	+9.2		44431	501	4.190	3.710	+12.9	
44069	501	9.470	8.420	+12.5		44110	503	2.870	2.560	+12.1		44431	502	1.580	1.420	+11.3	
44069	502	19.000	17.200	+10.5		44111	501	1.790	1.610	+11.2		44431	503	3.420	3.010	+13.6	
44069	503	21.100	18.600	+13.4		44111	502	2.110	1.930	+9.3		44432	501	1.330	1.180	+12.7	
44070	501	2.800	2.490	+12.4		44111	503	1.760	1.570	+12.1		44432	502	0.500	0.450	+11.1	
44070	502	5.620	5.080	+10.6		44112	501	1.060	0.950	+11.6		44432	503	1.080	0.950	+13.7	
44070	503	6.240	5.500	+13.5		44112	502	1.250	1.140	+9.6		44433	501	42.400	37.400	+13.4	
44071	501	3.120	2.770	+12.6		44112	503	1.050	0.930	+12.9		44433	502	15.900	14.300	+11.2	
44071	502	6.250	5.650	+10.6		44276	501	182.000	167.000	+9.0		44433	503	34.600	30.400	+13.8	
44071	503	6.940	6.120	+13.4		44276	502	328.000	307.000	+6.8		44434	501	81.000	71.600	+13.1	
44072	501	2.150	1.910	+12.6		44276	503	110.000	100.000	+10.0		44434	502	30.400	27.400	+10.9	
44072	502	4.320	3.900	+10.8		44277	501	118.000	108.000	+9.3		44434	503	66.100	58.100	+13.8	
44072	503	4.790	4.220	+13.5		44277	502	213.000	199.000	+7.0		44435	501	83.900	74.200	+13.1	
44100	501	3.190	2.860	+11.5		44277	503	71.300	65.100	+9.5		44435	502	31.500	28.400	+10.9	
44100	502	3.750	3.430	+9.3		44280	501	0.222	0.245	-9.4		44435	503	68.500	60.200	+13.8	
44100	503	3.140	2.800	+12.1		44280	502	0.230	0.260	-11.5		44436	501	98.000	86.600	+13.2	
44101	501	3.320	2.980	+11.4		44280	503	0.240	0.270	-11.1		44436	502	36.800	33.200	+10.8	
44101	502	3.910	3.580	+9.2		44311	501	5.720	5.080	+12.6		44436	503	80.000	70.300	+13.8	
44101	503	3.270	2.910	+12.4		44311	502	11.500	10.400	+10.6		44437	501	81.200	71.800	+13.1	
44102	501	2.590	2.320	+11.6		44311	503	12.700	11.200	+13.4		44437	502	30.500	27.500	+10.9	
44102	502	3.050	2.790	+9.3		44315	501	3.840	3.420	+12.3		44437	503	66.300	58.200	+13.9	

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44438	501	64.200	56.700	+13.2		45678	503	0.260	0.290	-10.3		46427	502	54.800	51.700	+6.0	
44438	502	24.100	21.700	+11.1		45771	501	0.310	0.340	-8.8		46427	503	43.400	40.000	+8.5	
44438	503	52.400	46.000	+13.9		45771	502	0.400	0.430	-7.0		46603	501	3.660	3.390	+8.0	
44439	501	125.000	110.000	+13.6		45771	503	0.380	0.410	-7.3		46603	502	3.450	3.250	+6.2	
44439	502	46.900	42.300	+10.9		45819	501	0.102	0.109	-6.4		46603	503	2.730	2.510	+8.8	
44439	503	102.000	89.600	+13.8		45819	502	0.129	0.138	-6.5		46604	501	4.220	3.910	+7.9	
44440	501	103.000	91.400	+12.7		45819	503	0.123	0.132	-6.8		46604	502	3.980	3.750	+6.1	
44440	502	38.800	35.000	+10.9		45900	501	0.149	0.144	+3.5		46604	503	3.150	2.900	+8.6	
44440	503	84.400	74.100	+13.9		45900	502	0.118	0.116	+1.7		46606	501	11.200	10.400	+7.7	
45190	501	4.250	3.910	+8.7		45900	503	0.159	0.153	+3.9		46606	502	10.600	9.990	+6.1	
45190	502	5.070	4.750	+6.7		45901	501	0.128	0.124	+3.2		46606	503	8.390	7.720	+8.7	
45190	503	3.390	3.090	+9.7		45901	502	0.101	0.099	+2.0		46607	501	15.500	14.300	+8.4	
45191	501	3.010	2.770	+8.7		45901	503	0.136	0.131	+3.8		46607	502	14.600	13.700	+6.6	
45191	502	3.600	3.370	+6.8		45937	501	0.310	0.280	+10.7		46607	503	11.500	10.600	+8.5	
45191	503	2.400	2.200	+9.1		45937	502	0.550	0.520	+5.8		46622	501	9.490	10.500	-9.6	
45192	501	3.520	3.240	+8.6		45937	503	0.185	0.169	+9.5		46622	502	9.840	10.900	-9.7	
45192	502	4.210	3.950	+6.6		46004	501	40.100	34.300	+16.9		46622	503	10.200	11.400	-10.5	
45192	503	2.810	2.570	+9.3		46004	502	31.000	27.000	+14.8		46700	501	272.000	250.000	+8.8	
45193	501	2.080	1.910	+8.9		46004	503	36.400	31.000	+17.4		46700	502	492.000	460.000	+7.0	
45193	502	2.490	2.330	+6.9		46005	501	32.100	27.400	+17.2		46700	503	165.000	150.000	+10.0	
45193	503	1.660	1.520	+9.2		46005	502	24.800	21.600	+14.8		46911	501	17.500	15.600	+12.2	
45210	501	2.630	2.420	+8.7		46005	503	29.100	24.800	+17.3		46911	502	35.100	31.800	+10.4	
45210	502	3.150	2.950	+6.8		46112	501	0.136	0.121	+12.4		46911	503	39.000	34.400	+13.4	
45210	503	2.100	1.920	+9.4		46112	502	0.051	0.046	+10.9		46912	501	32.100	28.500	+12.6	
45334	501	78.100	71.600	+9.1		46112	503	0.111	0.098	+13.3		46912	502	64.400	58.200	+10.7	
45334	502	141.000	132.000	+6.8		46202	501	5.390	4.960	+8.7		46912	503	71.400	63.000	+13.3	
45334	503	47.200	43.100	+9.5		46202	502	6.440	6.040	+6.6		47050	501	0.890	0.980	-9.2	
45380	501	0.206	0.221	-6.8		46202	503	4.300	3.930	+9.4		47050	502	0.920	1.020	-9.8	
45380	502	0.260	0.280	-7.1		46362	501	298.000	276.000	+8.0		47050	503	0.960	1.070	-10.3	
45380	503	0.248	0.270	-8.1		46362	502	281.000	265.000	+6.0		47221	501	299.000	274.000	+9.1	
45450	501	23.000	21.100	+9.0		46362	503	223.000	205.000	+8.8		47221	502	540.000	505.000	+6.9	
45450	502	41.500	38.800	+7.0		46426	501	43.600	40.300	+8.2		47221	503	181.000	165.000	+9.7	
45450	503	13.900	12.700	+9.4		46426	502	41.100	38.700	+6.2		47318	501	7.210	6.400	+12.7	
45678	501	0.240	0.270	-11.1		46426	503	32.500	29.900	+8.7		47318	502	14.400	13.100	+9.9	
45678	502	0.248	0.280	-11.4		46427	501	58.200	53.900	+8.0		47318	503	16.000	14.100	+13.5	

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47367	501	0.222	0.245	-9.4		48206	503	52.100	46.000	+13.3		49181	502	56.700	53.000	+7.0	
47367	502	0.230	0.260	-11.5		48441	501	0.098	0.087	+12.6		49181	503	19.000	17.300	+9.8	
47367	503	0.240	0.270	-11.1		48441	502	0.197	0.178	+10.7		49183	501	38.300	35.100	+9.1	
47420	501	1.580	1.400	+12.9		48441	503	0.219	0.193	+13.5		49183	502	69.100	64.600	+7.0	
47420	502	3.160	2.860	+10.5		48557	501	9.840	8.750	+12.5		49183	503	23.100	21.100	+9.5	
47420	503	3.510	3.100	+13.2		48557	502	19.700	17.800	+10.7		49184	501	80.700	74.000	+9.1	
47469	501	6.330	5.420	+16.8		48557	503	21.900	19.300	+13.5		49184	502	146.000	136.000	+7.4	
47469	502	4.890	4.260	+14.8		48558	501	8.560	7.610	+12.5		49184	503	48.800	44.600	+9.4	
47469	503	5.750	4.890	+17.6		48558	502	17.200	15.500	+11.0		49185	501	73.500	67.400	+9.1	
47471	501	5.490	4.690	+17.1		48558	503	19.000	16.800	+13.1		49185	502	133.000	124.000	+7.3	
47471	502	4.240	3.690	+14.9		48600	501	87.200	80.700	+8.1		49185	503	44.400	40.600	+9.4	
47471	503	4.990	4.240	+17.7		48600	502	82.100	77.400	+6.1		49239	501	0.154	0.165	-6.7	
47473	501	7.180	6.140	+16.9		48600	503	65.000	59.900	+8.5		49239	502	0.194	0.208	-6.7	
47473	502	5.540	4.830	+14.7		48636	501	0.940	1.000	-6.0		49239	503	0.186	0.200	-7.0	
47473	503	6.520	5.540	+17.7		48636	502	1.260	1.340	-6.0		49292	501	2.300	2.110	+9.0	
47474	501	8.020	6.860	+16.9		48636	503	1.020	1.090	-6.4		49292	502	4.150	3.880	+7.0	
47474	502	6.190	5.400	+14.6		48637	501	7.520	6.680	+12.6		49292	503	1.390	1.270	+9.4	
47474	503	7.290	6.190	+17.8		48637	502	15.100	13.600	+11.0		49333	501	16.800	15.400	+9.1	
47475	501	6.330	5.420	+16.8		48637	503	16.700	14.700	+13.6		49333	502	30.400	28.400	+7.0	
47475	502	4.890	4.260	+14.8		48638	501	3.730	3.320	+12.3		49333	503	10.200	9.300	+9.7	
47475	503	5.750	4.890	+17.6		48638	502	7.480	6.760	+10.7		49617	501	0.440	0.400	+10.0	
47476	501	6.330	5.420	+16.8		48638	503	8.300	7.320	+13.4		49617	502	0.190	0.178	+6.7	
47476	502	4.890	4.260	+14.8		48808	501	2.210	2.130	+3.8		49617	503	0.350	0.320	+9.4	
47476	503	5.750	4.890	+17.6		48808	502	1.740	1.710	+1.8		49618	501	0.370	0.340	+8.8	
47477	501	8.440	7.220	+16.9		48808	503	2.350	2.250	+4.4		49618	502	0.160	0.150	+6.7	
47477	502	6.520	5.680	+14.8		48925	501	180.000	160.000	+12.5		49618	503	0.290	0.270	+7.4	
47477	503	7.670	6.520	+17.6		48925	502	361.000	326.000	+10.7		49619	501	0.690	0.640	+7.8	
47478	501	8.870	7.580	+17.0		48925	503	400.000	353.000	+13.3		49619	502	0.300	0.280	+7.1	
47478	502	6.840	5.960	+14.8		49005	501	0.151	0.167	-9.6		49619	503	0.550	0.510	+7.8	
47478	503	8.050	6.840	+17.7		49005	502	0.156	0.174	-10.3		49763	501	4.480	4.150	+8.0	
48039	501	96.000	88.100	+9.0		49005	503	0.163	0.181	-9.9		49763	502	1.950	1.830	+6.6	
48039	502	174.000	162.000	+7.4		49111	501	3.370	3.250	+3.7		49763	503	3.600	3.280	+9.8	
48039	503	58.100	53.000	+9.6		49111	502	2.650	2.610	+1.5		49801	501	263.000	241.000	+9.1	
48206	501	23.400	20.800	+12.5		49111	503	3.590	3.450	+4.1		49801	502	476.000	445.000	+7.0	
48206	502	47.000	42.500	+10.6		49181	501	31.400	28.800	+9.0		49801	503	159.000	145.000	+9.7	

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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
49802	501	23.300	21.400	+8.9		50045	503	0.187	0.193	-3.1		51224	502	0.183	0.196	-6.6	
49802	502	42.200	39.400	+7.1		50047	501	0.021	0.021	0.0		51224	503	0.149	0.160	-6.9	
49802	503	14.100	12.900	+9.3		50047	502	0.022	0.022	0.0		51230	501	0.023	0.025	-8.0	
49803	501	41.300	37.900	+9.0		50047	503	0.021	0.022	-4.5		51230	502	0.031	0.033	-6.1	
49803	502	74.700	69.800	+7.0		51001	501	0.032	0.034	-5.9		51230	503	0.025	0.027	-7.4	
49803	503	25.000	22.800	+9.6		51001	502	0.043	0.046	-6.5		51240	501	0.330	0.340	-2.9	
49840	501	0.910	1.010	-9.9		51001	503	0.035	0.038	-7.9		51240	502	0.350	0.360	-2.8	
49840	502	0.950	1.050	-9.5		51005	501	0.007	0.007	0.0		51240	503	0.340	0.350	-2.9	
49840	503	0.990	1.100	-10.0		51005	502	0.009	0.009	0.0		51241	501	0.990	1.010	-2.0	
49870	501	75.200	66.800	+12.6		51005	503	0.007	0.008	-12.5		51241	502	1.040	1.070	-2.8	
49870	502	151.000	136.000	+11.0		51116	501	0.081	0.087	-6.9		51241	503	1.010	1.040	-2.9	
49870	503	167.000	148.000	+12.8		51116	502	0.109	0.117	-6.8		51250	501	0.148	0.158	-6.3	
50010	501	0.162	0.166	-2.4		51116	503	0.089	0.095	-6.3		51250	502	0.199	0.213	-6.6	
50010	502	0.171	0.176	-2.8		51201	501	0.028	0.028	0.0		51250	503	0.162	0.173	-6.4	
50010	503	0.166	0.170	-2.4		51201	502	0.029	0.030	-3.3		51251	501	0.029	0.029	0.0	
50011	501	0.052	0.055	-5.5		51201	503	0.028	0.029	-3.4		51251	502	0.030	0.031	-3.2	
50011	502	0.069	0.074	-6.8		51205	501	0.085	0.086	-1.2		51251	503	0.029	0.030	-3.3	
50011	503	0.056	0.061	-8.2		51205	502	0.089	0.092	-3.3		51252	501	0.101	0.103	-1.9	
50012	501	0.060	0.061	-1.6		51205	503	0.086	0.089	-3.4		51252	502	0.106	0.109	-2.8	
50012	502	0.063	0.065	-3.1		51206	501	0.013	0.014	-7.1		51252	503	0.103	0.106	-2.8	
50012	503	0.061	0.063	-3.2		51206	502	0.014	0.014	0.0		51253	501	0.086	0.088	-2.3	
50015	501	0.105	0.108	-2.8		51206	503	0.013	0.014	-7.1		51253	502	0.090	0.093	-3.2	
50015	502	0.111	0.114	-2.6		51210	501	0.056	0.060	-6.7		51253	503	0.088	0.090	-2.2	
50015	503	0.108	0.111	-2.7		51210	502	0.075	0.081	-7.4		51254	501	0.027	0.027	0.0	
50017	501	0.080	0.082	-2.4		51210	503	0.061	0.066	-7.6		51254	502	0.028	0.029	-3.4	
50017	502	0.085	0.087	-2.3		51220	501	0.193	0.206	-6.3		51254	503	0.027	0.028	-3.6	
50017	503	0.082	0.084	-2.4		51220	502	0.260	0.280	-7.1		51255	501	0.380	0.400	-5.0	
50018	501	0.047	0.050	-6.0		51220	503	0.210	0.225	-6.7		51255	502	0.500	0.540	-7.4	
50018	502	0.063	0.068	-7.4		51221	501	0.107	0.114	-6.1		51255	503	0.410	0.440	-6.8	
50018	503	0.052	0.055	-5.5		51221	502	0.144	0.154	-6.5		51300	501	0.183	0.189	-3.2	
50019	501	0.043	0.044	-2.3		51221	503	0.117	0.125	-6.4		51300	502	0.111	0.115	-3.5	
50019	502	0.045	0.046	-2.2		51222	501	0.130	0.139	-6.5		51300	503	0.093	0.097	-4.1	
50019	503	0.044	0.045	-2.2		51222	502	0.175	0.187	-6.4		51305	501	0.183	0.189	-3.2	
50045	501	0.184	0.187	-1.6		51222	503	0.142	0.152	-6.6		51305	502	0.111	0.115	-3.5	
50045	502	0.194	0.199	-2.5		51224	501	0.137	0.146	-6.2		51305	503	0.093	0.097	-4.1	

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LOSS COST PERCENT CHANGE BY CLASS

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51315	501	0.100	0.107	-6.5		51359	503	0.360	0.390	-7.7		51554	502	0.008	0.008	0.0	
51315	502	0.126	0.135	-6.7		51370	501	0.330	0.330	0.0		51554	503	0.008	0.008	0.0	
51315	503	0.121	0.130	-6.9		51370	502	0.340	0.350	-2.9		51575	501	0.082	0.085	-3.5	
51330	501	0.057	0.061	-6.6		51370	503	0.330	0.340	-2.9		51575	502	0.050	0.052	-3.8	
51330	502	0.077	0.082	-6.1		51380	501	0.033	0.033	0.0		51575	503	0.042	0.044	-4.5	
51330	503	0.062	0.067	-7.5		51380	502	0.034	0.035	-2.9		51576	501	0.146	0.150	-2.7	
51333	501	0.019	0.020	-5.0		51380	503	0.033	0.034	-2.9		51576	502	0.154	0.159	-3.1	
51333	502	0.025	0.027	-7.4		51400	501	0.134	0.143	-6.3		51576	503	0.149	0.154	-3.2	
51333	503	0.020	0.022	-9.1		51400	502	0.180	0.192	-6.3		51600	501	0.100	0.102	-2.0	
51340	501	0.027	0.028	-3.6		51400	503	0.146	0.156	-6.4		51600	502	0.105	0.108	-2.8	
51340	502	0.029	0.030	-3.3		51401	501	0.197	0.210	-6.2		51600	503	0.102	0.105	-2.9	
51340	503	0.028	0.029	-3.4		51401	502	0.260	0.280	-7.1		51613	501	0.066	0.067	-1.5	
51350	501	0.310	0.320	-3.1		51401	503	0.215	0.231	-6.9		51613	502	0.069	0.071	-2.8	
51350	502	0.186	0.194	-4.1		51500	501	0.062	0.063	-1.6		51613	503	0.067	0.069	-2.9	
51350	503	0.157	0.163	-3.7		51500	502	0.065	0.067	-3.0		51625	501	0.029	0.031	-6.5	
51351	501	0.270	0.290	-6.9		51500	503	0.063	0.065	-3.1		51625	502	0.040	0.042	-4.8	
51351	502	0.167	0.174	-4.0		51516	501	0.067	0.074	-9.5		51625	503	0.032	0.034	-5.9	
51351	503	0.140	0.146	-4.1		51516	502	0.069	0.077	-10.4		51666	501	0.130	0.135	-3.7	
51352	501	0.380	0.390	-2.6		51516	503	0.072	0.080	-10.0		51666	502	0.079	0.082	-3.7	
51352	502	0.229	0.238	-3.8		51517	501	0.075	0.083	-9.6		51666	503	0.067	0.069	-2.9	
51352	503	0.192	0.201	-4.5		51517	502	0.078	0.087	-10.3		51702	501	0.088	0.094	-6.4	
51355	501	0.260	0.270	-3.7		51517	503	0.081	0.091	-11.0		51702	502	0.119	0.127	-6.3	
51355	502	0.156	0.162	-3.7		51550	501	0.076	0.078	-2.6		51702	503	0.096	0.103	-6.8	
51355	503	0.131	0.137	-4.4		51550	502	0.080	0.082	-2.4		51703	501	0.037	0.039	-5.1	
51356	501	0.280	0.290	-3.4		51550	503	0.078	0.080	-2.5		51703	502	0.049	0.052	-5.8	
51356	502	0.168	0.175	-4.0		51551	501	0.026	0.027	-3.7		51703	503	0.040	0.043	-7.0	
51356	503	0.141	0.147	-4.1		51551	502	0.028	0.029	-3.4		51734	501	0.069	0.073	-5.5	
51357	501	0.142	0.152	-6.6		51551	503	0.027	0.028	-3.6		51734	502	0.092	0.099	-7.1	
51357	502	0.179	0.192	-6.8		51552	501	0.046	0.047	-2.1		51734	503	0.075	0.080	-6.3	
51357	503	0.171	0.184	-7.1		51552	502	0.048	0.050	-4.0		51741	501	0.174	0.177	-1.7	
51358	501	0.340	0.370	-8.1		51552	503	0.047	0.048	-2.1		51741	502	0.183	0.188	-2.7	
51358	502	0.430	0.460	-6.5		51553	501	0.082	0.083	-1.2		51741	503	0.177	0.182	-2.7	
51358	503	0.410	0.440	-6.8		51553	502	0.086	0.088	-2.3		51752	501	0.146	0.150	-2.7	
51359	501	0.300	0.320	-6.3		51553	503	0.083	0.086	-3.5		51752	502	0.154	0.159	-3.1	
51359	502	0.380	0.410	-7.3		51554	501	0.008	0.008	0.0		51752	503	0.149	0.154	-3.2	

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51767	501	0.038	0.040	-5.0		51854	503	0.216	0.232	-6.9		51927	502	0.040	0.042	-4.8	
51767	502	0.023	0.024	-4.2		51855	501	0.208	0.222	-6.3		51927	503	0.039	0.040	-2.5	
51767	503	0.019	0.020	-5.0		51855	502	0.280	0.300	-6.7		51934	501	0.078	0.079	-1.3	
51777	501	0.132	0.137	-3.6		51855	503	0.227	0.243	-6.6		51934	502	0.082	0.084	-2.4	
51777	502	0.080	0.084	-4.8		51856	501	0.114	0.122	-6.6		51934	503	0.079	0.082	-3.7	
51777	503	0.068	0.070	-2.9		51856	502	0.153	0.164	-6.7		51941	501	0.071	0.072	-1.4	
51790	501	0.221	0.229	-3.5		51856	503	0.125	0.134	-6.7		51941	502	0.074	0.077	-3.9	
51790	502	0.134	0.139	-3.6		51857	501	0.196	0.208	-5.8		51941	503	0.072	0.074	-2.7	
51790	503	0.113	0.117	-3.4		51857	502	0.260	0.280	-7.1		51942	501	0.113	0.115	-1.7	
51796	501	0.063	0.065	-3.1		51857	503	0.213	0.228	-6.6		51942	502	0.119	0.122	-2.5	
51796	502	0.067	0.068	-1.5		51869	501	0.075	0.076	-1.3		51942	503	0.115	0.119	-3.4	
51796	503	0.064	0.066	-3.0		51869	502	0.079	0.081	-2.5		51956	501	0.300	0.310	-3.2	
51808	501	0.225	0.230	-2.2		51869	503	0.076	0.078	-2.6		51956	502	0.320	0.330	-3.0	
51808	502	0.237	0.244	-2.9		51877	501	0.420	0.430	-2.3		51956	503	0.310	0.320	-3.1	
51808	503	0.229	0.236	-3.0		51877	502	0.440	0.450	-2.2		51957	501	0.270	0.270	0.0	
51809	501	0.280	0.280	0.0		51877	503	0.430	0.440	-2.3		51957	502	0.280	0.290	-3.4	
51809	502	0.290	0.300	-3.3		51889	501	0.069	0.071	-2.8		51957	503	0.270	0.280	-3.6	
51809	503	0.280	0.290	-3.4		51889	502	0.073	0.075	-2.7		51958	501	0.239	0.244	-2.0	
51833	501	0.199	0.206	-3.4		51889	503	0.070	0.072	-2.8		51958	502	0.250	0.260	-3.8	
51833	502	0.121	0.125	-3.2		51896	501	0.032	0.033	-3.0		51958	503	0.244	0.250	-2.4	
51833	503	0.101	0.106	-4.7		51896	502	0.034	0.035	-2.9		51959	501	0.245	0.250	-2.0	
51850	501	0.139	0.147	-5.4		51896	503	0.033	0.034	-2.9		51959	502	0.260	0.260	0.0	
51850	502	0.186	0.198	-6.1		51900	501	0.148	0.154	-3.9		51959	503	0.249	0.260	-4.2	
51850	503	0.151	0.162	-6.8		51900	502	0.090	0.094	-4.3		51960	501	0.032	0.033	-3.0	
51851	501	0.094	0.100	-6.0		51900	503	0.076	0.079	-3.8		51960	502	0.034	0.035	-2.9	
51851	502	0.126	0.134	-6.0		51909	501	0.125	0.133	-6.0		51960	503	0.033	0.034	-2.9	
51851	503	0.102	0.110	-7.3		51909	502	0.168	0.179	-6.1		51970	501	0.140	0.143	-2.1	
51852	501	0.220	0.234	-6.0		51909	503	0.136	0.146	-6.8		51970	502	0.148	0.152	-2.6	
51852	502	0.290	0.310	-6.5		51919	501	0.070	0.071	-1.4		51970	503	0.143	0.147	-2.7	
51852	503	0.240	0.260	-7.7		51919	502	0.073	0.075	-2.7		51982	501	0.041	0.042	-2.4	
51853	501	0.088	0.094	-6.4		51919	503	0.071	0.073	-2.7		51982	502	0.044	0.045	-2.2	
51853	502	0.119	0.127	-6.3		51926	501	0.071	0.072	-1.4		51982	503	0.042	0.043	-2.3	
51853	503	0.096	0.103	-6.8		51926	502	0.075	0.077	-2.6		51985	501	0.062	0.069	-10.1	
51854	501	0.198	0.211	-6.2		51926	503	0.072	0.075	-4.0		51985	502	0.064	0.072	-11.1	
51854	502	0.270	0.280	-3.6		51927	501	0.038	0.039	-2.6		51985	503	0.067	0.075	-10.7	

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51986	501	0.162	0.166	-2.4		52342	503	0.085	0.091	-6.6		52547	502	0.170	0.182	-6.6	
51986	502	0.171	0.176	-2.8		52343	501	0.047	0.050	-6.0		52547	503	0.138	0.148	-6.8	
51986	503	0.166	0.170	-2.4		52343	502	0.063	0.068	-7.4		52581	501	0.770	0.780	-1.3	
51999	501	0.068	0.070	-2.9		52343	503	0.052	0.055	-5.5		52581	502	0.810	0.830	-2.4	
51999	502	0.072	0.074	-2.7		52401	501	0.147	0.156	-5.8		52581	503	0.780	0.810	-3.7	
51999	503	0.070	0.072	-2.8		52401	502	0.196	0.210	-6.7		52619	501	0.054	0.055	-1.8	
52002	501	0.060	0.061	-1.6		52401	503	0.160	0.171	-6.4		52619	502	0.057	0.058	-1.7	
52002	502	0.063	0.065	-3.1		52402	501	0.015	0.015	0.0		52619	503	0.055	0.057	-3.5	
52002	503	0.061	0.063	-3.2		52402	502	0.016	0.016	0.0		52660	501	0.079	0.087	-9.2	
52075	501	0.109	0.116	-6.0		52402	503	0.015	0.016	-6.3		52660	502	0.082	0.091	-9.9	
52075	502	0.146	0.156	-6.4		52432	501	0.075	0.077	-2.6		52660	503	0.085	0.095	-10.5	
52075	503	0.119	0.127	-6.3		52432	502	0.079	0.081	-2.5		52744	501	0.760	0.790	-3.8	
52076	501	0.131	0.140	-6.4		52432	503	0.077	0.079	-2.5		52744	502	0.460	0.480	-4.2	
52076	502	0.176	0.188	-6.4		52433	501	0.069	0.070	-1.4		52744	503	0.390	0.400	-2.5	
52076	503	0.143	0.153	-6.5		52433	502	0.072	0.074	-2.7		52767	501	0.116	0.124	-6.5	
52109	501	0.015	0.015	0.0		52433	503	0.070	0.072	-2.8		52767	502	0.156	0.166	-6.0	
52109	502	0.016	0.016	0.0		52435	501	0.086	0.088	-2.3		52767	503	0.127	0.136	-6.6	
52109	503	0.015	0.016	-6.3		52435	502	0.091	0.093	-2.2		52911	501	0.043	0.044	-2.3	
52134	501	0.201	0.205	-2.0		52435	503	0.088	0.090	-2.2		52911	502	0.045	0.046	-2.2	
52134	502	0.212	0.218	-2.8		52438	501	0.062	0.064	-3.1		52911	503	0.044	0.045	-2.2	
52134	503	0.205	0.211	-2.8		52438	502	0.066	0.067	-1.5		52967	501	0.016	0.016	0.0	
52137	501	0.043	0.046	-6.5		52438	503	0.064	0.065	-1.5		52967	502	0.017	0.017	0.0	
52137	502	0.057	0.061	-6.6		52440	501	0.098	0.100	-2.0		52967	503	0.016	0.017	-5.9	
52137	503	0.047	0.050	-6.0		52440	502	0.103	0.106	-2.8		53001	501	0.158	0.161	-1.9	
52150	501	0.370	0.380	-2.6		52440	503	0.100	0.103	-2.9		53001	502	0.166	0.171	-2.9	
52150	502	0.390	0.400	-2.5		52467	501	0.090	0.092	-2.2		53001	503	0.161	0.166	-3.0	
52150	503	0.380	0.390	-2.6		52467	502	0.095	0.098	-3.1		53077	501	0.076	0.077	-1.3	
52315	501	0.172	0.179	-3.9		52467	503	0.092	0.095	-3.2		53077	502	0.080	0.082	-2.4	
52315	502	0.105	0.109	-3.7		52469	501	0.032	0.032	0.0		53077	503	0.077	0.080	-3.7	
52315	503	0.088	0.092	-4.3		52469	502	0.033	0.034	-2.9		53095	501	0.052	0.053	-1.9	
52341	501	0.027	0.029	-6.9		52469	503	0.032	0.033	-3.0		53095	502	0.055	0.056	-1.8	
52341	502	0.036	0.038	-5.3		52505	501	0.157	0.161	-2.5		53095	503	0.053	0.055	-3.6	
52341	503	0.029	0.031	-6.5		52505	502	0.166	0.171	-2.9		53096	501	0.072	0.074	-2.7	
52342	501	0.078	0.083	-6.0		52505	503	0.161	0.165	-2.4		53096	502	0.076	0.078	-2.6	
52342	502	0.104	0.111	-6.3		52547	501	0.127	0.135	-5.9		53096	503	0.074	0.076	-2.6	

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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
53121	501	0.206	0.210	-1.9		53565	503	0.065	0.068	-4.4		55011	502	0.089	0.091	-2.2	
53121	502	0.217	0.223	-2.7		53631	501	0.024	0.024	0.0		55011	503	0.086	0.088	-2.3	
53121	503	0.210	0.216	-2.8		53631	502	0.025	0.026	-3.8		55012	501	0.100	0.102	-2.0	
53147	501	0.020	0.021	-4.8		53631	503	0.024	0.025	-4.0		55012	502	0.106	0.109	-2.8	
53147	502	0.026	0.028	-7.1		53632	501	0.027	0.028	-3.6		55012	503	0.102	0.105	-2.9	
53147	503	0.021	0.023	-8.7		53632	502	0.029	0.030	-3.3		55013	501	0.092	0.098	-6.1	
53229	501	0.110	0.117	-6.0		53632	503	0.028	0.029	-3.4		55013	502	0.123	0.132	-6.8	
53229	502	0.147	0.157	-6.4		53731	501	0.025	0.026	-3.8		55013	503	0.100	0.107	-6.5	
53229	503	0.120	0.128	-6.3		53731	502	0.027	0.027	0.0		55214	501	0.081	0.083	-2.4	
53271	501	0.039	0.040	-2.5		53731	503	0.026	0.026	0.0		55214	502	0.086	0.088	-2.3	
53271	502	0.041	0.042	-2.4		53732	501	0.172	0.175	-1.7		55214	503	0.083	0.085	-2.4	
53271	503	0.039	0.041	-4.9		53732	502	0.181	0.186	-2.7		55371	501	0.510	0.530	-3.8	
53333	501	0.108	0.115	-6.1		53732	503	0.175	0.180	-2.8		55371	502	0.310	0.320	-3.1	
53333	502	0.145	0.155	-6.5		53733	501	0.112	0.114	-1.8		55371	503	0.260	0.270	-3.7	
53333	503	0.118	0.126	-6.3		53733	502	0.118	0.121	-2.5		55426	501	0.112	0.119	-5.9	
53374	501	0.201	0.208	-3.4		53733	503	0.114	0.117	-2.6		55426	502	0.150	0.160	-6.3	
53374	502	0.122	0.127	-3.9		53734	501	0.400	0.440	-9.1		55426	503	0.122	0.130	-6.2	
53374	503	0.102	0.107	-4.7		53734	502	0.410	0.460	-10.9		55597	501	0.020	0.021	-4.8	
53375	501	0.106	0.110	-3.6		53734	503	0.430	0.480	-10.4		55597	502	0.021	0.022	-4.5	
53375	502	0.065	0.067	-3.0		53803	501	0.243	0.260	-6.5		55597	503	0.021	0.021	0.0	
53375	503	0.054	0.057	-5.3		53803	502	0.330	0.350	-5.7		55647	501	0.041	0.042	-2.4	
53376	501	0.170	0.177	-4.0		53803	503	0.260	0.280	-7.1		55647	502	0.043	0.044	-2.3	
53376	502	0.103	0.108	-4.6		53907	501	0.075	0.077	-2.6		55647	503	0.041	0.043	-4.7	
53376	503	0.087	0.091	-4.4		53907	502	0.080	0.082	-2.4		55648	501	0.018	0.019	-5.3	
53377	501	0.174	0.181	-3.9		53907	503	0.077	0.079	-2.5		55648	502	0.019	0.020	-5.0	
53377	502	0.106	0.110	-3.6		54012	501	0.040	0.044	-9.1		55648	503	0.019	0.019	0.0	
53377	503	0.089	0.093	-4.3		54012	502	0.041	0.046	-10.9		55649	501	0.022	0.022	0.0	
53403	501	0.110	0.115	-4.3		54012	503	0.043	0.048	-10.4		55649	502	0.023	0.024	-4.2	
53403	502	0.067	0.070	-4.3		54077	501	0.103	0.105	-1.9		55649	503	0.022	0.023	-4.3	
53403	503	0.056	0.059	-5.1		54077	502	0.109	0.112	-2.7		55715	501	0.161	0.165	-2.4	
53425	501	0.102	0.108	-5.6		54077	503	0.105	0.108	-2.8		55715	502	0.170	0.175	-2.9	
53425	502	0.136	0.146	-6.8		55010	501	0.310	0.320	-3.1		55715	503	0.165	0.169	-2.4	
53425	503	0.111	0.119	-6.7		55010	502	0.330	0.340	-2.9		55716	501	0.233	0.238	-2.1	
53565	501	0.128	0.133	-3.8		55010	503	0.320	0.330	-3.0		55716	502	0.246	0.250	-1.6	
53565	502	0.078	0.081	-3.7		55011	501	0.084	0.086	-2.3		55716	503	0.238	0.245	-2.9	

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LOSS COST PERCENT CHANGE BY CLASS

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55717	501	0.147	0.157	-6.4		56390	503	0.102	0.105	-2.9		56758	502	0.057	0.059	-3.4	
55717	502	0.198	0.211	-6.2		56391	501	0.086	0.088	-2.3		56758	503	0.055	0.057	-3.5	
55717	503	0.161	0.172	-6.4		56391	502	0.091	0.093	-2.2		56759	501	0.055	0.057	-3.5	
55718	501	0.143	0.152	-5.9		56391	503	0.088	0.090	-2.2		56759	502	0.059	0.060	-1.7	
55718	502	0.192	0.205	-6.3		56427	501	0.139	0.142	-2.1		56759	503	0.057	0.058	-1.7	
55718	503	0.156	0.167	-6.6		56427	502	0.146	0.150	-2.7		56760	501	0.080	0.081	-1.2	
55802	501	0.132	0.137	-3.6		56427	503	0.142	0.146	-2.7		56760	502	0.084	0.086	-2.3	
55802	502	0.080	0.084	-4.8		56488	501	0.221	0.229	-3.5		56760	503	0.081	0.084	-3.6	
55802	503	0.068	0.070	-2.9		56488	502	0.134	0.139	-3.6		56805	501	0.105	0.107	-1.9	
55918	501	0.092	0.094	-2.1		56488	503	0.113	0.117	-3.4		56805	502	0.111	0.114	-2.6	
55918	502	0.097	0.100	-3.0		56567	501	0.104	0.110	-5.5		56805	503	0.107	0.110	-2.7	
55918	503	0.094	0.097	-3.1		56567	502	0.139	0.149	-6.7		56806	501	0.074	0.076	-2.6	
55919	501	0.013	0.013	0.0		56567	503	0.113	0.121	-6.6		56806	502	0.078	0.080	-2.5	
55919	502	0.013	0.014	-7.1		56650	501	0.320	0.340	-5.9		56806	503	0.076	0.078	-2.6	
55919	503	0.013	0.013	0.0		56650	502	0.420	0.450	-6.7		56807	501	0.074	0.075	-1.3	
56040	501	0.009	0.009	0.0		56650	503	0.350	0.370	-5.4		56807	502	0.078	0.080	-2.5	
56040	502	0.009	0.009	0.0		56651	501	0.172	0.184	-6.5		56807	503	0.075	0.077	-2.6	
56040	503	0.009	0.009	0.0		56651	502	0.231	0.247	-6.5		56808	501	0.096	0.098	-2.0	
56041	501	0.057	0.059	-3.4		56651	503	0.188	0.201	-6.5		56808	502	0.101	0.104	-2.9	
56041	502	0.061	0.062	-1.6		56652	501	0.123	0.131	-6.1		56808	503	0.098	0.101	-3.0	
56041	503	0.059	0.060	-1.7		56652	502	0.165	0.177	-6.8		56900	501	0.092	0.094	-2.1	
56042	501	0.072	0.074	-2.7		56652	503	0.134	0.144	-6.9		56900	502	0.097	0.100	-3.0	
56042	502	0.076	0.078	-2.6		56653	501	0.119	0.127	-6.3		56900	503	0.094	0.097	-3.1	
56042	503	0.074	0.076	-2.6		56653	502	0.159	0.170	-6.5		56910	501	0.046	0.047	-2.1	
56170	501	0.100	0.107	-6.5		56653	503	0.130	0.139	-6.5		56910	502	0.049	0.050	-2.0	
56170	502	0.134	0.143	-6.3		56654	501	0.061	0.065	-6.2		56910	503	0.047	0.048	-2.1	
56170	503	0.109	0.117	-6.8		56654	502	0.081	0.087	-6.9		56911	501	0.089	0.095	-6.3	
56171	501	0.049	0.052	-5.8		56654	503	0.066	0.071	-7.0		56911	502	0.120	0.128	-6.3	
56171	502	0.066	0.070	-5.7		56690	501	0.114	0.119	-4.2		56911	503	0.097	0.104	-6.7	
56171	503	0.054	0.057	-5.3		56690	502	0.069	0.072	-4.2		56912	501	0.072	0.077	-6.5	
56202	501	0.057	0.059	-3.4		56690	503	0.058	0.061	-4.9		56912	502	0.097	0.104	-6.7	
56202	502	0.061	0.062	-1.6		56699	501	0.064	0.065	-1.5		56912	503	0.079	0.085	-7.1	
56202	503	0.059	0.060	-1.7		56699	502	0.067	0.069	-2.9		56913	501	0.059	0.063	-6.3	
56390	501	0.100	0.102	-2.0		56699	503	0.065	0.067	-3.0		56913	502	0.079	0.084	-6.0	
56390	502	0.106	0.109	-2.8		56758	501	0.054	0.055	-1.8		56913	503	0.064	0.069	-7.2	

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56915	501	0.350	0.370	-5.4		57202	503	0.072	0.075	-4.0		57716	502	0.044	0.047	-6.4	
56915	502	0.470	0.500	-6.0		57257	501	0.088	0.090	-2.2		57716	503	0.036	0.039	-7.7	
56915	503	0.380	0.410	-7.3		57257	502	0.093	0.095	-2.1		57725	501	0.072	0.077	-6.5	
56916	501	0.320	0.340	-5.9		57257	503	0.090	0.092	-2.2		57725	502	0.097	0.104	-6.7	
56916	502	0.420	0.450	-6.7		57401	501	0.050	0.051	-2.0		57725	503	0.079	0.085	-7.1	
56916	503	0.340	0.370	-8.1		57401	502	0.053	0.054	-1.9		57726	501	0.056	0.060	-6.7	
56917	501	0.091	0.097	-6.2		57401	503	0.051	0.053	-3.8		57726	502	0.075	0.081	-7.4	
56917	502	0.122	0.131	-6.9		57403	501	0.270	0.280	-3.6		57726	503	0.061	0.066	-7.6	
56917	503	0.099	0.106	-6.6		57403	502	0.164	0.171	-4.1		57798	501	0.023	0.023	0.0	
56918	501	0.044	0.047	-6.4		57403	503	0.138	0.144	-4.2		57798	502	0.024	0.025	-4.0	
56918	502	0.059	0.063	-6.3		57410	501	0.024	0.025	-4.0		57798	503	0.023	0.024	-4.2	
56918	503	0.048	0.051	-5.9		57410	502	0.026	0.026	0.0		57800	501	0.085	0.087	-2.3	
56919	501	0.112	0.119	-5.9		57410	503	0.025	0.025	0.0		57800	502	0.090	0.093	-3.2	
56919	502	0.150	0.160	-6.3		57411	501	0.025	0.027	-7.4		57800	503	0.087	0.090	-3.3	
56919	503	0.122	0.130	-6.2		57411	502	0.034	0.036	-5.6		57808	501	0.028	0.029	-3.4	
56920	501	0.102	0.108	-5.6		57411	503	0.027	0.029	-6.9		57808	502	0.037	0.040	-7.5	
56920	502	0.136	0.146	-6.8		57572	501	0.014	0.014	0.0		57808	503	0.030	0.032	-6.3	
56920	503	0.111	0.119	-6.7		57572	502	0.015	0.015	0.0		57809	501	0.029	0.030	-3.3	
56980	501	0.080	0.082	-2.4		57572	503	0.014	0.015	-6.7		57809	502	0.038	0.041	-7.3	
56980	502	0.084	0.087	-3.4		57600	501	0.042	0.043	-2.3		57809	503	0.031	0.033	-6.1	
56980	503	0.082	0.084	-2.4		57600	502	0.045	0.046	-2.2		57810	501	0.028	0.029	-3.4	
57001	501	0.027	0.028	-3.6		57600	503	0.043	0.044	-2.3		57810	502	0.037	0.040	-7.5	
57001	502	0.029	0.030	-3.3		57611	501	0.054	0.057	-5.3		57810	503	0.030	0.032	-6.3	
57001	503	0.028	0.029	-3.4		57611	502	0.072	0.077	-6.5		57871	501	0.033	0.035	-5.7	
57002	501	0.018	0.018	0.0		57611	503	0.058	0.063	-7.9		57871	502	0.044	0.047	-6.4	
57002	502	0.019	0.019	0.0		57625	501	0.370	0.380	-2.6		57871	503	0.036	0.039	-7.7	
57002	503	0.018	0.019	-5.3		57625	502	0.390	0.400	-2.5		57913	501	0.111	0.113	-1.8	
57090	501	0.164	0.174	-5.7		57625	503	0.380	0.390	-2.6		57913	502	0.117	0.120	-2.5	
57090	502	0.219	0.234	-6.4		57651	501	0.045	0.046	-2.2		57913	503	0.113	0.116	-2.6	
57090	503	0.178	0.191	-6.8		57651	502	0.048	0.049	-2.0		57997	501	0.089	0.098	-9.2	
57146	501	0.104	0.110	-5.5		57651	503	0.046	0.047	-2.1		57997	502	0.092	0.102	-9.8	
57146	502	0.139	0.149	-6.7		57690	501	0.070	0.074	-5.4		57997	503	0.096	0.107	-10.3	
57146	503	0.113	0.121	-6.6		57690	502	0.093	0.100	-7.0		57998	501	0.049	0.050	-2.0	
57202	501	0.071	0.072	-1.4		57690	503	0.076	0.081	-6.2		57998	502	0.052	0.053	-1.9	
57202	502	0.075	0.077	-2.6		57716	501	0.033	0.035	-5.7		57998	503	0.050	0.051	-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
57999	501	0.046	0.049	-6.1		58397	503	0.229	0.236	-3.0		58627	502	0.166	0.171	-2.9	
57999	502	0.061	0.065	-6.2		58408	501	0.052	0.058	-10.3		58627	503	0.161	0.165	-2.4	
57999	503	0.050	0.053	-5.7		58408	502	0.054	0.060	-10.0		58663	501	0.230	0.245	-6.1	
58009	501	0.046	0.049	-6.1		58408	503	0.057	0.063	-9.5		58663	502	0.310	0.330	-6.1	
58009	502	0.061	0.065	-6.2		58409	501	0.067	0.074	-9.5		58663	503	0.250	0.270	-7.4	
58009	503	0.050	0.053	-5.7		58409	502	0.069	0.077	-10.4		58682	501	0.140	0.143	-2.1	
58010	501	0.114	0.116	-1.7		58409	503	0.072	0.080	-10.0		58682	502	0.148	0.152	-2.6	
58010	502	0.120	0.123	-2.4		58456	501	0.035	0.039	-10.3		58682	503	0.143	0.147	-2.7	
58010	503	0.116	0.120	-3.3		58456	502	0.037	0.041	-9.8		58713	501	0.084	0.087	-3.4	
58020	501	0.290	0.300	-3.3		58456	503	0.038	0.043	-11.6		58713	502	0.051	0.053	-3.8	
58020	502	0.176	0.184	-4.3		58457	501	0.051	0.057	-10.5		58713	503	0.043	0.045	-4.4	
58020	503	0.148	0.155	-4.5		58457	502	0.053	0.059	-10.2		58737	501	0.102	0.104	-1.9	
58056	501	0.136	0.139	-2.2		58457	503	0.056	0.062	-9.7		58737	502	0.107	0.110	-2.7	
58056	502	0.143	0.147	-2.7		58458	501	0.067	0.074	-9.5		58737	503	0.104	0.107	-2.8	
58056	503	0.139	0.143	-2.8		58458	502	0.069	0.077	-10.4		58756	501	0.043	0.046	-6.5	
58057	501	0.085	0.087	-2.3		58458	503	0.072	0.080	-10.0		58756	502	0.057	0.061	-6.6	
58057	502	0.090	0.093	-3.2		58459	501	0.080	0.088	-9.1		58756	503	0.047	0.050	-6.0	
58057	503	0.087	0.090	-3.3		58459	502	0.083	0.092	-9.8		58757	501	0.340	0.350	-2.9	
58058	501	0.077	0.078	-1.3		58459	503	0.086	0.096	-10.4		58757	502	0.360	0.370	-2.7	
58058	502	0.081	0.083	-2.4		58503	501	0.060	0.061	-1.6		58757	503	0.350	0.360	-2.8	
58058	503	0.078	0.081	-3.7		58503	502	0.063	0.065	-3.1		58759	501	0.042	0.043	-2.3	
58095	501	0.108	0.110	-1.8		58503	503	0.061	0.063	-3.2		58759	502	0.045	0.046	-2.2	
58095	502	0.114	0.117	-2.6		58532	501	0.077	0.079	-2.5		58759	503	0.043	0.044	-2.3	
58095	503	0.110	0.113	-2.7		58532	502	0.082	0.084	-2.4		58802	501	0.048	0.049	-2.0	
58096	501	0.144	0.147	-2.0		58532	503	0.079	0.081	-2.5		58802	502	0.051	0.052	-1.9	
58096	502	0.151	0.156	-3.2		58559	501	0.016	0.016	0.0		58802	503	0.049	0.050	-2.0	
58096	503	0.146	0.151	-3.3		58559	502	0.017	0.017	0.0		58813	501	0.105	0.112	-6.3	
58301	501	0.035	0.037	-5.4		58559	503	0.016	0.017	-5.9		58813	502	0.141	0.151	-6.6	
58301	502	0.047	0.050	-6.0		58560	501	0.038	0.039	-2.6		58813	503	0.115	0.123	-6.5	
58301	503	0.038	0.041	-7.3		58560	502	0.040	0.041	-2.4		58822	501	0.132	0.135	-2.2	
58302	501	0.039	0.040	-2.5		58560	503	0.039	0.040	-2.5		58822	502	0.139	0.143	-2.8	
58302	502	0.041	0.042	-2.4		58575	501	0.049	0.050	-2.0		58822	503	0.135	0.139	-2.9	
58302	503	0.039	0.041	-4.9		58575	502	0.052	0.053	-1.9		58837	501	0.212	0.225	-5.8	
58397	501	0.225	0.230	-2.2		58575	503	0.050	0.051	-2.0		58837	502	0.280	0.300	-6.7	
58397	502	0.237	0.244	-2.9		58627	501	0.157	0.161	-2.5		58837	503	0.231	0.247	-6.5	

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58840	501	0.063	0.068	-7.4		59257	503	0.016	0.016	0.0		59713	502	0.171	0.175	-2.3	
58840	502	0.085	0.091	-6.6		59306	501	0.097	0.099	-2.0		59713	503	0.165	0.170	-2.9	
58840	503	0.069	0.074	-6.8		59306	502	0.102	0.105	-2.9		59722	501	0.084	0.086	-2.3	
58873	501	0.101	0.108	-6.5		59306	503	0.099	0.102	-2.9		59722	502	0.088	0.091	-3.3	
58873	502	0.135	0.145	-6.9		59378	501	0.068	0.072	-5.6		59722	503	0.086	0.088	-2.3	
58873	503	0.110	0.118	-6.8		59378	502	0.091	0.097	-6.2		59723	501	0.032	0.032	0.0	
58903	501	0.030	0.031	-3.2		59378	503	0.074	0.079	-6.3		59723	502	0.033	0.034	-2.9	
58903	502	0.032	0.033	-3.0		59481	501	0.260	0.270	-3.7		59723	503	0.032	0.033	-3.0	
58903	503	0.031	0.032	-3.1		59481	502	0.280	0.280	0.0		59724	501	0.048	0.049	-2.0	
58904	501	0.023	0.024	-4.2		59481	503	0.270	0.270	0.0		59724	502	0.051	0.052	-1.9	
58904	502	0.024	0.025	-4.0		59482	501	0.600	0.620	-3.2		59724	503	0.049	0.051	-3.9	
58904	503	0.024	0.024	0.0		59482	502	0.370	0.380	-2.6		59725	501	0.060	0.062	-3.2	
58922	501	0.168	0.179	-6.1		59482	503	0.310	0.320	-3.1		59725	502	0.064	0.065	-1.5	
58922	502	0.225	0.241	-6.6		59537	501	0.073	0.078	-6.4		59725	503	0.062	0.063	-1.6	
58922	503	0.183	0.196	-6.6		59537	502	0.098	0.105	-6.7		59726	501	0.044	0.045	-2.2	
59005	501	0.057	0.059	-3.4		59537	503	0.080	0.086	-7.0		59726	502	0.046	0.048	-4.2	
59005	502	0.061	0.062	-1.6		59601	501	0.098	0.100	-2.0		59726	503	0.045	0.046	-2.2	
59005	503	0.059	0.060	-1.7		59601	502	0.104	0.107	-2.8		59738	501	0.140	0.143	-2.1	
59057	501	0.430	0.430	0.0		59601	503	0.100	0.103	-2.9		59738	502	0.148	0.152	-2.6	
59057	502	0.450	0.460	-2.2		59647	501	0.270	0.280	-3.6		59738	503	0.143	0.147	-2.7	
59057	503	0.430	0.450	-4.4		59647	502	0.163	0.170	-4.1		59750	501	0.055	0.058	-5.2	
59058	501	0.280	0.280	0.0		59647	503	0.137	0.143	-4.2		59750	502	0.073	0.078	-6.4	
59058	502	0.290	0.300	-3.3		59660	501	0.181	0.185	-2.2		59750	503	0.059	0.064	-7.8	
59058	503	0.280	0.290	-3.4		59660	502	0.191	0.196	-2.6		59751	501	0.020	0.021	-4.8	
59188	501	0.580	0.600	-3.3		59660	503	0.185	0.190	-2.6		59751	502	0.026	0.028	-7.1	
59188	502	0.350	0.360	-2.8		59661	501	0.089	0.091	-2.2		59751	503	0.021	0.023	-8.7	
59188	503	0.290	0.310	-6.5		59661	502	0.094	0.096	-2.1		59773	501	0.034	0.035	-2.9	
59189	501	0.790	0.820	-3.7		59661	503	0.090	0.093	-3.2		59773	502	0.021	0.022	-4.5	
59189	502	0.480	0.500	-4.0		59693	501	0.015	0.015	0.0		59773	503	0.017	0.018	-5.6	
59189	503	0.400	0.420	-4.8		59693	502	0.016	0.016	0.0		59774	501	0.028	0.029	-3.4	
59223	501	0.105	0.111	-5.4		59693	503	0.015	0.016	-6.3		59774	502	0.017	0.018	-5.6	
59223	502	0.140	0.150	-6.7		59701	501	0.007	0.007	0.0		59774	503	0.014	0.015	-6.7	
59223	503	0.114	0.122	-6.6		59701	502	0.007	0.008	-12.5		59775	501	0.036	0.037	-2.7	
59257	501	0.015	0.016	-6.3		59701	503	0.007	0.007	0.0		59775	502	0.022	0.023	-4.3	
59257	502	0.016	0.017	-5.9		59713	501	0.162	0.165	-1.8		59775	503	0.018	0.019	-5.3	

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59781	501	0.047	0.050	-6.0		59904	503	0.051	0.054	-5.6		59947	502	0.062	0.067	-7.5	
59781	502	0.063	0.068	-7.4		59905	501	0.076	0.078	-2.6		59947	503	0.051	0.054	-5.6	
59781	503	0.052	0.055	-5.5		59905	502	0.080	0.082	-2.4		59955	501	0.026	0.026	0.0	
59782	501	0.071	0.075	-5.3		59905	503	0.078	0.080	-2.5		59955	502	0.027	0.028	-3.6	
59782	502	0.095	0.101	-5.9		59914	501	0.450	0.460	-2.2		59955	503	0.026	0.027	-3.7	
59782	503	0.077	0.082	-6.1		59914	502	0.470	0.480	-2.1		59963	501	0.192	0.196	-2.0	
59783	501	0.069	0.073	-5.5		59914	503	0.460	0.470	-2.1		59963	502	0.202	0.208	-2.9	
59783	502	0.092	0.099	-7.1		59915	501	0.155	0.165	-6.1		59963	503	0.196	0.202	-3.0	
59783	503	0.075	0.080	-6.3		59915	502	0.207	0.221	-6.3		59964	501	0.450	0.460	-2.2	
59784	501	0.053	0.056	-5.4		59915	503	0.168	0.180	-6.7		59964	502	0.470	0.490	-4.1	
59784	502	0.071	0.076	-6.6		59917	501	0.029	0.030	-3.3		59964	503	0.460	0.470	-2.1	
59784	503	0.057	0.062	-8.1		59917	502	0.038	0.041	-7.3		59970	501	0.063	0.067	-6.0	
59790	501	0.108	0.110	-1.8		59917	503	0.031	0.033	-6.1		59970	502	0.084	0.090	-6.7	
59790	502	0.114	0.117	-2.6		59923	501	0.011	0.011	0.0		59970	503	0.068	0.073	-6.8	
59790	503	0.110	0.113	-2.7		59923	502	0.012	0.012	0.0		59973	501	0.124	0.127	-2.4	
59798	501	0.180	0.191	-5.8		59923	503	0.011	0.012	-8.3		59973	502	0.131	0.134	-2.2	
59798	502	0.241	0.260	-7.3		59925	501	0.310	0.330	-6.1		59973	503	0.126	0.130	-3.1	
59798	503	0.196	0.210	-6.7		59925	502	0.390	0.420	-7.1		59975	501	0.088	0.093	-5.4	
59806	501	0.129	0.137	-5.8		59925	503	0.370	0.400	-7.5		59975	502	0.117	0.125	-6.4	
59806	502	0.172	0.184	-6.5		59926	501	0.260	0.280	-7.1		59975	503	0.095	0.102	-6.9	
59806	503	0.140	0.150	-6.7		59926	502	0.330	0.350	-5.7		59977	501	0.050	0.053	-5.7	
59867	501	0.122	0.124	-1.6		59926	503	0.320	0.340	-5.9		59977	502	0.067	0.072	-6.9	
59867	502	0.128	0.132	-3.0		59927	501	0.176	0.189	-6.9		59977	503	0.055	0.058	-5.2	
59867	503	0.124	0.128	-3.1		59927	502	0.222	0.238	-6.7		59984	501	0.034	0.035	-2.9	
59886	501	0.016	0.017	-5.9		59927	503	0.212	0.228	-7.0		59984	502	0.036	0.037	-2.7	
59886	502	0.017	0.018	-5.6		59931	501	0.201	0.205	-2.0		59984	503	0.035	0.036	-2.8	
59886	503	0.017	0.017	0.0		59931	502	0.212	0.218	-2.8		59985	501	0.133	0.135	-1.5	
59889	501	0.112	0.117	-4.3		59931	503	0.205	0.211	-2.8		59985	502	0.140	0.144	-2.8	
59889	502	0.068	0.071	-4.2		59932	501	0.216	0.221	-2.3		59985	503	0.135	0.139	-2.9	
59889	503	0.057	0.060	-5.0		59932	502	0.228	0.234	-2.6		59986	501	0.101	0.103	-1.9	
59892	501	0.069	0.073	-5.5		59932	503	0.221	0.227	-2.6		59986	502	0.107	0.110	-2.7	
59892	502	0.092	0.099	-7.1		59941	501	0.067	0.069	-2.9		59986	503	0.103	0.106	-2.8	
59892	503	0.075	0.080	-6.3		59941	502	0.071	0.073	-2.7		59988	501	0.022	0.024	-8.3	
59904	501	0.046	0.049	-6.1		59941	503	0.069	0.071	-2.8		59988	502	0.030	0.032	-6.3	
59904	502	0.062	0.067	-7.5		59947	501	0.046	0.049	-6.1		59988	503	0.024	0.026	-7.7	

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59989	501	0.018	0.018	0.0		61217	503	20.100	18.500	+8.6		63011	502	66.600	60.300	+10.4	
59989	502	0.019	0.019	0.0		61218	501	18.400	17.100	+7.6		63011	503	44.600	39.300	+13.5	
59989	503	0.018	0.019	-5.3		61218	502	17.400	16.400	+6.1		63012	501	83.200	74.000	+12.4	
60010	501	26.000	23.100	+12.6		61218	503	13.800	12.700	+8.7		63012	502	94.700	85.700	+10.5	
60010	502	29.600	26.800	+10.4		61223	501	131.000	121.000	+8.3		63012	503	63.400	55.900	+13.4	
60010	503	19.800	17.500	+13.1		61223	502	123.000	116.000	+6.0		63013	501	78.800	70.100	+12.4	
60011	501	29.900	26.600	+12.4		61223	503	97.800	90.000	+8.7		63013	502	89.600	81.200	+10.3	
60011	502	34.000	30.800	+10.4		61224	501	41.800	38.600	+8.3		63013	503	60.000	53.000	+13.2	
60011	503	22.800	20.100	+13.4		61224	502	39.300	37.100	+5.9		63215	501	76.200	70.500	+8.1	
60012	501	49.100	43.700	+12.4		61224	503	31.200	28.700	+8.7		63215	502	71.800	67.700	+6.1	
60012	502	55.900	50.600	+10.5		61225	501	57.900	53.600	+8.0		63215	503	56.900	52.300	+8.8	
60012	503	37.400	33.000	+13.3		61225	502	54.600	51.500	+6.0		63216	501	52.900	48.900	+8.2	
60013	501	42.100	37.500	+12.3		61225	503	43.200	39.800	+8.5		63216	502	49.800	47.000	+6.0	
60013	502	47.900	43.400	+10.4		61226	501	97.500	90.200	+8.1		63216	503	39.400	36.300	+8.5	
60013	503	32.100	28.300	+13.4		61226	502	91.800	86.600	+6.0		63217	501	34.300	30.500	+12.5	
60015	501	31.500	28.000	+12.5		61226	503	72.800	67.000	+8.7		63217	502	68.700	62.200	+10.5	
60015	502	35.800	32.400	+10.5		61227	501	89.200	82.600	+8.0		63217	503	76.300	67.300	+13.4	
60015	503	24.000	21.200	+13.2		61227	502	84.000	79.300	+5.9		63218	501	11.600	10.300	+12.6	
60016	501	35.400	31.400	+12.7		61227	503	66.600	61.300	+8.6		63218	502	23.200	20.900	+11.0	
60016	502	40.200	36.400	+10.4		62000	501	20.300	18.800	+8.0		63218	503	25.700	22.600	+13.7	
60016	503	26.900	23.800	+13.0		62000	502	19.100	18.000	+6.1		64074	501	30.000	27.600	+8.7	
60035	501	52.300	48.400	+8.1		62000	503	15.100	13.900	+8.6		64074	502	35.800	33.600	+6.5	
60035	502	49.300	46.500	+6.0		62001	501	16.000	14.800	+8.1		64074	503	23.900	21.800	+9.6	
60035	503	39.000	35.900	+8.6		62001	502	15.100	14.200	+6.3		64075	501	21.100	19.400	+8.8	
61000	501	25.700	22.900	+12.2		62001	503	12.000	11.000	+9.1		64075	502	25.200	23.600	+6.8	
61000	502	29.300	26.500	+10.6		62002	501	7.320	6.770	+8.1		64075	503	16.800	15.400	+9.1	
61000	503	19.600	17.300	+13.3		62002	502	6.890	6.500	+6.0		65007	501	46.400	42.900	+8.2	
61212	501	26.700	24.700	+8.1		62002	503	5.460	5.030	+8.5		65007	502	43.700	41.200	+6.1	
61212	502	25.200	23.700	+6.3		62003	501	23.100	21.300	+8.5		65007	503	34.600	31.900	+8.5	
61212	503	19.900	18.300	+8.7		62003	502	21.700	20.500	+5.9		66122	501	20.000	18.500	+8.1	
61216	501	29.700	27.400	+8.4		62003	503	17.200	15.800	+8.9		66122	502	18.800	17.700	+6.2	
61216	502	27.900	26.300	+6.1		63010	501	46.800	41.600	+12.5		66122	503	14.900	13.700	+8.8	
61216	503	22.100	20.400	+8.3		63010	502	53.200	48.200	+10.4		66123	501	11.000	10.200	+7.8	
61217	501	27.000	25.000	+8.0		63010	503	35.600	31.500	+13.0		66123	502	10.300	9.750	+5.6	
61217	502	25.400	24.000	+5.8		63011	501	58.500	52.000	+12.5		66123	503	8.190	7.540	+8.6	

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
66309	501	32.100	29.700	+8.1		68001	503	96.100	88.400	+8.7		91125	502	2.610	2.790	-6.5	
66309	502	30.200	28.500	+6.0		68439	501	166.000	153.000	+8.5		91125	503	2.610	2.790	-6.5	
66309	503	23.900	22.000	+8.6		68439	502	156.000	147.000	+6.1		91127	501	1.760	1.960	-10.2	
66561	501	74.200	68.700	+8.0		68439	503	124.000	114.000	+8.8		91127	502	1.760	1.960	-10.2	
66561	502	69.900	65.900	+6.1		68500	501	5.720	5.090	+12.4		91127	503	1.760	1.960	-10.2	
66561	503	55.400	51.000	+8.6		68500	502	6.510	5.900	+10.3		91130	501	1.450	1.560	-7.1	
67017	501	68.900	63.700	+8.2		68500	503	4.360	3.850	+13.2		91130	502	1.450	1.560	-7.1	
67017	502	64.900	61.200	+6.0		68604	501	3.100	2.870	+8.0		91130	503	1.450	1.560	-7.1	
67017	503	51.400	47.300	+8.7		68604	502	2.920	2.750	+6.2		91135	501	0.400	0.430	-7.0	
67508	501	50.700	43.300	+17.1		68604	503	2.310	2.130	+8.5		91135	502	0.400	0.430	-7.0	
67508	502	39.100	34.100	+14.7		68606	501	12.100	11.200	+8.0		91135	503	0.400	0.430	-7.0	
67508	503	46.000	39.100	+17.6		68606	502	11.400	10.700	+6.5		91150	501	1.670	1.860	-10.2	
67509	501	37.200	31.800	+17.0		68606	503	9.030	8.310	+8.7		91150	502	1.670	1.860	-10.2	
67509	502	28.700	25.000	+14.8		68607	501	9.560	8.850	+8.0		91150	503	1.670	1.860	-10.2	
67509	503	33.700	28.700	+17.4		68607	502	9.010	8.500	+6.0		91155	501	3.700	4.120	-10.2	
67510	501	20.700	17.700	+16.9		68607	503	7.140	6.570	+8.7		91155	502	3.700	4.120	-10.2	
67510	502	16.000	13.900	+15.1		68702	501	7.880	7.290	+8.1		91155	503	3.700	4.120	-10.2	
67510	503	18.800	16.000	+17.5		68702	502	7.420	7.000	+6.0		91160	501	1.050	1.120	-6.3	
67511	501	22.400	19.100	+17.3		68702	503	5.880	5.410	+8.7		91160	502	1.050	1.120	-6.3	
67511	502	17.300	15.100	+14.6		68703	501	5.900	5.460	+8.1		91160	503	1.050	1.120	-6.3	
67511	503	20.300	17.300	+17.3		68703	502	5.560	5.240	+6.1		91175	501	0.900	0.970	-7.2	
67512	501	95.800	82.000	+16.8		68703	503	4.410	4.050	+8.9		91175	502	0.900	0.970	-7.2	
67512	502	74.000	64.500	+14.7		68706	501	25.300	23.400	+8.1		91175	503	0.900	0.970	-7.2	
67512	503	87.000	74.000	+17.6		68706	502	23.800	22.500	+5.8		91177	501	3.950	4.230	-6.6	
67513	501	60.800	52.000	+16.9		68706	503	18.900	17.400	+8.6		91177	502	3.950	4.230	-6.6	
67513	502	46.900	40.900	+14.7		68707	501	25.000	23.200	+7.8		91177	503	3.950	4.230	-6.6	
67513	503	55.200	46.900	+17.7		68707	502	23.600	22.200	+6.3		91179	501	3.970	4.240	-6.4	
67634	501	59.600	55.200	+8.0		68707	503	18.700	17.200	+8.7		91179	502	3.970	4.240	-6.4	
67634	502	56.200	53.000	+6.0		90089	501	4.340	4.640	-6.5		91179	503	3.970	4.240	-6.4	
67634	503	44.500	40.900	+8.8		90089	502	4.340	4.640	-6.5		91190	501	2.130	2.280	-6.6	
67635	501	42.200	39.000	+8.2		90089	503	4.340	4.640	-6.5		91190	502	2.130	2.280	-6.6	
67635	502	39.700	37.500	+5.9		91111	501	2.620	2.920	-10.3		91190	503	2.130	2.280	-6.6	
67635	503	31.500	29.000	+8.6		91111	502	2.620	2.920	-10.3		91200	501	0.830	0.890	-6.7	
68001	501	129.000	119.000	+8.4		91111	503	2.620	2.920	-10.3		91200	502	0.830	0.890	-6.7	
68001	502	121.000	114.000	+6.1		91125	501	2.610	2.790	-6.5		91200	503	0.830	0.890	-6.7	

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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
91235	501	2.030	2.260	-10.2		91405	503	4.980	5.260	-5.3		91590	502	3.470	3.710	-6.5	
91235	502	2.030	2.260	-10.2		91436	501	5.130	5.490	-6.6		91590	503	3.470	3.710	-6.5	
91235	503	2.030	2.260	-10.2		91436	502	5.130	5.490	-6.6		91606	501	14.200	15.200	-6.6	
91250	501	3.060	3.410	-10.3		91436	503	5.130	5.490	-6.6		91606	502	14.200	15.200	-6.6	
91250	502	3.060	3.410	-10.3		91481	501	18.700	20.000	-6.5		91606	503	14.200	15.200	-6.6	
91250	503	3.060	3.410	-10.3		91481	502	18.700	20.000	-6.5		91629	501	2.900	3.110	-6.8	
91265	501	17.700	19.000	-6.8		91481	503	18.700	20.000	-6.5		91629	502	2.900	3.110	-6.8	
91265	502	17.700	19.000	-6.8		91507	501	2.760	2.950	-6.4		91629	503	2.900	3.110	-6.8	
91265	503	17.700	19.000	-6.8		91507	502	2.760	2.950	-6.4		91636	501	4.980	5.330	-6.6	
91266	501	9.390	10.100	-7.0		91507	503	2.760	2.950	-6.4		91636	502	4.980	5.330	-6.6	
91266	502	9.390	10.100	-7.0		91523	501	42.500	45.500	-6.6		91636	503	4.980	5.330	-6.6	
91266	503	9.390	10.100	-7.0		91523	502	42.500	45.500	-6.6		91641	501	1.350	1.440	-6.2	
91302	501	9.690	10.200	-5.0		91523	503	42.500	45.500	-6.6		91641	502	1.350	1.440	-6.2	
91302	502	9.690	10.200	-5.0		91547	501	0.242	0.260	-6.9		91641	503	1.350	1.440	-6.2	
91302	503	9.690	10.200	-5.0		91547	502	0.242	0.260	-6.9		91666	501	0.940	1.000	-6.0	
91315	501	2.940	3.110	-5.5		91547	503	0.242	0.260	-6.9		91666	502	0.940	1.000	-6.0	
91315	502	2.940	3.110	-5.5		91551	501	1.500	1.600	-6.3		91666	503	0.940	1.000	-6.0	
91315	503	2.940	3.110	-5.5		91551	502	1.500	1.600	-6.3		91722	501	4.360	4.670	-6.6	
91324	501	6.550	6.920	-5.3		91551	503	1.500	1.600	-6.3		91722	502	4.360	4.670	-6.6	
91324	502	6.550	6.920	-5.3		91555	501	1.220	1.360	-10.3		91722	503	4.360	4.670	-6.6	
91324	503	6.550	6.920	-5.3		91555	502	1.220	1.360	-10.3		91746	501	3.340	3.570	-6.4	
91340	501	4.280	4.520	-5.3		91555	503	1.220	1.360	-10.3		91746	502	3.340	3.570	-6.4	
91340	502	4.280	4.520	-5.3		91560	501	5.190	5.560	-6.7		91746	503	3.340	3.570	-6.4	
91340	503	4.280	4.520	-5.3		91560	502	5.190	5.560	-6.7		91805	501	0.210	0.224	-6.3	
91341	501	4.530	4.850	-6.6		91560	503	5.190	5.560	-6.7		91805	502	0.210	0.224	-6.3	
91341	502	4.530	4.850	-6.6		91562	501	3.340	3.570	-6.4		91805	503	0.210	0.224	-6.3	
91341	503	4.530	4.850	-6.6		91562	502	3.340	3.570	-6.4		92053	501	0.520	0.550	-5.5	
91342	501	3.920	4.150	-5.5		91562	503	3.340	3.570	-6.4		92053	502	0.520	0.550	-5.5	
91342	502	3.920	4.150	-5.5		91577	501	12.000	12.800	-6.3		92053	503	0.520	0.550	-5.5	
91342	503	3.920	4.150	-5.5		91577	502	12.000	12.800	-6.3		92054	501	0.177	0.190	-6.8	
91343	501	1.000	1.070	-6.5		91577	503	12.000	12.800	-6.3		92054	502	0.177	0.190	-6.8	
91343	502	1.000	1.070	-6.5		91580	501	6.840	7.330	-6.7		92054	503	0.177	0.190	-6.8	
91343	503	1.000	1.070	-6.5		91580	502	6.840	7.330	-6.7		92055	501	4.950	5.300	-6.6	
91405	501	4.980	5.260	-5.3		91580	503	6.840	7.330	-6.7		92055	502	4.950	5.300	-6.6	
91405	502	4.980	5.260	-5.3		91590	501	3.470	3.710	-6.5		92055	503	4.950	5.300	-6.6	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag	Class	Terr	Proposed		Present		Percent Change	Capping Flag
		Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost					Loss	Cost	Loss	Cost		
92101	501	7.750		8.280		-6.4		92663	503	0.670		0.720		-6.9		95233	502	3.180		3.400		-6.5	
92101	502	7.750		8.280		-6.4		94007	501	11.100		11.800		-5.9		95233	503	3.180		3.400		-6.5	
92101	503	7.750		8.280		-6.4		94007	502	11.100		11.800		-5.9		95305	501	3.450		3.690		-6.5	
92102	501	4.660		4.980		-6.4		94007	503	11.100		11.800		-5.9		95305	502	3.450		3.690		-6.5	
92102	502	4.660		4.980		-6.4		94099	501	2.520		2.690		-6.3		95305	503	3.450		3.690		-6.5	
92102	503	4.660		4.980		-6.4		94099	502	2.520		2.690		-6.3		95306	501	5.700		6.110		-6.7	
92215	501	2.920		3.250		-10.2		94099	503	2.520		2.690		-6.3		95306	502	5.700		6.110		-6.7	
92215	502	2.920		3.250		-10.2		94225	501	8.860		9.470		-6.4		95306	503	5.700		6.110		-6.7	
92215	503	2.920		3.250		-10.2		94225	502	8.860		9.470		-6.4		95310	501	8.250		8.810		-6.4	
92338	501	1.790		1.910		-6.3		94225	503	8.860		9.470		-6.4		95310	502	8.250		8.810		-6.4	
92338	502	1.790		1.910		-6.3		94276	501	4.610		4.930		-6.5		95310	503	8.250		8.810		-6.4	
92338	503	1.790		1.910		-6.3		94276	502	4.610		4.930		-6.5		95357	501	1.450		1.560		-7.1	
92445	501	2.850		3.060		-6.9		94276	503	4.610		4.930		-6.5		95357	502	1.450		1.560		-7.1	
92445	502	2.850		3.060		-6.9		94304	501	2.600		2.890		-10.0		95357	503	1.450		1.560		-7.1	
92445	503	2.850		3.060		-6.9		94304	502	2.600		2.890		-10.0		95410	501	4.450		4.760		-6.5	
92446	501	5.890		6.300		-6.5		94304	503	2.600		2.890		-10.0		95410	502	4.450		4.760		-6.5	
92446	502	5.890		6.300		-6.5		94381	501	4.880		5.430		-10.1		95410	503	4.450		4.760		-6.5	
92446	503	5.890		6.300		-6.5		94381	502	4.880		5.430		-10.1		95455	501	6.010		6.450		-6.8	
92447	501	5.150		5.500		-6.4		94381	503	4.880		5.430		-10.1		95455	502	6.010		6.450		-6.8	
92447	502	5.150		5.500		-6.4		94404	501	4.370		4.670		-6.4		95455	503	6.010		6.450		-6.8	
92447	503	5.150		5.500		-6.4		94404	502	4.370		4.670		-6.4		95487	501	2.390		2.550		-6.3	
92451	501	2.030		2.260		-10.2		94404	503	4.370		4.670		-6.4		95487	502	2.390		2.550		-6.3	
92451	502	2.030		2.260		-10.2		94569	501	2.950		3.160		-6.6		95487	503	2.390		2.550		-6.3	
92451	503	2.030		2.260		-10.2		94569	502	2.950		3.160		-6.6		95505	501	2.800		3.000		-6.7	
92453	501	3.260		3.480		-6.3		94569	503	2.950		3.160		-6.6		95505	502	2.800		3.000		-6.7	
92453	502	3.260		3.480		-6.3		94590	501	12.700		13.600		-6.6		95505	503	2.800		3.000		-6.7	
92453	503	3.260		3.480		-6.3		94590	502	12.700		13.600		-6.6		95620	501	1.940		2.070		-6.3	
92478	501	1.610		1.720		-6.4		94590	503	12.700		13.600		-6.6		95620	502	1.940		2.070		-6.3	
92478	502	1.610		1.720		-6.4		94617	501	4.020		4.290		-6.3		95620	503	1.940		2.070		-6.3	
92478	503	1.610		1.720		-6.4		94617	502	4.020		4.290		-6.3		95625	501	4.630		4.890		-5.3	
92593	501	26.700		29.700		-10.1		94617	503	4.020		4.290		-6.3		95625	502	4.630		4.890		-5.3	
92593	502	26.700		29.700		-10.1		95124	501	1.480		1.590		-6.9		95625	503	4.630		4.890		-5.3	
92593	503	26.700		29.700		-10.1		95124	502	1.480		1.590		-6.9		95647	501	2.450		2.730		-10.3	
92663	501	0.670		0.720		-6.9		95124	503	1.480		1.590		-6.9		95647	502	2.450		2.730		-10.3	
92663	502	0.670		0.720		-6.9		95233	501	3.180		3.400		-6.5		95647	503	2.450		2.730		-10.3	

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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
96053	501	1.860	2.070	-10.1		97111	503	5.320	5.690	-6.5		98002	502	0.990	1.060	-6.6	
96053	502	1.860	2.070	-10.1		97220	501	0.390	0.420	-7.1		98002	503	0.990	1.060	-6.6	
96053	503	1.860	2.070	-10.1		97220	502	0.390	0.420	-7.1		98003	501	0.980	1.050	-6.7	
96317	501	1.500	1.610	-6.8		97220	503	0.390	0.420	-7.1		98003	502	0.980	1.050	-6.7	
96317	502	1.500	1.610	-6.8		97222	501	1.350	1.500	-10.0		98003	503	0.980	1.050	-6.7	
96317	503	1.500	1.610	-6.8		97222	502	1.350	1.500	-10.0		98090	501	0.132	0.141	-6.4	
96408	501	3.860	4.120	-6.3		97222	503	1.350	1.500	-10.0		98090	502	0.132	0.141	-6.4	
96408	502	3.860	4.120	-6.3		97223	501	2.030	2.260	-10.2		98090	503	0.132	0.141	-6.4	
96408	503	3.860	4.120	-6.3		97223	502	2.030	2.260	-10.2		98091	501	0.144	0.154	-6.5	
96409	501	3.570	3.810	-6.3		97223	503	2.030	2.260	-10.2		98091	502	0.144	0.154	-6.5	
96409	502	3.570	3.810	-6.3		97308	501	0.730	0.780	-6.4		98091	503	0.144	0.154	-6.5	
96409	503	3.570	3.810	-6.3		97308	502	0.730	0.780	-6.4		98092	501	0.440	0.470	-6.4	
96410	501	3.130	3.350	-6.6		97308	503	0.730	0.780	-6.4		98092	502	0.440	0.470	-6.4	
96410	502	3.130	3.350	-6.6		97447	501	2.390	2.560	-6.6		98092	503	0.440	0.470	-6.4	
96410	503	3.130	3.350	-6.6		97447	502	2.390	2.560	-6.6		98111	501	0.510	0.570	-10.5	
96611	501	0.980	1.040	-5.8		97447	503	2.390	2.560	-6.6		98111	502	0.510	0.570	-10.5	
96611	502	0.980	1.040	-5.8		97650	501	3.680	3.930	-6.4		98111	503	0.510	0.570	-10.5	
96611	503	0.980	1.040	-5.8		97650	502	3.680	3.930	-6.4		98152	501	3.320	3.560	-6.7	
96702	501	4.440	4.740	-6.3		97650	503	3.680	3.930	-6.4		98152	502	3.320	3.560	-6.7	
96702	502	4.440	4.740	-6.3		97651	501	7.050	7.560	-6.7		98152	503	3.320	3.560	-6.7	
96702	503	4.440	4.740	-6.3		97651	502	7.050	7.560	-6.7		98153	501	3.730	4.000	-6.8	
96816	501	4.160	4.450	-6.5		97651	503	7.050	7.560	-6.7		98153	502	3.730	4.000	-6.8	
96816	502	4.160	4.450	-6.5		97652	501	6.120	6.560	-6.7		98153	503	3.730	4.000	-6.8	
96816	503	4.160	4.450	-6.5		97652	502	6.120	6.560	-6.7		98154	501	4.410	4.720	-6.6	
96872	501	5.340	5.720	-6.6		97652	503	6.120	6.560	-6.7		98154	502	4.410	4.720	-6.6	
96872	502	5.340	5.720	-6.6		97653	501	3.150	3.360	-6.3		98154	503	4.410	4.720	-6.6	
96872	503	5.340	5.720	-6.6		97653	502	3.150	3.360	-6.3		98155	501	6.170	6.610	-6.7	
97047	501	2.980	3.150	-5.4		97653	503	3.150	3.360	-6.3		98155	502	6.170	6.610	-6.7	
97047	502	2.980	3.150	-5.4		97654	501	5.490	5.860	-6.3		98155	503	6.170	6.610	-6.7	
97047	503	2.980	3.150	-5.4		97654	502	5.490	5.860	-6.3		98157	501	3.940	4.220	-6.6	
97050	501	2.310	2.450	-5.7		97654	503	5.490	5.860	-6.3		98157	502	3.940	4.220	-6.6	
97050	502	2.310	2.450	-5.7		97655	501	5.440	5.830	-6.7		98157	503	3.940	4.220	-6.6	
97050	503	2.310	2.450	-5.7		97655	502	5.440	5.830	-6.7		98159	501	2.640	2.830	-6.7	
97111	501	5.320	5.690	-6.5		97655	503	5.440	5.830	-6.7		98159	502	2.640	2.830	-6.7	
97111	502	5.320	5.690	-6.5		98002	501	0.990	1.060	-6.6		98159	503	2.640	2.830	-6.7	

L - Lower Cap Applied
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LOSS COST PERCENT CHANGE BY CLASS

Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag	Class	Terr	Proposed Loss Cost	Present Loss Cost	Percent Change	Capping Flag
98160	501	5.600	6.000	-6.7		98309	503	6.220	6.670	-6.7		98449	502	3.570	3.810	-6.3	
98160	502	5.600	6.000	-6.7		98344	501	0.670	0.700	-4.3		98449	503	3.570	3.810	-6.3	
98160	503	5.600	6.000	-6.7		98344	502	0.670	0.700	-4.3		98482	501	3.820	4.090	-6.6	
98161	501	6.270	6.720	-6.7		98344	503	0.670	0.700	-4.3		98482	502	3.820	4.090	-6.6	
98161	502	6.270	6.720	-6.7		98405	501	1.100	1.160	-5.2		98482	503	3.820	4.090	-6.6	
98161	503	6.270	6.720	-6.7		98405	502	1.100	1.160	-5.2		98483	501	5.650	6.040	-6.5	
98163	501	6.590	7.060	-6.7		98405	503	1.100	1.160	-5.2		98483	502	5.650	6.040	-6.5	
98163	502	6.590	7.060	-6.7		98413	501	14.500	15.500	-6.5		98483	503	5.650	6.040	-6.5	
98163	503	6.590	7.060	-6.7		98413	502	14.500	15.500	-6.5		98502	501	5.410	5.780	-6.4	
98164	501	1.710	1.910	-10.5		98413	503	14.500	15.500	-6.5		98502	502	5.410	5.780	-6.4	
98164	502	1.710	1.910	-10.5		98414	501	13.300	14.200	-6.3		98502	503	5.410	5.780	-6.4	
98164	503	1.710	1.910	-10.5		98414	502	13.300	14.200	-6.3		98555	501	2.520	2.690	-6.3	
98257	501	1.480	1.590	-6.9		98414	503	13.300	14.200	-6.3		98555	502	2.520	2.690	-6.3	
98257	502	1.480	1.590	-6.9		98415	501	1.740	1.860	-6.5		98555	503	2.520	2.690	-6.3	
98257	503	1.480	1.590	-6.9		98415	502	1.740	1.860	-6.5		98597	501	0.560	0.600	-6.7	
98303	501	12.400	13.300	-6.8		98415	503	1.740	1.860	-6.5		98597	502	0.560	0.600	-6.7	
98303	502	12.400	13.300	-6.8		98423	501	4.150	4.430	-6.3		98597	503	0.560	0.600	-6.7	
98303	503	12.400	13.300	-6.8		98423	502	4.150	4.430	-6.3		98598	501	0.194	0.207	-6.3	
98304	501	5.500	5.880	-6.5		98423	503	4.150	4.430	-6.3		98598	502	0.194	0.207	-6.3	
98304	502	5.500	5.880	-6.5		98424	501	7.040	7.520	-6.4		98598	503	0.194	0.207	-6.3	
98304	503	5.500	5.880	-6.5		98424	502	7.040	7.520	-6.4		98601	501	6.470	6.920	-6.5	
98305	501	2.390	2.530	-5.5		98424	503	7.040	7.520	-6.4		98601	502	6.470	6.920	-6.5	
98305	502	2.390	2.530	-5.5		98425	501	2.890	3.090	-6.5		98601	503	6.470	6.920	-6.5	
98305	503	2.390	2.530	-5.5		98425	502	2.890	3.090	-6.5		98624	501	1.020	1.090	-6.4	
98306	501	6.160	6.510	-5.4		98425	503	2.890	3.090	-6.5		98624	502	1.020	1.090	-6.4	
98306	502	6.160	6.510	-5.4		98426	501	2.550	2.730	-6.6		98624	503	1.020	1.090	-6.4	
98306	503	6.160	6.510	-5.4		98426	502	2.550	2.730	-6.6		98636	501	2.500	2.780	-10.1	
98307	501	1.740	1.860	-6.5		98426	503	2.550	2.730	-6.6		98636	502	2.500	2.780	-10.1	
98307	502	1.740	1.860	-6.5		98427	501	2.480	2.660	-6.8		98636	503	2.500	2.780	-10.1	
98307	503	1.740	1.860	-6.5		98427	502	2.480	2.660	-6.8		98640	501	112.000	119.000	-5.9	
98308	501	1.150	1.220	-5.7		98427	503	2.480	2.660	-6.8		98640	502	112.000	119.000	-5.9	
98308	502	1.150	1.220	-5.7		98429	501	1.300	1.390	-6.5		98640	503	112.000	119.000	-5.9	
98308	503	1.150	1.220	-5.7		98429	502	1.300	1.390	-6.5		98658	501	6.380	6.830	-6.6	
98309	501	6.220	6.670	-6.7		98429	503	1.300	1.390	-6.5		98658	502	6.380	6.830	-6.6	
98309	502	6.220	6.670	-6.7		98449	501	3.570	3.810	-6.3		98658	503	6.380	6.830	-6.6	

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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
98659	501	1.140	1.220	-6.6		98820	503	8.810	9.420	-6.5		99220	502	1.710	1.830	-6.6	
98659	502	1.140	1.220	-6.6		98884	501	2.290	2.450	-6.5		99220	503	1.710	1.830	-6.6	
98659	503	1.140	1.220	-6.6		98884	502	2.290	2.450	-6.5		99222	501	3.210	3.440	-6.7	
98677	501	17.600	18.800	-6.4		98884	503	2.290	2.450	-6.5		99222	502	3.210	3.440	-6.7	
98677	502	17.600	18.800	-6.4		98914	501	0.780	0.830	-6.0		99222	503	3.210	3.440	-6.7	
98677	503	17.600	18.800	-6.4		98914	502	0.780	0.830	-6.0		99223	501	0.260	0.280	-7.1	
98678	501	15.600	16.700	-6.6		98914	503	0.780	0.830	-6.0		99223	502	0.260	0.280	-7.1	
98678	502	15.600	16.700	-6.6		98949	501	1.090	1.170	-6.8		99223	503	0.260	0.280	-7.1	
98678	503	15.600	16.700	-6.6		98949	502	1.090	1.170	-6.8		99303	501	14.100	15.000	-6.0	
98699	501	5.080	5.430	-6.4		98949	503	1.090	1.170	-6.8		99303	502	14.100	15.000	-6.0	
98699	502	5.080	5.430	-6.4		98967	501	3.600	3.850	-6.5		99303	503	14.100	15.000	-6.0	
98699	503	5.080	5.430	-6.4		98967	502	3.600	3.850	-6.5		99310	501	3.520	3.760	-6.4	
98705	501	9.020	9.670	-6.7		98967	503	3.600	3.850	-6.5		99310	502	3.520	3.760	-6.4	
98705	502	9.020	9.670	-6.7		98993	501	4.780	5.320	-10.2		99310	503	3.520	3.760	-6.4	
98705	503	9.020	9.670	-6.7		98993	502	4.780	5.320	-10.2		99315	501	10.300	11.100	-7.2	
98710	501	3.530	3.780	-6.6		98993	503	4.780	5.320	-10.2		99315	502	10.300	11.100	-7.2	
98710	502	3.530	3.780	-6.6		99003	501	1.710	1.830	-6.6		99315	503	10.300	11.100	-7.2	
98710	503	3.530	3.780	-6.6		99003	502	1.710	1.830	-6.6		99321	501	10.000	10.700	-6.5	
98751	501	4.820	5.170	-6.8		99003	503	1.710	1.830	-6.6		99321	502	10.000	10.700	-6.5	
98751	502	4.820	5.170	-6.8		99004	501	2.710	2.860	-5.2		99321	503	10.000	10.700	-6.5	
98751	503	4.820	5.170	-6.8		99004	502	2.710	2.860	-5.2		99471	501	0.780	0.830	-6.0	
98805	501	4.610	4.930	-6.5		99004	503	2.710	2.860	-5.2		99471	502	0.780	0.830	-6.0	
98805	502	4.610	4.930	-6.5		99080	501	1.210	1.290	-6.2		99471	503	0.780	0.830	-6.0	
98805	503	4.610	4.930	-6.5		99080	502	1.210	1.290	-6.2		99505	501	4.040	4.500	-10.2	
98806	501	2.330	2.590	-10.0		99080	503	1.210	1.290	-6.2		99505	502	4.040	4.500	-10.2	
98806	502	2.330	2.590	-10.0		99111	501	1.760	1.880	-6.4		99505	503	4.040	4.500	-10.2	
98806	503	2.330	2.590	-10.0		99111	502	1.760	1.880	-6.4		99506	501	4.970	5.540	-10.3	
98810	501	3.370	3.560	-5.3		99111	503	1.760	1.880	-6.4		99506	502	4.970	5.540	-10.3	
98810	502	3.370	3.560	-5.3		99163	501	4.200	4.480	-6.3		99506	503	4.970	5.540	-10.3	
98810	503	3.370	3.560	-5.3		99163	502	4.200	4.480	-6.3		99507	501	4.340	4.830	-10.1	
98813	501	3.260	3.440	-5.2		99163	503	4.200	4.480	-6.3		99507	502	4.340	4.830	-10.1	
98813	502	3.260	3.440	-5.2		99165	501	0.920	0.980	-6.1		99507	503	4.340	4.830	-10.1	
98813	503	3.260	3.440	-5.2		99165	502	0.920	0.980	-6.1		99570	501	2.330	2.590	-10.0	
98820	501	8.810	9.420	-6.5		99165	503	0.920	0.980	-6.1		99570	502	2.330	2.590	-10.0	
98820	502	8.810	9.420	-6.5		99220	501	1.710	1.830	-6.6		99570	503	2.330	2.590	-10.0	

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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
99571	501	0.560	0.630	-11.1		99760	503	0.270	0.290	-6.9		99953	502	5.330	5.640	-5.5	
99571	502	0.560	0.630	-11.1		99777	501	5.840	6.180	-5.5		99953	503	5.330	5.640	-5.5	
99571	503	0.560	0.630	-11.1		99777	502	5.840	6.180	-5.5		99954	501	3.880	4.100	-5.4	
99572	501	1.100	1.230	-10.6		99777	503	5.840	6.180	-5.5		99954	502	3.880	4.100	-5.4	
99572	502	1.100	1.230	-10.6		99793	501	3.050	3.260	-6.4		99954	503	3.880	4.100	-5.4	
99572	503	1.100	1.230	-10.6		99793	502	3.050	3.260	-6.4		99955	501	4.860	5.140	-5.4	
99573	501	1.050	1.170	-10.3		99793	503	3.050	3.260	-6.4		99955	502	4.860	5.140	-5.4	
99573	502	1.050	1.170	-10.3		99826	501	0.670	0.700	-4.3		99955	503	4.860	5.140	-5.4	
99573	503	1.050	1.170	-10.3		99826	502	0.670	0.700	-4.3		99963	501	0.690	0.740	-6.8	
99600	501	1.180	1.240	-4.8		99826	503	0.670	0.700	-4.3		99963	502	0.690	0.740	-6.8	
99600	502	1.180	1.240	-4.8		99827	501	0.440	0.470	-6.4		99963	503	0.690	0.740	-6.8	
99600	503	1.180	1.240	-4.8		99827	502	0.440	0.470	-6.4		99969	501	3.110	3.330	-6.6	
99613	501	8.890	9.500	-6.4		99827	503	0.440	0.470	-6.4		99969	502	3.110	3.330	-6.6	
99613	502	8.890	9.500	-6.4		99851	501	1.770	1.900	-6.8		99969	503	3.110	3.330	-6.6	
99613	503	8.890	9.500	-6.4		99851	502	1.770	1.900	-6.8		99975	501	4.310	4.560	-5.5	
99614	501	2.630	2.780	-5.4		99851	503	1.770	1.900	-6.8		99975	502	4.310	4.560	-5.5	
99614	502	2.630	2.780	-5.4		99917	501	2.870	3.070	-6.5		99975	503	4.310	4.560	-5.5	
99614	503	2.630	2.780	-5.4		99917	502	2.870	3.070	-6.5		99988	501	2.750	2.940	-6.5	
99620	501	0.480	0.520	-7.7		99917	503	2.870	3.070	-6.5		99988	502	2.750	2.940	-6.5	
99620	502	0.480	0.520	-7.7		99938	501	3.230	3.450	-6.4		99988	503	2.750	2.940	-6.5	
99620	503	0.480	0.520	-7.7		99938	502	3.230	3.450	-6.4							
99650	501	1.100	1.230	-10.6		99938	503	3.230	3.450	-6.4							
99650	502	1.100	1.230	-10.6		99943	501	9.360	10.000	-6.4							
99650	503	1.100	1.230	-10.6		99943	502	9.360	10.000	-6.4							
99709	501	2.720	3.030	-10.2		99943	503	9.360	10.000	-6.4							
99709	502	2.720	3.030	-10.2		99946	501	6.970	7.450	-6.4							
99709	503	2.720	3.030	-10.2		99946	502	6.970	7.450	-6.4							
99718	501	1.420	1.520	-6.6		99946	503	6.970	7.450	-6.4							
99718	502	1.420	1.520	-6.6		99948	501	5.760	6.410	-10.1							
99718	503	1.420	1.520	-6.6		99948	502	5.760	6.410	-10.1							
99746	501	2.400	2.570	-6.6		99948	503	5.760	6.410	-10.1							
99746	502	2.400	2.570	-6.6		99952	501	4.940	5.220	-5.4							
99746	503	2.400	2.570	-6.6		99952	502	4.940	5.220	-5.4							
99760	501	0.270	0.290	-6.9		99952	503	4.940	5.220	-5.4							
99760	502	0.270	0.290	-6.9		99953	501	5.330	5.640	-5.5							

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
10010	0.131	0.167	-21.6		11259	0.197	0.158	+24.7	U	13759	0.093	0.108	-13.9	
10026	0.017	0.019	-10.5		11288	0.089	0.080	+11.2		13930	0.098	0.147	-33.3	
10040	0.290	0.320	-9.4		12014	0.034	0.035	-2.9		14068	0.007	0.010	-30.0	
10042	0.290	0.300	-3.3		12356	0.025	0.028	-10.7		14101	0.037	0.044	-15.9	
10060	0.052	0.054	-3.7		12361	0.060	0.066	-9.1		14279	0.058	0.060	-3.3	
10065	0.047	0.048	-2.1		12373	0.023	0.022	+4.6		14401	0.116	0.101	+14.9	
10066	0.059	0.061	-3.3		12374	0.074	0.066	+12.1		14527	0.133	0.169	-21.3	
10070	0.090	0.134	-32.8		12375	0.050	0.040	+25.0	U	14855	0.079	0.110	-28.2	
10071	0.089	0.091	-2.2		12391	0.053	0.059	-10.2		14913	0.120	0.138	-13.0	
10073	0.410	0.420	-2.4		12509	0.019	0.026	-26.9		15223	0.031	0.039	-20.5	
10075	0.143	0.147	-2.7		12510	0.021	0.021	0.0		15224	0.077	0.069	+11.6	
10100	0.065	0.059	+10.2		12651	0.310	0.450	-31.1		15406	0.062	0.056	+10.7	
10101	0.130	0.160	-18.8		12707	0.420	0.480	-12.5		15538	0.013	0.017	-23.5	
10107	0.208	0.280	-25.7	L	12797	0.147	0.177	-17.0		15600	0.078	0.087	-10.3	
10111	0.043	0.059	-27.1		12805	0.137	0.120	+14.2		15608	0.008	0.009	-11.1	
10115	0.066	0.070	-5.7		13049	0.039	0.044	-11.4		15733	0.024	0.030	-20.0	
10140	0.015	0.020	-25.0		13111	0.064	0.080	-20.0		15839	0.022	0.023	-4.3	
10141	0.024	0.021	+14.3		13112	0.036	0.054	-33.3		15991	0.061	0.062	-1.6	
10145	0.014	0.012	+16.7		13201	0.092	0.123	-25.2		15993	0.038	0.039	-2.6	
10146	0.020	0.018	+11.1		13204	0.650	0.860	-24.4		16005	0.023	0.030	-23.3	
10255	0.120	0.140	-14.3		13205	0.250	0.340	-26.5		16009	0.087	0.111	-21.6	
10256	0.147	0.198	-25.8		13314	0.009	0.012	-25.0		16403	0.132	0.161	-18.0	
10257	0.142	0.146	-2.7		13351	0.046	0.047	-2.1		16527	0.214	0.270	-20.7	
10309	0.014	0.017	-17.6		13352	0.033	0.034	-2.9		16604	0.071	0.100	-29.0	
10352	0.067	0.055	+21.8		13410	1.460	1.660	-12.1		16676	0.012	0.012	0.0	
11020	0.165	0.168	-1.8		13412	1.090	1.190	-8.4		16705	0.086	0.113	-23.9	
11039	0.079	0.075	+5.3		13506	0.057	0.058	-1.7		16750	0.035	0.035	0.0	
11126	0.018	0.023	-21.7		13507	0.131	0.134	-2.2		16900	0.093	0.083	+12.0	
11127	0.007	0.008	-12.5		13590	0.560	0.610	-8.2		16901	0.126	0.113	+11.5	
11128	0.060	0.061	-1.6		13621	0.310	0.340	-8.8		16902	0.069	0.062	+11.3	
11203	0.280	0.380	-26.3		13670	0.022	0.018	+22.2	U	16905	0.080	0.072	+11.1	
11204	1.180	1.210	-2.5		13673	0.018	0.016	+12.5		16906	0.114	0.102	+11.8	
11234	0.049	0.050	-2.0		13715	0.084	0.111	-24.3		16910	0.059	0.053	+11.3	
11248	0.010	0.013	-23.1		13716	0.088	0.090	-2.2		16911	0.058	0.052	+11.5	
11258	0.225	0.201	+11.9		13720	0.065	0.059	+10.2		16915	0.057	0.051	+11.8	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
16916	0.067	0.060	+11.7		51116	0.490	0.640	-23.4		51666	0.055	0.085	-35.3	
16920	0.129	0.116	+11.2		51205	0.033	0.046	-28.3		51734	0.360	0.430	-16.3	
16921	0.051	0.046	+10.9		51206	0.390	0.370	+5.4		51741	0.234	0.260	-10.0	
16930	0.161	0.144	+11.8		51220	1.090	1.480	-26.4		51752	0.130	0.141	-7.8	
16931	0.068	0.061	+11.5		51221	1.060	1.470	-27.9		51767	0.005	0.007	-28.6	L
16940	0.051	0.046	+10.9		51222	3.120	4.760	-34.5		51777	0.044	0.058	-24.1	
16941	0.092	0.082	+12.2		51224	0.910	1.170	-22.2		51808	0.400	0.530	-24.5	
18078	0.120	0.123	-2.4		51230	0.510	0.640	-20.3		51809	0.158	0.173	-8.7	
18109	0.025	0.027	-7.4		51240	0.185	0.215	-14.0		51833	0.032	0.051	-37.3	
18110	0.027	0.028	-3.6		51241	0.187	0.240	-22.1		51869	0.097	0.138	-29.7	
18205	0.370	0.390	-5.1		51252	0.057	0.061	-6.6		51877	0.122	0.156	-21.8	
18206	0.092	0.103	-10.7		51254	0.018	0.025	-28.0		51889	0.007	0.010	-30.0	L
18335	0.013	0.014	-7.1		51300	0.104	0.127	-18.1		51896	0.012	0.017	-29.4	
18435	0.073	0.065	+12.3		51305	0.620	0.760	-18.4		51900	0.081	0.098	-17.4	
18436	0.157	0.141	+11.3		51315	0.056	0.080	-30.0		51909	0.038	0.048	-20.8	
18501	0.015	0.012	+25.0	U	51330	0.960	0.820	+17.1		51926	0.034	0.041	-17.1	
18506	0.005	0.005	0.0		51333	0.270	0.280	-3.6		51927	0.088	0.100	-12.0	
18507	0.006	0.007	-14.3		51350	0.091	0.115	-20.9		51934	0.063	0.082	-23.2	
18616	0.400	0.490	-18.4		51351	0.037	0.045	-17.8		51941	0.024	0.034	-29.4	
18707	0.005	0.006	-16.7		51352	0.074	0.090	-17.8		51956	0.113	0.140	-19.3	
18708	0.019	0.019	0.0		51355	0.077	0.082	-6.1		51957	0.320	0.370	-13.5	
18834	0.095	0.097	-2.1		51356	0.390	0.470	-17.0		51958	0.223	0.310	-28.1	
18911	0.015	0.017	-11.8		51357	1.180	0.950	+24.2		51960	0.236	0.300	-21.3	
18912	0.025	0.031	-19.4		51358	0.089	0.111	-19.8		51970	0.125	0.138	-9.4	
18920	0.016	0.017	-5.9		51359	0.490	0.620	-21.0		51982	0.053	0.068	-22.1	
45771	0.109	0.131	-16.8		51370	2.050	2.690	-23.8		51986	0.071	0.082	-13.4	
45819	0.057	0.059	-3.4		51380	0.025	0.039	-35.9	L	51999	0.241	0.320	-24.7	
45900	0.054	0.048	+12.5		51500	0.112	0.145	-22.8		52002	0.083	0.104	-20.2	
45901	0.028	0.039	-28.2		51550	0.340	0.420	-19.1		52075	0.160	0.197	-18.8	
49239	0.260	0.360	-27.8		51551	0.670	0.830	-19.3		52134	0.420	0.560	-25.0	
49617	0.171	0.153	+11.8		51552	0.108	0.137	-21.2		52315	0.227	0.270	-15.9	
49618	0.044	0.046	-4.3		51575	0.019	0.023	-17.4		52433	0.440	0.650	-32.3	
49619	0.102	0.104	-1.9		51576	0.073	0.101	-27.7		52469	0.080	0.085	-5.9	
50010	0.340	0.330	+3.0		51600	0.148	0.194	-23.7		52505	0.152	0.195	-22.1	
51001	0.300	0.380	-21.1		51613	0.095	0.141	-32.6		52547	0.047	0.058	-19.0	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
52581	1.510	1.800	-16.1		56391	0.207	0.250	-17.2		58397	0.310	0.450	-31.1	
52744	0.037	0.052	-28.9		56427	0.085	0.107	-20.6		58503	0.051	0.080	-36.3	
52911	0.330	0.420	-21.4		56488	0.041	0.042	-2.4		58575	0.077	0.098	-21.4	
52967	0.041	0.052	-21.2		56690	0.250	0.310	-19.4		58627	0.007	0.011	-36.4	
53001	0.204	0.241	-15.4		56699	0.056	0.078	-28.2		58663	0.440	0.650	-32.3	
53077	0.166	0.204	-18.6		56758	0.104	0.123	-15.5		58737	0.340	0.490	-30.6	
53121	0.400	0.460	-13.0		56759	0.065	0.070	-7.1		58802	0.300	0.390	-23.1	
53333	0.206	0.249	-17.3		56760	0.073	0.087	-16.1		58837	0.122	0.155	-21.3	
53374	0.139	0.191	-27.2		56912	0.080	0.089	-10.1		58840	0.088	0.110	-20.0	
53375	0.193	0.310	-37.7	L	56916	0.248	0.260	-4.6		58873	0.017	0.021	-19.1	
53376	0.121	0.159	-23.9		57001	0.028	0.025	+12.0		58904	0.085	0.108	-21.3	
53377	0.125	0.172	-27.3		57002	0.058	0.080	-27.5		58922	0.168	0.189	-11.1	
53565	0.064	0.081	-21.0		57090	0.690	0.830	-16.9		59005	0.052	0.063	-17.5	
53631	0.015	0.019	-21.1		57146	0.570	0.640	-10.9		59188	0.037	0.047	-21.3	
53632	0.023	0.029	-20.7		57257	0.044	0.042	+4.8		59189	0.197	0.250	-21.2	
53732	0.380	0.450	-15.6		57401	0.062	0.079	-21.5		59223	0.112	0.128	-12.5	
53733	0.148	0.177	-16.4		57403	0.024	0.030	-20.0		59257	0.007	0.011	-36.4	
53907	0.069	0.078	-11.5		57410	0.106	0.164	-35.4		59378	0.098	0.124	-21.0	
54077	0.280	0.360	-22.2		57572	0.080	0.094	-14.9		59481	0.077	0.096	-19.8	
55010	0.580	0.760	-23.7		57600	0.024	0.030	-20.0		59537	0.200	0.219	-8.7	
55011	1.660	2.010	-17.4		57611	0.034	0.044	-22.7		59601	1.380	1.800	-23.3	
55012	0.830	0.920	-9.8		57651	0.038	0.037	+2.7		59647	0.112	0.141	-20.6	
55013	0.960	1.130	-15.0		57690	0.300	0.380	-21.1		59660	0.520	0.830	-37.4	L
55214	0.059	0.075	-21.3		57716	0.066	0.080	-17.5		59701	0.350	0.380	-7.9	
55371	0.078	0.096	-18.8		57725	0.067	0.083	-19.3		59713	0.234	0.300	-22.0	
55597	1.160	1.450	-20.0		57726	0.021	0.025	-16.0		59722	0.018	0.023	-21.7	
55647	0.065	0.065	0.0		57810	0.083	0.090	-7.8		59723	0.024	0.030	-20.0	
55715	0.140	0.169	-17.2		57871	0.070	0.091	-23.1		59724	0.015	0.016	-6.3	
55716	0.320	0.410	-22.0		57913	0.174	0.206	-15.5		59725	0.089	0.126	-29.4	
55802	0.015	0.013	+15.4		57998	0.042	0.047	-10.6		59726	0.019	0.023	-17.4	
55918	1.260	1.760	-28.4		57999	0.053	0.065	-18.5		59738	0.041	0.052	-21.2	
55919	2.360	2.950	-20.0		58095	1.010	1.220	-17.2		59750	0.101	0.141	-28.4	
56040	0.018	0.028	-35.7		58096	1.040	1.350	-23.0		59773	0.018	0.023	-21.7	
56202	0.051	0.063	-19.1		58301	0.071	0.086	-17.4		59774	0.100	0.127	-21.3	
56390	0.560	0.640	-12.5		58302	0.032	0.042	-23.8		59775	0.127	0.156	-18.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
59781	0.046	0.065	-29.2		91341	3.350	3.570	-6.2		96409	7.610	7.820	-2.7	
59782	0.580	0.620	-6.5		91342	3.090	3.300	-6.4		96410	7.090	7.550	-6.1	
59798	0.270	0.330	-18.2		91343	1.250	1.330	-6.0		96611	1.200	1.280	-6.3	
59886	0.068	0.087	-21.8		91436	1.800	1.920	-6.2		97221	1.110	1.140	-2.6	
59889	0.169	0.192	-12.0		91507	2.580	2.750	-6.2		97222	1.590	1.630	-2.5	
59904	0.110	0.088	+25.0	U	91551	0.590	0.630	-6.3		97223	2.500	3.070	-18.6	
59905	0.095	0.112	-15.2		91555	0.840	0.890	-5.6		97447	4.380	4.670	-6.2	
59914	0.560	0.650	-13.9		91560	3.740	3.980	-6.0		97650	3.090	3.300	-6.4	
59915	0.480	0.530	-9.4		91577	2.710	2.880	-5.9		97651	3.740	3.980	-6.0	
59917	0.186	0.222	-16.2		91746	4.770	5.080	-6.1		97652	4.000	4.260	-6.1	
59923	0.004	0.006	-33.3		92053	0.550	0.560	-1.8		97653	2.580	2.750	-6.2	
59925	1.060	1.150	-7.8		92054	0.209	0.215	-2.8		97654	2.450	2.610	-6.1	
59926	0.570	0.460	+23.9	U	92055	0.209	0.215	-2.8		97655	3.610	3.850	-6.2	
59927	0.840	1.100	-23.6		92101	2.580	2.750	-6.2		98002	0.810	0.870	-6.9	
59931	0.300	0.370	-18.9		92102	2.840	3.020	-6.0		98152	0.460	0.470	-2.1	
59932	0.540	0.690	-21.7		92215	2.580	2.750	-6.2		98157	0.300	0.310	-3.2	
59947	0.204	0.260	-21.5		92338	1.680	1.790	-6.1		98163	0.174	0.179	-2.8	
59955	0.094	0.114	-17.5		92446	1.550	1.650	-6.1		98164	0.060	0.062	-3.2	
59963	0.250	0.320	-21.9		92447	1.280	1.360	-5.9		98303	4.820	4.960	-2.8	
59964	0.050	0.059	-15.3		92451	1.930	2.060	-6.3		98304	2.890	2.980	-3.0	
59970	0.115	0.147	-21.8		92478	1.420	1.510	-6.0		98305	1.450	1.490	-2.7	
59975	0.094	0.130	-27.7		94007	4.120	4.390	-6.2		98306	0.790	0.810	-2.5	
59984	0.032	0.041	-22.0		94276	3.610	3.850	-6.2		98307	0.430	0.450	-4.4	
59988	0.039	0.050	-22.0		94381	9.450	9.710	-2.7		98308	0.800	0.830	-3.6	
59989	0.029	0.037	-21.6		94404	3.680	3.780	-2.6		98309	1.770	1.820	-2.7	
91111	4.770	5.540	-13.9		94569	3.350	3.570	-6.2		98344	0.610	0.630	-3.2	
91125	1.660	1.350	+23.0		95124	1.060	1.090	-2.8		98449	20.600	21.200	-2.8	
91127	1.050	1.070	-1.9		95310	1.060	1.060	0.0		98482	5.280	5.630	-6.2	
91150	4.380	4.670	-6.2		95410	2.320	2.470	-6.1		98483	12.900	13.700	-5.8	
91155	22.300	29.200	-23.6		95455	1.420	1.510	-6.0		98502	3.090	3.300	-6.4	
91235	2.040	2.100	-2.9		95505	1.800	1.920	-6.2		98636	2.960	3.160	-6.3	
91265	2.710	2.170	+24.9	U	95625	3.090	3.300	-6.4		98659	0.350	0.360	-2.8	
91266	0.790	0.810	-2.5		95647	4.770	5.080	-6.1		98677	8.510	9.060	-6.1	
91280	2.360	2.430	-2.9		96053	3.610	3.850	-6.2		98678	11.200	11.900	-5.9	
91340	6.450	6.870	-6.1		96408	10.700	11.000	-2.7		98805	1.110	1.140	-2.6	

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LOSS COST PERCENT CHANGE BY CLASS

Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag	Class	Proposed Loss	Present Cost	Percent Change	Capping Flag
98806	2.960	3.160	-6.3											
98813	1.610	1.650	-2.4											
98820	2.960	3.160	-6.3											
98884	1.800	1.920	-6.2											
98914	0.480	0.490	-2.0											
98949	0.270	0.270	0.0											
98967	8.190	8.430	-2.8											
98993	3.230	3.320	-2.7											
99003	0.980	1.010	-3.0											
99004	1.290	1.370	-5.8											
99080	6.060	6.460	-6.2											
99163	0.350	0.310	+12.9											
99315	1.680	1.790	-6.1											
99321	1.930	2.060	-6.3											
99613	1.930	2.060	-6.3											
99650	0.860	0.920	-6.5											
99746	2.710	2.880	-5.9											
99803	7.550	7.750	-2.6											
99826	0.560	0.580	-3.4											
99827	0.500	0.510	-2.0											
99946	2.120	2.180	-2.8											
99948	16.100	16.500	-2.4											
99952	12.700	13.100	-3.1											
99953	7.710	7.930	-2.8											
99954	9.960	10.200	-2.4											
99955	7.560	6.050	+25.0	U										
99969	2.250	2.710	-17.0											

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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
12/31/2018	\$20,718,073	\$23,086,861	0.25	1.114	697
12/31/2019	\$20,509,085	\$19,875,875	0.25	0.969	597
12/31/2020	\$20,801,237	\$16,056,373	0.25	0.772	537
12/31/2021	\$20,572,728	\$14,070,066	0.25	0.684	475

(7)	WEIGHTED EXPERIENCE RATIO	0.885
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.003
(9)	CREDIBILITY BASED ON LATEST FOUR YEARS NUMBER OF INCURRED OCCURRENCES (SEE EXPLANATORY PAGE C-13 - CREDIBILITY STANDARDS)...	0.60
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	0.932
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	- 6.8%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 6.7%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	- 6.7%

(A) THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION 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 11/01/2023. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 2 AND 3 - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.003). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.003) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2023) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2024).

MISSOURI
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
12/31/2018	\$24,690,975	\$30,432,527	0.25	1.233	889
12/31/2019	\$24,987,024	\$32,752,650	0.25	1.311	998
12/31/2020	\$22,498,129	\$18,307,101	0.25	0.814	508
12/31/2021	\$22,507,496	\$21,775,936	0.25	0.967	565

(7)	WEIGHTED EXPERIENCE RATIO	1.081
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.055
(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)} }	1.073
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 7.3%
(12)	INDICATED STATEWIDE MONOLINE CHANGE (SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 8.8%
(13)	SELECTED STATEWIDE MONOLINE CHANGE	+ 8.8%

(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 11/01/2023. FOR DETAILS, SEE SECTION C, EXHIBIT C1, PAGES 5 AND 6 - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.055). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.055) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2023) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2024).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC		RATIO	INCURRED
<u>ENDING</u>	<u>COSTS AT CURRENT</u>	<u>LIMIT INCURRED</u>	<u>YEAR</u>	<u>(3) / (2)</u>	<u>INCURRED</u>
	<u>LEVEL (A)</u>	<u>LOSSES (B)</u>	<u>WEIGHTS</u>		<u>OCCURRENCES</u>
12/31/2018	\$115,896,102	\$109,751,042	0.25	0.947	1,998
12/31/2019	\$117,603,010	\$105,913,479	0.25	0.901	1,895
12/31/2020	\$118,532,121	\$89,606,709	0.25	0.756	1,552
12/31/2021	\$114,110,757	\$84,406,558	0.25	0.740	1,525
(7)	WEIGHTED EXPERIENCE RATIO				0.836
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE				
	{ (7) - 1 } X 100%.....				- 16.4%
(9)	INDICATED MULTISTATE MONOLINE CHANGE				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 18.4%
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C)				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 17.0%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 17.0%
(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 10/01/2023.				
(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).				

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT	MULTISTATE	MULTISTATE		EXPERIENCE	NUMBER OF
YEAR	AGGREGATE LOSS	\$100,000 BASIC	YEAR	RATIO	INCURRED
<u>ENDING</u>	<u>COSTS AT CURRENT</u>	<u>LIMIT INCURRED</u>	<u>WEIGHTS</u>	<u>(3) / (2)</u>	<u>OCCURRENCES</u>
	<u>LEVEL (A)</u>	<u>LOSSES (B)</u>			
12/31/2018	\$421,239,218	\$424,329,361	0.25	1.007	7,117
12/31/2019	\$423,381,011	\$399,089,356	0.25	0.943	7,063
12/31/2020	\$412,042,453	\$349,462,908	0.25	0.848	5,941
12/31/2021	\$409,273,272	\$349,759,896	0.25	0.855	5,491
(7)	WEIGHTED EXPERIENCE RATIO				0.913
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE				
	{ (7) - 1 } X 100%.....				- 8.7%
(9)	INDICATED MULTISTATE MONOLINE CHANGE				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 8.4%
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C)				
	(SEE SECTION B - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				- 5.7%
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				- 5.7%
(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 10/01/2023.				
(C)	THE INDICATED STATEWIDE MONOLINE CHANGE IS CALCULATED BASED ON THE INDICATED MULTISTATE MONOLINE CHANGE.				

MISSOURI
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF - 6.8%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.011	0.223	1.002	1.001	
33	1.419	0.032	1.011	1.010	
34	0.862	0.080	0.988	0.987	
35	1.521	0.086	1.037	1.035	
36	1.421	0.147	1.053	1.051	
37	0.465	0.082	0.939	0.938	
38	1.012	0.269	1.003	1.002	
CLASS GROUP					(5) INDICATED MONOLINE CHANGE
30	0.690	0.107	0.961	0.962	- 10.2%
31	1.069	0.179	1.012	1.014	- 5.5%
32	1.005	0.266	1.001	1.003	- 6.4%
33	0.989	0.118	0.999	1.000	- 6.7%
34	0.971	0.141	0.996	0.997	- 7.0%
35	2.217	0.033	1.027	1.029	- 4.1%
36	1.776	0.071	1.042	1.043	- 2.7%
37	0.980	0.035	0.999	1.001	- 6.7%
38	0.670	0.099	0.961	0.963	- 10.2%
OVERALL MONOLINE CHANGE *					- 6.7%

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

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$356,072	\$2,022,197	0.614	0.669	38	0.963
	31 LIGHT CONTRACTING	\$717,788	\$3,371,228	0.689	0.751	162	1.015
	32 MEDIUM CONTRCTING	\$3,400,007	\$17,419,218	0.892	0.972	462	1.004
	33 HEAVY CONTRACTING	\$979,073	\$5,301,788	1.097	1.195	73	1.001
	34 DEALER OR DISTRIB	\$462,174	\$2,866,387	0.587	0.639	68	0.998
	35 LGT. MANUFACTURER	\$87,391	\$578,968	3.293	3.587	9	1.030
	36 MED. MANUFACTURER	\$301,335	\$1,714,333	1.810	1.972	25	1.044
	37 HVY. MANUFACTURER	\$180,900	\$961,589	1.532	1.669	8	1.002
	38 MISC. OPERATION	\$416,845	\$2,163,468	0.776	0.845	53	0.964
	TOTAL *	\$6,901,585	\$36,399,176	0.945		898	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$2,830	\$11,045	0.087	0.095	1	1.024
	32 MEDIUM CONTRCTING	\$6,050	\$36,611	0.762	0.830	1	1.013
	33 HEAVY CONTRACTING	\$81,806	\$396,363	0.535	0.583	3	1.010
	38 MISC. OPERATION	\$137,033	\$597,468	1.374	1.497	14	0.973
	TOTAL *	\$227,719	\$1,041,487	1.040		19	
34 MULT MERCANTILE	30 SERVICE	\$28,601	\$140,902	0.517	0.563	2	0.949
	32 MEDIUM CONTRCTING	\$123,006	\$636,108	1.203	1.310	14	0.990
	34 DEALER OR DISTRIB	\$889,215	\$4,183,475	0.708	0.771	85	0.984
	36 MED. MANUFACTURER	\$2,701	\$13,233	0.000	0.000	0	1.029
	38 MISC. OPERATION	\$56,304	\$342,598	0.682	0.743	13	0.950
	TOTAL *	\$1,099,827	\$5,316,316	0.755		114	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$45,452	\$111,939	0.129	0.141	2	1.049
	32 MEDIUM CONTRCTING	\$443,242	\$1,943,500	1.543	1.681	132	1.038
	TOTAL *	\$488,694	\$2,055,439	1.411		134	
36 MULT SERVICES	30 SERVICE	\$42,811	\$264,465	0.903	0.984	18	1.011
	31 LIGHT CONTRACTING	\$57,281	\$372,595	2.209	2.406	34	1.066
	32 MEDIUM CONTRCTING	\$160,197	\$655,953	0.297	0.324	15	1.054
	33 HEAVY CONTRACTING	\$55,002	\$253,274	2.125	2.315	24	1.051
	34 DEALER OR DISTRIB	\$830,354	\$4,764,424	1.513	1.648	202	1.048
	36 MED. MANUFACTURER	\$27,350	\$141,466	0.646	0.704	1	1.096
	38 MISC. OPERATION	\$705,688	\$3,393,968	0.749	0.816	93	1.012
	TOTAL *	\$1,878,682	\$9,846,144	1.135		387	

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

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$478	\$2,086	0.000	0.000	0	0.951
	32 MEDIUM CONTRCTING	\$176,200	\$837,298	1.824	1.987	16	0.941
	33 HEAVY CONTRACTING	\$55,012	\$283,478	0.188	0.205	9	0.938
	34 DEALER OR DISTRIB	\$14,496	\$127,508	0.053	0.058	2	0.935
	35 LGT. MANUFACTURER	\$205,768	\$820,444	0.422	0.460	11	0.965
	36 MED. MANUFACTURER	\$816,027	\$3,734,585	0.759	0.827	65	0.978
	37 HVY. MANUFACTURER	\$565,695	\$2,581,307	0.219	0.239	14	0.939
	38 MISC. OPERATION	\$28,647	\$155,248	0.023	0.025	3	0.903
	TOTAL *	\$1,862,324	\$8,541,954	0.625		120	
38 MULT CONTRACTORS	30 SERVICE	\$1,040,501	\$5,342,852	0.650	0.708	150	0.964
	31 LIGHT CONTRACTING	\$1,467,323	\$7,807,927	1.154	1.257	379	1.016
	32 MEDIUM CONTRCTING	\$3,784,288	\$19,013,502	0.920	1.002	629	1.005
	33 HEAVY CONTRACTING	\$1,701,581	\$8,497,516	0.832	0.906	142	1.002
	38 MISC. OPERATION	\$72,993	\$291,632	0.000	0.000	0	0.965
	TOTAL *	\$8,066,688	\$40,953,429	0.901		1,300	
TOTAL ALL	TOP 30 SERVICE	\$1,467,985	\$7,770,416	0.646		208	
	31 LIGHT CONTRACTING	\$2,291,152	\$11,676,821	1.013		578	
	32 MEDIUM CONTRCTING	\$8,092,991	\$40,542,189	0.954		1,269	
	33 HEAVY CONTRACTING	\$2,872,474	\$14,732,419	0.926		251	
	34 DEALER OR DISTRIB	\$2,196,238	\$11,941,793	0.983		357	
	35 LGT. MANUFACTURER	\$293,158	\$1,399,412	1.278		20	
	36 MED. MANUFACTURER	\$1,147,413	\$5,603,617	1.031		91	
	37 HVY. MANUFACTURER	\$746,595	\$3,542,896	0.537		22	
	38 MISC. OPERATION	\$1,417,511	\$6,944,381	0.761		176	
	TOTAL *	\$20,525,519	\$104,153,944	0.918		2,972	

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	STATEWIDE COVERAGE INDICATION OF + 7.3%
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.	
10	1.075	0.259	1.019	1.016	
31	1.246	0.126	1.028	1.025	
32	0.944	0.092	0.995	0.992	
33	1.135	0.170	1.022	1.019	
34	1.195	0.225	1.041	1.038	
35	0.534	0.162	0.904	0.901	
36	0.704	0.119	0.959	0.956	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	0.666	0.112	0.956	0.957	+ 4.9%
02	0.822	0.167	0.968	0.969	+ 5.8%
03	0.600	0.113	0.944	0.945	+ 3.4%
04	0.569	0.017	0.991	0.992	+ 8.7%
05	1.308	0.037	1.010	1.011	+ 10.1%
06	0.543	0.057	0.966	0.967	+ 5.1%
07	1.274	0.123	1.030	1.032	+ 12.5%
08	2.033	0.042	1.030	1.032	+ 12.9%
09	0.953	0.161	0.992	0.994	+ 8.6%
10	1.562	0.146	1.067	1.069	+ 16.7%
11	1.311	0.114	1.031	1.033	+ 12.3%
12	0.964	0.259	0.991	0.992	+ 7.8%
13	0.979	0.073	0.998	1.000	+ 8.8%
16	1.178	0.065	1.011	1.012	+ 11.3%

OVERALL MONOLINE CHANGE * + 8.8%

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)
	BAILEY				INDICATED
	FORMULA	CREDIBILITY	Z-WTD	BALANCED	MONOLINE
TERRITORY	RELATIV.	Z	RELATIV.	RELATIV.	CHANGE
501	1.021	0.188	1.004	1.002	+ 9.0%
502	0.933	0.235	0.984	0.982	+ 7.0%
503	1.031	0.348	1.011	1.009	+ 9.7%

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

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$186,196	\$1,778,009	0.412		54	
	02 RESTAURANTS	\$325,958	\$1,931,467	0.941		75	
	03 STORES	\$282,751	\$1,350,238	1.751		66	
	04 VENDING & RENTAL	\$11,697	\$108,083	0.164		3	
	05 FOOD & BEV. DIST.	\$121,380	\$482,484	0.143		4	
	06 NON-FOOD&BEV.DIST	\$345,910	\$1,138,059	0.221		17	
	07 CLUBS,AMSMT&SPRTS	\$430,799	\$3,137,907	1.887		139	
	08 HEALTH CARE FACIL	\$66,753	\$188,132	1.587		12	
	09 HOTELS AND MOTELS	\$210,938	\$3,137,607	1.214		177	
	10 SCHLS & CHURCHES	\$515,414	\$2,259,389	2.038		69	
	11 APARTMENTS	\$951,197	\$4,759,894	1.672		126	
	12 BUILDINGS&OFFICES	\$2,454,036	\$13,987,112	0.912		417	
	13 MISC. PREMISES	\$180,747	\$993,844	1.424		49	
	16 GOVT SUBDIVISIONS	\$15,390	\$80,819	2.812		2	
	TOTAL *	\$6,099,164	\$35,333,042	1.202		1,210	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$875,527	\$5,108,861	1.276		285	
	TOTAL *	\$875,527	\$5,108,861	1.276		285	
32 MULT APARTMENT	11 APARTMENTS	\$838,162	\$4,305,074	1.099		108	
	12 BUILDINGS&OFFICES	161,783	887,737	2.000		44	
	TOTAL *	\$999,945	\$5,192,811	1.245		152	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$3,390,002	\$17,074,439	1.180		523	
	13 MISC. PREMISES	62,461	274,539	0.000		0	
	TOTAL *	\$3,452,463	\$17,348,978	1.158		523	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,044,941	\$6,929,611	0.931		170	
	02 RESTAURANTS	\$2,573,472	\$12,323,276	1.055		428	
	03 STORES	\$1,158,351	\$5,361,625	0.518		143	
	04 VENDING & RENTAL	\$5,268	\$49,313	0.000		0	
	05 FOOD & BEV. DIST.	\$259,835	\$1,187,819	2.289		20	
	06 NON-FOOD&BEV.DIST	\$486,764	\$2,518,583	0.964		41	
	12 BUILDINGS&OFFICES	\$738,883	\$3,669,328	1.132		107	
	TOTAL *	\$6,267,514	\$32,039,554	0.987		909	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$96,228	\$670,829	0.409		17	
	08 HEALTH CARE FACIL	\$199,135	\$1,324,234	1.481		19	
	10 SCHLS & CHURCHES	\$1,531,252	\$8,287,621	0.820		314	
	12 BUILDINGS&OFFICES	\$41,720	\$243,929	3.451		41	
	13 MISC. PREMISES	\$53,643	\$198,551	0.426		4	
	16 GOVT SUBDIVISIONS	\$697,484	\$2,788,773	0.660		75	
	TOTAL *	\$2,619,462	\$13,513,938	0.846		470	

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

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$107,603	\$639,713	0.418		20	
	04 VENDING & RENTAL	\$45,949	\$277,104	0.647		2	
	07 CLUBS, AMSMT & SPRTS	\$1,309,766	\$6,882,437	0.840		115	
	08 HEALTH CARE FACIL	\$5,882	\$67,890	0.105		1	
	09 HOTELS AND MOTELS	\$48,798	\$294,223	0.315		2	
	10 SCHLS & CHURCHES	\$7,474	\$19,909	0.000		0	
	12 BUILDINGS & OFFICES	\$310,472	\$1,598,828	1.197		74	
	13 MISC. PREMISES	\$232,136	\$1,369,357	0.839		43	
	TOTAL *	\$2,068,081	\$11,149,461	0.850		257	
TOTAL ALL	TOP						
	01 FOOD & BEV. (RETAIL)	\$1,231,136	\$8,707,620	0.853		224	
	02 RESTAURANTS	\$2,899,430	\$14,254,743	1.042		503	
	03 STORES	\$1,548,706	\$7,351,575	0.736		229	
	04 VENDING & RENTAL	\$62,915	\$434,501	0.503		5	
	05 FOOD & BEV. DIST.	\$381,215	\$1,670,302	1.605		24	
	06 NON-FOOD & BEV. DIST	\$832,673	\$3,656,642	0.655		58	
	07 CLUBS, AMSMT & SPRTS	\$1,836,793	\$10,691,173	1.063		271	
	08 HEALTH CARE FACIL	\$271,770	\$1,580,256	1.477		32	
	09 HOTELS AND MOTELS	\$1,135,263	\$8,540,690	1.223		464	
	10 SCHLS & CHURCHES	\$2,054,140	\$10,566,919	1.122		383	
	11 APARTMENTS	\$1,789,359	\$9,064,968	1.404		234	
	12 BUILDINGS & OFFICES	\$7,096,895	\$37,461,372	1.115		1,206	
	13 MISC. PREMISES	\$528,988	\$2,836,291	0.898		96	
	16 GOVT SUBDIVISIONS	\$712,874	\$2,869,592	0.707		77	
	TOTAL *	\$22,382,156	\$119,686,645	1.066		3,806	

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

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

TERRITORY	501	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$26,798	\$142,110	0.000	0.000	0	0.974
	02 RESTAURANTS	\$53,139	\$290,420	0.468	0.439	10	0.987
	03 STORES	\$17,748	\$87,211	0.047	0.044	1	0.962
	04 VENDING & RENTAL	\$604	\$9,971	0.000	0.000	0	1.010
	05 FOOD & BEV. DIST.	\$72	\$15,457	0.000	0.000	0	1.029
	06 NON-FOOD&BEV.DIST	\$17,491	\$51,949	0.212	0.199	2	0.985
	07 CLUBS, AMSMT&SPRTS	\$23,884	\$220,868	3.893	3.652	33	1.051
	08 HEALTH CARE FACIL	\$34,336	\$63,503	0.026	0.024	2	1.051
	09 HOTELS AND MOTELS	\$70,297	\$503,444	1.872	1.756	39	1.012
	10 SCHLS & CHURCHES	\$90,776	\$546,512	3.037	2.849	24	1.088
	11 APARTMENTS	\$147,684	\$757,861	2.709	2.541	29	1.052
	12 BUILDINGS&OFFICES	\$543,878	\$2,832,694	0.754	0.707	164	1.010
	13 MISC. PREMISES	\$33,303	\$116,650	0.000	0.000	0	1.018
	TOTAL *	\$1,060,009	\$5,638,649	1.265		304	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$197,217	\$1,056,936	0.170	0.160	26	1.021
	TOTAL *	\$197,217	\$1,056,936	0.170		26	
32 MULT APARTMENT	11 APARTMENTS	\$83,061	\$392,151	1.749	1.641	18	1.027
	12 BUILDINGS&OFFICES	\$23,377	\$184,282	4.462	4.185	12	0.986
	TOTAL *	\$106,437	\$576,432	2.345		30	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$554,459	\$3,014,527	0.928	0.870	71	1.013
	13 MISC. PREMISES	\$31,220	\$104,079	0.000	0.000	0	1.021
	TOTAL *	\$585,679	\$3,118,606	0.878		71	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$13,005	\$222,663	1.617	1.517	25	0.995
	02 RESTAURANTS	\$392,322	\$1,993,142	1.002	0.940	61	1.008
	03 STORES	\$65,555	\$426,172	1.284	1.205	14	0.983
	04 VENDING & RENTAL	\$39	\$5,108	0.000	0.000	0	1.032
	05 FOOD & BEV. DIST.	\$35,158	\$167,198	0.506	0.474	4	1.052
	06 NON-FOOD&BEV.DIST	\$47,330	\$181,090	1.778	1.668	3	1.006
	12 BUILDINGS&OFFICES	\$98,982	\$572,693	1.628	1.527	23	1.032
	TOTAL *	\$652,392	\$3,568,067	1.167		130	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$25,850	\$177,418	0.047	0.044	2	0.932
	10 SCHLS & CHURCHES	\$135,855	\$1,055,708	1.107	1.039	38	0.965
	12 BUILDINGS&OFFICES	\$7,707	\$36,316	0.000	0.000	0	0.896
	16 GOVT SUBDIVISIONS	\$1,292	\$6,028	0.000	0.000	0	0.914
	TOTAL *	\$170,704	\$1,275,469	0.889		40	

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

TERRITORY	501		(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$7,128	\$55,620	0.564	0.529	3	0.905
	04 VENDING & RENTAL		\$6,683	\$39,845	1.595	1.496	1	0.950
	07 CLUBS, AMSMT & SPRTS		\$58,415	\$344,011	4.200	3.940	6	0.989
	08 HEALTH CARE FACIL		\$67	\$352	0.000	0.000	0	0.989
	09 HOTELS AND MOTELS		\$0	\$4,393	0.117	0.110	0	0.952
	12 BUILDINGS & OFFICES		\$58,270	\$354,011	1.037	0.973	18	0.950
	13 MISC. PREMISES		\$22,760	\$259,126	1.463	1.373	7	0.958
	TOTAL *		\$153,323	\$1,057,358	2.307		35	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$39,803	\$364,773	0.528		25	
		02 RESTAURANTS	\$445,461	\$2,283,562	0.938		71	
		03 STORES	\$90,431	\$569,004	0.985		18	
		04 VENDING & RENTAL	\$7,327	\$54,924	1.455		1	
		05 FOOD & BEV. DIST.	\$35,230	\$182,655	0.505		4	
		06 NON-FOOD & BEV. DIST	\$64,821	\$233,038	1.355		5	
		07 CLUBS, AMSMT & SPRTS	\$82,299	\$564,879	4.111		39	
		08 HEALTH CARE FACIL	\$60,252	\$241,272	0.035		4	
		09 HOTELS AND MOTELS	\$267,513	\$1,564,773	0.617		65	
		10 SCHLS & CHURCHES	\$226,631	\$1,602,220	1.880		62	
		11 APARTMENTS	\$230,745	\$1,150,012	2.363		47	
		12 BUILDINGS & OFFICES	\$1,286,672	\$6,994,523	0.972		288	
		13 MISC. PREMISES	\$87,283	\$479,855	0.382		7	
		16 GOVT SUBDIVISIONS	\$1,292	\$6,028	0.000		0	
		TOTAL *	\$2,925,761	\$16,291,518	1.164		636	

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MISSOURI
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	502	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$1,073	\$70,993	0.762	0.715	8	0.955
	02 RESTAURANTS	\$84,074	\$559,314	0.882	0.828	30	0.967
	03 STORES	\$40,001	\$208,289	0.473	0.444	12	0.943
	04 VENDING & RENTAL	\$1,710	\$7,069	0.000	0.000	0	0.990
	05 FOOD & BEV. DIST.	\$65,862	\$239,945	0.263	0.246	4	1.009
	06 NON-FOOD&BEV.DIST	\$180,540	\$469,401	0.283	0.265	6	0.965
	07 CLUBS, AMSMT&SPRTS	\$84,441	\$882,075	1.418	1.330	27	1.030
	08 HEALTH CARE FACIL	\$7,472	\$18,214	5.320	4.991	5	1.030
	09 HOTELS AND MOTELS	\$9,295	\$1,150,146	1.584	1.486	63	0.992
	10 SCHLS & CHURCHES	\$152,579	\$787,429	1.417	1.330	24	1.067
	11 APARTMENTS	\$334,085	\$1,712,831	1.925	1.806	52	1.031
	12 BUILDINGS&OFFICES	\$1,007,493	\$6,109,018	0.893	0.838	155	0.990
	13 MISC. PREMISES	\$47,254	\$196,496	0.939	0.881	2	0.998
	16 GOVT SUBDIVISIONS	\$205	\$1,060	0.000	0.000	0	1.010
	TOTAL *	\$2,016,083	\$12,412,279	1.062		388	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$188,367	\$1,037,295	0.987	0.926	31	1.001
	TOTAL *	\$188,367	\$1,037,295	0.987		31	
32 MULT APARTMENT	11 APARTMENTS	\$373,336	\$1,835,827	1.232	1.156	29	1.006
	12 BUILDINGS&OFFICES	\$68,942	\$317,445	1.866	1.751	13	0.966
	TOTAL *	\$442,278	\$2,153,272	1.331		42	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,263,723	\$6,370,312	0.933	0.875	158	0.993
	13 MISC. PREMISES	\$17,984	\$104,632	0.000	0.000	0	1.001
	TOTAL *	\$1,281,707	\$6,474,944	0.920		158	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$118,974	\$483,063	2.884	2.705	26	0.976
	02 RESTAURANTS	\$576,791	\$3,076,260	1.166	1.094	95	0.988
	03 STORES	\$241,015	\$1,140,958	0.548	0.514	50	0.963
	04 VENDING & RENTAL	\$1,191	\$7,416	0.000	0.000	0	1.011
	05 FOOD & BEV. DIST.	\$71,426	\$311,913	5.450	5.112	5	1.031
	06 NON-FOOD&BEV.DIST	\$173,032	\$946,722	0.867	0.813	14	0.986
	12 BUILDINGS&OFFICES	\$246,260	\$1,190,734	0.637	0.597	31	1.011
	TOTAL *	\$1,428,688	\$7,157,065	1.291		221	
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$27,663	\$155,020	5.012	4.702	9	0.913
	10 SCHLS & CHURCHES	\$336,954	\$1,721,982	0.752	0.705	56	0.946
	12 BUILDINGS&OFFICES	\$1,315	\$47,683	2.314	2.170	10	0.878
	13 MISC. PREMISES	\$4,379	\$4,379	0.000	0.000	0	0.885
	16 GOVT SUBDIVISIONS	\$0	\$27	0.000	0.000	0	0.895
	TOTAL *	\$370,311	\$1,929,090	1.067		75	

MISSOURI
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	502		(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$30,259	\$166,514	0.338	0.318	6	0.887
	04 VENDING & RENTAL		\$2,997	\$30,442	6.332	5.940	1	0.931
	07 CLUBS, AMSMT & SPRTS		\$490,026	\$2,663,680	0.333	0.312	34	0.969
	08 HEALTH CARE FACIL		\$354	\$1,261	0.000	0.000	0	0.969
	09 HOTELS AND MOTELS		\$7,101	\$17,488	0.000	0.000	0	0.933
	10 SCHLS & CHURCHES		\$2,404	\$8,863	0.000	0.000	0	1.004
	12 BUILDINGS & OFFICES		\$102,233	\$502,516	0.969	0.909	24	0.931
	13 MISC. PREMISES		\$121,056	\$639,886	0.175	0.165	10	0.939
	TOTAL *		\$756,431	\$4,030,651	0.413		75	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)	\$120,047	\$554,056	2.865		34	
		02 RESTAURANTS	\$660,864	\$3,635,574	1.130		125	
		03 STORES	\$311,275	\$1,515,761	0.518		68	
		04 VENDING & RENTAL	\$5,898	\$44,927	3.217		1	
		05 FOOD & BEV. DIST.	\$137,288	\$551,858	2.961		9	
		06 NON-FOOD & BEV. DIST	\$353,573	\$1,416,123	0.569		20	
		07 CLUBS, AMSMT & SPRTS	\$574,468	\$3,545,756	0.492		61	
		08 HEALTH CARE FACIL	\$35,488	\$174,494	5.027		14	
		09 HOTELS AND MOTELS	\$204,763	\$2,204,929	0.980		94	
		10 SCHLS & CHURCHES	\$491,938	\$2,518,274	0.954		80	
		11 APARTMENTS	\$707,421	\$3,548,658	1.559		81	
		12 BUILDINGS & OFFICES	\$2,689,965	\$14,537,708	0.917		391	
		13 MISC. PREMISES	\$190,673	\$945,393	0.344		12	
		16 GOVT SUBDIVISIONS	\$205	\$1,086	0.000		0	
		TOTAL *	\$6,483,866	\$35,194,597	1.025		990	

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

TERRITORY	503	(1) CALENDAR A.Y.E. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$158,325	\$1,564,906	0.480	0.450	46	0.981
	02 RESTAURANTS	\$188,745	\$1,081,733	1.101	1.033	35	0.993
	03 STORES	\$225,002	\$1,054,738	2.113	1.982	53	0.969
	04 VENDING & RENTAL	\$9,383	\$91,043	0.205	0.192	3	1.017
	05 FOOD & BEV. DIST.	\$55,446	\$227,082	0.000	0.000	0	1.036
	06 NON-FOOD&BEV.DIST	\$147,879	\$616,709	0.147	0.138	9	0.991
	07 CLUBS,AMSMT&SPRTS	\$322,473	\$2,034,963	1.861	1.746	79	1.058
	08 HEALTH CARE FACIL	\$24,946	\$106,416	2.618	2.456	5	1.058
	09 HOTELS AND MOTELS	\$131,347	\$1,484,018	0.836	0.784	75	1.019
	10 SCHLS & CHURCHES	\$272,059	\$925,448	2.052	1.925	21	1.096
	11 APARTMENTS	\$469,428	\$2,289,202	1.166	1.094	45	1.059
	12 BUILDINGS&OFFICES	\$902,666	\$5,045,401	1.028	0.964	98	1.017
	13 MISC. PREMISES	\$100,191	\$680,699	2.126	1.994	47	1.025
	16 GOVT SUBDIVISIONS	\$15,185	\$79,759	2.850	2.674	2	1.037
	TOTAL *	\$3,023,072	\$17,282,114	1.273		518	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$489,943	\$3,014,630	1.832	1.718	228	1.028
	TOTAL *	\$489,943	\$3,014,630	1.832		228	
32 MULT APARTMENT	11 APARTMENTS	\$381,765	\$2,077,096	0.829	0.777	61	1.034
	12 BUILDINGS&OFFICES	\$69,464	\$386,010	1.304	1.223	19	0.993
	TOTAL *	\$451,229	\$2,463,106	0.902		80	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,571,820	\$7,689,600	1.467	1.376	294	1.020
	13 MISC. PREMISES	\$13,257	\$65,828	0.000	0.000	0	1.028
	TOTAL *	\$1,585,077	\$7,755,428	1.455		294	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$912,962	\$6,223,885	0.667	0.626	119	1.002
	02 RESTAURANTS	\$1,604,359	\$7,253,873	1.028	0.965	272	1.015
	03 STORES	\$851,781	\$3,794,495	0.451	0.423	79	0.990
	04 VENDING & RENTAL	\$4,038	\$36,789	0.000	0.000	0	1.039
	05 FOOD & BEV. DIST.	\$153,251	\$708,708	1.224	1.148	11	1.059
	06 NON-FOOD&BEV.DIST	\$266,401	\$1,390,771	0.882	0.828	24	1.013
	12 BUILDINGS&OFFICES	\$393,642	\$1,905,901	1.317	1.235	53	1.039
	TOTAL *	\$4,186,435	\$21,314,422	0.856		558	
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$96,228	\$670,829	0.409	0.384	17	0.938
	08 HEALTH CARE FACIL	\$145,622	\$991,797	1.065	0.999	8	0.938
	10 SCHLS & CHURCHES	\$1,058,443	\$5,509,932	0.804	0.755	220	0.972
	12 BUILDINGS&OFFICES	\$32,698	\$159,930	4.310	4.043	31	0.902
	13 MISC. PREMISES	\$49,264	\$194,172	0.464	0.436	4	0.909
	16 GOVT SUBDIVISIONS	\$696,192	\$2,782,719	0.662	0.621	75	0.920
	TOTAL *	\$2,078,447	\$10,309,378	0.804		355	

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

TERRITORY		503		(1)	(2)	(3)	(4)	(5)	(6)
				CALENDAR A.Y.E. 12/31/2021	CALENDAR A.Y.E. 2017 - 2021				
				AGGREGATE LOSS COSTS AT CURRENT LEVEL	AGGREGATE LOSS COSTS AT CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
36 MULT SERVICES		03 STORES		\$70,216	\$417,579	0.437	0.410	11	0.912
		04 VENDING & RENTAL		\$36,269	\$206,817	0.003	0.003	0	0.957
		07 CLUBS, AMSMT & SPRTS		\$761,326	\$3,874,746	0.909	0.853	75	0.995
		08 HEALTH CARE FACIL		\$5,461	\$66,277	0.113	0.106	1	0.995
		09 HOTELS AND MOTELS		\$41,697	\$272,341	0.369	0.346	2	0.959
		10 SCHLS & CHURCHES		\$5,069	\$11,046	0.000	0.000	0	1.031
		12 BUILDINGS & OFFICES		\$149,968	\$742,300	1.415	1.327	32	0.957
		13 MISC. PREMISES		\$88,320	\$470,344	1.587	1.488	26	0.965
		TOTAL *		\$1,158,327	\$6,061,452	0.942		147	
TOTAL ALL	TOP	01 FOOD & BEV. (RETAIL)		\$1,071,287	\$7,788,791	0.639		165	
		02 RESTAURANTS		\$1,793,104	\$8,335,606	1.036		307	
		03 STORES		\$1,146,999	\$5,266,811	0.776		143	
		04 VENDING & RENTAL		\$49,690	\$334,650	0.041		3	
		05 FOOD & BEV. DIST.		\$208,697	\$935,789	0.899		11	
		06 NON-FOOD & BEV. DIST		\$414,280	\$2,007,480	0.620		33	
		07 CLUBS, AMSMT & SPRTS		\$1,180,027	\$6,580,539	1.128		171	
		08 HEALTH CARE FACIL		\$176,030	\$1,164,490	1.255		14	
		09 HOTELS AND MOTELS		\$662,986	\$4,770,989	1.542		305	
		10 SCHLS & CHURCHES		\$1,335,571	\$6,446,426	1.055		241	
		11 APARTMENTS		\$851,193	\$4,366,298	1.015		106	
		12 BUILDINGS & OFFICES		\$3,120,258	\$15,929,141	1.345		527	
		13 MISC. PREMISES		\$251,032	\$1,411,043	1.498		77	
		16 GOVT SUBDIVISIONS		\$711,377	\$2,862,478	0.708		77	
		TOTAL *		\$12,972,530	\$68,200,530	1.064		2,180	

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

MISSOURI
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 16.4%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
10	0.931	0.322	0.977	0.976			
34	1.050	0.356	1.017	1.016			
36	1.029	0.178	1.005	1.004			
37	1.010	0.431	1.004	1.003			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
3	0.926	0.423	0.968	0.968	- 21.0%	- 15.8%	- 15.8%
4	1.072	0.394	1.028	1.028	- 16.1%	- 16.5%	- 16.5%
5	1.121	0.105	1.012	1.012	- 17.4%	- 9.2%	- 9.2%
6	0.995	0.299	0.998	0.998	- 18.5%	- 18.3%	- 18.3%
7	0.856	0.118	0.982	0.982	- 19.9%	- 26.1%	- 26.1%
OVERALL MONOLINE CHANGE *					- 18.4%	- 17.0%	- 17.0%

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. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	3 MAN, DLR, DSTFD/DRG	\$11,819,097	\$63,658,617	0.754	0.871	1,091	0.945
	4 DLR, DST-NOTFD/DRG	\$7,190,323	\$36,653,516	0.904	1.044	432	1.004
	5 MAN.NTFD/DRG (LOW)	\$1,226,514	\$7,102,146	0.769	0.888	56	0.988
	6 MAN.NTFD/DRG (MED)	\$8,466,486	\$42,680,135	0.786	0.908	423	0.975
	7 MAN.NTFD/DRG (HGH)	\$2,036,214	\$10,951,431	0.655	0.756	70	0.959
	TOTAL *	\$30,738,634	\$161,045,845	0.792		2,072	
34 MULT MERCANTILE	3 MAN, DLR, DSTFD/DRG	\$5,085,663	\$25,340,297	0.903	1.043	506	0.984
	4 DLR, DST-NOTFD/DRG	\$27,891,818	\$137,888,579	0.963	1.113	2,035	1.045
	6 MAN.NTFD/DRG (MED)	\$2,648	\$13,111	0.000	0.000	0	1.015
	TOTAL *	\$32,980,129	\$163,241,987	0.954		2,541	
36 MULT SERVICES	4 DLR, DST-NOTFD/DRG	\$3,130,195	\$15,943,473	0.964	1.114	631	1.032
	6 MAN.NTFD/DRG (MED)	\$30,963	\$176,926	0.027	0.032	1	1.003
	TOTAL *	\$3,161,158	\$16,120,400	0.955		632	
37 MULT INDUST/PROC.	3 MAN, DLR, DSTFD/DRG	\$11,666,754	\$62,347,318	0.776	0.896	1,979	0.971
	5 MAN.NTFD/DRG (LOW)	\$3,213,073	\$18,166,949	1.032	1.191	163	1.015
	6 MAN.NTFD/DRG (MED)	\$26,040,916	\$133,610,898	0.876	1.012	1,362	1.002
	7 MAN.NTFD/DRG (HGH)	\$6,218,877	\$29,699,655	0.760	0.878	210	0.985
	TOTAL *	\$47,139,619	\$243,824,820	0.847		3,714	
TOTAL ALL	TOP						
	3 MAN, DLR, DSTFD/DRG	\$28,571,513	\$151,346,232	0.789		3,576	
	4 DLR, DST-NOTFD/DRG	\$38,212,336	\$190,485,568	0.952		3,098	
	5 MAN.NTFD/DRG (LOW)	\$4,439,588	\$25,269,095	0.959		219	
	6 MAN.NTFD/DRG (MED)	\$34,541,014	\$176,481,070	0.853		1,786	
	7 MAN.NTFD/DRG (HGH)	\$8,255,091	\$40,651,087	0.734		280	
	TOTAL *	\$114,019,542	\$584,233,052	0.866		8,959	

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

MISSOURI
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	MULTISTATE COVERAGE INDICATION OF - 8.7%		
TOP	BAILEY FORMULA RELATIV.	CREDIBILITY Z	Z-WTD RELATIV.	BALANCED RELATIV.			
10	1.007	0.779	1.005	1.006			
34	1.006	0.487	1.003	1.004			
36	0.982	0.571	0.990	0.991			
37	0.897	0.148	0.984	0.985			
38	1.002	0.975	1.002	1.003			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE #	(7) SELECTED STATEWIDE MONOLINE CHANGE
1	1.405	0.484	1.179	1.187	+ 8.7%	+ 12.4%	+ 12.1%
2	1.038	0.553	1.021	1.028	- 5.5%	- 2.1%	- 2.0%
11	1.100	0.365	1.036	1.043	- 4.3%	- 1.1%	- 1.6%
12	0.979	1.000	0.979	0.986	- 9.4%	- 6.5%	- 6.5%
13	0.962	0.263	0.990	0.997	- 8.6%	- 5.8%	- 5.7%
OVERALL MONOLINE CHANGE *					- 8.4%	- 5.7%	- 5.7%

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.

** Individual large ALAE incident(s) have been capped in order to limit the impact on the corresponding relative change factors.

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
	1.267	0.358	1.088	1.093		
	1.361	0.259	1.083	1.087		
	1.844	0.110	1.070	1.074		
	1.325	0.218	1.063	1.067		
	1.300	0.230	1.062	1.066		
	1.254	0.252	1.059	1.063		
	1.279	0.222	1.056	1.060		
	1.095	0.562	1.052	1.056		
	1.165	0.306	1.048	1.052		
	1.274	0.180	1.045	1.049		
	1.088	0.487	1.042	1.046		
	1.154	0.254	1.037	1.041		
	1.085	0.410	1.034	1.038		
MISSOURI	1.087	0.333	1.028	1.032	- 5.7%	- 5.7%
	1.086	0.323	1.027	1.031		
	1.096	0.269	1.025	1.029		
	1.234	0.111	1.024	1.028		
	1.041	0.489	1.020	1.024		
	1.039	0.466	1.018	1.022		
	1.056	0.226	1.012	1.016		
	1.043	0.211	1.009	1.013		
	1.022	0.354	1.008	1.012		
	1.018	0.243	1.004	1.008		
	1.097	0.030	1.003	1.007		
	1.005	0.436	1.002	1.006		
	0.994	0.436	0.997	1.001		
	0.978	0.171	0.996	1.000		
	0.974	0.163	0.996	1.000		
	0.980	0.232	0.995	0.999		
	0.969	0.162	0.995	0.999		
	0.962	0.208	0.992	0.996		
	0.982	0.493	0.991	0.995		
	0.968	0.327	0.990	0.993		
	0.920	0.133	0.989	0.993		
	0.946	0.314	0.983	0.987		
	0.973	0.688	0.981	0.985		
	0.950	0.374	0.981	0.985		
	0.867	0.137	0.981	0.985		
	0.921	0.249	0.980	0.984		
	0.938	0.371	0.977	0.980		
	0.828	0.157	0.971	0.975		
	0.953	0.635	0.970	0.974		
	0.914	0.376	0.967	0.970		
	0.908	0.357	0.966	0.970		
	0.914	0.507	0.955	0.959		
	0.899	0.432	0.955	0.959		
	0.329	0.043	0.954	0.957		
	0.702	0.163	0.944	0.948		
	0.835	0.328	0.943	0.946		
	0.823	0.363	0.932	0.935		
	0.830	0.390	0.930	0.934		
	0.697	0.237	0.918	0.922		

* Sorted by balanced relative change.

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

MISSOURI
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. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	1 RET.STRS-FOOD/DRG	\$17,046	\$97,396	5.809	6.269	6	1.233
	2 RET.STRS-NTFD/DRG	\$34,147	\$169,771	0.201	0.217	5	1.067
	11 COMP. OPS. (LOW)	\$114,125	\$544,069	0.031	0.034	5	1.083
	12 COMP. OPS. (MED)	\$1,983,954	\$9,999,596	0.688	0.742	116	1.024
	13 COMP. OPS. (HGH)	\$175,426	\$855,135	0.303	0.327	4	1.035
	TOTAL *	\$2,324,698	\$11,665,967	0.657		136	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$82,391	\$408,995	1.641	1.771	45	1.230
	2 RET.STRS-NTFD/DRG	\$81,772	\$351,397	2.848	3.074	18	1.065
	12 COMP. OPS. (MED)	\$15,048	\$69,634	0.201	0.217	1	1.021
	TOTAL *	\$179,211	\$830,026	2.071		64	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$12,342	\$80,340	1.564	1.688	4	1.214
	2 RET.STRS-NTFD/DRG	\$145,104	\$803,976	1.915	2.066	65	1.051
	11 COMP. OPS. (LOW)	\$17,330	\$90,635	0.877	0.947	5	1.066
	12 COMP. OPS. (MED)	\$117,681	\$493,095	0.546	0.589	14	1.008
	13 COMP. OPS. (HGH)	\$10,367	\$56,357	8.074	8.714	3	1.019
	TOTAL *	\$302,823	\$1,524,402	1.520		91	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$915	\$4,126	0.000	0.000	0	1.207
	11 COMP. OPS. (LOW)	\$491	\$2,099	0.000	0.000	0	1.060
	12 COMP. OPS. (MED)	\$57,846	\$262,834	1.652	1.783	4	1.002
	TOTAL *	\$59,253	\$269,059	1.613		4	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$235,035	\$1,233,990	0.875	0.944	16	1.079
	12 COMP. OPS. (MED)	\$3,525,346	\$17,381,944	1.070	1.154	281	1.020
	13 COMP. OPS. (HGH)	\$256,392	\$1,307,055	1.820	1.965	17	1.031
	TOTAL *	\$4,016,773	\$19,922,990	1.106		314	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$112,695	\$590,857	2.250		55	
	2 RET.STRS-NTFD/DRG	\$261,023	\$1,325,143	1.983		88	
	11 COMP. OPS. (LOW)	\$366,981	\$1,870,793	0.612		26	
	12 COMP. OPS. (MED)	\$5,699,875	\$28,207,104	0.930		416	
	13 COMP. OPS. (HGH)	\$442,185	\$2,218,547	1.365		24	
	TOTAL *	\$6,882,759	\$34,212,445	1.002		609	

* 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. 12/31/2021 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	1 RET.STRS-FOOD/DRG	\$1,748,833	\$13,294,303	1.199		621	
	2 RET.STRS-NTFD/DRG	\$3,644,206	\$17,449,172	1.096		492	
	11 COMP. OPS. (LOW)	\$5,499,261	\$29,100,438	1.170		689	
	12 COMP. OPS. (MED)	\$120,011,947	\$572,386,816	0.921		7,034	
	13 COMP. OPS. (HGH)	\$7,536,492	\$38,042,850	0.641		262	
	TOTAL *	\$138,440,739	\$670,273,579	0.924		9,098	
34 MULT MERCANTILE	1 RET.STRS-FOOD/DRG	\$8,156,117	\$43,997,404	1.325		2,733	
	2 RET.STRS-NTFD/DRG	\$7,639,610	\$36,671,723	0.939		693	
	12 COMP. OPS. (MED)	\$3,008,570	\$14,169,615	0.904		125	
	TOTAL *	\$18,804,297	\$94,838,741	1.101		3,551	
36 MULT SERVICES	1 RET.STRS-FOOD/DRG	\$643,620	\$4,295,009	1.227		162	
	2 RET.STRS-NTFD/DRG	\$15,583,411	\$76,045,252	0.932		3,398	
	11 COMP. OPS. (LOW)	\$3,267,900	\$16,818,142	1.100		488	
	12 COMP. OPS. (MED)	\$5,157,211	\$26,533,736	0.947		778	
	13 COMP. OPS. (HGH)	\$1,204,826	\$5,882,500	0.592		61	
	TOTAL *	\$25,856,969	\$129,574,639	0.948		4,887	
37 MULT INDUST/PROC.	1 RET.STRS-FOOD/DRG	\$22,984	\$127,871	0.000		0	
	11 COMP. OPS. (LOW)	\$118,128	\$638,240	0.529		14	
	12 COMP. OPS. (MED)	\$5,046,084	\$25,673,289	0.830		313	
	13 COMP. OPS. (HGH)	\$2,262	\$21,501	0.000		0	
	TOTAL *	\$5,189,458	\$26,460,901	0.819		327	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$11,708,508	\$61,005,531	0.926		812	
	12 COMP. OPS. (MED)	\$192,727,882	\$985,553,302	0.903		12,745	
	13 COMP. OPS. (HGH)	\$15,769,275	\$78,710,767	1.032		712	
	TOTAL *	\$220,205,665	\$1,125,269,600	0.913		14,269	
TOTAL ALL	TOP						
	1 RET.STRS-FOOD/DRG	\$10,571,554	\$61,714,586	1.296		3,516	
	2 RET.STRS-NTFD/DRG	\$26,867,226	\$130,166,147	0.956		4,583	
	11 COMP. OPS. (LOW)	\$20,593,798	\$107,562,352	1.016		2,003	
	12 COMP. OPS. (MED)	\$325,951,694	\$1,624,316,756	0.909		20,995	
	13 COMP. OPS. (HGH)	\$24,512,856	\$122,657,618	0.890		1,035	
	TOTAL *	\$408,497,128	\$2,046,417,459	0.927		32,132	

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

MISSOURI
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 #		BASIC LIMIT		
		AGGREGATE LOSS COSTS		FACTOR +				AGGREGATE LOSS COSTS		
		AT CURRENT LEVEL						IPMF *		AT CURRENT LEVEL
MONOLINE	12/31/2018	\$5,898,512		1.000		1.239				\$7,308,256
	12/31/2019	\$6,087,799		1.000		1.212				\$7,378,412
	12/31/2020	\$6,160,580		1.000		1.191				\$7,337,251
	12/31/2021	\$5,968,462		1.014		1.143				\$6,917,459
MULTILINE	12/31/2018	\$9,815,054		1.000		1.250		1.093		\$13,409,817
	12/31/2019	\$9,807,851		1.000		1.226		1.092		\$13,130,673
	12/31/2020	\$10,189,800		1.000		1.210		1.092		\$13,463,986
	12/31/2021	\$10,667,971		1.014		1.156		1.092		\$13,655,269
TOTAL	12/31/2018									\$20,718,073
	12/31/2019									\$20,509,085
	12/31/2020									\$20,801,237
	12/31/2021									\$20,572,728

+ 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 11/01/2023 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.

MISSOURI
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			SEVERITY	FREQUENCY	=	\$100,000
					BASIC LIMIT INDEMNITY DEVELOPMENT FACTOR #		LOSS ADJUSTMENT FACTOR	TREND	TREND				BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE
BI	B/L INDEMNITY	12/31/2018	\$3,284,128		1.048		1.075		1.490		0.969		\$5,341,951
		12/31/2019	\$2,523,715		1.160		1.075		1.399		0.974		\$4,288,283
		12/31/2020	\$1,789,164		1.485		1.075		1.314		0.979		\$3,674,203
		12/31/2021	\$1,443,288		1.865		1.075		1.234		0.983		\$3,510,015
BI	ALAE	12/31/2018	\$1,469,068				1.075		1.490		0.969		\$2,280,134
		12/31/2019	\$2,301,786				1.075		1.399		0.974		\$3,371,709
		12/31/2020	\$1,831,220				1.075		1.314		0.979		\$2,532,369
		12/31/2021	\$1,373,793				1.075		1.234		0.983		\$1,791,424
PD	B/L INDEMNITY	12/31/2018	\$4,428,605		1.056		1.075		1.322		0.969		\$6,440,129
		12/31/2019	\$4,192,496		1.056		1.075		1.265		0.974		\$5,864,008
		12/31/2020	\$3,352,374		1.114		1.075		1.210		0.979		\$4,755,697
		12/31/2021	\$3,532,621		1.225		1.075		1.158		0.983		\$5,295,460
PD	ALAE	12/31/2018	\$2,311,969				1.075		1.322		0.969		\$3,183,800
		12/31/2019	\$1,409,896				1.075		1.265		0.974		\$1,867,434
		12/31/2020	\$1,553,692				1.075		1.210		0.979		\$1,978,525
		12/31/2021	\$1,406,315				1.075		1.158		0.983		\$1,720,890
MED PAY #	B/L INDEMNITY	12/31/2018	\$92,026				1.075		1.490		0.969		\$142,833
		12/31/2019	\$99,303				1.075		1.399		0.974		\$145,461
		12/31/2020	\$34,234				1.075		1.314		0.979		\$47,342
		12/31/2021	\$40,396				1.075		1.234		0.983		\$52,676
FRINGE	B/L INDEMNITY	12/31/2018	\$186,305		1.026		1.075		1.000		0.969		\$199,115
		12/31/2019	\$125,425		1.087		1.075		1.000		0.974		\$142,752
		12/31/2020	\$327,280		1.238		1.075		1.000		0.979		\$426,414
		12/31/2021	\$175,145		1.625		1.075		1.000		0.983		\$300,755
FRINGE	ALAE	12/31/2018	\$126,184				1.075		1.000		0.969		\$131,443
		12/31/2019	\$66,826				1.075		1.000		0.974		\$69,971
		12/31/2020	\$333,416				1.075		1.000		0.979		\$350,896
		12/31/2021	\$166,575				1.075		1.000		0.983		\$176,024
TOTAL													
FULL COVERAGE		12/31/2018											\$17,719,405
		12/31/2019											\$15,749,618
		12/31/2020											\$13,765,446
		12/31/2021											\$12,847,244

* 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.

MISSOURI
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	X	TREND	X	TREND		AND ALAE
BI	B/L INDEMNITY	12/31/2018	\$1,073,054		1.019	1.075		1.490		0.969		\$1,697,127
		12/31/2019	\$516,079		1.142	1.075		1.399		0.974		\$863,311
		12/31/2020	\$312,253		1.538	1.075		1.314		0.979		\$664,124
		12/31/2021	\$130,951		2.530	1.075		1.234		0.983		\$432,023
BI	ALAE	12/31/2018	\$1,127,684			1.075		1.490		0.969		\$1,750,274
		12/31/2019	\$314,887			1.075		1.399		0.974		\$461,254
		12/31/2020	\$300,399			1.075		1.314		0.979		\$415,418
		12/31/2021	\$122,451			1.075		1.234		0.983		\$159,676
PD	B/L INDEMNITY	12/31/2018	\$884,774		1.038	1.075		1.322		0.969		\$1,264,717
		12/31/2019	\$1,502,319		1.061	1.075		1.265		0.974		\$2,111,230
		12/31/2020	\$645,056		1.105	1.075		1.210		0.979		\$907,687
		12/31/2021	\$316,899		1.255	1.075		1.158		0.983		\$486,671
PD	ALAE	12/31/2018	\$458,979			1.075		1.322		0.969		\$632,058
		12/31/2019	\$504,820			1.075		1.265		0.974		\$668,643
		12/31/2020	\$222,134			1.075		1.210		0.979		\$282,874
		12/31/2021	\$95,135			1.075		1.158		0.983		\$116,416
MED PAY #	B/L INDEMNITY	12/31/2018	\$15,000			1.075		1.490		0.969		\$23,281
		12/31/2019	\$14,896			1.075		1.399		0.974		\$21,820
		12/31/2020	\$15,059			1.075		1.314		0.979		\$20,825
		12/31/2021	\$21,501			1.075		1.234		0.983		\$28,037
TOTAL												
DED COVERAGE		12/31/2018										\$5,367,457
		12/31/2019										\$4,126,258
		12/31/2020										\$2,290,928
		12/31/2021										\$1,222,823
TOTAL												
OCCURRENCE		12/31/2018										\$23,086,861
		12/31/2019										\$19,875,875
		12/31/2020										\$16,056,373
		12/31/2021										\$14,070,066

* 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.

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000	X	EXPOSURE	X	EXPOSURE	X	AVERAGE	=	TRENDED \$100,000
		BASIC LIMIT		DEVELOPMENT		TREND #		IPMF *		BASIC LIMIT
		AGGREGATE LOSS COSTS AT CURRENT LEVEL		FACTOR +						AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2018	\$6,960,253		1.000		1.058				\$7,363,948
	12/31/2019	\$6,960,382		1.000		1.043				\$7,259,678
	12/31/2020	\$6,038,860		1.000		1.032				\$6,232,104
	12/31/2021	\$5,989,716		0.999		1.025				\$6,133,319
MULTILINE	12/31/2018	\$18,134,502		1.000		1.087		0.879		\$17,327,027
	12/31/2019	\$18,852,100		1.000		1.071		0.878		\$17,727,346
	12/31/2020	\$17,567,192		1.000		1.057		0.876		\$16,266,025
	12/31/2021	\$17,850,390		0.999		1.047		0.877		\$16,374,177
TOTAL	12/31/2018									\$24,690,975
	12/31/2019									\$24,987,024
	12/31/2020									\$22,498,129
	12/31/2021									\$22,507,496

+ 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 11/01/2023 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	\$100,000	X	UNALLOCATED LOSS ADJUSTMENT FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000
					BASIC LIMIT								BASIC LIMIT
					INDEMNITY DEVELOPMENT FACTOR #								INDEMNITY DEVELOPED & TRENDED LOSSES
BI	B/L INDEMNITY	12/31/2018	\$10,402,615		1.060		1.075		1.535		0.969		\$17,631,490
		12/31/2019	\$11,846,154		1.062		1.075		1.435		0.974		\$18,902,586
		12/31/2020	\$5,991,829		1.193		1.075		1.341		0.979		\$10,088,342
		12/31/2021	\$6,144,917		1.485		1.075		1.253		0.983		\$12,082,465
BI	ALAE	12/31/2018	\$4,965,893				1.075		1.535		0.969		\$7,940,320
		12/31/2019	\$4,309,332				1.075		1.435		0.974		\$6,474,844
		12/31/2020	\$2,670,284				1.075		1.341		0.979		\$3,768,577
		12/31/2021	\$2,860,159				1.075		1.253		0.983		\$3,787,069
PD	B/L INDEMNITY	12/31/2018	\$1,015,340		1.055		1.075		1.581		0.969		\$1,764,120
		12/31/2019	\$1,342,724		1.111		1.075		1.471		0.974		\$2,297,634
		12/31/2020	\$867,497		1.203		1.075		1.368		0.979		\$1,502,487
		12/31/2021	\$1,214,464		1.320		1.075		1.273		0.983		\$2,156,498
PD	ALAE	12/31/2018	\$460,922				1.075		1.581		0.969		\$759,087
		12/31/2019	\$890,960				1.075		1.471		0.974		\$1,372,265
		12/31/2020	\$509,833				1.075		1.368		0.979		\$734,016
		12/31/2021	\$721,867				1.075		1.273		0.983		\$971,063
MED PAY #	B/L INDEMNITY	12/31/2018	\$847,393				1.075		1.535		0.969		\$1,354,957
		12/31/2019	\$804,536				1.075		1.435		0.974		\$1,208,829
		12/31/2020	\$482,730				1.075		1.341		0.979		\$681,278
		12/31/2021	\$617,685				1.075		1.253		0.983		\$817,862
FRINGE	B/L INDEMNITY	12/31/2018	\$279,107		1.095		1.075		1.099		0.969		\$349,877
		12/31/2019	\$199,548		1.172		1.075		1.083		0.974		\$265,198
		12/31/2020	\$80,250		1.420		1.075		1.067		0.979		\$127,964
		12/31/2021	\$148,950		1.839		1.075		1.051		0.983		\$304,219
FRINGE	ALAE	12/31/2018	\$289,643				1.075		1.099		0.969		\$331,584
		12/31/2019	\$125,242				1.075		1.083		0.974		\$142,019
		12/31/2020	\$141,081				1.075		1.067		0.979		\$158,425
		12/31/2021	\$270,831				1.075		1.051		0.983		\$300,789
TOTAL													
FULL COVERAGE		12/31/2018											\$30,131,435
		12/31/2019											\$30,663,375
		12/31/2020											\$17,061,089
		12/31/2021											\$20,419,965

* 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.

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

			\$100,000		\$100,000								
		ACCIDENT	BASIC LIMIT		BASIC LIMIT	UNALLOCATED					BASIC LIMIT		
	LOSS	YEAR	LOSSES		INDEMNITY	LOSS		SEVERITY	FREQUENCY		DEVELOPED &		
REPORT TYPE	DESCRIPTION	ENDING	AND ALAE *	X	FACTOR #	X	FACTOR	X	TREND	X	TREND	=	TRENDED LOSSES
													AND ALAE
BI	B/L INDEMNITY	12/31/2018	\$85,617		1.018		1.075		1.535		0.969		\$139,363
		12/31/2019	\$851,831		1.074		1.075		1.435		0.974		\$1,374,602
		12/31/2020	\$430,161		1.273		1.075		1.341		0.979		\$772,822
		12/31/2021	\$396,370		1.833		1.075		1.253		0.983		\$962,003
BI	ALAE	12/31/2018	\$21,804				1.075		1.535		0.969		\$34,864
		12/31/2019	\$267,519				1.075		1.435		0.974		\$401,952
		12/31/2020	\$133,973				1.075		1.341		0.979		\$189,076
		12/31/2021	\$162,266				1.075		1.253		0.983		\$214,853
PD	B/L INDEMNITY	12/31/2018	\$52,275		1.045		1.075		1.581		0.969		\$89,965
		12/31/2019	\$110,939		1.091		1.075		1.471		0.974		\$186,419
		12/31/2020	\$94,320		1.196		1.075		1.368		0.979		\$162,410
		12/31/2021	\$65,188		1.416		1.075		1.273		0.983		\$124,171
PD	ALAE	12/31/2018	\$10,838				1.075		1.581		0.969		\$17,849
		12/31/2019	\$50,609				1.075		1.471		0.974		\$77,948
		12/31/2020	\$74,730				1.075		1.368		0.979		\$107,590
		12/31/2021	\$28,102				1.075		1.273		0.983		\$37,803
MED PAY #	B/L INDEMNITY	12/31/2018	\$11,915				1.075		1.535		0.969		\$19,052
		12/31/2019	\$32,182				1.075		1.435		0.974		\$48,354
		12/31/2020	\$10,000				1.075		1.341		0.979		\$14,113
		12/31/2021	\$12,946				1.075		1.253		0.983		\$17,141
TOTAL													
DED COVERAGE		12/31/2018											\$301,093
		12/31/2019											\$2,089,275
		12/31/2020											\$1,246,011
		12/31/2021											\$1,355,971
TOTAL													
OCCURRENCE		12/31/2018											\$30,432,527
		12/31/2019											\$32,752,650
		12/31/2020											\$18,307,101
		12/31/2021											\$21,775,936

* 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.

Missouri
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	0.938
34	Mercantile Policy	1.054
35	Institutional Policy	1.104
36	Service Policy	1.084
37	Industrial / Processing Policy	1.071
38	Contractors Policy	1.108

- (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.

Missouri
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	0.832
34	Mercantile Policy	0.890
35	Institutional Policy	0.857
36	Service Policy	0.846
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.

MISSOURI

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	1.018	1.013	0.8264	1.014	20,000,000
27 to 39 Months	1.000	1.000	0.6796	1.000	45,000,000
Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
12/31/2019			1.000		1.000
12/31/2020		1.000	1.000		1.000
12/31/2021	1.014	1.000	1.000		1.014

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

MISSOURI

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	1.000	0.999	0.5478	0.999	90,000,000
27 to 39 Months	1.000	1.000	0.4723	1.000	120,000,000
Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
12/31/2019			1.000		1.000
12/31/2020		1.000	1.000		1.000
12/31/2021	0.999	1.000	1.000		0.999

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

MISSOURI
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2014	26,568,798	27,171,554	27,159,886	27,169,807	27,176,709	27,176,767	27,178,501	27,176,767
12/31/2015	28,220,856	28,785,900	28,765,267	28,765,040	28,765,012	28,765,012	28,765,012	
12/31/2016	30,066,033	30,457,939	30,449,617	30,449,655	30,448,418	30,448,418		
12/31/2017	31,182,635	31,869,529	31,859,570	31,854,268	31,854,268			
12/31/2018	31,832,897	31,932,778	32,055,427	32,055,341				
12/31/2019	31,215,026	31,656,282	31,647,826					
12/31/2020	32,159,026	32,580,439						
12/31/2021	35,363,928							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.023	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.020	0.999	1.000	1.000	1.000	1.000	
12/31/2016	1.013	1.000	1.000	1.000	1.000		
12/31/2017	1.022	1.000	1.000	1.000			
12/31/2018	1.003	1.004	1.000				
12/31/2019	1.014	1.000					
12/31/2020	1.013						

Average Best 3 of 5
27:15
 1.013 39:27
 1.000

MISSOURI
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2014	31,949,916	31,941,950	31,937,534	31,953,277	31,953,277	31,953,277	31,953,277	31,953,277
12/31/2015	32,980,198	32,989,210	32,983,572	32,983,532	32,983,532	32,983,357	32,983,357	
12/31/2016	34,037,368	34,143,726	34,128,131	34,128,094	34,127,621	34,127,621		
12/31/2017	35,095,056	35,185,480	35,173,229	35,173,510	35,172,036			
12/31/2018	35,656,444	35,589,849	35,586,748	35,585,273				
12/31/2019	36,972,950	36,642,086	36,594,546					
12/31/2020	36,417,597	36,268,607						
12/31/2021	38,424,285							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	
12/31/2016	1.003	1.000	1.000	1.000	1.000		
12/31/2017	1.003	1.000	1.000	1.000			
12/31/2018	0.998	1.000	1.000				
12/31/2019	0.991	0.999					
12/31/2020	0.996						

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

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2014	1,517,175,144	1,565,782,406	1,565,494,573	1,565,396,759	1,565,311,479	1,565,329,173	1,565,330,659	1,565,329,541
12/31/2015	1,565,027,562	1,601,297,296	1,600,864,971	1,600,673,775	1,600,693,879	1,600,684,853	1,600,673,070	
12/31/2016	1,578,972,838	1,616,804,195	1,616,454,720	1,616,341,196	1,616,366,978	1,616,378,164		
12/31/2017	1,645,823,048	1,678,542,744	1,677,800,041	1,677,608,180	1,677,620,290			
12/31/2018	1,728,546,093	1,759,833,845	1,758,924,054	1,759,131,962				
12/31/2019	1,815,553,550	1,842,496,605	1,841,036,787					
12/31/2020	1,861,260,194	1,891,800,934						
12/31/2021	1,991,570,875							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.032	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.023	1.000	1.000	1.000	1.000	1.000	
12/31/2016	1.024	1.000	1.000	1.000	1.000		
12/31/2017	1.020	1.000	1.000	1.000			
12/31/2018	1.018	0.999	1.000				
12/31/2019	1.015	0.999					
12/31/2020	1.016						

Average Best 3 of 5
27:15 39:27
 1.018 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
12/31/2014	1,876,416,513	1,881,360,327	1,881,233,089	1,881,727,656	1,881,739,636	1,881,734,370	1,881,734,565	1,881,734,520
12/31/2015	1,990,251,501	1,993,681,258	1,993,817,441	1,993,790,413	1,993,779,670	1,993,787,166	1,993,785,598	
12/31/2016	2,039,802,983	2,043,490,708	2,042,788,278	2,042,685,421	2,042,685,235	2,042,684,684		
12/31/2017	2,070,850,517	2,075,295,924	2,074,070,779	2,073,903,629	2,073,894,560			
12/31/2018	2,154,416,403	2,157,965,831	2,157,252,906	2,157,196,828				
12/31/2019	2,217,819,050	2,210,595,294	2,208,419,559					
12/31/2020	2,167,331,314	2,160,556,116						
12/31/2021	2,238,824,751							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.003	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.002	1.000	1.000	1.000	1.000	1.000	
12/31/2016	1.002	1.000	1.000	1.000	1.000		
12/31/2017	1.002	0.999	1.000	1.000			
12/31/2018	1.002	1.000	1.000				
12/31/2019	0.997	0.999					
12/31/2020	0.997						

Average Best 3 of 5
27:15
 1.000

39:27
 1.000

MISSOURI

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	1.599	1.149	0.7612	1.256	1,000,000
27 to 39 Months	1.308	1.271	0.7764	1.279	1,200,000
39 to 51 Months	1.093	1.111	0.8006	1.107	1,500,000
51 to 63 Months	1.022	1.074	0.7731	1.062	1,900,000
63 to 75 Months	0.999	1.011	0.7242	1.008	2,400,000
75 to 87 Months	0.995	0.974	0.6700	0.981	3,000,000
87 to 99 Months	1.000	0.993	0.6455	0.995	3,800,000
99 to 111 Months	1.000	1.008	0.6253	1.005	4,900,000
111 to 123 Months	0.999	1.000	0.5784	1.000	6,200,000
123 to 135 Months	1.001	1.000	0.5165	1.000	7,900,000
135 to 147 Months	1.000	0.991	0.3873	0.997	10,100,000
147 to 159 Months	1.001	1.000	0.2960	1.001	13,000,000
159 to 171 Months	1.000	1.000	0.2201	1.000	16,800,000
171 to 183 Months	1.000	1.000	0.1669	1.000	21,700,000
183 to 195 Months	1.000	1.004	0.1129	1.000	28,000,000
195 to 207 Months	1.000	1.000	0.0997	1.000	36,400,000
207 to 219 Months	1.000	0.999	0.0857	1.000	47,300,000
219 to 231 Months	1.000	0.999	0.0534	1.000	61,700,000
231 to 243 Months	1.000	0.999	0.0187	1.000	80,600,000
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>
12/31/2019			1.107	1.062	1.008	0.981	0.995	1.005	1.000	1.000	0.997
12/31/2020		1.279	1.107	1.062	1.008	0.981	0.995	1.005	1.000	1.000	0.997
12/31/2021	1.256	1.279	1.107	1.062	1.008	0.981	0.995	1.005	1.000	1.000	0.997
	<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>
12/31/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.160
12/31/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.485
12/31/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.865

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

MISSOURI

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	0.0621	0.0542	0.7612	0.0561	1,000,000
27 to 39 Months	0.0900	0.0781	0.7764	0.0808	1,200,000
39 to 51 Months	0.0835	0.0691	0.8006	0.0720	1,500,000
51 to 63 Months	0.0490	0.0843	0.7731	0.0763	1,900,000
63 to 75 Months	0.0266	0.0201	0.7242	0.0219	2,400,000
75 to 87 Months	0.0143	0.0054	0.6700	0.0083	3,000,000
87 to 99 Months	0.0058	0.0077	0.6455	0.0070	3,800,000
99 to 111 Months	0.0022	0.0060	0.6253	0.0046	4,900,000
111 to 123 Months	0.0025	0.0001	0.5784	0.0011	6,200,000
123 to 135 Months	0.0012	0.0000	0.5165	0.0006	7,900,000
135 to 147 Months	0.0009	0.0004	0.3873	0.0007	10,100,000
147 to 159 Months	0.0007	0.0001	0.2960	0.0005	13,000,000
159 to 171 Months	0.0008	0.0000	0.2201	0.0006	16,800,000
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>
	0.331	0.274	0.194	0.122	0.045	0.023	0.015
<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	0.002	0.002	0.001	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	1,164,597	5,873,910	0.194	1,137,189	2,301,786
12/31/2020	423,702	5,129,437	0.274	1,407,518	1,831,220
12/31/2021	198,480	3,556,167	0.331	1,175,313	1,373,793

Deductible Coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	110,469	1,055,879	0.194	204,418	314,887
12/31/2020	16,690	1,033,926	0.274	283,709	300,399
12/31/2021	12,954	331,307	0.331	109,497	122,451

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

MISSOURI

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	1.125	1.089	0.7191	1.099	2,900,000
27 to 39 Months	1.053	1.056	0.7412	1.055	3,000,000
39 to 51 Months	1.018	0.994	0.7388	1.000	3,100,000
51 to 63 Months	1.013	1.010	0.7400	1.011	3,100,000
63 to 75 Months	1.013	1.023	0.7253	1.020	3,200,000
75 to 87 Months	1.009	1.000	0.6897	1.003	3,300,000
87 to 99 Months	1.004	1.006	0.7011	1.005	3,300,000
99 to 111 Months	1.004	1.000	0.7025	1.001	3,400,000
111 to 123 Months	1.002	1.006	0.7240	1.005	3,500,000
123 to 135 Months	1.002	1.005	0.7097	1.004	3,600,000
135 to 147 Months	1.002	1.000	0.6871	1.001	3,600,000
147 to 159 Months	1.002	1.000	0.6947	1.001	3,700,000
159 to 171 Months	1.000	1.000	0.6825	1.000	3,900,000
171 to 183 Months	1.001	1.000	0.6912	1.000	3,900,000
183 to 195 Months	1.000	1.000	0.6517	1.000	4,000,000
195 to 207 Months	1.001	1.000	0.6127	1.000	4,200,000
207 to 219 Months	1.001	0.999	0.5967	1.000	4,300,000
219 to 231 Months	1.001	0.999	0.4749	1.000	4,400,000
231 to 243 Months	1.001	0.999	0.3086	1.000	4,500,000
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
12/31/2019			1.000	1.011	1.020	1.003	1.005	1.001	1.005	1.004	1.001
12/31/2020		1.055	1.000	1.011	1.020	1.003	1.005	1.001	1.005	1.004	1.001
12/31/2021	1.099	1.055	1.000	1.011	1.020	1.003	1.005	1.001	1.005	1.004	1.001
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003		1.056
12/31/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003		1.114
12/31/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003		1.225

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

MISSOURI

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	0.0389	0.0224	0.7191	0.0270	2,900,000
27 to 39 Months	0.0467	0.0777	0.7412	0.0697	3,000,000
39 to 51 Months	0.0409	0.0522	0.7388	0.0492	3,100,000
51 to 63 Months	0.0306	0.0295	0.7400	0.0298	3,100,000
63 to 75 Months	0.0207	0.0216	0.7253	0.0214	3,200,000
75 to 87 Months	0.0113	-0.0001	0.6897	0.0034	3,300,000
87 to 99 Months	0.0085	0.0149	0.7011	0.0130	3,300,000
99 to 111 Months	0.0046	-0.0034	0.7025	-0.0010	3,400,000
111 to 123 Months	0.0059	0.0019	0.7240	0.0030	3,500,000
123 to 135 Months	0.0020	0.0042	0.7097	0.0036	3,600,000
135 to 147 Months	0.0044	0.0051	0.6871	0.0049	3,600,000
147 to 159 Months	0.0040	0.0000	0.6947	0.0012	3,700,000
159 to 171 Months	0.0017	0.0001	0.6825	0.0006	3,900,000
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>
	0.226	0.199	0.129	0.080	0.050	0.029	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>
	0.012	0.013	0.010	0.007	0.002	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	701,320	5,488,586	0.129	708,576	1,409,896
12/31/2020	619,947	4,696,907	0.199	933,745	1,553,692
12/31/2021	253,415	5,105,845	0.226	1,152,900	1,406,315

Deductible Coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	237,340	2,071,883	0.129	267,480	504,820
12/31/2020	53,321	849,162	0.199	168,813	222,134
12/31/2021	5,333	397,707	0.226	89,802	95,135

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

MISSOURI

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.1310
27 to 39 Months	0.1471
39 to 51 Months	0.1022
51 to 63 Months	0.0995
63 to 75 Months	0.0398
75 to 87 Months	0.0284
87 to 99 Months	0.0115
99 to 111 Months	0.0145
111 to 123 Months	0.0056
123 to 135 Months	0.0003
135 to 147 Months	0.0007
147 to 159 Months	0.0012
159 to 171 Months	0.0013
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>
	0.583	0.452	0.305	0.203	0.103	0.064	0.035
<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	0.009	0.004	0.003	0.003	0.001	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	25,243	136,339	0.305	41,583	66,826
12/31/2020	66,540	590,304	0.452	266,876	333,416
12/31/2021	618	284,611	0.583	165,957	166,575

(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
MISSOURI
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>
12/31/2002	1,093,730	1,552,603	1,685,980	2,024,885	1,915,028	1,773,478	1,606,036	1,602,491	1,570,218	1,570,218	1,542,491
12/31/2003	966,759	1,045,973	1,901,456	2,243,925	2,049,330	2,005,974	2,013,274	1,966,001	1,966,001	1,938,274	1,938,274
12/31/2004	576,989	1,129,170	1,196,069	1,377,916	1,323,951	1,130,414	975,369	970,369	942,642	942,642	942,642
12/31/2005	698,545	802,406	1,047,830	1,130,739	1,244,536	1,215,221	1,158,247	1,123,376	1,123,376	1,140,876	1,140,876
12/31/2006	1,004,374	1,415,389	1,629,004	1,596,166	1,445,491	1,404,759	1,383,293	1,336,920	1,540,475	1,571,747	1,561,747
12/31/2007	1,242,693	1,561,838	1,493,722	1,530,904	1,625,519	1,686,068	1,731,035	1,699,719	1,727,469	1,727,469	1,727,469
12/31/2008	1,042,809	995,119	1,251,477	1,447,424	1,721,929	1,811,128	1,805,394	1,633,904	1,533,904	1,533,904	1,533,904
12/31/2009	1,215,997	1,543,346	1,760,928	1,878,820	1,977,264	2,115,125	2,158,445	2,210,347	2,174,347	2,174,347	2,184,347
12/31/2010	1,491,456	2,760,373	2,627,728	2,773,856	2,778,941	2,733,455	2,679,535	2,545,604	2,590,504	2,665,504	2,665,504
12/31/2011	1,708,726	2,618,000	3,186,233	3,419,047	3,377,624	3,563,372	3,486,876	3,505,873	3,598,142	3,598,142	3,570,872
12/31/2012	1,073,268	1,913,988	2,118,564	2,271,101	2,303,915	2,358,506	2,268,506	2,268,506	2,316,006	2,316,006	
12/31/2013	1,361,613	2,120,318	1,999,772	2,108,110	2,289,210	2,389,714	2,444,919	2,403,514	2,261,014		
12/31/2014	843,793	1,716,599	1,957,947	1,948,504	2,279,932	2,320,005	2,206,574	2,200,027			
12/31/2015	725,080	1,148,108	1,481,303	1,564,698	1,455,989	1,382,116	1,357,489				
12/31/2016	1,669,695	2,095,066	2,159,401	2,364,494	2,566,106	2,542,756					
12/31/2017	1,496,136	1,567,530	1,974,789	2,543,152	2,671,150						
12/31/2018	1,203,039	1,495,952	1,889,440	2,230,489							
12/31/2019	1,105,890	1,103,399	1,514,257								
12/31/2020	878,886	1,015,312									
12/31/2021	905,863										

<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>
12/31/2002	1,542,491	1,542,491	1,542,491	1,542,491	1,542,491	1,542,491	1,539,991	1,537,491	1,537,491
12/31/2003	1,938,274	1,938,274	1,938,274	1,938,274	1,938,274	1,938,274	1,938,274	1,938,274	
12/31/2004	942,642	942,642	942,642	942,642	952,642	952,642	942,642		
12/31/2005	1,140,876	1,140,876	1,140,876	1,140,876	1,140,876	1,140,876			
12/31/2006	1,478,897	1,479,247	1,479,247	1,479,247	1,514,247				
12/31/2007	1,727,469	1,727,469	1,727,469	1,727,469					
12/31/2008	1,533,904	1,533,904	1,533,904						
12/31/2009	2,205,597	2,205,597							
12/31/2010	2,590,504								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
MISSOURI
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
12/31/2002	1.420	1.086	1.201	0.946	0.926	0.906	0.998	0.980	1.000	0.982	1.000
12/31/2003	1.082	1.818	1.180	0.913	0.979	1.004	0.977	1.000	0.986	1.000	1.000
12/31/2004	1.957	1.059	1.152	0.961	0.854	0.863	0.995	0.971	1.000	1.000	1.000
12/31/2005	1.149	1.306	1.079	1.101	0.976	0.953	0.970	1.000	1.016	1.000	1.000
12/31/2006	1.409	1.151	0.980	0.906	0.972	0.985	0.966	1.152	1.020	0.994	0.947
12/31/2007	1.257	0.956	1.025	1.062	1.037	1.027	0.982	1.016	1.000	1.000	1.000
12/31/2008	0.954	1.258	1.157	1.190	1.052	0.997	0.905	0.939	1.000	1.000	1.000
12/31/2009	1.269	1.141	1.067	1.052	1.070	1.020	1.024	0.984	1.000	1.005	1.010
12/31/2010	1.851	0.952	1.056	1.002	0.984	0.980	0.950	1.018	1.029	1.000	0.972
12/31/2011	1.532	1.217	1.073	0.988	1.055	0.979	1.005	1.026	1.000	0.992	
12/31/2012	1.783	1.107	1.072	1.014	1.024	0.962	1.000	1.021	1.000		
12/31/2013	1.557	0.943	1.054	1.086	1.044	1.023	0.983	0.941			
12/31/2014	2.034	1.141	0.995	1.170	1.018	0.951	0.997				
12/31/2015	1.583	1.290	1.056	0.931	0.949	0.982					
12/31/2016	1.255	1.031	1.095	1.085	0.991						
12/31/2017	1.048	1.260	1.288	1.050							
12/31/2018	1.243	1.263	1.181								
12/31/2019	0.998	1.372									
12/31/2020	1.155										
3 Yr Mean	1.132	1.298	1.188	1.022	0.986	0.985	0.993	0.996	1.010	0.999	0.994
Best 3/5	1.149	1.271	1.111	1.074	1.011	0.974	0.993	1.008	1.000	1.000	0.991
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2002	1.000	1.000	1.000	1.000	1.000	0.998	0.998	1.000			
12/31/2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999			
12/31/2004	1.000	1.000	1.000	1.011	1.000	0.990	0.999	0.999			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999			
12/31/2006	1.000	1.000	1.000	1.024	1.004	1.000	0.999	0.999			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.012	1.000	0.996	0.999	1.000			
Best 3/5	1.000	1.000	1.000	1.004	1.000	0.999	0.999	0.999			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2017					1.011	0.974	0.993	1.008	1.000	1.000	0.991
12/31/2018				1.074	1.011	0.974	0.993	1.008	1.000	1.000	0.991
12/31/2019			1.111	1.074	1.011	0.974	0.993	1.008	1.000	1.000	0.991
12/31/2020		1.271	1.111	1.074	1.011	0.974	0.993	1.008	1.000	1.000	0.991
12/31/2021	1.149	1.271	1.111	1.074	1.011	0.974	0.993	1.008	1.000	1.000	0.991
A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS	
12/31/2017	1.000	1.000	1.000	1.004	1.000	0.999	0.999	0.999	0.997	0.975	
12/31/2018	1.000	1.000	1.000	1.004	1.000	0.999	0.999	0.999	0.997	1.047	
12/31/2019	1.000	1.000	1.000	1.004	1.000	0.999	0.999	0.999	0.997	1.163	
12/31/2020	1.000	1.000	1.000	1.004	1.000	0.999	0.999	0.999	0.997	1.478	
12/31/2021	1.000	1.000	1.000	1.004	1.000	0.999	0.999	0.999	0.997	1.699	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
 Manufacturers and Contractors
 Full Coverage
 MISSOURI
 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>
12/31/2002	140,242	291,447	389,715	567,649	744,794	884,515	892,586	905,187	1,001,406	1,341,120	1,466,134
12/31/2003	103,872	261,659	722,650	1,169,871	1,421,778	1,526,422	1,622,633	1,767,337	2,134,759	2,262,278	2,264,897
12/31/2004	19,237	124,837	337,193	554,186	781,645	702,717	780,494	1,120,719	1,245,733	1,245,966	1,245,966
12/31/2005	47,898	177,279	303,861	595,281	905,477	1,026,859	1,456,297	1,569,777	1,570,010	1,592,934	1,592,934
12/31/2006	38,088	116,665	279,234	413,352	532,463	692,256	869,487	872,457	913,497	965,563	994,472
12/31/2007	83,498	343,322	588,609	852,382	955,402	1,060,984	1,241,707	1,329,587	1,334,761	1,335,461	1,335,461
12/31/2008	90,295	169,430	240,769	493,835	565,408	591,964	741,806	620,579	636,117	636,117	636,117
12/31/2009	68,200	392,594	589,367	750,936	1,011,647	1,302,959	1,455,419	1,529,788	1,540,770	1,540,770	1,540,942
12/31/2010	94,637	887,990	1,350,252	1,842,432	2,017,881	2,317,930	2,326,457	2,495,477	2,521,767	2,548,552	2,551,974
12/31/2011	534,225	1,133,737	1,640,642	1,569,596	1,792,281	1,957,944	1,962,893	1,985,732	2,015,398	2,015,397	2,015,398
12/31/2012	167,913	645,373	629,089	775,844	892,480	818,909	814,958	847,371	931,140	933,140	
12/31/2013	251,381	544,487	1,020,021	1,244,635	1,305,464	1,485,333	1,533,488	1,590,879	1,627,384		
12/31/2014	322,364	645,940	1,415,881	1,704,807	2,227,657	2,039,758	2,249,217	2,156,816			
12/31/2015	167,034	472,197	677,910	815,716	1,126,830	1,201,761	1,210,876				
12/31/2016	126,155	449,579	761,046	1,247,788	1,870,351	2,405,463					
12/31/2017	776,617	1,245,083	2,157,290	2,567,903	2,735,062						
12/31/2018	72,194	206,190	560,548	805,281							
12/31/2019	214,422	800,308	889,699								
12/31/2020	53,655	146,341									
12/31/2021	159,614										

<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>
12/31/2002	1,466,367	1,466,367	1,466,367	1,466,367	1,466,367	1,466,367	1,467,163	1,468,755	1,469,187
12/31/2003	2,264,897	2,264,897	2,264,897	2,264,897	2,264,897	2,264,897	2,264,897	2,265,329	
12/31/2004	1,245,966	1,245,966	1,245,966	1,245,966	1,245,966	1,250,671	1,255,193		
12/31/2005	1,592,934	1,592,934	1,592,934	1,592,934	1,592,934	1,593,366			
12/31/2006	1,008,246	1,150,507	1,150,595	1,150,595	1,150,595				
12/31/2007	1,335,461	1,336,422	1,336,422	1,336,422					
12/31/2008	636,117	636,117	636,117						
12/31/2009	1,541,513	1,541,584							
12/31/2010	2,557,582								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
MISSOURI
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>
12/31/2002	151,205	98,268	177,934	177,145	139,721	8,071	12,601	96,219	339,714	125,014	233	0	0
12/31/2003	157,787	460,991	447,221	251,907	104,644	96,211	144,704	367,422	127,519	2,619	0	0	0
12/31/2004	105,600	212,356	216,993	227,459	-78,928	77,777	340,225	125,014	233	0	0	0	0
12/31/2005	129,381	126,582	291,420	310,196	121,382	429,438	113,480	233	22,924	0	0	0	0
12/31/2006	78,577	162,569	134,118	119,111	159,793	177,231	2,970	41,040	52,066	28,909	13,774	142,261	88
12/31/2007	259,824	245,287	263,773	103,020	105,582	180,723	87,880	5,174	700	0	0	961	0
12/31/2008	79,135	71,339	253,066	71,573	26,556	149,842	-121,227	15,538	0	0	0	0	0
12/31/2009	324,394	196,773	161,569	260,711	291,312	152,460	74,369	10,982	0	172	571	71	
12/31/2010	793,353	462,262	492,180	175,449	300,049	8,527	169,020	26,290	26,785	3,422	5,608		
12/31/2011	599,512	506,905	-71,046	222,685	165,663	4,949	22,839	29,666	-1	1			
12/31/2012	477,460	-16,284	146,755	116,636	-73,571	-3,951	32,413	83,769	2,000				
12/31/2013	293,106	475,534	224,614	60,829	179,869	48,155	57,391	36,505					
12/31/2014	323,576	769,941	288,926	522,850	-187,899	209,459	-92,401						
12/31/2015	305,163	205,713	137,806	311,114	74,931	9,115							
12/31/2016	323,424	311,467	486,742	622,563	535,112								
12/31/2017	468,466	912,207	410,613	167,159									
12/31/2018	133,996	354,358	244,733										
12/31/2019	585,886	89,391											
12/31/2020	92,686												

	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>
12/31/2002	0.0667	0.0434	0.0785	0.0782	0.0616	0.0036	0.0056	0.0425	0.1499	0.0552	0.0001	0.0000	0.0000
12/31/2003	0.0371	0.1085	0.1052	0.0593	0.0246	0.0226	0.0340	0.0864	0.0300	0.0006	0.0000	0.0000	0.0000
12/31/2004	0.0927	0.1865	0.1906	0.1998	-0.0693	0.0683	0.2988	0.1098	0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0966	0.0945	0.2175	0.2316	0.0906	0.3206	0.0847	0.0002	0.0171	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0244	0.0504	0.0416	0.0370	0.0496	0.0550	0.0009	0.0127	0.0162	0.0090	0.0043	0.0441	0.0000
12/31/2007	0.0886	0.0836	0.0899	0.0351	0.0360	0.0616	0.0300	0.0018	0.0002	0.0000	0.0000	0.0003	0.0000
12/31/2008	0.0240	0.0216	0.0767	0.0217	0.0080	0.0454	-0.0367	0.0047	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2009	0.0668	0.0405	0.0333	0.0537	0.0600	0.0314	0.0153	0.0023	0.0000	0.0000	0.0001	0.0000	
12/31/2010	0.1699	0.0990	0.1054	0.0376	0.0643	0.0018	0.0362	0.0056	0.0057	0.0007	0.0012		
12/31/2011	0.0699	0.0591	-0.0083	0.0260	0.0193	0.0006	0.0027	0.0035	0.0000	0.0000			
12/31/2012	0.0916	-0.0031	0.0281	0.0224	-0.0141	-0.0008	0.0062	0.0161	0.0004				
12/31/2013	0.0724	0.1175	0.0555	0.0150	0.0445	0.0119	0.0142	0.0090					
12/31/2014	0.0846	0.2014	0.0756	0.1367	-0.0491	0.0548	-0.0242						
12/31/2015	0.1217	0.0820	0.0550	0.1241	0.0299	0.0036							
12/31/2016	0.0537	0.0517	0.0809	0.1034	0.0889								
12/31/2017	0.0709	0.1382	0.0622	0.0253									
12/31/2018	0.0381	0.1007	0.0696										
12/31/2019	0.1540	0.0235											
12/31/2020	0.0380												

Best 3/5	0.0542	0.0781	0.0691	0.0843	0.0201	0.0054	0.0077	0.0060	0.0001	0.0000	0.0004	0.0001	0.0000
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
MISSOURI
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>
12/31/2002	1,834,253	2,045,606	1,934,051	2,054,186	2,111,373	1,969,133	1,953,158	1,961,458	2,053,409	2,047,156	2,064,867
12/31/2003	1,593,123	1,460,320	1,558,270	1,596,748	1,688,240	1,798,421	1,815,746	1,654,375	1,692,215	1,779,370	1,694,005
12/31/2004	2,314,576	2,444,089	2,412,229	2,456,484	2,491,120	2,489,103	2,463,089	2,418,689	2,464,289	2,464,089	2,391,589
12/31/2005	2,429,087	2,415,850	2,423,428	2,360,195	2,386,993	2,364,321	2,362,121	2,372,121	2,362,121	2,442,121	2,369,121
12/31/2006	2,193,009	2,252,735	2,579,663	2,639,233	2,721,695	2,733,044	2,681,492	2,625,408	2,732,075	2,759,195	2,714,153
12/31/2007	2,575,256	3,076,869	3,300,563	3,329,525	3,408,696	3,579,196	3,578,396	3,695,196	3,660,196	3,647,696	3,647,696
12/31/2008	1,999,870	2,014,154	2,096,767	2,010,079	2,006,400	2,060,697	2,009,393	2,004,507	2,028,112	2,028,112	2,031,522
12/31/2009	2,215,032	2,318,329	2,307,638	2,411,667	2,409,895	2,482,980	2,574,845	2,574,845	2,574,845	2,674,845	2,752,345
12/31/2010	2,544,425	2,646,239	2,699,129	2,857,190	2,836,244	2,934,244	2,924,574	3,062,519	3,062,494	3,082,494	3,122,816
12/31/2011	2,732,375	2,977,204	2,938,315	3,004,533	2,923,907	2,975,430	2,969,910	3,044,910	3,044,910	3,044,910	3,044,910
12/31/2012	2,532,979	2,695,330	2,901,274	3,025,205	3,005,044	3,054,208	3,062,323	3,004,323	3,072,384	3,109,998	
12/31/2013	1,796,079	1,878,272	1,830,821	1,977,188	1,831,326	1,950,126	1,988,926	1,977,833	1,977,833		
12/31/2014	2,288,676	2,589,646	2,453,349	2,699,273	2,784,500	2,698,362	2,688,045	2,686,899			
12/31/2015	2,360,094	2,628,573	2,874,425	2,815,565	2,718,204	2,685,704	2,685,703				
12/31/2016	2,462,117	2,708,197	2,902,305	2,847,275	2,944,975	3,152,501					
12/31/2017	2,734,795	3,064,478	3,131,465	3,158,103	3,539,242						
12/31/2018	2,457,379	2,756,808	2,734,529	2,708,665							
12/31/2019	2,645,998	2,768,789	2,973,623								
12/31/2020	2,318,990	2,311,644									
12/31/2021	2,550,520										

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>
12/31/2002	2,035,736	2,027,938	2,027,150	2,008,616	2,008,616	2,008,616	2,009,328	2,008,722	2,008,722
12/31/2003	1,799,642	1,799,640	1,899,640	1,899,640	1,899,640	1,977,471	1,970,429	1,964,395	
12/31/2004	2,406,589	2,401,589	2,401,589	2,401,589	2,376,589	2,376,589	2,351,589		
12/31/2005	2,368,871	2,368,871	2,368,871	2,368,871	2,368,871	2,368,871			
12/31/2006	2,714,153	2,714,153	2,714,153	2,714,153	2,714,153				
12/31/2007	3,647,696	3,647,696	3,647,696	3,647,696					
12/31/2008	2,020,612	2,020,612	2,020,612						
12/31/2009	2,752,345	2,721,368							
12/31/2010	3,222,816								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
MISSOURI
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>
12/31/2002	1.115	0.945	1.062	1.028	0.933	0.992	1.004	1.047	0.997	1.009	0.986
12/31/2003	0.917	1.067	1.025	1.057	1.065	1.010	0.911	1.023	1.052	0.952	1.062
12/31/2004	1.056	0.987	1.018	1.014	0.999	0.990	0.982	1.019	1.000	0.971	1.006
12/31/2005	0.995	1.003	0.974	1.011	0.991	0.999	1.004	0.996	1.034	0.970	1.000
12/31/2006	1.027	1.145	1.023	1.031	1.004	0.981	0.979	1.041	1.010	0.984	1.000
12/31/2007	1.195	1.073	1.009	1.024	1.050	1.000	1.033	0.991	0.997	1.000	1.000
12/31/2008	1.007	1.041	0.959	0.998	1.027	0.975	0.998	1.012	1.000	1.002	0.995
12/31/2009	1.047	0.995	1.045	0.999	1.030	1.037	1.000	1.000	1.039	1.029	1.000
12/31/2010	1.040	1.020	1.059	0.993	1.035	0.997	1.047	1.000	1.007	1.013	1.032
12/31/2011	1.090	0.987	1.023	0.973	1.018	0.998	1.025	1.000	1.000	1.000	
12/31/2012	1.064	1.076	1.043	0.993	1.016	1.003	0.981	1.023	1.012		
12/31/2013	1.046	0.975	1.080	0.926	1.065	1.020	0.994	1.000			
12/31/2014	1.132	0.947	1.100	1.032	0.969	0.996	1.000				
12/31/2015	1.114	1.094	0.980	0.965	0.988	1.000					
12/31/2016	1.100	1.072	0.981	1.034	1.070						
12/31/2017	1.121	1.022	1.009	1.121							
12/31/2018	1.122	0.992	0.991								
12/31/2019	1.046	1.074									
12/31/2020	0.997										
3 Yr Mean	1.055	1.029	0.994	1.040	1.009	1.005	0.992	1.008	1.006	1.014	1.009
Best 3/5	1.089	1.056	0.994	1.010	1.023	1.000	1.006	1.000	1.006	1.005	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>			
12/31/2002	0.996	1.000	0.991	1.000	1.000	1.000	1.000	1.000			
12/31/2003	1.000	1.056	1.000	1.000	1.041	0.996	0.997	0.999			
12/31/2004	0.998	1.000	1.000	0.990	1.000	0.989	0.999	0.999			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	0.989										
3 Yr Mean	0.996	1.000	1.000	0.997	<i>1.014</i>	<i>0.995</i>	<i>0.999</i>	<i>1.000</i>			
Best 3/5	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999			
	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>
12/31/2017					1.023	1.000	1.006	1.000	1.006	1.005	1.000
12/31/2018				1.010	1.023	1.000	1.006	1.000	1.006	1.005	1.000
12/31/2019			0.994	1.010	1.023	1.000	1.006	1.000	1.006	1.005	1.000
12/31/2020		1.056	0.994	1.010	1.023	1.000	1.006	1.000	1.006	1.005	1.000
12/31/2021	1.089	1.056	0.994	1.010	1.023	1.000	1.006	1.000	1.006	1.005	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>243/241t</u>		FACTORS
12/31/2017	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.995		1.032
12/31/2018	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.995		1.043
12/31/2019	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.995		1.036
12/31/2020	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.995		1.094
12/31/2021	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.995		1.192

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
MISSOURI
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>
12/31/2002	185,270	273,446	270,806	375,771	427,167	548,980	656,215	770,153	904,338	863,658	875,946
12/31/2003	164,982	211,923	312,949	354,991	439,380	510,546	623,575	655,858	684,698	732,296	755,192
12/31/2004	163,090	347,425	501,069	587,524	837,536	953,543	1,029,357	1,109,022	1,130,658	1,185,418	1,184,045
12/31/2005	320,467	357,563	639,015	887,679	1,012,922	1,003,831	1,014,769	1,019,238	1,019,238	1,019,137	1,094,138
12/31/2006	108,513	202,594	509,537	782,232	892,305	992,150	1,062,407	1,072,599	1,059,128	1,238,410	1,248,908
12/31/2007	177,268	251,519	545,095	656,369	1,125,568	1,129,608	1,160,833	1,166,694	1,185,062	1,214,882	1,210,371
12/31/2008	121,725	217,499	298,648	352,347	386,739	399,715	402,462	427,464	471,490	449,713	488,981
12/31/2009	128,114	282,808	322,597	783,845	789,315	536,508	520,216	516,860	527,536	533,650	462,536
12/31/2010	67,327	178,460	286,774	360,519	486,142	479,323	504,337	976,049	902,505	931,031	966,116
12/31/2011	518,047	460,726	700,824	866,483	953,582	976,792	970,397	1,057,810	1,008,673	1,022,002	1,041,076
12/31/2012	263,358	265,143	442,644	515,102	748,469	868,891	889,603	879,603	880,777	882,737	
12/31/2013	110,458	1,248,028	1,351,633	1,397,199	1,396,557	1,462,689	1,442,897	1,446,438	1,456,260		
12/31/2014	158,421	308,040	409,762	1,543,666	1,491,479	1,528,279	1,531,706	1,606,897			
12/31/2015	258,590	383,461	757,957	775,229	982,842	996,915	999,539				
12/31/2016	226,156	142,165	317,661	412,162	584,093	2,261,043					
12/31/2017	163,928	321,834	777,852	1,181,670	1,825,268						
12/31/2018	96,234	404,171	1,183,762	1,491,088							
12/31/2019	352,688	319,941	580,186								
12/31/2020	410,759	571,727									
12/31/2021	185,475										

<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>
12/31/2002	882,876	890,674	891,462	891,462	891,462	891,462	891,462	891,462	891462
12/31/2003	768,020	794,858	823,957	823,957	828,581	840,188	840,731	840731	
12/31/2004	1,197,548	1,207,613	1,207,995	1,207,995	1,571,581	1,571,581	1388631		
12/31/2005	1,061,338	1,061,338	1,061,338	1,061,338	1,061,338	1061338			
12/31/2006	1,357,938	1,431,827	1,496,143	1,568,231	1580732				
12/31/2007	1,221,878	1,221,878	1,221,878	1221878					
12/31/2008	449,891	449,891	449891						
12/31/2009	462,548	371678							
12/31/2010	1,017,678								

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
MISSOURI
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>
12/31/2002	88,176	-2,640	104,965	51,396	121,813	107,235	113,938	134,185	-40,680	12,288	6,930	7,798	788
12/31/2003	46,941	101,026	42,042	84,389	71,166	113,029	32,283	28,840	47,598	22,896	12,828	26,838	29,099
12/31/2004	184,335	153,644	86,455	250,012	116,007	75,814	79,665	21,636	54,760	-1,373	13,503	10,065	382
12/31/2005	37,096	281,452	248,664	125,243	-9,091	10,938	4,469	0	-101	75,001	-32,800	0	0
12/31/2006	94,081	306,943	272,695	110,073	99,845	70,257	10,192	-13,471	179,282	10,498	109,030	73,889	64,316
12/31/2007	74,251	293,576	111,274	469,199	4,040	31,225	5,861	18,368	29,820	-4,511	11,507	0	0
12/31/2008	95,774	81,149	53,699	34,392	12,976	2,747	25,002	44,026	-21,777	39,268	-39,090	0	0
12/31/2009	154,694	39,789	461,248	5,470	-252,807	-16,292	-3,356	10,676	6,114	-71,114	12	-90,870	0
12/31/2010	111,133	108,314	73,745	125,623	-6,819	25,014	471,712	-73,544	28,526	35,085	51,562	0	0
12/31/2011	-57,321	240,098	165,659	87,099	23,210	-6,395	87,413	-49,137	13,329	19,074	0	0	0
12/31/2012	1,785	177,501	72,458	233,367	120,422	20,712	-10,000	1,174	1,960	0	0	0	0
12/31/2013	1,137,570	103,605	45,566	-642	66,132	-19,792	3,541	9,822	0	0	0	0	0
12/31/2014	149,619	101,722	1,133,904	-52,187	36,800	3,427	75,191	0	0	0	0	0	0
12/31/2015	124,871	374,496	17,272	207,613	14,073	2,624	0	0	0	0	0	0	0
12/31/2016	-83,991	175,496	94,501	171,931	1,676,950	0	0	0	0	0	0	0	0
12/31/2017	157,906	456,018	403,818	643,598	0	0	0	0	0	0	0	0	0
12/31/2018	307,937	779,591	307,326	0	0	0	0	0	0	0	0	0	0
12/31/2019	-32,747	260,245	0	0	0	0	0	0	0	0	0	0	0
12/31/2020	160,968	0	0	0	0	0	0	0	0	0	0	0	0

	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>
12/31/2002	0.0343	-0.0010	0.0408	0.0200	0.0473	0.0417	0.0443	0.0522	-0.0158	0.0048	0.0027	0.0030	0.0003
12/31/2003	0.0181	0.0390	0.0162	0.0326	0.0275	0.0436	0.0125	0.0111	0.0184	0.0088	0.0050	0.0104	0.0112
12/31/2004	0.0740	0.0616	0.0347	0.1003	0.0465	0.0304	0.0320	0.0087	0.0220	-0.0006	0.0054	0.0040	0.0002
12/31/2005	0.0097	0.0739	0.0653	0.0329	-0.0024	0.0029	0.0012	0.0000	0.0000	0.0197	-0.0086	0.0000	0.0000
12/31/2006	0.0272	0.0888	0.0789	0.0318	0.0289	0.0203	0.0029	-0.0039	0.0519	0.0030	0.0315	0.0214	0.0186
12/31/2007	0.0169	0.0668	0.0253	0.1068	0.0009	0.0071	0.0013	0.0042	0.0068	-0.0010	0.0026	0.0000	0.0000
12/31/2008	0.0439	0.0372	0.0246	0.0158	0.0060	0.0013	0.0115	0.0202	-0.0100	0.0180	-0.0179	0.0000	0.0000
12/31/2009	0.0384	0.0099	0.1145	0.0014	-0.0628	-0.0040	-0.0008	0.0027	0.0015	-0.0177	0.0000	-0.0226	0.0000
12/31/2010	0.0272	0.0265	0.0181	0.0308	-0.0017	0.0061	0.1155	-0.0180	0.0070	0.0086	0.0126	0.0000	0.0000
12/31/2011	-0.0153	0.0642	0.0443	0.0233	0.0062	-0.0017	0.0234	-0.0131	0.0036	0.0051	0.0000	0.0000	0.0000
12/31/2012	0.0004	0.0446	0.0182	0.0586	0.0302	0.0052	-0.0025	0.0003	0.0005	0.0000	0.0000	0.0000	0.0000
12/31/2013	0.0290	0.0391	0.0172	-0.0002	0.0249	-0.0075	0.0013	0.0037	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2014	0.0399	0.0272	0.3027	-0.0139	0.0098	0.0009	0.0201	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2015	0.0308	0.0924	0.0043	0.0512	0.0035	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2016	-0.0184	0.0384	0.0207	0.0376	0.3670	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2017	0.0292	0.0842	0.0746	0.1189	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2018	0.0615	0.1557	0.0614	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2019	-0.0071	0.0565	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2020	0.0452	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Best 3/5	0.0224	0.0777	0.0522	0.0295	0.0216	-0.0001	0.0149	-0.0034	0.0019	0.0042	0.0051	0.0000	0.0001
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Bodily Injury - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<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>
12/31/2002	48,814,394	78,872,282	102,026,625	119,501,832	117,174,589	114,780,666	113,670,029	113,123,777	113,451,837	113,304,385	113,324,594
12/31/2003	48,974,873	76,440,762	108,936,188	118,706,735	115,090,454	113,221,773	112,233,131	110,542,662	110,354,023	109,923,996	109,875,528
12/31/2004	50,314,358	82,496,779	105,131,303	109,921,304	107,254,365	105,111,348	104,285,364	103,565,201	103,750,722	103,732,620	103,750,034
12/31/2005	53,117,835	82,175,638	105,706,260	112,560,886	110,284,304	107,372,896	106,702,311	105,849,516	105,850,365	105,552,375	105,496,242
12/31/2006	53,209,546	81,405,433	99,499,908	105,977,452	104,658,423	104,957,667	105,070,944	103,753,502	103,643,686	103,134,213	102,926,212
12/31/2007	57,521,939	84,732,319	110,411,758	117,949,269	117,122,930	116,669,206	116,141,705	116,342,454	115,814,407	115,385,402	115,495,569
12/31/2008	61,887,016	94,762,782	116,610,460	124,929,160	124,561,309	124,101,321	125,121,271	123,266,495	123,607,035	123,617,056	123,733,197
12/31/2009	62,449,007	93,137,548	116,035,756	124,737,333	125,113,688	124,126,475	122,432,660	122,831,040	122,655,140	123,230,787	123,180,996
12/31/2010	63,769,968	92,711,297	118,443,040	127,027,901	127,585,183	125,783,606	126,095,696	125,570,873	126,165,885	125,982,179	125,897,991
12/31/2011	69,419,098	102,235,005	128,672,686	139,377,190	137,095,993	136,873,102	135,157,611	135,197,996	135,099,710	134,968,471	135,073,858
12/31/2012	55,205,082	84,700,023	108,562,304	112,751,952	114,226,437	115,018,922	115,348,392	115,421,782	115,581,333	115,192,677	
12/31/2013	56,502,999	88,530,811	109,784,507	120,625,894	123,644,372	122,611,675	121,653,984	121,490,862	121,057,055		
12/31/2014	61,008,999	94,618,243	124,262,599	133,752,918	136,249,966	135,308,725	135,381,142	135,335,938			
12/31/2015	52,976,934	86,256,385	114,274,098	124,238,128	127,151,534	126,939,775	125,985,660				
12/31/2016	53,245,864	85,167,955	113,411,333	124,474,681	127,510,652	128,349,965					
12/31/2017	55,897,327	90,710,462	118,032,061	129,067,550	131,321,466						
12/31/2018	56,959,899	96,229,192	123,742,805	136,073,757							
12/31/2019	58,406,517	91,993,465	119,329,462								
12/31/2020	50,413,117	75,405,130									
12/31/2021	55,175,378										

<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>
12/31/2002	113,485,678	113,458,615	113,263,569	113,239,246	113,211,737	113,312,205	113,385,595	113,370,038	113,304,485
12/31/2003	109,730,680	109,912,222	109,732,130	109,740,236	109,746,735	109,880,194	109,877,663	109,857,496	
12/31/2004	103,866,893	104,012,692	103,937,791	103,974,391	104,058,917	104,041,147	104,028,480		
12/31/2005	105,454,931	105,530,668	105,634,664	105,675,498	105,764,498	105,744,331			
12/31/2006	102,774,438	103,046,055	103,184,991	103,155,815	103,189,284				
12/31/2007	115,601,829	115,698,915	115,793,372	115,726,735					
12/31/2008	123,764,890	123,928,760	123,741,714						
12/31/2009	123,447,295	123,492,939							
12/31/2010	125,711,685								

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>
12/31/2002	1.616	1.294	1.171	0.981	0.980	0.990	0.995	1.003	0.999	1.000	1.001
12/31/2003	1.561	1.425	1.090	0.970	0.984	0.991	0.985	0.998	0.996	1.000	0.999
12/31/2004	1.640	1.274	1.046	0.976	0.980	0.992	0.993	1.002	1.000	1.000	1.001
12/31/2005	1.547	1.286	1.065	0.980	0.974	0.994	0.992	1.000	0.997	0.999	1.000
12/31/2006	1.530	1.222	1.065	0.988	1.003	1.001	0.987	0.999	0.995	0.998	0.999
12/31/2007	1.473	1.303	1.068	0.993	0.996	0.995	1.002	0.995	0.996	1.001	1.001
12/31/2008	1.531	1.231	1.071	0.997	0.996	1.008	0.985	1.003	1.000	1.001	1.000
12/31/2009	1.491	1.246	1.075	1.003	0.992	0.986	1.003	0.999	1.005	1.000	1.002
12/31/2010	1.454	1.278	1.072	1.004	0.986	1.002	0.996	1.005	0.999	0.999	0.999
12/31/2011	1.473	1.259	1.083	0.984	0.998	0.987	1.000	0.999	0.999	1.001	
12/31/2012	1.534	1.282	1.039	1.013	1.007	1.003	1.001	1.001	0.997		
12/31/2013	1.567	1.240	1.099	1.025	0.992	0.992	0.999	0.996			
12/31/2014	1.551	1.313	1.076	1.019	0.993	1.001	1.000				
12/31/2015	1.628	1.325	1.087	1.023	0.998	0.992					
12/31/2016	1.600	1.332	1.098	1.024	1.007						
12/31/2017	1.623	1.301	1.093	1.017							
12/31/2018	1.689	1.286	1.100								
12/31/2019	1.575	1.297									
12/31/2020	1.496										
3 Yr Mean	1.587	1.295	1.097	1.021	0.999	0.995	1.000	0.999	0.998	1.000	1.000
Best 3/5	1.599	1.308	1.093	1.022	0.999	0.995	1.000	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>			
12/31/2002	1.000	0.998	1.000	1.000	1.001	1.001	1.000	0.999			
12/31/2003	1.002	0.998	1.000	1.000	1.001	1.000	1.000	1.000			
12/31/2004	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000			
12/31/2005	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000			
12/31/2006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.001	1.001	0.999								
12/31/2008	1.001	0.998									
12/31/2009	1.000										
3 Yr Mean	1.001	1.000	1.000	1.001	1.000	1.000	1.000	0.999			
Best 3/5	1.001	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>
12/31/2017					0.999	0.995	1.000	1.000	0.999	1.001	1.000
12/31/2018				1.022	0.999	0.995	1.000	1.000	0.999	1.001	1.000
12/31/2019			1.093	1.022	0.999	0.995	1.000	1.000	0.999	1.001	1.000
12/31/2020		1.308	1.093	1.022	0.999	0.995	1.000	1.000	0.999	1.001	1.000
12/31/2021	1.599	1.308	1.093	1.022	0.999	0.995	1.000	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	
12/31/2017	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	
12/31/2018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.017	
12/31/2019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.111	
12/31/2020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.454	
12/31/2021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.325	

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>
12/31/2002	5,104,067	9,782,544	12,868,805	14,388,895	15,167,875	14,809,519	14,525,472	14,504,369	14,136,964	14,172,110	14,142,986
12/31/2003	6,100,507	9,697,100	13,744,372	15,401,000	14,154,068	13,449,559	13,402,623	13,341,493	13,396,313	13,370,998	13,459,232
12/31/2004	5,944,082	10,613,471	16,382,646	15,550,556	15,759,548	15,358,743	14,893,273	14,625,972	14,298,415	13,983,253	13,946,407
12/31/2005	7,661,280	12,673,411	16,605,797	17,588,818	18,118,054	17,196,855	16,966,036	16,569,499	16,446,636	16,560,406	16,652,664
12/31/2006	9,101,402	13,649,221	16,219,632	17,523,212	18,109,422	17,703,030	17,890,860	17,721,806	17,712,573	17,525,237	17,713,746
12/31/2007	8,396,526	12,199,160	16,521,500	17,327,464	17,855,299	17,526,562	17,549,481	17,897,584	17,866,941	17,985,620	17,898,952
12/31/2008	9,699,223	12,608,981	15,985,156	17,390,808	17,720,034	18,060,416	17,703,707	17,621,996	17,478,980	17,570,413	17,611,557
12/31/2009	9,465,427	13,637,993	16,191,759	17,544,840	17,640,459	18,281,125	18,340,711	18,341,849	18,325,817	18,337,246	18,378,701
12/31/2010	10,326,085	13,207,725	17,648,247	19,312,677	19,616,683	19,085,943	18,600,712	18,530,255	18,427,589	18,326,839	18,314,389
12/31/2011	10,071,823	13,849,816	18,577,211	20,382,801	20,295,229	20,421,159	20,347,516	20,291,187	20,323,917	20,331,904	20,531,904
12/31/2012	5,991,227	14,336,088	18,360,968	18,559,750	19,024,291	19,199,354	19,036,914	19,239,495	19,051,242	19,170,343	
12/31/2013	9,368,606	15,584,844	18,420,384	22,029,542	22,868,942	22,617,252	22,710,819	22,677,553	22,677,352		
12/31/2014	10,319,030	14,847,681	21,582,167	25,015,434	26,178,720	25,949,055	25,944,518	25,751,986			
12/31/2015	10,390,942	17,295,104	23,273,463	26,455,924	26,785,931	26,532,027	25,908,101				
12/31/2016	9,748,734	15,826,994	22,097,472	24,344,538	25,799,046	24,556,791					
12/31/2017	11,370,211	20,248,797	27,383,751	29,552,797	30,361,172						
12/31/2018	9,579,770	17,887,290	24,028,171	26,912,739							
12/31/2019	10,613,347	15,977,696	20,837,972								
12/31/2020	8,456,181	12,943,904									
12/31/2021	7,491,510										

<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>
12/31/2002	14,331,640	14,278,776	14,270,674	14,270,674	14,339,674	14,339,674	14,339,674	14,339,674	14,339,674
12/31/2003	13,415,042	13,415,042	13,338,542	13,340,042	13,340,042	13,333,843	13,333,843	13,333,843	
12/31/2004	13,989,989	13,944,888	13,979,888	13,979,888	13,979,888	13,979,888	13,979,888		
12/31/2005	16,860,485	16,827,415	16,904,914	16,904,914	16,904,914	16,904,914			
12/31/2006	17,633,306	17,930,305	17,934,806	17,934,805	17,929,055				
12/31/2007	17,823,450	17,822,200	17,822,200	17,822,200					
12/31/2008	17,663,496	17,603,908	17,611,241						
12/31/2009	18,378,700	18,386,034							
12/31/2010	18,314,539								

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>
12/31/2002	1.917	1.315	1.118	1.054	0.976	0.981	0.999	0.975	1.002	0.998	1.013
12/31/2003	1.590	1.417	1.121	0.919	0.950	0.997	0.995	1.004	0.998	1.007	0.997
12/31/2004	1.786	1.544	0.949	1.013	0.975	0.970	0.982	0.978	0.978	0.997	1.003
12/31/2005	1.654	1.310	1.059	1.030	0.949	0.987	0.977	0.993	1.007	1.006	1.012
12/31/2006	1.500	1.188	1.080	1.033	0.978	1.011	0.991	0.999	0.989	1.011	0.995
12/31/2007	1.453	1.354	1.049	1.030	0.982	1.001	1.020	0.998	1.007	0.995	0.996
12/31/2008	1.300	1.268	1.088	1.019	1.019	0.980	0.995	0.992	1.005	1.002	1.003
12/31/2009	1.441	1.187	1.084	1.005	1.036	1.003	1.000	0.999	1.001	1.002	1.000
12/31/2010	1.279	1.336	1.094	1.016	0.973	0.975	0.996	0.994	0.995	0.999	1.000
12/31/2011	1.375	1.341	1.097	0.996	1.006	0.996	0.997	1.002	1.000	1.010	
12/31/2012	2.393	1.281	1.011	1.025	1.009	0.992	1.011	0.990	1.006		
12/31/2013	1.664	1.182	1.196	1.038	0.989	1.004	0.999	1.000			
12/31/2014	1.439	1.454	1.159	1.047	0.991	1.000	0.993				
12/31/2015	1.664	1.346	1.137	1.012	0.991	0.976					
12/31/2016	1.623	1.396	1.102	1.060	0.952						
12/31/2017	1.781	1.352	1.079	1.027							
12/31/2018	1.867	1.343	1.120								
12/31/2019	1.505	1.304									
12/31/2020	1.531										
3 Yr Mean	1.634	1.333	1.100	1.033	0.978	0.993	1.001	0.997	1.000	1.004	1.001
Best 3/5	1.645	1.347	1.120	1.037	0.990	0.996	0.997	0.998	1.002	1.001	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>			
12/31/2002	0.996	0.999	1.000	1.005	1.000	1.000	1.000	1.000			
12/31/2003	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2004	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	0.997	1.000									
12/31/2009	1.000										
3 Yr Mean	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	0.999	1.001	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>
12/31/2017					0.990	0.996	0.997	0.998	1.002	1.001	0.999
12/31/2018				1.037	0.990	0.996	0.997	0.998	1.002	1.001	0.999
12/31/2019			1.120	1.037	0.990	0.996	0.997	0.998	1.002	1.001	0.999
12/31/2020		1.347	1.120	1.037	0.990	0.996	0.997	0.998	1.002	1.001	0.999
12/31/2021	1.645	1.347	1.120	1.037	0.990	0.996	0.997	0.998	1.002	1.001	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	
12/31/2017	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	
12/31/2018	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.019	
12/31/2019	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.142	
12/31/2020	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.538	
12/31/2021	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.530	

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>
12/31/2002	7,959,547	21,289,827	36,739,665	55,304,757	63,957,024	70,976,624	73,951,905	73,927,323	75,011,299	75,888,957	75,782,428
12/31/2003	7,596,198	20,963,081	39,457,906	55,618,905	64,946,203	71,945,115	74,025,331	74,918,916	76,089,864	76,772,727	77,014,929
12/31/2004	5,923,546	17,035,136	34,211,365	47,645,873	57,555,835	63,142,930	64,992,905	65,630,720	67,066,047	67,648,079	67,591,094
12/31/2005	6,918,048	17,717,326	36,287,527	51,004,020	60,472,510	65,455,969	67,287,422	68,929,673	69,570,961	69,776,475	70,626,259
12/31/2006	6,734,572	19,086,964	37,608,328	51,429,041	60,599,827	64,586,282	67,704,234	69,070,776	69,562,353	69,653,253	69,731,286
12/31/2007	7,506,952	19,028,332	39,458,109	56,634,586	67,960,982	73,060,728	75,625,166	76,946,035	77,790,127	78,491,082	78,834,217
12/31/2008	7,533,342	22,354,156	41,812,516	62,380,865	75,090,688	81,666,161	85,688,287	86,506,020	87,387,824	87,664,151	87,672,126
12/31/2009	8,741,110	21,362,207	41,580,719	69,319,994	82,398,939	87,766,469	92,163,155	94,339,473	94,980,785	96,150,241	96,313,709
12/31/2010	7,270,156	23,763,040	49,126,310	66,735,828	80,705,902	85,808,065	89,832,010	91,252,881	91,199,243	91,402,947	91,743,139
12/31/2011	10,018,233	28,334,834	52,292,188	73,977,646	85,431,803	98,557,646	102,717,597	104,283,610	104,396,162	105,219,107	106,387,218
12/31/2012	8,002,801	23,342,813	46,089,010	64,302,826	78,117,562	83,641,384	87,633,634	88,851,133	89,716,550	90,473,938	
12/31/2013	8,832,109	26,854,247	49,686,236	69,812,144	81,564,119	87,940,534	90,395,881	91,483,633	92,361,797		
12/31/2014	11,729,786	29,397,812	57,970,954	81,701,081	92,189,529	96,944,931	100,121,403	101,933,646			
12/31/2015	8,411,628	25,129,473	47,113,290	67,108,161	80,647,062	88,072,643	91,858,094				
12/31/2016	10,699,611	27,972,188	49,991,814	72,358,744	84,457,524	94,096,399					
12/31/2017	9,314,630	29,491,080	53,069,375	73,905,625	91,190,706						
12/31/2018	9,828,025	26,643,569	52,277,599	77,765,814							
12/31/2019	10,840,378	28,437,097	57,390,463								
12/31/2020	10,206,358	22,928,631									
12/31/2021	9,551,400										
	<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>		
12/31/2002	76,232,362	76,601,175	76,866,675	76,962,425	77,110,401	77,327,241	77,305,942	77,314,886	77,232,674		
12/31/2003	77,447,880	77,497,827	77,503,369	77,208,499	77,231,021	77,250,242	77,302,374	77,218,267			
12/31/2004	67,629,854	67,654,165	67,685,360	67,674,826	67,697,430	67,707,852	67,731,887				
12/31/2005	70,624,244	71,633,604	71,973,503	72,022,776	72,274,055	72,305,014					
12/31/2006	69,738,341	69,886,840	69,962,629	69,954,290	69,906,850						
12/31/2007	79,023,292	79,044,744	79,131,619	79,085,742							
12/31/2008	88,374,325	88,717,539	89,126,588								
12/31/2009	96,735,742	96,736,060									
12/31/2010	91,502,089										

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

	Increments												
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2002	13,330,280	15,449,838	18,565,092	8,652,267	7,019,600	2,975,281	-24,582	1,083,976	877,658	-106,529	449,934	368,813	265,500
12/31/2003	13,366,883	18,494,825	16,160,999	9,327,298	6,998,912	2,080,216	893,585	1,170,948	682,863	242,202	432,951	49,947	5,542
12/31/2004	11,111,590	17,176,229	13,434,508	9,909,962	5,587,095	1,849,975	637,815	1,435,327	582,032	-56,985	38,760	24,311	31,195
12/31/2005	10,799,278	18,570,201	14,716,493	9,468,490	4,983,459	1,831,453	1,642,251	641,288	205,514	849,784	-2,015	1,009,360	339,899
12/31/2006	12,352,392	18,521,364	13,820,713	9,170,786	3,986,455	3,117,952	1,366,542	491,577	90,900	78,033	7,055	148,499	75,789
12/31/2007	11,521,380	20,429,777	17,176,477	11,326,396	5,099,746	2,564,438	1,320,869	844,092	700,955	343,135	189,075	21,452	86,875
12/31/2008	14,820,814	19,458,360	20,568,349	12,709,823	6,575,473	4,022,126	817,733	881,804	276,327	7,975	702,199	343,214	409,049
12/31/2009	12,621,097	20,218,512	27,739,275	13,078,945	5,367,530	4,396,686	2,176,318	641,312	1,169,456	163,468	422,033	318	
12/31/2010	16,492,884	25,363,270	17,609,518	13,970,074	5,102,163	4,023,945	1,420,871	-53,638	203,704	340,192	-241,050		
12/31/2011	18,316,601	23,957,354	21,685,458	11,454,157	13,125,843	4,159,951	1,566,013	112,552	822,945	1,168,111			
12/31/2012	15,340,012	22,746,197	18,213,816	13,814,736	5,523,822	3,992,250	1,217,499	865,417	757,388				
12/31/2013	18,022,138	22,831,989	20,125,908	11,751,975	6,376,415	2,455,347	1,087,752	878,164					
12/31/2014	17,668,026	28,573,142	23,730,127	10,488,448	4,755,402	3,176,472	1,812,243						
12/31/2015	16,717,845	21,983,817	19,994,871	13,538,901	7,425,581	3,785,451							
12/31/2016	17,272,577	22,019,626	22,366,930	12,098,780	9,638,875								
12/31/2017	20,176,450	23,578,295	20,836,250	17,285,081									
12/31/2018	16,815,544	25,634,030	25,488,215										
12/31/2019	17,596,719	28,953,366											
12/31/2020	12,722,273												

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>
12/31/2002	0.0633	0.0734	0.0882	0.0411	0.0334	0.0141	-0.0001	0.0052	0.0042	-0.0005	0.0021	0.0018	0.0013
12/31/2003	0.0678	0.0938	0.0820	0.0473	0.0355	0.0105	0.0045	0.0059	0.0035	0.0012	0.0022	0.0003	0.0000
12/31/2004	0.0564	0.0872	0.0682	0.0503	0.0284	0.0094	0.0032	0.0073	0.0030	-0.0003	0.0002	0.0001	0.0002
12/31/2005	0.0569	0.0978	0.0775	0.0499	0.0262	0.0096	0.0086	0.0034	0.0011	0.0045	0.0000	0.0053	0.0018
12/31/2006	0.0597	0.0896	0.0668	0.0443	0.0193	0.0151	0.0066	0.0024	0.0004	0.0004	0.0000	0.0007	0.0004
12/31/2007	0.0506	0.0898	0.0755	0.0498	0.0224	0.0113	0.0058	0.0037	0.0031	0.0015	0.0008	0.0001	0.0004
12/31/2008	0.0623	0.0818	0.0865	0.0534	0.0276	0.0169	0.0034	0.0037	0.0012	0.0000	0.0030	0.0014	0.0017
12/31/2009	0.0535	0.0857	0.1175	0.0554	0.0227	0.0186	0.0092	0.0027	0.0050	0.0007	0.0018	0.0000	
12/31/2010	0.0717	0.1103	0.0766	0.0607	0.0222	0.0175	0.0062	-0.0002	0.0009	0.0015	-0.0010		
12/31/2011	0.0695	0.0909	0.0823	0.0435	0.0498	0.0158	0.0059	0.0004	0.0031	0.0044			
12/31/2012	0.0662	0.0981	0.0786	0.0596	0.0238	0.0172	0.0053	0.0037	0.0033				
12/31/2013	0.0746	0.0945	0.0833	0.0486	0.0264	0.0102	0.0045	0.0036					
12/31/2014	0.0659	0.1066	0.0886	0.0391	0.0177	0.0119	0.0068						
12/31/2015	0.0668	0.0878	0.0798	0.0541	0.0297	0.0151							
12/31/2016	0.0634	0.0808	0.0821	0.0444	0.0354								
12/31/2017	0.0762	0.0890	0.0787	0.0653									
12/31/2018	0.0611	0.0931	0.0926										
12/31/2019	0.0618	0.1018											
12/31/2020	0.0518												

Best 3/5	0.0621	0.0900	0.0835	0.0490	0.0266	0.0143	0.0058	0.0022	0.0025	0.0012	0.0009	0.0007	0.0008
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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>
12/31/2002	83,990,354	93,743,681	97,270,373	100,186,382	101,020,475	101,346,000	101,630,656	101,557,913	102,164,682	102,716,593	102,637,045
12/31/2003	77,344,415	85,264,267	90,456,974	92,568,787	93,713,774	94,754,169	94,877,893	94,799,135	94,820,367	95,068,122	95,385,339
12/31/2004	95,579,155	105,985,406	105,185,802	107,424,157	108,486,904	107,915,405	108,018,692	108,272,749	108,886,766	108,925,906	109,247,718
12/31/2005	93,459,617	100,962,311	103,098,512	104,849,002	106,059,035	106,530,428	106,274,033	106,826,660	106,821,532	108,111,763	108,110,823
12/31/2006	95,495,861	102,781,201	104,882,283	106,618,104	108,988,966	110,128,837	111,936,350	111,943,842	112,586,314	113,035,471	113,116,523
12/31/2007	102,952,676	111,834,748	115,177,957	117,005,755	118,098,617	120,031,678	119,579,306	120,695,996	121,238,555	121,217,914	121,609,261
12/31/2008	106,868,392	115,182,773	118,112,566	120,933,295	122,693,367	122,933,171	123,277,669	124,006,649	124,543,209	125,572,936	126,361,510
12/31/2009	96,483,489	104,555,694	107,855,753	110,054,024	110,549,245	111,329,893	112,141,683	113,065,396	113,661,039	113,998,322	114,063,774
12/31/2010	103,987,997	112,962,924	115,461,260	117,197,697	117,839,200	118,198,895	118,760,337	119,146,530	119,203,710	119,284,857	119,545,996
12/31/2011	111,535,799	119,561,668	123,439,115	123,915,620	124,845,371	125,492,641	126,589,474	127,183,331	127,534,065	127,740,722	127,701,486
12/31/2012	103,491,977	111,279,655	115,116,991	117,171,543	118,283,767	119,828,947	120,803,705	121,138,483	121,661,161	121,961,794	
12/31/2013	97,257,132	107,119,274	111,324,603	113,231,286	113,793,740	114,613,312	115,686,133	116,724,668	117,380,186		
12/31/2014	100,433,417	111,684,526	116,171,365	120,953,229	122,488,233	123,746,161	124,896,201	125,353,679			
12/31/2015	98,377,790	111,241,806	117,992,957	121,336,547	122,093,937	123,985,638	124,932,178				
12/31/2016	102,115,851	114,880,966	120,966,737	122,826,602	125,134,031	127,343,285					
12/31/2017	109,371,637	123,826,015	129,957,703	131,490,247	134,414,729						
12/31/2018	111,099,575	126,116,901	133,297,831	134,726,421							
12/31/2019	111,762,388	124,822,116	129,417,395								
12/31/2020	99,574,838	110,434,132									
12/31/2021	104,111,720										

<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>
12/31/2002	102,754,159	103,098,152	103,526,024	103,358,462	103,391,443	103,517,814	103,596,970	103,588,871	103,568,633
12/31/2003	95,756,895	95,657,009	95,853,513	96,270,632	96,540,462	96,593,946	96,700,123	96,798,244	
12/31/2004	109,252,282	109,241,884	109,404,990	109,363,193	109,313,756	109,379,553	109,397,343		
12/31/2005	107,631,389	108,196,427	108,207,087	108,187,251	108,146,955	108,123,590			
12/31/2006	113,785,095	114,103,545	114,099,974	114,193,733	114,346,071				
12/31/2007	121,727,938	121,791,528	121,838,483	121,949,396					
12/31/2008	126,719,841	126,621,177	126,793,921						
12/31/2009	114,316,096	114,418,059							
12/31/2010	119,803,094								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.116	1.038	1.030	1.008	1.003	1.003	0.999	1.006	1.005	0.999	1.001
12/31/2003	1.102	1.061	1.023	1.012	1.011	1.001	0.999	1.000	1.003	1.003	1.004
12/31/2004	1.109	0.992	1.021	1.010	0.995	1.001	1.002	1.006	1.000	1.003	1.000
12/31/2005	1.080	1.021	1.017	1.012	1.004	0.998	1.005	1.000	1.012	1.000	0.996
12/31/2006	1.076	1.020	1.017	1.022	1.010	1.016	1.000	1.006	1.004	1.001	1.006
12/31/2007	1.086	1.030	1.016	1.009	1.016	0.996	1.009	1.004	1.000	1.003	1.001
12/31/2008	1.078	1.025	1.024	1.015	1.002	1.003	1.006	1.004	1.008	1.006	1.003
12/31/2009	1.084	1.032	1.020	1.004	1.007	1.007	1.008	1.005	1.003	1.001	1.002
12/31/2010	1.086	1.022	1.015	1.005	1.003	1.005	1.003	1.000	1.001	1.002	1.002
12/31/2011	1.072	1.032	1.004	1.008	1.005	1.009	1.005	1.003	1.002	1.000	
12/31/2012	1.075	1.034	1.018	1.009	1.013	1.008	1.003	1.004	1.002		
12/31/2013	1.101	1.039	1.017	1.005	1.007	1.009	1.009	1.006			
12/31/2014	1.112	1.040	1.041	1.013	1.010	1.009	1.004				
12/31/2015	1.131	1.061	1.028	1.006	1.015	1.008					
12/31/2016	1.125	1.053	1.015	1.019	1.018						
12/31/2017	1.132	1.050	1.012	1.022							
12/31/2018	1.135	1.057	1.011								
12/31/2019	1.117	1.037									
12/31/2020	1.109										
3 Yr Mean	1.120	1.048	1.013	1.016	1.014	1.009	1.005	1.004	1.002	1.001	1.002
Best 3/5	1.125	1.053	1.018	1.013	1.013	1.009	1.004	1.004	1.002	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>			
12/31/2002	1.003	1.004	0.998	1.000	1.001	1.001	1.000	1.000			
12/31/2003	0.999	1.002	1.004	1.003	1.001	1.001	1.001	1.001			
12/31/2004	1.000	1.001	1.000	1.000	1.001	1.000	1.001	1.001			
12/31/2005	1.005	1.000	1.000	1.000	1.000	1.001	1.001	1.001			
12/31/2006	1.003	1.000	1.001	1.001	1.000	1.001	1.001	1.001			
12/31/2007	1.001	1.000	1.001								
12/31/2008	0.999	1.001									
12/31/2009	1.001										
3 Yr Mean	1.000	1.000	1.001	1.000	1.001	1.001	1.001	1.000			
Best 3/5	1.002	1.000	1.001	1.000	1.001	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>
12/31/2017					1.013	1.009	1.004	1.004	1.002	1.002	1.002
12/31/2018				1.013	1.013	1.009	1.004	1.004	1.002	1.002	1.002
12/31/2019			1.018	1.013	1.013	1.009	1.004	1.004	1.002	1.002	1.002
12/31/2020		1.053	1.018	1.013	1.013	1.009	1.004	1.004	1.002	1.002	1.002
12/31/2021	1.125	1.053	1.018	1.013	1.013	1.009	1.004	1.004	1.002	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>	FACTORS	
12/31/2017	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.003	1.047	
12/31/2018	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.003	1.061	
12/31/2019	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.003	1.080	
12/31/2020	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.003	1.137	
12/31/2021	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.003	1.279	

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>
12/31/2002	17,244,233	20,186,752	19,694,175	20,398,546	20,917,713	21,484,857	21,597,887	22,024,569	22,067,179	22,203,062	22,204,756
12/31/2003	17,404,688	18,911,600	19,926,201	21,057,941	21,299,711	22,227,465	22,441,253	22,236,725	22,203,407	22,278,812	22,138,884
12/31/2004	18,066,296	21,689,500	23,128,944	23,294,820	23,385,611	23,092,130	22,926,254	23,023,735	22,975,497	22,784,785	22,863,357
12/31/2005	19,284,624	22,751,038	23,462,738	23,701,649	23,422,049	23,377,186	23,438,142	23,526,485	23,351,664	23,462,643	23,412,841
12/31/2006	23,939,555	25,407,439	25,301,698	25,823,503	25,332,800	25,348,243	25,475,092	25,666,929	25,788,834	25,974,405	25,892,559
12/31/2007	22,625,569	25,620,392	27,105,807	27,175,895	26,901,454	27,297,469	27,260,175	27,277,588	27,560,791	27,727,172	27,752,319
12/31/2008	25,153,897	27,163,434	28,273,346	27,864,452	28,059,556	27,901,387	27,738,601	27,824,186	28,007,889	28,116,338	28,167,162
12/31/2009	23,188,159	23,410,477	24,347,528	24,521,366	24,587,213	24,682,063	24,384,548	24,753,271	24,716,823	24,855,016	24,864,865
12/31/2010	21,744,117	22,804,970	24,010,605	24,313,860	24,246,807	24,512,638	24,541,216	24,763,584	24,830,828	24,805,714	24,911,537
12/31/2011	20,998,720	22,965,274	23,202,118	23,000,617	23,100,380	23,241,775	23,576,515	23,656,116	23,598,778	23,657,272	23,692,818
12/31/2012	20,595,202	22,292,611	23,615,670	23,718,118	23,939,300	24,024,998	24,123,077	24,247,649	24,367,345	24,355,980	
12/31/2013	20,043,758	21,133,675	22,044,041	21,914,167	21,990,804	21,751,635	21,885,711	22,039,049	22,111,685		
12/31/2014	24,489,728	27,233,408	27,628,134	28,250,693	28,667,965	28,819,288	28,777,196	28,854,267			
12/31/2015	24,790,394	27,932,209	28,619,815	29,222,667	29,271,815	29,668,329	29,787,149				
12/31/2016	23,560,524	26,720,457	28,309,520	28,213,800	29,109,688	29,332,142					
12/31/2017	24,124,025	28,209,310	29,341,993	30,474,660	30,896,140						
12/31/2018	25,875,664	28,658,417	32,560,411	33,399,001							
12/31/2019	23,002,919	26,120,369	26,779,191								
12/31/2020	17,218,903	19,592,719									
12/31/2021	18,093,709										

<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>
12/31/2002	22,277,981	22,307,915	22,161,428	22,131,929	22,116,358	21,960,424	21,947,736	21,947,736	21,848,310
12/31/2003	22,159,174	22,088,175	22,076,077	22,079,256	22,141,757	22,151,530	22,151,530	22,172,103	
12/31/2004	22,870,858	22,837,858	22,867,582	22,860,685	22,826,091	22,826,091	22,826,697		
12/31/2005	23,410,465	23,426,834	23,412,234	23,300,673	23,303,959	23,306,136			
12/31/2006	26,067,679	26,023,676	26,095,458	26,186,458	26,176,458				
12/31/2007	27,782,426	27,829,717	27,811,837	27,812,786					
12/31/2008	28,161,246	28,215,327	28,123,817						
12/31/2009	24,983,909	25,039,929							
12/31/2010	24,818,136								

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>
12/31/2002	1.171	0.976	1.036	1.025	1.027	1.005	1.020	1.002	1.006	1.000	1.003
12/31/2003	1.087	1.054	1.057	1.011	1.044	1.010	0.991	0.999	1.003	0.994	1.001
12/31/2004	1.201	1.066	1.007	1.004	0.987	0.993	1.004	0.998	0.992	1.003	1.000
12/31/2005	1.180	1.031	1.010	0.988	0.998	1.003	1.004	0.993	1.005	0.998	1.000
12/31/2006	1.061	0.996	1.021	0.981	1.001	1.005	1.008	1.005	1.007	0.997	1.007
12/31/2007	1.132	1.058	1.003	0.990	1.015	0.999	1.001	1.010	1.006	1.001	1.001
12/31/2008	1.080	1.041	0.986	1.007	0.994	0.994	1.003	1.007	1.004	1.002	1.000
12/31/2009	1.010	1.040	1.007	1.003	1.004	0.988	1.015	0.999	1.006	1.000	1.005
12/31/2010	1.049	1.053	1.013	0.997	1.011	1.001	1.009	1.003	0.999	1.004	0.996
12/31/2011	1.094	1.010	0.991	1.004	1.006	1.014	1.003	0.998	1.002	1.002	
12/31/2012	1.082	1.059	1.004	1.009	1.004	1.004	1.005	1.005	1.000		
12/31/2013	1.054	1.043	0.994	1.003	0.989	1.006	1.007	1.003			
12/31/2014	1.112	1.014	1.023	1.015	1.005	0.999	1.003				
12/31/2015	1.127	1.025	1.021	1.002	1.014	1.004					
12/31/2016	1.134	1.059	0.997	1.032	1.008						
12/31/2017	1.169	1.040	1.039	1.014							
12/31/2018	1.108	1.136	1.026								
12/31/2019	1.136	1.025									
12/31/2020	1.138										
3 Yr Mean	1.127	1.067	1.021	1.016	1.009	1.003	1.005	1.002	1.000	1.002	1.000
Best 3/5	1.136	1.041	1.023	1.011	1.006	1.005	1.005	1.002	1.002	1.002	1.002
A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.001	0.993	0.999	0.999	0.993	0.999	1.000	0.995			
12/31/2003	0.997	0.999	1.000	1.003	1.000	1.000	1.001	1.000			
12/31/2004	0.999	1.001	1.000	0.998	1.000	1.000	1.000	1.000			
12/31/2005	1.001	0.999	0.995	1.000	1.000	1.000	1.000	1.000			
12/31/2006	0.998	1.003	1.003	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.002	0.999	1.000								
12/31/2008	1.002	0.997									
12/31/2009	1.002										
3 Yr Mean	1.002	1.000	0.999	0.999	1.000	1.000	1.001	0.995			
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>
12/31/2017					1.006	1.005	1.005	1.002	1.002	1.002	1.002
12/31/2018				1.011	1.006	1.005	1.005	1.002	1.002	1.002	1.002
12/31/2019			1.023	1.011	1.006	1.005	1.005	1.002	1.002	1.002	1.002
12/31/2020		1.041	1.023	1.011	1.006	1.005	1.005	1.002	1.002	1.002	1.002
12/31/2021	1.136	1.041	1.023	1.011	1.006	1.005	1.005	1.002	1.002	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>	FACTORS	
12/31/2017	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026	
12/31/2018	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.038	
12/31/2019	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.061	
12/31/2020	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.105	
12/31/2021	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.255	

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>
12/31/2002	6,581,779	12,650,708	19,132,152	26,633,652	31,351,025	35,400,467	38,417,700	41,157,956	41,544,572	42,462,331	43,155,489
12/31/2003	7,005,475	11,414,665	18,948,404	25,827,631	28,600,275	31,271,168	31,621,268	32,698,509	33,680,486	34,614,437	35,771,498
12/31/2004	7,665,706	14,206,997	21,122,076	28,889,147	34,631,990	36,587,146	38,196,911	39,454,821	40,529,089	41,179,704	41,796,372
12/31/2005	6,789,692	13,002,085	20,346,631	26,216,377	31,142,171	34,929,393	37,558,679	39,676,336	40,587,290	41,836,951	42,939,278
12/31/2006	6,690,393	12,842,705	19,923,355	25,855,107	31,587,710	35,798,661	38,689,647	40,478,569	41,693,111	42,582,822	44,092,004
12/31/2007	7,345,268	13,050,193	22,038,448	28,312,820	32,698,185	35,978,217	38,324,667	40,600,138	42,989,966	44,915,555	44,759,578
12/31/2008	7,737,001	14,632,347	21,462,740	29,952,576	33,118,875	36,609,524	37,599,468	38,838,404	39,968,515	41,314,085	41,980,565
12/31/2009	7,996,861	13,836,297	20,629,046	30,218,981	33,690,906	35,372,805	36,828,642	39,274,166	39,354,001	40,438,878	40,800,390
12/31/2010	9,769,432	18,913,026	20,822,540	25,785,075	29,232,978	32,310,354	34,349,223	36,399,032	37,135,325	37,925,788	38,298,851
12/31/2011	8,783,686	14,894,512	22,552,561	28,227,290	29,558,806	31,754,544	33,480,909	34,731,069	35,861,258	36,767,923	37,002,138
12/31/2012	9,729,427	15,922,803	23,437,798	32,096,121	40,656,152	41,672,627	43,151,498	44,799,276	45,846,538	46,316,566	
12/31/2013	10,130,474	17,416,663	26,378,232	33,406,202	36,054,216	37,987,675	40,128,779	41,343,460	41,775,548		
12/31/2014	8,416,806	17,185,735	24,358,020	33,213,361	37,265,013	40,811,843	42,683,576	43,851,053			
12/31/2015	10,404,429	17,685,701	64,786,883	73,645,472	80,027,329	85,147,337	87,318,274				
12/31/2016	12,863,792	17,526,804	24,942,059	31,077,913	36,797,334	41,983,399					
12/31/2017	10,963,635	17,936,566	25,737,109	32,350,242	39,433,696						
12/31/2018	9,974,391	18,138,716	27,468,464	34,714,115							
12/31/2019	11,500,928	22,589,430	32,717,355								
12/31/2020	8,584,852	15,316,855									
12/31/2021	8,135,369										
	<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>		
12/31/2002	43,616,082	43,675,657	44,772,376	44,721,860	44,781,164	44,953,897	45,203,744	45,617,231	45,684,969		
12/31/2003	36,817,175	37,486,985	37,726,454	38,613,380	38,867,452	39,237,609	39,331,059	39,385,117			
12/31/2004	42,214,579	42,407,163	44,137,053	44,515,353	44,905,754	45,339,929	45,215,866				
12/31/2005	42,802,659	44,263,725	44,351,704	44,428,098	44,631,123	44,108,014					
12/31/2006	45,003,965	45,758,352	46,248,252	46,714,985	47,003,301						
12/31/2007	45,447,676	45,973,345	45,880,623	45,754,017							
12/31/2008	42,414,516	42,685,979	42,885,217								
12/31/2009	41,755,694	42,282,281									
12/31/2010	38,648,890										

Premises / Operations (Subline Code 334)
Manufacturers and Contractors
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>
12/31/2002	6,068,929	6,481,444	7,501,500	4,717,373	4,049,442	3,017,233	2,740,256	386,616	917,759	693,158	460,593	59,575	1,096,719
12/31/2003	4,409,190	7,533,739	6,879,227	2,772,644	2,670,893	350,100	1,077,241	981,977	933,951	1,157,061	1,045,677	669,810	239,469
12/31/2004	6,541,291	6,915,079	7,767,071	5,742,843	1,955,156	1,609,765	1,257,910	1,074,268	650,615	616,668	418,207	192,584	1,729,890
12/31/2005	6,212,393	7,344,546	5,869,746	4,925,794	3,787,222	2,629,286	2,117,657	910,954	1,249,661	1,102,327	-136,619	1,461,066	87,979
12/31/2006	6,152,312	7,080,650	5,931,752	5,732,603	4,210,951	2,890,986	1,788,922	1,214,542	889,711	1,509,182	911,961	754,387	489,900
12/31/2007	5,704,925	8,988,255	6,274,372	4,385,365	3,280,032	2,346,450	2,275,471	2,389,828	1,925,589	-155,977	688,098	525,669	-92,722
12/31/2008	6,895,346	6,830,393	8,489,836	3,166,299	3,490,649	989,944	1,238,936	1,130,111	1,345,570	666,480	433,951	271,463	199,238
12/31/2009	5,839,436	6,792,749	9,589,935	3,471,925	1,681,899	1,455,837	2,445,524	79,835	1,084,877	361,512	955,304	526,587	
12/31/2010	9,143,594	1,909,514	4,962,535	3,447,903	3,077,376	2,038,869	2,049,809	736,293	790,463	373,063	350,039		
12/31/2011	6,110,826	7,658,049	5,674,729	1,331,516	2,195,738	1,726,365	1,250,160	1,130,189	906,665	234,215			
12/31/2012	6,193,376	7,514,995	8,658,323	8,560,031	1,016,475	1,478,871	1,647,778	1,047,262	470,028				
12/31/2013	7,286,189	8,961,569	7,027,970	2,648,014	1,933,459	2,141,104	1,214,681	432,088					
12/31/2014	8,768,929	7,172,285	8,855,341	4,051,652	3,546,830	1,871,733	1,167,477						
12/31/2015	7,281,272	47,101,182	8,858,589	6,381,857	5,120,008	2,170,937							
12/31/2016	4,663,012	7,415,255	6,135,854	5,719,421	5,186,065								
12/31/2017	6,972,931	7,800,543	6,613,133	7,083,454									
12/31/2018	8,164,325	9,329,748	7,245,651										
12/31/2019	11,088,502	10,127,925											
12/31/2020	6,732,003												

	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>	
12/31/2002	0.0452	0.0482	0.0558	0.0351	0.0301	0.0225	0.0204	0.0029	0.0068	0.0052	0.0034	0.0004	0.0082	
12/31/2003	0.0355	0.0606	0.0553	0.0223	0.0215	0.0028	0.0087	0.0079	0.0075	0.0093	0.0084	0.0054	0.0019	
12/31/2004	0.0459	0.0485	0.0545	0.0403	0.0137	0.0113	0.0088	0.0075	0.0046	0.0043	0.0029	0.0014	0.0121	
12/31/2005	0.0453	0.0536	0.0428	0.0360	0.0276	0.0192	0.0155	0.0066	0.0091	0.0080	-0.0010	0.0107	0.0006	
12/31/2006	0.0421	0.0484	0.0406	0.0392	0.0288	0.0198	0.0122	0.0083	0.0061	0.0103	0.0062	0.0052	0.0034	
12/31/2007	0.0364	0.0574	0.0400	0.0280	0.0209	0.0150	0.0145	0.0153	0.0123	-0.0010	0.0044	0.0034	-0.0006	
12/31/2008	0.0421	0.0417	0.0518	0.0193	0.0213	0.0060	0.0076	0.0069	0.0082	0.0041	0.0026	0.0017	0.0012	
12/31/2009	0.0393	0.0457	0.0645	0.0233	0.0113	0.0098	0.0164	0.0005	0.0073	0.0024	0.0064	0.0035		
12/31/2010	0.0570	0.0119	0.0310	0.0215	0.0192	0.0127	0.0128	0.0046	0.0049	0.0023	0.0022			
12/31/2011	0.0376	0.0471	0.0349	0.0082	0.0135	0.0106	0.0077	0.0069	0.0056	0.0014				
12/31/2012	0.0376	0.0456	0.0526	0.0520	0.0062	0.0090	0.0100	0.0064	0.0029					
12/31/2013	0.0463	0.0569	0.0446	0.0168	0.0123	0.0136	0.0077	0.0027						
12/31/2014	0.0507	0.0415	0.0512	0.0234	0.0205	0.0108	0.0068							
12/31/2015	0.0422	0.2729	0.0513	0.0370	0.0297	0.0126								
12/31/2016	0.0263	0.0419	0.0346	0.0323	0.0293									
12/31/2017	0.0354	0.0396	0.0336	0.0360										
12/31/2018	0.0415	0.0474	0.0368											
12/31/2019	0.0556	0.0508												
12/31/2020	0.0399													

Best 3/5	0.0389	0.0467	0.0409	0.0306	0.0207	0.0113	0.0085	0.0046	0.0059	0.0020	0.0044	0.0040	0.0017
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Premises / Operations (Subline Code 334)
Manufacturers and Contractors
Full Coverage
Multistate
Fringe Coverage - Occurrence
Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2002	12,509,116	15,738,627	16,897,216	17,956,688	17,986,298	18,341,689	18,402,280	18,316,363	18,493,573	18,161,554	18,017,952
12/31/2003	11,125,664	12,599,768	15,726,452	17,603,536	18,701,978	17,314,329	16,700,325	16,817,923	16,598,700	16,749,205	16,926,161
12/31/2004	15,383,656	22,453,070	24,543,833	25,954,236	25,321,275	25,064,867	24,685,049	25,091,217	25,113,928	25,032,393	24,935,418
12/31/2005	17,691,029	22,831,028	26,010,853	25,888,630	24,761,788	24,935,540	25,443,402	25,538,378	25,427,260	25,199,992	25,215,702
12/31/2006	17,651,555	21,749,010	23,123,144	24,092,895	23,422,284	23,137,475	23,184,556	23,439,192	23,413,234	23,500,872	23,359,676
12/31/2007	16,914,827	21,386,102	21,863,875	22,044,755	21,629,819	21,634,529	21,678,046	21,378,810	21,385,771	21,400,944	21,430,803
12/31/2008	15,197,012	16,958,846	18,890,954	19,718,804	19,346,664	19,358,236	18,929,317	18,738,287	18,743,339	18,681,423	18,654,083
12/31/2009	13,960,311	16,332,566	17,463,809	17,455,410	17,699,577	17,095,652	17,133,930	16,979,456	17,054,449	17,048,388	17,300,443
12/31/2010	13,181,309	15,069,352	15,697,266	16,033,907	15,148,425	15,454,440	15,487,066	15,364,221	15,469,603	15,475,550	15,528,936
12/31/2011	8,946,624	10,562,291	10,896,447	10,628,884	11,349,022	11,260,072	11,368,395	11,388,932	11,318,792	11,313,574	11,344,217
12/31/2012	5,462,156	7,569,677	7,845,237	8,377,246	8,324,192	8,530,426	8,476,934	8,817,370	8,812,558	8,842,631	
12/31/2013	5,772,872	7,482,910	8,214,168	8,996,905	9,245,072	9,231,813	9,255,724	9,230,556	9,202,741		
12/31/2014	6,551,572	8,493,157	9,619,471	9,985,599	9,840,593	9,942,276	9,794,338	9,644,894			
12/31/2015	7,143,119	8,910,603	10,555,349	11,135,068	11,341,921	11,301,176	11,016,202				
12/31/2016	5,654,841	7,850,761	8,086,569	9,023,539	9,122,529	9,455,947					
12/31/2017	6,766,799	9,445,549	10,645,332	11,554,041	12,198,191						
12/31/2018	6,864,352	8,434,004	9,738,907	9,463,396							
12/31/2019	5,130,726	5,949,328	6,745,269								
12/31/2020	5,406,888	7,149,358									
12/31/2021	5,807,964										

<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>
12/31/2002	18,122,602	18,041,423	18,077,139	18,029,744	18,029,744	18,029,744	18,237,576	18,237,576	18,237,576
12/31/2003	16,661,886	16,753,854	16,770,086	16,769,354	16,879,354	17,153,216	17,157,874	17,181,662	
12/31/2004	25,039,218	24,934,218	24,934,218	24,934,218	24,933,893	24,933,518	24,931,838		
12/31/2005	25,017,465	24,971,055	24,973,546	25,073,371	25,068,871	25,068,871			
12/31/2006	23,240,423	23,241,131	23,511,984	23,531,984	23,531,768				
12/31/2007	21,550,103	21,599,103	21,649,794	21,599,769					
12/31/2008	18,748,254	18,800,678	18,800,678						
12/31/2009	17,372,939	17,400,332							
12/31/2010	15,410,603								

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>
12/31/2002	1.258	1.074	1.063	1.002	1.020	1.003	0.995	1.010	0.982	0.992	1.006
12/31/2003	1.132	1.248	1.119	1.062	0.926	0.965	1.007	0.987	1.009	1.011	0.984
12/31/2004	1.460	1.093	1.057	0.976	0.990	0.985	1.016	1.001	0.997	0.996	1.004
12/31/2005	1.291	1.139	0.995	0.956	1.007	1.020	1.004	0.996	0.991	1.001	0.992
12/31/2006	1.232	1.063	1.042	0.972	0.988	1.002	1.011	0.999	1.004	0.994	0.995
12/31/2007	1.264	1.022	1.008	0.981	1.000	1.002	0.986	1.000	1.001	1.001	1.006
12/31/2008	1.116	1.114	1.044	0.981	1.001	0.978	0.990	1.000	0.997	0.999	1.005
12/31/2009	1.170	1.069	1.000	1.014	0.966	1.002	0.991	1.004	1.000	1.015	1.004
12/31/2010	1.143	1.042	1.021	0.945	1.020	1.002	0.992	1.007	1.000	1.003	0.992
12/31/2011	1.181	1.032	0.975	1.068	0.992	1.010	1.002	0.994	1.000	1.003	
12/31/2012	1.386	1.036	1.068	0.994	1.025	0.994	1.040	0.999	1.003		
12/31/2013	1.296	1.098	1.095	1.028	0.999	1.003	0.997	0.997			
12/31/2014	1.296	1.133	1.038	0.985	1.010	0.985	0.985				
12/31/2015	1.247	1.185	1.055	1.019	0.996	0.975					
12/31/2016	1.388	1.030	1.116	1.011	1.037						
12/31/2017	1.396	1.127	1.085	1.056							
12/31/2018	1.229	1.155	0.972								
12/31/2019	1.160	1.134									
12/31/2020	1.322										
3 Yr Mean	1.237	1.139	1.058	1.029	1.014	0.988	1.007	0.997	1.001	1.007	1.000
Best 3/5	1.313	1.139	1.059	1.019	1.011	0.994	0.997	1.000	1.000	1.002	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>			
12/31/2002	0.996	1.002	0.997	1.000	1.000	1.012	1.000	1.000			
12/31/2003	1.006	1.001	1.000	1.007	1.016	1.000	1.001	1.000			
12/31/2004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2005	0.998	1.000	1.004	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.012	1.001	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.002	1.002	0.998								
12/31/2008	1.003	1.000									
12/31/2009	1.002										
3 Yr Mean	1.002	1.005	1.001	1.000	1.005	1.004	1.001	1.000			
Best 3/5	1.001	1.001	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>
12/31/2017					1.011	0.994	0.997	1.000	1.000	1.002	1.001
12/31/2018				1.019	1.011	0.994	0.997	1.000	1.000	1.002	1.001
12/31/2019			1.059	1.019	1.011	0.994	0.997	1.000	1.000	1.002	1.001
12/31/2020		1.139	1.059	1.019	1.011	0.994	0.997	1.000	1.000	1.002	1.001
12/31/2021	1.313	1.139	1.059	1.019	1.011	0.994	0.997	1.000	1.000	1.002	1.001
	<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
12/31/2017	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.007
12/31/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.026
12/31/2019	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.087
12/31/2020	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.238
12/31/2021	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.625

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>
12/31/2002	3,290,847	5,435,789	7,321,070	9,772,659	10,470,542	11,158,611	12,050,336	12,531,171	12,601,241	12,569,432	12,634,980
12/31/2003	3,177,192	3,839,151	6,621,379	9,092,640	11,472,624	14,150,885	14,145,456	14,653,892	15,537,757	15,934,229	16,149,839
12/31/2004	3,407,552	7,077,005	13,025,652	18,953,292	26,672,011	29,008,750	25,749,818	26,696,270	26,920,201	28,213,451	28,256,112
12/31/2005	3,782,072	7,312,055	11,958,827	15,153,230	18,946,327	20,202,177	20,124,723	20,642,072	22,307,251	22,667,059	22,786,994
12/31/2006	2,927,716	7,012,140	11,499,154	14,138,847	16,181,321	17,878,510	18,954,391	19,743,060	19,619,210	19,617,965	19,674,857
12/31/2007	4,371,660	7,287,845	12,231,337	14,466,014	15,414,305	16,471,260	16,719,409	16,791,581	16,950,135	16,927,895	16,578,855
12/31/2008	3,914,352	7,363,439	9,278,350	13,540,170	16,352,419	17,378,494	18,576,579	18,831,845	19,438,308	19,451,339	19,470,807
12/31/2009	6,987,523	7,023,805	12,231,573	14,904,040	16,733,861	17,489,614	17,932,896	18,649,815	19,521,320	19,903,580	20,139,572
12/31/2010	3,793,169	6,617,284	10,031,581	12,791,538	13,764,121	14,603,951	15,334,733	14,991,655	15,014,194	15,056,123	15,063,150
12/31/2011	1,412,737	4,050,806	11,016,827	13,591,813	16,036,894	17,342,433	18,858,930	19,343,887	19,510,111	19,426,795	19,427,320
12/31/2012	1,031,638	3,024,341	8,621,130	10,764,418	10,628,819	11,834,030	11,869,464	11,987,227	11,577,884	12,596,932	
12/31/2013	2,469,708	6,559,714	8,530,035	10,555,608	14,586,716	15,086,114	15,847,737	18,251,791	18,931,117		
12/31/2014	1,348,182	3,439,769	7,397,433	11,909,461	13,516,282	13,972,161	14,310,032	14,319,919			
12/31/2015	997,761	4,332,277	7,531,762	8,984,036	9,821,310	10,563,674	10,801,990				
12/31/2016	2,897,199	5,582,294	8,258,267	10,032,310	10,806,172	11,641,805					
12/31/2017	1,933,183	5,830,819	8,535,804	10,869,820	14,195,845						
12/31/2018	1,179,518	2,763,967	3,968,188	5,354,889							
12/31/2019	668,648	1,689,489	3,598,155								
12/31/2020	744,911	2,880,278									
12/31/2021	1,037,576										
	<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>		
12/31/2002	12,723,571	12,847,684	12,918,321	12,932,118	12,930,412	12,930,412	12,930,412	12,930,412	12,930,412		
12/31/2003	16,467,694	16,475,077	16,493,073	16,503,521	16,710,697	16,715,080	16,715,080	16,715,080			
12/31/2004	28,074,088	28,680,492	28,681,195	28,681,195	28,682,548	28,682,548	28,682,548	28,674,716			
12/31/2005	22,801,910	22,773,254	22,794,058	22,842,748	22,833,715	22,520,019					
12/31/2006	19,678,467	19,681,981	19,963,804	20,004,272	20,004,488						
12/31/2007	16,618,380	16,712,917	16,824,640	16,760,908							
12/31/2008	19,544,926	19,561,422	19,561,422								
12/31/2009	20,159,467	20,245,890									
12/31/2010	15,062,373										

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>
12/31/2002	2,144,942	1,885,281	2,451,589	697,883	688,069	891,725	480,835	70,070	-31,809	65,548	88,591	124,113	70,637
12/31/2003	661,959	2,782,228	2,471,261	2,379,984	2,678,261	-5,429	508,436	883,865	396,472	215,610	317,855	7,383	17,996
12/31/2004	3,669,453	5,948,647	5,927,640	7,718,719	2,336,739	-3,258,932	946,452	223,931	1,293,250	42,661	-182,024	606,404	703
12/31/2005	3,529,983	4,646,772	3,194,403	3,793,097	1,255,850	-77,454	517,349	1,665,179	359,808	119,935	14,916	-28,656	20,804
12/31/2006	4,084,424	4,487,014	2,639,693	2,042,474	1,697,189	1,075,881	788,669	-123,850	-1,245	56,892	3,610	3,514	281,823
12/31/2007	2,916,185	4,943,492	2,234,677	948,291	1,056,955	248,149	72,172	158,554	-22,240	-349,040	39,525	94,537	111,723
12/31/2008	3,449,087	1,914,911	4,261,820	2,812,249	1,026,075	1,198,085	255,266	606,463	13,031	19,468	74,119	16,496	0
12/31/2009	36,282	5,207,768	2,672,467	1,829,821	755,753	443,282	716,919	871,505	382,260	235,992	19,895	86,423	
12/31/2010	2,824,115	3,414,297	2,759,957	972,583	839,830	730,782	-343,078	22,539	41,929	7,027	-777		
12/31/2011	2,638,069	6,966,021	2,574,986	2,445,081	1,305,539	1,516,497	484,957	166,224	-83,316	525			
12/31/2012	1,992,703	5,596,789	2,143,288	-135,599	1,205,211	35,434	117,763	-409,343	1,019,048				
12/31/2013	4,090,006	1,970,321	2,025,573	4,031,108	499,398	761,623	2,404,054	679,326					
12/31/2014	2,091,587	3,957,664	4,512,028	1,606,821	455,879	337,871	9,887						
12/31/2015	3,334,516	3,199,485	1,452,274	837,274	742,364	238,316							
12/31/2016	2,685,095	2,675,973	1,774,043	773,862	835,633								
12/31/2017	3,897,636	2,704,985	2,334,016	3,326,025									
12/31/2018	1,584,449	1,204,221	1,386,701										
12/31/2019	1,020,841	1,908,666											
12/31/2020	2,135,367												

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>
12/31/2002	0.0768	0.0675	0.0878	0.0250	0.0246	0.0319	0.0172	0.0025	-0.0011	0.0023	0.0032	0.0044	0.0025
12/31/2003	0.0246	0.1033	0.0917	0.0883	0.0994	-0.0002	0.0189	0.0328	0.0147	0.0080	0.0118	0.0003	0.0007
12/31/2004	0.0952	0.1544	0.1539	0.2003	0.0607	-0.0846	0.0246	0.0058	0.0336	0.0011	-0.0047	0.0157	0.0000
12/31/2005	0.0868	0.1142	0.0785	0.0932	0.0309	-0.0019	0.0127	0.0409	0.0088	0.0029	0.0004	-0.0007	0.0005
12/31/2006	0.1007	0.1106	0.0651	0.0503	0.0418	0.0265	0.0194	-0.0031	0.0000	0.0014	0.0001	0.0001	0.0069
12/31/2007	0.0907	0.1538	0.0695	0.0295	0.0329	0.0077	0.0022	0.0049	-0.0007	-0.0109	0.0012	0.0029	0.0035
12/31/2008	0.1095	0.0608	0.1353	0.0893	0.0326	0.0380	0.0081	0.0193	0.0004	0.0006	0.0024	0.0005	0.0000
12/31/2009	0.0014	0.2015	0.1034	0.0708	0.0292	0.0171	0.0277	0.0337	0.0148	0.0091	0.0008	0.0033	
12/31/2010	0.1174	0.1419	0.1147	0.0404	0.0349	0.0304	-0.0143	0.0009	0.0017	0.0003	0.0000		
12/31/2011	0.1399	0.3693	0.1365	0.1296	0.0692	0.0804	0.0257	0.0088	-0.0044	0.0000			
12/31/2012	0.1380	0.3877	0.1485	-0.0094	0.0835	0.0025	0.0082	-0.0284	0.0706				
12/31/2013	0.2900	0.1397	0.1436	0.2858	0.0354	0.0540	0.1705	0.0482					
12/31/2014	0.1204	0.2279	0.2598	0.0925	0.0263	0.0195	0.0006						
12/31/2015	0.1650	0.1583	0.0718	0.0414	0.0367	0.0118							
12/31/2016	0.1516	0.1511	0.1002	0.0437	0.0472								
12/31/2017	0.1903	0.1320	0.1139	0.1624									
12/31/2018	0.1056	0.0803	0.0925										
12/31/2019	0.0872	0.1630											
12/31/2020	0.1357												

Best 3/5	0.1310	0.1471	0.1022	0.0995	0.0398	0.0284	0.0115	0.0145	0.0056	0.0003	0.0007	0.0012	0.0013
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MISSOURI

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	1.426	1.224	0.9009	1.244	1,800,000
27 to 39 Months	1.197	1.116	0.9095	1.123	2,200,000
39 to 51 Months	1.059	0.994	0.8812	1.002	2,700,000
51 to 63 Months	1.009	1.060	0.8484	1.052	3,300,000
63 to 75 Months	0.998	0.985	0.8381	0.987	4,000,000
75 to 87 Months	0.996	1.009	0.8149	1.007	4,800,000
87 to 99 Months	0.999	1.004	0.7724	1.003	5,900,000
99 to 111 Months	0.998	1.004	0.7407	1.002	7,100,000
111 to 123 Months	0.999	1.001	0.6990	1.000	8,700,000
123 to 135 Months	1.000	1.000	0.6585	1.000	10,600,000
135 to 147 Months	1.000	1.000	0.5964	1.000	12,900,000
147 to 159 Months	1.001	1.000	0.5246	1.000	15,700,000
159 to 171 Months	1.000	1.000	0.4608	1.000	19,100,000
171 to 183 Months	1.000	1.000	0.3862	1.000	23,300,000
183 to 195 Months	1.001	1.000	0.3146	1.001	28,400,000
195 to 207 Months	1.001	1.000	0.2793	1.001	34,600,000
207 to 219 Months	1.001	1.000	0.2201	1.001	42,300,000
219 to 231 Months	1.001	1.000	0.1293	1.001	51,700,000
231 to 243 Months	1.001	1.000	0.0439	1.001	63,100,000
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
12/31/2019			1.002	1.052	0.987	1.007	1.003	1.002	1.000	1.000	1.000
12/31/2020		1.123	1.002	1.052	0.987	1.007	1.003	1.002	1.000	1.000	1.000
12/31/2021	1.244	1.123	1.002	1.052	0.987	1.007	1.003	1.002	1.000	1.000	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2019	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.062
12/31/2020	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.193
12/31/2021	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.485

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

MISSOURI

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	0.0549	0.0461	0.9009	0.0470	1,800,000
27 to 39 Months	0.0712	0.0364	0.9095	0.0395	2,200,000
39 to 51 Months	0.0504	0.0327	0.8812	0.0348	2,700,000
51 to 63 Months	0.0279	0.0331	0.8484	0.0323	3,300,000
63 to 75 Months	0.0106	0.0230	0.8381	0.0210	4,000,000
75 to 87 Months	0.0073	0.0043	0.8149	0.0049	4,800,000
87 to 99 Months	0.0040	0.0043	0.7724	0.0042	5,900,000
99 to 111 Months	0.0019	0.0044	0.7407	0.0038	7,100,000
111 to 123 Months	0.0014	0.0043	0.6990	0.0034	8,700,000
123 to 135 Months	0.0018	0.0000	0.6585	0.0006	10,600,000
135 to 147 Months	0.0006	0.0006	0.5964	0.0006	12,900,000
147 to 159 Months	0.0008	-0.0008	0.5246	0.0000	15,700,000
159 to 171 Months	0.0006	0.0000	0.4608	0.0003	19,100,000
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>
	0.192	0.145	0.106	0.071	0.039	0.018	0.013
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.009	0.005	0.002	0.001	0.000	0.000	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	2,260,449	19,347,340	0.106	2,048,883	4,309,332
12/31/2020	1,084,559	10,905,951	0.145	1,585,725	2,670,284
12/31/2021	512,378	12,202,605	0.192	2,347,781	2,860,159

Deductible Coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	136,002	1,241,899	0.106	131,517	267,519
12/31/2020	29,013	721,870	0.145	104,960	133,973
12/31/2021	3,561	824,870	0.192	158,705	162,266

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

MISSOURI

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	1.168	1.060	0.6529	1.097	1,200,000
27 to 39 Months	1.076	1.086	0.6331	1.082	1,300,000
39 to 51 Months	1.037	1.068	0.5262	1.053	1,500,000
51 to 63 Months	1.011	1.053	0.5424	1.034	1,700,000
63 to 75 Months	1.009	0.979	0.5034	0.994	1,900,000
75 to 87 Months	1.007	1.004	0.4623	1.006	2,200,000
87 to 99 Months	1.007	1.000	0.4115	1.004	2,400,000
99 to 111 Months	1.006	1.000	0.3717	1.004	2,800,000
111 to 123 Months	1.003	1.000	0.3693	1.002	3,100,000
123 to 135 Months	1.002	1.000	0.3735	1.001	3,500,000
135 to 147 Months	1.004	1.000	0.3341	1.003	4,000,000
147 to 159 Months	1.002	1.000	0.3044	1.001	4,500,000
159 to 171 Months	1.000	1.000	0.2655	1.000	5,100,000
171 to 183 Months	1.001	1.000	0.2270	1.001	5,700,000
183 to 195 Months	1.003	1.000	0.1711	1.002	6,500,000
195 to 207 Months	1.002	1.000	0.1308	1.002	7,300,000
207 to 219 Months	1.000	1.000	0.1030	1.000	8,300,000
219 to 231 Months	1.000	1.000	0.0650	1.000	9,400,000
231 to 243 Months	1.000	1.000	0.0246	1.000	10,700,000
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
12/31/2019			1.053	1.034	0.994	1.006	1.004	1.004	1.002	1.001	1.003
12/31/2020		1.082	1.053	1.034	0.994	1.006	1.004	1.004	1.002	1.001	1.003
12/31/2021	1.097	1.082	1.053	1.034	0.994	1.006	1.004	1.004	1.002	1.001	1.003
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2019	1.001	1.000	1.001	1.002	1.002	1.000	1.000	1.000	1.001		1.111
12/31/2020	1.001	1.000	1.001	1.002	1.002	1.000	1.000	1.000	1.001		1.203
12/31/2021	1.001	1.000	1.001	1.002	1.002	1.000	1.000	1.000	1.001		1.320

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

MISSOURI

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	0.0799	0.0791	0.6529	0.0794	1,200,000
27 to 39 Months	0.0800	0.0686	0.6331	0.0728	1,300,000
39 to 51 Months	0.0657	0.0213	0.5262	0.0423	1,500,000
51 to 63 Months	0.0402	0.0429	0.5424	0.0417	1,700,000
63 to 75 Months	0.0251	0.0009	0.5034	0.0129	1,900,000
75 to 87 Months	0.0140	0.0012	0.4623	0.0081	2,200,000
87 to 99 Months	0.0169	0.0000	0.4115	0.0099	2,400,000
99 to 111 Months	0.0132	0.0000	0.3717	0.0083	2,800,000
111 to 123 Months	0.0107	0.0000	0.3693	0.0067	3,100,000
123 to 135 Months	0.0078	0.0000	0.3735	0.0049	3,500,000
135 to 147 Months	0.0090	0.0000	0.3341	0.0060	4,000,000
147 to 159 Months	-0.0012	0.0000	0.3044	-0.0008	4,500,000
159 to 171 Months	0.0028	0.0000	0.2655	0.0021	5,100,000
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>
	0.294	0.215	0.142	0.100	0.058	0.045	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>
	0.027	0.019	0.012	0.007	0.001	0.002	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	631,577	1,825,352	0.142	259,383	890,960
12/31/2020	274,801	1,093,682	0.215	235,032	509,833
12/31/2021	148,918	1,946,819	0.294	572,949	721,867

Deductible Coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	1,178	347,858	0.142	49,431	50,609
12/31/2020	50,488	112,806	0.215	24,242	74,730
12/31/2021	936	92,306	0.294	27,166	28,102

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

MISSOURI

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	0.1430
27 to 39 Months	0.1492
39 to 51 Months	0.1417
51 to 63 Months	0.1068
63 to 75 Months	0.0336
75 to 87 Months	0.0700
87 to 99 Months	0.0471
99 to 111 Months	0.0245
111 to 123 Months	0.0110
123 to 135 Months	0.0123
135 to 147 Months	0.0017
147 to 159 Months	0.0146
159 to 171 Months	0.0077
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>
	0.763	0.620	0.471	0.329	0.223	0.189	0.119
<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>
	0.072	0.047	0.036	0.024	0.022	0.008	0.000

Full coverage

A.Y.E	Reported ALAE as of 3/31/2022	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2019	15,089	233,871	0.471	110,153	125,242
12/31/2020	70,406	113,955	0.620	70,675	141,081
12/31/2021	61,775	273,920	0.763	209,056	270,831

(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
 MISSOURI
 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>
12/31/2002	2,354,703	2,205,356	2,406,314	3,355,631	2,998,646	3,182,994	3,015,976	2,923,654	2,878,345	2,878,073	2,842,004
12/31/2003	3,211,925	3,477,002	4,790,506	4,902,482	4,988,752	4,820,585	4,808,211	4,778,734	4,780,159	4,765,159	4,785,159
12/31/2004	3,205,599	4,446,737	4,364,116	4,384,565	4,449,544	4,228,821	4,277,918	4,281,896	4,282,040	4,262,040	4,255,971
12/31/2005	3,315,506	3,682,910	4,415,703	3,961,436	4,275,670	4,180,211	4,035,943	4,110,295	4,110,295	4,105,295	4,266,297
12/31/2006	4,436,732	4,734,060	4,357,216	4,500,008	4,361,621	4,502,096	4,420,204	4,322,704	4,348,361	4,240,493	4,318,626
12/31/2007	4,522,413	5,691,502	6,219,703	6,270,546	5,838,138	5,938,120	5,935,107	5,777,309	5,817,308	5,762,558	5,762,558
12/31/2008	5,137,519	6,249,024	6,527,940	6,486,171	6,433,866	6,340,743	6,196,683	6,113,267	6,111,586	6,118,586	6,218,586
12/31/2009	5,483,913	5,728,338	5,681,707	5,496,218	5,260,897	5,312,185	5,351,943	5,292,576	5,325,753	5,338,039	5,338,039
12/31/2010	6,005,449	7,523,848	7,267,265	7,346,889	7,551,377	7,431,531	7,454,606	7,297,919	7,333,594	7,503,593	7,503,593
12/31/2011	5,572,678	6,543,592	7,295,665	7,204,047	7,206,524	7,644,475	7,707,939	7,776,484	7,610,505	7,601,484	7,601,485
12/31/2012	4,912,734	5,120,482	5,256,432	5,295,871	5,241,999	5,229,903	5,290,000	5,255,630	5,256,640	5,229,140	
12/31/2013	6,144,054	7,259,561	7,466,495	7,467,523	7,519,493	7,225,392	7,174,181	7,245,832	7,458,597		
12/31/2014	5,182,994	6,481,900	7,482,848	7,234,250	7,307,042	7,490,968	7,558,926	7,834,307			
12/31/2015	4,816,277	5,489,835	6,105,925	6,082,898	6,475,493	6,418,609	6,531,170				
12/31/2016	4,480,368	5,135,568	5,624,719	5,946,486	6,921,220	6,695,264					
12/31/2017	5,027,937	5,991,643	6,648,075	6,436,146	7,105,331						
12/31/2018	5,156,157	6,875,051	7,748,827	7,892,676							
12/31/2019	6,548,045	9,248,213	10,420,564								
12/31/2020	4,655,160	5,167,094									
12/31/2021	4,653,863										

<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>
12/31/2002	2,834,504	2,834,504	2,894,504	2,894,504	2,894,504	2,894,504	2,894,504	2,894,504	2,894,504
12/31/2003	4,785,159	4,785,159	4,785,159	4,785,159	4,785,159	4,785,159	4,785,159	4,785,159	
12/31/2004	4,255,971	4,255,971	4,255,971	4,255,971	4,255,971	4,255,971	4,255,971		
12/31/2005	4,365,295	4,365,295	4,365,295	4,365,295	4,365,295	4,365,295			
12/31/2006	4,320,126	4,220,126	4,413,126	4,413,127	4,413,126				
12/31/2007	5,770,058	5,882,558	5,882,558	5,882,558					
12/31/2008	6,218,586	6,218,586	6,218,586						
12/31/2009	5,338,039	5,338,039							
12/31/2010	7,503,593								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 MISSOURI
 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
12/31/2002	0.937	1.091	1.395	0.894	1.061	0.948	0.969	0.985	1.000	0.987	0.997
12/31/2003	1.083	1.378	1.023	1.018	0.966	0.997	0.994	1.000	0.997	1.004	1.000
12/31/2004	1.387	0.981	1.005	1.015	0.950	1.012	1.001	1.000	0.995	0.999	1.000
12/31/2005	1.111	1.199	0.897	1.079	0.978	0.965	1.018	1.000	0.999	1.039	1.023
12/31/2006	1.067	0.920	1.033	0.969	1.032	0.982	0.978	1.006	0.975	1.018	1.000
12/31/2007	1.259	1.093	1.008	0.931	1.017	0.999	0.973	1.007	0.991	1.000	1.001
12/31/2008	1.216	1.045	0.994	0.992	0.986	0.977	0.987	1.000	1.001	1.016	1.000
12/31/2009	1.045	0.992	0.967	0.957	1.010	1.007	0.989	1.006	1.002	1.000	1.000
12/31/2010	1.253	0.966	1.011	1.028	0.984	1.003	0.979	1.005	1.023	1.000	1.000
12/31/2011	1.174	1.115	0.987	1.000	1.061	1.008	1.009	0.979	0.999	1.000	
12/31/2012	1.042	1.027	1.008	0.990	0.998	1.011	0.994	1.000	0.995		
12/31/2013	1.182	1.029	1.000	1.007	0.961	0.993	1.010	1.029			
12/31/2014	1.251	1.154	0.967	1.010	1.025	1.009	1.036				
12/31/2015	1.140	1.112	0.996	1.065	0.991	1.018					
12/31/2016	1.146	1.095	1.057	1.164	0.967						
12/31/2017	1.192	1.110	0.968	1.104							
12/31/2018	1.333	1.127	1.019								
12/31/2019	1.412	1.127									
12/31/2020	1.110										
3 Yr Mean	1.285	1.121	1.015	1.111	0.994	1.007	1.013	1.003	1.006	1.000	1.000
Best 3/5	1.224	1.116	0.994	1.060	0.985	1.009	1.004	1.004	1.001	1.000	1.000
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2002	1.000	1.021	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	0.977	1.046	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.019	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.006	1.015	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2017					0.985	1.009	1.004	1.004	1.001	1.000	1.000
12/31/2018				1.060	0.985	1.009	1.004	1.004	1.001	1.000	1.000
12/31/2019			0.994	1.060	0.985	1.009	1.004	1.004	1.001	1.000	1.000
12/31/2020		1.116	0.994	1.060	0.985	1.009	1.004	1.004	1.001	1.000	1.000
12/31/2021	1.224	1.116	0.994	1.060	0.985	1.009	1.004	1.004	1.001	1.000	1.000
A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.063	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.057	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.179	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.443	

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
 MISSOURI
 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>
12/31/2002	354,067	399,383	586,386	832,150	870,639	997,561	1,008,323	1,040,023	1,030,077	1,030,347	1,030,669
12/31/2003	398,907	455,856	795,843	1,086,133	1,344,287	1,322,520	1,441,481	1,484,631	1,563,647	1,581,877	1,590,672
12/31/2004	368,435	667,468	913,199	1,190,706	1,346,433	1,425,236	1,470,619	1,485,874	1,469,071	1,461,912	1,462,454
12/31/2005	336,564	537,061	899,464	1,124,447	1,217,422	1,227,358	1,299,063	1,412,849	1,412,851	1,412,851	1,769,992
12/31/2006	271,083	648,546	1,219,108	1,568,248	1,659,710	1,754,298	1,828,702	1,830,674	1,922,759	1,942,885	2,094,633
12/31/2007	210,324	573,686	1,328,258	1,827,019	2,141,422	2,329,413	2,679,948	2,696,593	2,716,642	2,697,502	2,697,329
12/31/2008	121,301	458,612	1,293,492	1,550,692	1,878,435	2,068,788	1,999,945	1,925,491	1,939,378	1,939,378	1,939,378
12/31/2009	336,910	676,136	988,046	1,253,930	1,494,338	1,745,513	1,648,041	1,666,120	1,619,378	1,725,482	1,729,090
12/31/2010	293,868	859,929	1,466,234	2,119,805	2,559,983	2,906,984	3,037,391	3,033,045	3,205,294	3,623,701	3,553,699
12/31/2011	531,748	1,214,586	1,971,345	2,331,377	2,548,163	2,819,274	2,933,429	2,981,933	2,962,529	2,946,217	2,946,185
12/31/2012	378,806	870,374	1,298,585	1,874,116	2,169,423	2,338,178	2,325,907	2,369,875	2,367,503	2,326,602	
12/31/2013	518,571	1,279,626	2,457,658	3,297,603	3,916,676	4,349,664	4,304,983	4,614,099	4,810,661		
12/31/2014	672,090	1,576,488	2,655,438	2,997,257	3,247,331	3,475,077	3,620,523	3,687,832			
12/31/2015	523,454	1,026,356	1,445,417	1,984,349	2,272,522	2,413,215	2,466,169				
12/31/2016	911,858	1,125,489	1,507,656	1,880,462	2,244,556	2,777,737					
12/31/2017	526,586	1,281,008	1,715,334	1,989,342	2,469,037						
12/31/2018	457,339	1,203,845	1,821,640	2,385,966							
12/31/2019	549,385	1,284,252	1,980,084								
12/31/2020	360,673	899,808									
12/31/2021	447,176										

<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>
12/31/2002	1,019,660	1,019,660	1,019,660	1,019,660	1,019,660	1,019,660	1,019,660	1,019,660	1,019,660
12/31/2003	1,590,672	1,590,672	1,590,672	1,590,672	1,590,672	1,590,672	1,590,672	1,590,672	
12/31/2004	1,462,454	1,462,454	1,462,454	1,462,454	1,462,454	1,462,454	1,462,454		
12/31/2005	1,692,065	1,679,719	1,679,719	1,679,719	1,679,719	1,679,719			
12/31/2006	2,094,995	2,092,261	2,093,026	2,093,026	2,093,026				
12/31/2007	2,697,202	2,697,203	2,697,198	2,697,173					
12/31/2008	1,984,407	1,984,732	1,984,732						
12/31/2009	1,741,619	1,716,667							
12/31/2010	3,553,699								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 MISSOURI
 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>
12/31/2002	45,316	187,003	245,764	38,489	126,922	10,762	31,700	-9,946	270	322	-11,009	0	0
12/31/2003	56,949	339,987	290,290	258,154	-21,767	118,961	43,150	79,016	18,230	8,795	0	0	0
12/31/2004	299,033	245,731	277,507	155,727	78,803	45,383	15,255	-16,803	-7,159	542	0	0	0
12/31/2005	200,497	362,403	224,983	92,975	9,936	71,705	113,786	2	0	357,141	-77,927	-12,346	0
12/31/2006	377,463	570,562	349,140	91,462	94,588	74,404	1,972	92,085	20,126	151,748	362	-2,734	765
12/31/2007	363,362	754,572	498,761	314,403	187,991	350,535	16,645	20,049	-19,140	-173	-127	1	-5
12/31/2008	337,311	834,880	257,200	327,743	190,353	-68,843	-74,454	13,887	0	0	45,029	325	0
12/31/2009	339,226	311,910	265,884	240,408	251,175	-97,472	18,079	-46,742	106,104	3,608	12,529	-24,952	
12/31/2010	566,061	606,305	653,571	440,178	347,001	130,407	-4,346	172,249	418,407	-70,002	0		
12/31/2011	682,838	756,759	360,032	216,786	271,111	114,155	48,504	-19,404	-16,312	-32			
12/31/2012	491,568	428,211	575,531	295,307	168,755	-12,271	43,968	-2,372	-40,901				
12/31/2013	761,055	1,178,032	839,945	619,073	432,988	-44,681	309,116	196,562					
12/31/2014	904,398	1,078,950	341,819	250,074	227,746	145,446	67,309						
12/31/2015	502,902	419,061	538,932	288,173	140,693	52,954							
12/31/2016	213,631	382,167	372,806	364,094	533,181								
12/31/2017	754,422	434,326	274,008	479,695									
12/31/2018	746,506	617,795	564,326										
12/31/2019	734,867	695,832											
12/31/2020	539,135												

	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>
12/31/2002	0.0103	0.0425	0.0558	0.0087	0.0288	0.0024	0.0072	-0.0023	0.0001	0.0001	-0.0025	0.0000	0.0000
12/31/2003	0.0089	0.0530	0.0453	0.0403	-0.0034	0.0186	0.0067	0.0123	0.0028	0.0014	0.0000	0.0000	0.0000
12/31/2004	0.0510	0.0419	0.0474	0.0266	0.0134	0.0077	0.0026	-0.0029	-0.0012	0.0001	0.0000	0.0000	0.0000
12/31/2005	0.0305	0.0552	0.0342	0.0142	0.0015	0.0109	0.0173	0.0000	0.0000	0.0544	-0.0119	-0.0019	0.0000
12/31/2006	0.0586	0.0886	0.0542	0.0142	0.0147	0.0116	0.0003	0.0143	0.0031	0.0236	0.0001	-0.0004	0.0001
12/31/2007	0.0411	0.0853	0.0564	0.0356	0.0213	0.0396	0.0019	0.0023	-0.0022	0.0000	0.0000	0.0000	0.0000
12/31/2008	0.0379	0.0938	0.0289	0.0368	0.0214	-0.0077	-0.0084	0.0016	0.0000	0.0000	0.0051	0.0000	0.0000
12/31/2009	0.0455	0.0418	0.0356	0.0322	0.0337	-0.0131	0.0024	-0.0063	0.0142	0.0005	0.0017	-0.0033	
12/31/2010	0.0494	0.0529	0.0571	0.0384	0.0303	0.0114	-0.0004	0.0150	0.0365	-0.0061	0.0000		
12/31/2011	0.0558	0.0619	0.0294	0.0177	0.0222	0.0093	0.0040	-0.0016	-0.0013	0.0000			
12/31/2012	0.0499	0.0435	0.0584	0.0300	0.0171	-0.0012	0.0045	-0.0002	-0.0042				
12/31/2013	0.0647	0.1001	0.0714	0.0526	0.0368	-0.0038	0.0263	0.0167					
12/31/2014	0.0603	0.0719	0.0228	0.0167	0.0152	0.0097	0.0045						
12/31/2015	0.0454	0.0378	0.0486	0.0260	0.0127	0.0048							
12/31/2016	0.0190	0.0340	0.0332	0.0324	0.0475								
12/31/2017	0.0644	0.0371	0.0234	0.0409									
12/31/2018	0.0551	0.0456	0.0416										
12/31/2019	0.0362	0.0343											
12/31/2020	0.0469												

Best 3/5	0.0461	0.0364	0.0327	0.0331	0.0230	0.0043	0.0043	0.0044	0.0043	0.0000	0.0006	-0.0008	0.0000
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 MISSOURI
 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>
12/31/2002	242,849	276,647	283,549	275,201	267,905	269,405	269,405	269,405	269,334	269,334	269,334
12/31/2003	472,383	448,001	521,381	475,171	469,123	393,947	383,947	383,947	383,872	383,872	383,872
12/31/2004	247,579	222,954	270,141	252,547	244,867	229,867	299,867	299,867	299,867	299,867	299,867
12/31/2005	251,672	396,798	315,761	335,005	425,028	434,732	461,896	457,896	457,896	411,896	411,896
12/31/2006	527,815	645,160	621,720	651,414	646,663	627,656	627,656	627,656	627,656	627,656	627,656
12/31/2007	386,595	405,643	424,864	429,864	441,568	631,568	631,568	634,068	634,068	634,068	634,068
12/31/2008	564,722	540,529	512,057	500,419	496,775	480,819	582,234	582,234	582,234	582,234	582,234
12/31/2009	803,134	755,678	718,512	671,305	713,993	753,371	753,374	753,374	753,371	753,371	753,371
12/31/2010	604,009	567,525	760,276	705,536	676,830	671,136	671,136	671,136	671,136	671,136	671,136
12/31/2011	633,743	586,760	568,805	551,485	644,585	634,788	642,133	637,133	637,133	662,133	662,133
12/31/2012	483,632	508,284	499,257	541,757	511,757	506,757	506,757	506,757	506,757	506,757	
12/31/2013	414,823	456,442	414,192	406,592	532,580	513,170	512,580	512,580	512,580		
12/31/2014	558,113	535,738	495,357	550,235	665,130	643,231	658,879	658,879			
12/31/2015	497,483	594,320	762,849	785,179	750,174	735,169					
12/31/2016	525,960	424,954	525,365	542,171	510,879	510,879					
12/31/2017	488,513	620,019	647,571	687,968	684,223						
12/31/2018	602,300	637,378	493,186	708,186							
12/31/2019	998,158	986,117	963,611								
12/31/2020	657,211	744,547									
12/31/2021	1,124,064										

<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>
12/31/2002	269,334	269,334	269,334	269,334	269,334	269,334	269,334	269,334	269,334
12/31/2003	384,372	384,372	384,372	384,372	384,372	384,372	384,372	384,372	
12/31/2004	299,867	299,867	299,867	299,867	299,867	299,867	299,867		
12/31/2005	411,896	411,896	411,896	414,422	414,422	414,422			
12/31/2006	627,656	627,656	627,656	627,656	627,656				
12/31/2007	634,068	634,068	634,068	634,068					
12/31/2008	582,234	582,234	582,234						
12/31/2009	753,371	753,371							
12/31/2010	671,136								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 MISSOURI
 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>
12/31/2002	1.139	1.025	0.971	0.973	1.006	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	0.948	1.164	0.911	0.987	0.840	0.975	1.000	1.000	1.000	1.000	1.001
12/31/2004	0.901	1.212	0.935	0.970	0.939	1.305	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.577	0.796	1.061	1.269	1.023	1.062	0.991	1.000	0.900	1.000	1.000
12/31/2006	1.222	0.964	1.048	0.993	0.971	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.049	1.047	1.012	1.027	1.430	1.000	1.004	1.000	1.000	1.000	1.000
12/31/2008	0.957	0.947	0.977	0.993	0.968	1.211	1.000	1.000	1.000	1.000	1.000
12/31/2009	0.941	0.951	0.934	1.064	1.055	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.940	1.340	0.928	0.959	0.992	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	0.926	0.969	0.970	1.169	0.985	1.012	0.992	1.000	1.039	1.000	
12/31/2012	1.051	0.982	1.085	0.945	0.990	1.000	1.000	1.000	1.000		
12/31/2013	1.100	0.907	0.982	1.310	0.964	0.999	1.000	1.000			
12/31/2014	0.960	0.925	1.111	1.209	0.967	1.024	1.000				
12/31/2015	1.195	1.284	1.029	0.955	0.980	1.000					
12/31/2016	0.808	1.236	1.032	0.942	1.000						
12/31/2017	1.269	1.044	1.062	0.995							
12/31/2018	1.058	0.774	1.436								
12/31/2019	0.988	0.977									
12/31/2020	1.133										
3 Yr Mean	1.060	0.932	1.177	0.964	0.982	1.008	1.000	1.000	1.013	1.000	1.000
Best 3/5	1.060	1.086	1.068	1.053	0.979	1.004	1.000	1.000	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>			
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	1.006	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	Development From										
A.Y.E.	<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>
12/31/2017					0.979	1.004	1.000	1.000	1.000	1.000	1.000
12/31/2018				1.053	0.979	1.004	1.000	1.000	1.000	1.000	1.000
12/31/2019			1.068	1.053	0.979	1.004	1.000	1.000	1.000	1.000	1.000
12/31/2020		1.086	1.068	1.053	0.979	1.004	1.000	1.000	1.000	1.000	1.000
12/31/2021	1.060	1.086	1.068	1.053	0.979	1.004	1.000	1.000	1.000	1.000	1.000
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/244</u>		FACTORS
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.983
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.035
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.105
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.200
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.272

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
 MISSOURI
 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>
12/31/2002	10,198	16,495	32,067	35,456	38,984	40,171	113,379	113,379	113,379	113,379	113,379
12/31/2003	39,130	63,844	64,877	262,602	287,763	295,759	299,820	299,820	308,884	308,884	308,884
12/31/2004	19,131	22,821	45,336	59,250	77,317	71,925	84,768	84,768	84,768	84,768	84,768
12/31/2005	16,568	25,727	46,032	83,148	150,267	154,150	189,426	216,436	237,066	234,521	234,521
12/31/2006	17,282	51,865	137,261	208,213	207,568	207,592	207,592	207,592	207,592	207,592	207,592
12/31/2007	142,722	177,824	197,902	230,630	290,399	346,127	346,127	346,172	346,172	346,172	346,172
12/31/2008	59,282	117,774	189,572	194,401	198,045	213,414	213,414	219,928	219,928	219,928	219,928
12/31/2009	96,016	123,481	179,153	205,987	179,034	227,059	227,059	227,320	228,487	228,487	274,793
12/31/2010	528,056	126,858	180,564	189,651	204,836	204,836	204,836	204,836	204,836	204,836	204,836
12/31/2011	87,521	154,758	205,976	213,314	297,028	291,120	293,620	291,120	291,120	316,120	316,120
12/31/2012	85,799	137,938	140,140	158,681	172,412	172,412	172,412	172,412	172,412	172,412	
12/31/2013	18,604	81,199	136,531	105,069	122,973	123,383	123,383	123,383	122,740		
12/31/2014	54,813	122,865	178,470	229,012	255,569	258,122	362,830	362,830			
12/31/2015	42,171	101,499	141,656	152,684	164,805	139,805	139,805				
12/31/2016	123,442	169,620	295,340	429,571	489,636	498,782					
12/31/2017	36,734	425,374	548,733	319,578	397,567						
12/31/2018	167,371	179,138	222,612	229,876							
12/31/2019	35,714	69,769	76,222								
12/31/2020	28,430	198,328									
12/31/2021	139,849										

<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>
12/31/2002	113,501	113,501	113,501	113,501	113,389	113,389	113,389	113,389	113389
12/31/2003	308,884	308,884	308,884	308,884	308,884	308,884	308,884	308884	
12/31/2004	84,768	84,768	84,768	84,768	84,768	84,768	84768		
12/31/2005	234,521	234,521	234,521	234,521	234,521	234521			
12/31/2006	207,592	207,592	207,592	207,592	207592				
12/31/2007	346,172	346,172	346,172	346172					
12/31/2008	221,493	221,493	221493						
12/31/2009	274,793	274793							
12/31/2010	204,836								

Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 MISSOURI
 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>
12/31/2002	6,297	15,572	3,389	3,528	1,187	73,208	0	0	0	0	122	0	0
12/31/2003	24,714	1,033	197,725	25,161	7,996	4,061	0	9,064	0	0	0	0	0
12/31/2004	3,690	22,515	13,914	18,067	-5,392	12,843	0	0	0	0	0	0	0
12/31/2005	9,159	20,305	37,116	67,119	3,883	35,276	27,010	20,630	-2,545	0	0	0	0
12/31/2006	34,583	85,396	70,952	-645	24	0	0	0	0	0	0	0	0
12/31/2007	35,102	20,078	32,728	59,769	55,728	0	45	0	0	0	0	0	0
12/31/2008	58,492	71,798	4,829	3,644	15,369	0	6,514	0	0	0	1,565	0	0
12/31/2009	27,465	55,672	26,834	-26,953	48,025	0	261	1,167	0	46,306	0	0	0
12/31/2010	-401,198	53,706	9,087	15,185	0	0	0	0	0	0	0	0	0
12/31/2011	67,237	51,218	7,338	83,714	-5,908	2,500	-2,500	0	25,000	0	0	0	0
12/31/2012	52,139	2,202	18,541	13,731	0	0	0	0	0	0	0	0	0
12/31/2013	62,595	55,332	-31,462	17,904	410	0	0	-643	0	0	0	0	0
12/31/2014	68,052	55,605	50,542	26,557	2,553	104,708	0	0	0	0	0	0	0
12/31/2015	59,328	40,157	11,028	12,121	-25,000	0	0	0	0	0	0	0	0
12/31/2016	46,178	125,720	134,231	60,065	9,146	0	0	0	0	0	0	0	0
12/31/2017	388,640	123,359	-229,155	77,989	0	0	0	0	0	0	0	0	0
12/31/2018	11,767	43,474	7,264	0	0	0	0	0	0	0	0	0	0
12/31/2019	34,055	6,453	0	0	0	0	0	0	0	0	0	0	0
12/31/2020	169,898	0	0	0	0	0	0	0	0	0	0	0	0

Incremental Percentages														
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>	
12/31/2002	0.0234	0.0578	0.0126	0.0131	0.0044	0.2718	0.0000	0.0000	0.0000	0.0000	0.0005	0.0000	0.0000	
12/31/2003	0.0643	0.0027	0.5144	0.0655	0.0208	0.0106	0.0000	0.0236	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2004	0.0123	0.0751	0.0464	0.0603	-0.0180	0.0428	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2005	0.0216	0.0479	0.0875	0.1583	0.0092	0.0832	0.0637	0.0487	-0.0060	0.0000	0.0000	0.0000	0.0000	
12/31/2006	0.0257	0.0636	0.0528	-0.0005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2007	0.0284	0.0162	0.0264	0.0483	0.0450	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2008	0.0594	0.0729	0.0049	0.0037	0.0156	0.0000	0.0066	0.0000	0.0000	0.0000	0.0016	0.0000	0.0000	
12/31/2009	0.0275	0.0557	0.0268	-0.0269	0.0480	0.0000	0.0003	0.0012	0.0000	0.0463	0.0000	0.0000	0.0000	
12/31/2010	-0.3624	0.0485	0.0082	0.0137	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2011	0.0951	0.0724	0.0104	0.1184	-0.0084	0.0035	-0.0035	0.0000	0.0354	0.0000				
12/31/2012	0.1021	0.0043	0.0363	0.0269	0.0000	0.0000	0.0000	0.0000	0.0000					
12/31/2013	0.0678	0.0600	-0.0341	0.0194	0.0004	0.0000	0.0000	-0.0007						
12/31/2014	0.0649	0.0530	0.0482	0.0253	0.0024	0.0998	0.0000							
12/31/2015	0.0490	0.0332	0.0091	0.0100	-0.0207	0.0000								
12/31/2016	0.0745	0.2029	0.2167	0.0970	0.0148									
12/31/2017	0.4188	0.1329	-0.2469	0.0840										
12/31/2018	0.0108	0.0398	0.0066											
12/31/2019	0.0250	0.0047												
12/31/2020	0.1379													

Best 3/5	0.0791	0.0686	0.0213	0.0429	0.0009	0.0012	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
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Premises / Operations (Subline Code 334)
 Owners, Landlords and Tenants
 Full Coverage
 Multistate
 Bodily Injury - Occurrence
 Incurred Accident Year Basic Limits Loss Development Excluding ALAE

\$100,000 Basic Limit Losses as of :

<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>
12/31/2002	162,308,253	205,185,080	248,571,650	266,649,497	263,877,908	260,717,131	257,652,904	257,067,558	256,353,845	256,551,916	256,567,376
12/31/2003	173,790,953	241,660,129	283,751,649	283,258,979	277,678,137	273,561,254	269,575,498	268,002,061	267,599,630	267,807,355	267,902,863
12/31/2004	199,309,646	268,111,585	296,312,931	301,715,788	296,154,388	292,465,669	290,787,186	289,422,950	289,180,454	288,779,827	289,096,877
12/31/2005	216,745,364	271,601,717	307,049,442	311,789,393	305,553,093	301,989,751	298,319,133	297,174,634	296,670,537	296,586,973	296,388,843
12/31/2006	214,537,719	270,593,884	299,716,413	301,662,697	296,625,039	291,165,794	288,934,223	286,672,656	286,069,004	285,268,545	285,386,505
12/31/2007	250,681,028	312,468,199	344,772,034	350,841,527	340,974,788	336,129,376	333,140,842	332,736,025	331,820,658	331,579,433	331,487,923
12/31/2008	249,416,571	310,425,475	342,721,377	344,014,870	337,852,836	332,598,114	330,226,488	328,087,369	327,565,507	327,006,564	327,181,369
12/31/2009	263,268,319	336,777,537	370,013,647	373,660,615	366,254,242	363,117,760	359,579,684	357,722,994	356,789,911	356,780,577	356,791,408
12/31/2010	288,961,145	361,565,759	397,655,616	400,702,606	393,222,587	390,489,294	388,160,945	386,350,655	386,164,350	385,798,557	385,786,248
12/31/2011	293,894,582	375,826,726	414,275,742	416,642,786	408,303,354	404,180,853	400,299,571	400,365,523	399,974,129	399,501,561	400,132,205
12/31/2012	240,192,896	313,007,228	343,343,379	347,627,657	346,167,600	343,506,757	343,127,880	343,026,736	342,266,715	342,087,912	
12/31/2013	270,407,962	339,988,078	377,239,292	392,373,632	396,041,840	396,241,375	395,476,100	394,601,848	393,969,847		
12/31/2014	271,687,913	354,285,319	415,985,330	442,544,826	445,980,129	445,214,756	443,052,288	442,139,958			
12/31/2015	260,393,412	356,327,146	430,193,365	455,622,262	457,746,751	456,165,615	453,903,487				
12/31/2016	242,821,114	351,882,446	425,771,654	451,142,879	455,673,733	455,891,539					
12/31/2017	268,248,180	389,503,059	471,852,148	499,849,544	504,502,383						
12/31/2018	306,963,086	426,344,330	500,872,338	525,336,849							
12/31/2019	299,147,076	407,947,982	477,684,538								
12/31/2020	180,608,771	260,267,741									
12/31/2021	223,723,259										

<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>
12/31/2002	256,149,970	256,442,214	256,559,034	256,835,929	256,780,929	257,047,929	257,221,760	257,314,989	257,647,882
12/31/2003	267,670,542	267,350,533	267,260,913	267,153,684	267,372,448	267,713,445	268,058,357	268,466,185	
12/31/2004	289,277,386	289,265,125	289,367,568	289,073,896	289,591,972	289,735,965	289,943,426		
12/31/2005	296,548,440	296,549,922	296,327,009	296,569,727	296,537,794	296,778,123			
12/31/2006	284,905,045	284,725,077	285,907,551	286,135,102	286,516,886				
12/31/2007	331,564,375	331,978,853	332,152,791	332,187,861					
12/31/2008	327,526,638	328,153,951	328,274,858						
12/31/2009	357,033,301	357,354,779							
12/31/2010	385,297,616								

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>
12/31/2002	1.264	1.211	1.073	0.990	0.988	0.988	0.998	0.997	1.001	1.000	0.998
12/31/2003	1.391	1.174	0.998	0.980	0.985	0.985	0.994	0.998	1.001	1.000	0.999
12/31/2004	1.345	1.105	1.018	0.982	0.988	0.994	0.995	0.999	0.999	1.001	1.001
12/31/2005	1.253	1.131	1.015	0.980	0.988	0.988	0.996	0.998	1.000	0.999	1.001
12/31/2006	1.261	1.108	1.006	0.983	0.982	0.992	0.992	0.998	0.997	1.000	0.998
12/31/2007	1.246	1.103	1.018	0.972	0.986	0.991	0.999	0.997	0.999	1.000	1.000
12/31/2008	1.245	1.104	1.004	0.982	0.984	0.993	0.994	0.998	0.998	1.001	1.001
12/31/2009	1.279	1.099	1.010	0.980	0.991	0.990	0.995	0.997	1.000	1.000	1.001
12/31/2010	1.251	1.100	1.008	0.981	0.993	0.994	0.995	1.000	0.999	1.000	0.999
12/31/2011	1.279	1.102	1.006	0.980	0.990	0.990	1.000	0.999	0.999	1.002	
12/31/2012	1.303	1.097	1.012	0.996	0.992	0.999	1.000	0.998	0.999		
12/31/2013	1.257	1.110	1.040	1.009	1.001	0.998	0.998	0.998			
12/31/2014	1.304	1.174	1.064	1.008	0.998	0.995	0.998				
12/31/2015	1.368	1.207	1.059	1.005	0.997	0.995					
12/31/2016	1.449	1.210	1.060	1.010	1.000						
12/31/2017	1.452	1.211	1.059	1.009							
12/31/2018	1.389	1.175	1.049								
12/31/2019	1.364	1.171									
12/31/2020	1.441										
3 Yr Mean	1.398	1.186	1.056	1.008	0.998	0.996	0.999	0.998	0.999	1.001	1.000
Best 3/5	1.426	1.197	1.059	1.009	0.998	0.996	0.999	0.998	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>			
12/31/2002	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.001			
12/31/2003	0.999	1.000	1.000	1.000	1.001	1.001	1.002	1.001			
12/31/2004	1.000	1.000	0.999	1.002	1.000	1.001	1.001	1.001			
12/31/2005	1.000	0.999	1.001	1.000	1.001	1.001	1.001	1.001			
12/31/2006	0.999	1.004	1.001	1.001	1.001	1.001	1.001	1.001			
12/31/2007	1.001	1.001	1.000								
12/31/2008	1.002	1.000									
12/31/2009	1.001										
3 Yr Mean	1.001	1.002	1.001	1.001	<i>1.001</i>	<i>1.001</i>	<i>1.001</i>	<i>1.001</i>			
Best 3/5	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001			
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>
12/31/2017					0.998	0.996	0.999	0.998	0.999	1.000	1.000
12/31/2018				1.009	0.998	0.996	0.999	0.998	0.999	1.000	1.000
12/31/2019			1.059	1.009	0.998	0.996	0.999	0.998	0.999	1.000	1.000
12/31/2020		1.197	1.059	1.009	0.998	0.996	0.999	0.998	0.999	1.000	1.000
12/31/2021	1.426	1.197	1.059	1.009	0.998	0.996	0.999	0.998	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>243/241</u>		FACTORS
12/31/2017	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.000
12/31/2018	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.009
12/31/2019	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.069
12/31/2020	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.279
12/31/2021	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.824

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>
12/31/2002	10,297,300	14,231,166	16,249,380	17,058,394	18,492,252	17,551,352	17,478,770	17,468,673	17,283,135	17,283,135	17,333,135
12/31/2003	10,951,315	18,946,310	17,167,018	20,058,660	19,553,552	18,758,775	18,256,870	18,115,381	18,083,558	18,072,681	18,189,530
12/31/2004	16,181,010	18,039,312	22,595,634	22,495,351	20,340,927	19,566,007	19,222,881	19,179,893	19,142,685	19,109,161	19,139,160
12/31/2005	13,466,390	17,730,401	18,739,137	17,500,077	16,728,223	16,434,221	16,313,419	16,290,956	16,122,906	16,234,730	16,239,730
12/31/2006	13,668,918	17,519,402	20,999,869	21,716,375	20,126,545	20,444,991	20,318,386	20,330,954	20,395,737	20,483,547	20,483,550
12/31/2007	14,842,037	18,448,220	21,053,029	21,033,245	20,906,612	20,425,808	20,302,225	20,445,221	20,424,694	20,304,946	20,256,390
12/31/2008	15,417,484	19,702,072	19,749,463	19,679,342	20,125,122	19,824,188	19,932,050	19,901,250	19,734,562	19,792,681	19,743,177
12/31/2009	12,860,453	14,872,904	17,619,196	18,168,633	18,041,986	18,162,224	18,055,220	18,014,481	18,037,606	18,064,825	18,127,574
12/31/2010	10,831,913	13,178,856	15,823,947	15,918,134	15,522,316	15,062,361	14,899,348	14,708,080	14,705,180	14,725,708	14,725,708
12/31/2011	11,216,566	14,252,184	16,350,253	17,300,588	17,162,377	17,057,826	17,171,737	17,116,273	17,105,260	17,004,926	17,054,926
12/31/2012	9,753,787	13,342,373	13,751,560	14,322,904	14,025,884	14,033,042	14,377,159	14,102,265	14,031,814	14,056,813	
12/31/2013	13,470,067	15,975,324	18,449,089	19,892,416	19,688,964	19,851,150	20,191,508	20,068,267	20,032,535		
12/31/2014	12,605,376	17,109,035	20,427,713	21,925,541	22,266,199	22,384,012	22,682,078	22,690,550			
12/31/2015	16,294,537	23,412,633	27,779,080	29,659,702	30,646,971	30,203,166	30,071,151				
12/31/2016	14,609,936	21,667,735	26,069,742	27,313,139	26,871,778	27,276,933					
12/31/2017	17,816,241	26,682,780	32,593,418	33,614,275	34,126,430						
12/31/2018	19,702,608	28,100,787	32,603,530	34,196,633							
12/31/2019	21,529,165	29,247,686	34,067,965								
12/31/2020	14,837,664	20,955,476									
12/31/2021	18,469,605										

<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>
12/31/2002	17,331,998	17,307,799	17,307,799	17,307,800	17,407,799	17,407,799	17,406,963	17,406,127	17,407,127
12/31/2003	18,193,530	18,216,030	18,266,030	18,266,030	18,282,030	18,263,280	18,263,280	18,265,780	
12/31/2004	19,139,160	19,139,160	19,139,160	19,139,160	19,143,660	19,143,660	19,158,660		
12/31/2005	16,239,730	16,234,730	16,234,730	16,287,261	16,287,847	16,277,847			
12/31/2006	20,333,680	20,333,680	20,335,037	20,385,037	20,335,037				
12/31/2007	20,216,890	20,221,990	20,211,890	20,211,890					
12/31/2008	19,742,295	19,738,418	19,738,418						
12/31/2009	18,152,572	18,062,575							
12/31/2010	14,724,101								

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>
12/31/2002	1.382	1.142	1.050	1.084	0.949	0.996	0.999	0.989	1.000	1.003	1.000
12/31/2003	1.730	0.906	1.168	0.975	0.959	0.973	0.992	0.998	0.999	1.006	1.000
12/31/2004	1.115	1.253	0.996	0.904	0.962	0.982	0.998	0.998	0.998	1.002	1.000
12/31/2005	1.317	1.057	0.934	0.956	0.982	0.993	0.999	0.990	1.007	1.000	1.000
12/31/2006	1.282	1.199	1.034	0.927	1.016	0.994	1.001	1.003	1.004	1.000	0.993
12/31/2007	1.243	1.141	0.999	0.994	0.977	0.994	1.007	0.999	0.994	0.998	0.998
12/31/2008	1.278	1.002	0.996	1.023	0.985	1.005	0.998	0.992	1.003	0.997	1.000
12/31/2009	1.156	1.185	1.031	0.993	1.007	0.994	0.998	1.001	1.002	1.003	1.001
12/31/2010	1.217	1.201	1.006	0.975	0.970	0.989	0.987	1.000	1.001	1.000	1.000
12/31/2011	1.271	1.147	1.058	0.992	0.994	1.007	0.997	0.999	0.994	1.003	
12/31/2012	1.368	1.031	1.042	0.979	1.001	1.025	0.981	0.995	1.002		
12/31/2013	1.186	1.155	1.078	0.990	1.008	1.017	0.994	0.998			
12/31/2014	1.357	1.194	1.073	1.016	1.005	1.013	1.000				
12/31/2015	1.437	1.186	1.068	1.033	0.986	0.996					
12/31/2016	1.483	1.203	1.048	0.984	1.015						
12/31/2017	1.498	1.222	1.031	1.015							
12/31/2018	1.426	1.160	1.049								
12/31/2019	1.359	1.165									
12/31/2020	1.412										
3 Yr Mean	1.399	1.182	1.043	1.011	1.002	1.009	0.992	0.997	0.999	1.002	1.000
Best 3/5	1.440	1.185	1.055	1.007	1.005	1.012	0.993	0.999	1.002	1.000	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>			
12/31/2002	0.999	1.000	1.000	1.006	1.000	1.000	1.000	1.000			
12/31/2003	1.001	1.003	1.000	1.001	0.999	1.000	1.000	1.000			
12/31/2004	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
12/31/2005	1.000	1.000	1.003	1.000	0.999	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	0.995										
3 Yr Mean	0.998	1.000	1.002	0.999	0.999	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<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>
12/31/2017					1.005	1.012	0.993	0.999	1.002	1.000	0.999
12/31/2018				1.007	1.005	1.012	0.993	0.999	1.002	1.000	0.999
12/31/2019			1.055	1.007	1.005	1.012	0.993	0.999	1.002	1.000	0.999
12/31/2020		1.185	1.055	1.007	1.005	1.012	0.993	0.999	1.002	1.000	0.999
12/31/2021	1.440	1.185	1.055	1.007	1.005	1.012	0.993	0.999	1.002	1.000	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>		<u>FACTORS</u>
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.011
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.018
12/31/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.074
12/31/2020	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.273
12/31/2021	1.000	1.000	1.001	1.000	1.000	1.000	1.000	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
 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>
12/31/2002	21,986,107	42,085,358	70,548,766	94,805,240	108,868,420	113,938,119	116,963,480	118,713,188	118,502,859	119,921,358	120,192,210
12/31/2003	23,678,044	48,740,373	79,430,428	101,072,156	114,976,104	119,587,550	121,716,651	123,476,345	124,783,991	125,459,872	126,448,953
12/31/2004	24,160,272	53,012,899	82,033,215	104,581,887	117,729,337	122,435,469	125,289,172	126,940,955	128,622,265	128,776,761	129,638,792
12/31/2005	23,439,487	48,076,249	80,929,389	107,453,967	119,258,535	125,775,149	128,205,961	129,757,492	131,137,624	132,320,158	133,028,389
12/31/2006	24,208,939	52,926,903	89,032,868	109,690,759	123,291,317	129,590,538	132,802,444	131,899,740	133,089,197	134,209,353	134,726,209
12/31/2007	23,474,430	56,598,778	97,177,193	125,142,946	138,091,785	143,948,452	146,492,774	148,615,463	150,434,251	150,518,377	150,390,214
12/31/2008	22,013,599	57,554,687	97,144,951	128,733,808	145,310,192	150,525,849	154,690,394	156,180,949	156,913,921	157,425,402	157,906,911
12/31/2009	28,471,241	63,700,361	108,524,537	140,757,771	155,670,373	162,927,974	167,782,408	171,435,731	172,547,214	176,543,182	181,019,675
12/31/2010	30,682,763	73,388,422	124,034,480	154,584,403	170,212,068	177,393,664	181,352,006	183,788,231	184,774,581	185,660,209	187,569,121
12/31/2011	34,225,032	78,419,796	131,250,899	167,172,650	182,510,421	189,659,967	194,812,236	195,733,752	196,846,115	197,402,330	198,102,988
12/31/2012	27,902,412	69,774,525	117,119,768	150,406,802	167,566,721	173,209,839	176,574,437	179,925,714	181,382,592	182,356,994	
12/31/2013	35,641,160	83,757,679	134,307,142	182,205,518	201,426,680	208,211,525	213,837,558	216,743,796	217,876,168		
12/31/2014	37,832,044	87,698,502	145,266,431	185,595,098	207,533,357	215,700,394	220,242,208	222,765,131			
12/31/2015	38,301,014	87,725,150	145,919,081	185,632,317	203,479,789	209,948,662	215,366,218				
12/31/2016	34,118,684	79,620,405	141,224,769	180,451,131	198,108,981	209,490,958					
12/31/2017	35,722,920	86,536,836	146,413,457	187,691,923	217,003,039						
12/31/2018	42,166,453	90,496,194	151,940,610	195,889,465							
12/31/2019	34,258,277	80,040,607	134,178,279								
12/31/2020	24,350,272	56,339,482									
12/31/2021	29,043,750										
	<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>		
12/31/2002	120,070,636	120,709,342	121,059,135	121,233,394	121,204,000	121,296,835	121,510,355	121,647,352	122,038,258		
12/31/2003	127,081,835	127,258,720	127,264,521	127,258,505	127,430,843	127,465,415	127,812,071	128,002,568			
12/31/2004	129,989,206	130,729,694	131,750,706	134,632,640	136,167,141	136,174,516	137,986,074				
12/31/2005	134,334,970	132,983,156	133,118,470	133,151,505	133,177,353	133,517,628					
12/31/2006	134,675,636	135,267,532	135,402,466	135,835,217	135,956,998						
12/31/2007	150,370,431	150,452,452	151,062,635	151,281,634							
12/31/2008	158,296,945	158,689,646	158,843,774								
12/31/2009	181,600,204	183,057,040									
12/31/2010	188,089,236										

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

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	20,099,251	28,463,408	24,256,474	14,063,180	5,069,699	3,025,361	1,749,708	-210,329	1,418,499	270,852	-121,574	638,706	349,793
12/31/2003	25,062,329	30,690,055	21,641,728	13,903,948	4,611,446	2,129,101	1,759,694	1,307,646	675,881	989,081	632,882	176,885	5,801
12/31/2004	28,852,627	29,020,316	22,548,672	13,147,450	4,706,132	2,853,703	1,651,783	1,681,310	154,496	862,031	350,414	740,488	1,021,012
12/31/2005	24,636,762	32,853,140	26,524,578	11,804,568	6,516,614	2,430,812	1,551,531	1,380,132	1,182,534	708,231	1,306,581	-1,351,814	135,314
12/31/2006	28,717,964	36,105,965	20,657,891	13,600,558	6,299,221	3,211,906	-902,704	1,189,457	1,120,156	516,856	-50,573	591,896	134,934
12/31/2007	33,124,348	40,578,415	27,965,753	12,948,839	5,856,667	2,544,322	2,122,689	1,818,788	84,126	-128,163	-19,783	82,021	610,183
12/31/2008	35,541,088	39,590,264	31,588,857	16,576,384	5,215,657	4,164,545	1,490,555	732,972	511,481	481,509	390,034	392,701	154,128
12/31/2009	35,229,120	44,824,176	32,233,234	14,912,602	7,257,601	4,854,434	3,653,323	1,111,483	3,995,968	4,476,493	580,529	1,456,836	
12/31/2010	42,705,659	50,646,058	30,549,923	15,627,665	7,181,596	3,958,342	2,436,225	986,350	885,628	1,908,912	520,115		
12/31/2011	44,194,764	52,831,103	35,921,751	15,337,771	7,149,546	5,152,269	921,516	1,112,363	556,215	700,658			
12/31/2012	41,872,113	47,345,243	33,287,034	17,159,919	5,643,118	3,364,598	3,351,277	1,456,878	974,402				
12/31/2013	48,116,519	50,549,463	47,898,376	19,221,162	6,784,845	5,626,033	2,906,238	1,132,372					
12/31/2014	49,866,458	57,567,929	40,328,667	21,938,259	8,167,037	4,541,814	2,522,923						
12/31/2015	49,424,136	58,193,931	39,713,236	17,847,472	6,468,873	5,417,556							
12/31/2016	45,501,721	61,604,364	39,226,362	17,657,850	11,381,977								
12/31/2017	50,813,916	59,876,621	41,278,466	29,311,116									
12/31/2018	48,329,741	61,444,416	43,948,855										
12/31/2019	45,782,330	54,137,672											
12/31/2020	31,989,210												

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
12/31/2002	0.0530	0.0750	0.0639	0.0371	0.0134	0.0080	0.0046	-0.0006	0.0037	0.0007	-0.0003	0.0017	0.0009
12/31/2003	0.0640	0.0784	0.0553	0.0355	0.0118	0.0054	0.0045	0.0033	0.0017	0.0025	0.0016	0.0005	0.0000
12/31/2004	0.0682	0.0686	0.0533	0.0311	0.0111	0.0067	0.0039	0.0040	0.0004	0.0020	0.0008	0.0017	0.0024
12/31/2005	0.0562	0.0750	0.0605	0.0269	0.0149	0.0055	0.0035	0.0032	0.0027	0.0016	0.0030	-0.0031	0.0003
12/31/2006	0.0673	0.0846	0.0484	0.0319	0.0148	0.0075	-0.0021	0.0028	0.0026	0.0012	-0.0001	0.0014	0.0003
12/31/2007	0.0645	0.0790	0.0544	0.0252	0.0114	0.0050	0.0041	0.0035	0.0002	-0.0002	0.0000	0.0002	0.0012
12/31/2008	0.0723	0.0805	0.0643	0.0337	0.0106	0.0085	0.0030	0.0015	0.0010	0.0010	0.0008	0.0008	0.0003
12/31/2009	0.0650	0.0827	0.0595	0.0275	0.0134	0.0090	0.0067	0.0021	0.0074	0.0083	0.0011	0.0027	
12/31/2010	0.0722	0.0856	0.0516	0.0264	0.0121	0.0067	0.0041	0.0017	0.0015	0.0032	0.0009		
12/31/2011	0.0719	0.0860	0.0585	0.0250	0.0116	0.0084	0.0015	0.0018	0.0009	0.0011			
12/31/2012	0.0748	0.0845	0.0594	0.0306	0.0101	0.0060	0.0060	0.0026	0.0017				
12/31/2013	0.0739	0.0776	0.0735	0.0295	0.0104	0.0086	0.0045	0.0017					
12/31/2014	0.0692	0.0799	0.0560	0.0305	0.0113	0.0063	0.0035						
12/31/2015	0.0655	0.0772	0.0527	0.0237	0.0086	0.0072							
12/31/2016	0.0585	0.0792	0.0504	0.0227	0.0146								
12/31/2017	0.0586	0.0691	0.0476	0.0338									
12/31/2018	0.0529	0.0672	0.0481										
12/31/2019	0.0521	0.0616											
12/31/2020	0.0534												

Best 3/5	0.0549	0.0712	0.0504	0.0279	0.0106	0.0073	0.0040	0.0019	0.0014	0.0018	0.0006	0.0008	0.0006
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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>
12/31/2002	24,951,943	27,727,829	29,930,277	31,844,645	32,417,833	32,947,223	32,986,846	32,993,808	32,899,876	33,134,923	33,392,255
12/31/2003	25,618,723	28,721,370	30,856,427	32,659,496	34,806,455	34,564,650	34,738,630	34,366,237	34,544,952	34,511,547	34,613,637
12/31/2004	26,407,918	30,807,071	33,175,001	33,853,757	34,459,640	33,894,024	33,712,718	33,698,337	34,073,826	34,659,195	34,746,425
12/31/2005	24,939,572	29,401,175	30,935,308	31,171,701	31,342,776	31,362,080	31,192,078	31,586,322	31,688,290	31,903,275	31,409,059
12/31/2006	26,415,199	27,136,010	28,030,155	29,112,610	29,747,623	30,094,024	30,445,948	30,652,513	31,041,845	31,006,622	31,219,171
12/31/2007	27,996,612	30,346,524	31,666,342	33,322,508	32,658,299	32,483,923	33,267,411	33,821,243	33,954,125	33,922,383	33,885,666
12/31/2008	30,236,772	32,375,010	33,583,375	33,687,482	34,591,628	35,224,266	34,934,586	34,215,659	34,702,487	34,712,191	34,746,640
12/31/2009	29,974,587	33,462,363	35,479,358	36,109,538	36,237,766	36,569,137	36,614,378	36,816,735	37,037,342	37,321,394	37,476,763
12/31/2010	34,708,980	37,987,272	38,759,112	39,821,850	39,457,368	39,088,330	39,467,586	39,908,688	39,704,510	39,742,154	39,980,830
12/31/2011	40,430,277	43,357,501	44,627,643	44,832,694	45,197,786	45,163,142	45,479,793	46,075,640	46,312,802	46,551,426	46,589,430
12/31/2012	34,801,692	36,747,132	37,690,419	37,995,440	38,185,884	37,945,561	38,594,357	38,630,487	38,902,270	39,021,577	
12/31/2013	36,700,604	40,240,390	41,596,260	42,870,365	43,260,014	44,331,179	44,370,764	44,741,512	44,995,314		
12/31/2014	39,443,484	41,053,405	43,489,676	45,049,067	46,017,629	46,404,620	46,391,144	46,479,734			
12/31/2015	37,324,149	40,658,812	45,925,377	48,914,096	49,141,400	49,349,375	50,016,423				
12/31/2016	31,470,364	37,335,874	39,899,437	41,416,685	41,550,180	42,143,552					
12/31/2017	34,329,020	42,561,303	46,566,608	47,807,773	48,732,110						
12/31/2018	39,386,322	45,918,454	48,871,444	50,745,447							
12/31/2019	38,460,738	43,677,726	45,874,206								
12/31/2020	31,999,134	36,815,347									
12/31/2021	32,271,994										

<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>
12/31/2002	33,592,262	33,696,158	33,876,231	33,990,971	34,117,889	34,278,755	34,225,688	34,287,006	34,434,425
12/31/2003	34,690,811	34,707,066	34,691,968	34,709,550	34,772,652	34,830,272	34,922,489	34,967,845	
12/31/2004	34,758,693	34,758,279	34,784,959	34,797,893	34,927,402	34,948,849	34,742,171		
12/31/2005	31,561,048	31,497,572	31,416,103	31,474,802	31,541,398	31,585,950			
12/31/2006	31,257,462	31,281,582	31,331,198	31,444,502	31,493,587				
12/31/2007	33,741,128	33,784,102	33,817,045	33,739,803					
12/31/2008	35,021,200	35,159,406	35,096,638						
12/31/2009	38,057,605	38,236,955							
12/31/2010	40,056,201								

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>
12/31/2002	1.111	1.079	1.064	1.018	1.016	1.001	1.000	0.997	1.007	1.008	1.006
12/31/2003	1.121	1.074	1.058	1.066	0.993	1.005	0.989	1.005	0.999	1.003	1.002
12/31/2004	1.167	1.077	1.020	1.018	0.984	0.995	1.000	1.011	1.017	1.003	1.000
12/31/2005	1.179	1.052	1.008	1.005	1.001	0.995	1.013	1.003	1.007	0.985	1.005
12/31/2006	1.027	1.033	1.039	1.022	1.012	1.012	1.007	1.013	0.999	1.007	1.001
12/31/2007	1.084	1.043	1.052	0.980	0.995	1.024	1.017	1.004	0.999	0.999	0.996
12/31/2008	1.071	1.037	1.003	1.027	1.018	0.992	0.979	1.014	1.000	1.001	1.008
12/31/2009	1.116	1.060	1.018	1.004	1.009	1.001	1.006	1.006	1.008	1.004	1.015
12/31/2010	1.094	1.020	1.027	0.991	0.991	1.010	1.011	0.995	1.001	1.006	1.002
12/31/2011	1.072	1.029	1.005	1.008	0.999	1.007	1.013	1.005	1.005	1.001	
12/31/2012	1.056	1.026	1.008	1.005	0.994	1.017	1.001	1.007	1.003		
12/31/2013	1.096	1.034	1.031	1.009	1.025	1.001	1.008	1.006			
12/31/2014	1.041	1.059	1.036	1.022	1.008	1.000	1.002				
12/31/2015	1.089	1.130	1.065	1.005	1.004	1.014					
12/31/2016	1.186	1.069	1.038	1.003	1.014						
12/31/2017	1.240	1.094	1.027	1.019							
12/31/2018	1.166	1.064	1.038								
12/31/2019	1.136	1.050									
12/31/2020	1.151										
3 Yr Mean	1.151	1.069	1.034	1.009	1.009	1.005	1.004	1.006	1.003	1.004	1.008
Best 3/5	1.168	1.076	1.037	1.011	1.009	1.007	1.007	1.006	1.003	1.002	1.004
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.003	1.005	1.003	1.004	1.005	0.998	1.002	1.004			
12/31/2003	1.000	1.000	1.001	1.002	1.002	1.003	1.001	1.000			
12/31/2004	1.000	1.001	1.000	1.004	1.001	0.994	1.000	1.000			
12/31/2005	0.998	0.997	1.002	1.002	1.001	1.001	1.000	1.000			
12/31/2006	1.001	1.002	1.004	1.002	1.003	1.001	1.000	1.000			
12/31/2007	1.001	1.001	0.998								
12/31/2008	1.004	0.998									
12/31/2009	1.005										
3 Yr Mean	1.003	1.000	1.001	1.003	1.001	0.998	1.002	1.004			
Best 3/5	1.002	1.000	1.001	1.003	1.002	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>
12/31/2017					1.009	1.007	1.007	1.006	1.003	1.002	1.004
12/31/2018				1.011	1.009	1.007	1.007	1.006	1.003	1.002	1.004
12/31/2019			1.037	1.011	1.009	1.007	1.007	1.006	1.003	1.002	1.004
12/31/2020		1.076	1.037	1.011	1.009	1.007	1.007	1.006	1.003	1.002	1.004
12/31/2021	1.168	1.076	1.037	1.011	1.009	1.007	1.007	1.006	1.003	1.002	1.004
	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/244</u>	FACTORS	
12/31/2017	1.002	1.000	1.001	1.003	1.002	1.000	1.000	1.000	1.001		1.048
12/31/2018	1.002	1.000	1.001	1.003	1.002	1.000	1.000	1.000	1.001		1.060
12/31/2019	1.002	1.000	1.001	1.003	1.002	1.000	1.000	1.000	1.001		1.099
12/31/2020	1.002	1.000	1.001	1.003	1.002	1.000	1.000	1.000	1.001		1.182
12/31/2021	1.002	1.000	1.001	1.003	1.002	1.000	1.000	1.000	1.001		1.381

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>
12/31/2002	1,206,185	1,308,007	1,622,180	1,518,400	1,574,155	1,522,595	1,418,007	1,410,289	1,414,288	1,420,788	1,419,788
12/31/2003	1,360,022	1,652,418	1,656,816	2,126,474	2,088,857	2,059,260	2,134,267	2,151,434	2,149,934	2,100,434	2,064,434
12/31/2004	1,583,867	2,086,967	2,118,601	2,831,308	2,694,148	2,794,034	2,632,533	2,646,533	2,639,583	2,741,645	2,740,244
12/31/2005	1,662,658	1,890,515	2,382,172	2,266,225	2,198,593	2,144,219	2,188,668	2,380,167	2,303,246	2,315,391	2,315,268
12/31/2006	1,585,669	1,616,377	1,751,325	1,836,231	1,918,471	1,734,257	1,753,302	2,029,302	1,908,691	2,008,690	2,013,229
12/31/2007	1,392,342	1,519,889	1,514,666	1,624,077	1,711,456	1,727,368	1,638,793	1,635,868	1,635,868	1,635,868	1,635,869
12/31/2008	1,419,726	1,306,139	1,407,583	1,619,832	1,550,603	1,489,414	1,592,915	1,595,914	1,597,915	1,597,916	1,629,225
12/31/2009	1,542,137	1,608,102	1,564,477	1,627,464	1,614,650	1,573,285	1,590,407	1,542,985	1,542,985	1,543,985	1,556,299
12/31/2010	1,136,376	1,360,556	1,387,433	1,400,667	1,406,268	1,455,797	1,380,792	1,354,767	1,354,966	1,354,767	1,354,767
12/31/2011	1,150,317	1,401,852	1,408,385	1,533,299	1,696,365	1,641,476	1,601,575	1,600,575	1,589,060	1,576,441	1,576,441
12/31/2012	1,071,176	1,387,806	1,532,475	1,692,287	1,654,392	1,664,926	1,767,415	1,799,998	1,813,941	1,823,373	
12/31/2013	1,904,516	2,044,223	1,796,454	1,945,624	1,892,273	1,942,273	1,942,273	2,022,273	1,945,673		
12/31/2014	1,435,754	1,283,461	1,437,812	1,521,060	1,391,195	1,391,190	1,486,190	1,486,190			
12/31/2015	2,026,111	2,390,287	2,446,809	2,608,947	2,792,522	3,028,039	3,148,032				
12/31/2016	1,762,661	1,945,608	2,283,648	2,652,986	2,712,262	2,596,729					
12/31/2017	2,429,346	2,976,633	3,421,854	3,444,760	3,412,810						
12/31/2018	2,360,198	2,944,288	3,176,981	3,151,547							
12/31/2019	2,976,317	3,029,054	3,211,317								
12/31/2020	2,425,164	2,963,822									
12/31/2021	1,913,527										

<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>
12/31/2002	1,419,788	1,419,788	1,419,788	1,419,788	1,519,788	1,519,788	1,519,788	1,519,788	1,519,788
12/31/2003	2,064,434	2,064,434	2,064,434	2,264,434	2,266,043	2,266,043	2,266,043	2,266,043	
12/31/2004	2,839,745	2,841,620	2,841,520	2,841,620	2,841,520	2,841,520	2,846,520		
12/31/2005	2,314,162	2,313,352	2,312,774	2,312,506	2,310,096	2,309,890			
12/31/2006	2,108,690	2,108,690	2,118,562	2,108,562	2,108,562				
12/31/2007	1,630,868	1,637,250	1,632,250	1,632,250					
12/31/2008	1,609,870	1,609,870	1,607,290						
12/31/2009	1,556,299	1,556,299							
12/31/2010	1,354,767								

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>
12/31/2002	1.084	1.240	0.936	1.037	0.967	0.931	0.995	1.003	1.005	0.999	1.000
12/31/2003	1.215	1.003	1.283	0.982	0.986	1.036	1.008	0.999	0.977	0.983	1.000
12/31/2004	1.318	1.015	1.336	0.952	1.037	0.942	1.005	0.997	1.039	0.999	1.036
12/31/2005	1.137	1.260	0.951	0.970	0.975	1.021	1.087	0.968	1.005	1.000	1.000
12/31/2006	1.019	1.083	1.048	1.045	0.904	1.011	1.157	0.941	1.052	1.002	1.047
12/31/2007	1.092	0.997	1.072	1.054	1.009	0.949	0.998	1.000	1.000	1.000	0.997
12/31/2008	0.920	1.078	1.151	0.957	0.961	1.069	1.002	1.001	1.000	1.020	0.988
12/31/2009	1.043	0.973	1.040	0.992	0.974	1.011	0.970	1.000	1.001	1.008	1.000
12/31/2010	1.197	1.020	1.010	1.004	1.035	0.948	0.981	1.000	1.000	1.000	1.000
12/31/2011	1.219	1.005	1.089	1.106	0.968	0.976	0.999	0.993	0.992	1.000	
12/31/2012	1.296	1.104	1.104	0.978	1.006	1.062	1.018	1.008	1.005		
12/31/2013	1.073	0.879	1.083	0.973	1.026	1.000	1.041	0.962			
12/31/2014	0.894	1.120	1.058	0.915	1.000	1.068	1.000				
12/31/2015	1.180	1.024	1.066	1.070	1.084	1.040					
12/31/2016	1.104	1.174	1.162	1.022	0.957						
12/31/2017	1.225	1.150	1.007	0.991							
12/31/2018	1.247	1.079	0.992								
12/31/2019	1.018	1.060									
12/31/2020	1.222										
3 Yr Mean	1.162	1.096	1.054	1.028	1.014	1.036	1.020	0.988	0.999	1.003	0.996
Best 3/5	1.184	1.096	1.044	0.995	1.011	1.034	1.006	0.998	1.000	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>			
12/31/2002	1.000	1.000	1.000	1.070	1.000	1.000	1.000	1.000			
12/31/2003	1.000	1.000	1.097	1.001	1.000	1.000	1.000	1.000			
12/31/2004	1.001	1.000	1.000	1.000	1.000	1.002	1.000	1.000			
12/31/2005	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.005	0.995	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.004	0.997	1.000								
12/31/2008	1.000	0.998									
12/31/2009	1.000										
3 Yr Mean	1.001	1.000	0.998	1.000	1.000	1.001	1.000	1.000			
Best 3/5	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.011	1.034	1.006	0.998	1.000	1.003	0.999
12/31/2018				0.995	1.011	1.034	1.006	0.998	1.000	1.003	0.999
12/31/2019			1.044	0.995	1.011	1.034	1.006	0.998	1.000	1.003	0.999
12/31/2020		1.096	1.044	0.995	1.011	1.034	1.006	0.998	1.000	1.003	0.999
12/31/2021	1.184	1.096	1.044	0.995	1.011	1.034	1.006	0.998	1.000	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>243/241</u>		FACTORS
12/31/2017	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.051
12/31/2018	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.045
12/31/2019	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.091
12/31/2020	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.196
12/31/2021	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.416

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>
12/31/2002	2,466,414	5,732,379	8,981,595	13,701,995	19,774,297	23,063,737	24,570,063	25,021,209	25,485,693	25,819,946	25,924,438
12/31/2003	2,559,685	6,167,157	9,630,215	12,994,243	17,033,313	18,399,116	19,719,843	20,398,926	20,721,006	21,346,978	21,713,288
12/31/2004	3,820,356	7,491,926	11,897,757	14,892,374	17,839,321	19,726,205	20,289,870	20,767,974	21,080,500	21,421,136	21,853,461
12/31/2005	2,396,771	6,761,479	10,361,744	13,824,159	17,133,217	18,243,241	20,025,745	22,261,273	23,693,869	24,648,515	27,371,719
12/31/2006	3,362,440	6,868,909	9,983,936	12,956,286	15,632,406	17,173,722	18,350,587	18,445,350	19,943,999	19,759,830	20,220,429
12/31/2007	4,102,595	7,276,177	10,902,656	13,775,132	16,031,863	18,081,424	19,859,392	20,588,254	20,957,652	21,571,152	21,648,043
12/31/2008	3,895,609	8,507,786	12,630,565	17,435,364	21,230,260	23,275,880	24,337,463	25,588,030	27,808,710	28,183,708	28,607,191
12/31/2009	3,843,770	7,702,783	11,677,990	15,258,581	18,120,985	19,976,434	20,638,552	21,750,692	22,251,219	23,015,958	23,525,996
12/31/2010	4,492,700	9,175,839	13,834,583	18,212,231	20,602,512	22,818,660	25,338,076	26,233,664	26,441,181	26,863,069	27,245,364
12/31/2011	5,469,090	10,733,012	16,394,545	20,645,202	23,645,809	25,502,264	26,101,598	27,377,071	28,274,161	28,873,623	29,356,709
12/31/2012	5,165,894	8,344,553	12,683,020	16,709,145	20,371,108	21,905,323	22,936,298	23,728,582	25,003,848	25,764,475	
12/31/2013	4,951,302	9,568,879	14,479,705	17,813,520	19,426,811	24,292,928	24,536,557	26,077,983	27,069,943		
12/31/2014	4,608,991	8,441,846	13,150,624	16,344,105	19,925,028	21,298,042	22,563,904	23,021,980			
12/31/2015	6,440,608	10,842,441	17,310,603	22,433,780	25,222,523	25,650,245	26,634,454				
12/31/2016	4,560,594	9,264,583	15,547,905	21,802,790	23,586,433	25,010,537					
12/31/2017	5,894,097	11,797,312	16,998,732	22,164,614	25,851,189						
12/31/2018	5,425,851	9,987,205	15,380,990	19,196,554							
12/31/2019	4,959,980	11,761,891	16,682,243								
12/31/2020	4,645,631	9,073,209									
12/31/2021	5,219,043										

<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>
12/31/2002	25,923,148	25,955,889	25,898,367	26,119,279	26,182,738	26,538,699	26,720,318	26,961,017	27,216,733
12/31/2003	21,461,902	21,452,530	21,453,564	21,443,954	21,468,122	21,487,498	21,505,446	21,522,306	
12/31/2004	22,191,922	22,549,514	22,732,600	22,794,899	22,980,769	23,084,006	23,214,780		
12/31/2005	27,542,716	27,566,147	27,637,487	27,704,519	27,750,887	27,655,576			
12/31/2006	20,446,972	20,348,300	20,649,308	20,740,926	20,721,095				
12/31/2007	22,026,683	21,956,300	22,053,101	22,451,886					
12/31/2008	29,161,638	29,043,955	29,150,044						
12/31/2009	24,500,560	24,982,768							
12/31/2010	27,577,149								

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

	Increments												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	3,265,965	3,249,216	4,720,400	6,072,302	3,289,440	1,506,326	451,146	464,484	334,253	104,492	-1,290	32,741	-57,522
12/31/2003	3,607,472	3,463,058	3,364,028	4,039,070	1,365,803	1,320,727	679,083	322,080	625,972	366,310	-251,386	-9,372	1,034
12/31/2004	3,671,570	4,405,831	2,994,617	2,946,947	1,886,884	563,665	478,104	312,526	340,636	432,325	338,461	357,592	183,086
12/31/2005	4,364,708	3,600,265	3,462,415	3,309,058	1,110,024	1,782,504	2,235,528	1,432,596	954,646	2,723,204	170,997	23,431	71,340
12/31/2006	3,506,469	3,115,027	2,972,350	2,676,120	1,541,316	1,176,865	94,763	1,498,649	-184,169	460,599	226,543	-98,672	301,008
12/31/2007	3,173,582	3,626,479	2,872,476	2,256,731	2,049,561	1,777,968	728,862	369,398	613,500	76,891	378,640	-70,383	96,801
12/31/2008	4,612,177	4,122,779	4,804,799	3,794,896	2,045,620	1,061,583	1,250,567	2,220,680	374,998	423,483	554,447	-117,683	106,089
12/31/2009	3,859,013	3,975,207	3,580,591	2,862,404	1,855,449	662,118	1,112,140	500,527	764,739	510,038	974,564	482,208	
12/31/2010	4,683,139	4,658,744	4,377,648	2,390,281	2,216,148	2,519,416	895,588	207,517	421,888	382,295	331,785		
12/31/2011	5,263,922	5,661,533	4,250,657	3,000,607	1,856,455	599,334	1,275,473	897,090	599,462	483,086			
12/31/2012	3,178,659	4,338,467	4,026,125	3,661,963	1,534,215	1,030,975	792,284	1,275,266	760,627				
12/31/2013	4,617,577	4,910,826	3,333,815	1,613,291	4,866,117	243,629	1,541,426	991,960					
12/31/2014	3,832,855	4,708,778	3,193,481	3,580,923	1,373,014	1,265,862	458,076						
12/31/2015	4,401,833	6,468,162	5,123,177	2,788,743	427,722	984,209							
12/31/2016	4,703,989	6,283,322	6,254,885	1,783,643	1,424,104								
12/31/2017	5,903,215	5,201,420	5,165,882	3,686,575									
12/31/2018	4,561,354	5,393,785	3,815,564										
12/31/2019	6,801,911	4,920,352											
12/31/2020	4,427,578												

	Incremental Percentages												
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	0.0671	0.0668	0.0970	0.1248	0.0676	0.0309	0.0093	0.0095	0.0069	0.0021	0.0000	0.0007	-0.0012
12/31/2003	0.0783	0.0751	0.0730	0.0876	0.0296	0.0287	0.0147	0.0070	0.0136	0.0079	-0.0055	-0.0002	0.0000
12/31/2004	0.0786	0.0944	0.0641	0.0631	0.0404	0.0121	0.0102	0.0067	0.0073	0.0093	0.0072	0.0077	0.0039
12/31/2005	0.1051	0.0867	0.0834	0.0797	0.0267	0.0429	0.0538	0.0345	0.0230	0.0656	0.0041	0.0006	0.0017
12/31/2006	0.0863	0.0766	0.0731	0.0658	0.0379	0.0289	0.0023	0.0369	-0.0045	0.0113	0.0056	-0.0024	0.0074
12/31/2007	0.0747	0.0854	0.0676	0.0531	0.0483	0.0419	0.0172	0.0087	0.0144	0.0018	0.0089	-0.0017	0.0023
12/31/2008	0.0998	0.0892	0.1039	0.0821	0.0443	0.0230	0.0271	0.0480	0.0081	0.0092	0.0120	-0.0025	0.0023
12/31/2009	0.0776	0.0799	0.0720	0.0575	0.0373	0.0133	0.0224	0.0101	0.0154	0.0103	0.0196	0.0097	
12/31/2010	0.0845	0.0841	0.0790	0.0431	0.0400	0.0455	0.0162	0.0037	0.0076	0.0069	0.0060		
12/31/2011	0.0782	0.0841	0.0631	0.0446	0.0276	0.0089	0.0189	0.0133	0.0089	0.0072			
12/31/2012	0.0627	0.0856	0.0794	0.0722	0.0303	0.0203	0.0156	0.0251	0.0150				
12/31/2013	0.0755	0.0803	0.0545	0.0264	0.0795	0.0040	0.0252	0.0162					
12/31/2014	0.0594	0.0729	0.0495	0.0555	0.0213	0.0196	0.0071						
12/31/2015	0.0602	0.0884	0.0700	0.0381	0.0058	0.0135							
12/31/2016	0.0785	0.1049	0.1044	0.0298	0.0238								
12/31/2017	0.0842	0.0742	0.0737	0.0526									
12/31/2018	0.0638	0.0754	0.0534										
12/31/2019	0.1055	0.0763											
12/31/2020	0.0771												

Best 3/5	0.0799	0.0800	0.0657	0.0402	0.0251	0.0140	0.0169	0.0132	0.0107	0.0078	0.0090	-0.0012	0.0028
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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>
12/31/2002	7,052,742	9,336,949	9,697,555	11,593,434	10,722,135	11,254,016	10,497,368	10,392,857	10,705,479	10,619,779	10,643,342
12/31/2003	7,037,960	8,102,130	10,254,050	10,206,088	10,526,198	10,120,267	9,744,757	9,752,207	9,716,481	9,677,433	9,552,064
12/31/2004	14,245,523	15,453,254	16,693,712	16,447,626	15,971,104	16,312,261	16,625,412	16,500,983	16,444,043	16,729,932	16,501,861
12/31/2005	16,609,028	21,169,939	22,305,936	21,916,293	21,305,520	20,741,815	20,680,374	20,875,834	20,613,264	20,717,875	20,674,265
12/31/2006	19,771,913	22,948,192	23,988,507	23,005,933	22,659,438	22,129,800	22,015,744	22,197,720	22,134,482	22,184,817	22,459,813
12/31/2007	18,125,747	21,104,168	20,911,714	21,137,635	20,259,276	20,063,020	20,157,903	20,335,523	20,267,215	20,297,034	20,237,382
12/31/2008	14,694,448	16,556,404	16,522,926	16,052,039	16,227,354	16,417,692	16,704,159	16,575,431	16,601,284	16,634,928	16,566,937
12/31/2009	11,948,835	13,528,673	14,315,724	15,244,428	15,846,119	15,860,163	15,847,341	15,716,955	15,861,324	15,969,454	15,989,454
12/31/2010	10,180,858	11,388,553	12,046,108	12,583,892	12,199,105	12,251,521	12,225,404	12,377,327	12,575,154	12,732,210	12,684,882
12/31/2011	10,276,987	10,789,199	11,886,464	11,947,036	12,358,374	12,150,483	12,028,498	12,224,122	12,366,592	12,464,834	12,418,192
12/31/2012	7,477,070	9,608,259	9,678,730	9,808,226	9,853,954	9,576,568	9,629,585	9,751,332	9,664,320	9,718,932	
12/31/2013	8,087,641	9,049,525	10,546,231	11,201,929	11,610,772	11,951,037	12,154,271	12,503,260	12,642,842		
12/31/2014	8,357,497	10,902,614	13,300,612	14,128,586	14,854,757	15,220,774	15,085,103	15,250,779			
12/31/2015	9,508,107	12,647,807	16,208,060	17,870,323	18,503,047	18,614,214	19,727,126				
12/31/2016	10,579,280	13,342,758	15,644,390	15,595,867	15,777,052	15,959,951					
12/31/2017	9,971,762	13,134,526	14,846,330	15,550,860	16,616,737						
12/31/2018	9,782,266	11,613,349	13,978,065	15,395,810							
12/31/2019	7,271,339	11,156,188	14,058,778								
12/31/2020	8,365,944	10,934,387									
12/31/2021	10,088,419										

<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>
12/31/2002	10,641,785	10,727,748	10,736,649	10,715,946	10,715,944	10,715,944	10,715,969	10,781,117	10,784,694
12/31/2003	9,542,928	9,544,925	9,534,925	9,534,925	9,459,925	9,459,925	9,459,960	9,459,961	
12/31/2004	16,557,965	16,463,664	16,497,138	16,613,123	16,613,126	16,613,123	16,856,124		
12/31/2005	20,614,417	20,714,417	20,619,916	20,620,416	20,619,416	20,584,416			
12/31/2006	22,431,892	22,431,892	22,638,139	22,533,411	22,533,445				
12/31/2007	20,237,031	20,252,802	20,265,431	20,486,933					
12/31/2008	16,587,037	16,574,219	16,624,217						
12/31/2009	15,850,679	15,858,179							
12/31/2010	12,833,089								

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

Link Ratios											
A.Y.E.	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2002	1.324	1.039	1.196	0.925	1.050	0.933	0.990	1.030	0.992	1.002	1.000
12/31/2003	1.151	1.266	0.995	1.031	0.961	0.963	1.001	0.996	0.996	0.987	0.999
12/31/2004	1.085	1.080	0.985	0.971	1.021	1.019	0.993	0.997	1.017	0.986	1.003
12/31/2005	1.275	1.054	0.983	0.972	0.974	0.997	1.009	0.987	1.005	0.998	0.997
12/31/2006	1.161	1.045	0.959	0.985	0.977	0.995	1.008	0.997	1.002	1.012	0.999
12/31/2007	1.164	0.991	1.011	0.958	0.990	1.005	1.009	0.997	1.001	0.997	1.000
12/31/2008	1.127	0.998	0.972	1.011	1.012	1.017	0.992	1.002	1.002	0.996	1.001
12/31/2009	1.132	1.058	1.065	1.039	1.001	0.999	0.992	1.009	1.007	1.001	0.991
12/31/2010	1.119	1.058	1.045	0.969	1.004	0.998	1.012	1.016	1.012	0.996	1.012
12/31/2011	1.050	1.102	1.005	1.034	0.983	0.990	1.016	1.012	1.008	0.996	
12/31/2012	1.285	1.007	1.013	1.005	0.972	1.006	1.013	0.991	1.006		
12/31/2013	1.119	1.165	1.062	1.036	1.029	1.017	1.029	1.011			
12/31/2014	1.305	1.220	1.062	1.051	1.025	0.991	1.011				
12/31/2015	1.330	1.281	1.103	1.035	1.006	1.060					
12/31/2016	1.261	1.173	0.997	1.012	1.012						
12/31/2017	1.317	1.130	1.047	1.069							
12/31/2018	1.187	1.204	1.101								
12/31/2019	1.534	1.260									
12/31/2020	1.307										
3 Yr Mean	1.343	1.198	1.048	1.039	1.014	1.023	1.018	1.005	1.009	0.998	1.001
Best 3/5	1.295	1.212	1.070	1.041	1.014	1.005	1.014	1.011	1.007	0.996	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>			
12/31/2002	1.008	1.001	0.998	1.000	1.000	1.000	1.006	1.000			
12/31/2003	1.000	0.999	1.000	0.992	1.000	1.000	1.000	1.000			
12/31/2004	0.994	1.002	1.007	1.000	1.000	1.015	1.000	1.000			
12/31/2005	1.005	0.995	1.000	1.000	0.998	1.000	1.000	1.000			
12/31/2006	1.000	1.009	0.995	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.001	1.001	1.011								
12/31/2008	0.999	1.003									
12/31/2009	1.000										
3 Yr Mean	1.000	1.004	1.002	1.000	0.999	1.005	1.003	1.000			
Best 3/5	1.000	1.002	1.002	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>
12/31/2017					1.014	1.005	1.014	1.011	1.007	0.996	1.000
12/31/2018				1.041	1.014	1.005	1.014	1.011	1.007	0.996	1.000
12/31/2019			1.070	1.041	1.014	1.005	1.014	1.011	1.007	0.996	1.000
12/31/2020		1.212	1.070	1.041	1.014	1.005	1.014	1.011	1.007	0.996	1.000
12/31/2021	1.295	1.212	1.070	1.041	1.014	1.005	1.014	1.011	1.007	0.996	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>
12/31/2017	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000		1.052
12/31/2018	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000		1.095
12/31/2019	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000		1.172
12/31/2020	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000		1.420
12/31/2021	1.000	1.002	1.002	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
 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>
12/31/2002	2,880,178	5,306,499	7,484,633	9,673,172	10,518,010	12,500,239	12,514,369	12,698,657	12,898,457	13,552,372	13,649,712
12/31/2003	1,433,122	5,132,193	8,851,382	10,654,618	14,362,946	15,153,825	22,636,465	24,499,697	25,992,033	26,616,443	26,746,337
12/31/2004	1,799,246	4,490,797	9,862,264	12,702,305	15,147,576	16,371,153	16,866,898	17,203,355	17,623,782	18,214,768	18,189,111
12/31/2005	1,885,152	6,524,760	11,021,238	14,550,454	15,836,067	16,218,288	16,783,115	17,106,375	18,046,560	21,013,078	21,882,031
12/31/2006	2,156,261	5,845,597	10,661,806	18,246,141	20,813,850	21,567,454	23,358,205	22,466,585	22,511,079	22,637,685	22,829,950
12/31/2007	1,943,076	5,788,166	11,518,767	14,175,441	15,315,639	14,751,589	15,114,982	15,475,148	15,458,766	15,379,605	15,455,669
12/31/2008	2,255,980	6,801,185	10,062,807	12,437,312	14,123,166	14,586,396	15,340,085	16,070,634	16,514,064	16,743,378	16,685,429
12/31/2009	2,955,385	6,687,454	15,364,948	20,326,042	23,163,876	26,219,041	27,750,152	29,470,754	29,769,934	29,951,565	25,992,000
12/31/2010	2,593,118	9,009,483	12,743,332	15,228,386	16,648,074	17,817,125	18,837,055	19,558,958	20,334,158	20,689,738	26,730,656
12/31/2011	4,702,411	13,915,354	18,468,171	22,724,495	24,096,862	28,084,935	28,570,363	29,611,804	30,477,741	31,209,303	32,009,338
12/31/2012	2,419,084	5,533,419	9,502,432	12,265,298	18,889,696	19,069,838	20,987,525	21,883,456	22,236,558	22,350,726	
12/31/2013	2,940,864	7,284,888	12,354,456	16,657,203	21,388,287	22,500,941	26,834,530	29,652,886	29,980,404		
12/31/2014	4,121,362	9,139,334	14,151,972	18,415,503	21,518,213	25,575,757	26,522,425	26,690,475			
12/31/2015	3,519,177	9,714,944	15,971,285	20,955,760	25,597,052	25,674,479	27,085,380				
12/31/2016	5,192,328	8,759,638	11,655,381	13,726,032	14,891,429	15,911,692					
12/31/2017	4,974,931	12,333,882	18,394,829	23,572,980	25,474,627						
12/31/2018	3,336,806	8,262,270	11,970,169	15,232,302							
12/31/2019	1,977,974	5,390,083	9,462,647								
12/31/2020	2,841,910	6,269,584									
12/31/2021	3,878,711										

<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>
12/31/2002	13,693,902	13,765,108	13,870,908	13,854,560	13,857,100	14,009,514	14,009,514	14,031,915	14,072,095
12/31/2003	26,912,088	26,896,146	26,535,471	26,535,714	26,490,433	26,490,433	26,493,754	26,520,306	
12/31/2004	18,603,688	18,411,821	18,454,377	18,592,260	18,685,125	18,812,398	18,924,477		
12/31/2005	21,930,063	23,523,858	23,994,015	24,526,380	24,547,104	24,555,472			
12/31/2006	22,980,915	23,158,242	23,364,171	23,105,272	23,120,811				
12/31/2007	15,457,502	15,463,958	17,081,222	17,372,729					
12/31/2008	16,692,897	16,881,394	16,892,175						
12/31/2009	26,000,622	26,838,288							
12/31/2010	26,899,885								

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

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	2,426,321	2,178,134	2,188,539	844,838	1,982,229	14,130	184,288	199,800	653,915	97,340	44,190	71,206	105,800
12/31/2003	3,699,071	3,719,189	1,803,236	3,708,328	790,879	7,482,640	1,863,232	1,492,336	624,410	129,894	165,751	-15,942	-360,675
12/31/2004	2,691,551	5,371,467	2,840,041	2,445,271	1,223,577	495,745	336,457	420,427	590,986	-25,657	414,577	-191,867	42,556
12/31/2005	4,639,608	4,496,478	3,529,216	1,285,613	382,221	564,827	323,260	940,185	2,966,518	868,953	48,032	1,593,795	470,157
12/31/2006	3,689,336	4,816,209	7,584,335	2,567,709	753,604	1,790,751	-891,620	44,494	126,606	192,265	150,965	177,327	205,929
12/31/2007	3,845,090	5,730,601	2,656,674	1,140,198	-564,050	363,393	360,166	-16,382	-79,161	76,064	1,833	6,456	1,617,264
12/31/2008	4,545,205	3,261,622	2,374,505	1,685,854	463,230	753,689	730,549	443,430	229,314	-57,949	7,468	188,497	10,781
12/31/2009	3,732,069	8,677,494	4,961,094	2,837,834	3,055,165	1,531,111	1,720,602	299,180	181,631	-3,959,565	8,622	837,666	
12/31/2010	6,416,365	3,733,849	2,485,054	1,419,688	1,169,051	1,019,930	721,903	775,200	355,580	6,040,918	169,229		
12/31/2011	9,212,943	4,552,817	4,256,324	1,372,367	3,988,073	485,428	1,041,441	865,937	731,562	800,035			
12/31/2012	3,114,335	3,969,013	2,762,866	6,624,398	180,142	1,917,687	895,931	353,102	114,168				
12/31/2013	4,344,024	5,069,568	4,302,747	4,731,084	1,112,654	4,333,589	2,818,356	327,518					
12/31/2014	5,017,972	5,012,638	4,263,531	3,102,710	4,057,544	946,668	168,050						
12/31/2015	6,195,767	6,256,341	4,984,475	4,641,292	77,427	1,410,901							
12/31/2016	3,567,310	2,895,743	2,070,651	1,165,397	1,020,263								
12/31/2017	7,358,951	6,060,947	5,178,151	1,901,647									
12/31/2018	4,925,464	3,707,899	3,262,133										
12/31/2019	3,412,109	4,072,564											
12/31/2020	3,427,674												

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
12/31/2002	0.1478	0.1327	0.1333	0.0515	0.1208	0.0009	0.0112	0.0122	0.0398	0.0059	0.0027	0.0043	0.0064
12/31/2003	0.2451	0.2465	0.1195	0.2457	0.0524	0.4959	0.1235	0.0989	0.0414	0.0086	0.0110	-0.0011	-0.0239
12/31/2004	0.1006	0.2007	0.1061	0.0914	0.0457	0.0185	0.0126	0.0157	0.0221	-0.0010	0.0155	-0.0072	0.0016
12/31/2005	0.1512	0.1465	0.1150	0.0419	0.0125	0.0184	0.0105	0.0306	0.0967	0.0283	0.0016	0.0519	0.0153
12/31/2006	0.1123	0.1466	0.2308	0.0781	0.0229	0.0545	-0.0271	0.0014	0.0039	0.0059	0.0046	0.0054	0.0063
12/31/2007	0.1316	0.1962	0.0909	0.0390	-0.0193	0.0124	0.0123	-0.0006	-0.0027	0.0026	0.0001	0.0002	0.0554
12/31/2008	0.1865	0.1338	0.0974	0.0692	0.0190	0.0309	0.0300	0.0182	0.0094	-0.0024	0.0003	0.0077	0.0004
12/31/2009	0.1374	0.3196	0.1827	0.1045	0.1125	0.0564	0.0634	0.0110	0.0067	-0.1458	0.0003	0.0308	
12/31/2010	0.2854	0.1661	0.1105	0.0631	0.0520	0.0454	0.0321	0.0345	0.0158	0.2687	0.0075		
12/31/2011	0.4237	0.2094	0.1957	0.0631	0.1834	0.0223	0.0479	0.0398	0.0336	0.0368			
12/31/2012	0.2128	0.2712	0.1888	0.4526	0.0123	0.1310	0.0612	0.0241	0.0078				
12/31/2013	0.1995	0.2329	0.1976	0.2173	0.0511	0.1991	0.1295	0.0150					
12/31/2014	0.1968	0.1966	0.1672	0.1217	0.1591	0.0371	0.0066						
12/31/2015	0.1839	0.1857	0.1479	0.1378	0.0023	0.0419							
12/31/2016	0.1304	0.1058	0.0757	0.0426	0.0373								
12/31/2017	0.2353	0.1938	0.1656	0.0608									
12/31/2018	0.1686	0.1269	0.1117										
12/31/2019	0.1130	0.1349											
12/31/2020	0.1301												

Best 3/5	0.1430	0.1492	0.1417	0.1068	0.0336	0.0700	0.0471	0.0245	0.0110	0.0123	0.0017	0.0146	0.0077
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Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2017 - 2021

<u>Item *</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2017 - 2021 Mean</u>
1. Direct Losses Incurred	\$22,437,023	\$26,433,273	\$28,408,503	\$31,348,554	\$33,436,324	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,821,971	\$5,763,209	\$5,748,713	\$6,894,736	\$6,089,871	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,275,795	\$2,265,882	\$2,762,736	\$2,488,525	\$2,974,027	
4. Incurred Losses + ALAE [(1) + (2)]	\$28,258,994	\$32,196,482	\$34,157,216	\$38,243,290	\$39,526,195	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	8.1%	7.0%	8.1%	6.5%	7.5%	7.4%
6. Selected	7.5%					

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1)	<u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T CLASS GROUPS 1-13 *</u>	<u>OL&T CLASS GROUP 16</u>	<u>PREMISES/ OPERATIONS</u>
	a) 7/1/2019 to 7/1/2024 AYE 12/31/2019	+ 4.2%	+ 3.9%	+ 2.6%	+ 4.6%	+ 2.1%
	b) 7/1/2020 to 7/1/2024 AYE 12/31/2020	+ 5.5%	+ 4.2%	+ 2.6%	+ 5.4%	+ 2.3%
	c) 7/1/2021 to 7/1/2024 AYE 12/31/2021	+ 5.3%	+ 4.2%	+ 2.6%	+ 5.5%	+ 2.3%

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)	+ 6.6%	+ 4.5%	- 2.3%	+ 6.5%	+ 6.7%	+ 1.4%
	Eight Year (16 Points)	+ 7.6%	+ 3.5%	- 2.2%	+ 7.4%	+ 7.7%	+ 4.6%
	Six Year (12 Points)	+ 9.7%	+ 4.2%	- 1.4%	+ 9.2%	+ 8.5%	+ 9.6%
	b) Selected	+ 6.5%	+ 4.5%	0.0%	+ 7.0%	+ 7.5%	+ 1.5%

(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>	+ 0.3%	+ 5.5%
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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 12/31/2019, 12/31/2020 & 12/31/2021

(1)		(2)		(3)	(1)		(2)		(3)
YEAR ENDING		MANUFACTURERS		CONTRACTORS	YEAR ENDING		MANUFACTURERS		CONTRACTORS
QUARTER *		CLASS GROUP		CLASS GROUP	QUARTER *		CLASS GROUP		CLASS GROUP
		SALES EXPOSURE		PAYROLL EXPOSURE			SALES EXPOSURE		PAYROLL EXPOSURE
		INDICES		INDICES			INDICES		INDICES
2011	1	0.969		23.312	2018	1	1.042		26.945
	2	0.974		23.427		2	1.046		27.194
	3	0.979		23.556		3	1.050		27.433
	4	0.982		23.638		4	1.054		27.719
2012	1	0.987		23.715	2019	1	1.058		27.943
	2	0.990		23.794		2	1.061		28.173
	3	0.995		23.873		3	1.063		28.348
	4	1.000		23.965		4	1.065		28.500
2013	1	1.004		24.062	2020	1	1.066		28.710
	2	1.007		24.140		2	1.060		28.831
	3	1.008		24.167		3	1.059		29.016
	4	1.010		24.208		4	1.059		29.196
2014	1	1.012		24.299	2021	1	1.063		29.373
	2	1.016		24.405		2	1.079		29.708
	3	1.019		24.538		3	1.098		30.063
	4	1.022		24.663		4	1.122		30.463
2015	1	1.023		24.759	2022	1	1.154		30.913
	2	1.026		24.909		2	1.190		31.358
	3	1.027		25.013		3P	1.223		31.807
	4	1.029		25.172		4P	1.249		32.236
2016	1	1.030		25.313	2023	1P	1.267		32.601
	2	1.030		25.480		2P	1.276		32.910
	3	1.029		25.731		3P	1.283		33.171
	4	1.030		25.938		4P	1.289		33.422
2017	1	1.032		26.160	2024	1P	1.295		33.675
	2	1.034		26.322		2P	1.300		33.931
	3	1.037		26.517		3P	1.305		34.189
	4	1.040		26.704		4P	1.310		34.450
CHANGE IN EXPOSURES					MANUFACTURERS CONTRACTORS				
7/1/2019 to 7/1/2024 (2024:4/2019:4)					1.230 1.209				
7/1/2020 to 7/1/2024 (2024:4/2020:4)					1.238 1.180				
7/1/2021 to 7/1/2024 (2024:4/2021:4)					1.168 1.131				
AVERAGE ANNUAL TREND FACTOR									
7/1/2019 to 7/1/2024 (5.0 YEARS)					1.042 1.039				
7/1/2020 to 7/1/2024 (4.0 YEARS)					1.055 1.042				
7/1/2021 to 7/1/2024 (3.0 YEARS)					1.053 1.042				

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

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PREMISES / OPERATIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS ¹

<u>TYPE OF CLASS</u>	<u>VOLUME</u> ²	<u>INFLATION TREND</u> ³
FURNITURE	10.8%	+ 3.2%
OTHER DURABLES	7.1%	- 0.1%
CLOTHING	10.5%	+ 0.4%
FOOD	41.0%	+ 3.8%
OTHER NON-DURABLES	27.5%	+ 2.2%
RECREATION SERVICES	3.1%	+ 3.3%
TOTAL	100.0%	+ 2.6% ⁴

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

2 Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 12/31/2021. 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	1	0.950	0.844	0.961	1.198	1.086	1.236
	2	0.936	0.923	1.007	1.050	1.021	1.042		2	0.975	0.847	0.973	1.226	1.098	1.250
	3	0.930	0.914	1.004	1.054	1.023	1.047		3P	0.996	0.849	0.986	1.253	1.112	1.266
	4	0.924	0.906	1.001	1.058	1.025	1.052		4P	1.014	0.852	0.997	1.277	1.126	1.283
2016	1	0.920	0.902	0.999	1.061	1.028	1.058	2023	1P	1.023	0.854	1.001	1.297	1.138	1.298
	2	0.914	0.901	0.998	1.063	1.030	1.064		2P	1.029	0.856	1.005	1.310	1.147	1.312
	3	0.907	0.899	0.997	1.064	1.034	1.071		3P	1.035	0.858	1.007	1.319	1.156	1.324
	4	0.900	0.899	0.998	1.065	1.038	1.078		4P	1.040	0.860	1.009	1.327	1.164	1.334
2017	1	0.895	0.898	0.998	1.066	1.042	1.086	2024	1P	1.044	0.862	1.011	1.335	1.173	1.344
	2	0.888	0.894	0.997	1.068	1.046	1.092		2P	1.047	0.863	1.013	1.344	1.182	1.353
	3	0.882	0.890	0.995	1.071	1.048	1.100		3P	1.048	0.864	1.015	1.352	1.191	1.361
	4	0.875	0.887	0.992	1.075	1.050	1.108		4P	1.048	0.864	1.017	1.360	1.200	1.370

Change In Exposures *

Average Annual Trend Factor

7/1/2018 to 7/1/2024

(2024:4/2018:4)

1.211

0.992

1.024

1.248

1.136

1.212

7/1/2018 to 7/1/2024

(6.0 YEARS)

+ 3.2%

- 0.1%

+ 0.4%

+ 3.8%

+ 2.2%

+ 3.3%

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

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2019, 12/31/2020 & 12/31/2021

(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	1	1.252	
	2	1.058			2	1.284	
	3	1.058			3P	1.316	
	4	1.057			4P	1.346	
2016	1	1.056		2023	1P	1.370	
	2	1.055			2P	1.386	
	3	1.055			3P	1.399	
	4	1.057			4P	1.410	
2017	1	1.064		2024	1P	1.419	
	2	1.069			2P	1.427	
	3	1.076			3P	1.434	
	4	1.085			4P	1.442	
CHANGE IN EXPOSURES				AVERAGE ANNUAL TREND FACTOR			
7/1/2019 to 7/1/2024	(2024:4/2019:4)	1.255		7/1/2019 to 7/1/2024	(5.0 YEARS)	1.046	
7/1/2020 to 7/1/2024	(2024:4/2020:4)	1.235		7/1/2020 to 7/1/2024	(4.0 YEARS)	1.054	
7/1/2021 to 7/1/2024	(2024:4/2021:4)	1.175		7/1/2021 to 7/1/2024	(3.0 YEARS)	1.055	

* 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.

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.

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2012	\$214,011,014	3,722	\$57,496	\$53,219		
12/31/2012	\$203,342,980	3,497	\$58,150	\$54,936		
6/30/2013	\$205,374,404	3,535	\$58,105	\$56,708		
12/31/2013	\$210,879,368	3,606	\$58,476	\$58,537		
6/30/2014	\$239,854,581	3,870	\$61,975	\$60,426	\$57,621	
12/31/2014	\$235,035,611	3,659	\$64,240	\$62,375	\$59,779	
6/30/2015	\$215,689,110	3,445	\$62,609	\$64,387	\$62,019	
12/31/2015	\$213,952,883	3,336	\$64,126	\$66,464	\$64,342	
6/30/2016	\$213,856,692	3,057	\$69,946	\$68,608	\$66,752	\$62,576
12/31/2016	\$217,567,795	3,094	\$70,322	\$70,822	\$69,253	\$65,537
6/30/2017	\$215,863,759	3,094	\$69,777	\$73,106	\$71,847	\$68,638
12/31/2017	\$218,191,072	3,056	\$71,405	\$75,465	\$74,538	\$71,886
6/30/2018	\$223,643,615	3,123	\$71,612	\$77,899	\$77,330	\$75,288
12/31/2018	\$223,146,144	3,043	\$73,328	\$80,412	\$80,227	\$78,851
6/30/2019	\$220,105,803	2,934	\$75,019	\$83,006	\$83,232	\$82,582
12/31/2019	\$216,896,571	2,879	\$75,347	\$85,684	\$86,350	\$86,490
6/30/2020	\$204,282,025	2,506	\$81,522	\$88,448	\$89,585	\$90,583
12/31/2020	\$210,410,982	2,236	\$94,114	\$91,302	\$92,941	\$94,869
6/30/2021	\$272,308,113	2,416	\$112,727	\$94,247	\$96,422	\$99,359
12/31/2021	\$286,104,572	2,361	\$121,171	\$97,287	\$100,034	\$104,060
Goodness of Fit Statistic, R-Squared:				0.773	0.754	0.751
Average Annual Severity Trend (10 yr)				+ 6.6%		
Average Annual Severity Trend (8 yr)				+ 7.6%		
Average Annual Severity Trend (6 yr)				+ 9.7%		
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
MANUFACTURERS AND CONTRACTORS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2012	\$161,476,199	15,137	\$10,667	\$11,973		
12/31/2012	\$169,477,958	14,261	\$11,884	\$12,238		
6/30/2013	\$172,337,748	13,596	\$12,676	\$12,509		
12/31/2013	\$161,437,986	12,760	\$12,652	\$12,786		
6/30/2014	\$171,809,953	12,470	\$13,778	\$13,070	\$13,660	
12/31/2014	\$172,731,343	12,362	\$13,972	\$13,359	\$13,897	
6/30/2015	\$174,933,663	12,053	\$14,513	\$13,655	\$14,138	
12/31/2015	\$176,827,817	12,029	\$14,700	\$13,957	\$14,383	
6/30/2016	\$176,029,100	12,110	\$14,536	\$14,267	\$14,633	\$14,300
12/31/2016	\$176,200,993	12,259	\$14,373	\$14,583	\$14,887	\$14,595
6/30/2017	\$177,285,074	12,261	\$14,460	\$14,906	\$15,145	\$14,897
12/31/2017	\$185,706,340	12,000	\$15,475	\$15,236	\$15,408	\$15,205
6/30/2018	\$188,846,963	11,960	\$15,790	\$15,573	\$15,675	\$15,519
12/31/2018	\$190,296,185	11,958	\$15,914	\$15,918	\$15,947	\$15,839
6/30/2019	\$187,601,410	11,810	\$15,886	\$16,271	\$16,224	\$16,167
12/31/2019	\$194,547,360	11,754	\$16,551	\$16,631	\$16,506	\$16,501
6/30/2020	\$186,296,641	10,814	\$17,227	\$17,000	\$16,792	\$16,842
12/31/2020	\$172,458,653	10,201	\$16,907	\$17,376	\$17,083	\$17,190
6/30/2021	\$179,848,844	10,340	\$17,393	\$17,761	\$17,380	\$17,545
12/31/2021	\$178,903,985	9,928	\$18,020	\$18,155	\$17,681	\$17,908
Goodness of Fit Statistic, R-Squared:				0.915	0.941	0.949
Average Annual Severity Trend (10 yr)				+ 4.5%		
Average Annual Severity Trend (8 yr)				+ 3.5%		
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).

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

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2012	\$17,501,339	468	\$37,376	\$42,378		
12/31/2012	\$15,926,716	446	\$35,738	\$41,892		
6/30/2013	\$18,474,236	416	\$44,377	\$41,411		
12/31/2013	\$25,598,597	460	\$55,692	\$40,935		
6/30/2014	\$23,145,565	501	\$46,157	\$40,466	\$40,089	
12/31/2014	\$18,520,864	492	\$37,614	\$40,001	\$39,648	
6/30/2015	\$20,262,049	508	\$39,885	\$39,542	\$39,212	
12/31/2015	\$18,861,424	523	\$36,083	\$39,088	\$38,780	
6/30/2016	\$21,610,869	510	\$42,378	\$38,640	\$38,353	\$37,446
12/31/2016	\$19,876,701	475	\$41,861	\$38,196	\$37,931	\$37,176
6/30/2017	\$18,793,472	513	\$36,663	\$37,758	\$37,513	\$36,909
12/31/2017	\$21,522,715	562	\$38,312	\$37,324	\$37,100	\$36,643
6/30/2018	\$20,247,259	567	\$35,705	\$36,896	\$36,692	\$36,380
12/31/2018	\$17,041,316	518	\$32,914	\$36,473	\$36,288	\$36,118
6/30/2019	\$13,078,163	450	\$29,079	\$36,054	\$35,889	\$35,858
12/31/2019	\$11,141,968	455	\$24,502	\$35,640	\$35,494	\$35,600
6/30/2020	\$16,686,031	472	\$35,376	\$35,231	\$35,103	\$35,344
12/31/2020	\$18,592,537	465	\$39,962	\$34,827	\$34,716	\$35,090
6/30/2021	\$21,320,447	541	\$39,440	\$34,427	\$34,334	\$34,838
12/31/2021	\$21,079,718	520	\$40,570	\$34,032	\$33,956	\$34,587
Goodness of Fit Statistic, R-Squared:				0.167	0.132	0.024
Average Annual Severity Trend (10 yr)				- 2.3%		
Average Annual Severity Trend (8 yr)				- 2.2%		
Average Annual Severity Trend (6 yr)				- 1.4%		
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
6/30/2012	\$520,005,260	15,006	\$34,653	\$32,382		
12/31/2012	\$496,209,090	14,348	\$34,584	\$33,417		
6/30/2013	\$530,592,060	15,118	\$35,096	\$34,485		
12/31/2013	\$583,249,864	16,144	\$36,127	\$35,587		
6/30/2014	\$650,357,808	17,459	\$37,252	\$36,724	\$35,282	
12/31/2014	\$635,281,828	16,684	\$38,078	\$37,898	\$36,564	
6/30/2015	\$630,363,121	16,168	\$38,987	\$39,109	\$37,892	
12/31/2015	\$643,906,673	16,077	\$40,051	\$40,359	\$39,268	
6/30/2016	\$619,814,838	14,847	\$41,747	\$41,648	\$40,694	\$38,393
12/31/2016	\$631,262,864	14,945	\$42,238	\$42,979	\$42,172	\$40,124
6/30/2017	\$658,493,136	15,623	\$42,150	\$44,353	\$43,704	\$41,932
12/31/2017	\$688,109,090	16,145	\$42,620	\$45,770	\$45,291	\$43,822
6/30/2018	\$732,548,065	16,669	\$43,948	\$47,233	\$46,936	\$45,797
12/31/2018	\$720,250,844	15,879	\$45,358	\$48,742	\$48,640	\$47,862
6/30/2019	\$699,856,427	14,995	\$46,673	\$50,300	\$50,407	\$50,019
12/31/2019	\$691,397,749	14,198	\$48,697	\$51,907	\$52,238	\$52,274
6/30/2020	\$564,765,843	10,631	\$53,123	\$53,566	\$54,135	\$54,630
12/31/2020	\$422,779,139	7,431	\$56,891	\$55,278	\$56,101	\$57,092
6/30/2021	\$494,563,855	7,708	\$64,163	\$57,044	\$58,138	\$59,666
12/31/2021	\$542,389,304	8,018	\$67,645	\$58,867	\$60,250	\$62,355
Goodness of Fit Statistic, R-Squared:				0.882	0.874	0.885
Average Annual Severity Trend (10 yr)				+ 6.5%		
Average Annual Severity Trend (8 yr)				+ 7.4%		
Average Annual Severity Trend (6 yr)				+ 9.2%		
Selected Annual Severity Trend				+ 7.0%		

* 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
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Occurrences at Ultimate	(4) (2) / (3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
6/30/2012	\$62,327,175	7,169	\$8,694	\$7,978		
12/31/2012	\$56,525,030	6,749	\$8,375	\$8,242		
6/30/2013	\$58,821,419	6,858	\$8,578	\$8,515		
12/31/2013	\$62,894,557	6,930	\$9,076	\$8,797		
6/30/2014	\$61,219,477	7,145	\$8,568	\$9,088	\$8,717	
12/31/2014	\$60,070,167	7,057	\$8,512	\$9,389	\$9,045	
6/30/2015	\$69,759,571	6,709	\$10,398	\$9,700	\$9,386	
12/31/2015	\$70,400,846	6,702	\$10,504	\$10,021	\$9,739	
6/30/2016	\$66,863,300	6,616	\$10,106	\$10,353	\$10,106	\$9,801
12/31/2016	\$71,108,643	6,727	\$10,570	\$10,695	\$10,486	\$10,211
6/30/2017	\$73,577,552	7,193	\$10,229	\$11,049	\$10,881	\$10,639
12/31/2017	\$79,717,972	7,256	\$10,986	\$11,415	\$11,291	\$11,084
6/30/2018	\$83,504,443	7,090	\$11,778	\$11,793	\$11,716	\$11,548
12/31/2018	\$78,473,354	6,839	\$11,474	\$12,183	\$12,157	\$12,031
6/30/2019	\$78,313,759	6,555	\$11,948	\$12,587	\$12,614	\$12,535
12/31/2019	\$80,926,825	6,296	\$12,854	\$13,003	\$13,089	\$13,060
6/30/2020	\$73,185,364	5,173	\$14,148	\$13,434	\$13,582	\$13,606
12/31/2020	\$67,253,851	4,569	\$14,719	\$13,879	\$14,093	\$14,176
6/30/2021	\$68,917,052	4,670	\$14,757	\$14,338	\$14,624	\$14,769
12/31/2021	\$65,871,007	4,286	\$15,367	\$14,813	\$15,174	\$15,388
Goodness of Fit Statistic, R-Squared:				0.939	0.939	0.956
Average Annual Severity Trend (10 yr)				+ 6.7%		
Average Annual Severity Trend (8 yr)				+ 7.7%		
Average Annual Severity Trend (6 yr)				+ 8.5%		
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
6/30/2012	\$28,253,814	331	\$85,456	\$64,780		
12/31/2012	\$22,105,206	314	\$70,444	\$65,246		
6/30/2013	\$23,480,351	355	\$66,233	\$65,714		
12/31/2013	\$28,441,553	377	\$75,347	\$66,187		
6/30/2014	\$34,228,302	446	\$76,817	\$66,662	\$57,683	
12/31/2014	\$32,553,269	508	\$64,024	\$67,141	\$58,987	
6/30/2015	\$35,636,857	587	\$60,689	\$67,624	\$60,321	
12/31/2015	\$40,393,522	667	\$60,520	\$68,110	\$61,685	
6/30/2016	\$36,707,516	672	\$54,647	\$68,599	\$63,079	\$53,857
12/31/2016	\$31,974,717	635	\$50,369	\$69,092	\$64,506	\$56,376
6/30/2017	\$32,070,957	561	\$57,194	\$69,589	\$65,964	\$59,013
12/31/2017	\$40,507,699	529	\$76,591	\$70,089	\$67,455	\$61,773
6/30/2018	\$40,858,570	537	\$76,030	\$70,592	\$68,980	\$64,662
12/31/2018	\$32,976,712	520	\$63,424	\$71,100	\$70,540	\$67,686
6/30/2019	\$27,115,548	417	\$64,977	\$71,610	\$72,135	\$70,852
12/31/2019	\$25,860,860	420	\$61,535	\$72,125	\$73,766	\$74,166
6/30/2020	\$30,503,405	429	\$71,163	\$72,643	\$75,433	\$77,635
12/31/2020	\$29,504,966	343	\$86,145	\$73,165	\$77,139	\$81,266
6/30/2021	\$29,431,399	310	\$94,853	\$73,691	\$78,883	\$85,067
12/31/2021	\$25,176,836	280	\$89,994	\$74,221	\$80,666	\$89,045
Goodness of Fit Statistic, R-Squared:				0.075	0.382	0.665
Average Annual Severity Trend (10 yr)				+ 1.4%		
Average Annual Severity Trend (8 yr)				+ 4.6%		
Average Annual Severity Trend (6 yr)				+ 9.6%		
Selected Annual Severity Trend				+ 1.5%		

* 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 Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency (3) / (2) ²
12/31/2008	\$ 896,328,641	28,968	32.32
12/31/2009	\$ 819,612,500	27,164	33.14
12/31/2010	\$ 814,734,865	29,183	35.82
12/31/2011	\$ 833,803,419	27,680	33.20
12/31/2012	\$ 825,370,933	26,427	32.02
12/31/2013	\$ 862,799,484	26,095	30.24
12/31/2014	\$ 901,609,309	27,568	30.58
12/31/2015	\$ 929,078,728	27,315	29.40
12/31/2016	\$ 943,132,781	27,613	29.28
12/31/2017	\$ 967,249,140	27,984	28.93
12/31/2018	\$ 982,988,170	28,371	28.86
12/31/2019	\$ 999,336,266	26,402	26.42
12/31/2020	\$ 990,790,362	22,057	22.26
12/31/2021	\$ 972,174,772	22,470	23.11

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 Ending	(2) Aggregate Loss Costs at Current Level	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency (3) / (2) ²
12/31/2008	\$ 1,260,887,407	31,925	25.32
12/31/2009	\$ 1,334,518,842	30,730	23.03
12/31/2010	\$ 1,397,382,448	31,622	22.63
12/31/2011	\$ 1,400,083,390	29,643	21.17
12/31/2012	\$ 1,407,206,982	25,868	18.38
12/31/2013	\$ 1,401,238,870	27,827	19.86
12/31/2014	\$ 1,455,468,396	28,634	19.67
12/31/2015	\$ 1,551,012,254	29,093	18.76
12/31/2016	\$ 1,567,311,092	27,928	17.82
12/31/2017	\$ 1,592,306,768	30,238	18.99
12/31/2018	\$ 1,573,376,981	29,784	18.93
12/31/2019	\$ 1,522,830,992	27,334	17.95
12/31/2020	\$ 1,399,748,785	17,151	12.25
12/31/2021	\$ 1,356,776,311	17,757	13.09

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
11203	11.79	40045	91.94	48637	4.05		
12362	1.00 *	40046	18.17	48638	2.01		
12373	0.38	40047	6.48	48925	96.91		
12391	0.75	40059	2.32	49870	40.51		
12707	6.56	40061	1.23	63217	18.47		
12797	1.38	40063	41.16	63218	6.22		
13715	1.00	40064	12.10	<u>CLASS GROUP 08</u>			
13930	2.13	40111	3.26	40101	254.14		
14527	4.07	41001	0.11	40102	224.55		
16005	0.53	41664	13.92	44427	918.85		
16501	1.12	41665	1.63	44428	924.07		
16527	1.72	41667	38.05	44429	13.85		
		41668	35.67				

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

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

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

PREMISES/OPERATIONS (SUBLINE CODE 334)

CLASS GROUPS AND DIFFERENTIALS

*Base Class

CLASS GROUP 14

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

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

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

CLASS GROUP 16

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

*

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

<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		

CLASS GROUPS AND DIFFERENTIALS

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*Base Class
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CLASS GROUP 38		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	CLASS GROUP 39		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	12/31/2018	\$25,966,172		1.000		1.224				\$31,782,595
	12/31/2019	\$27,008,011		1.000		1.209				\$32,652,685
	12/31/2020	\$25,834,314		1.000		1.219				\$31,492,029
	12/31/2021	\$26,608,219		1.001		1.155				\$30,763,225
MULTILINE	12/31/2018	\$76,896,044		1.000		1.236		0.885		\$84,113,507
	12/31/2019	\$78,679,564		1.000		1.220		0.885		\$84,950,325
	12/31/2020	\$79,894,709		1.000		1.231		0.885		\$87,040,092
	12/31/2021	\$80,967,227		1.001		1.162		0.885		\$83,347,532
TOTAL	12/31/2018									\$115,896,102
	12/31/2019									\$117,603,010
	12/31/2020									\$118,532,121
	12/31/2021									\$114,110,757

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 10/01/2023 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT 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						
			BASIC LIMIT	UNALLOCATED	BASIC LIMIT							
			LOSSES	LOSS	DEVELOPED &							
			ACCIDENT	ADJUSTMENT	TRENDED LOSSES							
			YEAR									
			ENDING									
REPORT TYPE	LOSS DESCRIPTION		\$100,000 BASIC LIMIT LOSSES AND ALAE *	X	X	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSSES AND ALAE	
BI	B/L INDEMNITY	12/31/2018	\$14,791,845		1.044		1.075		1.203		0.910	\$18,173,490
		12/31/2019	\$13,144,051		1.141		1.075		1.168		0.924	\$17,399,556
		12/31/2020	\$8,929,563		1.517		1.075		1.134		0.938	\$15,489,598
		12/31/2021	\$6,614,306		2.205		1.075		1.101		0.952	\$16,433,331
BI	ALAE	12/31/2018	\$20,056,747				1.075		1.203		0.910	\$23,603,477
		12/31/2019	\$15,297,373				1.075		1.168		0.924	\$17,747,621
		12/31/2020	\$14,610,268				1.075		1.134		0.938	\$16,706,387
		12/31/2021	\$13,506,038				1.075		1.101		0.952	\$15,218,109
PD	B/L INDEMNITY	12/31/2018	\$19,514,816		1.097		1.075		1.317		0.910	\$27,580,791
		12/31/2019	\$19,180,317		1.152		1.075		1.260		0.924	\$27,654,082
		12/31/2020	\$15,458,932		1.220		1.075		1.206		0.938	\$22,934,957
		12/31/2021	\$14,016,337		1.417		1.075		1.154		0.952	\$23,456,089
PD	ALAE	12/31/2018	\$19,711,634				1.075		1.317		0.910	\$25,395,587
		12/31/2019	\$23,247,139				1.075		1.260		0.924	\$29,095,142
		12/31/2020	\$17,576,543				1.075		1.206		0.938	\$21,374,308
		12/31/2021	\$16,878,124				1.075		1.154		0.952	\$19,933,126
TOTAL												
FULL COVERAGE		12/31/2018										\$94,753,345
		12/31/2019										\$91,896,401
		12/31/2020										\$76,505,250
		12/31/2021										\$75,040,655

* 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	X	\$100,000	X				=	\$100,000		
			BASIC LIMIT LOSSES		BASIC LIMIT INDEMNITY DEVELOPMENT		UNALLOCATED LOSS ADJUSTMENT	SEVERITY	FREQUENCY		BASIC LIMIT DEVELOPED & TRENDED LOSSES		
			AND ALAE *		FACTOR		FACTOR	TREND	TREND		AND ALAE		
BI	B/L INDEMNITY	12/31/2018	\$1,722,141		0.999		1.075		1.203		0.910		\$2,024,649
		12/31/2019	\$1,694,403		1.115		1.075		1.168		0.924		\$2,191,870
		12/31/2020	\$1,523,762		1.381		1.075		1.134		0.938		\$2,406,219
		12/31/2021	\$334,369		2.113		1.075		1.101		0.952		\$796,083
BI	ALAE	12/31/2018	\$1,736,242				1.075		1.203		0.910		\$2,043,270
		12/31/2019	\$2,753,277				1.075		1.168		0.924		\$3,194,282
		12/31/2020	\$2,352,686				1.075		1.134		0.938		\$2,690,223
		12/31/2021	\$630,309				1.075		1.101		0.952		\$710,209
PD	B/L INDEMNITY	12/31/2018	\$3,887,650		1.086		1.075		1.317		0.910		\$5,439,420
		12/31/2019	\$2,943,978		1.138		1.075		1.260		0.924		\$4,193,028
		12/31/2020	\$2,576,406		1.266		1.075		1.206		0.938		\$3,966,492
		12/31/2021	\$2,362,601		1.485		1.075		1.154		0.952		\$4,143,507
PD	ALAE	12/31/2018	\$4,261,525				1.075		1.317		0.910		\$5,490,358
		12/31/2019	\$3,545,899				1.075		1.260		0.924		\$4,437,899
		12/31/2020	\$3,320,964				1.075		1.206		0.938		\$4,038,525
		12/31/2021	\$3,146,565				1.075		1.154		0.952		\$3,716,105
TOTAL DED COVERAGE		12/31/2018											\$14,997,697
		12/31/2019											\$14,017,079
		12/31/2020											\$13,101,459
		12/31/2021											\$9,365,904
TOTAL OCCURRENCE		12/31/2018											\$109,751,042
		12/31/2019											\$105,913,479
		12/31/2020											\$89,606,709
		12/31/2021											\$84,406,555

* 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	0.866
35	Not Applicable	--
36	Service Policy	0.943
37	Industrial / Processing Policy	0.894
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
12/31/2014	298,608,423	305,088,881	304,925,005	304,869,240	304,790,479	304,784,361	304,784,361	304,789,633
12/31/2015	300,938,501	301,441,671	301,283,605	301,168,834	301,039,625	301,039,544	301,051,907	
12/31/2016	288,974,297	288,835,427	288,742,154	288,801,232	288,808,066	288,807,509		
12/31/2017	284,814,975	285,813,163	285,680,911	285,663,823	285,659,616			
12/31/2018	282,137,338	282,148,950	282,142,514	282,118,366				
12/31/2019	281,322,214	278,908,006	278,625,805					
12/31/2020	263,834,142	267,765,823						
12/31/2021	265,337,153							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.022	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.002	0.999	1.000	1.000	1.000	1.000	
12/31/2016	1.000	1.000	1.000	1.000	1.000		
12/31/2017	1.004	1.000	1.000	1.000			
12/31/2018	1.000	1.000	1.000				
12/31/2019	0.991	0.999					
12/31/2020	1.015						

Average Best 3 of 5
27:15 39:27
 1.001 1.000

Accident Year Ending	Exposure Development From			Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>	
12/31/2019			1.000	1.000
12/31/2020		1.000	1.000	1.000
12/31/2021	1.001	1.000	1.000	1.001

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>
12/31/2002	5,952,658	9,485,738	12,898,811	15,106,280	14,361,805	13,883,154	13,532,060	13,294,129	13,287,107	13,282,823	13,455,941
12/31/2003	6,341,709	10,788,722	13,924,749	14,582,854	13,861,865	13,161,163	12,872,189	13,369,986	13,744,056	13,913,370	13,860,349
12/31/2004	6,518,015	10,016,261	13,268,391	14,955,500	14,482,934	13,493,813	13,581,623	13,459,810	13,815,174	13,907,574	13,929,896
12/31/2005	8,226,606	9,745,270	12,757,104	12,482,400	12,743,062	12,639,435	12,503,061	12,756,647	12,534,119	12,532,004	12,458,047
12/31/2006	7,567,857	11,862,120	15,431,999	15,405,006	15,029,966	15,191,067	15,074,033	15,325,338	15,581,110	15,513,859	15,264,331
12/31/2007	8,687,933	13,385,858	16,626,265	17,371,058	17,375,909	17,328,149	16,791,399	16,782,227	16,561,819	16,455,069	16,582,552
12/31/2008	8,910,500	13,119,328	15,806,054	16,435,338	18,203,507	16,871,101	16,648,977	16,590,220	16,625,679	16,707,368	16,910,744
12/31/2009	10,069,695	12,832,885	15,450,154	15,954,490	15,717,011	15,759,184	15,584,189	15,599,964	15,607,232	15,836,825	16,137,775
12/31/2010	10,551,953	14,681,125	16,369,039	16,810,452	16,902,711	15,561,121	15,361,419	15,372,108	15,393,152	15,270,928	15,369,936
12/31/2011	8,099,760	11,154,652	14,379,383	14,654,453	14,061,111	13,927,430	13,719,355	13,979,640	14,439,551	14,325,958	14,268,556
12/31/2012	7,844,968	11,586,650	15,528,810	16,022,605	16,207,934	15,879,137	15,793,128	16,405,184	16,173,476	16,197,498	
12/31/2013	6,270,158	9,080,547	12,552,850	13,306,372	13,587,445	13,506,910	13,953,100	13,692,767	13,251,992		
12/31/2014	6,857,320	9,718,299	13,138,227	14,747,938	14,246,376	14,913,792	14,980,359	14,593,200			
12/31/2015	6,511,604	8,780,589	11,459,951	12,600,356	12,426,638	12,386,132	12,645,191				
12/31/2016	5,650,455	8,178,690	10,921,585	11,799,331	12,194,335	12,410,483					
12/31/2017	6,007,258	9,288,676	12,550,879	13,542,078	13,511,833						
12/31/2018	6,688,816	9,678,392	12,391,828	13,630,386							
12/31/2019	5,716,271	8,381,952	11,633,851								
12/31/2020	5,939,930	8,329,221									
12/31/2021	5,909,986										

<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>
12/31/2002	13,932,648	13,672,549	13,687,272	13,352,444	13,605,066	13,593,207	13,592,290	13,623,357	13,611,172
12/31/2003	13,908,038	13,992,050	13,776,057	13,813,926	13,946,799	13,919,993	13,989,604	13,979,706	
12/31/2004	13,794,956	13,679,100	13,851,260	13,904,419	13,795,746	13,767,694	13,774,837		
12/31/2005	12,359,041	12,377,203	12,380,422	12,327,589	12,365,536	12,394,952			
12/31/2006	15,557,363	15,767,110	15,661,546	15,661,649	15,675,427				
12/31/2007	16,559,578	17,026,067	17,288,024	17,424,849					
12/31/2008	16,938,015	16,936,365	16,960,060						
12/31/2009	17,946,025	17,873,884							
12/31/2010	15,453,111								

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>
12/31/2002	1.594	1.360	1.171	0.951	0.967	0.975	0.982	0.999	1.000	1.013	1.035
12/31/2003	1.701	1.291	1.047	0.951	0.949	0.978	1.039	1.028	1.012	0.996	1.003
12/31/2004	1.537	1.325	1.127	0.968	0.932	1.007	0.991	1.026	1.007	1.002	0.990
12/31/2005	1.185	1.309	0.978	1.021	0.992	0.989	1.020	0.983	1.000	0.994	0.992
12/31/2006	1.567	1.301	0.998	0.976	1.011	0.992	1.017	1.017	0.996	0.984	1.019
12/31/2007	1.541	1.242	1.045	1.000	0.997	0.969	0.999	0.987	0.994	1.008	0.999
12/31/2008	1.472	1.205	1.040	1.108	0.927	0.987	0.996	1.002	1.005	1.012	1.002
12/31/2009	1.274	1.204	1.033	0.985	1.003	0.989	1.001	1.000	1.015	1.019	1.112
12/31/2010	1.391	1.115	1.027	1.005	0.921	0.987	1.001	1.001	0.992	1.006	1.005
12/31/2011	1.377	1.289	1.019	0.960	0.990	0.985	1.019	1.033	0.992	0.996	
12/31/2012	1.477	1.340	1.032	1.012	0.980	0.995	1.039	0.986	1.001		
12/31/2013	1.448	1.382	1.060	1.021	0.994	1.033	0.981	0.968			
12/31/2014	1.417	1.352	1.123	0.966	1.047	1.004	0.974				
12/31/2015	1.348	1.305	1.100	0.986	0.997	1.021					
12/31/2016	1.447	1.335	1.080	1.033	1.018						
12/31/2017	1.546	1.351	1.079	0.998							
12/31/2018	1.447	1.280	1.100								
12/31/2019	1.466	1.388									
12/31/2020	1.402										
3 Yr Mean	1.438	1.340	1.086	1.006	1.021	1.019	0.998	0.996	0.995	1.007	1.040
Best 3/5	1.453	1.330	1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
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>			
12/31/2002	0.981	1.001	0.976	1.019	0.999	1.000	1.002	0.999			
12/31/2003	1.006	0.985	1.003	1.010	0.998	1.005	0.999	1.000			
12/31/2004	0.992	1.013	1.004	0.992	0.998	1.001	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	0.993	1.000	1.001	1.005	1.000	1.000	1.000			
12/31/2007	1.028	1.015	1.008								
12/31/2008	1.000	1.001									
12/31/2009	0.996										
3 Yr Mean	1.008	1.003	1.001	0.999	0.999	1.002	1.001	0.999			
Best 3/5	1.005	1.005	1.002	1.005	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>
12/31/2017					1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2018				1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2019			1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2020		1.330	1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
12/31/2021	1.453	1.330	1.093	1.002	1.003	1.007	1.000	0.996	0.999	1.009	1.009
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	
12/31/2017	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.042	
12/31/2018	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.044	
12/31/2019	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.141	
12/31/2020	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	1.517	
12/31/2021	1.005	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.001	2.205	

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>
12/31/2002	465,959	1,076,039	1,424,613	1,360,201	1,521,919	1,518,152	1,587,827	1,415,878	1,388,951	1,391,346	1,389,001
12/31/2003	620,302	894,883	929,391	1,305,077	1,044,436	1,025,899	1,145,348	1,137,016	1,139,491	1,145,240	1,147,351
12/31/2004	1,181,639	1,400,348	1,754,772	1,809,306	1,753,184	1,716,724	1,679,745	1,665,412	1,664,795	1,666,259	1,666,463
12/31/2005	697,007	942,190	1,630,077	1,653,828	1,034,807	1,039,841	1,079,591	1,010,750	909,614	905,848	910,348
12/31/2006	988,492	1,576,135	1,795,300	1,683,440	1,393,816	1,325,572	1,255,321	1,302,769	1,206,795	1,211,295	1,239,196
12/31/2007	1,677,933	2,209,357	2,040,519	2,210,984	2,276,204	1,906,657	1,913,756	2,024,133	2,028,533	2,053,533	2,063,808
12/31/2008	1,027,737	1,428,206	1,739,211	1,786,623	1,890,342	1,940,969	2,056,483	2,024,750	1,947,251	1,934,901	1,932,675
12/31/2009	883,134	952,454	1,123,768	1,157,574	1,383,088	1,529,629	1,474,390	1,469,391	1,561,617	1,559,390	1,559,790
12/31/2010	931,000	1,647,016	1,545,739	1,721,861	1,805,798	1,903,705	1,857,036	1,759,260	2,248,179	1,894,127	1,859,127
12/31/2011	1,175,263	1,626,051	1,890,388	1,607,420	1,583,449	1,588,198	1,686,199	1,693,297	1,663,197	1,664,197	1,664,197
12/31/2012	949,103	1,244,396	1,616,416	1,385,158	1,259,306	1,481,241	1,401,815	1,338,520	1,328,520	1,328,522	
12/31/2013	643,063	974,206	1,043,636	1,227,478	1,309,491	1,369,740	1,411,189	1,333,189	1,348,689		
12/31/2014	589,517	1,205,729	1,473,213	1,667,581	1,731,356	1,654,278	1,650,278	1,623,928			
12/31/2015	874,996	1,192,265	1,195,836	1,374,347	1,620,466	1,600,268	1,614,268				
12/31/2016	962,177	1,034,064	1,285,332	1,372,036	1,244,743	1,193,070					
12/31/2017	442,615	1,364,122	1,739,724	2,000,799	1,824,994						
12/31/2018	842,713	840,494	1,622,182	1,608,390							
12/31/2019	1,197,487	1,347,924	1,617,732								
12/31/2020	562,074	1,343,068									
12/31/2021	246,766										

<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>
12/31/2002	1,389,001	1,389,631	1,389,730	1,392,431	1,392,430	1,417,430	1,417,475	1,417,475	1,415,991
12/31/2003	1,147,367	1,147,466	1,150,167	1,150,166	1,150,166	1,150,211	1,150,211	1,153,311	
12/31/2004	1,665,566	1,668,267	1,668,266	1,668,266	1,669,211	1,672,952	1,671,952		
12/31/2005	913,057	913,149	913,048	913,093	913,193	913,193			
12/31/2006	1,213,995	1,213,995	1,214,040	1,214,040	1,214,040				
12/31/2007	2,081,033	2,091,078	2,046,078	2,046,078					
12/31/2008	1,932,975	1,933,975	1,933,975						
12/31/2009	1,562,290	1,547,290							
12/31/2010	1,859,127								

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>
12/31/2002	2.309	1.324	0.955	1.119	0.998	1.046	0.892	0.981	1.002	0.998	1.000
12/31/2003	1.443	1.039	1.404	0.800	0.982	1.046	0.993	1.002	1.005	1.002	1.000
12/31/2004	1.185	1.253	1.031	0.969	0.979	0.978	0.991	1.000	1.001	1.000	0.999
12/31/2005	1.352	1.730	1.015	0.626	1.005	1.046	0.936	0.900	0.996	1.005	1.003
12/31/2006	1.594	1.139	0.938	0.828	0.951	0.947	1.038	0.926	1.004	1.023	0.980
12/31/2007	1.317	0.924	1.084	1.029	0.838	1.004	1.058	1.002	1.012	1.005	1.008
12/31/2008	1.390	1.218	1.027	1.058	1.027	1.060	0.985	0.962	0.994	0.999	1.000
12/31/2009	1.078	1.180	1.030	1.195	1.106	0.964	0.997	1.063	0.999	1.000	1.002
12/31/2010	1.769	0.939	1.114	1.049	1.054	0.975	0.947	1.278	0.843	0.982	1.000
12/31/2011	1.384	1.163	0.850	0.985	1.003	1.062	1.004	0.982	1.001	1.000	
12/31/2012	1.311	1.299	0.857	0.909	1.176	0.946	0.955	0.993	1.000		
12/31/2013	1.515	1.071	1.176	1.067	1.046	1.030	0.945	1.012			
12/31/2014	2.045	1.222	1.132	1.038	0.955		0.998				
12/31/2015	1.363	1.003	1.149	1.179	0.988	1.009					
12/31/2016	1.075	1.243	1.067	0.907	0.958						
12/31/2017	3.082	1.275	1.150	0.912							
12/31/2018	0.997	1.930	0.991								
12/31/2019	1.126	1.200									
12/31/2020	2.389										
3 Yr Mean	1.504	1.468	1.069	0.999	0.967	1.012	0.961	0.996	0.948	0.994	1.001
Best 3/5	1.530	1.239	1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	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>			
12/31/2002	1.000	1.000	1.002	1.000	1.018	1.000	1.000	0.999			
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.000	1.003	1.000			
12/31/2004	1.002	1.000	1.000	1.001	1.002	0.999	1.000	1.000			
12/31/2005	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
12/31/2007	1.005	0.978	1.000								
12/31/2008	1.001	1.000									
12/31/2009	0.990										
3 Yr Mean	0.999	0.993	1.000	1.000	1.001	1.000	1.002	0.999			
Best 3/5	1.000	1.000	1.000	1.000	1.001	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						
					<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>
12/31/2017					0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2018				1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2019			1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2020		1.239	1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	1.001
12/31/2021	1.530	1.239	1.116	1.006	0.997	1.012	0.962	1.023	0.998	1.000	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	
12/31/2017	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.993	
12/31/2018	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.999	
12/31/2019	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.115	
12/31/2020	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.381	
12/31/2021	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	2.113	

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>
12/31/2002	1,250,331	3,330,427	7,560,323	11,656,722	15,061,051	18,107,658	18,132,587	18,829,195	19,240,090	19,624,356	19,727,870
12/31/2003	1,262,397	4,028,927	8,326,918	13,983,187	18,480,923	20,434,222	21,108,279	22,561,469	22,287,335	23,368,314	24,451,618
12/31/2004	935,884	2,777,111	6,132,262	9,912,088	12,763,740	12,707,076	14,010,855	14,850,030	15,738,493	15,881,500	16,409,427
12/31/2005	1,487,945	3,034,016	5,517,680	7,556,532	9,846,720	10,996,091	11,062,352	11,406,200	11,614,279	11,975,748	11,908,847
12/31/2006	1,884,393	6,286,023	8,151,818	10,849,495	12,710,330	14,225,831	16,204,895	17,461,639	16,604,442	16,660,906	16,654,080
12/31/2007	2,237,342	6,042,975	9,126,797	12,389,835	15,242,942	16,912,066	18,035,230	18,241,648	18,366,780	22,693,339	22,700,562
12/31/2008	1,672,931	4,269,909	8,283,163	13,463,485	17,560,989	19,713,242	19,789,000	20,112,911	20,419,594	20,574,680	20,694,648
12/31/2009	3,064,369	5,305,779	9,517,963	12,134,386	14,441,289	15,477,954	15,536,460	15,784,087	15,799,221	15,921,836	16,122,938
12/31/2010	1,949,962	5,388,230	9,408,370	14,554,826	16,968,809	17,680,257	17,896,286	18,062,073	18,182,834	18,461,154	18,419,942
12/31/2011	2,211,103	5,120,742	9,315,456	12,758,847	14,438,552	15,928,699	17,021,746	17,031,093	17,558,597	17,715,289	18,032,446
12/31/2012	2,305,177	6,687,469	15,005,413	19,919,368	23,408,967	26,181,555	26,593,977	27,508,165	27,155,071	27,226,265	
12/31/2013	1,499,424	4,664,359	8,060,572	10,466,147	12,581,225	13,563,993	14,210,862	14,925,122	14,933,131		
12/31/2014	1,453,663	4,056,225	7,714,252	11,599,884	14,493,407	15,733,313	16,918,997	17,106,928			
12/31/2015	2,004,925	3,924,160	7,049,468	10,972,326	13,744,726	16,577,697	17,263,061				
12/31/2016	1,406,889	3,357,516	7,657,461	10,847,803	12,421,313	13,521,729					
12/31/2017	1,134,021	3,185,193	7,937,141	11,189,162	13,552,855						
12/31/2018	2,093,523	5,290,082	9,250,543	12,516,127							
12/31/2019	1,015,965	3,074,635	5,772,463								
12/31/2020	924,212	3,449,500									
12/31/2021	1,372,623										

<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>
12/31/2002	21,843,539	21,985,063	21,898,149	21,198,919	21,247,814	21,677,959	21,940,803	21,932,388	21,908,083
12/31/2003	24,450,994	24,759,719	23,773,909	23,931,308	23,965,460	24,027,424	24,066,649	24,061,252	
12/31/2004	16,636,438	17,281,085	17,404,244	17,661,700	17,553,692	17,710,550	17,738,910		
12/31/2005	12,037,434	12,124,760	12,177,355	12,232,414	12,291,669	12,324,986			
12/31/2006	16,600,143	16,780,759	16,856,292	16,941,191	17,001,620				
12/31/2007	22,801,743	23,217,459	23,748,527	23,642,364					
12/31/2008	20,922,658	21,255,025	21,616,657						
12/31/2009	16,340,648	16,378,147							
12/31/2010	18,519,693								

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
12/31/2002	2,080,096	4,229,896	4,096,399	3,404,329	3,046,607	24,929	696,608	410,895	384,266	103,514	2,115,669	141,524	-86,914
12/31/2003	2,766,530	4,297,991	5,656,269	4,497,736	1,953,299	674,057	1,453,190	-274,134	1,080,979	1,083,304	-624	308,725	-985,810
12/31/2004	1,841,227	3,355,151	3,779,826	2,851,652	-56,664	1,303,779	839,175	888,463	143,007	527,927	227,011	644,647	123,159
12/31/2005	1,546,071	2,483,664	2,038,852	2,290,188	1,149,371	66,261	343,848	208,079	361,469	-66,901	128,587	87,326	52,595
12/31/2006	4,401,630	1,865,795	2,697,677	1,860,835	1,515,501	1,979,064	1,256,744	-857,197	56,464	-6,826	-53,937	180,616	75,533
12/31/2007	3,805,633	3,083,822	3,263,038	2,853,107	1,669,124	1,123,164	206,418	125,132	4,326,559	7,223	101,181	415,716	531,068
12/31/2008	2,596,978	4,013,254	5,180,322	4,097,504	2,152,253	75,758	323,911	306,683	155,086	119,968	228,010	332,367	361,632
12/31/2009	2,241,410	4,212,184	2,616,423	2,306,903	1,036,665	58,506	247,627	15,134	122,615	201,102	217,710	37,499	
12/31/2010	3,438,268	4,020,140	5,146,456	2,413,983	711,448	216,029	165,787	120,761	278,320	-41,212	99,751		
12/31/2011	2,909,639	4,194,714	3,443,391	1,679,705	1,490,147	1,093,047	9,347	527,504	156,692	317,157			
12/31/2012	4,382,292	8,317,944	4,913,955	3,489,599	2,772,588	412,422	914,188	-353,094	71,194				
12/31/2013	3,164,935	3,396,213	2,405,575	2,115,078	982,768	646,869	714,260	8,009					
12/31/2014	2,602,562	3,658,027	3,885,632	2,893,523	1,239,906	1,185,684	187,931						
12/31/2015	1,919,235	3,125,308	3,922,858	2,772,400	2,832,971	685,364							
12/31/2016	1,950,627	4,299,945	3,190,342	1,573,510	1,100,416								
12/31/2017	2,051,172	4,751,948	3,252,021	2,363,693									
12/31/2018	3,196,559	3,960,461	3,265,584										
12/31/2019	2,058,670	2,697,828											
12/31/2020	2,525,288												

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
12/31/2002	0.0768	0.1562	0.1513	0.1257	0.1125	0.0009	0.0257	0.0152	0.0142	0.0038	0.0781	0.0052	-0.0032
12/31/2003	0.0989	0.1537	0.2022	0.1608	0.0698	0.0241	0.0520	-0.0098	0.0386	0.0387	0.0000	0.0110	-0.0352
12/31/2004	0.0758	0.1381	0.1556	0.1174	-0.0023	0.0537	0.0346	0.0366	0.0059	0.0217	0.0093	0.0265	0.0051
12/31/2005	0.0547	0.0879	0.0721	0.0810	0.0407	0.0023	0.0122	0.0074	0.0128	-0.0024	0.0045	0.0031	0.0019
12/31/2006	0.1399	0.0593	0.0857	0.0591	0.0482	0.0629	0.0399	-0.0272	0.0018	-0.0002	-0.0017	0.0057	0.0024
12/31/2007	0.1058	0.0857	0.0907	0.0793	0.0464	0.0312	0.0057	0.0035	0.1203	0.0002	0.0028	0.0116	0.0148
12/31/2008	0.0803	0.1241	0.1602	0.1267	0.0666	0.0023	0.0100	0.0095	0.0048	0.0037	0.0071	0.0103	0.0112
12/31/2009	0.0627	0.1178	0.0732	0.0645	0.0290	0.0016	0.0069	0.0004	0.0034	0.0056	0.0061	0.0010	
12/31/2010	0.1069	0.1250	0.1600	0.0751	0.0221	0.0067	0.0052	0.0038	0.0087	-0.0013	0.0031		
12/31/2011	0.1084	0.1562	0.1282	0.0626	0.0555	0.0407	0.0003	0.0196	0.0058	0.0118			
12/31/2012	0.1343	0.2549	0.1506	0.1069	0.0850	0.0126	0.0280	-0.0108	0.0022				
12/31/2013	0.1196	0.1284	0.0909	0.0799	0.0371	0.0244	0.0270	0.0003					
12/31/2014	0.0807	0.1134	0.1205	0.0897	0.0385	0.0368	0.0058						
12/31/2015	0.0826	0.1345	0.1688	0.1193	0.1219	0.0295							
12/31/2016	0.0739	0.1628	0.1208	0.0596	0.0417								
12/31/2017	0.0686	0.1589	0.1087	0.0790									
12/31/2018	0.1034	0.1282	0.1057										
12/31/2019	0.0796	0.1044											
12/31/2020	0.0953												

Best 3/5	0.0829	0.1405	0.1167	0.0829	0.0551	0.0302	0.0127	0.0015	0.0047	0.0032	0.0040	0.0064	0.0062
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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>
12/31/2002	0.968	1.002	1.020	1.012	1.000	0.999	1.001
12/31/2003	1.007	1.001	1.003	1.002	1.000	1.001	1.001
12/31/2004	1.015	0.994	1.009	1.002	1.003	1.001	1.001
12/31/2005	1.005	1.005	1.003	1.005	1.003	1.001	1.001
12/31/2006	1.005	1.004	1.001	1.005	1.003	1.001	1.001
12/31/2007	0.996						
Best 3/5	1.006	1.002	1.005	1.004	1.002	1.001	1.001
171 to Ultimate Factors :		1.021					

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>
	0.547	0.464	0.324	0.207	0.124	0.069	0.039
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.026	0.025	0.020	0.017	0.013	0.006	0.000

<u>A.Y.E.</u>	Reported ALAE as of <u>3/31/2022</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>
12/31/2019	6,601,495	25,900,003	0.324	8,381,241	14,982,736	1.021	15,297,373
12/31/2020	3,661,082	22,944,798	0.464	10,648,681	14,309,763	1.021	14,610,268
12/31/2021	1,461,429	21,511,546	0.547	11,766,816	13,228,245	1.021	13,506,038

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>
12/31/2002	8,316,756	13,125,669	15,948,069	15,616,404	15,526,438	16,601,521	16,858,613	17,165,837	17,307,321	17,566,513	18,068,381
12/31/2003	8,841,646	10,545,542	12,707,130	13,971,055	15,147,551	16,387,125	16,751,807	17,288,834	17,932,482	18,233,867	18,319,550
12/31/2004	8,967,187	10,684,967	12,235,284	12,619,084	14,120,751	14,370,919	14,899,852	15,163,652	15,239,435	15,579,779	15,829,233
12/31/2005	10,759,439	12,827,432	12,948,259	13,662,792	14,075,665	14,868,305	14,721,601	15,783,187	15,678,711	16,366,417	16,537,783
12/31/2006	10,878,697	12,291,078	13,498,065	13,896,898	15,422,203	15,995,139	16,435,509	18,091,139	18,541,624	18,487,409	18,773,267
12/31/2007	14,127,133	16,464,538	17,575,248	17,720,054	18,869,963	19,553,894	20,748,423	21,356,919	21,603,943	22,446,291	22,984,331
12/31/2008	15,191,328	17,763,750	19,246,050	20,387,275	21,440,203	22,520,268	22,999,272	23,445,259	23,987,780	24,587,979	24,806,789
12/31/2009	18,051,538	20,790,918	22,484,695	22,479,367	22,727,736	23,687,484	23,416,848	24,215,336	24,668,433	24,460,656	24,777,400
12/31/2010	17,537,757	20,126,293	21,738,488	22,161,203	22,221,934	23,055,985	23,297,993	23,854,108	24,264,660	24,467,917	24,382,292
12/31/2011	14,574,371	16,501,332	17,335,646	18,628,459	19,068,361	19,703,794	20,058,592	20,691,262	21,042,103	21,164,486	21,290,707
12/31/2012	15,340,175	16,430,182	17,829,800	19,921,750	20,376,994	20,643,622	21,129,544	21,258,654	21,344,718	21,318,743	
12/31/2013	14,124,766	16,715,138	18,048,552	18,413,250	19,192,708	19,540,743	19,820,785	19,228,606	19,321,508		
12/31/2014	12,909,568	14,816,527	16,429,944	16,350,022	16,878,308	16,938,225	17,156,177	17,167,334			
12/31/2015	13,232,666	15,208,831	15,113,520	16,347,321	16,477,163	16,209,763	16,313,300				
12/31/2016	13,697,400	16,234,549	18,270,121	18,862,757	18,871,793	19,449,103					
12/31/2017	13,279,247	17,454,790	18,715,407	19,397,551	19,724,398						
12/31/2018	12,739,062	14,785,300	15,946,773	17,513,065							
12/31/2019	15,029,506	16,878,399	17,323,455								
12/31/2020	10,760,109	12,258,336									
12/31/2021	11,431,890										

<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>
12/31/2002	18,112,671	18,151,654	18,262,376	18,347,573	18,388,262	18,330,250	18,341,750	18,402,300	18,450,300
12/31/2003	18,818,715	18,583,855	18,553,692	18,743,928	18,575,966	18,614,641	18,636,272	18,634,790	
12/31/2004	16,045,379	15,955,345	16,121,039	15,881,715	15,826,727	15,826,716	15,817,716		
12/31/2005	16,675,222	16,568,681	16,864,971	16,666,189	16,684,365	16,757,027			
12/31/2006	18,840,203	19,189,778	19,149,261	19,111,752	19,169,464				
12/31/2007	23,160,735	23,065,341	22,895,395	22,860,917					
12/31/2008	24,861,484	24,988,890	24,979,335						
12/31/2009	25,140,553	25,176,204							
12/31/2010	24,466,522								

Products (Subline Code 336)
Full Coverage
Multistate

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

Link Ratios											
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2002	1.578	1.215	0.979	0.994	1.069	1.015	1.018	1.008	1.015	1.029	1.002
12/31/2003	1.193	1.205	1.099	1.084	1.082	1.015	1.032	1.037	1.017	1.005	1.027
12/31/2004	1.192	1.145	1.031	1.119	1.018	1.037	1.018	1.005	1.022	1.016	1.014
12/31/2005	1.192	1.009	1.055	1.030	1.056	1.037	1.072	0.993	1.044	1.010	1.008
12/31/2006	1.130	1.098	1.030	1.110	1.037	1.028	1.101	1.025	0.997	1.015	1.004
12/31/2007	1.165	1.067	1.008	1.065	1.036	1.061	1.029	1.012	1.039	1.024	1.008
12/31/2008	1.169	1.083	1.059	1.052	1.050	1.021	1.019	1.023	1.025	1.009	1.002
12/31/2009	1.152	1.081	1.000	1.011	1.042	0.989	1.034	1.019	0.992	1.013	1.015
12/31/2010	1.148	1.080	1.019	1.003	1.038	1.010	1.024	1.017	1.008	0.997	1.003
12/31/2011	1.132	1.051	1.075	1.024	1.033	1.018	1.032	1.017	1.006	1.006	
12/31/2012	1.071	1.085	1.117	1.023	1.013	1.024	1.006	1.004	0.999		
12/31/2013	1.183	1.080	1.020	1.042	1.018	1.014	0.970	1.005			
12/31/2014	1.148	1.109	0.995	1.032	1.004	1.013	1.001				
12/31/2015	1.149	0.994	1.082	1.008	0.984	1.006					
12/31/2016	1.185	1.125	1.032	1.000	1.031						
12/31/2017	1.314	1.072	1.036	1.017							
12/31/2018	1.161	1.079	1.098								
12/31/2019	1.123	1.026									
12/31/2020	1.139										
3 Yr Mean	1.141	1.059	1.055	1.008	1.006	1.011	0.992	1.009	1.004	1.005	1.007
Best 3/5	1.162	1.059	1.050	1.019	1.012	1.015	1.010	1.013	1.004	1.009	1.005
A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2002	1.002	1.006	1.005	1.002	0.997	1.001	1.003	1.003			
12/31/2003	0.988	0.998	1.010	0.991	1.002	1.001	1.000	1.001			
12/31/2004	0.994	1.010	0.985	0.997	1.000	0.999	1.001	1.001			
12/31/2005	0.994	1.018	0.988	1.001	1.004	0.999	1.001	1.001			
12/31/2006	1.019	0.998	0.998	1.003	1.000	1.001	1.001	1.001			
12/31/2007	0.996	0.993	0.998								
12/31/2008	1.005	1.000									
12/31/2009	1.001										
3 Yr Mean	1.001	0.997	0.995	1.000	1.002	1.000	1.002	1.003			
Best 3/5	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001			
Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2017					1.012	1.015	1.010	1.013	1.004	1.009	1.005
12/31/2018				1.019	1.012	1.015	1.010	1.013	1.004	1.009	1.005
12/31/2019			1.050	1.019	1.012	1.015	1.010	1.013	1.004	1.009	1.005
12/31/2020		1.059	1.050	1.019	1.012	1.015	1.010	1.013	1.004	1.009	1.005
12/31/2021	1.162	1.059	1.050	1.019	1.012	1.015	1.010	1.013	1.004	1.009	1.005
A.Y.E	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS	
12/31/2017	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	1.003	1.076	
12/31/2018	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	1.003	1.097	
12/31/2019	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	1.003	1.152	
12/31/2020	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	1.003	1.220	
12/31/2021	1.001	1.003	0.995	1.000	1.001	1.001	1.001	1.001	1.003	1.417	

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>
12/31/2002	779,522	1,297,829	1,509,515	1,797,321	2,284,574	2,427,744	2,520,769	2,557,851	3,068,634	3,063,925	3,102,903
12/31/2003	884,822	893,503	858,478	1,070,723	1,116,224	1,261,991	1,612,523	1,623,598	1,653,160	1,815,518	2,028,837
12/31/2004	636,464	1,018,050	1,355,037	1,117,719	936,650	988,398	973,949	949,478	1,027,127	1,124,465	1,149,658
12/31/2005	1,043,004	2,056,424	2,102,754	2,280,856	2,205,516	2,096,792	2,458,711	2,469,401	2,544,276	2,469,593	2,424,785
12/31/2006	2,157,680	3,325,586	3,846,705	3,586,332	3,510,469	3,624,915	4,062,769	4,134,052	4,260,751	4,365,700	4,399,784
12/31/2007	2,861,906	2,755,158	2,663,045	2,752,183	2,969,282	3,005,633	2,999,864	3,251,040	3,367,015	3,382,925	3,503,461
12/31/2008	2,281,840	2,319,125	2,872,871	2,889,883	2,683,559	2,741,865	2,918,757	3,006,896	3,017,092	2,937,305	3,044,304
12/31/2009	3,155,722	3,137,127	2,782,174	2,841,749	3,034,094	3,254,704	3,163,657	3,317,265	3,338,514	3,525,894	3,589,263
12/31/2010	1,791,607	2,605,459	2,630,270	2,423,140	2,368,407	2,406,937	2,423,036	2,359,720	2,409,733	2,644,633	2,524,471
12/31/2011	2,967,922	3,011,397	2,842,381	2,848,078	3,075,949	2,945,205	2,906,868	2,906,391	2,911,367	2,926,366	2,995,366
12/31/2012	2,311,873	2,456,093	2,598,834	2,506,719	2,644,251	2,422,017	2,460,372	2,493,028	2,472,403	2,471,978	
12/31/2013	2,999,053	3,079,991	2,922,280	3,058,599	3,038,017	3,112,218	3,124,041	3,174,041	3,286,041		
12/31/2014	2,507,323	2,878,861	2,951,993	3,112,061	3,214,167	3,217,500	3,391,584	3,191,833			
12/31/2015	2,282,600	2,138,292	2,623,972	2,670,733	2,758,798	2,802,792	2,690,775				
12/31/2016	2,080,627	2,386,885	2,185,247	2,342,053	2,467,750	2,370,399					
12/31/2017	1,989,313	2,496,439	3,224,873	3,456,151	3,741,171						
12/31/2018	2,525,693	3,559,839	3,648,711	3,703,822							
12/31/2019	2,217,180	2,255,583	2,442,130								
12/31/2020	1,981,009	2,212,979									
12/31/2021	2,340,027										

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>
12/31/2002	2,833,076	2,798,285	2,747,185	2,737,185	2,739,519	2,737,683	2,737,583	2,722,583	2,722,583
12/31/2003	2,111,966	2,140,203	2,082,656	2,080,780	2,079,278	2,079,278	2,079,278	2,079,278	
12/31/2004	1,119,857	1,171,858	1,166,857	1,166,757	1,174,757	1,181,425	1,180,591		
12/31/2005	2,434,785	2,473,149	2,488,649	2,449,649	2,449,649	2,449,649			
12/31/2006	4,438,499	4,421,096	4,313,712	4,315,211	4,313,802				
12/31/2007	3,382,422	3,357,701	3,357,673						
12/31/2008	3,010,204	3,001,204	3,001,204						
12/31/2009	3,608,683	3,637,984							
12/31/2010	2,521,223								

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>
12/31/2002	1.665	1.163	1.191	1.271	1.063	1.038	1.015	1.200	0.998	1.013	0.913
12/31/2003	1.010	0.961	1.247	1.042	1.131	0.961	1.007	1.018	1.098	1.117	1.041
12/31/2004	1.600	1.331	0.825	0.838	1.055	0.985	0.975	1.082	1.095	1.022	0.974
12/31/2005	1.972	1.023	1.085	0.967	0.951	0.961	1.004	1.030	0.971	0.982	1.004
12/31/2006	1.541	1.157	0.932	0.979	1.033	1.121	1.018	1.031	1.025	1.008	1.009
12/31/2007	0.963	0.967	1.033	1.079	1.012	0.998	1.084	1.036	1.005	1.036	0.965
12/31/2008	1.016	1.239	1.006	0.929	1.022	1.065	1.030	1.003	0.974	1.036	0.989
12/31/2009	0.994	0.887	1.021	1.068	1.073	0.972	1.049	1.006	1.056	1.018	1.005
12/31/2010	1.454	1.010	0.921	0.977	1.016	1.007	0.974	1.021	1.097	0.955	0.999
12/31/2011	1.015	0.944	1.002	1.080	0.957	0.987	1.000	1.002	1.005	1.024	
12/31/2012	1.062	1.058	0.965	1.055	0.916	1.016	1.013	0.992	1.000		
12/31/2013	1.027	0.949	1.047	0.993	1.024	1.004	1.016	1.035			
12/31/2014	1.148	1.025	1.054	1.033	1.001	1.054	0.941				
12/31/2015	0.937	1.227	1.018	1.033	1.016	0.960					
12/31/2016	1.147	0.916	1.072	1.054	0.961						
12/31/2017	1.255	1.292	1.072	1.082							
12/31/2018	1.409	1.025	1.015								
12/31/2019	1.017	1.083									
12/31/2020	1.117										
3 Yr Mean	1.181	1.133	1.053	1.056	0.993	1.006	0.990	1.010	1.034	0.999	0.998
Best 3/5	1.173	1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	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>			
12/31/2002	0.988	0.982	0.996	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	1.046	0.996	1.000	1.007	1.006	0.999	1.000	1.000			
12/31/2005	1.016	1.006	0.984	1.000	1.000	1.000	1.000	1.000			
12/31/2006	0.996	0.976	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.993	1.000	1.000								
12/31/2008	0.997	1.000									
12/31/2009	1.008										
3 Yr Mean	0.999	0.992	0.995	1.002	1.002	1.000	0.998	1.000			
Best 3/5	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2018				1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2019			1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2020		1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	0.998
12/31/2021	1.173	1.112	1.048	1.040	0.993	1.002	0.996	1.010	1.020	1.026	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>		<u>FACTORS</u>
12/31/2017	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.044
12/31/2018	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.086
12/31/2019	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.138
12/31/2020	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.266
12/31/2021	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.485

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>
12/31/2002	1,027,253	2,809,279	5,639,560	7,294,475	9,280,653	10,489,654	11,058,497	12,988,080	12,333,508	12,585,603	13,081,851
12/31/2003	1,542,944	3,723,107	6,301,944	10,211,214	12,118,151	14,234,208	16,047,812	17,111,892	19,690,551	21,033,071	21,895,447
12/31/2004	1,199,092	2,733,768	5,544,855	7,863,831	9,971,581	12,257,536	13,998,874	14,613,793	16,002,150	17,096,214	17,766,593
12/31/2005	1,984,048	4,342,177	7,235,169	7,600,486	9,120,131	10,613,411	13,083,723	14,703,093	15,791,873	16,980,830	18,113,387
12/31/2006	1,504,980	3,500,278	6,735,893	9,591,045	11,707,784	13,763,000	14,517,783	16,847,769	19,657,420	20,265,103	21,090,009
12/31/2007	1,715,633	3,741,049	5,887,654	9,282,851	11,601,538	13,563,293	14,914,508	17,094,266	18,120,938	19,549,674	20,864,328
12/31/2008	1,634,264	4,501,092	8,277,280	11,512,994	14,492,533	16,926,433	18,058,843	19,018,208	19,583,627	20,529,576	21,199,532
12/31/2009	3,964,543	9,172,208	15,265,370	18,411,575	21,522,389	25,550,332	26,860,563	28,380,871	29,944,813	30,632,386	30,939,871
12/31/2010	2,343,168	5,346,406	10,122,645	14,461,304	17,848,686	19,582,851	21,159,232	21,756,926	22,143,924	22,521,029	22,870,979
12/31/2011	2,417,815	4,582,835	8,151,323	11,374,616	13,922,674	15,940,441	17,234,774	18,792,583	19,294,118	19,623,787	19,682,359
12/31/2012	2,964,959	7,123,272	11,711,052	18,257,581	20,435,686	22,840,175	26,931,271	32,693,509	37,570,940	40,991,292	
12/31/2013	2,864,649	5,929,919	9,020,512	12,480,798	14,858,341	16,764,562	20,068,960	20,501,312	21,081,866		
12/31/2014	3,110,722	5,706,313	8,689,728	11,021,514	12,795,329	13,837,654	15,048,024	15,218,101			
12/31/2015	2,330,313	5,475,412	8,324,665	11,205,758	13,035,732	13,792,944	15,715,341				
12/31/2016	4,181,652	9,904,621	16,337,365	19,224,650	22,917,607	26,559,963					
12/31/2017	2,939,055	5,230,320	8,721,965	11,714,805	14,356,376						
12/31/2018	2,463,025	4,226,205	6,316,175	8,667,351							
12/31/2019	2,730,690	5,649,265	8,518,267								
12/31/2020	2,054,697	3,947,392									
12/31/2021	2,735,238										

<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>
12/31/2002	13,400,438	13,670,088	13,883,818	13,971,516	14,004,321	14,004,170	14,052,359	14,092,561	14,127,561
12/31/2003	23,132,023	23,314,238	23,963,828	24,011,071	23,917,491	23,952,425	23,974,396	24,007,904	
12/31/2004	18,642,888	18,850,631	18,992,823	19,110,889	19,142,076	19,142,076	19,137,536		
12/31/2005	19,115,121	20,269,901	20,587,471	20,448,062	20,445,000	20,468,581			
12/31/2006	21,297,290	21,850,555	22,017,939	22,155,404	22,239,112				
12/31/2007	21,526,340	22,365,659	22,284,877	22,512,566					
12/31/2008	21,861,553	21,649,953	22,059,489						
12/31/2009	31,448,166	32,014,238							
12/31/2010	23,641,971								

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
12/31/2002	1,782,026	2,830,281	1,654,915	1,986,178	1,209,001	568,843	1,929,583	-654,572	252,095	496,248	318,587	269,650	213,730
12/31/2003	2,180,163	2,578,837	3,909,270	1,906,937	2,116,057	1,813,604	1,064,080	2,578,659	1,342,520	862,376	1,236,576	182,215	649,590
12/31/2004	1,534,676	2,811,087	2,318,976	2,107,750	2,285,955	1,741,338	614,919	1,388,357	1,094,064	670,379	876,295	207,743	142,192
12/31/2005	2,358,129	2,892,992	365,317	1,519,645	1,493,280	2,470,312	1,619,370	1,088,780	1,188,957	1,132,557	1,001,734	1,154,780	317,570
12/31/2006	1,995,298	3,235,615	2,855,152	2,116,739	2,055,216	754,783	2,329,986	2,809,651	607,683	824,906	207,281	553,265	167,384
12/31/2007	2,025,416	2,146,605	3,395,197	2,318,687	1,961,755	1,351,215	2,179,758	501,535	1,428,736	1,314,654	662,012	839,319	-80,782
12/31/2008	2,866,828	3,776,188	3,235,714	2,979,539	2,433,900	1,132,410	959,365	565,419	945,949	669,956	662,021	-211,600	409,536
12/31/2009	5,207,665	6,093,162	3,146,205	3,110,814	4,027,943	1,310,231	1,520,308	501,535	687,573	307,485	508,295	566,072	
12/31/2010	3,003,238	4,776,239	4,338,659	3,387,382	1,734,165	1,576,381	597,694	386,998	377,105	349,950	770,992		
12/31/2011	2,165,020	3,568,488	3,223,293	2,548,058	2,017,767	1,294,333	1,557,809	501,535	329,669	58,572			
12/31/2012	4,158,313	4,587,780	6,546,529	2,178,105	2,404,489	4,091,096	5,762,238	4,877,431	3,420,352				
12/31/2013	3,065,270	3,090,593	3,460,286	2,377,543	1,906,221	3,304,398	432,352	580,554					
12/31/2014	2,595,591	2,983,415	2,331,786	1,773,815	1,042,325	1,210,370	170,077						
12/31/2015	3,145,099	2,849,253	2,881,093	1,829,974	757,212	1,922,397							
12/31/2016	5,722,969	6,432,744	2,887,285	3,692,957	3,642,356								
12/31/2017	2,291,265	3,491,645	2,992,840	2,641,571									
12/31/2018	1,763,180	2,089,970	2,351,176										
12/31/2019	2,918,575	2,869,002											
12/31/2020	1,892,695												

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
12/31/2002	0.0681	0.1081	0.0632	0.0759	0.0462	0.0217	0.0737	-0.0250	0.0096	0.0190	0.0122	0.0103	0.0082
12/31/2003	0.0765	0.0904	0.1371	0.0669	0.0742	0.0636	0.0373	0.0904	0.0471	0.0302	0.0434	0.0064	0.0228
12/31/2004	0.0703	0.1288	0.1062	0.0965	0.1047	0.0798	0.0282	0.0636	0.0501	0.0307	0.0401	0.0095	0.0065
12/31/2005	0.0993	0.1218	0.0154	0.0640	0.0629	0.1040	0.0682	0.0458	0.0500	0.0477	0.0422	0.0486	0.0134
12/31/2006	0.0678	0.1100	0.0971	0.0720	0.0699	0.0257	0.0792	0.0955	0.0207	0.0280	0.0070	0.0188	0.0057
12/31/2007	0.0607	0.0643	0.1017	0.0695	0.0588	0.0405	0.0653	0.0308	0.0428	0.0394	0.0198	0.0251	-0.0024
12/31/2008	0.0743	0.0979	0.0839	0.0772	0.0631	0.0293	0.0249	0.0147	0.0245	0.0174	0.0172	-0.0055	0.0106
12/31/2009	0.1300	0.1521	0.0786	0.0777	0.1006	0.0327	0.0380	0.0390	0.0172	0.0077	0.0127	0.0141	
12/31/2010	0.0819	0.1302	0.1183	0.0923	0.0473	0.0430	0.0163	0.0105	0.0103	0.0095	0.0210		
12/31/2011	0.0625	0.1030	0.0931	0.0736	0.0583	0.0374	0.0450	0.0145	0.0095	0.0017			
12/31/2012	0.1119	0.1234	0.1761	0.0586	0.0647	0.1101	0.1550	0.1312	0.0920				
12/31/2013	0.0970	0.0978	0.1094	0.0752	0.0603	0.1045	0.0137	0.0184					
12/31/2014	0.0779	0.0895	0.0700	0.0532	0.0313	0.0363	0.0051						
12/31/2015	0.1076	0.0975	0.0986	0.0626	0.0259	0.0658							
12/31/2016	0.1597	0.1796	0.0806	0.1031	0.1017								
12/31/2017	0.0565	0.0861	0.0738	0.0652									
12/31/2018	0.0574	0.0680	0.0766										
12/31/2019	0.0847	0.0833											
12/31/2020	0.0815												

Best 3/5	0.0745	0.0890	0.0770	0.0677	0.0521	0.0692	0.0250	0.0240	0.0173	0.0115	0.0166	0.0193	0.0076
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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>
12/31/2002	1.006	1.002	1.000	1.003	1.003	1.002	1.000
12/31/2003	1.002	0.996	1.001	1.001	1.001	1.000	1.000
12/31/2004	1.006	1.002	1.000	1.000	1.000	1.000	1.000
12/31/2005	0.993	1.000	1.001	1.000	1.000	1.000	1.000
12/31/2006	1.006	1.004	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.010						

Best 3/5 1.005 1.001 **1.000** **1.000** **1.000** **1.000** **1.000**

171 to Ultimate Factors : 1.006

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>
	0.551	0.476	0.387	0.310	0.243	0.191	0.121

<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>
	0.096	0.072	0.055	0.044	0.027	0.008	0.000

	Reported						
A.Y.E.	ALAE as of	\$500,000	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	<u>3/31/2022</u>	<u>Ultimate Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2019	9,332,458	35,569,403	0.387	13,776,030	23,108,488	1.006	23,247,139
12/31/2020	4,523,477	27,185,042	0.476	12,948,236	17,471,713	1.006	17,576,543
12/31/2021	3,067,077	24,891,762	0.551	13,710,383	16,777,460	1.006	16,878,124

Bold - Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2017 - 2021

<u>Item *</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2017 - 2021 Mean</u>
1. Direct Losses Incurred	\$22,437,023	\$26,433,273	\$28,408,503	\$31,348,554	\$33,436,324	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,821,971	\$5,763,209	\$5,748,713	\$6,894,736	\$6,089,871	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,275,795	\$2,265,882	\$2,762,736	\$2,488,525	\$2,974,027	
4. Incurred Losses + ALAE [(1) + (2)]	\$28,258,994	\$32,196,482	\$34,157,216	\$38,243,290	\$39,526,195	
<u>Incurred Percentage</u>						
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	8.1%	7.0%	8.1%	6.5%	7.5%	7.4%
6. Selected	7.5%					

Notes: All dollar amounts are displayed in thousands.

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

PRODUCTS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>		<u>PRODUCTS</u>	
Average Annual Percent Change			
a)	7/1/2019 to 7/1/2024 AYE 12/31/2019	+ 4.2%	
b)	7/1/2020 to 7/1/2024 AYE 12/31/2020	+ 5.5%	
c)	7/1/2021 to 7/1/2024 AYE 12/31/2021	+ 5.3%	
(2) <u>OCCURRENCE SEVERITY</u>		<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
a)	Fitted		
	All Years	+ 0.7%	+ 1.2%
	Eight Years	- 1.5%	+ 2.7%
	Six Years	- 4.3%	- 0.7%
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 12/31/2019, 12/31/2020 & 12/31/2021

(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>		
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				3		1.098		
	4		1.022				4		1.122		
2015	1		1.023			2022	1		1.154		
	2		1.026				2		1.190		
	3		1.027				3P		1.223		
	4		1.029				4P		1.249		
2016	1		1.030			2023	1P		1.267		
	2		1.030				2P		1.276		
	3		1.029				3P		1.283		
	4		1.030				4P		1.289		
2017	1		1.032			2024	1P		1.295		
	2		1.034				2P		1.300		
	3		1.037				3P		1.305		
	4		1.040				4P		1.310		
CHANGE IN EXPOSURES						PRODUCTS					
7/1/2019 to 7/1/2024			(2024:4/2019:4)			1.230					
7/1/2020 to 7/1/2024			(2024:4/2020:4)			1.238					
7/1/2021 to 7/1/2024			(2024:4/2021:4)			1.168					
AVERAGE ANNUAL TREND FACTOR											
7/1/2019 to 7/1/2024			(5.0 YEARS)			1.042					
7/1/2020 to 7/1/2024			(4.0 YEARS)			1.055					
7/1/2021 to 7/1/2024			(3.0 YEARS)			1.053					

* 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
12/31/2012	\$29,348,024	901	\$32,573	\$32,921		
12/31/2013	\$20,972,552	773	\$27,127	\$33,168		
12/31/2014	\$19,569,836	575	\$34,059	\$33,417	\$37,181	
12/31/2015	\$17,815,071	501	\$35,594	\$33,667	\$36,611	
12/31/2016	\$20,854,100	540	\$38,588	\$33,920	\$36,049	\$39,435
12/31/2017	\$18,775,368	509	\$36,907	\$34,174	\$35,495	\$37,750
12/31/2018	\$15,233,675	431	\$35,331	\$34,430	\$34,951	\$36,138
12/31/2019	\$19,937,945	471	\$42,373	\$34,689	\$34,414	\$34,594
12/31/2020	\$11,035,685	383	\$28,820	\$34,949	\$33,886	\$33,117
12/31/2021	\$12,862,416	405	\$31,798	\$35,211	\$33,366	\$31,702
Goodness of Fit Statistic, R-Squared:				0.029	0.104	0.350
Average Annual Severity Trend (10 yr)				+ 0.7%		
Average Annual Severity Trend (8 yr)				- 1.5%		
Average Annual Severity Trend (6 yr)				- 4.3%		
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
12/31/2012	\$59,030,430	1,126	\$52,425	\$45,641		
12/31/2013	\$43,939,912	977	\$44,957	\$46,185		
12/31/2014	\$37,482,150	915	\$40,980	\$46,736	\$43,691	
12/31/2015	\$35,418,952	861	\$41,160	\$47,293	\$44,892	
12/31/2016	\$49,082,789	894	\$54,902	\$47,857	\$46,126	\$51,475
12/31/2017	\$45,806,483	860	\$53,278	\$48,428	\$47,394	\$51,130
12/31/2018	\$36,932,223	865	\$42,721	\$49,005	\$48,696	\$50,788
12/31/2019	\$42,962,590	842	\$51,046	\$49,589	\$50,034	\$50,448
12/31/2020	\$33,690,378	667	\$50,532	\$50,181	\$51,410	\$50,110
12/31/2021	\$34,662,113	664	\$52,179	\$50,779	\$52,823	\$49,775
Goodness of Fit Statistic, R-Squared:				0.099	0.295	0.020
Average Annual Severity Trend (10 yr)				+ 1.2%		
Average Annual Severity Trend (8 yr)				+ 2.7%		
Average Annual Severity Trend (6 yr)				- 0.7%		
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 <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>
12/31/2008	\$ 95,319,054	3,049	31.99
12/31/2009	\$ 104,735,708	3,484	33.27
12/31/2010	\$ 110,753,467	3,550	32.06
12/31/2011	\$ 111,992,195	3,284	29.33
12/31/2012	\$ 113,457,539	3,019	26.61
12/31/2013	\$ 112,385,057	2,836	25.23
12/31/2014	\$ 114,260,603	2,458	21.51
12/31/2015	\$ 120,800,775	2,262	18.72
12/31/2016	\$ 126,049,753	2,233	17.72
12/31/2017	\$ 129,225,267	2,256	17.46
12/31/2018	\$ 126,690,805	2,061	16.27
12/31/2019	\$ 128,691,670	2,061	16.01
12/31/2020	\$ 129,846,685	1,695	13.05
12/31/2021	\$ 124,777,686	1,743	13.97

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 * 0.968 * 0.815

CLASS	AYE 2021	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
								(8)	(9)	(10)	(11)	(12)
10140	254475	1461113	0.41539	0.2986	0.731	0.940	0.742	0.020	0.015	-25.0	0.020	0.015
10141	582969	3133864	1.45101	0.4520	1.130	1.454	1.147	0.021	0.024	14.3	0.021	0.024
12361	2019927	10474315	0.90862	0.7226	0.896	1.154	0.910	0.066	0.060	-9.1	0.066	0.060
12373	43811	429189	1.93099	0.1491	1.024	1.318	1.039	0.022	0.023	4.6	0.022	0.023
13049	247794	1184876	0.85412	0.2601	0.862	1.109	0.875	0.044	0.039	-11.4	0.044	0.039
13111	44510	252480	0.15166	0.1130	0.784	1.009	0.796	0.080	0.064	-20.0	0.080	0.064
13112	1838445	9305912	0.56602	0.6979	0.656	0.845	0.666	0.054	0.036	-33.3	0.054	0.036
13621	462736	1942373	0.96361	0.3629	0.901	1.159	0.914	0.340	0.310	-8.8	0.340	0.310
13670	472067	2354317	1.91574	0.3874	1.272	1.637	1.291	0.018	0.022	22.2	0.018	0.022
15223	1195075	6806579	0.71808	0.6305	0.772	0.994	0.784	0.039	0.031	-20.5	0.039	0.031
15406	454478	2207547	1.47792	0.3744	1.094	1.408	1.111	0.056	0.062	10.7	0.056	0.062
16604	881192	5042730	0.57482	0.5617	0.702	0.903	0.713	0.100	0.071	-29.0	0.100	0.071
51300	4	17227	0.00000	0.0672	0.807	1.038	0.819	0.127	0.104	-18.1	0.127	0.104
51305	6389	61804	0.04784	0.0757	0.803	1.033	0.815	0.760	0.620	-18.4	0.760	0.620
51315	818190	3929918	0.51991	0.5031	0.691	0.890	0.702	0.080	0.056	-30.0	0.080	0.056
51350	127974	777769	0.42717	0.2020	0.776	0.999	0.788	0.115	0.091	-20.9	0.115	0.091
51351	87427	309726	0.46663	0.1242	0.815	1.049	0.828	0.045	0.037	-17.8	0.045	0.037
51352	111366	544280	0.51493	0.1647	0.807	1.039	0.820	0.090	0.074	-17.8	0.090	0.074
51355	229458	880688	1.16423	0.2175	0.930	1.197	0.944	0.082	0.077	-6.1	0.082	0.077
51356	98847	387623	0.58091	0.1376	0.826	1.063	0.838	0.470	0.390	-17.0	0.470	0.390
51357	12625	64138	5.64327	0.0758	1.227	1.579	1.246	0.950	1.180	24.2	0.950	1.180
51358	24193	109296	0.00000	0.0851	0.791	1.018	0.803	0.111	0.089	-19.8	0.111	0.089
51359	98247	370911	0.19853	0.1346	0.775	0.998	0.787	0.620	0.490	-21.0	0.620	0.490
51752	236814	2595040	0.97137	0.4082	0.908	1.169	0.922	0.141	0.130	-7.8	0.141	0.130
52002	1716710	7766486	0.74370	0.6627	0.785	1.010	0.797	0.104	0.083	-20.2	0.104	0.083
53001	1953457	9250130	0.81831	0.7056	0.832	1.071	0.845	0.241	0.204	-15.4	0.241	0.204
53374	4898970	23174994	0.68941	0.8539	0.715	0.920	0.726	0.191	0.139	-27.2	0.191	0.139
53375	3345812	16457955	0.46067	0.8038	0.540	0.695	0.548	0.310	0.193	-37.7	0.310	0.193
53376	601032	2792454	0.59243	0.4272	0.748	0.963	0.760	0.159	0.121	-23.9	0.159	0.121
53377	2377446	12685273	0.67087	0.7586	0.718	0.924	0.729	0.172	0.125	-27.3	0.172	0.125
53565	138906	767055	0.42439	0.2011	0.776	0.999	0.788	0.081	0.064	-21.0	0.081	0.064
55371	24311	154898	0.17387	0.0941	0.800	1.029	0.812	0.096	0.078	-18.8	0.096	0.078
56488	350087	764634	1.27202	0.2188	0.954	1.228	0.969	0.042	0.041	-2.4	0.042	0.041
56758	147584	617909	0.66900	0.1774	0.830	1.068	0.843	0.123	0.104	-15.5	0.123	0.104
56759	484558	3630787	0.97390	0.4891	0.918	1.182	0.932	0.070	0.065	-7.1	0.070	0.065
56760	1341837	7864155	0.81364	0.6696	0.831	1.069	0.843	0.087	0.073	-16.1	0.087	0.073
57002	105676	882344	0.18733	0.2181	0.717	0.923	0.728	0.080	0.058	-27.5	0.080	0.058

U

L

X-TILDE: 0.770 X-TILDE (MONOLINE): 0.777 PI-TILDE 0.0039008
 TAU SQUARE: 0.06401 SIGMA SQUARED: 284933.559

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 * 0.968 * 0.815

CLASS	AYE 2021	5 YEAR	5 YEAR	CRED.	FORMULA	INDEX	CHANGE	PRESENT	PROPOSED	STATE-	PRESENT	PROPOSED	
	MONO/MULTI	MONO/MULTI	MONO/MULTI					MULTI-	MULTI-	WIDE		STATEWIDE	STATEWIDE
	ALCCL	ALCCL	RATIO					STATE	STATE	%		OCCUR	OCCUR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
57651	70678	716235	1.52888	0.2049	1.001	1.288	1.016	0.037	0.038	2.7	0.037	0.038	
57913	374136	2995118	0.79260	0.4412	0.833	1.072	0.846	0.206	0.174	-15.5	0.206	0.174	
59537	207472	1852773	0.96189	0.3401	0.898	1.156	0.912	0.219	0.200	-8.7	0.219	0.200	
59647	64100	319839	0.19176	0.1254	0.780	1.004	0.792	0.141	0.112	-20.6	0.141	0.112	
59904	4634	48094	6.38816	0.0730	1.268	1.632	1.287	0.088	0.110	25.0	0.088	0.110	U
59905	179844	856109	0.73817	0.2193	0.837	1.077	0.850	0.112	0.095	-15.2	0.112	0.095	
59925	1248	6838	1.48339	0.0639	0.904	1.164	0.918	1.150	1.060	-7.8	1.150	1.060	
59926	307591	1414585	3.01595	0.2925	1.494	1.923	1.517	0.460	0.570	23.9	0.460	0.570	U
59927	16315	370035	0.00000	0.1345	0.749	0.963	0.760	1.100	0.840	-23.6	1.100	0.840	
59963	56835	232911	0.00000	0.1091	0.770	0.992	0.782	0.320	0.250	-21.9	0.320	0.250	
59964	232416	1080906	0.72582	0.2457	0.831	1.069	0.843	0.059	0.050	-15.3	0.059	0.050	

X-TILDE: 0.770

X-TILDE (MONOLINE): 0.777

PI-TILDE 0.0039008

TAU SQUARE: 0.06401

SIGMA SQUARED: 284933.559

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 * 1.028 * 0.815

CLASS	AYE 2021	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	108961	760908	0.76929	0.1691	0.865	0.934	0.783	0.167	0.131	-21.6	0.167	0.131
10040	1205495	6162656	1.08783	0.5163	0.989	1.069	0.895	0.320	0.290	-9.4	0.320	0.290
10070	2188461	10597856	0.66556	0.6400	0.744	0.804	0.674	0.134	0.090	-32.8	0.134	0.090
10101	358583	1642755	0.92891	0.2559	0.896	0.968	0.811	0.160	0.130	-18.8	0.160	0.130
10111	156945	814591	0.38180	0.1749	0.796	0.860	0.721	0.059	0.043	-27.1	0.059	0.043
10255	3801653	17974215	0.96709	0.7455	0.946	1.022	0.856	0.140	0.120	-14.3	0.140	0.120
10256	23649	103187	0.17334	0.0906	0.820	0.886	0.742	0.198	0.147	-25.8	0.198	0.147
10257	3650470	17530410	1.14183	0.7414	1.075	1.161	0.973	0.146	0.142	-2.7	0.146	0.142
11126	154685	939413	0.76034	0.1886	0.861	0.930	0.779	0.023	0.018	-21.7	0.023	0.018
11203	3311	56666	0.00000	0.0853	0.809	0.874	0.732	0.380	0.280	-26.3	0.380	0.280
11248	5155	34338	0.00000	0.0815	0.812	0.877	0.735	0.013	0.010	-23.1	0.013	0.010
12391	1347758	6536189	1.07880	0.5276	0.987	1.066	0.893	0.059	0.053	-10.2	0.059	0.053
12509	27639	162144	0.14947	0.0983	0.812	0.877	0.735	0.026	0.019	-26.9	0.026	0.019
12651	900431	4226553	0.60327	0.4299	0.763	0.825	0.691	0.450	0.310	-31.1	0.450	0.310
12707	456793	1647921	1.23909	0.2636	0.978	1.056	0.885	0.480	0.420	-12.5	0.480	0.420
12797	1341693	6666789	0.94812	0.5323	0.918	0.992	0.831	0.177	0.147	-17.0	0.177	0.147
13201	14292	112238	0.26150	0.0921	0.827	0.893	0.748	0.123	0.092	-25.2	0.123	0.092
13204	880659	4216322	0.77480	0.4338	0.837	0.904	0.757	0.860	0.650	-24.4	0.860	0.650
13205	308895	1362269	0.64067	0.2313	0.828	0.894	0.749	0.340	0.250	-26.5	0.340	0.250
13314	109	1028	0.00000	0.0771	0.816	0.882	0.739	0.012	0.009	-25.0	0.012	0.009
13410	1830200	8852823	1.02550	0.6004	0.969	1.047	0.877	1.660	1.460	-12.1	1.660	1.460
13412	362294	2230724	1.29379	0.3080	1.010	1.091	0.914	1.190	1.090	-8.4	1.190	1.090
13590	4644286	23579099	1.05444	0.7926	1.019	1.101	0.922	0.610	0.560	-8.2	0.610	0.560
13715	1683737	8347413	0.79601	0.5839	0.833	0.899	0.754	0.111	0.084	-24.3	0.111	0.084
13930	1372226	5487694	0.58803	0.4876	0.740	0.799	0.669	0.147	0.098	-33.3	0.147	0.098
14068	2102	17887	0.00000	0.0794	0.814	0.879	0.737	0.010	0.007	-30.0	0.010	0.007
14527	556008	2473238	0.83422	0.3217	0.868	0.938	0.786	0.169	0.133	-21.3	0.169	0.133
14855	38630	175844	0.00680	0.1001	0.796	0.860	0.721	0.110	0.079	-28.2	0.110	0.079
16005	303233	1802835	0.72668	0.2692	0.842	0.909	0.762	0.030	0.023	-23.3	0.030	0.023
16009	44948	241312	0.75722	0.1083	0.871	0.940	0.788	0.111	0.087	-21.6	0.111	0.087
16527	4383000	22732018	0.87402	0.7863	0.876	0.946	0.793	0.270	0.214	-20.7	0.270	0.214
16705	63296	803447	0.63790	0.1743	0.841	0.909	0.761	0.113	0.086	-23.9	0.113	0.086
16750	479189	2599111	1.50142	0.3332	1.090	1.177	0.986	0.035	0.035	0.0	0.035	0.035
18205	746189	3540984	1.31586	0.3950	1.055	1.139	0.954	0.390	0.370	-5.1	0.390	0.370
18616	3364266	16738769	0.89786	0.7335	0.894	0.966	0.809	0.490	0.400	-18.4	0.490	0.400
18707	21649	141634	1.00830	0.0956	0.896	0.968	0.811	0.006	0.005	-16.7	0.006	0.005
45771	117033	631994	1.12784	0.1581	0.923	0.997	0.835	0.131	0.109	-16.8	0.131	0.109

X-TILDE: 0.943

X-TILDE (MONOLINE): 0.926

PI-TILDE 0.0047984

TAU SQUARE: 0.03000

SIGMA SQUARED: 205898.842

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 * 1.028 * 0.815

CLASS	AYE 2021 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	472712	2437354	0.58617	0.3190	0.789	0.852	0.714	0.039	0.028	-28.2	0.039	0.028
53907	1210531	6102939	1.06550	0.5297	0.980	1.059	0.887	0.078	0.069	-11.5	0.078	0.069

X-TILDE: 0.94286
TAU SQUARE: 0.03

X-TILDE (MONOLINE): 0.92580
SIGMA SQUARED: 205898.842

PI-TILDE 0.0047984

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 * 1.012 * 0.815

CLASS	5 YEAR		5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT	PROPOSED	STATE-	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)	
	AYE 2021	5 YEAR						MULTI-	MULTI-	WIDE			
	MONO/MULTI ALCCL (1)	MONO/MULTI ALCCL (2)						STATE OCCUR (8)	STATE OCCUR (9)	% CHANGE (10)			
51380	1522	8822	0.00000	0.1511	0.640	0.758	0.625	0.039	0.025	-35.9	0.039	0.025	L
51575	172192	1229366	1.10653	0.2779	0.852	1.009	0.832	0.023	0.019	-17.4	0.023	0.019	
51576	226156	1410500	0.71577	0.2935	0.743	0.880	0.726	0.101	0.073	-27.7	0.101	0.073	
51613	38702	362685	0.40898	0.1921	0.688	0.815	0.672	0.141	0.095	-32.6	0.141	0.095	
51666	34783	184568	0.25641	0.1723	0.668	0.792	0.653	0.085	0.055	-35.3	0.085	0.055	
51767	205	1393	0.00000	0.1502	0.641	0.759	0.626	0.007	0.005	-28.6	0.007	0.005	L
51833	813	7771	0.00000	0.1510	0.640	0.758	0.626	0.051	0.032	-37.3	0.051	0.032	
51869	65355	686729	0.59574	0.2265	0.718	0.851	0.702	0.138	0.097	-29.7	0.138	0.097	
51889	574	3786	0.00000	0.1505	0.640	0.759	0.626	0.010	0.007	-30.0	0.010	0.007	L
51941	1714633	8861977	0.68720	0.6266	0.712	0.844	0.696	0.034	0.024	-29.4	0.034	0.024	
52469	1879455	9849534	1.06877	0.6581	0.961	1.139	0.939	0.085	0.080	-5.9	0.085	0.080	
55647	275482	1949187	1.55487	0.3382	1.025	1.214	1.001	0.065	0.065	0.0	0.065	0.065	
55802	12400	132321	3.39856	0.1664	1.194	1.415	1.167	0.013	0.015	15.4	0.013	0.015	
56040	3209	9609	0.00000	0.1512	0.640	0.758	0.625	0.028	0.018	-35.7	0.028	0.018	
57257	25253	174811	2.66799	0.1709	1.081	1.281	1.056	0.042	0.044	4.8	0.042	0.044	
57410	11994	131603	0.20973	0.1660	0.664	0.786	0.648	0.164	0.106	-35.4	0.164	0.106	
58503	40767	249799	0.18017	0.1797	0.651	0.771	0.636	0.080	0.051	-36.3	0.080	0.051	
58627	831	8727	0.00000	0.1511	0.640	0.758	0.625	0.011	0.007	-36.4	0.011	0.007	
59257	0	440	0.00000	0.1501	0.641	0.759	0.626	0.011	0.007	-36.4	0.011	0.007	
59923	1299	5466	0.00000	0.1507	0.640	0.759	0.626	0.006	0.004	-33.3	0.006	0.004	

X-TILDE: 0.938

TAU SQUARE: 0.03000

X-TILDE (MONOLINE):

SIGMA SQUARED:

0.844

208576.215

PI-TILDE 0.0071632

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 * 0.998 * 0.815

CLASS	AYE 2021	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	2741	20393	0.00000	0.0281	0.807	0.969	0.788	0.030	0.024	-20.0	0.030	0.024
51001	844	8194	0.00000	0.0269	0.808	0.970	0.789	0.380	0.300	-21.1	0.380	0.300
51116	1445893	6422282	0.72828	0.4083	0.789	0.947	0.770	0.640	0.490	-23.4	0.640	0.490
51240	37976	324553	1.67930	0.0569	0.879	1.055	0.858	0.215	0.185	-14.0	0.215	0.185
51241	375680	2056005	0.65621	0.1939	0.797	0.956	0.778	0.240	0.187	-22.1	0.240	0.187
51330	252192	1485496	3.17242	0.1556	1.195	1.434	1.167	0.820	0.960	17.1	0.820	0.960
51370	60759	532942	0.18514	0.0772	0.780	0.937	0.762	2.690	2.050	-23.8	2.690	2.050
51500	484333	2587152	0.65444	0.2282	0.790	0.949	0.772	0.145	0.112	-22.8	0.145	0.112
51550	35203	142836	0.78409	0.0399	0.828	0.995	0.809	0.420	0.340	-19.1	0.420	0.340
51551	2559	37154	0.74858	0.0297	0.828	0.994	0.809	0.830	0.670	-19.3	0.830	0.670
51552	230	10985	0.00000	0.0272	0.808	0.970	0.789	0.137	0.108	-21.2	0.137	0.108
51600	197765	916116	0.37999	0.1080	0.782	0.938	0.764	0.194	0.148	-23.7	0.194	0.148
51734	293301	372613	1.15233	0.0721	0.853	1.025	0.834	0.430	0.360	-16.3	0.430	0.360
51741	194356	800547	1.73574	0.0986	0.920	1.104	0.898	0.260	0.234	-10.0	0.260	0.234
51777	154586	630260	0.26548	0.0840	0.783	0.940	0.765	0.058	0.044	-24.1	0.058	0.044
51808	149575	815202	0.34738	0.0997	0.782	0.939	0.764	0.530	0.400	-24.5	0.530	0.400
51809	48423	238200	2.94969	0.0502	0.937	1.125	0.915	0.173	0.158	-8.7	0.173	0.158
51877	37141	323883	0.34870	0.0571	0.803	0.964	0.784	0.156	0.122	-21.8	0.156	0.122
51896	589173	3789266	0.46923	0.2943	0.724	0.869	0.707	0.017	0.012	-29.4	0.017	0.012
51900	12753	69024	1.46179	0.0328	0.851	1.022	0.831	0.098	0.081	-17.4	0.098	0.081
51909	0	11	0.00000	0.0261	0.809	0.971	0.790	0.048	0.038	-20.8	0.048	0.038
51926	439169	1815680	0.91501	0.1767	0.845	1.015	0.826	0.041	0.034	-17.1	0.041	0.034
51927	239015	1663964	1.27697	0.1668	0.905	1.086	0.884	0.100	0.088	-12.0	0.100	0.088
51934	19948	344339	0.00387	0.0586	0.782	0.939	0.764	0.082	0.063	-23.2	0.082	0.063
51956	1298316	6378134	0.81718	0.4073	0.825	0.990	0.806	0.140	0.113	-19.3	0.140	0.113
51957	1601537	7885584	0.93547	0.4569	0.878	1.054	0.858	0.370	0.320	-13.5	0.370	0.320
51960	4570	22373	0.00000	0.0283	0.807	0.969	0.788	0.300	0.236	-21.3	0.300	0.236
51982	10309	54430	0.00000	0.0314	0.804	0.965	0.786	0.068	0.053	-22.1	0.068	0.053
51986	19252	180669	2.16925	0.0435	0.889	1.067	0.868	0.082	0.071	-13.4	0.082	0.071
51999	138598	631367	0.13118	0.0840	0.772	0.926	0.754	0.320	0.241	-24.7	0.320	0.241
52075	39639	243378	0.82289	0.0493	0.830	0.996	0.811	0.197	0.160	-18.8	0.197	0.160
52134	2267164	11793529	0.71138	0.5555	0.764	0.917	0.747	0.560	0.420	-25.0	0.560	0.420
52315	679031	3235740	0.95127	0.2647	0.862	1.035	0.842	0.270	0.227	-15.9	0.270	0.227
52505	46705	236532	0.12218	0.0486	0.796	0.955	0.777	0.195	0.152	-22.1	0.195	0.152
52547	186144	986434	0.76752	0.1138	0.823	0.988	0.804	0.058	0.047	-19.0	0.058	0.047
52911	752971	4834661	0.77330	0.3472	0.811	0.973	0.792	0.420	0.330	-21.4	0.420	0.330
52967	23889	129378	0.00001	0.0388	0.798	0.958	0.780	0.052	0.041	-21.2	0.052	0.041

X-TILDE: 0.845

X-TILDE (MONOLINE):

0.833

PI-TILDE 0.0016779

TAU SQUARE: 0.03000

SIGMA SQUARED:

299491.913

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 * 0.998 * 0.815

CLASS	AYE 2021	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
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
53121	55297	272446	1.83849	0.0520	0.883	1.060	0.862	0.460	0.400	-13.0	0.460	0.400
53333	84365	458720	1.07220	0.0689	0.847	1.017	0.827	0.249	0.206	-17.3	0.249	0.206
53631	560	2087	0.00000	0.0263	0.808	0.971	0.790	0.019	0.015	-21.1	0.019	0.015
53632	577	3011	0.00000	0.0264	0.808	0.970	0.790	0.029	0.023	-20.7	0.029	0.023
53732	1468986	7877403	0.89121	0.4594	0.858	1.030	0.838	0.450	0.380	-15.6	0.450	0.380
53733	3319323	18083672	0.87070	0.6550	0.857	1.029	0.837	0.177	0.148	-16.4	0.177	0.148
54077	819703	3650972	0.76008	0.2885	0.810	0.972	0.791	0.360	0.280	-22.2	0.360	0.280
55010	66669	349634	0.02141	0.0603	0.781	0.938	0.763	0.760	0.580	-23.7	0.760	0.580
55011	699718	3173491	0.89250	0.2633	0.847	1.016	0.827	2.010	1.660	-17.4	2.010	1.660
55012	7992	177423	2.90667	0.0433	0.920	1.105	0.899	0.920	0.830	-9.8	0.920	0.830
55013	278749	1995081	1.02261	0.1903	0.867	1.041	0.847	1.130	0.960	-15.0	1.130	0.960
55214	1258	6434	0.00000	0.0267	0.808	0.970	0.789	0.075	0.059	-21.3	0.075	0.059
55715	15382	176121	1.25626	0.0434	0.849	1.019	0.829	0.169	0.140	-17.2	0.169	0.140
55716	51045	208726	0.00000	0.0461	0.792	0.951	0.774	0.41	0.320	-22.0	0.410	0.320
56202	44265	383047	0.70730	0.0622	0.823	0.988	0.804	0.063	0.051	-19.1	0.063	0.051
56390	356868	1817512	1.19962	0.1858	0.899	1.079	0.878	0.64	0.560	-12.5	0.640	0.560
56391	499583	2608398	0.90086	0.2314	0.847	1.016	0.827	0.25	0.207	-17.2	0.250	0.207
56427	19660	88807	0.40979	0.0347	0.816	0.979	0.797	0.107	0.085	-20.6	0.107	0.085
56690	3181	18203	0.77538	0.0279	0.829	0.995	0.810	0.31	0.250	-19.4	0.310	0.250
56699	271051	1617840	0.26735	0.1625	0.739	0.887	0.722	0.078	0.056	-28.2	0.078	0.056
56916	1478917	6651057	1.17993	0.4170	0.976	1.172	0.953	0.26	0.248	-4.6	0.260	0.248
57090	127407	675125	1.07821	0.0900	0.853	1.024	0.833	0.83	0.690	-16.9	0.830	0.690
57401	15056	65201	0.00000	0.0324	0.803	0.964	0.785	0.079	0.062	-21.5	0.079	0.062
57403	630	3248	0.00000	0.0264	0.808	0.970	0.790	0.03	0.024	-20.0	0.030	0.024
57572	43441	371137	1.53272	0.0610	0.873	1.048	0.853	0.094	0.080	-14.9	0.094	0.080
57600	44132	263606	0.69971	0.0517	0.824	0.989	0.804	0.03	0.024	-20.0	0.030	0.024
57611	17202	147801	0.00000	0.0421	0.795	0.955	0.777	0.044	0.034	-22.7	0.044	0.034
57690	230920	1292312	0.70120	0.1385	0.812	0.975	0.794	0.38	0.300	-21.1	0.380	0.300
57716	348419	1450231	0.94522	0.1507	0.848	1.018	0.828	0.08	0.066	-17.5	0.080	0.066
57725	1073342	4977827	0.81577	0.3612	0.825	0.990	0.806	0.083	0.067	-19.3	0.083	0.067
57726	76246	437812	1.02807	0.0675	0.844	1.013	0.824	0.025	0.021	-16.0	0.025	0.021
57810	1582	18889	5.00158	0.0279	0.947	1.137	0.925	0.09	0.083	-7.8	0.090	0.083
57871	28691	329741	0.01118	0.0572	0.783	0.940	0.765	0.091	0.070	-23.1	0.091	0.070
57998	16727	105146	2.96093	0.0364	0.908	1.090	0.887	0.047	0.042	-10.6	0.047	0.042
57999	3399	16569	0.77954	0.0277	0.829	0.995	0.810	0.065	0.053	-18.5	0.065	0.053
58095	993449	5899699	0.88111	0.3890	0.850	1.020	0.830	1.22	1.010	-17.2	1.220	1.010
58096	1742398	9205160	0.74662	0.4958	0.789	0.947	0.771	1.35	1.040	-23.0	1.350	1.040

X-TILDE: 0.845

X-TILDE (MONOLINE): 0.833

PI-TILDE 0.0016779

TAU SQUARE: 0.03000

SIGMA SQUARED: 299491.913

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 * 0.998 * 0.815

CLASS	AYE 2021	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
58301	125338	524502	0.99721	0.0769	0.843	1.012	0.824	0.086	0.071	-17.4	0.086	0.071
58302	51994	246788	0.00885	0.0497	0.789	0.948	0.771	0.042	0.032	-23.8	0.042	0.032
58397	1230611	5491284	0.49622	0.3725	0.706	0.847	0.689	0.45	0.310	-31.1	0.450	0.310
58575	935	45883	0.03816	0.0306	0.806	0.968	0.787	0.098	0.077	-21.4	0.098	0.077
58663	912392	4131327	0.36724	0.3114	0.686	0.824	0.670	0.65	0.440	-32.3	0.650	0.440
58802	32092	175665	0.03134	0.0433	0.796	0.955	0.777	0.39	0.300	-23.1	0.390	0.300
58837	10128	44087	0.00000	0.0304	0.805	0.966	0.786	0.155	0.122	-21.3	0.155	0.122
58840	5631	24332	0.27201	0.0285	0.814	0.978	0.796	0.11	0.088	-20.0	0.110	0.088
58873	280345	1149365	0.72039	0.1289	0.816	0.980	0.797	0.021	0.017	-19.1	0.021	0.017
58904	0	10633	0.00000	0.0271	0.808	0.970	0.789	0.108	0.085	-21.3	0.108	0.085
58922	1884124	8367965	1.00302	0.4707	0.912	1.094	0.890	0.189	0.168	-11.1	0.189	0.168
59005	150729	877410	1.02276	0.1048	0.850	1.021	0.831	0.063	0.052	-17.5	0.063	0.052
59188	117	1152	0.00000	0.0262	0.809	0.971	0.790	0.047	0.037	-21.3	0.047	0.037
59189	4025	20824	0.00000	0.0281	0.807	0.969	0.788	0.25	0.197	-21.2	0.250	0.197
59223	218958	1218631	1.35407	0.1322	0.900	1.080	0.879	0.128	0.112	-12.5	0.128	0.112
59378	2484	2483	0.00000	0.0263	0.808	0.970	0.790	0.124	0.098	-21.0	0.124	0.098
59481	78003	506280	0.70835	0.0738	0.821	0.986	0.802	0.096	0.077	-19.8	0.096	0.077
59701	646	38962	4.55353	0.0299	0.942	1.130	0.920	0.38	0.350	-7.9	0.380	0.350
59713	392379	2011986	0.66582	0.1899	0.799	0.959	0.781	0.3	0.234	-22.0	0.300	0.234
59722	37981	227214	0.32490	0.0478	0.806	0.968	0.787	0.023	0.018	-21.7	0.023	0.018
59723	11684	62697	0.00000	0.0322	0.804	0.965	0.785	0.03	0.024	-20.0	0.030	0.024
59726	87357	542875	1.27375	0.0763	0.864	1.037	0.844	0.023	0.019	-17.4	0.023	0.019
59738	7918	43290	0.00000	0.0303	0.805	0.967	0.786	0.052	0.041	-21.2	0.052	0.041
59773	24	24	0.00000	0.0261	0.809	0.971	0.790	0.023	0.018	-21.7	0.023	0.018
59774	462	2030	0.00000	0.0263	0.808	0.971	0.790	0.127	0.100	-21.3	0.127	0.100
59775	0	0	0.00000	0.0000	0.830	1.000	0.814	0.156	0.127	-18.6	0.156	0.127
59798	1020644	3957168	0.89406	0.3039	0.850	1.020	0.830	0.33	0.270	-18.2	0.330	0.270
59886	9718	73827	0.00000	0.0332	0.803	0.964	0.784	0.087	0.068	-21.8	0.087	0.068
59889	15231	83432	2.82479	0.0342	0.898	1.079	0.878	0.192	0.169	-12.0	0.192	0.169
59914	1110391	5215455	0.97349	0.3618	0.882	1.059	0.862	0.65	0.560	-13.9	0.650	0.560
59915	82868	476716	2.08276	0.0706	0.919	1.103	0.897	0.53	0.480	-9.4	0.530	0.480
59917	124378	658734	1.14108	0.0866	0.857	1.029	0.837	0.222	0.186	-16.2	0.222	0.186
59931	109541	617987	0.78818	0.0831	0.827	0.993	0.808	0.37	0.300	-18.9	0.370	0.300
59932	2885	77432	0.00000	0.0336	0.802	0.963	0.784	0.69	0.540	-21.7	0.690	0.540
59947	15795	67684	0.00000	0.0326	0.803	0.964	0.785	0.26	0.204	-21.5	0.260	0.204
59955	18503	91818	1.14444	0.0350	0.841	1.010	0.822	0.114	0.094	-17.5	0.114	0.094
59970	28938	105086	0.00000	0.0362	0.800	0.961	0.782	0.147	0.115	-21.8	0.147	0.115

X-TILDE: 0.845

X-TILDE (MONOLINE): 0.833

PI-TILDE 0.0016779

TAU SQUARE: 0.03000

SIGMA SQUARED: 299491.913

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 * 0.998 * 0.815

CLASS	AYE 2021 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	468707	2171342	0.36400	0.2005	0.737	0.884	0.720	0.13	0.094	-27.7	0.130	0.094
59984	68192	213701	0.35676	0.0469	0.808	0.970	0.789	0.041	0.032	-22.0	0.041	0.032
59988	792	4014	0.00000	0.0265	0.808	0.970	0.790	0.05	0.039	-22.0	0.050	0.039
59989	14	89	0.00000	0.0261	0.809	0.971	0.790	0.037	0.029	-21.6	0.037	0.029

X-TILDE: 0.845

TAU SQUARE: 0.03000

X-TILDE (MONOLINE):

SIGMA SQUARED:

0.833

299491.913

PI-TILDE 0.0016779

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
 CLASS GROUP : 07
 NUMBER OF YEARS OF DATA USED: 5
 CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 0.982 * 0.815

CLASS	AYE 2021	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)	(8)	(9)	(10)	(11)	(12)
49239	43387	255248	0.17478	0.1432	0.624	0.888	0.710	0.360	0.260	-27.8	0.360	0.260
50010	45088	165354	2.30740	0.1275	0.904	1.287	1.030	0.330	0.340	3.0	0.330	0.340
51205	1771	7110	0.00000	0.0981	0.630	0.897	0.718	0.046	0.033	-28.3	0.046	0.033
51206	440	20920	2.87037	0.1008	0.918	1.306	1.045	0.370	0.390	5.4	0.370	0.390
51220	109837	413223	0.38102	0.1698	0.645	0.918	0.734	1.480	1.090	-26.4	1.480	1.090
51221	1288380	3300434	0.56192	0.4864	0.632	0.900	0.720	1.470	1.060	-27.9	1.470	1.060
51222	422568	1493337	0.30704	0.3149	0.575	0.819	0.655	4.760	3.120	-34.5	4.760	3.120
51224	1027212	4665834	0.66523	0.5531	0.680	0.968	0.775	1.170	0.910	-22.2	1.170	0.910
51230	0	0	0.00000	0.0000	0.699	1.000	0.800	0.640	0.510	-20.3	0.640	0.510
51252	874552	4764774	0.92875	0.5537	0.826	1.176	0.941	0.061	0.057	-6.6	0.061	0.057
51254	132	35253	0.00000	0.1035	0.626	0.892	0.714	0.025	0.018	-28.0	0.025	0.018
51333	65595	438915	1.50206	0.1880	0.850	1.210	0.968	0.280	0.270	-3.6	0.280	0.270
51958	197236	1320935	0.47212	0.2935	0.632	0.900	0.720	0.310	0.223	-28.1	0.310	0.223
51970	666300	2906110	0.91590	0.4399	0.794	1.131	0.905	0.138	0.125	-9.4	0.138	0.125
52433	52426	242814	0.00000	0.1410	0.600	0.854	0.684	0.650	0.440	-32.3	0.650	0.440
52581	0	149848	1.00224	0.1243	0.736	1.048	0.839	1.800	1.510	-16.1	1.800	1.510
52744	1171	27895	0.00000	0.1020	0.627	0.893	0.715	0.052	0.037	-28.9	0.052	0.037
53077	186568	902866	0.76764	0.2426	0.715	1.018	0.815	0.204	0.166	-18.6	0.204	0.166
55597	0	0	0.00000	0.0000	0.699	1.000	0.800	1.450	1.160	-20.0	1.450	1.160
55918	394	8999	0.00000	0.0985	0.630	0.897	0.718	1.760	1.260	-28.4	1.760	1.260
55919	0	0	0.00000	0.0000	0.699	1.000	0.800	2.950	2.360	-20.0	2.950	2.360
56912	1056559	5155460	0.85030	0.5673	0.785	1.117	0.894	0.089	0.080	-10.1	0.089	0.080
57146	437620	2221623	0.93098	0.3848	0.788	1.122	0.898	0.640	0.570	-10.9	0.640	0.570
58737	20229	100482	0.00000	0.1156	0.618	0.880	0.704	0.490	0.340	-30.6	0.490	0.340
59601	201771	923121	0.60041	0.2479	0.674	0.960	0.768	1.800	1.380	-23.3	1.800	1.380
59660	468433	2344488	0.27450	0.3948	0.531	0.756	0.605	0.830	0.520	-37.4	0.830	0.520
59724	28221	150288	1.67932	0.1248	0.821	1.169	0.935	0.016	0.015	-6.3	0.016	0.015
59725	742795	3639562	0.54093	0.4883	0.622	0.885	0.708	0.126	0.089	-29.4	0.126	0.089
59750	0	12163	0.00000	0.0991	0.630	0.896	0.717	0.141	0.101	-28.4	0.141	0.101
59781	305726	2206194	0.50267	0.3828	0.624	0.888	0.710	0.065	0.046	-29.2	0.065	0.046
59782	408080	2777837	0.99278	0.4338	0.826	1.176	0.941	0.620	0.580	-6.5	0.620	0.580

L

X-TILDE: 0.715 X-TILDE (MONOLINE): 0.703 PI-TILDE 0.0059713
 TAU SQUARE: 0.03000 SIGMA SQUARED: 143059.021

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	X	EXPOSURE DEVELOPMENT FACTOR +	X	EXPOSURE TREND #	X	AVERAGE IPMF *	=	TRENDED \$100,000
		BASIC LIMIT								BASIC LIMIT
		AGGREGATE LOSS COSTS AT CURRENT LEVEL								AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2018	\$110,857,053		1.000		1.231				\$136,465,032
	12/31/2019	\$116,101,378		1.000		1.200				\$139,321,654
	12/31/2020	\$117,531,100		1.000		1.170				\$137,511,387
	12/31/2021	\$120,971,422		1.021		1.123				\$138,703,776
MULTILINE	12/31/2018	\$232,400,047		1.000		1.234		0.993		\$284,774,186
	12/31/2019	\$237,353,821		1.000		1.204		0.994		\$284,059,357
	12/31/2020	\$234,455,174		1.000		1.178		0.994		\$274,531,066
	12/31/2021	\$236,379,549		1.021		1.129		0.993		\$270,569,496
TOTAL	12/31/2018									\$421,239,218
	12/31/2019									\$423,381,011
	12/31/2020									\$412,042,453
	12/31/2021									\$409,273,272

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 10/01/2023 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION C, EXHIBIT 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			
			BASIC LIMIT	UNALLOCATED						BASIC LIMIT			
			LOSSES	LOSS						DEVELOPED &			
			ACCIDENT	ADJUSTMENT						TRENDED LOSSES			
			YEAR	INDEMNITY									
			ENDING	DEVELOPMENT									
REPORT TYPE	LOSS DESCRIPTION		AND ALAE *	X	FACTOR #	X	FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	AND ALAE
BI	B/L INDEMNITY	12/31/2018	\$25,665,221		0.989		1.075		1.571		1.000		\$42,868,614
		12/31/2019	\$26,007,149		1.091		1.075		1.462		1.000		\$44,603,098
		12/31/2020	\$16,575,626		1.528		1.075		1.360		1.000		\$37,032,121
		12/31/2021	\$13,460,079		2.565		1.075		1.265		1.000		\$46,952,326
BI	ALAE	12/31/2018	\$21,220,019				1.075		1.571		1.000		\$35,836,898
		12/31/2019	\$21,909,026				1.075		1.462		1.000		\$34,433,320
		12/31/2020	\$18,533,565				1.075		1.360		1.000		\$27,096,072
		12/31/2021	\$23,621,764				1.075		1.265		1.000		\$32,122,647
PD	B/L INDEMNITY	12/31/2018	\$83,661,744		1.253		1.075		1.278		1.000		\$144,021,386
		12/31/2019	\$77,908,670		1.363		1.075		1.229		1.000		\$140,287,217
		12/31/2020	\$67,682,983		1.508		1.075		1.181		1.000		\$129,601,179
		12/31/2021	\$57,633,573		1.779		1.075		1.136		1.000		\$125,210,645
PD	ALAE	12/31/2018	\$78,912,802				1.075		1.278		1.000		\$108,414,353
		12/31/2019	\$72,790,762				1.075		1.229		1.000		\$96,169,335
		12/31/2020	\$70,888,553				1.075		1.181		1.000		\$89,998,334
		12/31/2021	\$68,761,735				1.075		1.136		1.000		\$83,971,830
TOTAL													
FULL COVERAGE		12/31/2018											\$331,141,251
		12/31/2019											\$315,492,970
		12/31/2020											\$283,727,706
		12/31/2021											\$288,257,448

* 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							\$100,000		
			BASIC LIMIT	BASIC LIMIT	UNALLOCATED				BASIC LIMIT				
			LOSSES	INDEMNITY	LOSS		SEVERITY	FREQUENCY	DEVELOPED &				
			AND ALAE *	X	FACTOR #	X	FACTOR	X	TREND	X	TREND	=	AND ALAE
BI	B/L INDEMNITY	12/31/2018	\$3,629,714		1.054		1.075		1.571		1.000		\$6,458,831
		12/31/2019	\$3,628,368		1.229		1.075		1.462		1.000		\$7,006,984
		12/31/2020	\$2,839,986		1.426		1.075		1.360		1.000		\$5,921,179
		12/31/2021	\$1,952,335		2.922		1.075		1.265		1.000		\$7,756,710
BI	ALAE	12/31/2018	\$3,202,866				1.075		1.571		1.000		\$5,409,080
		12/31/2019	\$3,716,440				1.075		1.462		1.000		\$5,840,942
		12/31/2020	\$3,099,174				1.075		1.360		1.000		\$4,530,992
		12/31/2021	\$3,271,949				1.075		1.265		1.000		\$4,449,441
PD	B/L INDEMNITY	12/31/2018	\$26,228,463		1.306		1.075		1.278		1.000		\$47,075,605
		12/31/2019	\$21,118,524		1.417		1.075		1.229		1.000		\$39,529,263
		12/31/2020	\$15,788,444		1.662		1.075		1.181		1.000		\$33,315,420
		12/31/2021	\$12,597,201		2.006		1.075		1.136		1.000		\$30,852,474
PD	ALAE	12/31/2018	\$24,926,006				1.075		1.278		1.000		\$34,244,593
		12/31/2019	\$23,629,871				1.075		1.229		1.000		\$31,219,195
		12/31/2020	\$17,303,123				1.075		1.181		1.000		\$21,967,612
		12/31/2021	\$15,103,032				1.075		1.136		1.000		\$18,443,822
TOTAL													
DED COVERAGE		12/31/2018											\$93,188,109
		12/31/2019											\$83,596,384
		12/31/2020											\$65,735,203
		12/31/2021											\$61,502,447
TOTAL													
OCCURRENCE		12/31/2018											\$424,329,361
		12/31/2019											\$399,089,356
		12/31/2020											\$349,462,908
		12/31/2021											\$349,759,896

* 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.

Missouri

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	0.619
35	Not Applicable	--
36	Service Policy	0.804
37	Industrial / Processing Policy	0.574
38	Contractors Policy	0.826

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for Local Product / Completed Operations for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.
- (B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section C, Exhibit C16, page 1 - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

MISSOURI

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	1.023	0.9208	1.023	2,600,000
27 to 39 Months	1.000	1.001	0.5175	1.001	29,000,000
Accident Year Ending	Exposure Development From 27:15	39:27	ULT:39		Factor
12/31/2019			1.000		1.000
12/31/2020		1.001	1.000		1.001
12/31/2021	1.023	1.001	1.000		1.023

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

MISSOURI
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
12/31/2014	9,500,090	9,705,179	9,700,270	9,744,631	9,745,207	9,745,207	9,747,381	9,745,207
12/31/2015	9,691,150	9,974,150	9,987,419	9,972,251	9,972,251	9,972,251	9,972,251	
12/31/2016	9,887,759	10,194,637	10,208,107	10,208,040	10,208,040	10,208,040		
12/31/2017	10,147,144	10,465,433	10,463,372	10,464,814	10,464,814			
12/31/2018	10,325,371	10,412,003	10,429,259	10,430,670				
12/31/2019	10,043,319	10,226,797	10,224,588					
12/31/2020	9,864,810	10,058,778						
12/31/2021	10,683,035							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.022	0.999	1.005	1.000	1.000	1.000	1.000
12/31/2015	1.029	1.001	0.998	1.000	1.000	1.000	
12/31/2016	1.031	1.001	1.000	1.000	1.000		
12/31/2017	1.031	1.000	1.000	1.000			
12/31/2018	1.008	1.002	1.000				
12/31/2019	1.018	1.000					
12/31/2020	1.020						

Average Best 3 of 5
27:15 39:27
 1.023 1.001

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
12/31/2014	603,689,039	620,272,877	619,963,971	620,051,028	620,040,600	620,029,238	620,025,083	620,022,205
12/31/2015	641,943,128	658,632,024	658,661,017	658,629,224	658,581,963	658,572,162	658,570,142	
12/31/2016	664,701,544	683,399,071	683,364,817	683,379,529	683,385,478	683,390,676		
12/31/2017	683,720,671	697,973,903	697,667,930	697,622,895	697,646,219			
12/31/2018	704,102,473	718,042,862	717,604,291	717,702,371				
12/31/2019	714,718,189	727,311,491	726,661,171					
12/31/2020	684,195,655	694,726,289						
12/31/2021	696,276,384							

LINK RATIOS

Accident Year Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2014	1.027	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015	1.026	1.000	1.000	1.000	1.000	1.000	
12/31/2016	1.028	1.000	1.000	1.000	1.000		
12/31/2017	1.021	1.000	1.000	1.000			
12/31/2018	1.020	0.999	1.000				
12/31/2019	1.018	0.999					
12/31/2020	1.015						

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

MISSOURI

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 (K _i)
15 to 27 Months	2.010	1.110	0.4669	1.590	470,000
27 to 39 Months	1.491	1.335	0.5272	1.409	510,000
39 to 51 Months	1.127	1.207	0.6051	1.175	550,000
51 to 63 Months	1.008	1.071	0.6235	1.047	600,000
63 to 75 Months	0.996	0.940	0.5786	0.964	650,000
75 to 87 Months	1.004	1.117	0.4068	1.050	700,000
87 to 99 Months	0.991	1.000	0.4971	0.995	760,000
99 to 111 Months	0.995	1.000	0.4953	0.997	820,000
111 to 123 Months	0.994	1.000	0.4895	0.997	890,000
123 to 135 Months	0.999	1.000	0.4388	0.999	970,000
135 to 147 Months	1.001	1.000	0.3802	1.001	1,100,000
147 to 159 Months	0.997	1.000	0.3851	0.998	1,100,000
159 to 171 Months	0.998	1.000	0.3195	0.999	1,300,000
171 to 183 Months	1.001	1.000	0.3129	1.001	1,300,000
183 to 195 Months	1.000	1.000	0.3101	1.000	1,500,000
195 to 207 Months	1.000	1.000	0.3692	1.000	1,600,000
207 to 219 Months	1.000	1.000	0.3182	1.000	1,800,000
219 to 231 Months	1.000	1.000	0.2288	1.000	1,900,000
231 to 243 Months	1.000	1.000	0.0601	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
12/31/2019			1.175	1.047	0.964	1.050	0.995	0.997	0.997	0.999	1.001
12/31/2020		1.409	1.175	1.047	0.964	1.050	0.995	0.997	0.997	0.999	1.001
12/31/2021	1.590	1.409	1.175	1.047	0.964	1.050	0.995	0.997	0.997	0.999	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2019	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.230
12/31/2020	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.733
12/31/2021	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.754

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

MISSOURI

Completed Operations
 Bodily Injury
 Full Coverage
 ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0549
27 to 39 Months	0.1102
39 to 51 Months	0.1081
51 to 63 Months	0.0692
63 to 75 Months	0.0410
75 to 87 Months	0.0278
87 to 99 Months	0.0043
99 to 111 Months	0.0023
111 to 123 Months	0.0096
123 to 135 Months	0.0011
135 to 147 Months	0.0026
147 to 159 Months	0.0011
159 to 171 Months	0.0014
171 to Ultimate	A multistate ratio of 1.008 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>
	0.434	0.379	0.269	0.160	0.091	0.050	0.022
<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>
	0.018	0.016	0.006	0.005	0.003	0.001	0.000

<u>Full coverage</u>	Reported ALAE as of	\$500,000 Ultimate	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
A.Y.E	3/31/2022	Indemnity					
12/31/2019	57,517	685,688	0.269	184,107	241,624	1.008	243,557
12/31/2020	147,131	960,177	0.379	363,619	510,750	1.008	514,836
12/31/2021	1,034	177,633	0.434	77,022	78,056	1.008	78,680

(A) See Exhibit C19 - Multistate Loss Development.

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

MISSOURI

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	1.247	1.106	0.7480	1.142	910,000
27 to 39 Months	1.113	1.030	0.7356	1.052	990,000
39 to 51 Months	1.087	1.100	0.6550	1.096	1,100,000
51 to 63 Months	1.041	1.122	0.6538	1.094	1,200,000
63 to 75 Months	1.047	1.068	0.6690	1.061	1,300,000
75 to 87 Months	1.042	1.022	0.6620	1.029	1,400,000
87 to 99 Months	1.025	1.023	0.6523	1.024	1,500,000
99 to 111 Months	1.026	0.991	0.6593	1.003	1,600,000
111 to 123 Months	1.010	1.000	0.6861	1.003	1,700,000
123 to 135 Months	1.004	0.995	0.7115	0.998	1,800,000
135 to 147 Months	1.003	0.994	0.6932	0.997	2,000,000
147 to 159 Months	1.003	1.005	0.6779	1.004	2,100,000
159 to 171 Months	1.005	0.997	0.6495	1.000	2,300,000
171 to 183 Months	1.004	1.000	0.6211	1.002	2,500,000
183 to 195 Months	1.005	1.000	0.6175	1.002	2,700,000
195 to 207 Months	1.001	1.000	0.5904	1.000	2,900,000
207 to 219 Months	1.000	1.000	0.5444	1.000	3,100,000
219 to 231 Months	1.000	1.000	0.3977	1.000	3,300,000
231 to 243 Months	1.000	1.000	0.2193	1.000	3,500,000
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
12/31/2019			1.096	1.094	1.061	1.029	1.024	1.003	1.003	0.998	0.997
12/31/2020		1.052	1.096	1.094	1.061	1.029	1.024	1.003	1.003	0.998	0.997
12/31/2021	1.142	1.052	1.096	1.094	1.061	1.029	1.024	1.003	1.003	0.998	0.997
	<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>
12/31/2019	1.004	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000		1.350
12/31/2020	1.004	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000		1.421
12/31/2021	1.004	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000		1.622

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

MISSOURI

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
Evaluation Period	Multistate Ratio (A)
15 to 27 Months	0.0619
27 to 39 Months	0.0793
39 to 51 Months	0.0741
51 to 63 Months	0.0599
63 to 75 Months	0.0460
75 to 87 Months	0.0300
87 to 99 Months	0.0250
99 to 111 Months	0.0248
111 to 123 Months	0.0221
123 to 135 Months	0.0170
135 to 147 Months	0.0169
147 to 159 Months	0.0136
159 to 171 Months	0.0060
171 to Ultimate	A multistate ratio of 1.029 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>
	0.477	0.415	0.335	0.261	0.201	0.155	0.125
<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>
	0.100	0.076	0.054	0.037	0.020	0.006	0.000

<u>Full coverage</u>	Reported ALAE as of	\$500,000 Ultimate	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
A.Y.E	3/31/2022	Indemnity					
12/31/2019	640,114	2,924,125	0.335	980,752	1,620,866	1.029	1,667,871
12/31/2020	141,793	2,805,107	0.415	1,163,278	1,305,071	1.029	1,342,918
12/31/2021	116,658	1,484,752	0.477	707,633	824,291	1.029	848,195

(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
 MISSOURI
 Bodily Injury - 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>
12/31/2002	92,000	19,915	60,166	161,165	185,836	175,836	200,836	175,836	175,836	130,836	130,836
12/31/2003	129,500	425,095	559,441	479,441	434,441	434,441	429,441	429,441	429,441	429,441	429,441
12/31/2004	53,450	172,461	213,108	266,408	291,408	258,913	283,913	273,908	276,408	276,408	276,408
12/31/2005	54,284	81,533	266,160	260,783	260,783	230,783	230,783	230,783	230,783	230,783	230,783
12/31/2006	27,850	60,950	115,850	231,850	189,554	167,054	167,054	167,054	167,054	167,054	167,054
12/31/2007	26,500	136,604	183,167	208,167	194,176	194,176	194,176	194,176	194,176	194,176	194,176
12/31/2008	158,421	149,246	266,236	266,236	294,236	254,236	264,236	249,236	249,236	249,236	249,236
12/31/2009	70,497	64,413	148,099	255,599	245,599	245,599	245,607	245,599	245,599	245,599	245,599
12/31/2010	10,355	60,350	62,200	25,000	225,000	261,158	180,000	180,000	180,000	180,000	180,000
12/31/2011	132,114	103,264	126,264	231,864	319,045	290,461	332,764	332,764	332,764	332,764	332,764
12/31/2012	117,210	133,710	220,890	218,390	175,705	295,705	330,230	340,705	340,705	340,705	
12/31/2013	33,818	220,424	115,254	152,465	155,400	145,528	158,184	131,215	131,215		
12/31/2014	58,311	145,395	179,371	218,487	239,776	213,351	262,895	262,895			
12/31/2015	162,500	147,500	189,275	245,139	248,055	121,205	112,750				
12/31/2016	228,595	248,617	297,594	329,712	404,712	401,712					
12/31/2017	289,940	382,940	420,840	418,604	458,604						
12/31/2018	131,491	81,490	124,240	184,241							
12/31/2019	113,000	104,226	255,370								
12/31/2020	167,138	252,355									
12/31/2021	64,500										

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>
12/31/2002	135,837	135,836	135,836	135,836	134,336	134,336	134,336	134,336	134,336
12/31/2003	429,441	429,441	429,441	429,441	429,441	429,441	429,441	429,441	
12/31/2004	276,408	276,408	276,408	276,408	276,408	276,408	276,408		
12/31/2005	230,783	230,783	230,783	230,783	230,783	230,783			
12/31/2006	167,054	167,054	167,054	167,054	167,054				
12/31/2007	194,176	194,176	194,176	194,176					
12/31/2008	249,236	249,236	249,236						
12/31/2009	245,599	245,599							
12/31/2010	180,000								

Completed Operations (Subline Code 336)
 Full Coverage
 MISSOURI
 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>
12/31/2002	0.216	3.021	2.679	1.153	0.946	1.142	0.876	1.000	0.744	1.000	1.038
12/31/2003	3.283	1.316	0.857	0.906	1.000	0.988	1.000	1.000	1.000	1.000	1.000
12/31/2004	3.227	1.236	1.250	1.094	0.888	1.097	0.965	1.009	1.000	1.000	1.000
12/31/2005	1.502	3.264	0.980	1.000	0.885	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2006	2.189	1.901	2.001	0.818	0.881	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	5.155	1.341	1.136	0.933	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	0.942	1.784	1.000	1.105	0.864	1.039	0.943	1.000	1.000	1.000	1.000
12/31/2009	0.914	2.299	1.726	0.961	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	5.828	1.031	0.402	9.000	1.161	0.689	1.000	1.000	1.000	1.000	1.000
12/31/2011	0.782	1.223	1.836	1.376	0.910	1.146	1.000	1.000	1.000	1.000	
12/31/2012	1.141	1.652	0.989	0.805	1.683	1.117	1.032	1.000	1.000		
12/31/2013	6.518	0.523	1.323	1.019	0.936	1.087	0.830	1.000			
12/31/2014	2.493	1.234	1.218	1.097	0.890	1.232	1.000				
12/31/2015	0.908	1.283	1.295	1.012	0.489	0.930					
12/31/2016	1.088	1.197	1.108	1.227	0.993						
12/31/2017	1.321	1.099	0.995	1.096							
12/31/2018	0.620	1.525	1.483								
12/31/2019	0.922	2.450									
12/31/2020	1.510										
3 Yr Mean	1.017	1.691	1.195	1.112	0.791	1.083	0.954	1.000	1.000	1.000	1.000
Best 3/5	1.110	1.335	1.207	1.071	0.940	1.117	1.000	1.000	1.000	1.000	1.000
<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	1.000	1.000	1.000	0.989	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	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
<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>
12/31/2017					0.940	1.117	1.000	1.000	1.000	1.000	1.000
12/31/2018				1.071	0.940	1.117	1.000	1.000	1.000	1.000	1.000
12/31/2019			1.207	1.071	0.940	1.117	1.000	1.000	1.000	1.000	1.000
12/31/2020		1.335	1.207	1.071	0.940	1.117	1.000	1.000	1.000	1.000	1.000
12/31/2021	1.110	1.335	1.207	1.071	0.940	1.117	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>
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.050
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.125
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.357
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.812
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.011

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
 Full Coverage
 MISSOURI
 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>
12/31/2002	14,035	3,196	48,611	108,949	160,671	160,821	175,889	177,582	206,869	180,971	180,971
12/31/2003	5,877	112,778	128,368	152,444	160,738	162,590	162,590	162,590	162,590	162,590	162,590
12/31/2004	1,753	21,886	118,665	120,767	136,036	129,395	139,081	147,509	142,509	142,509	148,102
12/31/2005	6,764	36,203	259,871	337,613	284,982	295,330	295,330	295,330	295,330	295,330	295,330
12/31/2006	11,636	15,688	31,775	57,434	72,539	72,539	72,539	72,539	72,539	72,539	72,539
12/31/2007	10,801	108,112	140,482	139,861	149,886	142,582	142,582	142,582	142,582	142,582	142,582
12/31/2008	31,776	43,575	165,504	58,706	74,280	90,250	76,704	81,204	81,204	81,204	81,204
12/31/2009	22,301	30,704	40,866	129,077	198,522	178,832	179,560	196,976	196,976	196,976	196,976
12/31/2010	3	8,648	16,496	26,787	364,603	371,075	371,103	371,103	371,103	371,103	371,103
12/31/2011	24,511	33,030	65,259	116,052	176,623	217,314	227,530	227,530	227,530	227,530	227,530
12/31/2012	2,300	42,401	84,306	87,096	103,295	166,823	326,652	341,947	347,572	347,572	
12/31/2013	109	9,611	8,360	17,172	29,236	39,211	51,557	73,030	73,030		
12/31/2014	14,334	100,141	61,844	92,729	106,445	109,610	121,965	123,362			
12/31/2015	1,502	71,643	103,146	185,499	183,247	187,685	173,976				
12/31/2016	4,744	38,179	103,327	157,327	197,327	251,206					
12/31/2017	4,025	102,393	164,022	182,511	211,953						
12/31/2018	2,460	10,690	3,190	78,401							
12/31/2019	6,804	36,037	53,024								
12/31/2020	78,568	147,131									
12/31/2021	1,034										

<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>
12/31/2002	184,099	187,650	189,288	198,495	200,464	200,464	200,464	200,464	200,464
12/31/2003	162,590	162,590	162,590	162,590	162,590	162,590	162,590	162,590	
12/31/2004	148,102	148,102	148,102	148,102	148,102	148,102	148,102		
12/31/2005	295,330	295,330	295,330	295,330	295,330	295,330			
12/31/2006	72,539	72,539	72,539	72,539	72,539				
12/31/2007	142,582	142,582	142,582	142,582					
12/31/2008	81,204	81,204	81,204						
12/31/2009	196,976	196,976							
12/31/2010	371,103								

Completed Operations (Subline Code 336)
Full Coverage
MISSOURI
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>
12/31/2002	465,639	472,064	544,995	551,495	985,471	803,078	908,478	967,008	954,978	983,728	998,728
12/31/2003	853,563	769,513	898,586	913,120	1,140,572	1,169,252	1,267,370	1,160,670	1,205,106	1,199,670	1,201,824
12/31/2004	695,129	833,736	1,114,787	1,163,383	1,095,177	1,557,381	1,585,147	1,527,261	1,493,809	1,502,309	1,529,852
12/31/2005	751,780	852,506	1,259,509	1,462,601	1,616,937	1,457,824	1,608,693	1,485,270	1,460,350	1,430,350	1,426,136
12/31/2006	900,218	1,126,601	1,234,039	1,270,950	1,645,857	1,468,636	1,315,957	1,379,702	1,434,732	1,442,952	1,439,252
12/31/2007	801,025	1,048,951	1,258,895	1,293,656	1,268,040	1,254,385	1,285,535	1,225,535	1,228,035	1,256,981	1,255,532
12/31/2008	1,268,826	1,429,541	1,574,401	1,553,258	1,447,463	1,284,208	1,501,409	1,580,909	1,483,809	1,478,809	1,397,639
12/31/2009	1,660,855	1,563,936	1,647,792	1,454,397	1,544,029	1,629,925	1,611,555	1,615,930	1,596,080	1,598,962	1,598,962
12/31/2010	1,343,961	1,452,605	1,688,462	1,873,677	1,751,929	1,575,674	1,485,573	1,506,133	1,506,133	1,543,689	1,522,689
12/31/2011	1,214,865	1,398,557	1,358,429	1,188,062	1,300,744	1,361,993	1,328,109	1,294,897	1,296,589	1,296,589	1,327,839
12/31/2012	761,432	901,828	1,023,710	820,400	911,444	943,430	897,345	978,845	912,600	911,600	
12/31/2013	467,959	559,633	730,297	583,013	673,206	802,211	858,688	821,852	810,102		
12/31/2014	898,733	861,578	902,095	895,984	976,719	983,769	1,058,477	1,143,899			
12/31/2015	671,911	902,144	1,068,693	908,813	1,026,803	955,686	976,872				
12/31/2016	550,375	455,004	415,709	544,335	623,941	724,154					
12/31/2017	548,249	604,737	750,844	813,169	809,840						
12/31/2018	607,178	1,036,495	921,897	1,127,969							
12/31/2019	1,163,733	1,113,332	1,103,841								
12/31/2020	930,897	1,170,163									
12/31/2021	821,335										
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>		
12/31/2002	999,261	983,261	983,261	983,261	983,261	983,261	983,261	983,261	983,261		
12/31/2003	1,195,670	1,195,670	1,195,670	1,195,670	1,195,670	1,195,670	1,195,670	1,195,670	1,195,670		
12/31/2004	1,525,638	1,525,638	1,525,638	1,525,638	1,525,638	1,525,638	1,525,638	1,525,638			
12/31/2005	1,449,136	1,472,942	1,458,192	1,458,192	1,458,192	1,458,192					
12/31/2006	1,374,785	1,374,785	1,374,785	1,374,785	1,374,785						
12/31/2007	1,271,895	1,265,535	1,265,535	1,265,535							
12/31/2008	1,598,809	1,621,358	1,506,403								
12/31/2009	1,548,962	1,548,962									
12/31/2010	1,522,689										

Completed Operations (Subline Code 336)
Full Coverage
MISSOURI
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>
12/31/2002	1.014	1.154	1.012	1.787	0.815	1.131	1.064	0.988	1.030	1.015	1.001
12/31/2003	0.902	1.168	1.016	1.249	1.025	1.084	0.916	1.038	0.995	1.002	0.995
12/31/2004	1.199	1.337	1.044	0.941	1.422	1.018	0.963	0.978	1.006	1.018	0.997
12/31/2005	1.134	1.477	1.161	1.106	0.902	1.103	0.923	0.983	0.979	0.997	1.016
12/31/2006	1.251	1.095	1.030	1.295	0.892	0.896	1.048	1.040	1.006	0.997	0.955
12/31/2007	1.310	1.200	1.028	0.980	0.989	1.025	0.953	1.002	1.024	0.999	1.013
12/31/2008	1.127	1.101	0.987	0.932	0.887	1.169	1.053	0.939	0.997	0.945	1.144
12/31/2009	0.942	1.054	0.883	1.062	1.056	0.989	1.003	0.988	1.002	1.000	0.969
12/31/2010	1.081	1.162	1.110	0.935	0.899	0.943	1.014	1.000	1.025	0.986	1.000
12/31/2011	1.151	0.971	0.875	1.095	1.047	0.975	0.975	1.001	1.000	1.024	
12/31/2012	1.184	1.135	0.801	1.111	1.035	0.951	1.091	0.932	0.999		
12/31/2013	1.196	1.305	0.798	1.155	1.192	1.070	0.957	0.986			
12/31/2014	0.959	1.047	0.993	1.090	1.007	1.076	1.081				
12/31/2015	1.343	1.185	0.850	1.130	0.931	1.022					
12/31/2016	0.827	0.914	1.309	1.146	1.161						
12/31/2017	1.103	1.242	1.083	0.996							
12/31/2018	1.707	0.889	1.224								
12/31/2019	0.957	0.991									
12/31/2020	1.257										
3 Yr Mean	1.307	1.041	1.205	1.091	1.033	1.056	1.043	0.973	1.008	1.003	1.038
Best 3/5	1.106	1.030	1.100	1.122	1.068	1.022	1.023	0.991	1.000	0.995	0.994
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2002	0.984	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	1.016	0.990	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.995	1.000	1.000								
12/31/2008	1.014	0.929									
12/31/2009	1.000										
3 Yr Mean	1.003	0.976	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.005	0.997	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>
12/31/2017					1.068	1.022	1.023	0.991	1.000	0.995	0.994
12/31/2018				1.122	1.068	1.022	1.023	0.991	1.000	0.995	0.994
12/31/2019			1.100	1.122	1.068	1.022	1.023	0.991	1.000	0.995	0.994
12/31/2020		1.030	1.100	1.122	1.068	1.022	1.023	0.991	1.000	0.995	0.994
12/31/2021	1.106	1.030	1.100	1.122	1.068	1.022	1.023	0.991	1.000	0.995	0.994
	<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
12/31/2017	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.097
12/31/2018	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.230
12/31/2019	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.353
12/31/2020	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.394
12/31/2021	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.542

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

Completed Operations (Subline Code 336)
 Full Coverage
 MISSOURI
 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>
12/31/2002	46,296	54,539	148,574	156,794	552,529	471,021	506,333	595,379	1,127,790	1,614,130	1,786,537
12/31/2003	199,764	222,260	189,719	244,829	307,490	396,893	471,144	529,855	654,420	655,729	678,576
12/31/2004	31,648	113,130	215,191	277,451	494,585	810,197	1,131,902	1,179,570	1,178,639	1,138,053	1,164,324
12/31/2005	42,327	283,657	484,723	720,548	1,133,125	1,351,778	1,682,802	1,617,038	1,599,778	1,651,495	1,647,823
12/31/2006	130,253	157,177	273,813	489,698	726,002	724,759	784,227	902,290	1,107,989	1,007,950	1,060,385
12/31/2007	53,732	96,470	175,901	271,907	327,759	383,821	533,590	559,010	573,421	583,570	685,769
12/31/2008	267,537	500,560	878,901	1,003,563	1,062,937	1,138,113	1,814,707	1,416,735	1,449,486	1,506,047	1,506,047
12/31/2009	171,742	243,250	299,447	431,806	438,698	528,037	564,520	597,781	644,602	651,019	686,443
12/31/2010	118,282	239,702	455,372	887,500	928,966	1,037,421	925,099	931,643	931,643	932,698	933,201
12/31/2011	128,435	151,173	227,854	395,584	522,173	650,309	692,267	701,611	707,552	709,383	754,384
12/31/2012	87,741	439,516	407,787	468,757	543,364	605,873	627,492	658,098	724,458	761,957	
12/31/2013	125,686	176,748	214,761	393,071	714,865	766,048	839,293	914,966	1,025,790		
12/31/2014	75,880	85,720	199,093	196,373	246,523	276,610	269,471	321,799			
12/31/2015	66,315	124,259	394,740	388,670	521,160	448,751	498,783				
12/31/2016	20,710	63,388	132,612	252,192	350,231	424,120					
12/31/2017	76,293	97,552	168,091	361,593	549,057						
12/31/2018	79,643	238,147	315,422	554,145							
12/31/2019	115,368	307,848	478,975								
12/31/2020	59,609	134,750									
12/31/2021	109,017										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	1,783,445	1,777,741	1,777,741	1,777,741	1,777,741	1,777,741	1,777,741	1,777,741	1,777,741
12/31/2003	680,452	680,452	680,452	680,452	680,452	680,452	680,452	680,452	
12/31/2004	1,158,561	1,158,561	1,158,561	1,158,561	1,158,561	1,158,561	1,158,561		
12/31/2005	1,653,275	1,653,954	1,653,954	1,653,954	1,653,954	1,653,954			
12/31/2006	1,047,251	1,047,251	1,047,251	1,047,251	1,047,251				
12/31/2007	677,568	631,960	631,973	631,973					
12/31/2008	1,484,787	1,528,554	1,547,208						
12/31/2009	686,487	681,117							
12/31/2010	933,201								

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

\$100,000 Basic Limit Losses as of :

A.Y.E.	<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>
12/31/2002	3,400,180	7,629,193	10,002,422	10,915,127	11,700,679	11,700,747	11,993,560	12,150,281	12,299,913	12,313,177	12,360,395
12/31/2003	3,846,114	6,769,706	10,372,915	11,172,661	10,832,556	10,685,439	10,455,016	10,434,310	10,400,149	10,440,050	10,491,060
12/31/2004	4,894,484	7,259,105	10,191,368	11,459,698	11,305,671	10,832,376	11,255,890	11,282,614	11,138,861	11,154,026	11,258,357
12/31/2005	4,756,036	7,995,452	11,321,235	12,584,156	12,222,879	12,480,583	12,810,856	12,871,145	12,793,551	12,885,487	12,845,402
12/31/2006	4,322,441	8,188,086	12,633,278	13,122,211	13,194,724	13,219,784	13,130,323	13,343,952	13,371,241	13,285,920	13,212,810
12/31/2007	4,407,767	8,323,039	11,312,181	12,515,711	12,798,738	12,834,248	12,701,503	12,897,142	13,094,050	12,879,575	12,860,162
12/31/2008	4,986,439	8,554,141	11,736,912	12,669,016	12,560,847	12,601,117	13,042,417	12,654,826	12,647,228	12,620,452	12,790,776
12/31/2009	5,209,382	8,223,659	11,604,694	12,031,200	12,274,929	12,742,566	12,447,286	12,328,849	12,211,148	12,052,816	11,988,018
12/31/2010	4,984,692	9,806,564	12,115,030	13,619,142	14,850,855	14,991,955	14,546,285	14,340,124	14,294,857	14,084,945	14,072,205
12/31/2011	4,858,497	7,917,767	11,784,490	13,808,681	13,827,569	12,787,277	12,837,175	12,778,853	12,741,262	12,869,695	12,869,795
12/31/2012	3,159,368	7,076,396	12,540,810	12,362,492	12,628,444	12,735,015	12,408,861	12,253,832	12,276,830	12,242,290	
12/31/2013	4,152,630	9,678,084	11,787,528	12,932,725	13,323,877	13,198,785	13,456,334	13,421,939	13,295,464		
12/31/2014	5,411,712	8,430,370	12,209,442	12,671,258	12,588,709	12,060,101	12,541,930	12,434,028			
12/31/2015	4,670,740	8,044,493	12,108,706	13,327,868	13,308,538	13,166,255	13,024,487				
12/31/2016	3,038,029	7,694,646	11,450,119	12,902,138	12,827,540	12,921,904					
12/31/2017	3,829,900	8,261,965	11,563,996	13,334,870	13,985,491						
12/31/2018	4,390,623	8,883,566	13,366,005	15,430,455							
12/31/2019	5,519,489	10,216,313	15,106,787								
12/31/2020	5,087,460	9,264,862									
12/31/2021	5,739,080										

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>
12/31/2002	12,297,100	12,327,633	12,471,867	12,472,577	12,460,039	12,504,167	12,504,167	12,475,168	12,775,417
12/31/2003	10,526,564	10,539,611	10,578,361	10,558,362	10,558,862	10,531,862	10,527,000	10,527,000	
12/31/2004	11,285,794	11,482,254	11,421,538	11,428,539	11,454,373	11,425,862	11,425,862		
12/31/2005	12,738,663	12,690,755	12,629,414	12,614,279	12,600,682	12,624,182			
12/31/2006	13,214,804	13,207,251	13,204,251	13,233,001	13,233,001				
12/31/2007	12,884,657	12,798,329	12,794,330	12,825,529					
12/31/2008	12,713,252	12,733,558	12,714,632						
12/31/2009	11,987,595	11,931,845							
12/31/2010	14,206,503								

Completed Operations (Subline Code 336)
Full Coverage
Multistate
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>
12/31/2002	2.244	1.311	1.091	1.072	1.000	1.025	1.013	1.012	1.001	1.004	0.995
12/31/2003	1.760	1.532	1.077	0.970	0.986	0.978	0.998	0.997	1.004	1.005	1.003
12/31/2004	1.483	1.404	1.124	0.987	0.958	1.039	1.002	0.987	1.001	1.009	1.002
12/31/2005	1.681	1.416	1.112	0.971	1.021	1.026	1.005	0.994	1.007	0.997	0.992
12/31/2006	1.894	1.543	1.039	1.006	1.002	0.993	1.016	1.002	0.994	0.994	1.000
12/31/2007	1.888	1.359	1.106	1.023	1.003	0.990	1.015	1.015	0.984	0.998	1.002
12/31/2008	1.715	1.372	1.079	0.991	1.003	1.035	0.970	0.999	0.998	1.013	0.994
12/31/2009	1.579	1.411	1.037	1.020	1.038	0.977	0.990	0.990	0.987	0.995	1.000
12/31/2010	1.967	1.235	1.124	1.090	1.010	0.970	0.986	0.997	0.985	0.999	1.010
12/31/2011	1.630	1.488	1.172	1.001	0.925	1.004	0.995	0.997	1.010	1.000	
12/31/2012	2.240	1.772	0.986	1.022	1.008	0.974	0.988	1.002	0.997		
12/31/2013	2.331	1.218	1.097	1.030	0.991	1.020	0.997	0.991			
12/31/2014	1.558	1.448	1.038	0.993	0.958	1.040	0.991				
12/31/2015	1.722	1.505	1.101	0.999	0.989	0.989					
12/31/2016	2.533	1.488	1.127	0.994	1.007						
12/31/2017	2.157	1.400	1.153	1.049							
12/31/2018	2.023	1.505	1.154								
12/31/2019	1.851	1.479									
12/31/2020	1.821										
3 Yr Mean	1.898	1.461	1.145	1.014	0.985	1.016	0.992	0.997	0.997	0.998	1.001
Best 3/5	2.010	1.491	1.127	1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
<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>			
12/31/2002	1.002	1.012	1.000	0.999	1.004	1.000	0.998	1.024			
12/31/2003	1.001	1.004	0.998	1.000	0.997	1.000	1.000	1.000			
12/31/2004	1.017	0.995	1.001	1.002	0.998	1.000	1.000	1.000			
12/31/2005	0.996	0.995	0.999	0.999	1.002	1.000	1.000	1.000			
12/31/2006	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.993	1.000	1.002								
12/31/2008	1.002	0.999									
12/31/2009	0.995										
3 Yr Mean	0.997	1.000	1.001	1.000	0.999	1.000	0.999	1.024			
Best 3/5	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000			
<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	Development From						
12/31/2017					<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>
12/31/2018					0.996	1.004	0.991	0.995	0.994	0.999	1.001
12/31/2019				1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
12/31/2020			1.127	1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
12/31/2021		1.491	1.127	1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
12/31/2021	2.010	1.491	1.127	1.008	0.996	1.004	0.991	0.995	0.994	0.999	1.001
<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>	
12/31/2017	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		0.976
12/31/2018	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		0.984
12/31/2019	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.109
12/31/2020	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.653
12/31/2021	0.997	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000		3.323

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>
12/31/2002	230,354	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	243,668	791,360	805,694	941,923	1,035,174	1,148,374	1,088,016	1,080,841	1,056,537	1,056,038	1,104,088
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	1,074,192	1,306,251	1,199,740	1,349,076	1,290,109	1,239,244	1,180,243	1,295,243	1,279,992
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	1,553,490
12/31/2012	423,960	1,174,347	1,333,916	1,555,270	1,540,100	1,585,953	1,583,453	1,603,451	1,603,453	1,603,453	
12/31/2013	1,783,848	2,572,513	2,789,315	2,855,332	2,945,011	3,095,510	3,209,510	3,178,377	3,183,376		
12/31/2014	1,979,461	2,556,649	2,887,796	3,191,055	3,275,374	3,228,274	3,173,274	3,268,275			
12/31/2015	1,029,370	1,597,033	1,930,002	2,492,813	2,400,117	2,302,578	2,169,520				
12/31/2016	1,249,129	2,375,257	3,021,685	3,092,415	3,645,969	3,468,516					
12/31/2017	586,754	1,969,511	2,537,213	3,000,270	3,071,997						
12/31/2018	950,779	2,019,140	2,133,443	2,649,332							
12/31/2019	1,173,036	1,997,115	2,921,415								
12/31/2020	716,366	1,795,482									
12/31/2021	1,192,355										

<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>
12/31/2002	1,354,028	1,358,930	1,357,862	1,357,861	1,357,861	1,457,860	1,457,860	1,457,860	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	1,427,395	
12/31/2004	836,133	836,034	836,033	936,032	936,032	936,032	936,032		
12/31/2005	1,137,449	1,137,448	1,197,697	1,197,447	1,197,447	1,197,447			
12/31/2006	1,338,754	1,438,751	1,438,751	1,438,751	1,438,751				
12/31/2007	1,313,087	1,213,087	1,312,626	1,302,537					
12/31/2008	1,087,813	1,087,902	1,160,313						
12/31/2009	1,279,992	1,279,992							
12/31/2010	1,424,876								

Completed Operations (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>
12/31/2002	2.808	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	3.248	1.018	1.169	1.099	1.109	0.947	0.993	0.978	1.000	1.046	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	1.130	1.216	0.918	1.124	0.956	0.961	0.952	1.097	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	1.000
12/31/2011	2.667	1.637	1.390	1.020	0.931	1.000	0.999	1.000	1.000	1.000	
12/31/2012	2.770	1.136	1.166	0.990	1.030	0.998	1.013	1.000	1.000		
12/31/2013	1.442	1.084	1.024	1.031	1.051	1.037	0.990	1.002			
12/31/2014	1.292	1.130	1.105	1.026	0.986	0.983	1.030				
12/31/2015	1.551	1.208	1.292	0.963	0.959	0.942					
12/31/2016	1.902	1.272	1.023	1.179	0.951						
12/31/2017	3.357	1.288	1.183	1.024							
12/31/2018	2.124	1.057	1.242								
12/31/2019	1.703	1.463									
12/31/2020	2.506										
3 Yr Mean	2.111	1.269	1.149	1.055	0.965	0.987	1.011	1.001	1.000	0.996	0.998
Best 3/5	2.177	1.256	1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	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>			
12/31/2002	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	1.000	1.000			
12/31/2004	1.000	1.000	1.120	1.000	1.000	1.000	1.000	1.000			
12/31/2005	1.000	1.053	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2006	1.075	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	0.924	1.082	0.992								
12/31/2008	1.000	1.067									
12/31/2009	1.000										
3 Yr Mean	0.975	1.050	0.997	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.040	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>
12/31/2017					0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2018				1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2019			1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2020		1.256	1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	0.998
12/31/2021	2.177	1.256	1.177	1.027	0.992	0.994	1.014	1.001	1.000	1.000	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	
12/31/2017	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.039	
12/31/2018	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.067	
12/31/2019	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.256	
12/31/2020	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.577	
12/31/2021	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.433	

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
12/31/2002	1,155,735	3,004,194	5,014,097	8,806,127	9,497,000	11,111,246	11,455,820	11,734,295	11,933,896	11,893,427	11,962,152
12/31/2003	1,000,303	1,734,232	4,290,757	7,557,943	8,237,139	9,109,925	9,711,614	9,714,075	9,573,269	9,627,915	9,676,125
12/31/2004	607,931	1,814,971	5,101,376	7,554,651	9,526,887	10,525,540	11,697,768	11,664,674	11,815,348	11,865,036	12,214,951
12/31/2005	811,988	1,542,452	4,380,714	7,165,164	8,223,624	8,911,659	9,515,420	9,753,123	10,071,236	10,366,922	10,537,461
12/31/2006	805,502	3,408,301	6,932,464	8,628,380	10,327,896	11,444,392	12,072,817	12,475,886	12,886,086	12,817,167	12,796,753
12/31/2007	901,434	2,598,304	5,838,850	9,611,168	10,818,766	11,455,027	11,891,380	12,150,120	12,328,107	12,440,818	12,469,572
12/31/2008	1,059,294	2,264,154	4,914,347	7,060,435	9,070,888	10,355,348	11,133,260	11,526,906	12,239,840	15,494,830	15,287,440
12/31/2009	797,399	2,130,492	4,849,433	7,162,888	9,617,020	10,870,147	11,105,766	11,327,430	11,338,869	11,456,587	11,496,184
12/31/2010	797,751	2,852,921	5,652,085	8,358,695	10,694,987	11,814,698	12,676,407	12,751,623	13,167,730	13,217,893	13,231,455
12/31/2011	730,235	1,972,217	4,652,019	7,797,004	10,209,334	11,371,083	12,098,414	12,181,464	12,289,505	12,795,585	13,087,917
12/31/2012	304,689	1,584,115	5,076,578	7,523,646	9,436,751	11,117,331	11,980,797	11,568,837	11,610,309	11,646,443	
12/31/2013	534,961	2,302,339	5,037,610	7,903,543	9,864,676	10,614,680	10,949,348	11,102,214	11,115,830		
12/31/2014	719,707	2,482,003	5,558,361	7,205,154	8,142,799	9,254,597	9,934,329	10,128,205			
12/31/2015	462,204	1,792,659	5,012,530	7,347,207	9,120,784	9,697,384	10,199,229				
12/31/2016	410,693	1,837,472	3,925,570	7,771,608	9,528,264	10,629,499					
12/31/2017	755,810	2,376,599	5,295,183	7,594,620	9,388,137						
12/31/2018	428,774	2,095,690	5,955,843	10,286,162							
12/31/2019	344,623	2,031,515	5,258,141								
12/31/2020	832,916	2,603,866									
12/31/2021	820,547										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2002	12,035,294	12,206,527	12,296,720	12,411,174	12,425,341	12,684,116	12,729,869	12,764,730	13,280,097
12/31/2003	9,787,411	9,825,045	9,902,346	9,875,743	9,891,160	9,905,685	9,905,811	9,818,346	
12/31/2004	12,380,441	12,490,022	12,534,451	12,579,296	12,533,897	12,551,283	12,551,558		
12/31/2005	10,677,771	10,905,251	10,982,212	10,857,055	10,832,820	10,823,079			
12/31/2006	12,903,614	12,891,695	12,901,143	12,917,474	12,964,179				
12/31/2007	12,467,092	12,523,716	12,510,871	12,531,100					
12/31/2008	15,507,207	15,521,310	15,560,594						
12/31/2009	11,541,208	11,548,661							
12/31/2010	13,275,169								

Link Ratios: 171 to Ultimate							
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2002	1.009	1.001	1.021	1.004	1.003	1.040	1.004
12/31/2003	0.997	1.002	1.001	1.000	0.991	1.001	1.004
12/31/2004	1.004	0.996	1.001	1.000	1.001	1.001	1.004
12/31/2005	0.989	0.998	0.999	1.001	1.001	1.001	1.004
12/31/2006	1.001	1.004	1.000	1.001	1.001	1.001	1.004
12/31/2007	1.002						
Best 3/5	1.000	1.000	1.001	1.001	1.001	1.001	1.004

171 to Ultimate Factor: 1.008

Bold - Calculated Using Modified Bondy Method

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

		Increments											
<u>A.Y.E.</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2002	1,848,459	2,009,903	3,792,030	690,873	1,614,246	344,574	278,475	199,601	-40,469	68,725	73,142	171,233	90,193
12/31/2003	733,929	2,556,525	3,267,186	679,196	872,786	601,689	2,461	-140,806	54,646	48,210	111,286	37,634	77,301
12/31/2004	1,207,040	3,286,405	2,453,275	1,972,236	998,653	1,172,228	-33,094	150,674	49,688	349,915	165,490	109,581	44,429
12/31/2005	730,464	2,838,262	2,784,450	1,058,460	688,035	603,761	237,703	318,113	295,686	170,539	140,310	227,480	76,961
12/31/2006	2,602,799	3,524,163	1,695,916	1,699,516	1,116,496	628,425	403,069	410,200	-68,919	-20,414	106,861	-11,919	9,448
12/31/2007	1,696,870	3,240,546	3,772,318	1,207,598	636,261	436,353	258,740	177,987	112,711	28,754	-2,480	56,624	-12,845
12/31/2008	1,204,860	2,650,193	2,146,088	2,010,453	1,284,460	777,912	393,646	712,934	3,254,990	-207,390	219,767	14,103	39,284
12/31/2009	1,333,093	2,718,941	2,313,455	2,454,132	1,253,127	235,619	221,664	11,439	117,718	39,597	45,024	7,453	
12/31/2010	2,055,170	2,799,164	2,706,610	2,336,292	1,119,711	861,709	75,216	416,107	50,163	13,562	43,714		
12/31/2011	1,241,982	2,679,802	3,144,985	2,412,330	1,161,749	727,331	83,050	108,041	506,080	292,332			
12/31/2012	1,279,426	3,492,463	2,447,068	1,913,105	1,680,580	863,466	-411,960	41,472	36,134				
12/31/2013	1,767,378	2,735,271	2,865,933	1,961,133	750,004	334,668	152,866	13,616					
12/31/2014	1,762,296	3,076,358	1,646,793	937,645	1,111,798	679,732	193,876						
12/31/2015	1,330,455	3,219,871	2,334,677	1,773,577	576,600	501,845							
12/31/2016	1,426,779	2,088,098	3,846,038	1,756,656	1,101,235								
12/31/2017	1,620,789	2,918,584	2,299,437	1,793,517									
12/31/2018	1,666,916	3,860,153	4,330,319										
12/31/2019	1,686,892	3,226,626											
12/31/2020	1,770,950												

		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>
12/31/2002	0.0741	0.0805	0.1519	0.0277	0.0647	0.0138	0.0112	0.0080	-0.0016	0.0028	0.0029	0.0069	0.0036
12/31/2003	0.0410	0.1427	0.1824	0.0379	0.0487	0.0336	0.0001	-0.0079	0.0031	0.0027	0.0062	0.0021	0.0043
12/31/2004	0.0608	0.1655	0.1235	0.0993	0.0503	0.0590	-0.0017	0.0076	0.0025	0.0176	0.0083	0.0055	0.0022
12/31/2005	0.0292	0.1134	0.1112	0.0423	0.0275	0.0241	0.0095	0.0127	0.0118	0.0068	0.0056	0.0091	0.0031
12/31/2006	0.0993	0.1345	0.0647	0.0649	0.0426	0.0240	0.0154	0.0157	-0.0026	-0.0008	0.0041	-0.0005	0.0004
12/31/2007	0.0718	0.1372	0.1597	0.0511	0.0269	0.0185	0.0110	0.0075	0.0048	0.0012	-0.0001	0.0024	-0.0005
12/31/2008	0.0503	0.1106	0.0896	0.0839	0.0536	0.0325	0.0164	0.0297	0.1358	-0.0087	0.0092	0.0006	0.0016
12/31/2009	0.0566	0.1155	0.0983	0.1043	0.0532	0.0100	0.0094	0.0005	0.0050	0.0017	0.0019	0.0003	
12/31/2010	0.0833	0.1134	0.1097	0.0947	0.0454	0.0349	0.0030	0.0169	0.0020	0.0005	0.0018		
12/31/2011	0.0538	0.1160	0.1362	0.1045	0.0503	0.0315	0.0036	0.0047	0.0219	0.0127			
12/31/2012	0.0522	0.1426	0.0999	0.0781	0.0686	0.0353	-0.0168	0.0017	0.0015				
12/31/2013	0.0741	0.1147	0.1201	0.0822	0.0314	0.0140	0.0064	0.0006					
12/31/2014	0.0779	0.1360	0.0728	0.0415	0.0492	0.0301	0.0086						
12/31/2015	0.0576	0.1393	0.1010	0.0767	0.0249	0.0217							
12/31/2016	0.0549	0.0804	0.1481	0.0676	0.0424								
12/31/2017	0.0573	0.1032	0.0813	0.0634									
12/31/2018	0.0546	0.1265	0.1420										
12/31/2019	0.0528	0.1010											
12/31/2020	0.0553												

Best 3/5	0.0549	0.1102	0.1081	0.0692	0.0410	0.0278	0.0043	0.0023	0.0096	0.0011	0.0026	0.0011	0.0014
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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>
12/31/2002	25,069,142	32,718,264	36,832,763	42,074,641	43,121,298	44,118,240	46,534,328	48,820,749	49,958,372	49,826,519	50,178,831
12/31/2003	27,546,161	33,479,564	37,924,560	39,184,963	43,633,473	45,282,185	46,407,439	47,848,479	49,141,305	49,743,438	50,340,701
12/31/2004	29,657,167	36,479,966	40,458,212	45,344,802	48,142,320	51,619,154	53,986,011	55,884,787	57,801,400	58,550,953	60,236,646
12/31/2005	27,744,533	33,905,704	39,005,782	43,552,373	46,378,961	49,518,377	53,047,424	54,401,141	56,382,667	56,325,117	57,995,204
12/31/2006	34,893,830	41,783,130	48,983,636	54,235,721	60,121,775	62,111,032	63,808,735	63,789,767	64,741,249	65,696,169	67,589,404
12/31/2007	39,048,846	47,190,237	56,119,015	59,176,016	62,285,283	64,871,417	66,161,751	68,716,471	70,630,487	72,730,607	75,302,589
12/31/2008	49,773,833	57,595,226	64,240,841	67,444,697	69,042,788	70,943,241	72,694,669	74,127,579	82,559,256	90,708,443	85,753,275
12/31/2009	52,121,838	60,916,835	67,756,262	69,631,589	71,301,390	72,381,526	73,457,288	76,840,210	82,883,849	83,750,611	83,898,330
12/31/2010	50,866,624	60,142,051	64,113,284	66,138,028	68,709,024	70,592,015	72,453,314	74,858,871	76,568,795	77,190,114	77,583,134
12/31/2011	50,126,006	55,338,393	57,551,149	58,470,690	59,842,611	62,577,902	65,063,925	66,479,883	67,769,299	68,426,008	68,763,889
12/31/2012	40,921,951	46,597,300	48,331,368	50,884,470	54,108,821	56,687,032	58,967,287	59,553,096	61,484,640	62,137,012	
12/31/2013	36,910,703	41,988,316	46,758,792	48,861,056	51,217,671	53,205,699	55,578,515	56,712,892	58,063,675		
12/31/2014	37,012,598	43,072,173	46,493,313	49,194,516	49,935,201	52,399,332	54,755,048	56,599,205			
12/31/2015	34,304,403	40,781,759	45,697,771	49,432,101	51,420,748	53,618,551	55,766,922				
12/31/2016	33,089,436	42,562,490	47,618,796	52,219,204	55,517,250	58,887,455					
12/31/2017	36,476,102	44,259,581	51,379,219	56,557,473	58,542,744						
12/31/2018	40,225,211	51,709,550	56,782,798	61,474,651							
12/31/2019	44,448,353	53,096,573	57,910,713								
12/31/2020	39,797,323	49,427,122									
12/31/2021	40,087,010										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/2002	50,505,405	50,703,580	50,762,505	50,784,178	51,165,045	51,283,582	51,556,917	51,551,457	51,274,616
12/31/2003	50,461,929	50,930,589	51,456,196	51,871,084	52,292,435	52,358,290	52,340,888	52,363,022	
12/31/2004	61,025,505	61,615,648	61,712,766	61,983,469	62,148,113	61,885,618	61,796,821		
12/31/2005	58,405,652	58,534,274	59,052,949	59,916,928	60,169,481	60,156,345			
12/31/2006	68,890,918	69,511,308	70,153,517	70,243,778	70,061,478				
12/31/2007	76,028,669	76,527,849	76,789,568	76,684,547					
12/31/2008	83,979,929	83,980,605	83,352,853						
12/31/2009	83,218,656	82,920,431							
12/31/2010	78,019,976								

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

Link Ratios											
A.Y.E.	<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>
12/31/2002	1.305	1.126	1.142	1.025	1.023	1.055	1.049	1.023	0.997	1.007	1.007
12/31/2003	1.215	1.133	1.033	1.114	1.038	1.025	1.031	1.027	1.012	1.012	1.002
12/31/2004	1.230	1.109	1.121	1.062	1.072	1.046	1.035	1.034	1.013	1.029	1.013
12/31/2005	1.222	1.150	1.117	1.065	1.068	1.071	1.026	1.036	0.999	1.030	1.007
12/31/2006	1.197	1.172	1.107	1.109	1.033	1.027	1.000	1.015	1.015	1.029	1.019
12/31/2007	1.208	1.189	1.054	1.053	1.042	1.020	1.039	1.028	1.030	1.035	1.010
12/31/2008	1.157	1.115	1.050	1.024	1.028	1.025	1.020	1.114	1.099	0.945	0.979
12/31/2009	1.169	1.112	1.028	1.024	1.015	1.015	1.046	1.079	1.010	1.002	0.992
12/31/2010	1.182	1.066	1.032	1.039	1.027	1.026	1.033	1.023	1.008	1.005	1.006
12/31/2011	1.104	1.040	1.016	1.023	1.046	1.040	1.022	1.019	1.010	1.005	
12/31/2012	1.139	1.037	1.053	1.063	1.048	1.040	1.010	1.032	1.011		
12/31/2013	1.138	1.114	1.045	1.048	1.039	1.045	1.020	1.024			
12/31/2014	1.164	1.079	1.058	1.015	1.049	1.045	1.034				
12/31/2015	1.189	1.121	1.082	1.040	1.043	1.040					
12/31/2016	1.286	1.119	1.097	1.063	1.061						
12/31/2017	1.213	1.161	1.101	1.035							
12/31/2018	1.286	1.098	1.083								
12/31/2019	1.195	1.091									
12/31/2020	1.242										
3 Yr Mean	1.241	1.117	1.094	1.046	1.051	1.043	1.021	1.025	1.010	1.004	0.992
Best 3/5	1.247	1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	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>			
12/31/2002	1.004	1.001	1.000	1.007	1.002	1.005	1.000	0.995			
12/31/2003	1.009	1.010	1.008	1.008	1.001	1.000	1.000	1.000			
12/31/2004	1.010	1.002	1.004	1.003	0.996	0.999	1.000	1.000			
12/31/2005	1.002	1.009	1.015	1.004	1.000	1.000	1.000	1.000			
12/31/2006	1.009	1.009	1.001	0.997	1.005	1.000	1.000	1.000			
12/31/2007	1.007	1.003	0.999								
12/31/2008	1.000	0.993									
12/31/2009	0.996										
3 Yr Mean	1.001	1.002	1.005	1.001	0.999	1.001	1.000	0.995			
Best 3/5	1.003	1.005	1.004	1.005	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>
12/31/2017					1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2018				1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2019			1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2020		1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	1.003
12/31/2021	1.247	1.113	1.087	1.041	1.047	1.042	1.025	1.026	1.010	1.004	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	
12/31/2017	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.188
12/31/2018	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.237
12/31/2019	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.344
12/31/2020	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.496
12/31/2021	1.003	1.005	1.004	1.005	1.001	1.000	1.000	1.000	1.000		1.866

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 :											
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>
12/31/2002	3,760,781	5,101,937	7,462,779	9,268,563	10,963,452	13,475,667	15,204,238	17,067,397	19,291,709	19,232,388	19,211,094
12/31/2003	4,137,071	5,996,345	7,577,894	8,310,101	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	6,213,231	8,588,763	9,240,327	9,851,338	11,156,317	11,590,077	11,979,414	12,649,563	13,258,107	13,022,196	13,341,822
12/31/2006	7,208,787	8,685,680	9,752,037	10,288,774	10,367,206	11,201,333	11,902,709	12,371,128	12,632,558	13,424,428	14,074,454
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	16,896,707
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	7,751,080	10,017,257	11,381,819	12,120,328	13,079,013	14,415,315	15,388,415	15,862,239	16,323,880	16,903,148	17,261,303
12/31/2010	8,891,522	10,629,341	10,958,935	11,822,670	12,588,235	12,840,635	13,256,375	14,119,735	14,402,574	14,582,812	14,685,262
12/31/2011	9,054,904	10,972,150	11,983,001	12,110,291	12,921,169	13,639,647	14,050,789	14,665,888	14,528,144	14,635,713	15,137,278
12/31/2012	8,412,461	9,842,445	10,784,506	11,204,776	12,718,009	13,213,396	13,561,338	14,699,445	14,750,295	14,603,201	
12/31/2013	10,742,782	12,735,150	13,492,350	14,379,540	15,208,369	15,942,089	16,702,758	17,045,173	17,552,984		
12/31/2014	10,973,905	12,772,040	14,693,497	15,862,398	17,087,817	17,884,709	18,836,845	19,341,658			
12/31/2015	13,192,563	16,600,400	17,492,413	18,933,603	20,260,091	21,968,518	22,856,222				
12/31/2016	13,815,336	15,849,014	18,702,152	20,301,268	21,972,130	22,700,141					
12/31/2017	12,271,683	15,280,818	18,426,882	20,222,398	21,777,722						
12/31/2018	13,616,674	16,912,986	20,371,594	22,882,781							
12/31/2019	10,909,312	14,655,761	17,153,309								
12/31/2020	9,495,407	11,636,177									
12/31/2021	8,583,172										

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>
12/31/2002	19,520,203	19,321,996	19,026,160	18,796,032	18,874,924	18,870,720	18,905,721	18,885,720	18,885,720
12/31/2003	13,250,211	13,450,781	13,104,289	13,055,595	13,000,589	13,000,589	13,001,589	13,001,589	
12/31/2004	13,544,652	13,714,136	13,719,381	13,707,775	13,638,848	13,627,849	13,627,849		
12/31/2005	13,890,424	14,175,139	14,354,771	14,387,652	14,382,550	14,469,550			
12/31/2006	14,172,138	14,307,484	14,585,314	14,406,311	14,357,666				
12/31/2007	17,044,783	17,274,806	17,456,541	17,603,042					
12/31/2008	18,602,924	19,107,648	19,168,331						
12/31/2009	17,507,658	17,885,864							
12/31/2010	15,065,852								

Completed Operations (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>
12/31/2002	1.357	1.463	1.242	1.183	1.229	1.128	1.123	1.130	0.997	0.999	1.016
12/31/2003	1.449	1.264	1.097	1.159	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	1.382	1.076	1.066	1.132	1.039	1.034	1.056	1.048	0.982	1.025	1.041
12/31/2006	1.205	1.123	1.055	1.008	1.080	1.063	1.039	1.021	1.063	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	1.009	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	1.292	1.136	1.065	1.079	1.102	1.068	1.031	1.029	1.035	1.021	1.014
12/31/2010	1.195	1.031	1.079	1.065	1.020	1.032	1.065	1.020	1.013	1.007	1.026
12/31/2011	1.212	1.092	1.011	1.067	1.056	1.030	1.044	0.991	1.007	1.034	
12/31/2012	1.170	1.096	1.039	1.135	1.039	1.026	1.084	1.003	0.990		
12/31/2013	1.185	1.059	1.066	1.058	1.048	1.048	1.021	1.030			
12/31/2014	1.164	1.150	1.080	1.077	1.047	1.053	1.027				
12/31/2015	1.258	1.054	1.082	1.070	1.084	1.040					
12/31/2016	1.147	1.180	1.086	1.082	1.033						
12/31/2017	1.245	1.206	1.097	1.077							
12/31/2018	1.242	1.204	1.123								
12/31/2019	1.343	1.170									
12/31/2020	1.225										
3 Yr Mean	1.270	1.193	1.102	1.076	1.055	1.047	1.044	1.008	1.003	1.021	1.017
Best 3/5	1.237	1.185	1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	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>			
12/31/2002	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	1.020	1.013	1.002	1.000	1.006	1.000	1.000	1.000			
12/31/2006	1.010	1.019	0.988	0.997	0.998	1.000	1.000	1.000			
12/31/2007	1.013	1.011	1.008								
12/31/2008	1.027	1.003									
12/31/2009	1.022										
3 Yr Mean	1.021	1.011	0.999	0.997	1.002	1.001	1.000	1.000			
Best 3/5	1.018	1.009	0.999	0.998	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		<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					<u>63/ 75</u>	<u>75/ 87</u>					
12/31/2018				1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
12/31/2019			1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
12/31/2020		1.185	1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	1.011
12/31/2021	1.237	1.185	1.088	1.075	1.045	1.039	1.045	1.017	1.008	1.020	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
12/31/2017	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.228
12/31/2018	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.320
12/31/2019	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.437
12/31/2020	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		1.702
12/31/2021	1.018	1.009	0.999	0.998	1.000	1.000	1.000	1.000	1.000		2.106

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
12/31/2002	2,823,584	6,333,817	12,672,606	18,394,832	22,666,187	26,030,637	30,033,871	33,752,148	37,011,611	38,887,389	39,851,544
12/31/2003	3,722,881	7,407,044	12,997,140	18,756,094	23,280,520	28,337,346	32,130,760	36,026,439	38,907,989	42,280,887	44,683,215
12/31/2004	3,204,699	6,662,105	13,173,742	19,964,051	25,892,432	31,711,551	38,686,612	44,156,621	49,834,240	53,959,715	58,498,244
12/31/2005	2,631,560	6,853,066	13,449,066	19,624,287	26,162,037	32,314,977	37,475,380	42,735,896	48,108,599	52,647,554	55,420,384
12/31/2006	4,142,363	8,223,850	16,474,280	24,578,424	32,603,669	39,059,194	45,969,398	50,052,550	57,278,870	60,003,202	63,410,615
12/31/2007	4,729,859	8,935,919	17,208,425	24,620,935	32,862,277	39,145,715	44,833,924	51,030,702	55,433,857	59,699,381	63,250,173
12/31/2008	5,690,845	12,497,404	21,587,353	32,963,868	41,762,710	48,764,975	53,901,616	57,044,114	61,195,401	63,792,732	66,507,032
12/31/2009	7,848,226	15,826,508	27,798,893	39,846,875	49,337,330	56,160,596	61,959,908	68,303,254	71,427,530	74,912,853	77,344,477
12/31/2010	6,596,702	14,834,800	26,041,607	37,767,723	45,130,963	51,048,998	56,153,213	58,845,043	62,017,141	63,018,567	63,990,752
12/31/2011	7,495,380	14,348,322	21,865,130	28,614,682	33,799,913	39,689,744	44,404,900	46,500,515	48,159,933	50,557,720	50,386,921
12/31/2012	5,362,520	11,463,153	19,718,851	27,221,801	35,884,719	38,798,692	41,084,590	43,142,954	46,645,102	48,442,798	
12/31/2013	5,100,656	11,667,955	18,354,169	27,436,494	33,740,907	37,150,268	38,981,898	41,593,635	43,403,552		
12/31/2014	4,791,252	10,731,152	18,319,614	24,779,688	29,032,871	33,655,434	36,547,954	39,040,952			
12/31/2015	5,001,472	11,325,847	18,707,998	25,349,757	31,257,543	36,347,357	39,277,195				
12/31/2016	5,475,208	12,006,799	21,115,670	30,299,515	34,992,923	39,467,218					
12/31/2017	4,268,924	10,242,139	18,876,319	25,973,215	32,666,218						
12/31/2018	3,995,613	11,667,184	19,795,432	28,679,534							
12/31/2019	5,742,989	12,508,522	20,343,070								
12/31/2020	5,372,011	11,865,824									
12/31/2021	5,047,632										

	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2002	41,125,574	42,530,553	43,110,838	43,972,645	44,579,351	44,962,904	44,901,767	44,919,648	44,536,040
12/31/2003	46,221,645	46,922,633	48,024,474	48,684,552	48,874,690	49,493,895	49,780,632	49,762,535	
12/31/2004	62,582,467	65,039,965	66,099,202	66,410,260	66,673,338	66,826,096	66,949,046		
12/31/2005	57,010,421	58,414,295	59,187,687	59,931,894	60,570,074	60,774,727			
12/31/2006	65,513,348	67,107,911	67,064,514	67,610,823	68,082,695				
12/31/2007	65,019,520	66,351,497	66,429,576	66,598,855					
12/31/2008	68,920,858	70,501,526	71,505,787						
12/31/2009	78,970,570	79,924,806							
12/31/2010	65,618,424								

Link Ratios: 171 to Ultimate							
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
12/31/2002	1.020	1.014	1.009	0.999	1.000	0.991	1.001
12/31/2003	1.014	1.004	1.013	1.006	1.000	1.001	1.001
12/31/2004	1.005	1.004	1.002	1.002	1.003	1.001	1.001
12/31/2005	1.013	1.011	1.003	1.005	1.003	1.001	1.001
12/31/2006	1.008	1.007	1.006	1.005	1.003	1.001	1.001
12/31/2007	1.003						
Best 3/5	1.008	1.007	1.006	1.004	1.002	1.001	1.001

171 to Ultimate Factor: 1.029

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>
12/31/2002	3,510,233	6,338,789	5,722,226	4,271,355	3,364,450	4,003,234	3,718,277	3,259,463	1,875,778	964,155	1,274,030	1,404,979	580,285
12/31/2003	3,684,163	5,590,096	5,758,954	4,524,426	5,056,826	3,793,414	3,895,679	2,881,550	3,372,898	2,402,328	1,538,430	700,988	1,101,841
12/31/2004	3,457,406	6,511,637	6,790,309	5,928,381	5,819,119	6,975,061	5,470,009	5,677,619	4,125,475	4,538,529	4,084,223	2,457,498	1,059,237
12/31/2005	4,221,506	6,596,000	6,175,221	6,537,750	6,152,940	5,160,403	5,260,516	5,372,703	4,538,955	2,772,830	1,590,037	1,403,874	773,392
12/31/2006	4,081,487	8,250,430	8,104,144	8,025,245	6,455,525	6,910,204	4,083,152	7,226,320	2,724,332	3,407,413	2,102,733	1,594,563	-43,397
12/31/2007	4,206,060	8,272,506	7,412,510	8,241,342	6,283,438	5,688,209	6,196,778	4,403,155	4,265,524	3,550,792	1,769,347	1,331,977	78,079
12/31/2008	6,806,559	9,089,949	11,376,515	8,798,842	7,002,265	5,136,641	3,142,498	4,151,287	2,597,331	2,714,300	2,413,826	1,580,668	1,004,261
12/31/2009	7,978,282	11,972,385	12,047,982	9,490,455	6,823,266	5,799,312	6,343,346	3,124,276	3,485,323	2,431,624	1,626,093	954,236	
12/31/2010	8,238,098	11,206,807	11,726,116	7,363,240	5,918,035	5,104,215	2,691,830	3,172,098	1,001,426	972,185	1,627,672		
12/31/2011	6,852,942	7,516,808	6,749,552	5,185,231	5,889,831	4,715,156	2,095,615	1,659,418	2,397,787	-170,799			
12/31/2012	6,100,633	8,255,698	7,502,950	8,662,918	2,913,973	2,285,898	2,058,364	3,502,148	1,797,696				
12/31/2013	6,567,299	6,686,214	9,082,325	6,304,413	3,409,361	1,831,630	2,611,737	1,809,917					
12/31/2014	5,939,900	7,588,462	6,460,074	4,253,183	4,622,563	2,892,520	2,492,998						
12/31/2015	6,324,375	7,382,151	6,641,759	5,907,786	5,089,814	2,929,838							
12/31/2016	6,531,591	9,108,871	9,183,845	4,693,408	4,474,295								
12/31/2017	5,973,215	8,634,180	7,096,896	6,693,003									
12/31/2018	7,671,571	8,128,248	8,884,102										
12/31/2019	6,765,533	7,834,548											
12/31/2020	6,493,813												

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>
12/31/2002	0.0474	0.0856	0.0773	0.0577	0.0455	0.0541	0.0502	0.0440	0.0253	0.0130	0.0172	0.0190	0.0078
12/31/2003	0.0484	0.0734	0.0757	0.0594	0.0664	0.0498	0.0512	0.0379	0.0443	0.0316	0.0202	0.0092	0.0145
12/31/2004	0.0377	0.0710	0.0740	0.0646	0.0634	0.0760	0.0596	0.0619	0.0450	0.0495	0.0445	0.0268	0.0115
12/31/2005	0.0489	0.0764	0.0716	0.0758	0.0713	0.0598	0.0610	0.0623	0.0526	0.0321	0.0184	0.0163	0.0090
12/31/2006	0.0396	0.0801	0.0787	0.0780	0.0627	0.0671	0.0397	0.0702	0.0265	0.0331	0.0204	0.0155	-0.0004
12/31/2007	0.0387	0.0761	0.0682	0.0758	0.0578	0.0523	0.0570	0.0405	0.0392	0.0327	0.0163	0.0123	0.0007
12/31/2008	0.0565	0.0755	0.0945	0.0731	0.0582	0.0427	0.0261	0.0345	0.0216	0.0225	0.0200	0.0131	0.0083
12/31/2009	0.0655	0.0982	0.0989	0.0779	0.0560	0.0476	0.0520	0.0256	0.0286	0.0200	0.0133	0.0078	
12/31/2010	0.0722	0.0982	0.1028	0.0645	0.0519	0.0447	0.0236	0.0278	0.0088	0.0085	0.0143		
12/31/2011	0.0701	0.0768	0.0690	0.0530	0.0602	0.0482	0.0214	0.0170	0.0245	-0.0017			
12/31/2012	0.0688	0.0931	0.0846	0.0977	0.0329	0.0258	0.0232	0.0395	0.0203				
12/31/2013	0.0757	0.0771	0.1047	0.0727	0.0393	0.0211	0.0301	0.0209					
12/31/2014	0.0669	0.0855	0.0728	0.0479	0.0521	0.0326	0.0281						
12/31/2015	0.0680	0.0793	0.0714	0.0635	0.0547	0.0315							
12/31/2016	0.0681	0.0950	0.0957	0.0489	0.0466								
12/31/2017	0.0601	0.0869	0.0714	0.0673									
12/31/2018	0.0675	0.0716	0.0782										
12/31/2019	0.0581	0.0672											
12/31/2020	0.0582												

Best 3/5	0.0619	0.0793	0.0741	0.0599	0.0460	0.0300	0.0250	0.0248	0.0221	0.0170	0.0169	0.0136	0.0060
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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>
12/31/2002	6,384,903	7,606,679	9,117,940	10,218,269	10,261,663	10,194,190	9,983,294	10,003,276	10,003,476	10,003,154	10,105,655
12/31/2003	4,385,795	6,354,436	8,804,967	9,130,159	9,494,818	9,527,069	9,311,295	9,205,112	9,213,291	9,298,326	9,180,316
12/31/2004	4,935,307	6,169,644	7,538,003	8,210,078	7,979,209	7,728,595	7,794,757	7,638,338	7,686,305	7,707,306	7,678,741
12/31/2005	5,755,044	6,102,432	7,292,861	7,537,538	7,403,647	7,345,361	7,332,875	7,377,776	7,270,339	7,249,338	7,249,338
12/31/2006	5,174,700	6,121,971	7,594,211	7,393,077	7,325,192	7,251,135	7,063,966	7,089,804	7,151,304	7,151,304	7,151,304
12/31/2007	4,878,171	5,599,593	6,850,464	6,819,643	6,833,078	6,773,567	6,621,111	6,398,723	6,289,114	6,304,111	6,304,111
12/31/2008	5,723,814	6,767,708	7,553,990	7,422,672	7,179,730	7,196,549	7,221,485	7,102,734	7,102,734	7,096,734	7,096,734
12/31/2009	6,368,321	7,155,302	8,714,561	8,723,332	8,671,318	8,678,168	8,606,571	8,630,327	8,633,886	8,633,886	8,628,886
12/31/2010	7,047,828	8,323,866	10,018,572	10,096,459	10,483,101	10,302,993	10,257,627	10,255,683	10,255,683	10,250,293	10,254,796
12/31/2011	6,722,989	7,766,329	8,556,816	9,054,046	8,971,897	8,824,889	8,763,080	8,650,407	8,688,411	8,688,311	8,693,311
12/31/2012	4,869,477	6,103,664	7,179,771	7,400,840	7,443,013	7,393,472	7,340,855	7,291,455	7,291,355	7,291,355	
12/31/2013	5,276,169	6,429,208	7,214,919	7,208,399	7,052,154	7,104,228	7,245,488	7,348,850	7,370,050		
12/31/2014	5,188,978	6,092,492	6,346,705	6,670,258	6,745,317	6,933,466	6,931,738	6,926,738			
12/31/2015	5,094,593	5,333,731	6,193,918	6,556,502	6,483,651	6,334,709	6,341,680				
12/31/2016	4,021,802	5,228,385	6,980,571	6,807,811	6,929,140	7,034,430					
12/31/2017	4,102,220	5,745,071	6,664,889	7,097,934	6,821,578						
12/31/2018	4,248,969	5,924,960	6,613,983	7,155,267							
12/31/2019	4,879,344	6,006,388	7,714,163								
12/31/2020	3,941,909	5,590,102									
12/31/2021	6,210,008										

<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>
12/31/2002	10,065,717	10,069,716	10,059,716	10,079,715	10,079,716	10,079,716	10,079,716	10,079,717	10,079,716
12/31/2003	9,169,316	9,159,316	9,159,316	9,169,316	9,162,121	9,162,121	9,162,122	9,162,121	
12/31/2004	7,680,240	7,678,740	7,678,740	7,678,740	7,678,740	7,678,742	7,713,740		
12/31/2005	7,257,128	7,249,338	7,251,338	7,251,778	7,255,157	7,264,716			
12/31/2006	7,151,304	7,151,304	7,151,304	7,151,304	7,152,804				
12/31/2007	6,304,111	6,304,110	6,304,110	6,304,110					
12/31/2008	7,096,734	7,116,721	7,096,734						
12/31/2009	8,628,886	8,628,886							
12/31/2010	10,252,664								

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

Link Ratios											
A.Y.E.	<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>
12/31/2002	1.191	1.199	1.121	1.004	0.993	0.979	1.002	1.000	1.000	1.010	0.996
12/31/2003	1.449	1.386	1.037	1.040	1.003	0.977	0.989	1.001	1.009	0.987	0.999
12/31/2004	1.250	1.222	1.089	0.972	0.969	1.009	0.980	1.006	1.003	0.996	1.000
12/31/2005	1.060	1.195	1.034	0.982	0.992	0.998	1.006	0.985	0.997	1.000	1.001
12/31/2006	1.183	1.240	0.974	0.991	0.990	0.974	1.004	1.009	1.000	1.000	1.000
12/31/2007	1.148	1.223	0.996	1.002	0.991	0.977	0.966	0.983	1.002	1.000	1.000
12/31/2008	1.182	1.116	0.983	0.967	1.002	1.003	0.984	1.000	0.999	1.000	1.000
12/31/2009	1.124	1.218	1.001	0.994	1.001	0.992	1.003	1.000	1.000	0.999	1.000
12/31/2010	1.181	1.204	1.008	1.038	0.983	0.996	1.000	1.000	0.999	1.000	1.000
12/31/2011	1.155	1.102	1.058	0.991	0.984	0.993	0.987	1.004	1.000	1.001	
12/31/2012	1.253	1.176	1.031	1.006	0.993	0.993	0.993	1.000	1.000		
12/31/2013	1.219	1.122	0.999	0.978	1.007	1.020	1.014	1.003			
12/31/2014	1.174	1.042	1.051	1.011	1.028	1.000	0.999				
12/31/2015	1.047	1.161	1.059	0.989	0.977	1.001					
12/31/2016	1.300	1.335	0.975	1.018	1.015						
12/31/2017	1.400	1.160	1.065	0.961							
12/31/2018	1.394	1.116	1.082								
12/31/2019	1.231	1.284									
12/31/2020	1.418										
3 Yr Mean	1.348	1.187	1.041	0.989	1.007	1.007	1.002	1.002	1.000	1.000	1.000
Best 3/5	1.365	1.202	1.058	0.993	1.005	0.998	0.997	1.001	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>			
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	1.005	1.000	1.000			
12/31/2005	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.000			
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.003	0.997									
12/31/2009	1.000										
3 Yr Mean	1.001	0.999	1.000	1.000	1.000	1.002	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>
12/31/2017					1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2018				0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2019			1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2020		1.202	1.058	0.993	1.005	0.998	0.997	1.001	1.000	1.000	1.000
12/31/2021	1.365	1.202	1.058	0.993	1.005	0.998	0.997	1.001	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	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.052	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.264	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.725	

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 :											
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>
12/31/2002	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	208,606	182,106	236,820	154,427	88,642	90,142	65,041	65,041	65,041	65,041
12/31/2004	418,878	384,565	766,260	1,010,432	609,871	611,151	588,752	588,751	588,751	588,751	588,751
12/31/2005	532,370	650,832	1,014,974	910,481	805,513	888,930	888,929	888,979	888,979	889,608	889,608
12/31/2006	381,639	728,466	745,510	653,981	681,764	681,207	681,207	681,207	681,207	681,207	681,207
12/31/2007	346,556	368,073	650,142	616,851	566,682	556,782	556,782	562,782	562,782	562,782	556,782
12/31/2008	525,801	364,649	469,611	421,590	352,812	346,242	345,742	345,742	345,742	345,742	345,742
12/31/2009	264,730	292,020	305,963	238,979	337,219	338,219	338,219	338,219	338,219	338,219	338,219
12/31/2010	433,640	323,106	296,588	284,088	290,088	290,088	290,088	284,088	284,088	284,088	284,088
12/31/2011	373,952	612,936	745,902	807,902	815,402	799,003	885,503	885,503	885,548	900,548	885,548
12/31/2012	326,981	434,311	375,201	399,369	484,565	488,369	488,369	488,369	488,369	488,369	
12/31/2013	318,260	405,131	434,829	504,467	520,234	519,782	519,782	519,782	518,782		
12/31/2014	821,769	904,258	797,119	980,216	930,216	914,216	914,216	914,216			
12/31/2015	415,478	578,970	637,756	751,120	733,450	750,156	755,156				
12/31/2016	303,321	448,584	584,760	572,780	548,305	573,305					
12/31/2017	375,978	970,159	884,275	831,246	829,659						
12/31/2018	537,774	721,257	684,815	719,050							
12/31/2019	508,531	697,241	582,148								
12/31/2020	235,636	748,660									
12/31/2021	644,777										

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>
12/31/2002	424,363	424,363	424,363	416,863	416,863	416,863	416,863	416,863	416,863
12/31/2003	65,041	65,041	65,041	65,041	65,041	65,041	65,041	65,041	65,041
12/31/2004	588,751	588,751	588,751	588,751	588,751	588,751	588,751		
12/31/2005	889,608	889,608	889,608	889,608	889,608	889,608			
12/31/2006	681,207	681,207	681,207	681,207	681,207				
12/31/2007	556,782	556,782	556,782	556,782					
12/31/2008	345,742	345,742	345,742						
12/31/2009	338,219	338,219							
12/31/2010	284,088								

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>
12/31/2002	1.212	0.889	1.298	0.979	0.916	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.790	0.873	1.300	0.652	0.574	1.000	0.722	1.000	1.000	1.000	1.000
12/31/2004	0.918	1.993	1.319	0.604	1.002	0.963	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.223	1.560	0.897	0.885	1.104	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	1.909	1.023	0.877	1.042	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.062	1.766	0.949	0.919	0.983	1.000	1.011	1.000	1.000	0.989	1.000
12/31/2008	0.694	1.288	0.898	0.837	0.981	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.103	1.048	0.781	1.411	1.003	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.745	0.918	0.958	1.021	1.000	1.000	0.979	1.000	1.000	1.000	1.000
12/31/2011	1.639	1.217	1.083	1.009	0.980	1.108	1.000	1.000	1.017	0.983	
12/31/2012	1.328	0.864	1.064	1.213	1.008	1.000	1.000	1.000	1.000		
12/31/2013	1.273	1.073	1.160	1.031	0.999	1.000	1.000	0.998			
12/31/2014	1.100	0.882	1.230	0.949	0.983	1.000	1.000				
12/31/2015	1.394	1.102	1.178	0.976	1.023	1.007					
12/31/2016	1.479	1.304	0.980	0.957	1.046						
12/31/2017	2.580	0.911	0.940	0.998							
12/31/2018	1.341	0.949	1.050								
12/31/2019	1.371	0.835									
12/31/2020	3.177										
3 Yr Mean	1.963	0.898	0.990	0.977	1.017	1.002	1.000	0.999	1.006	0.994	1.000
Best 3/5	1.810	0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	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>			
12/31/2002	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	1.000	1.000	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.000										
3 Yr Mean	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2017					1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2018				0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2019			1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2020		0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	1.000
12/31/2021	1.810	0.987	1.069	0.977	1.010	1.002	1.000	1.000	1.000	0.996	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	
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.053	
12/31/2020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.039	
12/31/2021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.881	

Bold - Calculated Using Modified Bondy Method

Italics - Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2002	1,621,679	2,401,505	3,706,521	4,446,885	5,434,576	5,781,801	5,894,243	6,027,238	6,083,293	6,094,980	6,188,930
12/31/2003	649,799	1,381,293	2,277,548	3,013,113	3,614,767	3,943,615	4,086,149	4,063,805	4,073,053	4,108,300	4,182,267
12/31/2004	665,839	1,352,613	2,271,634	2,901,659	3,425,916	3,645,504	3,783,671	3,925,279	3,935,486	3,934,701	3,935,446
12/31/2005	532,163	1,215,511	2,010,130	2,598,226	3,072,403	2,987,341	3,078,082	3,071,383	3,062,569	3,043,382	3,043,412
12/31/2006	545,998	1,391,524	2,294,929	3,298,591	3,996,982	4,405,050	4,549,902	4,521,275	4,554,398	4,549,719	4,549,719
12/31/2007	558,126	1,071,481	2,144,032	2,681,928	3,252,510	3,519,657	3,730,427	3,568,825	3,606,753	3,602,632	3,604,768
12/31/2008	639,598	1,242,317	2,095,937	2,740,520	3,073,750	3,137,678	3,178,717	3,186,822	3,186,822	3,186,165	3,186,165
12/31/2009	611,183	1,397,732	2,575,782	3,310,499	3,859,898	4,571,960	4,017,344	4,028,593	4,026,748	4,037,078	4,036,404
12/31/2010	828,527	1,764,564	3,114,076	4,478,153	5,590,145	5,915,966	5,834,773	5,839,030	5,840,941	5,852,028	5,853,079
12/31/2011	620,479	1,311,684	2,635,968	3,807,563	4,227,671	4,557,947	4,708,810	4,721,949	4,751,657	4,788,130	4,825,506
12/31/2012	578,544	1,503,728	3,165,207	4,022,826	4,439,608	4,798,275	4,883,654	4,927,437	5,002,523	5,014,104	
12/31/2013	929,409	2,139,167	3,485,069	4,582,615	5,355,865	5,884,301	6,291,036	6,436,366	6,546,312		
12/31/2014	810,695	1,469,050	2,448,966	3,441,063	3,765,395	3,934,044	3,971,502	3,988,157			
12/31/2015	449,850	912,792	1,729,780	2,505,289	2,768,379	2,855,600	2,924,683				
12/31/2016	476,614	1,281,298	2,490,714	2,696,007	3,133,968	3,410,832					
12/31/2017	485,667	1,518,756	2,538,448	3,642,181	4,078,438						
12/31/2018	679,016	1,143,826	2,159,631	3,033,846							
12/31/2019	542,923	2,494,802	4,414,752								
12/31/2020	567,079	1,569,236									
12/31/2021	682,539										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2002	6,239,874	6,295,875	6,291,482	6,305,653	6,327,100	6,336,750	6,339,199	6,339,231	6,339,286
12/31/2003	4,162,557	4,162,557	4,160,450	4,210,450	4,202,687	4,199,017	4,199,059	4,199,051	
12/31/2004	3,932,646	3,932,635	3,929,496	3,929,824	3,929,824	3,930,295	3,956,137		
12/31/2005	3,043,412	3,073,859	3,073,994	3,074,382	3,075,613	3,077,644			
12/31/2006	4,549,719	4,549,719	4,549,719	4,550,190	4,551,037				
12/31/2007	3,603,835	3,608,174	3,608,813	3,609,660					
12/31/2008	3,186,165	3,186,649	3,188,652						
12/31/2009	4,037,539	4,038,382							
12/31/2010	5,845,558								

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
12/31/2002	779,826	1,305,016	740,364	987,691	347,225	112,442	132,995	56,055	11,687	93,950	50,944	56,001	-4,393
12/31/2003	731,494	896,255	735,565	601,654	328,848	142,534	-22,344	9,248	35,247	73,967	-19,710	0	-2,107
12/31/2004	686,774	919,021	630,025	524,257	219,588	138,167	141,608	10,207	-785	745	-2,800	-11	-3,139
12/31/2005	683,348	794,619	588,096	474,177	-85,062	90,741	-6,699	-8,814	-19,187	30	0	30,447	135
12/31/2006	845,526	903,405	1,003,662	698,391	408,068	144,852	-28,627	33,123	-4,679	0	0	0	0
12/31/2007	513,355	1,072,551	537,896	570,582	267,147	210,770	-161,602	37,928	-4,121	2,136	-933	4,339	639
12/31/2008	602,719	853,620	644,583	333,230	63,928	41,039	8,105	0	-657	0	0	484	2,003
12/31/2009	786,549	1,178,050	734,717	549,399	712,062	-554,616	11,249	-1,845	10,330	-674	1,135	843	
12/31/2010	936,037	1,349,512	1,364,077	1,111,992	325,821	-81,193	4,257	1,911	11,087	1,051	-7,521		
12/31/2011	691,205	1,324,284	1,171,595	420,108	330,276	150,863	13,139	29,708	36,473	37,376			
12/31/2012	925,184	1,661,479	857,619	416,782	358,667	85,379	43,783	75,086	11,581				
12/31/2013	1,209,758	1,345,902	1,097,546	773,250	528,436	406,735	145,330	109,946					
12/31/2014	658,355	979,916	992,097	324,332	168,649	37,458	16,655						
12/31/2015	462,942	816,988	775,509	263,090	87,221	69,083							
12/31/2016	804,684	1,209,416	205,293	437,961	276,864								
12/31/2017	1,033,089	1,019,692	1,103,733	436,257									
12/31/2018	464,810	1,015,805	874,215										
12/31/2019	1,951,879	1,919,950											
12/31/2020	1,002,157												

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
12/31/2002	0.0469	0.0786	0.0446	0.0595	0.0209	0.0068	0.0080	0.0034	0.0007	0.0057	0.0031	0.0034	-0.0003
12/31/2003	0.0494	0.0606	0.0497	0.0407	0.0222	0.0096	-0.0015	0.0006	0.0024	0.0050	-0.0013	0.0000	-0.0001
12/31/2004	0.0615	0.0822	0.0564	0.0469	0.0197	0.0124	0.0127	0.0009	-0.0001	0.0001	-0.0003	0.0000	-0.0003
12/31/2005	0.0640	0.0744	0.0550	0.0444	-0.0080	0.0085	-0.0006	-0.0008	-0.0018	0.0000	0.0000	0.0028	0.0000
12/31/2006	0.0745	0.0796	0.0884	0.0615	0.0359	0.0128	-0.0025	0.0029	-0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0465	0.0972	0.0488	0.0517	0.0242	0.0191	-0.0147	0.0034	-0.0004	0.0002	-0.0001	0.0004	0.0001
12/31/2008	0.0501	0.0710	0.0536	0.0277	0.0053	0.0034	0.0007	0.0000	-0.0001	0.0000	0.0000	0.0000	0.0002
12/31/2009	0.0611	0.0915	0.0570	0.0427	0.0553	-0.0431	0.0009	-0.0001	0.0008	-0.0001	0.0001	0.0001	
12/31/2010	0.0625	0.0902	0.0911	0.0743	0.0218	-0.0054	0.0003	0.0001	0.0007	0.0001	-0.0005		
12/31/2011	0.0486	0.0931	0.0823	0.0295	0.0232	0.0106	0.0009	0.0021	0.0026	0.0026			
12/31/2012	0.0777	0.1395	0.0720	0.0350	0.0301	0.0072	0.0037	0.0063	0.0010				
12/31/2013	0.1039	0.1155	0.0942	0.0664	0.0454	0.0349	0.0125	0.0094					
12/31/2014	0.0556	0.0828	0.0838	0.0274	0.0143	0.0032	0.0014						
12/31/2015	0.0417	0.0737	0.0699	0.0237	0.0079	0.0062							
12/31/2016	0.0637	0.0958	0.0163	0.0347	0.0219								
12/31/2017	0.0660	0.0651	0.0705	0.0279									
12/31/2018	0.0411	0.0898	0.0773										
12/31/2019	0.1241	0.1221											
12/31/2020	0.0837												

Best 3/5	0.0711	0.0864	0.0726	0.0300	0.0221	0.0080	0.0020	0.0028	0.0008	0.0001	0.0000	0.0002	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>
12/31/2002	1.002	1.003	1.002	1.000	1.000	1.000	1.000
12/31/2003	1.012	0.998	0.999	1.000	1.000	1.000	1.000
12/31/2004	1.000	1.000	1.000	1.007	1.000	1.000	1.000
12/31/2005	1.000	1.000	1.001	1.000	1.000	1.000	1.000
12/31/2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.000						
Best 3/5	1.000	1.000	1.000	1.000	1.000	1.000	1.000
171 to Ultimate Factor:			1.000				

	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>
	0.296	0.225	0.139	0.066	0.036	0.014	0.006
<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>
	0.004	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>3/31/2022</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2019	4,531,488	14,439,795	0.139	2,001,356	6,532,844	1.000	6,532,844
12/31/2020	1,620,141	11,596,872	0.225	2,609,296	4,229,437	1.000	4,229,437
12/31/2021	544,284	16,596,285	0.296	4,914,160	5,458,444	1.000	5,458,444

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>
12/31/2002	1,446,136	1,688,798	1,804,098	1,876,740	1,826,804	1,811,835	1,870,583	1,893,522	1,944,141	1,954,263	2,022,148
12/31/2003	1,273,484	1,793,728	2,085,060	2,099,071	2,300,716	2,303,308	2,335,117	2,340,787	2,350,559	2,392,060	2,400,915
12/31/2004	2,110,886	2,220,610	2,284,673	2,202,581	2,260,142	2,236,708	2,188,398	2,219,815	2,240,122	2,243,372	2,251,572
12/31/2005	2,932,617	3,098,817	3,297,366	3,357,200	3,431,164	3,299,514	3,315,974	3,361,920	3,368,079	3,359,300	3,358,078
12/31/2006	2,998,233	3,336,653	3,383,841	3,536,646	3,555,034	3,717,609	3,754,967	3,905,524	3,952,397	4,018,323	4,033,323
12/31/2007	2,932,099	2,833,087	3,113,104	3,386,106	3,693,325	3,612,639	3,727,875	3,705,474	3,697,736	3,690,945	3,699,657
12/31/2008	3,624,967	3,781,781	3,697,460	3,858,321	4,039,899	4,284,437	4,540,393	4,820,131	5,062,273	5,118,965	5,086,463
12/31/2009	3,595,981	3,761,598	3,784,520	3,816,649	3,797,121	4,016,598	4,008,378	4,089,000	4,156,500	4,176,591	4,210,352
12/31/2010	4,433,215	4,636,580	4,907,541	4,947,598	4,551,238	4,798,456	4,807,420	4,742,380	4,761,399	4,692,257	4,701,945
12/31/2011	4,199,859	4,418,970	4,664,274	4,595,316	4,703,126	4,790,693	4,747,794	4,824,511	4,833,929	4,843,448	4,918,314
12/31/2012	3,959,132	3,987,182	3,878,023	3,780,850	3,968,214	3,945,446	4,027,061	4,067,816	4,017,313	4,017,686	
12/31/2013	3,607,048	3,635,174	4,182,994	4,145,279	4,161,267	4,230,907	4,247,995	4,222,995	4,307,995		
12/31/2014	3,595,099	3,800,254	3,711,200	3,711,041	3,700,115	3,764,109	3,740,609	3,839,609			
12/31/2015	4,871,188	5,023,392	5,757,014	5,762,131	5,814,033	5,930,591	5,949,434				
12/31/2016	4,541,253	4,522,740	4,872,554	5,009,655	4,961,873	4,914,072					
12/31/2017	4,304,208	4,497,175	4,901,478	4,764,824	4,682,962						
12/31/2018	5,403,177	5,222,314	5,215,717	5,684,108							
12/31/2019	5,474,711	5,573,042	6,066,754								
12/31/2020	6,403,122	6,453,876									
12/31/2021	6,444,920										

<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>
12/31/2002	2,004,044	2,069,686	2,066,561	2,075,161	2,092,454	2,091,204	2,091,204	2,091,204	2,091,204
12/31/2003	2,439,249	2,421,535	2,407,785	2,430,280	2,430,280	2,430,280	2,430,280	2,430,280	
12/31/2004	2,216,572	2,223,572	2,336,064	2,321,064	2,321,064	2,246,064	2,246,064		
12/31/2005	3,358,478	3,344,237	3,344,237	3,344,237	3,362,237	3,357,237			
12/31/2006	4,086,455	4,040,479	4,033,987	4,053,130	4,053,130				
12/31/2007	3,697,492	3,709,992	3,709,990	3,700,240					
12/31/2008	5,134,790	5,039,404	5,039,959						
12/31/2009	4,121,920	4,220,920							
12/31/2010	4,700,942								

Local Products (Subline Code 336)
 Full Coverage
 Multistate
 Property Damage - 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>
12/31/2002	1.168	1.068	1.040	0.973	0.992	1.032	1.012	1.027	1.005	1.035	0.991
12/31/2003	1.409	1.162	1.007	1.096	1.001	1.014	1.002	1.004	1.018	1.004	1.016
12/31/2004	1.052	1.029	0.964	1.026	0.990	0.978	1.014	1.009	1.001	1.004	0.984
12/31/2005	1.057	1.064	1.018	1.022	0.962	1.005	1.014	1.002	0.997	1.000	1.000
12/31/2006	1.113	1.014	1.045	1.005	1.046	1.010	1.040	1.012	1.017	1.004	1.013
12/31/2007	0.966	1.099	1.088	1.091	0.978	1.032	0.994	0.998	0.998	1.002	0.999
12/31/2008	1.043	0.978	1.044	1.047	1.061	1.060	1.062	1.050	1.011	0.994	1.010
12/31/2009	1.046	1.006	1.008	0.995	1.058	0.998	1.020	1.017	1.005	1.008	0.979
12/31/2010	1.046	1.058	1.008	0.920	1.054	1.002	0.986	1.004	0.985	1.002	1.000
12/31/2011	1.052	1.056	0.985	1.023	1.019	0.991	1.016	1.002	1.002	1.015	
12/31/2012	1.007	0.973	0.975	1.050	0.994	1.021	1.010	0.988	1.000		
12/31/2013	1.008	1.151	0.991	1.004	1.017	1.004	0.994	1.020			
12/31/2014	1.057	0.977	1.000	0.997	1.017	0.994	1.026				
12/31/2015	1.031	1.146	1.001	1.009	1.020	1.003					
12/31/2016	0.996	1.077	1.028	0.990	0.990						
12/31/2017	1.045	1.090	0.972	0.983							
12/31/2018	0.967	0.999	1.090								
12/31/2019	1.018	1.089									
12/31/2020	1.008										
3 Yr Mean	0.998	1.059	1.030	0.994	1.009	1.000	1.010	1.003	0.996	1.008	0.996
Best 3/5	1.007	1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	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>				
12/31/2002	1.033	0.998	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	1.051	0.994	1.000	0.968	1.000	1.000	1.000			
12/31/2005	0.996	1.000	1.000	1.005	0.999	0.999	1.000	1.000			
12/31/2006	0.989	0.998	1.005	1.000	1.002	0.999	1.000	1.000			
12/31/2007	1.003	1.000	0.997								
12/31/2008	0.981	1.000									
12/31/2009	1.024										
3 Yr Mean	1.003	0.999	1.001	1.002	<i>0.989</i>	<i>1.000</i>	<i>1.000</i>	<i>1.000</i>			
Best 3/5	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000			
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>
12/31/2017					1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2018				0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2019			1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2020		1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
12/31/2021	1.007	1.085	1.010	0.997	1.009	1.000	1.007	1.008	1.002	1.004	1.003
<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>243/243</u>	<u>FACTORS</u>	
12/31/2017	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.031	
12/31/2018	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.028	
12/31/2019	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.039	
12/31/2020	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.127	
12/31/2021	0.996	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.135	

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 :											
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>
12/31/2002	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	237,198	183,214	157,571	171,572	178,571	155,573	170,450	196,951	187,857	223,008	211,501
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	432,042	462,242	403,376	372,809	356,809	360,309	457,309	457,309	457,309	457,309
12/31/2008	280,367	198,832	328,978	327,495	329,495	326,485	426,485	426,485	419,986	439,986	509,986
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	259,931	261,600	261,100	265,196	359,196	359,196	359,196	359,196	359,196	359,196	359,196
12/31/2011	311,610	338,031	311,530	325,530	303,619	313,619	330,619	312,619	322,619	312,869	312,869
12/31/2012	258,936	249,325	256,490	264,387	250,747	275,747	280,761	283,796	283,796	308,796	
12/31/2013	387,006	407,586	401,221	565,221	568,321	668,321	631,349	626,348	627,348		
12/31/2014	287,934	417,930	402,798	506,998	481,498	522,498	522,498	521,498			
12/31/2015	641,684	582,364	570,740	592,639	593,351	629,710	614,710				
12/31/2016	1,045,801	1,133,110	1,187,348	1,242,108	1,360,108	1,273,412					
12/31/2017	914,655	1,123,383	1,222,351	1,164,749	1,275,796						
12/31/2018	1,510,566	1,861,743	1,960,473	1,927,479							
12/31/2019	1,311,936	1,508,612	1,463,891								
12/31/2020	1,150,766	1,253,639									
12/31/2021	1,743,589										

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>
12/31/2002	270,723	270,871	270,870	270,870	270,870	283,370	283,370	283,370	283,370
12/31/2003	252,001	243,000	240,250	240,250	233,449	233,449	220,949	220,949	
12/31/2004	403,580	403,579	403,579	403,579	403,579	403,579	403,579		
12/31/2005	892,186	901,187	864,839	865,589	865,339	864,339			
12/31/2006	424,443	380,306	380,205	378,587	377,387				
12/31/2007	457,309	457,309	457,309	457,309					
12/31/2008	509,986	509,986	509,986						
12/31/2009	353,198	450,198							
12/31/2010	359,196								

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>
12/31/2002	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	0.860	1.089	1.041	0.871	1.096	1.155	0.954	1.187	0.948	1.191
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	1.884	1.070	0.873	0.924	0.957	1.010	1.269	1.000	1.000	1.000	1.000
12/31/2008	0.709	1.655	0.995	1.006	0.991	1.306	1.000	0.985	1.048	1.159	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	0.998	1.016	1.354	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.085	0.922	1.045	0.933	1.033	1.054	0.946	1.032	0.970	1.000	
12/31/2012	0.963	1.029	1.031	0.948	1.100	1.018	1.011	1.000	1.088		
12/31/2013	1.053	0.984	1.409	1.005	1.176	0.945	0.992	1.002			
12/31/2014	1.451	0.964	1.259	0.950	1.085	1.000	0.998				
12/31/2015	0.908	0.980	1.038	1.001	1.061	0.976					
12/31/2016	1.083	1.048	1.046	1.095	0.936						
12/31/2017	1.228	1.088	0.953	1.095							
12/31/2018	1.232	1.053	0.983								
12/31/2019	1.150	0.970									
12/31/2020	1.089										
3 Yr Mean	1.157	1.037	0.994	1.064	1.027	0.974	1.000	1.011	1.019	1.000	1.003
Best 3/5	1.156	1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	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>			
12/31/2002	1.001	1.000	1.000	1.000	1.046	1.000	1.000	1.000			
12/31/2003	0.964	0.989	1.000	0.972	1.000	0.946	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	0.999	1.000	1.000	1.000			
12/31/2006	0.896	1.000	0.996	0.997	0.999	1.000	1.000	1.000			
12/31/2007	1.000	1.000	1.000								
12/31/2008	1.000	1.000									
12/31/2009	1.275										
3 Yr Mean	1.092	1.000	0.999	0.999	1.000	0.982	1.000	1.000			
Best 3/5	1.003	1.000	1.000	0.999	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>
12/31/2017					1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2018				1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2019			1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2020		1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	1.000	1.003
12/31/2021	1.156	1.027	1.022	1.034	1.082	0.998	0.997	1.001	1.016	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	
12/31/2017	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.100
12/31/2018	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.138
12/31/2019	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.163
12/31/2020	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.194
12/31/2021	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000		1.381

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:											
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>
12/31/2002	173,066	297,692	447,911	751,388	851,995	939,394	991,297	959,789	959,793	1,158,464	1,353,201
12/31/2003	57,554	662,655	978,058	1,087,536	1,218,975	1,243,477	1,247,335	1,337,436	1,372,735	1,463,909	1,541,668
12/31/2004	160,352	303,499	439,919	672,007	754,498	868,085	883,401	900,244	931,503	939,684	996,792
12/31/2005	257,637	352,296	623,792	754,251	814,869	911,399	977,204	1,100,912	1,095,427	1,094,737	1,099,046
12/31/2006	152,997	337,815	555,122	880,496	1,205,579	1,563,504	1,650,471	2,014,405	2,036,860	2,119,060	2,098,776
12/31/2007	397,841	885,814	1,142,658	1,611,856	1,973,377	2,440,438	2,611,306	3,009,925	3,204,197	3,436,453	3,211,129
12/31/2008	367,537	842,059	1,172,765	1,599,161	2,389,802	4,546,295	6,994,096	8,377,341	8,358,084	7,762,096	7,264,127
12/31/2009	619,070	955,569	1,189,262	1,223,197	1,359,074	1,423,682	1,734,911	1,903,689	1,999,526	1,999,238	2,030,517
12/31/2010	200,306	422,694	767,072	1,143,018	1,270,226	1,452,161	1,692,933	1,850,488	1,875,786	2,162,215	2,206,397
12/31/2011	377,969	714,767	1,051,446	1,436,589	1,745,908	1,765,064	1,792,656	1,912,797	2,023,679	2,055,465	2,077,344
12/31/2012	238,795	516,597	840,161	969,956	1,157,089	1,336,004	1,567,866	1,665,042	1,669,002	1,724,450	
12/31/2013	364,290	531,622	757,458	1,030,604	1,253,753	1,446,595	1,603,430	1,992,904	2,073,404		
12/31/2014	263,180	503,494	775,818	850,143	1,003,299	1,018,244	1,016,453	1,017,729			
12/31/2015	417,563	881,479	1,241,628	1,537,343	1,710,557	1,838,491	1,952,448				
12/31/2016	324,109	608,633	946,409	1,495,857	1,601,385	1,686,322					
12/31/2017	422,158	787,392	2,099,498	2,600,457	2,990,143						
12/31/2018	513,213	907,450	2,285,101	4,978,108							
12/31/2019	384,043	673,997	921,298								
12/31/2020	570,544	913,898									
12/31/2021	554,436										

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>
12/31/2002	1,445,092	1,717,714	1,876,556	1,907,543	1,907,268	1,907,268	1,919,768	1,919,768	1,919,768
12/31/2003	1,567,022	1,621,215	1,644,497	1,688,438	1,688,438	1,671,810	1,671,810	1,641,414	
12/31/2004	991,519	996,234	1,025,962	1,025,962	1,040,962	1,025,962	1,025,962		
12/31/2005	1,276,047	1,151,879	1,163,471	1,163,471	1,183,317	1,331,559			
12/31/2006	2,188,621	2,227,287	2,227,287	2,233,963	2,233,963				
12/31/2007	3,211,973	3,052,650	3,149,629	3,138,202					
12/31/2008	6,630,694	6,156,985	6,100,398						
12/31/2009	2,015,054	3,106,304							
12/31/2010	2,064,284								

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

Increments													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	124,626	150,219	303,477	100,607	87,399	51,903	-31,508	4	198,671	194,737	91,891	272,622	158,842
12/31/2003	605,101	315,403	109,478	131,439	24,502	3,858	90,101	35,299	91,174	77,759	25,354	54,193	23,282
12/31/2004	143,147	136,420	232,088	82,491	113,587	15,316	16,843	31,259	8,181	57,108	-5,273	4,715	29,728
12/31/2005	94,659	271,496	130,459	60,618	96,530	65,805	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	184,818	217,307	325,374	325,083	357,925	86,967	363,934	22,455	82,200	-20,284	89,845	38,666	0
12/31/2007	487,973	256,844	469,198	361,521	467,061	170,868	398,619	194,272	232,256	-225,324	844	-159,323	96,979
12/31/2008	474,522	330,706	426,396	790,641	2,156,493	2,447,801	1,383,245	-19,257	-595,988	-497,969	-633,433	-473,709	-56,587
12/31/2009	336,499	233,693	33,935	135,877	64,608	311,229	168,778	95,837	-288	31,279	-15,463	1,091,250	
12/31/2010	222,388	344,378	375,946	127,208	181,935	240,772	157,555	25,298	286,429	44,182	-142,113		
12/31/2011	336,798	336,679	385,143	309,319	19,156	27,592	120,141	110,882	31,786	21,879			
12/31/2012	277,802	323,564	129,795	187,133	178,915	231,862	97,176	3,960	55,448				
12/31/2013	167,332	225,836	273,146	223,149	192,842	156,835	389,474	80,500					
12/31/2014	240,314	272,324	74,325	153,156	14,945	-1,791	1,276						
12/31/2015	463,916	360,149	295,715	173,214	127,934	113,957							
12/31/2016	284,524	337,776	549,448	105,528	84,937								
12/31/2017	365,234	1,312,106	500,959	389,686									
12/31/2018	394,237	1,377,651	2,693,007										
12/31/2019	289,954	247,301											
12/31/2020	343,354												

Incremental Percentages													
A.Y.E.	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135	159:147	171:159
12/31/2002	0.0585	0.0705	0.1424	0.0472	0.0410	0.0244	-0.0148	0.0000	0.0932	0.0914	0.0431	0.1279	0.0745
12/31/2003	0.2349	0.1224	0.0425	0.0510	0.0095	0.0015	0.0350	0.0137	0.0354	0.0302	0.0098	0.0210	0.0090
12/31/2004	0.0591	0.0563	0.0959	0.0341	0.0469	0.0063	0.0070	0.0129	0.0034	0.0236	-0.0022	0.0019	0.0123
12/31/2005	0.0274	0.0786	0.0378	0.0176	0.0280	0.0191	0.0358	-0.0016	-0.0002	0.0012	0.0513	-0.0360	0.0034
12/31/2006	0.0390	0.0458	0.0686	0.0686	0.0755	0.0183	0.0768	0.0047	0.0173	-0.0043	0.0190	0.0082	0.0000
12/31/2007	0.0955	0.0502	0.0918	0.0707	0.0914	0.0334	0.0780	0.0380	0.0454	-0.0441	0.0002	-0.0312	0.0190
12/31/2008	0.0872	0.0608	0.0784	0.1453	0.3964	0.4500	0.2543	-0.0035	-0.1096	-0.0915	-0.1164	-0.0871	-0.0104
12/31/2009	0.0762	0.0529	0.0077	0.0308	0.0146	0.0705	0.0382	0.0217	-0.0001	0.0071	-0.0035	0.2470	
12/31/2010	0.0443	0.0687	0.0749	0.0254	0.0363	0.0480	0.0314	0.0050	0.0571	0.0088	-0.0283		
12/31/2011	0.0634	0.0634	0.0725	0.0582	0.0036	0.0052	0.0226	0.0209	0.0060	0.0041			
12/31/2012	0.0623	0.0726	0.0291	0.0420	0.0401	0.0520	0.0218	0.0009	0.0124				
12/31/2013	0.0348	0.0469	0.0568	0.0464	0.0401	0.0326	0.0810	0.0167					
12/31/2014	0.0491	0.0557	0.0152	0.0313	0.0031	-0.0004	0.0003						
12/31/2015	0.0614	0.0477	0.0392	0.0229	0.0169	0.0151							
12/31/2016	0.0520	0.0617	0.1004	0.0193	0.0155								
12/31/2017	0.0598	0.2147	0.0820	0.0638									
12/31/2018	0.0596	0.2082	0.4070										
12/31/2019	0.0418	0.0356											
12/31/2020	0.0429												

Best 3/5	0.0515	0.1059	0.0739	0.0335	0.0242	0.0176	0.0253	0.0142	0.0061	-0.0110	-0.0105	-0.0197	0.0052
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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>
12/31/2002	1.017	1.000	1.000	1.007	1.000	1.000	1.000
12/31/2003	1.027	1.000	0.990	1.000	0.982	1.000	1.000
12/31/2004	1.000	1.015	0.986	1.000	1.000	1.000	1.000
12/31/2005	1.000	1.017	1.125	0.998	1.000	1.000	1.000
12/31/2006	1.003	1.000	1.005	0.998	1.000	1.000	1.000
12/31/2007	0.996						
Best 3/5	1.001	1.005	0.998	0.999	1.000	1.000	1.000
171 to Ultimate Factor:			1.003				
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>
	0.316	0.265	0.159	0.085	0.051	0.027	0.010
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	-0.016	-0.030	-0.036	-0.025	-0.015	0.005	0.000

Reported		\$500,000					
A.Y.E	ALAE as of	Ultimate	ALAE	Additional	ALAE at	171-Ultimate	Ultimate
	<u>3/31/2022</u>	<u>Indemnity</u>	<u>Factor</u>	<u>ALAE</u>	<u>171 Months</u>	<u>Factor</u>	<u>ALAE</u>
12/31/2019	1,041,252	8,140,717	0.159	1,292,746	2,333,998	1.003	2,341,000
12/31/2020	978,917	8,803,085	0.265	2,330,177	3,309,094	1.003	3,319,021
12/31/2021	691,130	8,569,430	0.316	2,709,654	3,400,784	1.003	3,410,986

Bold - Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2017 - 2021

<u>Item *</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2017 - 2021 Mean</u>
1. Direct Losses Incurred	\$22,437,023	\$26,433,273	\$28,408,503	\$31,348,554	\$33,436,324	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,821,971	\$5,763,209	\$5,748,713	\$6,894,736	\$6,089,871	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,275,795	\$2,265,882	\$2,762,736	\$2,488,525	\$2,974,027	
4. Incurred Losses + ALAE [(1) + (2)]	\$28,258,994	\$32,196,482	\$34,157,216	\$38,243,290	\$39,526,195	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	8.1%	7.0%	8.1%	6.5%	7.5%	7.4%
6. Selected	7.5%					

Notes: All dollar amounts are displayed in thousands.

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

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

		LOCAL PRODUCTS / COMPLETED OPERATIONS	COMPLETED OPERATIONS COMBINED
(1)	<u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>
	Average Annual Percent Change		
	a) 7/1/2019 to 7/1/2024 AYE 12/31/2019	+ 4.2%	+ 3.9%
	b) 7/1/2020 to 7/1/2024 AYE 12/31/2020	+ 5.5%	+ 4.2%
	c) 7/1/2021 to 7/1/2024 AYE 12/31/2021	+ 5.3%	+ 4.2%
(2)	<u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
	a) Fitted		
	All Years	+ 10.8%	+ 3.2%
	Eight Years	+ 13.3%	+ 2.4%
	Six Years	+ 14.5%	+ 2.3%
	b) Selected	+ 7.5%	+ 4.0%
(3)	<u>FREQUENCY TREND</u>		
	Selected	0.0%	

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 12/31/2019, 12/31/2020 & 12/31/2021

(1)		(2)	(3)	(1)		(2)	(3)
YEAR		LOCAL PRODUCTS	COMPLETED OPERATIONS	YEAR		LOCAL PRODUCTS	COMPLETED OPERATIONS
ENDING		CLASS GROUP	CLASS GROUP	ENDING		CLASS GROUP	CLASS GROUP
QUARTER *		SALES EXPOSURE	PAYROLL EXPOSURE	QUARTER *		SALES EXPOSURE	PAYROLL EXPOSURE
		INDICES	INDICES			INDICES	INDICES
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	1	1.154	30.913
	2	1.026	24.909		2	1.190	31.358
	3	1.027	25.013		3P	1.223	31.807
	4	1.029	25.172		4P	1.249	32.236
2016	1	1.030	25.313	2023	1P	1.267	32.601
	2	1.030	25.480		2P	1.276	32.910
	3	1.029	25.731		3P	1.283	33.171
	4	1.030	25.938		4P	1.289	33.422
2017	1	1.032	26.160	2024	1P	1.295	33.675
	2	1.034	26.322		2P	1.300	33.931
	3	1.037	26.517		3P	1.305	34.189
	4	1.040	26.704		4P	1.310	34.450
CHANGE IN EXPOSURES				LOCAL PRODUCTS			
7/1/2019 to 7/1/2024		(2024:4/2019:4)	1.230	COMPLETED OPERATIONS			
7/1/2020 to 7/1/2024		(2024:4/2020:4)	1.238	1.209			
7/1/2021 to 7/1/2024		(2024:4/2021:4)	1.168	1.180			
AVERAGE ANNUAL TREND FACTOR				1.131			
7/1/2019 to 7/1/2024		(5.0 YEARS)	1.042	1.039			
7/1/2020 to 7/1/2024		(4.0 YEARS)	1.055	1.042			
7/1/2021 to 7/1/2024		(3.0 YEARS)	1.053	1.042			

* 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
12/31/2012	\$36,167,642	1,412	\$25,607	\$22,227		
12/31/2013	\$38,513,693	1,508	\$25,540	\$24,617		
12/31/2014	\$32,738,218	1,309	\$25,019	\$27,265	\$24,646	
12/31/2015	\$32,629,090	1,131	\$28,847	\$30,198	\$27,918	
12/31/2016	\$32,915,432	981	\$33,538	\$33,445	\$31,623	\$30,567
12/31/2017	\$34,476,087	962	\$35,832	\$37,043	\$35,821	\$34,986
12/31/2018	\$35,809,025	919	\$38,965	\$41,027	\$40,576	\$40,045
12/31/2019	\$39,073,835	1,035	\$37,764	\$45,439	\$45,962	\$45,835
12/31/2020	\$35,841,422	747	\$47,951	\$50,327	\$52,062	\$52,463
12/31/2021	\$50,480,567	692	\$72,927	\$55,740	\$58,973	\$60,048
Goodness of Fit Statistic, R-Squared:				0.797	0.817	0.760
Average Annual Severity Trend (10 yr)				+ 10.8%		
Average Annual Severity Trend (8 yr)				+ 13.3%		
Average Annual Severity Trend (6 yr)				+ 14.5%		
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
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
12/31/2012	\$127,679,325	4,674	\$27,315	\$28,945		
12/31/2013	\$118,433,197	3,998	\$29,626	\$29,885		
12/31/2014	\$114,039,816	3,662	\$31,142	\$30,855	\$32,055	
12/31/2015	\$122,344,336	3,605	\$33,940	\$31,856	\$32,815	
12/31/2016	\$125,776,252	3,798	\$33,119	\$32,890	\$33,592	\$33,623
12/31/2017	\$124,853,149	3,594	\$34,742	\$33,958	\$34,388	\$34,396
12/31/2018	\$147,202,811	3,946	\$37,307	\$35,060	\$35,203	\$35,187
12/31/2019	\$146,826,146	4,340	\$33,830	\$36,198	\$36,037	\$35,996
12/31/2020	\$144,779,033	3,995	\$36,244	\$37,373	\$36,891	\$36,824
12/31/2021	\$154,044,249	3,990	\$38,606	\$38,586	\$37,766	\$37,670
Goodness of Fit Statistic, R-Squared:				0.819	0.684	0.519
Average Annual Severity Trend (10 yr)				+ 3.2%		
Average Annual Severity Trend (8 yr)				+ 2.4%		
Average Annual Severity Trend (6 yr)				+ 2.3%		
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 <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>
12/31/2008	\$ 376,764,697	8,900	23.62
12/31/2009	\$ 360,456,926	8,926	24.76
12/31/2010	\$ 346,686,371	9,528	27.48
12/31/2011	\$ 344,886,355	8,889	25.78
12/31/2012	\$ 347,540,917	8,262	23.77
12/31/2013	\$ 360,528,888	7,988	22.16
12/31/2014	\$ 372,071,467	7,355	19.77
12/31/2015	\$ 387,331,833	7,112	18.36
12/31/2016	\$ 372,467,763	7,381	19.82
12/31/2017	\$ 385,320,672	6,895	17.89
12/31/2018	\$ 420,210,778	7,685	18.29
12/31/2019	\$ 422,294,836	7,961	18.85
12/31/2020	\$ 411,962,951	7,117	17.28
12/31/2021	\$ 401,060,536	7,047	17.57

Selected Annual Frequency Trend: 0.0%

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

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			15839	0.48	98449	1.28
10146	0.16	<u>CLASS GROUP 02</u>		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				
16916	0.53	12805	2.96	<u>CLASS GROUP 11</u>			
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	<u>CLASS GROUP 13</u>			
95410	91125	1.05		
95455	91127	0.66		
95505	91235	1.29		
95625	91265	1.88		
95647	91266	0.50		
96053	91280	1.49		
96410	94381	5.96		

MISSOURI GL-2023-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	-6.7%	-6.7%
OL&T	+8.8%	+8.8%
Premises/Operations	+1.4%	+1.4%
Products	-17.0%	-17.0%
Local Products/Completed Operations	-5.7%	-5.7%
Products/Completed Operations	-8.6%	-8.6%
GL Overall	-0.4%	-0.4%

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.
Calendar- accident year data through year ended 12/31/2021 for Premises/Operations.
Calendar - accident year data through year ended 12/31/2021 for Products/Completed Operations.

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

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification processes so that only data that would be reliable is used for ratemaking. Subsequent to this initial data submission review, additional analyses involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review, corrected or adjusted. Specifically, various reported exposure amounts have been adjusted prior to their use in the calculations. The ISO staff responsible for this loss cost review also reviewed the data for reasonableness.

CALL TO CALL COMPARISON

Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 0.8%, 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 3.2% decrease in ALCCL;
- Implemented loss cost level change (-7.9%);
- A change in exposure trend plus an additional year of trending (+9.8%);
- The effect on ALCCL due to a change in average IPMFs (+0.2%).

The Basic Limit Experience Ratios (BLERs) increased in 2017 (22.2%) and 2018 (19.9%). This is mainly due to unfavorable experience across several class groups.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 3.2%, 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 0.9% decrease in ALCCL;
- Implemented loss cost level change (+1.4%);
- A change in exposure trend plus an additional year of trending (+3.6%);
- The effect on ALCCL due to a change in average IPMFs (+0.1%).

The BLER decreased in 2020 (-3.9%). This is mainly due to favorable experience across several class groups. The BLERs increased in 2017 (18.0%), 2018 (22.0%) and 2019 (10.5%). This is mainly due to unfavorable experience across several class groups.

Products

Multistate ALCCL decreased by an average of 1.5% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in company mix which caused a 2.2% decrease in ALCCL;
- Implemented an average loss cost level change of approximately -12.1% in most states;
- A change in exposure trend plus an additional year of trending of +12.3%;
- The effect on ALCCL due to a change in average IPMFs (+0.6%).

The BLERs changed due to the various effects listed above.

CALL TO CALL
COMPARISON
(Cont'd)

Local Products/
Completed Ops

Multistate ALCCL decreased by an average of 3.2% 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 0.9% decrease in ALCCL;
- Implemented an average loss cost level change of approximately -9.6% in most states;
- A change in exposure trend plus an additional year of trending of +7.9%;
- The effect on ALCCL due to a change in average IPMFs (-0.2%).

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 2019 and then increased from 2019 to 2020 and then decreased thereafter.

The low BLERs for 2020 (0.772) and 2021 (0.684) are attributable to unfavorable experience in several class groups. The high BLERs for 2017 (1.195) and 2018 (1.114) are attributable to favorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL decreased from 2017 to 2018 and then increased from 2018 to 2019 and then decreased 2019 to 2020 and then increased thereafter.

The low BLER for 2020 (0.814) is attributable to favorable experience in several class groups. The high BLER for 2018 (1.233) and 2019 (1.311) are attributable to unfavorable experience in several class groups.

Products

The ALCCL decreased from 2017 to 2018, increased until 2020 and then decreased thereafter.

The BLER decreased from 2017 to 2021.

Local Products/
Completed Ops

The ALCCL increased from 2017 to 2019 and then decreased thereafter.

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

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

The BI and PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review.

The multistate full coverage BI and PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review.

The multistate deductible coverage BI indemnity loss development factors for the 2023 review have decreased compared to the 2022 review. The multistate deductible coverage PD indemnity loss development factors for the 2023 review remained stable compared to the 2022 review.

The multistate Fringe indemnity loss development factors for the 2023 review have increased compared to the 2022 review.

Owners, Landlords
and Tenants

The BI and PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review.

The multistate full coverage BI indemnity loss development factors for the 2023 review have increased compared to those in the 2022 review. The multistate full coverage PD indemnity loss development factors for the 2023 review have decreased compared to those in the 2022 review.

The multistate deductible coverage BI indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review. The multistate deductible coverage PD indemnity loss development factors for the 2023 review have decreased compared to those in the 2022 review.

The multistate Fringe indemnity loss development factors for the 2023 review have increased compared to the 2022 review.

Products

The multistate full coverage BI indemnity loss development factors for the 2023 review have increased compared to those in the 2022 review. The multistate full coverage PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review.

The multistate deductible coverage BI indemnity loss development factors for the 2023 review remained stable compared to the 2022 review, with an increase in the 15 months-to-ultimate factor. The multistate deductible coverage PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review.

LOSS
DEVELOPMENT
FACTOR
COMPARISON
(Cont'd)

Local Products/
Completed Ops

For Local Products, the multistate full coverage BI indemnity loss development factors for the 2023 review have increased compared to those in the 2022 review. The multistate full coverage PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review. The multistate deductible coverage BI and PD indemnity loss development factors for the 2023 review remained stable compared to the 2022 review, with an increase in the BI 15 months-to-ultimate factor.

For Completed Operations, the full coverage BI indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review, except for the 15 and 27 months-to-ultimate factors which increased by 32.0% and 10.2%, respectively. This can largely be attributed to a higher 15-to-27 and 27-to-39 months state link ratios. The full coverage PD indemnity loss development factors for the 2023 review remained stable compared to those in the 2022 review, except for the 39 months-to-ultimate factors which increased by 11.0%, respectively. This can largely be attributed to a higher 39-to-51 months state link ratios.

The Completed Operations multistate full coverage BI indemnity loss development factors for the 2023 review have increased compared to those in the 2022 review. The multistate full coverage PD indemnity loss development factors for the 2023 review have decreased compared to those in the 2022 review. The multistate deductible coverage BI indemnity loss development factors for the 2023 review have increased compared to the 2022 review. The multistate deductible coverage PD indemnity loss development factors for the 2023 review remained stable compared to the 2022 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 +6.5%, up from +4.0% in the previous Calendar review.</p> <p>The PD severity trend selection is +4.5%, up from +4.0% in the previous Calendar review.</p> <p>The Fringe severity trend selection is 0.0%, unchanged from 0.0% in the previous Calendar review.</p>
	Owners, Landlords and Tenants	<p>The BI severity trend selection is +7.0%, up from +5.0% in the previous Calendar review.</p> <p>The PD severity trend selection is +7.5%, up from +6.0% in the previous Calendar review.</p> <p>The Fringe severity trend selection is 1.5%, up from 0.0% in the previous Calendar 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%, unchanged from +4.5% in the previous review.</p>
	Local Products/ Completed Ops	<p>The BI severity trend selection is +7.5%, up from +5.5% in the previous review.</p> <p>The PD selected severity trend is +4.0%, unchanged from +4.0% 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 0.0% 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 higher than the prior point.

Products

The latest frequency point is higher than the prior point.

Local Products/
Completed Ops

The latest frequency point is higher than the prior point.

EXPOSURE
TREND
COMPARISON

Manufacturers and
Contractors

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

Owners, Landlords
and Tenants

The exposure trend factors for Class Groups 1-13 are higher than those used in the previous review for all three years. For Class Group 16, the exposure trend factors are higher than that used in the previous review for all three years.

Products

The exposure trend factors are 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 1.092. In the 2022 review the weighted average IPMF was 1.091.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.877. In the 2022 review the weighted average IPMF was 0.875.
	Products	The current multistate weighted average IPMF is 0.885. In the 2022 review the multistate weighted average IPMF was 0.878.
	Local Products/ Completed Ops	The current multistate weighted average IPMF is 0.993. In the Group 1, 2022 review the multistate weighted average IPMF was 0.997.
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, Missouri's state balanced relative change (1.032) ranks 14th highest overall. In last year's review, Missouri's state balanced relative change (0.992) ranked 26th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 3.2% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 0.9% in the total statewide ALCCL.	
	For Products, the change in company mix results in a 2.2% decrease in the total multistate ALCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 0.9% decrease 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	.141	.131	10150	.68	(a)	11204	.43	1.18	13111	.73	.064
10011	.034	(a)	10151	17.00	—	11205	(a)	—	13112	.107	.036
10012	.039	(a)	10160	3.03	—	11206	.59	—	13201	.73	.092
10015	5.48	—	10204	.31	—	11207	7.51	—	13204	.82	.65
10020	(a)	(a)	10205	.34	—	11208	1.29	—	13205	.32	.25
10025	.034	(a)	10210	.55	(a)	11209	6.04	—	13206	(a)	(a)
10026	.88	.017	10211	.55	(a)	11210	2.57	—	13207	(a)	(a)
10027	.034	(a)	10220	6.43	—	11211	13.40	—	13208	(a)	(a)
10036	.54	(a)	10255	.20	.12	11212	2.02	—	13314	.164	.009
10040	.107	.29	10256	.73	.147	11213	1.65	—	13351	.40	.046
10042	.51	.29	10257	.138	.142	11214	4.06	—	13352	.41	.033
10052	3.79	—	10309	.221	.014	11222	.068	—	13410	1.15	1.46
10054	3.36	—	10315	.52	(a)	11234	.38	.049	13411	(a)	(a)
10060	.242	.052	10331	7.43	—	11248	.038	.01	13412	.39	1.09
10065	.36	.047	10332	12.80	—	11258	.79	.225	13453	.45	(a)
10066	.37	.059	10352	.38	.067	11259	.85	.197	13454	.53	(a)
10070	.081	.09	10367	3.44	—	11273	19.10	—	13455	.53	(a)
10071	.43	.089	10368	5.03	—	11274	18.30	—	13461	(a)	(a)
10072	3.90	—	10375	(a)	—	11288	.97	.089	13506	1.25	.057
10073	.84	.41	10378	7.52	—	12014	.082	.034	13507	1.51	.131
10075	6.25	.143	10379	3.49	—	12356	1.62	.025	13590	.40	.56
10100	.66	.065	10380	5.96	—	12361	.126	.06	13621	.10	.31
10101	.33	.13	10381	5.16	—	12362	.089	(a)	13670	.07	.022
10105	3.54	—	11007	1.46	—	12373	.034	.023	13673	.60	.018
10107	2.57	.208	11020	.41	.165	12374	.84	.074	13715	.089	.084
10110	18.60	—	11039	.73	.079	12375	.41	.05	13716	.62	.088
10111	.176	.043	11052	5.53	—	12391	.066	.053	13720	.34	.065
10113	.49	—	11101	(a)	(a)	12393	.55	(a)	13759	.242	.093
10115	.98	.066	11120	(a)	—	12467	.228	(a)	13930	.189	.098
10117	5.44	—	11126	.085	.018	12509	.05	.019	14068	.053	.007
10119	(a)	—	11127	.45	.007	12510	.64	.021	14101	.63	.037
10120	12.20	—	11128	.61	.06	12583	.28	(a)	14279	.38	.058
10130	4.83	—	11138	1.86	—	12651	.82	.31	14401	.80	.116
10132	4.16	—	11155	.29	—	12683	.38	(a)	14405	.86	—
10133	5.32	—	11160	(a)	(a)	12707	.58	.42	14527	.36	.133
10135	(a)	—	11167	1.27	—	12797	.122	.147	14655	.121	—
10140	.058	.015	11168	6.61	—	12805	.44	.137	14731	5.49	—
10141	.116	.024	11201	12.80	—	12841	.73	—	14732	.41	—
10145	.56	.014	11202	3.79	—	12927	.128	—	14733	.85	—
10146	.29	.02	11203	1.04	.28	13049	.065	.039	14734	.36	—

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	.176	.079	16670	3.08	—	18501	.64	.015	40072	(a)	—
14913	.46	.12	16676	.41	.012	18506	.35	.005	40075	71.50	—
15060	(a)	(a)	16694	.33	(a)	18507	.26	.006	40101	34.70	—
15061	(a)	(a)	16705	.28	.086	18570	2.68	—	40102	30.60	—
15062	.158	(a)	16722	(a)	—	18575	(a)	(a)	40111	6.06	—
15063	.184	(a)	16723	(a)	—	18616	.27	.40	40115	(a)	—
15070	.115	—	16750	.142	.035	18707	.013	.005	40117	(a)	—
15119	(a)	—	16751	.142	—	18708	.157	.019	40140	(a)	—
15120	(a)	—	16819	.96	(a)	18833	.159	(a)	41001	.204	—
15123	5.30	—	16820	.74	(a)	18834	.41	.095	41210	(a)	—
15124	1.85	—	16881	2.23	(a)	18911	1.28	.015	41421	.63	—
15188	.28	(a)	16890	.112	(a)	18912	2.41	.025	41422	.34	—
15223	.083	.031	16891	.122	(a)	18920	.63	.016	41510	64.40	—
15224	.36	.077	16892	.222	(a)	18991	(a)	—	41603	30.00	—
15300	(a)	—	16900	4.17	.093	19007	2.07	—	41604	16.50	—
15314	.29	(a)	16901	2.67	.126	19051	4.60	—	41620	1.07	—
15404	.072	(a)	16902	2.27	.069	19061	(a)	—	41650	42.20	—
15405	.106	(a)	16905	4.38	.08	19795	.42	(a)	41664	25.90	—
15406	.27	.062	16906	2.80	.114	19796	.49	—	41665	3.03	—
15488	.68	(a)	16910	2.50	.059	40005	(a)	—	41666	(a)	—
15538	.52	.013	16911	2.27	.058	40006	(a)	—	41667	70.70	—
15600	1.31	.078	16915	2.57	.057	40010	(a)	—	41668	66.30	—
15607	.151	—	16916	2.14	.067	40015	(a)	—	41669	.46	—
15608	.29	.008	16920	5.69	.129	40020	(a)	—	41670	.78	—
15656	8.62	—	16921	5.20	.051	40026	(a)	—	41672	(a)	—
15699	.37	—	16930	3.27	.161	40031	(a)	—	41673	(a)	—
15733	.176	.024	16931	3.53	.068	40032	(a)	—	41675	(a)	—
15839	.39	.022	16940	7.10	.051	40040	(a)	—	41677	.222	—
15991	.32	.061	16941	2.84	.092	40041	(a)	—	41678	85.50	—
15993	.27	.038	18078	.16	.12	40042	(a)	—	41679	(a)	(a)
16005	.047	.023	18109	.53	.025	40045	171.00	—	41680	22.00	—
16009	.216	.087	18110	.43	.027	40046	33.80	—	41696	.70	—
16402	1.94	—	18200	(a)	—	40047	12.00	—	41697	.49	—
16403	1.22	.132	18205	.247	.37	40059	4.31	—	41700	(a)	—
16404	1.54	—	18206	.69	.092	40061	2.28	—	41715	13.90	—
16471	.213	—	18335	.50	.013	40063	76.50	—	41716	8.87	—
16501	.099	(a)	18435	.69	.073	40064	22.50	—	43007	(a)	—
16527	.152	.214	18436	.56	.157	40066	(a)	—	43117	(a)	—
16588	.10	(a)	18437	.71	(a)	40067	(a)	—	43151	35.60	—
16604	.168	.071	18438	1.37	(a)	40069	(a)	—	43152	25.60	—

\$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	135.00	—	44112	1.06	—	45771	.31	.109	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.102	.057	47318	7.21	—
43421	37.10	—	44193	(a)	—	45900	.149	.054	47367	.222	—
43422	195.00	—	44194	(a)	—	45901	.128	.028	47420	1.58	—
43424	(a)	—	44222	(a)	—	45937	.31	—	47468	(a)	—
43470	4.08	—	44276	182.00	—	45993	(a)	(a)	47469	6.33	—
43517	(a)	—	44277	118.00	—	46004	40.10	—	47471	5.49	—
43518	11.10	—	44280	.222	—	46005	32.10	—	47473	7.18	—
43550	132.00	—	44311	5.72	—	46112	.136	—	47474	8.02	—
43551	73.50	—	44315	3.84	—	46202	5.39	—	47475	6.33	—
43626	8.86	—	44427	125.00	—	46362	298.00	—	47476	6.33	—
43628	115.00	—	44428	126.00	—	46426	43.60	—	47477	8.44	—
43629	97.60	—	44429	1.89	—	46427	58.20	—	47478	8.87	—
43754	(a)	—	44430	1.31	—	46510	(a)	—	47600	(a)	—
43760	3.25	—	44431	4.19	—	46590	(a)	—	47610	(a)	—
43822	3.25	—	44432	1.33	—	46603	3.66	—	48039	96.00	—
43840	.04	—	44433	42.40	—	46604	4.22	—	48177	(a)	—
43860	2.56	—	44434	81.00	—	46606	11.20	—	48178	(a)	—
43889	.91	—	44435	83.90	—	46607	15.50	—	48206	23.40	—
43945	(a)	—	44436	98.00	—	46622	9.49	—	48252	(a)	—
43946	(a)	—	44437	81.20	—	46671	(a)	—	48441	.098	—
43990	(a)	(a)	44438	64.20	—	46700	272.00	—	48557	9.84	—
43991	(a)	—	44439	125.00	—	46773	(a)	—	48558	8.56	—
44009	6.46	—	44440	103.00	—	46822	(a)	—	48600	87.20	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	9.47	—	44501	(a)	—	46882	(a)	—	48636	.94	(a)
44070	2.80	—	45190	4.25	—	46911	17.50	—	48637	7.52	—
44071	3.12	—	45191	3.01	—	46912	32.10	—	48638	3.73	—
44072	2.15	—	45192	3.52	—	46913	(a)	—	48727	(a)	—
44100	3.19	—	45193	2.08	—	46914	(a)	—	48808	2.21	—
44101	3.32	—	45210	2.63	—	46915	(a)	—	48924	(a)	—
44102	2.59	—	45224	(a)	—	46916	(a)	—	48925	180.00	—
44103	2.29	—	45225	(a)	—	47050	.89	—	49005	.151	—
44104	.96	—	45334	78.10	—	47051	(a)	—	49111	3.37	—
44105	(a)	—	45380	.206	(a)	47052	(a)	—	49181	31.40	—
44106	(a)	—	45450	23.00	—	47103	(a)	—	49183	38.30	—
44108	1.13	—	45523	(a)	—	47146	(a)	—	49184	80.70	—
44109	2.86	—	45524	(a)	—	47147	(a)	—	49185	73.50	—
44110	2.92	—	45539	(a)	—	47221	299.00	—	49239	.154	.26
44111	1.79	—	45678	.24	—	47253	(a)	—	49292	2.30	—

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	.33	.185	51702	.088	(a)	51986	.162	.071
49333	16.80	—	51241	.99	.187	51703	.037	(a)	51999	.068	.241
49451	(a)	—	51250	.148	(a)	51734	.069	.36	52002	.06	.083
49452	(a)	—	51251	.029	(a)	51741	.174	.234	52075	.109	.16
49617	.44	.171	51252	.101	.057	51752	.146	.13	52076	.131	(a)
49618	.37	.044	51253	.086	(a)	51767	.038	.005	52109	.015	(a)
49619	.69	.102	51254	.027	.018	51777	.132	.044	52134	.201	.42
49763	4.48	—	51255	.38	(a)	51790	.221	(a)	52137	.043	(a)
49800	(a)	—	51300	.183	.104	51796	.063	(a)	52150	.37	(a)
49801	263.00	—	51305	.183	.62	51808	.225	.40	52315	.172	.227
49802	23.30	—	51315	.10	.056	51809	.28	.158	52341	.027	(a)
49803	41.30	—	51330	.057	.96	51833	.199	.032	52342	.078	(a)
49840	.91	—	51333	.019	.27	51850	.139	(a)	52343	.047	(a)
49870	75.20	—	51340	.027	(a)	51851	.094	(a)	52401	.147	(a)
49890	(a)	—	51350	.31	.091	51852	.22	(a)	52402	.015	(a)
49891	(a)	—	51351	.27	.037	51853	.088	(a)	52432	.075	(a)
49902	(a)	—	51352	.38	.074	51854	.198	(a)	52433	.069	.44
49903	(a)	—	51355	.26	.077	51855	.208	(a)	52435	.086	(a)
50010	.162	.34	51356	.28	.39	51856	.114	(a)	52438	.062	(a)
50011	.052	(a)	51357	.142	1.18	51857	.196	(a)	52440	.098	(a)
50012	.06	(a)	51358	.34	.089	51869	.075	.097	52467	.09	(a)
50015	.105	(a)	51359	.30	.49	51877	.42	.122	52469	.032	.08
50017	.08	(a)	51370	.33	2.05	51889	.069	.007	52505	.157	.152
50018	.047	(a)	51380	.033	.025	51896	.032	.012	52547	.127	.047
50019	.043	(a)	51400	.134	(a)	51900	.148	.081	52581	.77	1.51
50045	.184	(a)	51401	.197	(a)	51909	.125	.038	52619	.054	(a)
50047	.021	(a)	51500	.062	.112	51919	.07	(a)	52660	.079	—
51001	.032	.30	51516	.067	—	51926	.071	.034	52744	.76	.037
51005	.007	(a)	51517	.075	—	51927	.038	.088	52767	.116	(a)
51116	.081	.49	51550	.076	.34	51934	.078	.063	52876	(a)	(a)
51201	.028	(a)	51551	.026	.67	51941	.071	.024	52911	.043	.33
51205	.085	.033	51552	.046	.108	51942	.113	—	52967	.016	.041
51206	.013	.39	51553	.082	(a)	51956	.30	.113	53001	.158	.204
51210	.056	(a)	51554	.008	(a)	51957	.27	.32	53077	.076	.166
51211	(a)	(a)	51575	.082	.019	51958	.239	.223	53095	.052	(a)
51220	.193	1.09	51576	.146	.073	51959	.245	(a)	53096	.072	(a)
51221	.107	1.06	51600	.10	.148	51960	.032	.236	53121	.206	.40
51222	.13	3.12	51613	.066	.095	51970	.14	.125	53147	.02	(a)
51224	.137	.91	51625	.029	(a)	51982	.041	.053	53229	.11	(a)
51230	.023	.51	51666	.13	.055	51985	.062	—	53271	.039	(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	.108	.206	55715	.161	.14	56918	.044	(a)	58096	.144	1.04
53374	.201	.139	55716	.233	.32	56919	.112	(a)	58301	.035	.071
53375	.106	.193	55717	.147	(a)	56920	.102	(a)	58302	.039	.032
53376	.17	.121	55718	.143	(a)	56980	.08	(a)	58397	.225	.31
53377	.174	.125	55802	.132	.015	57001	.027	.028	58408	.052	—
53403	.11	(a)	55918	.092	1.26	57002	.018	.058	58409	.067	—
53425	.102	(a)	55919	.013	2.36	57090	.164	.69	58456	.035	—
53565	.128	.064	56040	.009	.018	57146	.104	.57	58457	.051	—
53631	.024	.015	56041	.057	(a)	57202	.071	(a)	58458	.067	—
53632	.027	.023	56042	.072	(a)	57257	.088	.044	58459	.08	—
53731	.025	(a)	56170	.10	(a)	57401	.05	.062	58503	.06	.051
53732	.172	.38	56171	.049	(a)	57403	.27	.024	58532	.077	(a)
53733	.112	.148	56202	.057	.051	57410	.024	.106	58559	.016	(a)
53734	.40	—	56390	.10	.56	57411	.025	(a)	58560	.038	(a)
53803	.243	(a)	56391	.086	.207	57572	.014	.08	58561	(a)	(a)
53901	(a)	(a)	56427	.139	.085	57600	.042	.024	58575	.049	.077
53902	(a)	(a)	56488	.221	.041	57611	.054	.034	58627	.157	.007
53903	(a)	(a)	56567	.104	(a)	57625	.37	(a)	58663	.23	.44
53904	(a)	(a)	56650	.32	(a)	57651	.045	.038	58682	.14	(a)
53905	(a)	(a)	56651	.172	(a)	57690	.07	.30	58713	.084	(a)
53907	.075	.069	56652	.123	(a)	57716	.033	.066	58737	.102	.34
53951	(a)	(a)	56653	.119	(a)	57725	.072	.067	58756	.043	(a)
53952	(a)	(a)	56654	.061	(a)	57726	.056	.021	58757	.34	(a)
53953	(a)	(a)	56690	.114	.25	57798	.023	(a)	58759	.042	(a)
54012	.04	—	56699	.064	.056	57800	.085	(a)	58802	.048	.30
54077	.103	.28	56758	.054	.104	57808	.028	(a)	58813	.105	(a)
54444	(a)	(a)	56759	.055	.065	57809	.029	(a)	58822	.132	(a)
55010	.31	.58	56760	.08	.073	57810	.028	.083	58837	.212	.122
55011	.084	1.66	56805	.105	(a)	57871	.033	.07	58840	.063	.088
55012	.10	.83	56806	.074	(a)	57913	.111	.174	58873	.101	.017
55013	.092	.96	56807	.074	(a)	57997	.089	—	58903	.03	(a)
55014	(a)	(a)	56808	.096	(a)	57998	.049	.042	58904	.023	.085
55214	.081	.059	56900	.092	(a)	57999	.046	.053	58922	.168	.168
55371	.51	.078	56910	.046	(a)	58009	.046	(a)	59005	.057	.052
55410	(a)	(a)	56911	.089	(a)	58010	.114	(a)	59057	.43	(a)
55426	.112	(a)	56912	.072	.08	58020	.29	(a)	59058	.28	(a)
55597	.02	1.16	56913	.059	(a)	58056	.136	(a)	59188	.58	.037
55647	.041	.065	56915	.35	(a)	58057	.085	(a)	59189	.79	.197
55648	.018	(a)	56916	.32	.248	58058	.077	(a)	59223	.105	.112
55649	.022	(a)	56917	.091	(a)	58095	.108	1.01	59257	.015	.007

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	.097	(a)	59923	.011	.004	62003	23.10	—	91125	2.61	1.66
59378	.068	.098	59925	.31	1.06	63010	46.80	—	91127	1.76	1.05
59481	.26	.077	59926	.26	.57	63011	58.50	—	91130	1.45	—
59482	.60	(a)	59927	.176	.84	63012	83.20	—	91135	.40	(a)
59537	.073	.20	59931	.201	.30	63013	78.80	—	91150	1.67	4.38
59601	.098	1.38	59932	.216	.54	63215	76.20	—	91155	3.70	22.30
59647	.27	.112	59941	.067	(a)	63216	52.90	—	91160	1.05	—
59660	.181	.52	59947	.046	.204	63217	34.30	—	91175	.90	—
59661	.089	(a)	59955	.026	.094	63218	11.60	—	91177	3.95	—
59693	.015	—	59963	.192	.25	63219	(a)	—	91179	3.97	—
59695	(a)	(a)	59964	.45	.05	63220	(a)	—	91190	2.13	(a)
59701	.007	.35	59970	.063	.115	64074	30.00	—	91200	.83	—
59713	.162	.234	59973	.124	(a)	64075	21.10	—	91210	(a)	—
59722	.084	.018	59975	.088	.094	64500	(a)	—	91235	2.03	2.04
59723	.032	.024	59977	.05	(a)	65007	46.40	—	91250	3.06	(a)
59724	.048	.015	59984	.034	.032	66122	20.00	—	91265	17.70	2.71
59725	.06	.089	59985	.133	(a)	66123	11.00	—	91266	9.39	.79
59726	.044	.019	59986	.101	(a)	66309	32.10	—	91280	(a)	2.36
59738	.14	.041	59988	.022	.039	66561	74.20	—	91302	9.69	(a)
59750	.055	.101	59989	.018	.029	67017	68.90	—	91315	2.94	—
59751	.02	(a)	60010	26.00	—	67508	50.70	—	91324	6.55	(a)
59773	.034	.018	60011	29.90	—	67509	37.20	—	91325	(a)	(a)
59774	.028	.10	60012	49.10	—	67510	20.70	—	91340	4.28	6.45
59775	.036	.127	60013	42.10	—	67511	22.40	—	91341	4.53	3.35
59781	.047	.046	60015	31.50	—	67512	95.80	—	91342	3.92	3.09
59782	.071	.58	60016	35.40	—	67513	60.80	—	91343	1.00	1.25
59783	.069	(a)	60035	52.30	—	67634	59.60	—	91405	4.98	—
59784	.053	(a)	61000	25.70	—	67635	42.20	—	91436	5.13	1.80
59790	.108	(a)	61212	26.70	—	68001	129.00	—	91481	18.70	—
59798	.18	.27	61216	29.70	—	68439	166.00	—	91507	2.76	2.58
59806	.129	(a)	61217	27.00	—	68500	5.72	—	91523	42.50	—
59867	.122	(a)	61218	18.40	—	68604	3.10	—	91547	.242	—
59886	.016	.068	61223	131.00	—	68606	12.10	—	91551	1.50	.59
59889	.112	.169	61224	41.80	—	68607	9.56	—	91555	1.22	.84
59892	.069	(a)	61225	57.90	—	68702	7.88	—	91560	5.19	3.74
59904	.046	.11	61226	97.50	—	68703	5.90	—	91562	3.34	—
59905	.076	.095	61227	89.20	—	68706	25.30	—	91577	12.00	2.71
59914	.45	.56	62000	20.30	—	68707	25.00	—	91580	6.84	—
59915	.155	.48	62001	16.00	—	90089	4.34	—	91581	(a)	(a)
59917	.029	.186	62002	7.32	—	91111	2.62	4.77	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	2.03	2.50	98308	1.15	.80
91584	(a)	(a)	94569	2.95	3.35	97308	.73	—	98309	6.22	1.77
91585	(a)	(a)	94590	12.70	—	97447	2.39	4.38	98344	.67	.61
91586	(a)	(a)	94617	4.02	—	97501	(a)	—	98405	1.10	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	14.50	(a)
91588	(a)	(a)	95124	1.48	1.06	97503	(a)	—	98414	13.30	(a)
91589	(a)	(a)	95233	3.18	—	97504	(a)	—	98415	1.74	(a)
91590	3.47	—	95305	3.45	—	97650	3.68	3.09	98423	4.15	(a)
91591	(a)	(a)	95306	5.70	—	97651	7.05	3.74	98424	7.04	(a)
91606	14.20	—	95310	8.25	1.06	97652	6.12	4.00	98425	2.89	(a)
91618	(a)	(a)	95357	1.45	—	97653	3.15	2.58	98426	2.55	(a)
91629	2.90	(a)	95358	(a)	—	97654	5.49	2.45	98427	2.48	—
91636	4.98	—	95410	4.45	2.32	97655	5.44	3.61	98428	(a)	—
91641	1.35	(a)	95455	6.01	1.42	98002	.99	.81	98429	1.30	—
91666	.94	(a)	95487	2.39	(a)	98003	.98	(a)	98430	(a)	—
91722	4.36	(a)	95505	2.80	1.80	98090	.132	—	98449	3.57	20.60
91746	3.34	4.77	95620	1.94	(a)	98091	.144	—	98482	3.82	5.28
91805	.21	—	95625	4.63	3.09	98092	.44	—	98483	5.65	12.90
92053	.52	.55	95630	(a)	(a)	98111	.51	—	98502	5.41	3.09
92054	.177	.209	95647	2.45	4.77	98150	(a)	—	98555	2.52	—
92055	4.95	.209	95648	(a)	(a)	98151	(a)	—	98597	.56	—
92101	7.75	2.58	96053	1.86	3.61	98152	3.32	.46	98598	.194	—
92102	4.66	2.84	96317	1.50	—	98153	3.73	(a)	98601	6.47	(a)
92215	2.92	2.58	96408	3.86	10.70	98154	4.41	(a)	98622	(a)	—
92338	1.79	1.68	96409	3.57	7.61	98155	6.17	(a)	98623	(a)	—
92445	2.85	—	96410	3.13	7.09	98156	(a)	(a)	98624	1.02	—
92446	5.89	1.55	96611	.98	1.20	98157	3.94	.30	98636	2.50	2.96
92447	5.15	1.28	96702	4.44	(a)	98158	(a)	(a)	98640	112.00	—
92451	2.03	1.93	96703	(a)	—	98159	2.64	(a)	98658	6.38	—
92453	3.26	—	96816	4.16	—	98160	5.60	(a)	98659	1.14	.35
92478	1.61	1.42	96872	5.34	(a)	98161	6.27	(a)	98677	17.60	8.51
92593	26.70	—	96930	(a)	—	98162	(a)	(a)	98678	15.60	11.20
92663	.67	—	97002	(a)	(a)	98163	6.59	.174	98698	(a)	(a)
94007	11.10	4.12	97003	(a)	(a)	98164	1.71	.06	98699	5.08	(a)
94099	2.52	—	97047	2.98	—	98257	1.48	—	98705	9.02	—
94225	8.86	—	97050	2.31	—	98303	12.40	4.82	98710	3.53	—
94276	4.61	3.61	97111	5.32	—	98304	5.50	2.89	98751	4.82	—
94304	2.60	(a)	97220	.39	(a)	98305	2.39	1.45	98805	4.61	1.11
94381	4.88	9.45	97221	(a)	1.11	98306	6.16	.79	98806	2.33	2.96
94404	4.37	3.68	97222	1.35	1.59	98307	1.74	.43	98810	3.37	—

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	3.26	1.61	99620	.48	—						
98820	8.81	2.96	99650	1.10	.86						
98871	(a)	(a)	99709	2.72	(a)						
98884	2.29	1.80	99718	1.42	—						
98914	.78	.48	99746	2.40	2.71						
98949	1.09	.27	99760	.27	—						
98967	3.60	8.19	99777	5.84	—						
98993	4.78	3.23	99793	3.05	—						
99003	1.71	.98	99798	(a)	(a)						
99004	2.71	1.29	99803	(a)	7.55						
99080	1.21	6.06	99826	.67	.56						
99081	(a)	—	99827	.44	.50						
99082	(a)	—	99851	1.77	—						
99083	(a)	—	99917	2.87	—						
99084	(a)	(a)	99938	3.23	—						
99085	(a)	(a)	99943	9.36	—						
99111	1.76	—	99946	6.97	2.12						
99160	(a)	—	99948	5.76	16.10						
99163	4.20	.35	99952	4.94	12.70						
99165	.92	(a)	99953	5.33	7.71						
99220	1.71	(a)	99954	3.88	9.96						
99221	(a)	(a)	99955	4.86	7.56						
99222	3.21	(a)	99963	.69	—						
99223	.26	(a)	99969	3.11	2.25						
99303	14.10	—	99975	4.31	—						
99310	3.52	(a)	99986	(a)	—						
99315	10.30	1.68	99987	(a)	—						
99321	10.00	1.93	99988	2.75	—						
99445	(a)	(a)									
99471	.78	—									
99505	4.04	—									
99506	4.97	—									
99507	4.34	—									
99570	2.33	(a)									
99571	.56	(a)									
99572	1.10	(a)									
99573	1.05	(a)									
99600	1.18	—									
99613	8.89	1.93									
99614	2.63	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.103	.131	10150	.53	(a)	11204	.34	1.18	13111	.68	.064
10011	.025	(a)	10151	13.40	—	11205	(a)	—	13112	.071	.036
10012	.028	(a)	10160	2.39	—	11206	.62	—	13201	.92	.092
10015	11.00	—	10204	.241	—	11207	7.79	—	13204	1.04	.65
10020	(a)	(a)	10205	.27	—	11208	1.33	—	13205	.40	.25
10025	.025	(a)	10210	.43	(a)	11209	6.27	—	13206	(a)	(a)
10026	.69	.017	10211	.43	(a)	11210	2.67	—	13207	(a)	(a)
10027	.025	(a)	10220	5.06	—	11211	13.90	—	13208	(a)	(a)
10036	.68	(a)	10255	.25	.12	11212	2.10	—	13314	.129	.009
10040	.078	.29	10256	.92	.147	11213	1.71	—	13351	.31	.046
10042	.40	.29	10257	.174	.142	11214	4.22	—	13352	.32	.033
10052	7.59	—	10309	.174	.014	11222	.071	—	13410	1.45	1.46
10054	6.74	—	10315	.41	(a)	11234	.30	.049	13411	(a)	(a)
10060	.19	.052	10331	14.90	—	11248	.048	.01	13412	.49	1.09
10065	.29	.047	10332	25.70	—	11258	.73	.225	13453	.57	(a)
10066	.29	.059	10352	.35	.067	11259	.78	.197	13454	.66	(a)
10070	.059	.09	10367	3.57	—	11273	15.00	—	13455	.67	(a)
10071	.34	.089	10368	5.22	—	11274	14.40	—	13461	(a)	(a)
10072	4.04	—	10375	(a)	—	11288	.90	.089	13506	.99	.057
10073	1.06	.41	10378	15.10	—	12014	.103	.034	13507	1.19	.131
10075	7.87	.143	10379	7.00	—	12356	1.27	.025	13590	.50	.56
10100	.61	.065	10380	11.90	—	12361	.083	.06	13621	.126	.31
10101	.26	.13	10381	10.30	—	12362	.064	(a)	13670	.047	.022
10105	2.79	—	11007	1.52	—	12373	.025	.023	13673	.55	.018
10107	3.24	.208	11020	.32	.165	12374	.66	.074	13715	.064	.084
10110	37.40	—	11039	.92	.079	12375	.32	.05	13716	.49	.088
10111	.128	.043	11052	2.41	—	12391	.048	.053	13720	.31	.065
10113	.39	—	11101	(a)	(a)	12393	.43	(a)	13759	.19	.093
10115	.77	.066	11120	(a)	—	12467	.179	(a)	13930	.137	.098
10117	10.90	—	11126	.067	.018	12509	.063	.019	14068	.042	.007
10119	(a)	—	11127	.33	.007	12510	.80	.021	14101	.49	.037
10120	24.50	—	11128	.44	.06	12583	.36	(a)	14279	.48	.058
10130	3.80	—	11138	3.72	—	12651	1.04	.31	14401	.74	.116
10132	3.28	—	11155	.23	—	12683	.47	(a)	14405	.89	—
10133	2.32	—	11160	(a)	(a)	12707	.42	.42	14527	.26	.133
10135	(a)	—	11167	.56	—	12797	.089	.147	14655	.095	—
10140	.038	.015	11168	2.88	—	12805	.35	.137	14731	2.39	—
10141	.077	.024	11201	13.30	—	12841	.58	—	14732	.177	—
10145	.37	.014	11202	3.93	—	12927	.101	—	14733	.67	—
10146	.27	.02	11203	.76	.28	13049	.043	.039	14734	.29	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.222	.079	16670	6.18	—	18501	.59	.015	40072	(a)	—
14913	.36	.12	16676	.32	.012	18506	.44	.005	40075	129.00	—
15060	(a)	(a)	16694	.42	(a)	18507	.202	.006	40101	13.00	—
15061	(a)	(a)	16705	.206	.086	18570	2.11	—	40102	11.50	—
15062	.199	(a)	16722	(a)	—	18575	(a)	(a)	40111	12.10	—
15063	.232	(a)	16723	(a)	—	18616	.34	.40	40115	(a)	—
15070	.12	—	16750	.112	.035	18707	.01	.005	40117	(a)	—
15119	(a)	—	16751	.112	—	18708	.123	.019	40140	(a)	—
15120	(a)	—	16819	1.21	(a)	18833	.115	(a)	41001	.41	—
15123	2.31	—	16820	.93	(a)	18834	.32	.095	41210	(a)	—
15124	.81	—	16881	1.75	(a)	18911	1.01	.015	41421	.49	—
15188	.35	(a)	16890	.141	(a)	18912	1.90	.025	41422	.26	—
15223	.055	.031	16891	.154	(a)	18920	.49	.016	41510	50.70	—
15224	.33	.077	16892	.28	(a)	18991	(a)	—	41603	23.10	—
15300	(a)	—	16900	2.93	.093	19007	.90	—	41604	12.70	—
15314	.23	(a)	16901	1.88	.126	19051	2.00	—	41620	1.11	—
15404	.091	(a)	16902	1.59	.069	19061	(a)	—	41650	32.60	—
15405	.134	(a)	16905	3.08	.08	19795	.33	(a)	41664	51.80	—
15406	.34	.062	16906	1.97	.114	19796	.39	—	41665	6.07	—
15488	.85	(a)	16910	1.76	.059	40005	(a)	—	41666	(a)	—
15538	.41	.013	16911	1.59	.058	40006	(a)	—	41667	142.00	—
15600	1.03	.078	16915	1.80	.057	40010	(a)	—	41668	133.00	—
15607	.156	—	16916	1.50	.067	40015	(a)	—	41669	.93	—
15608	.23	.008	16920	3.99	.129	40020	(a)	—	41670	1.56	—
15656	6.78	—	16921	3.65	.051	40026	(a)	—	41672	(a)	—
15699	.39	—	16930	2.30	.161	40031	(a)	—	41673	(a)	—
15733	.222	.024	16931	2.48	.068	40032	(a)	—	41675	(a)	—
15839	.31	.022	16940	4.98	.051	40040	(a)	—	41677	.23	—
15991	.25	.061	16941	2.00	.092	40041	(a)	—	41678	80.50	—
15993	.213	.038	18078	.117	.12	40042	(a)	—	41679	(a)	(a)
16005	.034	.023	18109	.42	.025	40045	342.00	—	41680	16.90	—
16009	.27	.087	18110	.34	.027	40046	67.60	—	41696	.73	—
16402	1.52	—	18200	(a)	—	40047	24.10	—	41697	.51	—
16403	.96	.132	18205	.18	.37	40059	8.64	—	41700	(a)	—
16404	1.22	—	18206	.54	.092	40061	4.58	—	41715	10.80	—
16471	.221	—	18335	.39	.013	40063	153.00	—	41716	6.84	—
16501	.072	(a)	18435	.64	.073	40064	45.00	—	43007	(a)	—
16527	.111	.214	18436	.52	.157	40066	(a)	—	43117	(a)	—
16588	.126	(a)	18437	.56	(a)	40067	(a)	—	43151	64.30	—
16604	.212	.071	18438	1.08	(a)	40069	(a)	—	43152	24.10	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	245.00	—	44112	1.25	—	45771	.40	.109	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.129	.057	47318	14.40	—
43421	67.10	—	44193	(a)	—	45900	.118	.054	47367	.23	—
43422	352.00	—	44194	(a)	—	45901	.101	.028	47420	3.16	—
43424	(a)	—	44222	(a)	—	45937	.55	—	47468	(a)	—
43470	4.23	—	44276	328.00	—	45993	(a)	(a)	47469	4.89	—
43517	(a)	—	44277	213.00	—	46004	31.00	—	47471	4.24	—
43518	22.20	—	44280	.23	—	46005	24.80	—	47473	5.54	—
43550	239.00	—	44311	11.50	—	46112	.051	—	47474	6.19	—
43551	133.00	—	44315	7.71	—	46202	6.44	—	47475	4.89	—
43626	17.80	—	44427	47.10	—	46362	281.00	—	47476	4.89	—
43628	231.00	—	44428	47.30	—	46426	41.10	—	47477	6.52	—
43629	196.00	—	44429	.71	—	46427	54.80	—	47478	6.84	—
43754	(a)	—	44430	.49	—	46510	(a)	—	47600	(a)	—
43760	6.51	—	44431	1.58	—	46590	(a)	—	47610	(a)	—
43822	3.37	—	44432	.50	—	46603	3.45	—	48039	174.00	—
43840	.041	—	44433	15.90	—	46604	3.98	—	48177	(a)	—
43860	2.65	—	44434	30.40	—	46606	10.60	—	48178	(a)	—
43889	.95	—	44435	31.50	—	46607	14.60	—	48206	47.00	—
43945	(a)	—	44436	36.80	—	46622	9.84	—	48252	(a)	—
43946	(a)	—	44437	30.50	—	46671	(a)	—	48441	.197	—
43990	(a)	(a)	44438	24.10	—	46700	492.00	—	48557	19.70	—
43991	(a)	—	44439	46.90	—	46773	(a)	—	48558	17.20	—
44009	2.82	—	44440	38.80	—	46822	(a)	—	48600	82.10	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	19.00	—	44501	(a)	—	46882	(a)	—	48636	1.26	(a)
44070	5.62	—	45190	5.07	—	46911	35.10	—	48637	15.10	—
44071	6.25	—	45191	3.60	—	46912	64.40	—	48638	7.48	—
44072	4.32	—	45192	4.21	—	46913	(a)	—	48727	(a)	—
44100	3.75	—	45193	2.49	—	46914	(a)	—	48808	1.74	—
44101	3.91	—	45210	3.15	—	46915	(a)	—	48924	(a)	—
44102	3.05	—	45224	(a)	—	46916	(a)	—	48925	361.00	—
44103	2.70	—	45225	(a)	—	47050	.92	—	49005	.156	—
44104	1.13	—	45334	141.00	—	47051	(a)	—	49111	2.65	—
44105	(a)	—	45380	.26	(a)	47052	(a)	—	49181	56.70	—
44106	(a)	—	45450	41.50	—	47103	(a)	—	49183	69.10	—
44108	1.33	—	45523	(a)	—	47146	(a)	—	49184	146.00	—
44109	3.36	—	45524	(a)	—	47147	(a)	—	49185	133.00	—
44110	3.44	—	45539	(a)	—	47221	540.00	—	49239	.194	.26
44111	2.11	—	45678	.248	—	47253	(a)	—	49292	4.15	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.35	.185	51702	.119	(a)	51986	.171	.071
49333	30.40	—	51241	1.04	.187	51703	.049	(a)	51999	.072	.241
49451	(a)	—	51250	.199	(a)	51734	.092	.36	52002	.063	.083
49452	(a)	—	51251	.03	(a)	51741	.183	.234	52075	.146	.16
49617	.19	.171	51252	.106	.057	51752	.154	.13	52076	.176	(a)
49618	.16	.044	51253	.09	(a)	51767	.023	.005	52109	.016	(a)
49619	.30	.102	51254	.028	.018	51777	.08	.044	52134	.212	.42
49763	1.95	—	51255	.50	(a)	51790	.134	(a)	52137	.057	(a)
49800	(a)	—	51300	.111	.104	51796	.067	(a)	52150	.39	(a)
49801	476.00	—	51305	.111	.62	51808	.237	.40	52315	.105	.227
49802	42.20	—	51315	.126	.056	51809	.29	.158	52341	.036	(a)
49803	74.70	—	51330	.077	.96	51833	.121	.032	52342	.104	(a)
49840	.95	—	51333	.025	.27	51850	.186	(a)	52343	.063	(a)
49870	151.00	—	51340	.029	(a)	51851	.126	(a)	52401	.196	(a)
49890	(a)	—	51350	.186	.091	51852	.29	(a)	52402	.016	(a)
49891	(a)	—	51351	.167	.037	51853	.119	(a)	52432	.079	(a)
49902	(a)	—	51352	.229	.074	51854	.27	(a)	52433	.072	.44
49903	(a)	—	51355	.156	.077	51855	.28	(a)	52435	.091	(a)
50010	.171	.34	51356	.168	.39	51856	.153	(a)	52438	.066	(a)
50011	.069	(a)	51357	.179	1.18	51857	.26	(a)	52440	.103	(a)
50012	.063	(a)	51358	.43	.089	51869	.079	.097	52467	.095	(a)
50015	.111	(a)	51359	.38	.49	51877	.44	.122	52469	.033	.08
50017	.085	(a)	51370	.34	2.05	51889	.073	.007	52505	.166	.152
50018	.063	(a)	51380	.034	.025	51896	.034	.012	52547	.17	.047
50019	.045	(a)	51400	.18	(a)	51900	.09	.081	52581	.81	1.51
50045	.194	(a)	51401	.26	(a)	51909	.168	.038	52619	.057	(a)
50047	.022	(a)	51500	.065	.112	51919	.073	(a)	52660	.082	—
51001	.043	.30	51516	.069	—	51926	.075	.034	52744	.46	.037
51005	.009	(a)	51517	.078	—	51927	.04	.088	52767	.156	(a)
51116	.109	.49	51550	.08	.34	51934	.082	.063	52876	(a)	(a)
51201	.029	(a)	51551	.028	.67	51941	.074	.024	52911	.045	.33
51205	.089	.033	51552	.048	.108	51942	.119	—	52967	.017	.041
51206	.014	.39	51553	.086	(a)	51956	.32	.113	53001	.166	.204
51210	.075	(a)	51554	.008	(a)	51957	.28	.32	53077	.08	.166
51211	(a)	(a)	51575	.05	.019	51958	.25	.223	53095	.055	(a)
51220	.26	1.09	51576	.154	.073	51959	.26	(a)	53096	.076	(a)
51221	.144	1.06	51600	.105	.148	51960	.034	.236	53121	.217	.40
51222	.175	3.12	51613	.069	.095	51970	.148	.125	53147	.026	(a)
51224	.183	.91	51625	.04	(a)	51982	.044	.053	53229	.147	(a)
51230	.031	.51	51666	.079	.055	51985	.064	—	53271	.041	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.145	.206	55715	.17	.14	56918	.059	(a)	58096	.151	1.04
53374	.122	.139	55716	.246	.32	56919	.15	(a)	58301	.047	.071
53375	.065	.193	55717	.198	(a)	56920	.136	(a)	58302	.041	.032
53376	.103	.121	55718	.192	(a)	56980	.084	(a)	58397	.237	.31
53377	.106	.125	55802	.08	.015	57001	.029	.028	58408	.054	—
53403	.067	(a)	55918	.097	1.26	57002	.019	.058	58409	.069	—
53425	.136	(a)	55919	.013	2.36	57090	.219	.69	58456	.037	—
53565	.078	.064	56040	.009	.018	57146	.139	.57	58457	.053	—
53631	.025	.015	56041	.061	(a)	57202	.075	(a)	58458	.069	—
53632	.029	.023	56042	.076	(a)	57257	.093	.044	58459	.083	—
53731	.027	(a)	56170	.134	(a)	57401	.053	.062	58503	.063	.051
53732	.181	.38	56171	.066	(a)	57403	.164	.024	58532	.082	(a)
53733	.118	.148	56202	.061	.051	57410	.026	.106	58559	.017	(a)
53734	.41	—	56390	.106	.56	57411	.034	(a)	58560	.04	(a)
53803	.33	(a)	56391	.091	.207	57572	.015	.08	58561	(a)	(a)
53901	(a)	(a)	56427	.146	.085	57600	.045	.024	58575	.052	.077
53902	(a)	(a)	56488	.134	.041	57611	.072	.034	58627	.166	.007
53903	(a)	(a)	56567	.139	(a)	57625	.39	(a)	58663	.31	.44
53904	(a)	(a)	56650	.42	(a)	57651	.048	.038	58682	.148	(a)
53905	(a)	(a)	56651	.231	(a)	57690	.093	.30	58713	.051	(a)
53907	.08	.069	56652	.165	(a)	57716	.044	.066	58737	.107	.34
53951	(a)	(a)	56653	.159	(a)	57725	.097	.067	58756	.057	(a)
53952	(a)	(a)	56654	.081	(a)	57726	.075	.021	58757	.36	(a)
53953	(a)	(a)	56690	.069	.25	57798	.024	(a)	58759	.045	(a)
54012	.041	—	56699	.067	.056	57800	.09	(a)	58802	.051	.30
54077	.109	.28	56758	.057	.104	57808	.037	(a)	58813	.141	(a)
54444	(a)	(a)	56759	.059	.065	57809	.038	(a)	58822	.139	(a)
55010	.33	.58	56760	.084	.073	57810	.037	.083	58837	.28	.122
55011	.089	1.66	56805	.111	(a)	57871	.044	.07	58840	.085	.088
55012	.106	.83	56806	.078	(a)	57913	.117	.174	58873	.135	.017
55013	.123	.96	56807	.078	(a)	57997	.092	—	58903	.032	(a)
55014	(a)	(a)	56808	.101	(a)	57998	.052	.042	58904	.024	.085
55214	.086	.059	56900	.097	(a)	57999	.061	.053	58922	.225	.168
55371	.31	.078	56910	.049	(a)	58009	.061	(a)	59005	.061	.052
55410	(a)	(a)	56911	.12	(a)	58010	.12	(a)	59057	.45	(a)
55426	.15	(a)	56912	.097	.08	58020	.176	(a)	59058	.29	(a)
55597	.021	1.16	56913	.079	(a)	58056	.143	(a)	59188	.35	.037
55647	.043	.065	56915	.47	(a)	58057	.09	(a)	59189	.48	.197
55648	.019	(a)	56916	.42	.248	58058	.081	(a)	59223	.14	.112
55649	.023	(a)	56917	.122	(a)	58095	.114	1.01	59257	.016	.007

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.102	(a)	59923	.012	.004	62003	21.70	—	91125	2.61	1.66
59378	.091	.098	59925	.39	1.06	63010	53.20	—	91127	1.76	1.05
59481	.28	.077	59926	.33	.57	63011	66.60	—	91130	1.45	—
59482	.37	(a)	59927	.222	.84	63012	94.70	—	91135	.40	(a)
59537	.098	.20	59931	.212	.30	63013	89.60	—	91150	1.67	4.38
59601	.104	1.38	59932	.228	.54	63215	71.80	—	91155	3.70	22.30
59647	.163	.112	59941	.071	(a)	63216	49.80	—	91160	1.05	—
59660	.191	.52	59947	.062	.204	63217	68.70	—	91175	.90	—
59661	.094	(a)	59955	.027	.094	63218	23.20	—	91177	3.95	—
59693	.016	—	59963	.202	.25	63219	(a)	—	91179	3.97	—
59695	(a)	(a)	59964	.47	.05	63220	(a)	—	91190	2.13	(a)
59701	.007	.35	59970	.084	.115	64074	35.80	—	91200	.83	—
59713	.171	.234	59973	.131	(a)	64075	25.20	—	91210	(a)	—
59722	.088	.018	59975	.117	.094	64500	(a)	—	91235	2.03	2.04
59723	.033	.024	59977	.067	(a)	65007	43.70	—	91250	3.06	(a)
59724	.051	.015	59984	.036	.032	66122	18.80	—	91265	17.70	2.71
59725	.064	.089	59985	.14	(a)	66123	10.30	—	91266	9.39	.79
59726	.046	.019	59986	.107	(a)	66309	30.20	—	91280	(a)	2.36
59738	.148	.041	59988	.03	.039	66561	69.90	—	91302	9.69	(a)
59750	.073	.101	59989	.019	.029	67017	64.90	—	91315	2.94	—
59751	.026	(a)	60010	29.60	—	67508	39.10	—	91324	6.55	(a)
59773	.021	.018	60011	34.00	—	67509	28.70	—	91325	(a)	(a)
59774	.017	.10	60012	55.90	—	67510	16.00	—	91340	4.28	6.45
59775	.022	.127	60013	47.90	—	67511	17.30	—	91341	4.53	3.35
59781	.063	.046	60015	35.80	—	67512	74.00	—	91342	3.92	3.09
59782	.095	.58	60016	40.20	—	67513	46.90	—	91343	1.00	1.25
59783	.092	(a)	60035	49.30	—	67634	56.20	—	91405	4.98	—
59784	.071	(a)	61000	29.30	—	67635	39.70	—	91436	5.13	1.80
59790	.114	(a)	61212	25.20	—	68001	121.00	—	91481	18.70	—
59798	.241	.27	61216	27.90	—	68439	156.00	—	91507	2.76	2.58
59806	.172	(a)	61217	25.40	—	68500	6.51	—	91523	42.50	—
59867	.128	(a)	61218	17.40	—	68604	2.92	—	91547	.242	—
59886	.017	.068	61223	123.00	—	68606	11.40	—	91551	1.50	.59
59889	.068	.169	61224	39.30	—	68607	9.01	—	91555	1.22	.84
59892	.092	(a)	61225	54.60	—	68702	7.42	—	91560	5.19	3.74
59904	.062	.11	61226	91.80	—	68703	5.56	—	91562	3.34	—
59905	.08	.095	61227	84.00	—	68706	23.80	—	91577	12.00	2.71
59914	.47	.56	62000	19.10	—	68707	23.60	—	91580	6.84	—
59915	.207	.48	62001	15.10	—	90089	4.34	—	91581	(a)	(a)
59917	.038	.186	62002	6.89	—	91111	2.62	4.77	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	2.03	2.50	98308	1.15	.80
91584	(a)	(a)	94569	2.95	3.35	97308	.73	—	98309	6.22	1.77
91585	(a)	(a)	94590	12.70	—	97447	2.39	4.38	98344	.67	.61
91586	(a)	(a)	94617	4.02	—	97501	(a)	—	98405	1.10	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	14.50	(a)
91588	(a)	(a)	95124	1.48	1.06	97503	(a)	—	98414	13.30	(a)
91589	(a)	(a)	95233	3.18	—	97504	(a)	—	98415	1.74	(a)
91590	3.47	—	95305	3.45	—	97650	3.68	3.09	98423	4.15	(a)
91591	(a)	(a)	95306	5.70	—	97651	7.05	3.74	98424	7.04	(a)
91606	14.20	—	95310	8.25	1.06	97652	6.12	4.00	98425	2.89	(a)
91618	(a)	(a)	95357	1.45	—	97653	3.15	2.58	98426	2.55	(a)
91629	2.90	(a)	95358	(a)	—	97654	5.49	2.45	98427	2.48	—
91636	4.98	—	95410	4.45	2.32	97655	5.44	3.61	98428	(a)	—
91641	1.35	(a)	95455	6.01	1.42	98002	.99	.81	98429	1.30	—
91666	.94	(a)	95487	2.39	(a)	98003	.98	(a)	98430	(a)	—
91722	4.36	(a)	95505	2.80	1.80	98090	.132	—	98449	3.57	20.60
91746	3.34	4.77	95620	1.94	(a)	98091	.144	—	98482	3.82	5.28
91805	.21	—	95625	4.63	3.09	98092	.44	—	98483	5.65	12.90
92053	.52	.55	95630	(a)	(a)	98111	.51	—	98502	5.41	3.09
92054	.177	.209	95647	2.45	4.77	98150	(a)	—	98555	2.52	—
92055	4.95	.209	95648	(a)	(a)	98151	(a)	—	98597	.56	—
92101	7.75	2.58	96053	1.86	3.61	98152	3.32	.46	98598	.194	—
92102	4.66	2.84	96317	1.50	—	98153	3.73	(a)	98601	6.47	(a)
92215	2.92	2.58	96408	3.86	10.70	98154	4.41	(a)	98622	(a)	—
92338	1.79	1.68	96409	3.57	7.61	98155	6.17	(a)	98623	(a)	—
92445	2.85	—	96410	3.13	7.09	98156	(a)	(a)	98624	1.02	—
92446	5.89	1.55	96611	.98	1.20	98157	3.94	.30	98636	2.50	2.96
92447	5.15	1.28	96702	4.44	(a)	98158	(a)	(a)	98640	112.00	—
92451	2.03	1.93	96703	(a)	—	98159	2.64	(a)	98658	6.38	—
92453	3.26	—	96816	4.16	—	98160	5.60	(a)	98659	1.14	.35
92478	1.61	1.42	96872	5.34	(a)	98161	6.27	(a)	98677	17.60	8.51
92593	26.70	—	96930	(a)	—	98162	(a)	(a)	98678	15.60	11.20
92663	.67	—	97002	(a)	(a)	98163	6.59	.174	98698	(a)	(a)
94007	11.10	4.12	97003	(a)	(a)	98164	1.71	.06	98699	5.08	(a)
94099	2.52	—	97047	2.98	—	98257	1.48	—	98705	9.02	—
94225	8.86	—	97050	2.31	—	98303	12.40	4.82	98710	3.53	—
94276	4.61	3.61	97111	5.32	—	98304	5.50	2.89	98751	4.82	—
94304	2.60	(a)	97220	.39	(a)	98305	2.39	1.45	98805	4.61	1.11
94381	4.88	9.45	97221	(a)	1.11	98306	6.16	.79	98806	2.33	2.96
94404	4.37	3.68	97222	1.35	1.59	98307	1.74	.43	98810	3.37	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
98813	3.26	1.61	99620	.48	—						
98820	8.81	2.96	99650	1.10	.86						
98871	(a)	(a)	99709	2.72	(a)						
98884	2.29	1.80	99718	1.42	—						
98914	.78	.48	99746	2.40	2.71						
98949	1.09	.27	99760	.27	—						
98967	3.60	8.19	99777	5.84	—						
98993	4.78	3.23	99793	3.05	—						
99003	1.71	.98	99798	(a)	(a)						
99004	2.71	1.29	99803	(a)	7.55						
99080	1.21	6.06	99826	.67	.56						
99081	(a)	—	99827	.44	.50						
99082	(a)	—	99851	1.77	—						
99083	(a)	—	99917	2.87	—						
99084	(a)	(a)	99938	3.23	—						
99085	(a)	(a)	99943	9.36	—						
99111	1.76	—	99946	6.97	2.12						
99160	(a)	—	99948	5.76	16.10						
99163	4.20	.35	99952	4.94	12.70						
99165	.92	(a)	99953	5.33	7.71						
99220	1.71	(a)	99954	3.88	9.96						
99221	(a)	(a)	99955	4.86	7.56						
99222	3.21	(a)	99963	.69	—						
99223	.26	(a)	99969	3.11	2.25						
99303	14.10	—	99975	4.31	—						
99310	3.52	(a)	99986	(a)	—						
99315	10.30	1.68	99987	(a)	—						
99321	10.00	1.93	99988	2.75	—						
99445	(a)	(a)									
99471	.78	—									
99505	4.04	—									
99506	4.97	—									
99507	4.34	—									
99570	2.33	(a)									
99571	.56	(a)									
99572	1.10	(a)									
99573	1.05	(a)									
99600	1.18	—									
99613	8.89	1.93									
99614	2.63	—									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.199	.131	10150	.72	(a)	11204	.45	1.18	13111	1.53	.064
10011	.047	(a)	10151	18.10	—	11205	(a)	—	13112	.133	.036
10012	.055	(a)	10160	3.23	—	11206	.64	—	13201	.88	.092
10015	12.20	—	10204	.33	—	11207	8.11	—	13204	.99	.65
10020	(a)	(a)	10205	.36	—	11208	1.39	—	13205	.38	.25
10025	.047	(a)	10210	.58	(a)	11209	6.53	—	13206	(a)	(a)
10026	.94	.017	10211	.58	(a)	11210	2.78	—	13207	(a)	(a)
10027	.047	(a)	10220	6.85	—	11211	14.40	—	13208	(a)	(a)
10036	.65	(a)	10255	.241	.12	11212	2.19	—	13314	.174	.009
10040	.151	.29	10256	.88	.147	11213	1.78	—	13351	.42	.046
10042	.54	.29	10257	.166	.142	11214	4.39	—	13352	.43	.033
10052	8.43	—	10309	.235	.014	11222	.074	—	13410	1.39	1.46
10054	7.48	—	10315	.55	(a)	11234	.41	.049	13411	(a)	(a)
10060	.26	.052	10331	16.50	—	11248	.046	.01	13412	.47	1.09
10065	.39	.047	10332	28.50	—	11258	1.65	.225	13453	.54	(a)
10066	.39	.059	10352	.80	.067	11259	1.77	.197	13454	.63	(a)
10070	.114	.09	10367	3.72	—	11273	20.30	—	13455	.64	(a)
10071	.46	.089	10368	5.43	—	11274	19.50	—	13461	(a)	(a)
10072	4.21	—	10375	(a)	—	11288	2.02	.089	13506	1.33	.057
10073	1.01	.41	10378	16.70	—	12014	.099	.034	13507	1.61	.131
10075	7.52	.143	10379	7.77	—	12356	1.72	.025	13590	.48	.56
10100	1.37	.065	10380	13.30	—	12361	.157	.06	13621	.121	.31
10101	.35	.13	10381	11.50	—	12362	.125	(a)	13670	.088	.022
10105	3.77	—	11007	1.58	—	12373	.047	.023	13673	1.25	.018
10107	3.10	.208	11020	.44	.165	12374	.89	.074	13715	.125	.084
10110	41.50	—	11039	.88	.079	12375	.44	.05	13716	.66	.088
10111	.249	.043	11052	4.45	—	12391	.094	.053	13720	.70	.065
10113	.52	—	11101	(a)	(a)	12393	.58	(a)	13759	.26	.093
10115	1.04	.066	11120	(a)	—	12467	.242	(a)	13930	.27	.098
10117	12.10	—	11126	.091	.018	12509	.06	.019	14068	.057	.007
10119	(a)	—	11127	.63	.007	12510	.76	.021	14101	.67	.037
10120	27.10	—	11128	.85	.06	12583	.34	(a)	14279	.46	.058
10130	5.14	—	11138	4.13	—	12651	.99	.31	14401	1.66	.116
10132	4.43	—	11155	.31	—	12683	.45	(a)	14405	.93	—
10133	4.28	—	11160	(a)	(a)	12707	.82	.42	14527	.51	.133
10135	(a)	—	11167	1.02	—	12797	.172	.147	14655	.129	—
10140	.072	.015	11168	5.31	—	12805	.47	.137	14731	4.41	—
10141	.144	.024	11201	13.80	—	12841	.78	—	14732	.33	—
10145	.69	.014	11202	4.09	—	12927	.136	—	14733	.90	—
10146	.61	.02	11203	1.47	.28	13049	.081	.039	14734	.39	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
14855	.212	.079	16670	6.86	—	18501	1.33	.015	40072	(a)	—
14913	.48	.12	16676	.43	.012	18506	.42	.005	40075	43.30	—
15060	(a)	(a)	16694	.40	(a)	18507	.27	.006	40101	28.30	—
15061	(a)	(a)	16705	.40	.086	18570	2.85	—	40102	25.00	—
15062	.191	(a)	16722	(a)	—	18575	(a)	(a)	40111	13.50	—
15063	.222	(a)	16723	(a)	—	18616	.32	.40	40115	(a)	—
15070	.125	—	16750	.152	.035	18707	.019	.005	40117	(a)	—
15119	(a)	—	16751	.152	—	18708	.167	.019	40140	(a)	—
15120	(a)	—	16819	1.15	(a)	18833	.224	(a)	41001	.45	—
15123	4.26	—	16820	.89	(a)	18834	.43	.095	41210	(a)	—
15124	1.49	—	16881	2.37	(a)	18911	1.36	.015	41421	.58	—
15188	.34	(a)	16890	.135	(a)	18912	2.57	.025	41422	.31	—
15223	.103	.031	16891	.147	(a)	18920	.67	.016	41510	68.60	—
15224	.74	.077	16892	.27	(a)	18991	(a)	—	41603	27.20	—
15300	(a)	—	16900	3.88	.093	19007	1.67	—	41604	15.00	—
15314	.31	(a)	16901	2.49	.126	19051	3.70	—	41620	1.16	—
15404	.087	(a)	16902	2.11	.069	19061	(a)	—	41650	38.30	—
15405	.128	(a)	16905	4.08	.08	19795	.45	(a)	41664	57.50	—
15406	.33	.062	16906	2.61	.114	19796	.52	—	41665	6.73	—
15488	.81	(a)	16910	2.33	.059	40005	(a)	—	41666	(a)	—
15538	.55	.013	16911	2.11	.058	40006	(a)	—	41667	157.00	—
15600	1.39	.078	16915	2.39	.057	40010	(a)	—	41668	147.00	—
15607	.163	—	16916	1.99	.067	40015	(a)	—	41669	1.03	—
15608	.31	.008	16920	5.29	.129	40020	(a)	—	41670	1.74	—
15656	9.17	—	16921	4.83	.051	40026	(a)	—	41672	(a)	—
15699	.40	—	16930	3.04	.161	40031	(a)	—	41673	(a)	—
15733	.212	.024	16931	3.28	.068	40032	(a)	—	41675	(a)	—
15839	.42	.022	16940	6.60	.051	40040	(a)	—	41677	.24	—
15991	.34	.061	16941	2.65	.092	40041	(a)	—	41678	63.80	—
15993	.29	.038	18078	.226	.12	40042	(a)	—	41679	(a)	(a)
16005	.066	.023	18109	.57	.025	40045	380.00	—	41680	19.90	—
16009	.26	.087	18110	.45	.027	40046	75.10	—	41696	.76	—
16402	2.06	—	18200	(a)	—	40047	26.80	—	41697	.53	—
16403	1.30	.132	18205	.35	.37	40059	9.58	—	41700	(a)	—
16404	1.64	—	18206	.73	.092	40061	5.08	—	41715	12.70	—
16471	.23	—	18335	.53	.013	40063	170.00	—	41716	8.05	—
16501	.14	(a)	18435	1.45	.073	40064	50.00	—	43007	(a)	—
16527	.215	.214	18436	1.17	.157	40066	(a)	—	43117	(a)	—
16588	.121	(a)	18437	.76	(a)	40067	(a)	—	43151	21.50	—
16604	.203	.071	18438	1.45	(a)	40069	(a)	—	43152	19.10	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43200	81.90	—	44112	1.05	—	45771	.38	.109	47254	(a)	—
43215	(a)	—	44113	(a)	—	45819	.123	.057	47318	16.00	—
43421	22.40	—	44193	(a)	—	45900	.159	.054	47367	.24	—
43422	118.00	—	44194	(a)	—	45901	.136	.028	47420	3.51	—
43424	(a)	—	44222	(a)	—	45937	.185	—	47468	(a)	—
43470	4.41	—	44276	110.00	—	45993	(a)	(a)	47469	5.75	—
43517	(a)	—	44277	71.30	—	46004	36.40	—	47471	4.99	—
43518	24.70	—	44280	.24	—	46005	29.10	—	47473	6.52	—
43550	80.10	—	44311	12.70	—	46112	.111	—	47474	7.29	—
43551	44.40	—	44315	8.55	—	46202	4.30	—	47475	5.75	—
43626	19.70	—	44427	102.00	—	46362	223.00	—	47476	5.75	—
43628	256.00	—	44428	103.00	—	46426	32.50	—	47477	7.67	—
43629	217.00	—	44429	1.54	—	46427	43.40	—	47478	8.05	—
43754	(a)	—	44430	1.07	—	46510	(a)	—	47600	(a)	—
43760	7.23	—	44431	3.42	—	46590	(a)	—	47610	(a)	—
43822	3.51	—	44432	1.08	—	46603	2.73	—	48039	58.10	—
43840	.043	—	44433	34.60	—	46604	3.15	—	48177	(a)	—
43860	2.76	—	44434	66.10	—	46606	8.39	—	48178	(a)	—
43889	.99	—	44435	68.50	—	46607	11.50	—	48206	52.10	—
43945	(a)	—	44436	80.00	—	46622	10.20	—	48252	(a)	—
43946	(a)	—	44437	66.30	—	46671	(a)	—	48441	.219	—
43990	(a)	(a)	44438	52.40	—	46700	165.00	—	48557	21.90	—
43991	(a)	—	44439	102.00	—	46773	(a)	—	48558	19.00	—
44009	5.20	—	44440	84.40	—	46822	(a)	—	48600	65.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	21.10	—	44501	(a)	—	46882	(a)	—	48636	1.02	(a)
44070	6.24	—	45190	3.39	—	46911	39.00	—	48637	16.70	—
44071	6.94	—	45191	2.40	—	46912	71.40	—	48638	8.30	—
44072	4.79	—	45192	2.81	—	46913	(a)	—	48727	(a)	—
44100	3.14	—	45193	1.66	—	46914	(a)	—	48808	2.35	—
44101	3.27	—	45210	2.10	—	46915	(a)	—	48924	(a)	—
44102	2.55	—	45224	(a)	—	46916	(a)	—	48925	400.00	—
44103	2.25	—	45225	(a)	—	47050	.96	—	49005	.163	—
44104	.95	—	45334	47.20	—	47051	(a)	—	49111	3.59	—
44105	(a)	—	45380	.248	(a)	47052	(a)	—	49181	19.00	—
44106	(a)	—	45450	13.90	—	47103	(a)	—	49183	23.10	—
44108	1.11	—	45523	(a)	—	47146	(a)	—	49184	48.80	—
44109	2.81	—	45524	(a)	—	47147	(a)	—	49185	44.40	—
44110	2.87	—	45539	(a)	—	47221	181.00	—	49239	.186	.26
44111	1.76	—	45678	.26	—	47253	(a)	—	49292	1.39	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49305	(a)	—	51240	.34	.185	51702	.096	(a)	51986	.166	.071
49333	10.20	—	51241	1.01	.187	51703	.04	(a)	51999	.07	.241
49451	(a)	—	51250	.162	(a)	51734	.075	.36	52002	.061	.083
49452	(a)	—	51251	.029	(a)	51741	.177	.234	52075	.119	.16
49617	.35	.171	51252	.103	.057	51752	.149	.13	52076	.143	(a)
49618	.29	.044	51253	.088	(a)	51767	.019	.005	52109	.015	(a)
49619	.55	.102	51254	.027	.018	51777	.068	.044	52134	.205	.42
49763	3.60	—	51255	.41	(a)	51790	.113	(a)	52137	.047	(a)
49800	(a)	—	51300	.093	.104	51796	.064	(a)	52150	.38	(a)
49801	159.00	—	51305	.093	.62	51808	.229	.40	52315	.088	.227
49802	14.10	—	51315	.121	.056	51809	.28	.158	52341	.029	(a)
49803	25.00	—	51330	.062	.96	51833	.101	.032	52342	.085	(a)
49840	.99	—	51333	.02	.27	51850	.151	(a)	52343	.052	(a)
49870	167.00	—	51340	.028	(a)	51851	.102	(a)	52401	.16	(a)
49890	(a)	—	51350	.157	.091	51852	.24	(a)	52402	.015	(a)
49891	(a)	—	51351	.14	.037	51853	.096	(a)	52432	.077	(a)
49902	(a)	—	51352	.192	.074	51854	.216	(a)	52433	.07	.44
49903	(a)	—	51355	.131	.077	51855	.227	(a)	52435	.088	(a)
50010	.166	.34	51356	.141	.39	51856	.125	(a)	52438	.064	(a)
50011	.056	(a)	51357	.171	1.18	51857	.213	(a)	52440	.10	(a)
50012	.061	(a)	51358	.41	.089	51869	.076	.097	52467	.092	(a)
50015	.108	(a)	51359	.36	.49	51877	.43	.122	52469	.032	.08
50017	.082	(a)	51370	.33	2.05	51889	.07	.007	52505	.161	.152
50018	.052	(a)	51380	.033	.025	51896	.033	.012	52547	.138	.047
50019	.044	(a)	51400	.146	(a)	51900	.076	.081	52581	.78	1.51
50045	.187	(a)	51401	.215	(a)	51909	.136	.038	52619	.055	(a)
50047	.021	(a)	51500	.063	.112	51919	.071	(a)	52660	.085	—
51001	.035	.30	51516	.072	—	51926	.072	.034	52744	.39	.037
51005	.007	(a)	51517	.081	—	51927	.039	.088	52767	.127	(a)
51116	.089	.49	51550	.078	.34	51934	.079	.063	52876	(a)	(a)
51201	.028	(a)	51551	.027	.67	51941	.072	.024	52911	.044	.33
51205	.086	.033	51552	.047	.108	51942	.115	—	52967	.016	.041
51206	.013	.39	51553	.083	(a)	51956	.31	.113	53001	.161	.204
51210	.061	(a)	51554	.008	(a)	51957	.27	.32	53077	.077	.166
51211	(a)	(a)	51575	.042	.019	51958	.244	.223	53095	.053	(a)
51220	.21	1.09	51576	.149	.073	51959	.249	(a)	53096	.074	(a)
51221	.117	1.06	51600	.102	.148	51960	.033	.236	53121	.21	.40
51222	.142	3.12	51613	.067	.095	51970	.143	.125	53147	.021	(a)
51224	.149	.91	51625	.032	(a)	51982	.042	.053	53229	.12	(a)
51230	.025	.51	51666	.067	.055	51985	.067	—	53271	.039	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53333	.118	.206	55715	.165	.14	56918	.048	(a)	58096	.146	1.04
53374	.102	.139	55716	.238	.32	56919	.122	(a)	58301	.038	.071
53375	.054	.193	55717	.161	(a)	56920	.111	(a)	58302	.039	.032
53376	.087	.121	55718	.156	(a)	56980	.082	(a)	58397	.229	.31
53377	.089	.125	55802	.068	.015	57001	.028	.028	58408	.057	—
53403	.056	(a)	55918	.094	1.26	57002	.018	.058	58409	.072	—
53425	.111	(a)	55919	.013	2.36	57090	.178	.69	58456	.038	—
53565	.065	.064	56040	.009	.018	57146	.113	.57	58457	.056	—
53631	.024	.015	56041	.059	(a)	57202	.072	(a)	58458	.072	—
53632	.028	.023	56042	.074	(a)	57257	.09	.044	58459	.086	—
53731	.026	(a)	56170	.109	(a)	57401	.051	.062	58503	.061	.051
53732	.175	.38	56171	.054	(a)	57403	.138	.024	58532	.079	(a)
53733	.114	.148	56202	.059	.051	57410	.025	.106	58559	.016	(a)
53734	.43	—	56390	.102	.56	57411	.027	(a)	58560	.039	(a)
53803	.26	(a)	56391	.088	.207	57572	.014	.08	58561	(a)	(a)
53901	(a)	(a)	56427	.142	.085	57600	.043	.024	58575	.05	.077
53902	(a)	(a)	56488	.113	.041	57611	.058	.034	58627	.161	.007
53903	(a)	(a)	56567	.113	(a)	57625	.38	(a)	58663	.25	.44
53904	(a)	(a)	56650	.35	(a)	57651	.046	.038	58682	.143	(a)
53905	(a)	(a)	56651	.188	(a)	57690	.076	.30	58713	.043	(a)
53907	.077	.069	56652	.134	(a)	57716	.036	.066	58737	.104	.34
53951	(a)	(a)	56653	.13	(a)	57725	.079	.067	58756	.047	(a)
53952	(a)	(a)	56654	.066	(a)	57726	.061	.021	58757	.35	(a)
53953	(a)	(a)	56690	.058	.25	57798	.023	(a)	58759	.043	(a)
54012	.043	—	56699	.065	.056	57800	.087	(a)	58802	.049	.30
54077	.105	.28	56758	.055	.104	57808	.03	(a)	58813	.115	(a)
54444	(a)	(a)	56759	.057	.065	57809	.031	(a)	58822	.135	(a)
55010	.32	.58	56760	.081	.073	57810	.03	.083	58837	.231	.122
55011	.086	1.66	56805	.107	(a)	57871	.036	.07	58840	.069	.088
55012	.102	.83	56806	.076	(a)	57913	.113	.174	58873	.11	.017
55013	.10	.96	56807	.075	(a)	57997	.096	—	58903	.031	(a)
55014	(a)	(a)	56808	.098	(a)	57998	.05	.042	58904	.024	.085
55214	.083	.059	56900	.094	(a)	57999	.05	.053	58922	.183	.168
55371	.26	.078	56910	.047	(a)	58009	.05	(a)	59005	.059	.052
55410	(a)	(a)	56911	.097	(a)	58010	.116	(a)	59057	.43	(a)
55426	.122	(a)	56912	.079	.08	58020	.148	(a)	59058	.28	(a)
55597	.021	1.16	56913	.064	(a)	58056	.139	(a)	59188	.29	.037
55647	.041	.065	56915	.38	(a)	58057	.087	(a)	59189	.40	.197
55648	.019	(a)	56916	.34	.248	58058	.078	(a)	59223	.114	.112
55649	.022	(a)	56917	.099	(a)	58095	.11	1.01	59257	.016	.007

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59306	.099	(a)	59923	.011	.004	62003	17.20	—	91125	2.61	1.66
59378	.074	.098	59925	.37	1.06	63010	35.60	—	91127	1.76	1.05
59481	.27	.077	59926	.32	.57	63011	44.60	—	91130	1.45	—
59482	.31	(a)	59927	.212	.84	63012	63.40	—	91135	.40	(a)
59537	.08	.20	59931	.205	.30	63013	60.00	—	91150	1.67	4.38
59601	.10	1.38	59932	.221	.54	63215	56.90	—	91155	3.70	22.30
59647	.137	.112	59941	.069	(a)	63216	39.40	—	91160	1.05	—
59660	.185	.52	59947	.051	.204	63217	76.30	—	91175	.90	—
59661	.09	(a)	59955	.026	.094	63218	25.70	—	91177	3.95	—
59693	.015	—	59963	.196	.25	63219	(a)	—	91179	3.97	—
59695	(a)	(a)	59964	.46	.05	63220	(a)	—	91190	2.13	(a)
59701	.007	.35	59970	.068	.115	64074	23.90	—	91200	.83	—
59713	.165	.234	59973	.126	(a)	64075	16.80	—	91210	(a)	—
59722	.086	.018	59975	.095	.094	64500	(a)	—	91235	2.03	2.04
59723	.032	.024	59977	.055	(a)	65007	34.60	—	91250	3.06	(a)
59724	.049	.015	59984	.035	.032	66122	14.90	—	91265	17.70	2.71
59725	.062	.089	59985	.135	(a)	66123	8.19	—	91266	9.39	.79
59726	.045	.019	59986	.103	(a)	66309	23.90	—	91280	(a)	2.36
59738	.143	.041	59988	.024	.039	66561	55.40	—	91302	9.69	(a)
59750	.059	.101	59989	.018	.029	67017	51.40	—	91315	2.94	—
59751	.021	(a)	60010	19.80	—	67508	46.00	—	91324	6.55	(a)
59773	.017	.018	60011	22.80	—	67509	33.70	—	91325	(a)	(a)
59774	.014	.10	60012	37.40	—	67510	18.80	—	91340	4.28	6.45
59775	.018	.127	60013	32.10	—	67511	20.30	—	91341	4.53	3.35
59781	.052	.046	60015	24.00	—	67512	87.00	—	91342	3.92	3.09
59782	.077	.58	60016	26.90	—	67513	55.20	—	91343	1.00	1.25
59783	.075	(a)	60035	39.00	—	67634	44.50	—	91405	4.98	—
59784	.057	(a)	61000	19.60	—	67635	31.50	—	91436	5.13	1.80
59790	.11	(a)	61212	19.90	—	68001	96.10	—	91481	18.70	—
59798	.196	.27	61216	22.10	—	68439	124.00	—	91507	2.76	2.58
59806	.14	(a)	61217	20.10	—	68500	4.36	—	91523	42.50	—
59867	.124	(a)	61218	13.80	—	68604	2.31	—	91547	.242	—
59886	.017	.068	61223	97.80	—	68606	9.03	—	91551	1.50	.59
59889	.057	.169	61224	31.20	—	68607	7.14	—	91555	1.22	.84
59892	.075	(a)	61225	43.20	—	68702	5.88	—	91560	5.19	3.74
59904	.051	.11	61226	72.80	—	68703	4.41	—	91562	3.34	—
59905	.078	.095	61227	66.60	—	68706	18.90	—	91577	12.00	2.71
59914	.46	.56	62000	15.10	—	68707	18.70	—	91580	6.84	—
59915	.168	.48	62001	12.00	—	90089	4.34	—	91581	(a)	(a)
59917	.031	.186	62002	5.46	—	91111	2.62	4.77	91582	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91583	(a)	(a)	94444	(a)	(a)	97223	2.03	2.50	98308	1.15	.80
91584	(a)	(a)	94569	2.95	3.35	97308	.73	—	98309	6.22	1.77
91585	(a)	(a)	94590	12.70	—	97447	2.39	4.38	98344	.67	.61
91586	(a)	(a)	94617	4.02	—	97501	(a)	—	98405	1.10	—
91587	(a)	(a)	94638	(a)	—	97502	(a)	—	98413	14.50	(a)
91588	(a)	(a)	95124	1.48	1.06	97503	(a)	—	98414	13.30	(a)
91589	(a)	(a)	95233	3.18	—	97504	(a)	—	98415	1.74	(a)
91590	3.47	—	95305	3.45	—	97650	3.68	3.09	98423	4.15	(a)
91591	(a)	(a)	95306	5.70	—	97651	7.05	3.74	98424	7.04	(a)
91606	14.20	—	95310	8.25	1.06	97652	6.12	4.00	98425	2.89	(a)
91618	(a)	(a)	95357	1.45	—	97653	3.15	2.58	98426	2.55	(a)
91629	2.90	(a)	95358	(a)	—	97654	5.49	2.45	98427	2.48	—
91636	4.98	—	95410	4.45	2.32	97655	5.44	3.61	98428	(a)	—
91641	1.35	(a)	95455	6.01	1.42	98002	.99	.81	98429	1.30	—
91666	.94	(a)	95487	2.39	(a)	98003	.98	(a)	98430	(a)	—
91722	4.36	(a)	95505	2.80	1.80	98090	.132	—	98449	3.57	20.60
91746	3.34	4.77	95620	1.94	(a)	98091	.144	—	98482	3.82	5.28
91805	.21	—	95625	4.63	3.09	98092	.44	—	98483	5.65	12.90
92053	.52	.55	95630	(a)	(a)	98111	.51	—	98502	5.41	3.09
92054	.177	.209	95647	2.45	4.77	98150	(a)	—	98555	2.52	—
92055	4.95	.209	95648	(a)	(a)	98151	(a)	—	98597	.56	—
92101	7.75	2.58	96053	1.86	3.61	98152	3.32	.46	98598	.194	—
92102	4.66	2.84	96317	1.50	—	98153	3.73	(a)	98601	6.47	(a)
92215	2.92	2.58	96408	3.86	10.70	98154	4.41	(a)	98622	(a)	—
92338	1.79	1.68	96409	3.57	7.61	98155	6.17	(a)	98623	(a)	—
92445	2.85	—	96410	3.13	7.09	98156	(a)	(a)	98624	1.02	—
92446	5.89	1.55	96611	.98	1.20	98157	3.94	.30	98636	2.50	2.96
92447	5.15	1.28	96702	4.44	(a)	98158	(a)	(a)	98640	112.00	—
92451	2.03	1.93	96703	(a)	—	98159	2.64	(a)	98658	6.38	—
92453	3.26	—	96816	4.16	—	98160	5.60	(a)	98659	1.14	.35
92478	1.61	1.42	96872	5.34	(a)	98161	6.27	(a)	98677	17.60	8.51
92593	26.70	—	96930	(a)	—	98162	(a)	(a)	98678	15.60	11.20
92663	.67	—	97002	(a)	(a)	98163	6.59	.174	98698	(a)	(a)
94007	11.10	4.12	97003	(a)	(a)	98164	1.71	.06	98699	5.08	(a)
94099	2.52	—	97047	2.98	—	98257	1.48	—	98705	9.02	—
94225	8.86	—	97050	2.31	—	98303	12.40	4.82	98710	3.53	—
94276	4.61	3.61	97111	5.32	—	98304	5.50	2.89	98751	4.82	—
94304	2.60	(a)	97220	.39	(a)	98305	2.39	1.45	98805	4.61	1.11
94381	4.88	9.45	97221	(a)	1.11	98306	6.16	.79	98806	2.33	2.96
94404	4.37	3.68	97222	1.35	1.59	98307	1.74	.43	98810	3.37	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
98813	3.26	1.61	99620	.48	—						
98820	8.81	2.96	99650	1.10	.86						
98871	(a)	(a)	99709	2.72	(a)						
98884	2.29	1.80	99718	1.42	—						
98914	.78	.48	99746	2.40	2.71						
98949	1.09	.27	99760	.27	—						
98967	3.60	8.19	99777	5.84	—						
98993	4.78	3.23	99793	3.05	—						
99003	1.71	.98	99798	(a)	(a)						
99004	2.71	1.29	99803	(a)	7.55						
99080	1.21	6.06	99826	.67	.56						
99081	(a)	—	99827	.44	.50						
99082	(a)	—	99851	1.77	—						
99083	(a)	—	99917	2.87	—						
99084	(a)	(a)	99938	3.23	—						
99085	(a)	(a)	99943	9.36	—						
99111	1.76	—	99946	6.97	2.12						
99160	(a)	—	99948	5.76	16.10						
99163	4.20	.35	99952	4.94	12.70						
99165	.92	(a)	99953	5.33	7.71						
99220	1.71	(a)	99954	3.88	9.96						
99221	(a)	(a)	99955	4.86	7.56						
99222	3.21	(a)	99963	.69	—						
99223	.26	(a)	99969	3.11	2.25						
99303	14.10	—	99975	4.31	—						
99310	3.52	(a)	99986	(a)	—						
99315	10.30	1.68	99987	(a)	—						
99321	10.00	1.93	99988	2.75	—						
99445	(a)	(a)									
99471	.78	—									
99505	4.04	—									
99506	4.97	—									
99507	4.34	—									
99570	2.33	(a)									
99571	.56	(a)									
99572	1.10	(a)									
99573	1.05	(a)									
99600	1.18	—									
99613	8.89	1.93									
99614	2.63	—									